

Mavent Restructuring Services LLP
Resolution Professional

Yes Bank Ltd. Vs. Ankit Madan

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Date: 17th June, 2026

To
The Registrar,
National Company Law Tribunal, Delhi
Block No. 3, C.G.O. Complex,
Lodhi Road, New Delhi-110 003

Subject:- “Affixation of Public notice on the Notice board of Hon’ble NCLT Delhi as per Section 102(3)(b) in the matter of Yes Bank Vs. Ankit Madan (CP (IB) NO 840(ND)2024)”.

Dear Sir,

This is in reference to the Personal Resolution Insolvency Process of Mr. Ankit Madan, Personal Guarantor to Corporate Debtor, M/s Johnson Watch Company Private Limited. in the matter of **Yes Bank Vs. Ankit Madan [CP (IB) NO 840(ND)2024]**”.

Undersigned hereby informs you that as per Section 102(3)(c) of the Insolvency and Bankruptcy Code, 2016, the undersigned is duty bound to execute several compliance post admission of 95 application under Section 100 of IB Code, 2016 and the above captioned task i.e., “Affixation of Public notice on the Notice board of Hon’ble NCLT Delhi” is one of the compliance to be performed on the part of Resolution Professional.

Therefore, undersigned hereby requests you to kindly display the respective Public Notice on the Notice board of Hon’ble NCLT Delhi as per law and order.

Thanking You!

For Mavent Restructuring Services LLP



Authorized Signatory

Akhil Ahuja

Authorized Partner

Mavent Restructuring Services LLP

Resolution Professional

In the matter of Yes Bank Ltd. vs Ankit Madan (Personal Guarantor)

IBBI Regn. No.: IBBI/IPE-0154/IPA-3/2023-24/50058

Address: S-376, Panchseel Park, New Delhi - 110017

Also, at: 803, 8th Floor, Chandak Cornerstone,

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Enclosed herewith is:

1. Copy of the order dated 08.06.2026
2. Copy of the Public Notice 10.06.2026



IN THE NATIONAL COMPANY LAW TRIBUNAL
PRINCIPAL BENCH

IA 571/2025
In
CP No. IB 840 (ND)/2024

(Under Section 100 of the Insolvency and Bankruptcy Code, 2016)

IN THE MATTER OF:

YES BANK LIMITED

...PETITIONER/FINANCIAL CREDITOR

VERSUS

MR. ANKIT MADAN

...RESPONDENT/PERSONAL GUARANTOR

AND

In
IA-571/2025

MAVENT RESTRUCTURING SERVICES LLP

...APPLICANT/RESOLUTION PROFESSIONAL

Order Reserved on: 20.05.2026.
Order Pronounced on: 08.06.2026.

CORAM:

JUSTICE ANUPINDER SINGH GREWAL
HON'BLE PRESIDENT

SHRI RAVINDRA CHATURVEDI
HON'BLE MEMBER (TECHNICAL)

Present:

For the	:	Mr. Anand Shankar Jha, Advocate along with Mr.
Petitioner		Sachin Mintri and Mr. Abhilekh Tiwari, Advocates
For the Personal		Ms. Neeha Nagpal, Advocate along with Mr. Nikunj
Guarantor	:	Mahajan, Advocate
For the RP	:	Mr. Shivam Gautam, Advocate



ORDER

1. The main petition is filed under Section 95(1) of the Insolvency and Bankruptcy Code, 2016 by **Yes Bank (“Petitioner”/ “Financial Creditor”)** seeking to initiate Personal Insolvency Resolution Process (“**PIRP**”) against Mr. Ankit Madan (“**Respondent**” / “**Personal Guarantor**”/ “**PG**”), personal guarantor of M/s Johnson Watch Company Private Limited. (“**Corporate Debtor**”/ “**Principal Borrower**”).
2. This Adjudicating Authority vide order dated 18.12.2024 appointed M/s Mavent Restructuring Services LLP, bearing registration no. IBBI/IPE-154/IPA-3/2023-24/50058, email id: caakhilahuja@gmail.com (“**Resolution Professional**”/ “**RP**”) as the Resolution Professional to submit a report as per Section 99 of the Code.
3. The Resolution Professional submitted a report under section 99 of the Code through **IA-571 (ND)/2025**, which also forms a part of the subject matter under consideration in the present adjudication.

Brief facts of the case:

As submitted by parties in the pleadings and submissions in the court, the following are the relevant facts of the case: -

4. M/s Johnson Watch Company Private Limited, i.e. the Corporate Debtor or CD, approached Yes Bank Limited, the financial creditor, seeking various credit facilities. The financial creditor sanctioned various credit facilities, which were renewed from time to time. The credit facilities included Cash Credit Facility of Rs. 14,00,00,000/- (Rupees Fourteen Crores only) vide Facility Letter dated 20.06.2013 and Master Facility Agreement dated 28.06.2013 (as amended, renewed and supplemented from time to time). The Cash Credit Limit was increased to Rs. 32,00,00,000/- (Rupees Thirty-Two Crores only) and thereafter was dropped to Rs. 27,90,00,000/- (Rupees Twenty-Seven Crore and Ninety Lakhs only) and further reduced to Rs. 25,50,00,000/- (Rupees Twenty-Five crores Fifty Lakhs only/-) on 2nd December 2022.



5. In order to secure the above payments Mr. Ankit Madan (the Personal Guarantor herein), Mr. Rajesh Madan, Mr. Anil Madan and Mr. Ankit Madan stood as guarantors and executed Deeds of Personal Guarantees dated 28.06.2013, 29.06.2016, 26.07.2017 and 26.06.2018.

Defaults pursuant to the Transaction:

6. The Corporate Debtor was required to make the payments towards the Credit Facilities upon demand by the financial creditor. Despite regular follow-ups by the financial creditor, the CD and its guarantors failed to maintain financial discipline and started committing default. The financial creditor sent repeated reminders on account of irregular and delayed payments. However, the CD made default in payment of its lawful dues towards the petitioner and was classified as Non-Performing Asset (“**NPA**”) on 16.03.2023.
7. A demand cum Loan Recall Notice dated 15.05.2023 was issued by the Financial Creditor to the Corporate Debtor. Subsequently, a Demand cum Guarantee Invocation Notice was also issued by the financial creditor dated 24.05.2023 despite which no payment was made.
8. On 10.07.2023, a notice under Section 13(2) of the Securitization and Reconstruction of the Financial Assets and Enforcement of Security Act, 2002 (SARFAESI Act, 2002) was issued by the petitioner upon the CD and the personal guarantors for an amount of Rs 34,69,24,086/- (Rupees Thirty-Four Crores Sixty-Nine Lakhs Twenty-Four Thousand and Eighty-Six) together with interest and charges, as on 05.07.2023.
9. Due to continued default by the Corporate Debtor despite the issuance of the aforementioned notices, an application u/s 9 of the Code was filed by M/s Swiss Promotions Private Limited against the Corporate Debtor bearing no CP (IB) 294/2023 which was admitted by this Adjudicating Authority vide order dated 17.01.2024.



10. Furthermore, a demand notice in Form B dated 04.11.2024 under Rule 7(1) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process of Personal Guarantors to Corporate Debtors) Rules, 2019, was issued against the Personal Guarantor on 05.11.2024 through mail and 07.11.2024 through post. The said demand notice was duly served upon the guarantor, as evidenced from Annexure A-11 of CP No. IB 840(PB)/2024.
11. In terms of Section 95(1) of the Code, the petitioner filed the present Application which was filed on **07.12.2024** so as to initiate insolvency proceedings against the Personal Guarantor / Respondent for a **debt due** to the tune of Rs. 17,07,30,327.96/- (Rupees Seventeen Crores Seven Lakhs Thirty Thousand Three Hundred Twenty-Seven and Ninety-Six Paisa only) as on 30.09.2024.
12. Vide order dated 18.12.2024, Mavent Restructuring Services LLP IBBI/IPE-154/IPA-3/2023-24/50058, email id: caakhilahuja@gmail.com ("**Resolution Professional**"), was appointed as the Resolution Professional under Section 97 of the Code and was directed to submit a report under Section 99 of the Code. The relevant portion of the order dated 18.12.2024 is extracted below:
- 5.** The Applicant has proposed the name of Resolution Professional, therefore, this Bench appoints M/s Mavent Restructuring Services LLP as Resolution Professional, whose details are given below:
- IBBI Registration No: IBBI/IPE-0154/IPA-3/2023-24/50058**
Email-id- caakhilahuja@gmail.com
13. In compliance with the order dated 18.12.2024 of the Adjudicating Authority, the Resolution Professional submitted a report under section 99 of the Code vide IA- 571/2025. The submissions of the Resolution Professional with regard to the present application, are as extracted below:



9. In view of the detailed examination of the application along with the supporting documents thereof, the Resolution professional do hereby recommend that the Application filed by the creditor, viz., The Yes Bank Limited, under Section 95(1) of the code vide C.P. (IB) - 840/2024 to be admitted under Section 100 of the Code and the Insolvency Resolution Process be commenced against the Personal Guarantor, viz., Mr. Ankit Madan for the reasons established in Para 8 above, which are mentioned below:

- a. There is nothing on record to prove that the Personal Guarantor had denied the existence of debt or default, as explained in para 8-C
- b. It is established that the Personal Guarantor, viz., Mr. Ankit Madan has committed default for an amount of more than INR1,000/- (Rupees One Thousand only), as explained in Para 8.
- c. The Application is rightly filed before the Hon'ble NCLT, New Delhi Bench, which have jurisdiction over the place where the Personal Guarantor actually and voluntarily resides and carries on his business for gain and also the registered offices of the Corporate Debtor is situated in New Delhi.
- d. A demand notice demanding payment of amount in default has been served on the Personal Guarantor before filing the Application, as explained in Para 8.
- e. The Application filed by the Creditor is complete and satisfies the requirements as set out in Section 95 of the Code as explained in Para 8-G.

Considering the above, it is recommended by the Resolution Professional that the application for initiation of insolvency resolution



process filed by The Yes Bank Limited against Mr. Ankit Madan, Personal Guarantor to M/S Johnson Watch Company Limited do hereby admit under the orders and directions of this Hon'ble Tribunal.

10. That the Resolution Professional by way of this present Application is submitting his report under Section 99 of the Code before this Hon'ble Tribunal, recommending approval of acceptance of the Section 95 Application filed by The Yes Bank Limited against Mr. Ankit Madan.

The Resolution Professional had opined that the petition filed by the Creditor satisfies the requirements stipulated under Section 95 of the Insolvency and Bankruptcy Code, 2016, and that the Personal Guarantor has failed to establish repayment of the debt in question, and accordingly recommended that the petition filed by the Creditor be admitted under the provisions of Section 100 of the Code.

14. This report of the RP was listed for the first time on 04.02.2025 wherein the following order was passed by this Adjudicating Authority:

New IA-571/2025

This application has been filed by the RP praying to take on record the report filed under Section 99 of the IBC, 2016.

Heard Mr. Tejpal Dahiya, Ld. Counsel appearing for the RP.

Issue notice of this application to the Financial Creditor as well as Personal Guarantor by all modes, returnable by 04.03.2025.

Reply, if any, be filed within one week after receiving the notice. List the matter before the regular bench on **04.03.2025**.

In compliance with the same, notice was issued by the RP, and a proof of service indicating the same was uploaded on the DMS e-portal on 18.02.2025.



15. On 16.04.2025, the following order was passed by this Adjudicating Authority:

IA-575/2025

Ld. Counsel, Mr. Kailash Ram appeared on behalf of the Respondent/PG and sought time to file reply. He is permitted to do so and also upload the same on DMS.

Mr. Roshan, Proxy Counsel appeared on behalf of RP and seeks further time to prosecute the matter.

Ld. Counsel, Ms. Meenakshi S. Devgan for the Bank appeared.

At request and with consent, list the matter on **29.05.2025**.

16. Again on 29.05.2025, the following order was passed by this Adjudicating Authority:

IA-571/2025

Ld. Counsel, Mr. Sachin Mintri, appeared for the Yes Bank/Creditor.

Ld. Counsel, Mr. Kailash Ram appeared for the respondent/PG and submitted that he has already filed the reply but, the same is not reflected on DMS. He is directed to take appropriate steps to comply with the same.

At request and with consent, list the matter on **01.07.2025**.

17. On 01.07.2025, the Adjudicating Authority recorded as follow:

IA-571/2025

Ld. Counsel for the Respondent/PG appeared and submitted the reply to the report has been filed, but the same is under scrutiny before the Registry. He sought some time to get it clear and place it on record. He permitted to do so.

Ld. Counsel for the RP also appeared and requested time to file a rejoinder to the reply filed by the Respondent/PG. He is permitted to do so within 7 days from the date of receipt of the copy of the reply.

List the matter for further consideration on **30.07.2025**.



18. Since, no reply was still visible on the DMS e-portal on the next date i.e. 30.07.2025, the Adjudicating Authority passed the following order:

IA-571/2025

Despite repeated opportunity granted to the Respondent/PG for filing reply. The reply has not been filed.

The cause is that the report under Section 99 of the IBC, 2016 filed by the Resolution Professional, for some reasons, is not reflecting in the Petitioner window.

The Ld. Counsel for the RP is directed to meet the Assistant Registrar, NCLT and ensure that the report filed under Section 99 of the Code is correctly uploaded in the Petitioner window on or before 14.08.2025, so as to enable the respondents to file their replies. The replies shall be filed on or before 29.08.2025.

List the matter for further consideration **on 09.09.2025.**

19. The reply to the RP's report was finally uploaded on the DMS e-portal on 08.09.2025.

Objections raised by the PG against the admission of this petition:

20. We have considered the objections raised by the PG against the RP's report in his reply and during the course of hearings. The objections of the PG pertain to the following 4 grounds:

- Objection as to no valid invocation of guarantee and no proper service of the Demand Notice;
- No Default on the Part of the Respondent;
- Alleged Lack of Independent Assessment by the Resolution Professional; and
- Application under Section 95 alleged to be premature.

21. On the **first issue**, it is contended by the PG that no proper notice invoking the Deeds of Guarantee was issued or served in terms of Clause 29 of the Guarantee Deeds dated 28.06.2013, 29.06.2016 and 26.07.2017. It is submitted by the PG that the issuance and proper service of a written demand notice is a condition precedent for invocation of the guarantees. According to the PG, no



material has been produced to demonstrate compliance with the contractual requirements of the said Guarantees.

22. It is also contended that the notice dated 04.11.2024 issued in Form B under Rule 7(1) of the Rules cannot be treated as invocation of the guarantee. Reliance is placed on the decision of the Hon'ble NCLAT in *State Bank of India v. Deepak Kumar Singhania Company Appeal (AT) No. 191 of 2025*, to contend that a notice issued under Form B is merely a demand notice under Rule 7(1) and it should not be construed as a contractual invocation of guarantee. Further, it is submitted that the Notice dated 10.07.2023 issued by the Financial Creditor under Section 13(2) of the SARFAESI Act, 2002 was never issued to the Respondent herein. Even otherwise, it is stated that the notice dated 10.07.2023 under Section 13(2) of the SARFAESI Act, 2002 does not amount as an invocation of the personal guarantee, as Section 13(2) only pertains to the enforcement of security interests against the borrower and does not operate as an independent demand on the Personal Guarantor. Further, the alleged demand notice dated 24.05.2023 is stated to have never been received, and no proof of service has been furnished.

23. On the **second issue**, it is contended by the PG that in the absence of valid invocation in accordance with the Deeds of Guarantee, no liability has arisen and, consequently, no default can be attributed to him. It is contended that the liability of the guarantor arises only upon proper invocation of guarantee as per the contractual terms. Accordingly, the present application under Section 95 is stated to be unsustainable.

24. In his **third issue** it is contended by the PG that the Report under Section 99 suffers from lack of independent examination as mandated under Section 99(2) of the Code. The PG submits that the Resolution Professional has mechanically accepted the Financial Creditor's claims without verifying whether the guarantees were properly invoked or whether demand notices were duly served. Thus, the RP's failure to conduct an independent examination vitiates the Report.



25. In his **last issue**, the PG contends that the Financial Creditor has already filed its claim in the CIRP of the Corporate Debtor, which is still pending. It is submitted that since the liability of the guarantor is coextensive with that of the principal borrower, the exact liability remains uncertain until conclusion of the CIRP and approval of a resolution plan, if any. On this basis, the present application is stated to be premature. Further, it is submitted by the PG that the Financial Creditor is stated to be negotiating the assignment of its debt to an Asset Reconstruction Company. Thus, in the event of such assignment, the Financial Creditor would cease to have locus to continue the present proceedings.

26. Further, when this matter was listed on 08.10.2025, it was recorded as follows:

IA-571/2025

Ld. Counsel for the RP appeared and seeks permission to submit a short note on the objections raised by the Personal Guarantor in his Reply of Section 99 report. He is permitted to do so.

At the request, list the matter **on 15.10.2025.**

27. On 14.10.2025, a short note was uploaded by the RP in the matter. Further, on 01.12.2025, the following directions were given to the RP by this Adjudicating Authority:

IA-571/2025

This is a report filed by the RP under Section 99 of the IBC, 2016.

Ld. Counsel for the RP appeared and is directed to file a short note covering the objections raised by the Respondent/PG in his reply on Clause 29 of the Guarantee Deed, which specifies the invocation of guarantee and file a proof of service for Form – B.

At request and by consent, list the matter **on 16.12.2025.**



28. In compliance with the order dated 01.12.2025, another short note was filed by the RP which was uploaded on the DMS e-portal on 12.12.2025, and in the hearing on 02.02.2026, it was recorded as follows:

IA-571/2025

Ld. Counsel for the RP appeared and submitted that in terms of the order dated 01.12.2025, the short note has been filed. The same is available on record.

Ld. Counsel Mr. Nikunj Mahajan for the Respondent/PG appeared through VC and sought accommodation on medical grounds, as he was unwell.

At the request and with consent list the matter **on 25.02.2026 for arguments.**

29. In the **short note** uploaded by the **RP** on 12.12.2025, the RP has addressed the issue pertaining to Clause 29 of the Guarantee Agreement which is extracted as below:

Clause 29

The demand hereunder in writing shall be deemed to have been duly given to the Guarantors by the Bank, by sending the same by post addressed to the Guarantors at the address hereunder written and shall be effectual notwithstanding any change thereof and notwithstanding notice thereof to the Bank, and such demand shall be deemed to have been received by the Guarantors 24 hours after the posting thereof and shall be sufficient if signed by any officer of the Bank and in proving such service it shall be sufficient to prove that the letter containing the demand was properly addressed and put into the Post Office

It is stated by the RP in his note that the account of the borrower was classified as NPA on 16.03.2023, and subsequently the petitioner herein has issued a notice under the provisions of Section 13 (2) of the SARFAESI Act, 2002, dated 10.07.2023, calling upon the CD and the PG to repay the outstanding loan amount. During the course of the hearing, the RP has also submitted that the demand cum guarantee invocation notice dated 24.05.2023 has been duly



served upon the Respondent on 28.05.2023 via speed post bearing receipt No. EU068659272IN. Pursuant to it only, demand notice dated 04.11.2024 as per Form B was served upon the guarantor, and hence there was a valid invocation of guarantee (Annexure 3 of the short note).

30. The matter was next listed for arguments on 30.03.2026 and the following order was passed by this Adjudicating Authority:

ORDER

IA-571/2025

1. Heard, the submission of Mr. Shivam Gautam Ld. Counsel appearing on behalf of the RP.
2. Ms. Mehma Kaur, Ld. Proxy Counsel appearing through VC on behalf of the Respondent(s) seeks adjournment on the ground that the arguing counsel is not available.
3. Matter heard in part.
4. List the matter top of the board on **01.04.2026**.

31. Further on 01.04.2026, the parties argued the matter at length before this Tribunal and the following order was passed by this Adjudicating Authority:

ORDER

IA-571/2025

Heard the arguments made by Ld. Counsel appearing on behalf of the parties.

Parties are at liberty to file short notes within one week.

List the matter **on 14.04.2026**.

32. On 12.05.2026, the following order was passed by this Adjudicating Authority:

ORDER

IA-571/2025

1. Ld. Counsel Mr. Shivam Gautam for the RP appeared.
2. Ld. Counsel Mr. Nikunj Mahajan, for the Personal Guarantor appeared and sought adjournment stating that the arguing counsel Mr. Gaurav Mitra is not available as he is engaged in some other matter in the Hon'ble NCLAT.
3. At request and with the consent, list the matter tomorrow i.e. **on 13.05.2026**.



33. On 13.05.2026, the following order was passed by this Adjudicating Authority:

ORDER

IA-571/2025

1. The applicant is directed to file a hardcopy of the application before the next date of hearing.
2. List the matter on **20.05.2026**.

34. On 20.05.2026, the Counsel for the parties concluded their arguments and the following order was passed by this Adjudicating Authority:

ORDER

IA-571/2025

Arguments heard. **Order reserved.**

ANALYSIS:

35. We had considered the submissions and the pleadings made by both the parties on record. In view of the submissions raised, the following three issues need to be determined:

1. Whether there was a valid invocation of guarantee, and the default on part of the PG has been established?
2. Whether the RP has performed his duties properly?
3. Whether the application is premature and the petitioner has no locus to initiate the present insolvency proceedings against the PG?

36. On the first issue, it is submitted that there was no valid invocation of guarantee as the notice dated 24.05.2023 was not received by the PG, and that the notice u/s 13(2) of the SARFAESI Act was not issued to the Respondent herein, we are of the opinion that this objection of the PG is not correct as per law. The RP has validly served the notice dated 24.05.2023 upon the Respondent Mr. Ankit Madan, which is evident from the postal receipt bearing No. EU068659272IN.



37. As submitted during the course of hearing, it cannot be said the notice u/s 13(2) of the SARFESI Act is not a valid invocation of guarantee against the PG. A perusal of the judgement of the Hon'ble NCLAT in the case of **Ujwal Gupta v. Union Bank of India and Anr.**, (2026) ibclaw.in 18 NCLAT indicates that issuance of notice u/s 13(2) of SARFESI is a valid invocation of guarantee against the PG. The relevant portion of the same is extracted below:

*“31. This Appellate Tribunal in **Asha Basantilal Surana (Supra)**, which is a three member’s decision, after considering **Amanjyot Singh (Supra)** and **Maujibhai Nagarbhai Patel (Supra)** clearly holds that in a case where notice under Section 13(2) makes a demand as per the guarantee agreement between the parties, the notice has to be treated as a notice for invocation of bank guarantee. This appellate Tribunal in the above case has also distinguished the law laid down by this Appellate Tribunal earlier in **Amanjyot Singh (Supra)**, to be a case confined to its own facts, by observing in para 12 of the judgment, that the dismissal of the appeal in **Amanjyot Singh** case was on the facts of the said case and has no application in the facts of the case under scrutiny and also that the invocation of personal guarantee has to be in accordance with the terms of the guarantee agreement. We reproduce the para no. 12 of the aforesaid judgment (**Asha Basantilal Surana) (Supra)** for convenience herein below: -*

*“12. Thus, the dismissal of the Appeal in the **Amanjyot Singh’s** case was on the facts of the said case and has no application in the facts of the present case. The invocation of personal guarantee has to be in accordance with the terms of the Guarantee Agreement which is a settled law. Clause 7 of the Guarantee Agreement does not require any particular mode and manner of the demand notice. When demand notice is issued against the personal guarantor asking the personal guarantor to discharge its liabilities, the guarantee stands invoked. Whether notice under Section 13(2) in a particular case invoked the guarantee or not depends on the words and intent of the notice. For finding out as to whether Notice under Section 13(2) invoked the personal guarantee, the letters and words of the Notice has to be looked into*



to come to any conclusion that whether personal guarantor has been asked to discharge its liabilities or not. In the facts of the present case, we are of the considered opinion that the Notice under Section 13(2) issued by the State Bank of India is a clear demand notice from the Appellant to pay the amount of Rs.28,56,64,336.06/-.”

(Emphasis Supplied)

32. Thus, what has been highlighted by the aforesaid judgment is that it would be the terms and conditions of the agreement executed between the parties with regard to the guarantee which would be relevant to assess as to whether the guarantee has been sufficiently invoked or not. Therefore, whether a guarantee may be invoked by giving notice under Section 13(2) of the SARFAESI Act depends on the terms of the guarantee and the content of the notice. If the notice clearly demands payment from the personal guarantor in terms of the guarantee, it can be treated as an invocation of the guarantee. The facts and the wording of the notice are crucial in this determination.”

38. In light of the same it is evident here that the notice u/s 13(2) of SARFAESI Act dated 10.07.2023 (Annexure A-7 of the application) clearly demands payment from the personal guarantors in terms of the guarantee agreements executed by them, and the same can be treated as a valid invocation of the guarantee.

39. Thus, the contention of the PG that the issuance of Form -B without any prior invocation of guarantee holds no ground now, and doesn't warrant our consideration.

40. Consequently, the default thereof constitutes a sufficient ground for admission of this petition under Section 95 of the Code.

41. On the **second issue** raised by the PG that the RP has failed to perform his duties properly, we hold that the allegation is unsubstantiated, and devoid of any actual merit.



42. Moving further to the **third** issue that since the CIRP proceedings are pending against the CD an application u/s 95 of the Code is not maintainable, we are of the opinion that it is a settled position of law that insolvency proceedings can be initiated against the PG irrespective of the status of the CD's insolvency process. The same has been held by the Hon'ble NCLAT in the case of **State Bank of India v. Mahendra Kumar Jajodia**, (2022) ibclaw.in 89 NCLAT and also affirmed by the Hon'ble Supreme Court. The relevant portion of the judgement is extracted below:

*“11. The Adjudicating Authority erred in holding that since no CIRP or Liquidation Proceeding of the Corporate Debtor are pending the application under Section 95(1) filed by the Appellant is not maintainable. The Application having been filed under Section 95(1) and the Adjudicating Authority for application under Section 95(1) as referred in Section 60(1) being the NCLT, **the Application filed by the Appellant was fully maintainable and could not have been rejected only on the ground that no CIRP or Liquidation Proceeding of the Corporate Debtor are pending before the NCLT.** In result, we set aside the order dated 05th October, 2021 passed by the Adjudicating Authority. The Application filed by the Appellant under Section 95(1) of the Code is revived before the NCLT which may be proceeded in accordance with the law.”*

Further, the argument of the PG that negotiation talks are underway for assigning the FC's debt to an Asset Reconstruction Company, we observe that the same is a baseless statement without any proof or substance. In any event, the mere expectation/possibility of the future assignment of debt by the FC cannot operate as a bar or disentitle the FC from initiating insolvency proceedings against the PG in accordance with the provisions of law presently enforceable.



43. In terms of Section 100(1) of the Code, for admitting an application for insolvency resolution of a personal guarantor, the Adjudicating Authority must be satisfied that:

- a. the application under Section 95 is complete;
- b. the debt is due and payable by the guarantor; and
- c. the guarantor has not repaid the debt.

44. In the present case, the petition is found to be complete in all respects. The debt arises from guarantees extended by the Respondent in respect of credit facilities availed by the Corporate Debtor. The debt has become due and remains unpaid, as evidenced by the Default Notice, Personal Guarantee Invocation Notice, and the initiation of proceedings of the Corporate Debtor & Corporate Guarantor. Thus, all conditions under Section 100(1) stand satisfied.

Accordingly, we order as under

45. The petition under Section 95(1) is **admitted**, and the **Insolvency Resolution Process** against the Personal Guarantor is hereby **initiated**. Interim Moratorium, which came into effect in terms of Section 96(1) as on the date of filing the petition, shall cease to have effect. A fresh **moratorium under Section 101 is declared from today, to be in effect for 180 days or until an order under Section 114 is passed, whichever is earlier**. During the moratorium period.

- a) Any pending legal action or proceeding in respect of any debt shall be deemed to have been stayed; and
- b) The creditors of the debtor shall not initiate any legal action or proceedings in respect of any debt; and
- c) The debtor shall not transfer, alienate, encumber, or dispose of any of his assets or his legal rights or beneficial interest therein;



d) The provisions of this section shall not apply to such transactions as may be notified by the Central Government in consultation with any financial sector regulator.

46. The Resolution Professional, **Mavent Restructuring Services LLP**, which was appointed by this Adjudicating Authority vide order dated 18.12.2024, is hereby directed to take all further steps in accordance with Part III, Chapter – III of the Code including to publish a public notice on behalf of the Adjudicating Authority within 7 days of uploading of this Order on the website of the NCLT Delhi, inviting claims from all Creditors, who shall register their claims as provided under Section 103 within 21 days of such notice. The notice shall contain the necessary information as provided under Section 102 (2) of IBC, 2016. The publication of notice shall be made in newspapers, one in English and the other in the Vernacular Languages, which have wide circulation in the State where the Personal Guarantor resides.
47. The Resolution Professional, in exercise of the powers conferred under Section 104 of IBC, 2016, shall prepare a list of creditors within 30 days from the date of the notice. The debtor shall prepare a Repayment Plan in consultation with the Resolution Professional as provided under Section 105, which shall include the provisions for payment of a fee to the Resolution Professional. The Resolution Professional shall submit the Repayment Plan along with his report on the plan to this Adjudicating Authority within a period of 21 days from the last date of submission of claims, as provided under Section 106 of IBC, 2016.
48. In case the Resolution Professional recommends that a meeting of the creditors is not required to be summoned, he shall record the reasons thereof. If the Resolution Professional is of the opinion that the meeting of the creditors should be summoned, he shall specify the details as provided under Section 106(3). The date of the meeting should not be less than 14 days or more than 28 days from the date of submission of the Report under Sub-section (1) of Section 106 of the IBC, 2016, for which at least 14 days' notice to the creditors



shall be issued by all modes. Such notice must contain the details as provided under the provisions of Section 107 of the IBC, 2016.

49. The meeting of the creditors shall be conducted in accordance with Sections 108, 109, 110 & 111 of the IBC, 2016. The Resolution Professional shall prepare a report of the meeting of the creditors on the Repayment Plan with all details as provided under Section 112 of the IBC, 2016, and submit the same to this Adjudicating Authority, copies of which shall be provided to the debtor and the creditors. It is made clear that the Resolution Professional shall perform his functions and duties in compliance with the Code of Conduct provided under Section 208 of the IBC, 2016.
50. The Applicant & Financial Creditor shall deposit a sum of Rs. 1,00,000/- (Rupees One Lakh Only) with the RP to meet the expenses arising out of issuing public notice and inviting claims. This amount shall be adjusted towards the fees and expenses payable to the RP.
51. RP shall submit a **status report** every 30 days before this Tribunal.
52. The Personal Guarantor/Respondent, Mr. Ankit Madan, is directed to cooperate with the Resolution Professional and provide all requisite information for the purpose of carrying out his duties. He is further directed to submit to the Resolution Professional, within two weeks from the date of this order, complete details specifically disclosing his assets and liabilities as on the date of this order, as well as on 31.03.2025 and 31.03.2024, duly supported by copies of the corresponding Income Tax Returns for the said two years. Further, in case any assets have been sold during the last two years, complete details thereof, including the nature of the asset, date of sale, consideration received, and mode of transfer, shall also be disclosed.
53. Registry shall communicate a copy of this order, the report, and the petition to all concerned including, the Applicant, RP and the PG within 7 working days and upload the same immediately.



54. A copy of this order be sent to **IBBI** by the Registry.

55. **IA No. 571/2025** is **allowed** and **disposed of**, and the Insolvency Resolution Process has been initiated against the Personal Guarantor / Respondent

56. List the matter for **status report** by RP within four weeks on 20.07.2026.

Sd/-
(ANUPINDER SINGH GREWAL)
PRESIDENT

Sd/-
(RAVINDRA CHATURVEDI)
MEMBER (TECHNICAL)

PUBLIC NOTICE

(Under Section 102 (1) & (2) of the Insolvency and Bankruptcy Code, 2016)

**FOR THE ATTENTION OF THE CREDITORS OF MR. ANKIT MADAN
PERSONAL GUARANTOR OF M/S JOHNSON WATCH COMPANY PRIVATE LIMITED
(U33302DL2008PTC176153)**

RELEVANT PARTICULARS		
1.	Name of Debtor/Personal Guarantor	Mr. Ankit Madan
2.	Address of the Debtor/Personal Guarantor	Plot No. 6A, Block – K, Green Park Extension, New Delhi – 110016. Also, at: 1. C-16, Connaught Place, New Delhi — 110001. 2. L-21, Connaught Place, New Delhi — 110001. 3. C-21A, Connaught Place, New Delhi — 110001.
3.	Details of order admitting the application	Order dated – 08.06.2026 IA/571/2025 in IB-840(PB)/2024
4.	Particulars of the Resolution Professional with whom claims are to be registered	Mavent Restructuring Services LLP IBBI/IPE-0154/IPA-3/2023-24/50058 AFA Valid upto: 31.12.2026
5.	Address and e-mail of the Resolution Professional, as registered with the Board	S-376, Panchseel Park, New Delhi - 110017 Email: caakhilahuja@gmail.com
6.	Address and e-mail to be used for correspondence with the Resolution Professional	Mavent Restructuring Services LLP (IPE) S-376, Panchsheel Park, New Delhi- 110017 Also, at: 803, 8 th Floor, Chandak Cornerstone, David S Barretto Road, Upper Worli, Worli, Mumbai, Maharashtra 400018 Email: pg.ankitmadan@gmail.com
7.	Last date for submission of claims	01.07.2026
8.	Relevant Forms in which claim to be filed available at:	“FORM B” Web link: https://www.ibbi.gov.in/home/downloads

Notice is hereby given that the National Company Law Tribunal, Principal Bench, New Delhi, has ordered the commencement of a Personal Insolvency Resolution Process against Mr. Ankit

Madan, Personal Guarantor of **M/S Johnson Watch Company Private Limited** on **08.06.2026**.

The creditors of Mr. Ankit Madan Personal Guarantor of **M/S Johnson Watch Company Private Limited** are hereby called upon to submit their claims with proof on or before 01.07.2026 to the Resolution Professional at the address mentioned against entry No. 6.

The creditors shall submit their claims with proof by electronic means or by post.

Submission of false or misleading proofs of claim shall attract penalties.

SD/-
Akhil Ahuja
Authorized Partner
Mavent Restructuring Services LLP
Resolution Professional
In the matter of Yes Bank Ltd. vs Ankit Madan (Personal Guarantor)
IBBI Regn. No.: IBBI/IPE-0154/IPA-3/2023-24/50058
Address: S-376, Panchseel Park, New Delhi - 110017
Also, at: 803, 8th Floor, Chandak Cornerstone,
David S Barretto Road, Upper Worli, Worli,
Mumbai, Maharashtra 400018
Email: pg.ankitmadan@gmail.com
Mobile. No: +91 9910197705

Place: New Delhi

Date: 10.06.2026

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES NOR IS IT A PROSPECTUS ANNOUNCEMENT. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, OUTSIDE INDIA.
INITIAL PUBLIC OFFERING OF EQUITY SHARES OF ZEPTO LIMITED ON THE MAIN BOARD OF THE BSE LIMITED ("BSE") AND THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") IN COMPLIANCE WITH CHAPTER II AND II-A OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS")

PUBLIC ANNOUNCEMENT



(Please scan this QR code to view the UDRHP-I and Draft Abridged Prospectus)

zepto

ZEPTO LIMITED

Our Company was originally incorporated as "Kiranakart Technologies Private Limited" at Mumbai, Maharashtra as a private limited company under the Companies Act, 2013, on December 5, 2020, pursuant to a certificate of incorporation dated December 6, 2020 issued by the Registrar of Companies, Central Registration Centre and commenced operations pursuant to a declaration for commencement of business dated December 21, 2020, filed with the Registrar of Companies, Maharashtra at Mumbai. Our Company changed its name to "Zepto Private Limited" to clearly reflect the business name with which our Company is carrying on the business, and a fresh certificate of incorporation dated April 16, 2025 was issued by the Registrar of Companies, Central Registration Centre. Subsequently, our Company was converted to a public limited company and the name of our Company changed to "Zepto Limited" pursuant to a Shareholders' resolution dated November 21, 2025 and a fresh certificate of incorporation dated December 8, 2025 was issued by the Registrar of Companies, Central Registration Centre. For details, see "History and Certain Corporate Matters - Brief history of our Company" on page 283 of the updated draft red herring prospectus - I dated June 8, 2026 ("UDRHP-I").

Registered Office: Hiranandani Lighthouse, A Wing, 8th floor, Saki Vihar Road, Andheri East, Mumbai 400 072, Maharashtra, India
Corporate Office: Second Floor, 773, Sarjapur Main Road, Kaikondrahalli, Bengaluru 560 103, Karnataka, India, Tel: + 91 96062 42106; Website: www.zepto.com;
Contact person: Samad Shariff, Company Secretary and Compliance Officer, E-mail: cscec@zepto.com; Corporate Identity Number: U46909MH2020PLC351339

OUR PROMOTERS: AADIT PALICHA, KAIVALYA VOHRA, LAZARUS TRUST, THE VOHRA TRUST, KAVIT PALICHA (ACTING IN HIS CAPACITY AS TRUSTEE OF LAZARUS TRUST) AND JAIDEEP VOHRA (ACTING IN HIS CAPACITY AS TRUSTEE OF THE VOHRA TRUST)

INITIAL PUBLIC OFFERING OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH ("EQUITY SHARES") OF ZEPTO LIMITED (OUR "COMPANY" OR THE "COMPANY") FOR CASH AT A PRICE OF ₹ [•] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [•] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [•] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH AGGREGATING UP TO ₹ 80,100.00 MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 113,466,566 EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH AGGREGATING UP TO ₹ [•] MILLION (THE "OFFER FOR SALE"), BY THE SELLING SHAREHOLDERS (AND SUCH SHARES, THE "OFFERED SHARES"), FOR DETAILS OF THE SELLING SHAREHOLDERS, SEE "THE OFFER" BEGINNING ON PAGE 64 OF THE UDRHP-I.

OUR COMPANY, IN CONSULTATION WITH THE BRLMS, MAY CONSIDER A PRE-IPO PLACEMENT OF SPECIFIED SECURITIES AGGREGATING UP TO ₹ 16,020.00 MILLION, AS MAY BE PERMITTED UNDER APPLICABLE LAW, PRIOR TO FILING OF THE RED HERRING PROSPECTUS WITH THE ROC. THE PRE-IPO PLACEMENT, IF UNDERTAKEN, WILL BE AT A PRICE TO BE DECIDED BY OUR COMPANY, IN CONSULTATION WITH THE BRLMS. IF THE PRE-IPO PLACEMENT IS COMPLETED, THE AMOUNT RAISED PURSUANT TO THE PRE-IPO PLACEMENT WILL BE REDUCED FROM THE FRESH ISSUE, SUBJECT TO COMPLIANCE WITH RULE 19(2)(B) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED. THE PRE-IPO PLACEMENT, IF UNDERTAKEN, SHALL NOT EXCEED 20% OF THE SIZE OF THE FRESH ISSUE. PRIOR TO THE COMPLETION OF THE OFFER, OUR COMPANY SHALL APPROPRIATELY INTIMATE THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT, PRIOR TO ALLOTMENT PURSUANT TO THE PRE-IPO PLACEMENT, THAT THERE IS NO GUARANTEE THAT OUR COMPANY MAY PROCEED WITH THE OFFER OR THE OFFER MAY BE SUCCESSFUL AND WILL RESULT INTO LISTING OF THE EQUITY SHARES ON THE STOCK EXCHANGES. FURTHER, RELEVANT DISCLOSURES IN RELATION TO SUCH INTIMATION TO THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT (IF UNDERTAKEN) SHALL BE APPROPRIATELY MADE IN THE RELEVANT SECTIONS OF THE RED HERRING PROSPECTUS AND THE PROSPECTUS. THE OFFER INCLUDES A RESERVATION OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH, AGGREGATING UP TO ₹ [•] MILLION (CONSTITUTING UP TO [•]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY), FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES ("EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREAFTER REFERRED TO AS THE "NET OFFER". OUR COMPANY MAY, IN CONSULTATION WITH THE BRLMS, OFFER A DISCOUNT OF UP TO ₹ [•] OF THE OFFER PRICE TO ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION ("EMPLOYEE DISCOUNT"). THE OFFER AND THE NET OFFER SHALL CONSTITUTE [•]% AND [•]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY, RESPECTIVELY.

THE FACE VALUE OF EQUITY SHARES IS ₹ 5 EACH. THE OFFER PRICE IS [•] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND, EMPLOYEE DISCOUNT AND THE MINIMUM BID LOT SHALL BE DECIDED BY OUR COMPANY, IN CONSULTATION WITH THE BRLMS AND WILL BE ADVERTISED IN ALL EDITIONS OF FINANCIAL EXPRESS, AN ENGLISH NATIONAL DAILY NEWSPAPER, ALL EDITIONS OF JANSATTA, A HINDI NATIONAL DAILY NEWSPAPER AND THE MUMBAI EDITION OF NAVSHAKTI, A MARATHI DAILY NEWSPAPER (MARATHI BEING THE REGIONAL LANGUAGE OF MAHARASHTRA WHERE OUR REGISTERED OFFICE IS LOCATED), EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BID/ OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO THE STOCK EXCHANGES FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SEBI ICDR REGULATIONS.

In case of any revision in the Price Band, the Bid/ Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar unforeseen circumstances, our Company in consultation with the BRLMs, may for reasons to be recorded in writing, extend the Bid/ Offer Period for a minimum of one Working Day, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/ Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Syndicate Members and intimation to SCSEs, Designated Intermediaries and the Sponsor Banks as applicable.

This is an Offer in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations. This Offer is being made through the Book Building Process in compliance with Regulation 6(2) of the SEBI ICDR Regulations wherein at least 75% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Bidders ("QIBs" and such portion the "QIB Portion") provided that our Company, in consultation with the BRLMs, may allocate up to 80% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), of which up to 40% shall be reserved under: (i) up to 33.33% for domestic Mutual Funds; and (ii) up to 6.67% shall be reserved for Life Insurance Companies and Pension Funds, subject to valid Bids being received from domestic Mutual Funds, Life Insurance Companies and Pension Funds at or above the price at which Equity Shares will be allocated to the Anchor Investors ("Anchor Investor Allocation Price"), in accordance with the SEBI ICDR Regulations. Any under-subscription in the reserved category specified in clause (i) above, may be allocated to domestic Mutual Funds. In the event of under-subscription or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (excluding the Anchor Investor Portion) ("Net QIB Portion"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors) including Mutual Funds, subject to valid Bids being received at or above the Offer Price. If at least 75% of the Net Offer cannot be Allotted to QIBs, then the entire Bid Amount will be refunded forthwith. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, not more than 15% of the Net Offer shall be available for allocation to Non-Institutional Bidders ("NIBs") of which (a) one third portion shall be reserved for NIBs with application size of more than ₹ 0.20 million and up to ₹ 1.00 million; and (b) two-thirds of the portion shall be reserved for NIBs with application size of more than ₹ 1.00 million, provided that the unsubscribed portion in either of such sub-categories may be allocated to Bidders in the other sub-category of NIBs in accordance with SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price and not more than 10% of the Net Offer shall be available for allocation to Retail Individual Bidders ("RIB") in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees Bidding under the Employee Reservation Portion, subject to valid Bids being received from them at or above the Offer Price (net of Employee Discount, if any). All Bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA accounts and UPI ID (in case of UPI Bidders using the UPI Mechanism (as defined hereinafter)), in which case the corresponding Bid Amounts will be blocked by the SCSEs or under the UPI Mechanism, as applicable to participate in the Offer. Anchor Investors are not permitted to participate in the Anchor Investor Portion of the Offer through the ASBA process. For details, see "Offer Procedure" beginning on page 634 of the UDRHP-I.

This public announcement is being made in compliance with the provisions of Regulations 59C(9), 59C(9A) and 59C(10) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares pursuant to the Offer and has filed the UDRHP-I and Draft Abridged Prospectus with SEBI and the Stock Exchanges on June 8, 2026. Pursuant to Regulation 59C(9), 59C(9A) and 59C(10) of the SEBI ICDR Regulations, the UDRHP-I and Draft Abridged Prospectus filed with SEBI and the Stock Exchanges has been made public for comments, if any, for a period of at least 21 days from the date of publication of this public announcement by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.zepto.com and on the websites of the BRLMs, i.e. Axis Capital Limited, Morgan Stanley India Company Private Limited, Goldman Sachs (India) Securities Private Limited, Motilal Oswal Investment Advisors Limited, HSBC Securities and Capital Markets (India) Private Limited, JM Financial Limited and IIFL Capital Services Limited (formerly known as IIFL Securities Limited) at www.axiscapital.co.in, www.morganstanley.com, www.goldmansachs.com, www.motilaloswalgroup.com, www.business.hsbc.co.in, www.jfm.com and www.iiflcapital.com, respectively. Our Company hereby invites the public to give their comments on the UDRHP-I and the Draft Abridged Prospectus filed with SEBI and the Stock Exchanges, with respect to disclosures made in the UDRHP-I and the Draft Abridged Prospectus. The members of the public are requested to send a copy of the comments to SEBI and/or the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned herein. All comments must be received by SEBI and/or our Company and/or the Company Secretary and Compliance Officer of our Company and/or the BRLMs on or before 5.00 p.m. on the 21st day from the date of publication of this public announcement.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Updated Draft Red Herring Prospectus - I. Specific attention of the investors is invited to "Risk Factors" beginning on page 23 of the UDRHP-I.

Any decision to invest in the Equity Shares described in the UDRHP-I may only be taken after the Red Herring Prospectus ("RHP") has been filed with the RoC and must be made solely on the basis of such RHP. The Equity Shares, when offered through the RHP, are proposed to be listed on Stock Exchanges.

For details of the share capital and capital structure, the names of the signatories to the Memorandum of Association ("MOA") and the number of shares of our Company subscribed by them, please see the section titled "Capital Structure" on page 93 of the UDRHP-I. The liability of the members of our Company is limited. For details of the main objects of our Company as contained in the MOA, please see the section titled "History and Certain Corporate Matters - Brief History of our Company" on page 283 of the UDRHP-I.

BOOK RUNNING LEAD MANAGERS TO THE OFFER			
AXIS CAPITAL	Morgan Stanley	Goldman Sachs	Motilal Oswal
Axis Capital Limited 1st Floor, Axis House, Pandurang Budhkar Marg Worli, Mumbai 400 025, Maharashtra, India Tel: +91 22 4325 2183 E-mail: zeptoipo@axiscap.in Website: www.axiscapital.co.in Investor grievance ID: complaints@axiscap.in Contact Person: Sagor Jatajika SEBI Registration Number: INM000012029	Morgan Stanley India Company Private Limited Altimus, Level 39 & 40, Pandurang Budhkar Marg, Worli, Mumbai 400 018, Maharashtra, India Tel: +91 22 6118 1000 E-mail: zeptoipo@morganstanley.com Website: www.morganstanley.com Investor grievance ID: investors.id@morganstanley.com Contact Person: Sumit Kumar Agarwal / Ayushi Doshi SEBI Registration Number: INM000011203	Goldman Sachs (India) Securities Private Limited 9th and 10th Floor, Ascent-Worli, Sudam Kalu Ahire Marg, Worli, Mumbai 400 025, Maharashtra, India Tel: +91 22 6618 9000 E-mail: gs-zepto@gs.com Website: www.goldmansachs.com Investor grievance ID: india-client-support@gs.com Contact Person: Amur Khandelwal SEBI Registration Number: INM000011054	Motilal Oswal Investment Advisors Limited Motilal Oswal Tower, Rahimulullah Sayani Road Opposite Parel ST Depot, Prabhadevi Mumbai 400 023, Maharashtra, India Tel: +91 22 7193 4380 E-mail: zepto ipo@motilaloswal.com Website: www.motilaloswalgroup.com Investor grievance ID: moiaipredressal@aol.com Contact Person: Sankita Ajinkya / Ritu Sharma SEBI Registration Number: INM000011005

BOOK RUNNING LEAD MANAGERS TO THE OFFER			
HSBC	JM Financial	IIFL CAPITAL	KFINTECH
HSBC Securities and Capital Markets (India) Private Limited 52/60, Mahatma Gandhi Road, Fort Mumbai 400 001, Maharashtra, India Tel: +91 22 6864 1289 E-mail: zeptoipo@hsbc.co.in Website: www.business.hsbc.co.in Investor grievance ID: investorgrivance@hsbc.co.in Contact Person: Harsh Thakkar / Harshit Tayal SEBI Registration Number: INM000010353	JM Financial Limited 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025, Maharashtra, India Tel: +91 22 6630 3030 E-mail: zepto ipo@jfm.com Website: www.jfm.com Investor grievance ID: grievance.ibd@jfm.com Contact Person: Prachee Dhuri SEBI Registration Number: INM000010361	IIFL Capital Services Limited (formerly known as IIFL Securities Limited) 24th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel (West), Mumbai 400 013, Maharashtra, India Tel: +91 22 4646 4728 E-mail: zepto ipo@iiflcap.com Website: www.iiflcapital.com Investor grievance ID: ig_ib@iiflcap.com Contact Person: Nishita Mody / Pawan Kumar Jain SEBI Registration Number: INM000010940	KFin Technologies Limited Selenium, Tower B, Plot No. 31 and 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032 Telangana, India Tel: +91 40 67162222/18003094001 E-mail: einward rs@kfintech.com Website: www.kfintech.com Investor grievance ID: zepto ipo@kfintech.com Contact Person: M Murali Krishna SEBI Registration Number: INR000000221

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the UDRHP-I.

For ZEPTO LIMITED

On behalf of the Board of Directors

Sd/-
Samad Shariff
Company Secretary and Compliance Officer

ZEPTO LIMITED, is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the UDRHP-I along with Draft Abridged Prospectus with SEBI and the Stock Exchanges on June 8, 2026. The UDRHP-I and Draft Abridged Prospectus is available on the website of SEBI at www.sebi.gov.in, as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.zepto.com and on the websites of the BRLMs, i.e. Axis Capital Limited, Morgan Stanley India Company Private Limited, Goldman Sachs (India) Securities Private Limited, Motilal Oswal Investment Advisors Limited, HSBC Securities and Capital Markets (India) Private Limited, JM Financial Limited and IIFL Capital Services Limited (formerly known as IIFL Securities Limited) at www.axiscapital.co.in, www.morganstanley.com, www.goldmansachs.com, www.motilaloswalgroup.com, www.business.hsbc.co.in, www.jfm.com and www.iiflcapital.com, respectively. Any potential Bidders should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see "Risk Factors" on page 23 of the UDRHP-I. Potential Bidders should not rely on the UDRHP-I filed with SEBI and the Stock Exchanges for making any investment decision and should instead rely on the RHP, when filed, for making an investment decision.

The Equity Shares offered in the Offer have not been and will not be registered under the United States Securities Act of 1933, as amended (the "U.S. Securities Act") or any other applicable law of the United States and, unless so registered, may not be offered or sold within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Equity Shares are being offered and sold (a) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act and referred to in the UDRHP-I as "U.S. QIBs"; for the avoidance of doubt, the term "U.S. QIBs" does not refer to a category of institutional investor defined under applicable Indian regulations and referred to in the UDRHP-I as "QIBs") in transactions exempt from, or not subject to, the registration requirements of the U.S. Securities Act, and (b) outside of the United States in offshore transactions as defined in and in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales are made.

It is to be distinctly understood that the permission given by Stock Exchanges should not in any way be deemed or construed that the Offer Document has been cleared or approved by Stock Exchanges nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Offer Document for the full text of the Disclaimer Clause of NSE and BSE Limited.

Adactors 126/26

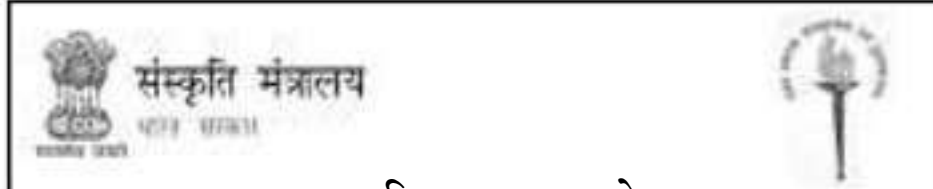
3090 राज्य सचिव निगम लिमिटेड
कार्यालय महा प्रबंधक (उपग्रहक)
विनोद साहू, गोपाली नगर, तलवार-226010
ई-मेल: khoupsbdc@gmail.com

निविदा सूचना (ई-टेंडरिंग)
सेवे निगम इकाई-सीतापुर के अन्तर्गत Construction of Approach Road and Protection Work over River Gahra parallel to old Existing Bridge at km 62 of Sissai Dhaurehra Nighasan Paliya Ghanauraghat Puranpur Road in Assembly Constituency Nighasan in District Lakhimpur Khiri on SBD Mode पर आधारित ई-निविदा प्रकाशन हेतु ई-टेंडरिंग पोर्टल https://ctender.up.nic.in/niceapp/app पर 09.06.2026 की सोम 06 बजे से आमंत्रित की जाती है।
महज प्रस्ताव (लखनऊ)

शुद्धिपत्र

शुद्धिपत्र दिनांक 28 फरवरी, 2026 को हिंदी समाचार पत्र जनसत्ता में प्रकाशित सूचना के संदर्भ में जारी किया जा रहा है।
यह स्पष्ट किया जाता है कि ओ.ए. संख्या 40/2020 - एक्सिस बैंक लिमिटेड बनाम मेल्टन मार्केटिंग प्रकल्प कुमार प्रकरण में वाद शीर्षक अनजाने में "टेराकार्ट प्रकल्प कुमार" के रूप में प्रकाशित हो गया था जो सुधारित है। उक्त प्रकरण का सही वाद शीर्षक "मेल्टन मार्केटिंग प्रकल्प कुमार" है।
उक्त सूचना की अन्य सभी शर्तें एवं विवरण ध्यान रखें।
दिनांक: 09.06.2026
स्थान: दिल्ली-एनसीआर

आईएफएसएल फाइनेंस लिमिटेड (पूर्व में आईएफएसएल हाउसिंग फाइनेंस लि. के रूप में जाना)
स्थान नीलामी सूचना
चर्चा, कार्य- सी-16, प्रथम मंज, सराफा बिल्डर, दिल्ली-110085 | CIN- U65910DI.2015PLC285284
एल्यूमीनियम रॉड से उपकरणकाली और आम जनता को सूचित किया जाता है कि नीचे दिए गए खाली में भरि रखे गए सोने के आभूषण, जिनमें ग्राहक प्रस्ताव करने में विफल रहे हैं, को सार्वजनिक नीलामी करवाया जाएगा, आईएफएसएल गोल्ड लॉन्ग, एस्सीओ नं. 209, प्लॉट 12, कामांजिरी कॉम्प्लेक्स, नया दिल्ली-132001 पर 27-06-2026 को रात 5.00 बजे से आयोजित की जानी प्रस्तावित है।
कन्याता सूचना - खाल नं. KNL10060000144905, KNL10820000157406
यदि किसी भी कारण से निविदाएं दिन पर नीलामी पूर्ण नहीं हो जाती हैं, तो इसे 29-06-2026 को रात 5.00 बजे पंजीकृत कार्यालय में पुनः आयोजित किया जाएगा। यदि पुनः-नीलामी भी विफल रहती है, तो अगली नीलामी अगले कर्तव्य दिनांक पर जारी होगी और उसी स्थान पर आयोजित की जाएगी।
प्रमुख कॉन्डिशन को निम्नलिखित के रूप में है: 1,00,000/- जमा करने योग्य, रात को कॉन्डिशन को वह प्रस्तावित राशि 24-06-2026 तक ऑनलाइन माध्यम से जमा करनी होगी। कॉन्डिशन को के पास वही पहचान पत्र/ बैंक आईडी/ जीएसटी पायामेन होना अनिवार्य है।
अधिक जानकारी के लिए कृपया 8595010101 पर संपर्क करें।
प्रधिकृत अधिकारी
कुल, आईएफएसएल फाइनेंस लि.



समसायिक अध्ययन केन्द्र

प्रधानमंत्री संग्रहालय एवं पुस्तकालय

द्वारा आयोजित

सार्वजनिक व्याख्यान

श्री अरविंदो एड हिल्स रिलीजन ऑफ नेशनलिज़्म

में

आप सादर आमंत्रित हैं।

वक्ता - प्रो. देबल के. सिंघार्य

वरिष्ठ फेलो, प्रधानमंत्री संग्रहालय एवं पुस्तकालय

दिनांक: 11 जून 2026,

समय : अपराह्न 3.00 बजे

स्थल:

संगोष्ठी कक्ष, पुस्तकालय भवन

प्रधानमंत्री संग्रहालय एवं पुस्तकालय

सभी का स्वागत है।

आमंत्रण प्राप्त करने के लिए हमें ईमेल करें:

rajnishpmm@gmail.com

CBC 09142/11/0015/2627

सार्वजनिक सूचना (विद्यालय और विद्यालयीय सहित, 2016 की धारा 102 (1) और (2) के तहत) मैसर्स जॉनसन रॉय कंपनी प्राइवेट लिमिटेड (U33302DI.2008PTC176153) के व्यक्तिगत गार्डर श्री अश्विनी मदन के लेनदारों के ध्यानकर्मण हेतु	
1. देनदार/व्यक्तिगत गार्डर का नाम	श्री अश्विनी मदन
2. देनदार/व्यक्तिगत गार्डर का पता	प्लॉट नं. 6ए, ब्लॉक-के, ग्रीन पार्क एक्सटेंशन, नई दिल्ली-110016. अन्य पते: 1. सी-16, कनॉट प्लेस, नई दिल्ली-110001 2. एन-21, कनॉट प्लेस, नई दिल्ली-110001 3. सी-219, कनॉट प्लेस, नई दिल्ली-110001
3. आवेदन स्वीकार करने के आदेश का दिनांक	आदेश दिनांक - 08.06.2026, IB-840(PB)/2024 में 1A/571/2025
4. समाधान फेसल का विवरण दिनांक के पास दाने पंजीकृत विवरण	मेडेट रिटर्नफॉर सॉलिसिट एलएलबी/IBU/PE-0154/PA-3/2023-24/0058 एलएन विवरण दिनांक 31.12.2026
5. समाधान फेसल का पता और ई-मेल, जिस पर फेसल के साथ पंजीकृत है	एस-376, पंचशील पार्क, नई दिल्ली-110017 ईमेल: caakhilalaha@gmail.com
6. समाधान फेसल के साथ फेसल के लिए उपयुक्त विवरण दिनांक के पास दाने पंजीकृत विवरण	मेडेट रिटर्नफॉर सॉलिसिट एलएलबी (आईडी) एस-376, पंचशील पार्क, नई दिल्ली-110017 अन्य पता: 803, आशीर्वाद, चोक कॉन्स्ट्रक्शन, डेवड एन बीटो रोड, अरब नली, मुंबई, महाराष्ट्र 400018 ईमेल: pg-ankitmadan@gmail.com/07/01/26
7. दाने प्रस्तुत करने की अंतिम तिथि	"पार्थ" बी
8. प्रत्यक्ष फेसल जिनमें दाना दाना दिया जाता है, नई प्रत्यक्ष है	वेब लिंक: https://www.ibbi.gov.in/home/downloads

एल्यूमीनियम रॉड से उत्पन्न की गई व्यावसायिक, प्रमाण पत्र, नई दिल्ली में 08.06.2026 को मैसर्स जॉनसन रॉय कंपनी प्राइवेट लिमिटेड के व्यक्तिगत गार्डर श्री अश्विनी मदन के खिलाफ व्यक्तिगत विद्यालय समाधान प्रक्रिया शुरू करने का आदेश दिया है।
मैसर्स जॉनसन रॉय कंपनी प्राइवेट लिमिटेड के व्यक्तिगत गार्डर श्री अश्विनी मदन के लेनदारों को एल्यूमीनियम रॉड दिया जाता है कि वे अधिक से अधिक के समाधान जिनमें पते पर समाधान फेसल के पास 01.07.2026 को या उससे पहले सवृद्ध के साथ अपने दाने प्रस्तुत करें।
लेनदार अपने दाने सवृद्ध के साथ ईलेक्ट्रॉनिक माध्यम से या दाना दाना प्रस्तुत करें।
हस्ताक्षर:-
अश्विनी मदन, अधिकृत अधिकारी
मेडेट रिटर्नफॉर सॉलिसिट एलएलबी, अश्विनी मदन

वक्ता श्री अश्विनी मदन गौरी मदन (व्यक्तिगत गार्डर) अश्विनी मदन पंजीकृत विवरण के अनुसार हैं।
आवेदक: IBBI/PE-0154/PA-3/2023-24/0058
पता: एस-376, पंचशील पार्क, नई दिल्ली-110017
अन्य पता: 803, आशीर्वाद, चोक कॉन्स्ट्रक्शन, डेवड एन बीटो रोड, अरब नली, मुंबई, महाराष्ट्र 400018
ईमेल: pg-manishmadan@gmail.com/मोबाइल अंक: +91 9916197705

दिनांक: नई दिल्ली
दिनांक: 10.06.2026

WIPRO LIMITED
Registered Office and Correspondence Address: Doddakannelli, Sarjapur Road, Bengaluru - 560 035, India. Tel. No.: +91 80 2844 0011; E-mail: corp-secretary@wipro.com
Website: www.wipro.com; Corporate Identification Number (CIN): L32102KA1945PLC020800
Contact Person: Mr. M Sannaulla Khan, Company Secretary, Tel. No.: +91 80 2844 0011; E-mail: sannaulla.khan@wipro.com

NOTICE TO ELIGIBLE SHAREHOLDERS - BUYBACK OF EQUITY SHARES

Wipro Limited ("Company") has sent the Letter of Offer and Tender Form dated June 9, 2026 for Buyback to all the Eligible Shareholder(s) holding Equity Shares as on the Record Date (Friday, June 5, 2026) through electronic means who have registered their e-mail ids with the Company/Depositories. Further, if the Company receives a request from any Eligible Shareholder(s), who have not registered their email IDs with the Depositories/ the Company, to dispatch a copy of the Letter of Offer/Tender Form in physical form, the same shall be provided by speed post/ courier.

The schedule of Buyback activities is as follows:

Activity	Day and Date
Buyback Opening Date	Thursday, June 11, 2026
Buyback Closing Date	Wednesday, June 17, 2026
Last date and time for receipt of required documents by the Registrar to the Buyback	Wednesday, June 17, 2026 by 5:00 P.M. (IST)

For detailed activity schedule, please refer to page 4 of the Letter of Offer.

Category of Eligible Shareholders	Ratio of Buyback (i.e. Buyback Entitlement)
Reserved category for Small Shareholders	11 Equity Share for every 56 Equity Shares held on the Record Date
General category for all other Eligible Shareholders	10 Equity Share for every 197 Equity Shares held on the Record Date

*For further information on Ratio of Buyback as per the Buyback Entitlement in each Category, please refer para 20.5 on page 48 of the Letter of Offer. Eligible Shareholders can also check their entitlement on the website of the Registrar to the Buyback by following the steps given below:

- 1) Click on <https://kosmic.kfintech.com/karisma/buybackoffer/v2.aspx>
- 2) Select the name of the Company - "Wipro Limited - Buyback 2026"
- 3) Select holding type - Physical or NSDL or CDSL
- 4) Based on the option selected above, enter your "DPID CLID" or "Folio Number"
- 5) A table will be displayed setting out the Folio, Name and Action. Click on "View" tab under the Action column
- 6) The entitlement will be provided in the pre-filled "FORM OF ACCEPTANCE-CUM ACKNOWLEDGEMENT"

In case you have not received the Letter of Offer and Tender Form, the same is also available on the website of the Company, the Registrar to the Buyback, the Stock Exchanges and the Manager to the Buyback at <https://www.wipro.com/investors/buy-back/>, <https://karisma.kfintech.com>, www.bseindia.com, www.nseindia.com and www.jfm.com, respectively.

Capitalised terms used in this Advertisement and not defined herein shall have the same meaning as ascribed in the Letter of Offer

For WIPRO LIMITED
Sd/-
M Sannaulla Khan
Company Secretary

Place: Bengaluru
Date: June 9, 2026

"प्रपत्र सं. आईएनसी-26"
(कंपनी निगम) निगम 2014 के निगम 30 के अनुसार प्रपत्र में कंपनी का संश्लेषण कायांतरण के लिए समाचार पत्र में प्रकाशित किया जाने वाला निगमण कंपनीय सरकार के समक्ष प्रस्तुत हो, निदेशालय (4) और कंपनी अधिनियम 2013 की धारा 13 की उप-धारा (4) और कंपनी अधिनियम 2014 के नियम 30 के उपनिर्देश (5) के खंड (अ) के माध्यम में और

सुरक्षित निगमण प्राइवेट लिमिटेड निगमण रजिस्ट्रार कार्यालय 412-ए, सुनेगा टावर-II, विजिन्स कॉम्प्लेक्स, नई दिल्ली-110008 में किया है।
राष्ट्रियकरा आम जनता को यह सूचना दी जाती है कि यह कंपनी कंपनीय सरकार के समक्ष कंपनी अधिनियम, 2013 की धारा 13 के अंतर्गत आवेदन पत्र का प्रस्ताव करती है निगमण कंपनी का रजिस्ट्रार कार्यालय "राष्ट्रीय राजधानी क्षेत्र दिल्ली" कमिनिटी के रजिस्ट्रार राष्ट्रीय राजधानी क्षेत्र दिल्ली-II, को अधिकार क्षेत्र से उत्तर प्रदेश राज्या कमिनिटी के रजिस्ट

CAPRI GLOBAL HOUSING FINANCE LIMITED

Registered & Corporate Office: 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013, Circle Office :- 9B, 2nd Floor, Pusa Road, New Delhi-110060

APPENDIX IV POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorized Officer of Capri Global Housing Finance Limited (CGHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower (s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of CGHFL for an amount as mentioned herein under with interest thereon.

S. Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1. Loan Account No. 51200001018038 of our Noida Branch) Anvnet Kumar Raghav (Borrower) Mrs. Sunita Raghav (Co-Borrower)	All That Piece And Parcel Of Property bearing Entire First Floor Without Roof, Terrace Rights Out Of Built Up Freehold Property Bearing No. 42 & New No. F-265 Area Admeasuring - 50 Sq. Yds Part Of Khasra No. 638 & 648 Min. Situated In Area Of Village Bassai Danapur Colony known as Sudarshan Park New Delhi Delhi-110062, Bounded As Follows of Plot; North: Others Property, South: Road 15 ft wide, East: Ahata No.42, West: Property no.43	11-Mar-26 Rs. 26,91,266/-	04.06.2026

Place : DELHI / NCR
Date : 10-JUNE-2026

Sd/- (Authorised Officer)
For Capri Global Housing Finance Limited (CGHFL)

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rohtak Road, Karol Bagh, New Delhi- 110005

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	M/s. Orgo Dyes/ Anurag Goyal/ Parag Goyal/ Ankit Agrawal/ Manju Goyal/ 101705000024	Property Measuring Area 2 Acres i.e. 0.8100 Hectare, Comprised In Old Khasra No. 306, 307, 308, 310, 312, 313 & 314 And After Chakbandi New Khasra No.147 Kha (0.0090 Hectare), 150 Kha (0.2310 Hectare) & 151 (0.5710 Hectare), Situated At Rajpur Bangar, Pargana, Tehsil & District Mathura, Uttar Pradesh, 281121, Owned By Parag Goyal, Ankit Agrawal, Anurag Goyal, (admeasuring An Area Of 2 Acres I.e. 0.8100 Hectare North: Vacant Land Satish Chand Agarwal South: Road East: Banshi Stone And Road West: Vacant Land Krishna Kumar Agarwal/ Date Of Symbolic Notice June 08, 2026	February 13, 2026/ Rs. 1,80,77,765.00/-	Vrindavan, Mathura

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: June 10, 2026
Place: Vrindavan & Mathura

Sincerely Authorised Officer,
For ICICI Bank Ltd.

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rohtak Road, Karol Bagh, New Delhi- 110005

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	M/s. Konha Enterprises/ Pulkit Goyal/ Sanjeev Goyal/ Anand Agrawal/ Anju Agrawal/ 101705001573	Address- 1: Property Bearing Part of Plot No. S-2/20, Admeasuring Area 36.23 Sq. Mtrs. Vide Sale Deed No.9404 Dated 22/10/2020, Situated At Majra Rajpur Bangar, Kalash Nagar, Vrindavan, Tehsil & District Mathura, Uttar Pradesh- 281004. Admeasuring An Area- 36.23 Sq. Mtrs Bounded By: North: Plot No. S-2/19 South: Rasta Colony East: Part of Plot No. S-2/20 West: Plot No. S-2/18 Address- 2: Property Plot Bearing Part of Khasra No.197, Measuring Area 122.22 Sq. Yrds I.E. 102.22 Sq. Mtrs, Vide With Sale Deed No. 9853 Dated 03/09/2020, Mauja Joinsinghpura Bangar, Lodhe Nagar, Tehsil & District Mathura, Uttar Pradesh- 281001. Admeasuring An Area- 122.22 Sq. Yrds I.e. 102.22 Sq. Mtrs Bounded By: North: Land of Seller South: Rasta 15 Feet Wide East: Land of Seller West: Boundary Wall Anandpuram/ Date of Symbolic Notice June 08, 2026	January 06, 2026/ Rs. 72,98,629.99/-	Mathura

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: June 10, 2026
Place: Mathura

Sincerely Authorised Officer,
For ICICI Bank Ltd.

SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.

Corporate Office : 425, Udyog Vihar Phase IV, Gurgaon-122015 (Haryana)
Ph.: 0124-4212530/31/32, E-Mail : customercare@shubham.co Website : www.shubham.co

DEMAND NOTICE

Notice U/S 13(2) of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (here in after called 'ACT')

It is to bring to your notice that your loan account has been declared as NPA by secured creditor **Shubham Housing Development Finance Company Limited** having its registered office at 608 - 609, 6th Floor, Block - C Ansal Imperial Tower, Community Center, Naraina Vihar, New Delhi - 110028. (hereinafter called 'SHDFCL') and you are liable to pay total outstanding against your loan to SHDFCL. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc. Therefore, we hereby call upon you to discharge in full your liabilities to SHDFCL within 60 days from the date of this notice failing which SHDFCL will be empowered to exercise the power under Section 13(4) of the ACT. The details of borrowers and secured assets are as under :-

S. No.	Loan No./Borrower(s) Name	Applicant Address	Demand Notice Date & Amount	Secured Asset
1	Loan No. 0MRT2412000005096849, DEEPAK KUMAR, MAMTA	C/o Daulatram, 218, Noormagar, Lisari, PO Lisari, Dist Meerut, Uttar Pradesh - 250002	15-05-2026 & ₹ 7,34,274/-	3/4 part of residential house Nagar Nigam No. 208-B, on First Floor situated at Block / Pargana and Tehsil & Distt. Meerut, Uttar Pradesh - 250002, Area- 396 Sq.Ft, Boundaries: East - House of Ganga Sharan , West - House of Sampal , North - House of Braham Singh , South - Rasta 5 Ft Wide.
2	Loan No. 0ALG2409000005090359 & 0ALG2203000005045932, NEERAJ KUMAR, JYOTI DEVI	C/o Jai Prakash Kishan Pur, Gali No 8, Holi Chawk, Uttar Pradesh - 202001	15-05-2026 & ₹ 2,39,601/- & ₹ 12,72,596/-	Part of Khasra No. 674/8, Rambagh Colony, Gali No-5 Mauja- Quarsi, Pargana & Tehsil-Koil, District-Aligarh, Uttar Pradesh - 202001, Area- 728 Sq.Ft, Boundaries: East - House of Bhup Singh , West - 10 Ft, North - Other House , South - House of Radha Devi
3	Loan No. 0DNA2408000005088317, GAURAV, VARSHA BANSWAL	24-A 3rd Floor, KH No 36/13, Rattan Baga Veena Enclave, Nangloi, Delhi - 110063	15-05-2026 & ₹ 26,27,939/-	DDA built-up free hold Janta Flat Bearing No. 208-B, on First Floor situated at Block / Pocket A-6, in the colony known as Paschim Vihar, New Delhi - 110063, Area- 26 Sq.Mtrs, Boundaries: East - Other Flat , West - 207-B , North - Road , South - Road
4	Loan No. 0MRT2403000005080787, MOHD AAMIR, MOHD IRSHAD, VASHILA	Jabbar Pradhan Wall Gali, New Islam Nagar, Samar Garden Colony, Uttar Pradesh - 250002	15-05-2026 & ₹ 8,76,870/-	Property falling under Khasra No. 3471 & 3472, Samar Garden Colony, Meerut, Uttar Pradesh - 250002, Area- 80 Sq.Yds, Boundaries: East - Rasta 12 Ft Wide , West - Plot of Others , North - House of Shamshad , South - House of Qureshi
5	Loan No. 0MHV2301000005056408, GOVIND PRASAD SHARMA, CHANDER WATI SHARMA	M-29 Gali No Rama Park Mohan Garden, Delhi - 110059	15-05-2026 & ₹ 13,96,329/-	Upper Ground Floor without roof rights Property Bearing Plot No. 4, Khasra No. 42/18, Village Hasthal, colony known as Mohan Garden, in Block-R-Extn., Uttam Nagar, New Delhi - 110059, Area- 50 Sq.Yds, Boundaries: East - Others Plot , West - Plot No.4-A , North - Gali 10FT , South - Road 15FT
6	Loan No. 0GGN2112000005041520, JITENDER SHARMA, SOBHA RANI	RZH D-34 Gali No 6 , Rajnagar 2, First Floor, Delhi - 110064	15-05-2026 & ₹ 13,61,551/-	Property No. WZ-676, out of Khasra No. 177 situated in the Abadi of Old Lal Dora (1908-1909) Village Palam, New Delhi - 110045, Area- 60 Sq.Yds
7	Loan No. 0AGR2009000005029749, MANVENDRA SINGH, SUMAN SINGH	21/67 Freeganj, Agra, Uttar Pradesh - 282004	15-05-2026 & ₹ 6,32,546/-	Part of House No. 75 land bearing Minjumla Khasra No. 36 situated at Hari Chand Estate Mauza Kaulakha Tehsil & Distt. Agra, Uttar Pradesh - 282001, Area- 58.52 Sq.Mtrs, Boundaries: East - Plot No.76 , West - Part of Plot No.75 , North - Rasta 20 Ft Wide , South - Part of Plot No.75
8	Loan No. KHI_1412_030627, PRADEEP NANGIA, PRIYA	Vill-Sarfabad, Sec-73, Uttar Pradesh - 201301	15-05-2026 & ₹ 17,42,465/-	Property situated at Khasra No. 543 & 544 Khatla No. 00142 Village Sarfabad Pargana & Tehsil Dadar Distt-Gautam Budh Nagar, Uttar Pradesh - 201307, Area- 120 Sq.Yds

Place : GURGAON
Date : 09.06.2026

Authorised Officer
Shubham Housing Development Finance Company Limited

JM Financial Asset Reconstruction Company Limited • Corporate Identity Number : U67190MH2007PLC74287

Registered Office Address : 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025 T: +91 22 6630 3030 F: +91 22 6630 3223 • www.jmfinancial.com

APPENDIX IV POSSESSION NOTICE (For Immovable Property)

Whereas, the Authorized Officer of JM Financial Asset Reconstruction Company Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand notice calling upon to the Borrower(s), Co-Borrower(s), Guarantor(s) to repay the amount mentioned in the notice together with interest at contractual rate and expenses, cost, charges etc due thereon till the date of payment within 60 days from the date of receipt of the said notice. Subsequently, Piramal Finance Limited (erstwhile Dewan Housing Finance Corporation Limited) assigned the financial assets pertaining to Borrower(s) together with the underlying security interest created thereon along with all rights, title and interest thereon in favour of JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Aranya - Trust (hereinafter referred to as "JMFAIRC") under the provisions of the SARFAESI Act vide an assignment agreement dated March 29, 2023 (hereinafter referred to as "Assignment Agreement"). The Borrower having failed to repay the amount, notice is hereby given to the Borrower(s), Co-Borrower(s), Guarantor(s) and the public in general that the undersigned, being the Authorised Officer of JMFAIRC, has taken possession of the property described herein below, in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of JMFAIRC for an amount as mentioned herein under with interest thereon till the date of repayment. The borrower(s), Co-Borrower(s), Guarantor(s) attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Borrower(s), Co-Borrower(s), Guarantor(s)	Description of secured asset (Immovable property)	Demand Notice Date and Amount with NPA date	Date of Possession
1.	(Loan Code No. 13500009130), (Branch Chandigarh - Sector 22), Parmeshwari Singh Yadav (Borrower), Hemwati Yadav (Co-Borrower)	Khasra No.-44 Umarsiya, Bareilly Him Road Bareilly Uttar Pradesh - 243001	21-May-22 for Rs.17,75,784/- (Rupees Seventeen Lakh Seventy Five Thousand Seven Hundred Ninety Four Rupees Only)	04 June 2026

Place: Bareilly Date: 10.06.2026 JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Aranya - Trust

INDIA SHELTER FINANCE CORPORATION LTD.

Regd. Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd, Under The Securitisation And Reconstruction Of Financial Assets And Enforcement (Security) Interest Act, 2002 And In Exercise Of Power Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (Enforcement) Rules, 2002, Issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/Surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/Her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Property/ies And Any Dealing With The Property/ies Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

Name of the Borrower/Guarantor (Owner Of The Property & Loan Account Number)	Description Of The Charged/mortgaged Property (All The Part & Parcel Of The Property Consisting Of)	Dt. of Demand Notice, Amount Due As On Date Of Demand Notice	Date Of Possession
Mr./Mrs. Kamla W/o Mr. Raju Saini, Mr./Mrs. Subhash Kumar S/o Mr. Raju Saini, Subhash Contractors C/o Subhash Kumar M/s Surendra Mohan Sawhney	All Piece And Parcel Of Ward 65, Area 37.72 Sq Mtrs, Mohalla Sitapuri Pargana Moradabad Distt Moradabad Uttar Pradesh- 244001 Boundary - East-rasta 10 Feet Wide West-house Of Ramcharan, North-house Of Nawab Sing And Vijay, South-house Of Radhey Krishan	Demand Notice 08-09-2025 Rs. 890534.34/- (Rupees Eight Lakh Ninety Thousand Five Hundred Thirty Four And Thirty Four Paise) Due As On 08-09-2025 Together With Interest From 09-09-2025 & Other Charges & Cost Till The Date Of The Payment	05.06.2026
Mr./Mrs. Reeta Devi, Mr./Mrs. Nitin Gaur, Mr./Mrs. Durgesh Kumar, Kiratpur, Kolda, Danpur Near Bansbati Colony Opp. Samiha Lak City Rudrapur, Rudrapur U.S.Nagar	All Piece And Parcel Of Property Bearing Plot No.28 & 29, Admeasuring Area 57.62 Square Meter, Khat No.216 Gram Kodla, Tehsil Kichha Nr Sai Vihar Colony, U.S Nagar Rudrapur, uttrakhand- 263153, Boundary- North-Land Of Jain Sahab South- Rasta, East- Part Of Pvt Plot No 29 , West- Part Of Pvt Plot No 28	Demand Notice 20-July-2023 Rs. 5,73,909/- (Rupees Five Lacs Seventy Three Thousand Nine Hundred Nine Only) Due As On 17-July-2024 Together With Interest From 17-July-2024 And Other Charges & Cost Till The Date Of The Payment	08.06.2026

LOAN ACCOUNT NO. CLAMRVLONS000005128545/AP-10292842 (Branch:Moradabad-1)

MR./MRS. REETA DEVI, MR./MRS. NITIN GAUR, MR./MRS. DURGESH KUMAR, Kiratpur, Kolda, Danpur Near Bansbati Colony Opp. Samiha Lak City Rudrapur, Rudrapur U.S.Nagar

Uttrakhand 263153, Uttaranchal

CLAMRVLONS000005128545/AP-10292842 (Branch: Rudrapur -1)

PLACE: DELHI/NCR Date: 10.06.2026 For India Shelter Finance Corporation Ltd (Authorized Officer)

For any query please Contact Mr. Sudhir Tamar (+91 9818460101)

TATA CAPITAL LIMITED

Corporate Identity Number - U65900MH1991PLC000678
11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013
Tel 91 22 6006 9006 Web www.tatacapital.com

DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Whereas the undersigned being the Authorised Officer of Tata Capital Limited (TCL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules has already issued a detailed Demand Notice dated 08.06.2026 under Section 13(2) of the Act, calling upon the Borrower / Hypothecator / Guarantors (all singularly or together referred to "Obligors" listed hereunder, to pay the amount mentioned in the said Demand Notice, within 60 days from the date of the Notice, as per details given below. Copies of the said Notice are served by Registered Post A.D. and are available with the undersigned, and the said Obligor(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Obligor(s) to pay to TCL within 60 days from the date of the Notice, the amount indicated herein below against their respective names, together with further interest as detailed below from the date mentioned below in column (d) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of the loan, the following Secured Assets have been hypothecated with TCL by Obligor No.1.

Loan Account No.	Name of Obligor(s) / Legal Heir(s) / Legal Representative(s)	Total Outstanding Dues (Rs.) as on below date*	Date of Demand Notice and date of NPA	Description of the Secured Assets / Immovable Properties / Mortgaged Properties
(a)	(b)	(c)	(d)	(e)
1000222785	1. Mahamaya Impex Gt. Road, Palash Danga, Behind TB Hospital, Mouza Serasole Rajbari, Anasol, Paschim Bardhaman West Bengal - 713358 ...Borrower / Hypothecator	Amount in the loan account is Rs.3,11,38,160/- (Rupees Three Crores Eleven Lakhs Thirty-Eight Thousand One Hundred and Sixty Only) as on 03.06.2026.	08.06.2026 and 28.05.2026, respectively.	(more fully described in Schedule-A, hereto).
	2. Mr. Vikas Garg 101 Ward - 9, Chakarpani, Mohalla Pehowa, Kurukshetra, Haryana 136128 ...Guarantor			
	3. Mr. Pankaj Goyal House No. 167, Front Side, Ashoka Enclave, Part 1, Sector - 34, Amarnagar, Faridabad, Haryana - 121003 ...Guarantor			

*with further interest, additional interest at the rate as more particularly stated in the Demand Notice dated 08.06.2026 mentioned above, incidental expenses, costs, charges, etc., incurred till the date of payment and/or realization. If the said Obligor(s) shall fail to make payment to TCL as aforesaid, then TCL shall proceed against the above Secured Assets under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.

The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Assets, whether by way of sale, lease or otherwise without the prior written consent of TCL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Schedule - A

Description of Hypothecated Property by Obligor No.1, Mahamaya Impex

First and exclusive charge on stock and book debts, both present and future of Obligor No.1, that have been funded by TCL, as referred in email dated 23.10.2025 of Obligor No.1 addressed to TCL.

Sr. No.	Items	Quantity
1.	TMT 8MM	129.21
2.	TMT 10MM	158.65
3.	TMT 12MM	84.28
4.	TMT 32MM	65.54
5.	MS WIRE	18.08
6.	TMT 6MM	93.54

Date: 8th June, 2026

Place: Mumbai

Tata Capital Limited
Sd/-
Authorised Officer

HDFC BANK

Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: HDFC Bank Ltd, Dept For Special Operations, 2nd Floor, Capital One, Near Jayprakash Nagar Metro Station, Somalwada, Nagpur- 440025

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE/MOVABLE PROPERTY

LAST DATE OF SUBMISSION OF EMD AND DOCUMENTS: 25th June 2026

E-Auction Sale Notice for Sale of Immovable/Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower that the Authorized Officer of **HDFC BANK LTD.** had taken **Physical Possession** of the following property/ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on "as is where is, as is what is, whatever is there is and without recourse basis" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the website

Name of the Branch & Account	Name of the Mortgagor/ Guarantor of the property	Details of mortgaged properties	Amount as per Demand Notice & Date	Inspection Date & Time	Reserve Price (EMD) Bid Increase Amount	Last Date for Receipt of Bids	Date/ Time of e-Auction	Name of Authorised Officer/Phone No./Email Id
HDFC Bank Ltd, Mumbai. A/c- M/s Cosmic Grace Auto (India) Private Limited	Mortgagors: (1) Mr. Prashant Chhabra (2) Mr. Pradeep Chhabra	All that piece and parcel of Mouje- Shivani, NH No. 06, Murizapur Road, Tq and Dist. Akola-44001, within the limits of GP Shivani Akola land from F.S. No 125/2 out of which southern side portion admeasuring 4000Sq MT., with construction owned by Mr. Prashant Chhabra and Mr. Pradeep Chhabra alongwith available stock on as is where is basis lying therein as more particularly set out in detailed Terms and Conditions.	Rs 12,74,35,720.43 (Rupees Twelve Crore Seventy-Four Lakh Thirty Five Thousand Seven Hundred Twenty and paise Four Three Only) as on 31/05/2023 with future interest and penal interest in case of default charges, costs etc thereon from 01/06/2023 along with the costs and expenses till the date of full and final payment under the facilities.	22nd June, 2026 from 1.00 PM to 4.00 PM	Rs. 7.86 Crore (Rupees Seven Crore Eighty-Six Lakh Only) Rs 78.60 Lakh (Rupees Seventy Eight Lakh Sixty Thousand Only) BID Increase Amount- Rs.1,00,000	25th June 2026 by 4:00 PM	27th June 2026 from 10:30 AM to 11:30 AM (with unlimited extension of 5 minutes each)	Amit Sengar Mobile-9518344952 Amit.sengar@hdfc.bank.in Mr. Sunil Bhanusali 9323176985

TERMS & CONDITIONS:

- The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"
- The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable EITHER by NEFT, RTGS to the following Account: 57500000904261, Name of the Beneficiary : HDFC BANK LTD., Name of the Account: DFSD TRANSITORY ACCOUNT, IFSC Code : HDFC0000240 or by handing over of original Demand Draft favouring HDFC BANK LTD to the Authorised Officer. Please note that Cheques shall not be accepted as EMD amount.
- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property i.e. statutory dues like property taxes, society dues etc as per Banks' record on the property except the ones mentioned in the detailed terms and conditions. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/ effecting the property, prior to submitting their bid. The E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues/litigations. The Bank shall not be responsible for any outstanding statutory dues/encumbrances/tax arrears/litigations, if any. **Properties can be inspected strictly on the above-mentioned dates and time.**
- The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc, may contact M/s. C India Pvt. Ltd., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon. Helpline Nos : 0124-4302020/21/22/23/24, Mr. Mithalesh Kumar on Mobile- 7080804466, Help Line e-mail ID: support@bankeauctions.com, and for any property related query may contact the Authorised Officer - Amit Sengar, Mobile-9518344952, E mail ID- Amit.sengar@hdfc.bank.in at address as mentioned above in office hours during the working days. (10 AM to 5 PM)
- The highest bid shall be subject to approval of HDFC Bank Limited, Authorised Officer reserves the right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding.

For detailed terms and conditions of the sale, please refer to the link provided in www.hdfcbank.com and www.bankeauctions.com

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT, 2002

This may also be treated as notice u/r 8(6) of the said Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 to the borrower/mortgagor of the above said loan about the holding of E-Auction Sale on the above mentioned date.