

SANTANU KUMAR SAMANTA
REGN NO.: IBBI/IPA-001/IP-P-02324/2020-2021/13511
RESOLUTION PROFESSIONAL
FOR MS. RITU RANI VASUDEV

(Appointed by Hon'ble National Company Law Tribunal, New Delhi Bench III)

Regd. Address C-170 Golf View Apartments, Saket South, Delhi-110017

Correspondence Address: -Immaculate Resolution Professionals Private Limited, Unit No. 112, Tower-A, First Floor, Spazedge Commercial Complex, Sector-47, Sohna Road, Gurugram, Haryana -122018

Email: - santanukumar@yahoo.com , pgjambuknits@gmail.com Phone: - 9810031794

20.06.2024

To,
The Registrar,
National Company Law Tribunal,
Block No.3, Ground Floor,
6th, 7th & 8th floor,
CGO Complex, Lodhi Road
New Delhi-110003

Dear Sir/Madam,

Subject: Request to affix the public notice in the premises of this Adjudicating Authority and place the same on the website of Adjudicating Authority in accordance with the section 102(3)c of The Insolvency and Bankruptcy Code, 2016.

Reference: NCLT order dated 13th June, 2024 in C.P. No.: IB-31(ND)/2024 in the matter of Bank of Maharashtra Vs. Ms. Ritu Rani Vasudev.

The undersigned hereby intimate that Personal Insolvency Resolution Process has been initiated for Ms. Ritu Rani Vasudev, Personal Guarantor of M/s. Jambu Knits Private Limited under the provisions of Insolvency and Bankruptcy Code, 2016 ("Code") by an order dated 13.06.2024 of National Company Law Tribunal ("NCLT"), New Delhi Bench in petition No. C.P. IB-31(ND)/2024.

According to the Section 102 of Insolvency and Bankruptcy Code, 2016 ("Code"), the Resolution Professional shall issue a public notice within seven days of passing the order under section 100 inviting claims from all creditors within twenty-one days of such issue. The notice shall be:

- a) published in at least one English and one vernacular newspaper which is in circulation in the state where the debtor resides;
- b) affixed in the premises of the Adjudicating Authority; and
- c) placed on the website of the Adjudicating Authority

The Public Notice issued by Resolution Professional in the matter of Personal Insolvency Resolution Process (PIRP) of Ms. Ritu Rani Vasudev, Personal Guarantor M/s. Jambu Knits Private Limited on 20.06.2024 in Financial Express (English & Hindi Language) Delhi NCR Edition inviting claims from all creditors within the last date of submission of claims. The last date for submission of claim is 10.07.2024.

A copy of aforesaid Public Notice has been annexed herewith.

Pursuant to the above, the undersigned hereby requests your good office to kindly do the needful for affixing the said Public Notices in the premises of this Adjudicating Authority and place the same on the website of the adjudicating authority in accordance with the section 102(3)c of the code.



Santanu Kumar Samanta

IBBI Regn No.: - IBBI/IPA-001/IP-P-02324/2020-2021/13511
(AFA Valid up to: -14.01.2025)
C-170, Golf View Apartments,
Saket, New Delhi-110017
Email Id: santanukumar@yahoo.com
Phone: 9810031794

Encl: -

1. Order dated 13.06.2024
2. Public Notice in terms of Section 102 of Insolvency & Bankruptcy Code, 2016



**IN THE NATIONAL COMPANY LAW TRIBUNAL
NEW DELHI, COURT-III (SPECIAL BENCH)**

IB-31(ND)/2024

And

IA-1243/2024

IN THE MATTER OF IB-31(ND)/2024:

Under Section 95(1) of the Insolvency and Bankruptcy Code, 2016 read with Rule 7(2) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process for Personal Guarantors to Corporate Debtors), Rules 2019.

M/s. BANK OF MAHARASHTRA

Having its Branch Office at:

Asset Recovery Branch (ARB),
6/30-31, WEA Ajmal Khan Road,
Karol Bagh, New Delhi- 110005

..... Applicant/Financial Creditor

Versus

Ms. DEEPA VASUDEV

W/o Mr. Vikas Vasudeva
R/o H. No. 84, Avtar Enclave,
Paschim Vihar New Delhi – 110063

..... Respondent/ Personal Guarantor

AND IN THE MATTER OF IA-1243/2024:

Report Under Section 99 (1) of the Insolvency & Bankruptcy Code, 2016

SANTANU KUMAR SAMANTA

..... Applicant/Resolution Professional

Versus

Ms. DEEPA VASUDEV & ORS.

..... Respondents

Order Pronounced On: 13.06.2024

CORAM:

**SHRI BACHU VENKAT BALARAM DAS, HON'BLE MEMBER (JUDICIAL)
SHRI RAHUL BHATNAGAR, HON'BLE MEMBER (TECHNICAL)**

PRESENT:

For Applicant : Mr. Nishant Awana, Ms. Rini Badoni, Ms. Nitya Sharma
Adv.
For RP : Mr. Gautam Singhal, Mr. Rajat Chaudhary Adv.



ORDER

PER: BACHU VENKAT BALARAM DAS, MEMBER (JUDICIAL)

1. The present application has been filed by M/s. Bank of Maharashtra, the Applicant under Section 95(1) of the Insolvency and Bankruptcy Code, 2016 ("IBC") read with Rule 7(2) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Personal Insolvency Resolution Process for Personal Guarantors to Corporate Debtors), Rules 2019 against Ms. Deepa Vasudev, the Personal Guarantor to the Corporate Debtor, i.e., M/s. Jambu Knits Private Limited for non-payment of debt due to the Financial Creditor for total debt amount aggregating to of Rs. 8,47,41,428.20 (Rupees Eight Crores Forty-Seven Lakhs Forty-One Thousand Four Hundred and Twenty-Eight and Twenty Paise Only) as on 08.09.2023, plus applicable charges, interest, etc. therefrom.
2. It is stated that the Corporate Debtor approached the Financial Creditor to avail a Cash Credit Facility to the tune of Rs. 5,00,00,000/- (Rupees Five Crores Only) for working capital. Accordingly, the applicant Bank vide Sanction Letter dated 05.06.2013 sanctioned a Cash Credit facility to the tune of Rs. 5 crores for working capital. The Corporate Debtor executed demand promissory note dated 13.06.2013, composite deed of hypothecation for all credit facilities dated 13.06.2013, Deed of Guarantee dated 13.06.2013, securing the credit facilities and a Request Letter dated 13.06.2013 for making the credit facility available.
3. For the purposes of securing the credit facilities, the Corporate Debtor and the Respondent offered to secure the facilities by way of creation of equitable mortgage by deposit of original title deeds of the property bearing no. B-136, Ground Floor, excluding roof/terrace rights, Avtar Enclave, situated Paschim Vihar, New Delhi - 110063 in the name of Mr. Gaurav Vasudev. Accordingly, the said property was kept as a security. (Note: Sold by the Bank under the provisions of SARFAESI Act, 2002 and Sale Proceeds adjusted in the Loan Account).
4. Once again, the respondent executed and submitted a Guarantee Deed dated 31.08.2015, securing the facilities advanced by the applicant to the Corporate Debtor/Borrower.



5. The Corporate Debtor failed to make the payments and breached the terms and conditions of the sanction of the credit limit despite repeated requests and reminders made by the Financial Creditor. The accounts of the Corporate Debtor stood classified as Non-Performing Assets (NPA) w.e.f. 29.06.2016.
6. The Financial Creditor issued a Notice dated 11.07.2016 under Section 13(2) of the SARFAESI Act, 2002, directing the Corporate Debtor to make the payment of the overdue amount within 60 days therefrom.
7. Further, despite lapse of the statutory period of notice of 60 days, the Corporate Debtor failed to clear the liability towards the Financial Creditor, therefore, the Financial Creditor took possession of mortgaged property, i.e., B-136, Ground Floor, excluding roof/terrace rights, Avtar Enclave, situated Paschim Vihar, New Delhi - 110063 in exercise of the power conferred on it under Section 13(4) of the Act read with Rule 8 of the Security Interest (Enforcement) Rule, 2002 and sold the same in Auction vide Sale Certificate dated 14.03.2018 under SARFEASI Act, 2002.
8. The Applicant Bank had preferred an Original Application before the Hon'ble DRT, New Delhi whereby the Hon'ble DRT- III, Delhi has been pleased to issue a Recovery Certificate No. 49/2019 dated 07.01.2019 for a sum of Rs. 7,36,34,995/- (Rupees Seven Crores Thirty-Six Lakhs Thirty-Four Thousand Nine Hundred and Ninety-Five Only) together with costs and future interests @ 12% per annum simple interest from the date of filing of the O.A. i.e., 18.10.2017 till its realisation in full along with Court Fee Rs. 1,50,000/-.
9. Thereafter, the Applicant Bank, through its Advocates was constrained to issue a demand notice dated 06.10.2022, which was later withdrawn vide Notice dated 14.09.2023.
10. Since, no payment was forthcoming from Corporate Debtor and/or the Personal Guarantors, the Financial Creditor issued a Demand Notice (Form-B) dated 14.09.2023 under sub-rule (1) of Rule 7 of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process for Personal Guarantors to Corporate Debtors) Rules, 2019, on all available addresses and email addresses.



11. Despite receipt of the said Notice, the Respondent has neither replied to the said notice nor has she cleared the dues of the Applicant. Therefore, the Financial Creditor has filed the present application under Section 95 of the Code for non-payment of debt of Rs. 8,47,41,428.20 as on 08.09.2023 with interest and other charges.
12. This Adjudicating Authority vide Order dated 25.01.2024 appointed Mr. Santanu Kumar Samanta (IBBI Registration: IBBI/IPA-001/IP-P02324/2020-2021/13511) as the Resolution Professional and the Resolution Professional was directed to submit a report in terms of Section 99 IBC. Accordingly, the Resolution Professional has filed a report and the Resolution Professional shared the report with the Personal Guarantor by E-mail and Speed Post and has filed a proof and affidavit of service.
13. However, no one appeared on behalf of the Personal Guarantor. Thereafter, the Resolution Professional was directed to publish the notice into local News Paper (Delhi Addition) and to file an affidavit for proof of service vide Order dated 04.04.2024. The relevant part of the Order is reproduced below:

“Learned Counsel appearing for the Resolution Professional has submitted that pursuant to the order dated 12.03.2024, notices have been served by email and Speed Post and proof and affidavit of service have been filed. However, the proof and affidavit of service are not on record. Mr. Gautam Singhal, Learned Counsel appearing for the Resolution Professional has further submitted that service through Speed Post could not be served and returned undelivered. Therefore, we deem it appropriate to direct the Applicant to publish the notice in two local newspapers “Delhi Edition” and file proof and affidavit of service within one week.”

14. In compliance with the Order dated 04.04.2024, the notices were published in Financial Express (English) and Jansatta (Hindi) on 26.04.2024 and an Affidavit dated 27.04.2024 along with the News Paper cuttings were filed on 29.05.2024. However, no one has appeared on behalf of the Personal Guarantor nor filed any objection to the Report submitted by the Resolution Professional.



15. We have heard the submissions made by Ld. Counsel for the Applicant, Resolution Professional and perused the report.
16. It is submitted by the Resolution Professional that he had sent an email and letter by speed post on 14.02.2024 to the representative of the Bank of Maharashtra and to the Personal Guarantors seeking necessary information.
17. The Resolution Professional vide IA-1243/2024 has filed its report before this Adjudicating Authority and filed a table of compliance under Sections 95 and 99 of the Code.

<u>Section 95(4)(a) of the Code:</u> Details and documents relating to the debts owed by the debtor to the creditor or creditors submitting the application for Insolvency Resolution Process as on the date of application.	1. Copy of Demand Notice (Form-B) dated 14.09.2023 issued by Financial Creditor 2. Copy of Loan Agreement dated 13.06.2013 executed between Bank of Maharashtra and Corporate Debtor. 3. Copy of Deed of Guarantee dated 13.06.2013 and 31.08.2015.
<u>Section 95(4)(b) of the Code:</u> Details and documents relating to the failure by the debtor to pay the debt within a period of fourteen days of the service of the notice of demand	Bank of Maharashtra issued a Notice 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 upon the Guarantor calling upon the Personal Guarantor to pay Rs. 8,47,41,428.20/- liability accruing pursuant to default by Corporate Debtor. Bank of Maharashtra served Demand Notice in Form B upon the Guarantor in terms of Rule 3(g) proviso of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process of Personal Guarantors to Corporate Debtors) Rules, 2019 which was duly served upon the guarantor. However, neither any reply was received by Bank of Maharashtra to the said notice within 14 days as per the Regulations nor any repayment was made by the Respondent No. 1 i.e. Personal Guarantor.



	Hence, Bank of Maharashtra was constrained to file the present Application against the Personal Guarantor.
<u>Section 95(4)(c) of the Code:</u> Details and documents relating to relevant evidence of such default or nonrepayment of debt	1. Copy of Demand Notice (Form-B) dated 14.09.2023 issued by Financial Creditor 2. Copy of notice dated 11.07.2016 issued under Section 13(2) of SARFAESI Act, 2002. 3. Copy of Recovery Certificate dated 07.01.2019 issued by Hon'ble DRT-III, New Delhi 4. Copy of Deed of Guarantee dated 13.06.2015 and 31.08.2015.
<u>Section 95(5) of the Code:</u> The creditor shall also provide a copy of the application made under sub-section (1) to the Debtor	Basis a perusal of the Application u/s 95, it is understood that a copy of the application was sent to the Personal Guarantor via email and dated 17.01.2024.
<u>Section 99(2) of the Code:</u> Where the application has been filed under section 95, the resolution professional may require the debtor to prove repayment of the debt claimed as unpaid by the Creditor	In compliance of Section 99(2) of the Code, the undersigned has informed the Guarantor vide email dated 14.02.2024, letter dated 13.02.2024 vide speed post-dated 14.02.2024 about the initiation of Insolvency Resolution Process and further called upon to prove the Creditor i.e. 'Bank of Maharashtra'.
<u>Section 99 (3) of the Code:</u> Where the debt for which an application has been filed by a creditor is registered with the information utility, the debtor shall not be entitled to dispute the validity of such debt.	From the perusal of application filed u/w 95 and subsequent communication with the Respondent No.2, financial creditor it is observed that debt due from Respondent No. 1, Personal Guarantor is not registered with the Information utility i.e. National E-Governance Services Limited.
<u>Section 99(4) of the Code read with Section 99(6)(b)</u>	The information provided by the Financial Creditor along with the Insolvency Application was exhaustive. Accordingly, the Financial Creditor has provided the information and/or given the explanation sought by the Resolution Professional.



18. In view of the above observations, the Resolution Professional has recommended initiation of Insolvency Resolution Process on the following grounds:

- a. *"The Insolvency Application has been filed in the requisite form, Form C, in terms of Rule 7 (2) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process for Personal Guarantors to Corporate Debtor) Rules, 2019, supported by requisite fee and documents.*
- b. *The Insolvency Application satisfies the requirements set out in Section 95 of the Code.*
- c. *The Personal Guarantor was served with demand notice dated 14.09.2023 by the Financial Creditor for repayment of the debt owed by him to the Financial Creditor in terms of the provisions of the Code prior to filing the Insolvency Application, but the Personal Guarantor failed to repay the same.*
- d. *The undersigned has also sent a communication to the Personal Guarantor, vide letter dated 13.02.2024 and email dated 14.02.2024, in terms of Section 99(2) of the Code, asking him to prove repayment of debt claimed as unpaid by the Financial Creditor. However, no reply has been received from personal guarantor.*
- e. *The Insolvency Application does not relate to "excluded debts" as defined under Section 79(15) of the Code.*
- f. *The Debtor, Personal Guarantor, is not eligible for fresh start under Chapter II of the Code."*

19. On a perusal of the report, we find that the Resolution Professional has given reasonable opportunity following the principle of Natural Justice and has taken into consideration the various documents and has come to a conclusion that the Personal Insolvency Resolution Process be initiated against the Personal Guarantor.

20. We are satisfied with the grounds/reasons given by the Resolution Professional for the initiation of the Personal Insolvency Resolution Process against the Personal Guarantor. Having regard to the facts and circumstances of the case, we are of the view that the Personal Insolvency Resolution Process



be initiated against the Personal Guarantor. Hence, the Main Petition **IB-31(ND)/2024** is admitted and the Personal Insolvency Resolution Process is initiated against the Respondent - Personal Guarantor.

- 21.** Resultantly, the moratorium begun on the date of this Order. i.e., Date of Admission of the application and shall cease to have effect at the end of the period of 180 days from the date of this order, as provided under Section 101 of IBC, 2016. During the moratorium period, the following provisions shall be in effect:
- i. Any pending legal action or proceeding in respect of any debt shall be deemed to have been stayed; and
 - ii. The Creditors of the Debtor shall not initiate any legal action or proceedings in respect of any debt; and
 - iii. The Debtor shall not transfer, alienate, encumber, or dispose of any of his assets or his legal rights or beneficial interest therein;
 - iv. 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.
- 22.** The Resolution Professional is directed to cause a public notice to be published within 7 days of uploading this order on the website of this Adjudicating Authority for inviting claims from all Creditors, who shall register their claims as provided under Section 103 of IBC within 21 days of such issuance. The notice shall contain the necessary information as provided under Section 102(2) of IBC.
- 23.** The publication of the notice shall be made in newspapers, one in English and the other in Vernacular which have wide circulation in the state.
- 24.** The Resolution Professional in exercise of the powers conferred under Section 104 of IBC 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 of IBC which shall include the provisions for payment of 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.



25. 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) of IBC. 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 IBC, for which at least 14 days' notice to the creditors (as per the list prepared) shall be issued by all relevant/feasible modes. Such notice must contain the details as provided under the provisions of Section 107 of IBC.
26. The meeting of the Creditors shall be conducted in accordance with Sections 108, 109, 110 & 111 of IBC. 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 IBC and submit the same to this Adjudicating Authority, copies of which shall be provided to the debtor and the creditors.
27. The Applicant is directed to deposit Rs. 2,00,000/- to the bank account of Resolution Professional within one week, towards his fees. This shall be subjected to the rules and regulations under the provisions of IBC, 2016. It is made clear that the Resolution Professional shall perform his functions and duties in compliance with the Code of Conduct provided under IBC, 2016.
28. In view of the above **IA-1243/2024** stands **disposed of**.

-Sd-
(RAHUL BHATNAGAR)
MEMBER (TECHNICAL)

-Sd-
(BACHU VENKAT BALARAM DAS)
MEMBER (JUDICIAL)

PUBLIC NOTICE

[Under Section 102 of the Insolvency & Bankruptcy Code, 2016 (“IBC”)]

FOR THE ATTENTION OF THE CREDITORS OF

MS. RITU RANI VASUDEV

DETAILS OF PERSONAL GURANTOR		
1.	Name of Personal Guarantor	Ms. Ritu Rani Vasudev
2.	Address of Personal Guarantor	H.No. 84, Avtar Enclave, Paschim Vihar New Delhi – 110063 Also at: 174, Kohat Enclave, Pitampura New Delhi – 110034 Also at: 1, Pal Mohan Apartment, Club Road, Punjabi Bagh, New Delhi – 110026 Also at: - B1/3, LGF, Avtar Enclave, Paschim Vihar, New Delhi - 110063
3.	Insolvency process commencement date in respect of personal guarantor under IBC, 2016	13.06.2024
4.	Last date of submission of claims	10-07-2024
DETAILS OF RESOLUTION PROFESSIONAL		
5.	Name and registration number of insolvency professional acting as resolution professional	Santanu Kumar Samanta IBBI Registration: IBBI/IPA-001/IP-P02324/2020-2021/13511 AFA valid till: 14.01.2025
6.	Adress and Email ID of the resolution professional as registered with board	C-170, Golf View Apartments, Saket, Delhi-110017 Email: santanukumar@yahoo.com

7.	Address and E-mail ID to be used for correspondence with the resolution professional	Unit No. 112, 1st Floor, Tower A, Spazedge Commercial Tower, Sector-47, Sohna Road, Gurugram, Haryana-122018 Email: pgjambuknits@gmail.com
Submission of false or misleading claims shall attract penalties in accordance with the provision of the Insolvency & Bankruptcy Code, 2016 or any other applicable Laws.		

Notice is hereby given that the Hon'ble National Company Law Tribunal, New Delhi, Court-III in IB-31(ND)/2024 filled by Bank of Maharashtra under section 95(1) of IBC, 2016, against the personal guarantor has initiated Insolvency Resolution Process for Ms. Ritu Rani Vasudev u/s 100 of IBC, 2016 vide order dated 13.06.2024, Accordingly, the creditors of Ms. Ritu Rani Vasudev are hereby invited to submit their claims with proof in prescribed Form B on or before 10.07.2024, to the Resolution Professional at the address mentioned at S No. 7 above.

The creditors may submit / register details of their claims through electronic means, or by hand or by registered post.

Santanu Kumar Samanta

Resolution Professional

Date:19.06.2024

Place: New Delhi

"IMPORTANT"

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FORM NO.14
[See Regulation 33(2)]
By Regd. A/D, Dasti failing which by Publication.

OFFICE OF THE RECOVERY OFFICER – I/II
DEBTS RECOVERY TRIBUNAL DELHI (DRT 1)
4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001
DEMAND NOTICE
NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO INCOME TAX ACT, 1961.

TRC/2138/2022
PUNJAB NATIONAL BANK Versus **SATPAL BISHNOI AND ORS.**

To
(CD1) **SATPAL BISHNOI/S/O MANGILAL**, H NO 126, MEDHA APARTMENT, MAYUR VIHAR PHASE I EXTENSION, NEW DELHI ALSO AT: V 5 JKM, PO BAJUWALA, TEHSIL RAISINGH NAGAR, DISTRICT SRIGANGANAGAR
(CD2) **POONAM BISHNOI W/O SATPAL BISHNOI** R/O H NO 126 MEDHA APARTMENT, MAYUR VIHAR PHASE I EXTENSION, NEW DELHI ALSO AT: V 5 JKM, PO BAJUWALA, TEHSIL RAISINGH NAGAR, DISTRICT SRIGANGANAGAR
(CD3) **SUNIL KUMAR S/O SH MANGI LAL** R/O V 5 JKM P O BAJUWALA TEHSIL RAISINGH NAGAR DISTRICT SRIGANGANAGAR
(CD4) **MIS AMRAPALI SAPPHIRE DEVELOPERS PVT. LTD.** (UNIT OF AMRAPALI GROUP) THROUGH ITS DIRECTOR AT: 307, 3RD FLOOR, NIPUN TOWER, KARKARDOOMA COMMUNITY CENTRE, DELHI – 110092
ALSO AT: C-56/40, SECTOR-62, NOIDA
ALSO AT: GH-01, SECTOR-45, NOIDA

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL DELHI (DRT 2) in an amount of **Rs 44,61,031.00** along with pendente lite and future interest @ 9% w.e.f. 29/09/2019 till realization and **Rs. 47,000.00** has become due against you (Jointly and severally/Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on **29/06/2024** at 10:30 a.m. for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: **10/06/2024**.

Sd/-
Recovery Officer
DEBTS RECOVERY TRIBUNAL DELHI (DRT 1)

PUBLIC NOTICE
[Under Section 102 of the Insolvency & Bankruptcy Code, 2016 ("IBC")]
FOR THE ATTENTION OF THE CREDITORS OF MS. RITU RANI VASUDEV

DETAILS OF PERSONAL GUARANTOR
1. Name of Personal Guarantor **Ms. Ritu Rani Vasudev**
2. Address of Personal Guarantor **H.No. 84, Avatar Enclave, Paschim Vihar New Delhi – 110063**
Also at: 174, Kohat Enclave, Pitampura New Delhi – 110034
Also at: 1, Pal Mohan Apartment, Club Road, Punjabi Bagh, New Delhi – 110026
Also at: B-1/3, LGF, Avatar Enclave, Paschim Vihar, New Delhi – 110063

3. Insolvency process commencement date in respect of personal guarantor under IBC, 2016 **13.06.2024**

4. Last date of submission of claims **10-07-2024**

DETAILS OF RESOLUTION PROFESSIONAL
5. Name and registration number of insolvency professional acting as resolution professional **Santanu Kumar Samanta**
IBBI Registration: IBBI/IPA-061/IP-P02324/2020-2021/13511
AFA valid till: 14.01.2025
6. Address and Email ID of the resolution professional as registered with board **C-170, Golf View Apartments, Saket, Delhi-110017**
Email: santanukumar@yahoo.com
7. Address and E-mail ID to be used for correspondence with the resolution professional **Unit No. 112, 1st Floor, Tower A, Spazedge Commercial Tower, Sector-47, Sohna Road, Gurugram, Haryana-122018**
Email: pgjamibuknits@gmail.com

Submission of false or misleading claims shall attract penalties in accordance with the provision of the Insolvency & Bankruptcy Code, 2016 or any other applicable Laws.
Notice is hereby given that the Hon'ble National Company Law Tribunal, New Delhi, Court-III in IB-31(ND)/2024 filed by Bank of Maharashtra under section 95(1) of IBC, 2016, against the personal guarantor has initiated Insolvency Resolution Process for Ms. Ritu Rani Vasudev u/s 100 of IBC, 2016 vide order dated 13.06.2024. Accordingly, the creditors of Ms. Ritu Rani Vasudev are hereby invited to submit their claims with proof in prescribed Form B on or before 10.07.2024, to the Resolution Professional at the address mentioned at S.No. 7 above.
The creditors may submit / register details of their claims through electronic means, or by hand or by registered post.

Date: 19.06.2024
Place: New Delhi

Sd/-
Santanu Kumar Samanta
Resolution Professional

IDFC First Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)
CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	30596460	HOME LOAN	1. PRANJAL SARMA 2. PARISMITA DEVI	29.05.2024	21,71,950.34/-	ALL THAT PIECE AND PARCEL OF FLAT NO. C-901, ADMEASURING 1135 SQ. FT. (SUPER AREA) AND 59.30 SQ. MTR. I.E. 638.31 SQ. FT. (CARPET AREA), TYP 3 BHK ON 9 TH FLOOR, TOWER-C, BUILDING NAMED AS KLASSIC HOMZ, SITUATED AT KHASRA NO. 380 & 381, VILLAGE: BHOAPUR, RAJNAGAR EXTENSION, TEHSIL & DISTRICT: GHAZIABAD, UTTAR PRADESH- 201003.

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)**. Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC FIRST Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

Date : 20.06.2024
Place : DELHI/NCR

NORTHERN RAILWAY
INVITATION OF TENDERS THROUGH
E-PROCUREMENT SYSTEM

Tender Notice No. 25/2024-2025 Date: 19.06.2024
Principal Chief Materials Manager, Northern Railway, New Delhi-110001, for and on behalf of the President of India, invites e-tenders through e-procurement system for supply of the following items:-

S. Tender N. No.	Brief Description	Qty.	Closing Date
01/18240018	PRINTING AND DISPATCH OF TWO MONTHLY MAGAZINE I.E BHARTIYA RAIL IN HINDI AND INDIAN RAILWAYS IN ENGLISH	3840 NOS	12.07.24
02/07233453E	SECONDARY SPRING (OUTER) FOR LHB COACHES	926 NOS	18.07.24
03/16240675	RTV SEALANT FOR SEALING	4541 NOS	18.07.24
04/16241522	MEGI SIDE BEARER SPRING	400 NOS	19.07.24
05/16240145A	CYLINDER HIGH PRESSURE	32 NOS	25.07.24
06/19240674	MAINTENANCE KIT FOR DISC BRAKE	80 SET	29.07.24
07/19240564	SET OF STATOR CHAMBER AND ASSOCIATED COMPONENTS	24 SET	05.08.24
08/19240705	PINION SHAFT FOR WAP-7 LOCO	233 NOS	02.09.24
09/07241927	INTERMEDIATE PIECE WITH ISOLATING COCK ASSEMBLY	731 NOS	10.09.24

NOTE - 1. Vendors may visit the IREPS website i.e. www.ireps.gov.in for details.
2. No Manual offer will be entertained.
1843/24

SERVING CUSTOMERS WITH A SMILE

IDFC First Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)
CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	10051723209	BBG	1. Bakshi Enterprises 2. Ms. Piya Bakshi 3. Ms. Rashmi Nayyar	12.06.2024	78,18,301/-	All that piece and parcel of property bearing description, Flat no. 262 (Ground Floor) having plinth area 1405 square feet and servant quarter and Car Garage having 380 square feet, in Sector-37, Noida, Uttar Pradesh-201303 having boundaries as: North-East: Common Stair South-East: Open South-West: Road North-West: Open

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)**. Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC FIRST Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

Date : 20.06.2024
Place : DELHI/NCR

Registered Office: 601 & 602, Peninsula Business Park, 6th Floor, Tower A, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

DCB BANK

PUBLIC NOTICE
JEWELLERY AUCTION CUM INVITATION NOTICE
The below mentioned Borrowers have been issued notices to pay the entire dues in the facilities availed by them from DCB Bank Ltd. against Jewellery pledged with DCB Bank Ltd. (DCB Bank). We are constrained to conduct auction of the pledged Jewellery as they have failed to pay the entire dues. DCB Bank Ltd. has the authority to remove account(s) / change the auction date(s) without any prior notice. The auction will be conducted online through <https://gold.Samil.in> on 22.06.2024 & 23.06.2024 from 12:00 Noon to 03:00 PM.

Sr. No.	Customer ID	Customer Name	Location / Place
1	102842687	AFSARI JANHA	Gorakhpur
2	104671112	AKANKSHA SRIVASTAV	Gorakhpur
3	103378267	AMIT SINGH	Gorakhpur
4	105522765	ANOO KUMAR SHUKLA	Gorakhpur
5	105920562	ASHUTOSH SINGH	Gorakhpur
6	103561688	AVINASH PANDEY	Gorakhpur
7	103402709	DEEPAK NISHAD	Gorakhpur
8	105665026	IMRAN KHAN	Gorakhpur
9	105777019	INDU SINGH	Gorakhpur
10	102766803	KAMAL PRASAD GUPTA	Gorakhpur
11	103518032	KM BITTU PASWAN	Gorakhpur
12	105291990	MOHIT KUMAR GUPTA	Gorakhpur
13	105885919	NAMITA SINGH	Gorakhpur
14	105414104	NAVEEN KUMAR SINGH	Gorakhpur
15	104314402	PRASANNA KUMAR	Gorakhpur
16	105144960	RAJENDRA	Gorakhpur
17	105668405	RAMA MISHRA	Gorakhpur
18	103134801	RUKMINI	Gorakhpur
19	104965752	SATYABEER	Gorakhpur
20	106234208	SHAMSAD AHMAD ANSARI	Gorakhpur
21	103297354	SHIV KUMAR YADAV	Gorakhpur
22	105379253	SIMIRATI	Gorakhpur
23	104768604	UTKARSH KUMAR TIWARI	Gorakhpur
24	103822634	VJUI	Gorakhpur
25	105919833	VIKASH KUMAR YADAV	Gorakhpur
26	102927206	VISHAL PRATAP SINGH	Gorakhpur
27	102809546	YOGRAJ NISHAD	Gorakhpur
28	106321505	POONAM KUKREJA	Kanpur
29	105964616	RAJNI	Kanpur
30	106129583	RAMESH SINGH YADAV	Kanpur
31	106322034	SATYAKI AWASTHI	Kanpur
32	106207193	SOHAIL KHAN	Kanpur
33	102841281	SURESH SINGH YADAV	Kanpur
34	106206097	TRIPURESH DWIVEDI	Kanpur
35	102796956	AMBER KAZMI	Lucknow
36	105466054	AMIT KUMAR	Lucknow
37	101970368	AMIT KUMAR SINGH	Lucknow
38	105637375	AVINASH SINGH	Lucknow
39	104164396	DEEPAK SINGH	Lucknow
40	102879294	DIPTEE SRIVASTAVA	Lucknow
41	105115006	HARISHCHANDRA SINGH	Lucknow

By way of this publication, the concerned Borrowers/Pledgers are hereby given final notice and last opportunity to pay the facility recalled amount in full, with all interest and charges forthwith or anyhow before the scheduled auction date failing which the Jewellery will be auctioned. Items not auctioned to the highest bidder on the scheduled auction date shall be auctioned on any other day(s) without further notice. Participation in the auction and acceptance of bids shall be at the sole discretion of DCB Bank.
Please note that the auction shall be on an "as is where is basis", "as is what is basis", "whatever there is basis" and "no recourse basis" and DCB Bank shall not be responsible and liable in any manner for any claims, disputes, objections related to the Jewellery or the auction thereof. Bidders may kindly visit <https://gold.Samil.in> for detailed terms & conditions for participation in the auctions.

Sd/-
Authorized Officer
DCB Bank Limited

Date: 14.06.2024

SKF India Limited
CIN: L29130PN1961PLC213113
Reg. office: Chinchwad, Pune 411 033, Maharashtra, India
TEL: +91 (20) 6611 2500
Email-Id: investors@skf.com ; Website: <https://www.skf.com/in>

Information regarding 63rd Annual General Meeting ("AGM") of SKF India Limited and Record date for Dividend

In compliance with the applicable provisions of the Companies Act, 2013 ('Act') and rules made thereunder, Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with general circular(s) issued by the Ministry of Corporate Affairs (MCA) dated 08th April 2020, 13th April 2020, 05th May 2020, 13th January 2021, 08th December 2021, 14th December 2021, 05th May 2022, 28th December 2022 and 25th September 2023 (collectively referred to as "MCA Circulars") and circular(s) issued by the Securities and Exchange Board of India (SEBI) dated 12th May 2020 read with 15th January 2021, 13th May 2022, 05th January 2023, ("SEBI Circulars") the companies have been permitted the holding of Annual General Meeting (AGM) through Video Conferencing (VC)/ Other Audio Visual Means (OAVM), without the physical presence of the Members at a common venue. Notice is hereby given that the AGM of the members of SKF India Limited ("the Company") will be held on **Tuesday, 13th August 2024 at 03.00 P.M (IST)** through VC / OAVM to transact the businesses that will be set forth in the Notice of the AGM. The physical presence of the members has been dispensed with for attending the meeting through VC/OAVM.

The Notice of the AGM along with the Annual Report 2023-24 will be sent only by electronic mode to those Members whose email addresses are registered with the Company/Depositories in accordance with the aforesaid Circulars issued by MCA & SEBI. Members may note that the Notice of the AGM and Annual Report 2023-24 will also be available on the Company's website - <https://www.skf.com/in/investors>, website of the NSDL at - www.evoting.nsdl.com and, websites of the Stock Exchanges i.e., BSE Limited & National Stock Exchange of India Limited at - www.bseindia.com and www.nseindia.com respectively. No physical copies of the Annual Report will be dispatched to the members. Members can attend and participate in the AGM through the VC / OAVM facility only and shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The detailed instructions for joining the AGM, and manner of participating and voting in the AGM will be provided in the Notice of the AGM.

The Board of Directors of the Company at their meeting held on Wednesday 08th May 2024 recommended to members final dividend of Rs. 130/- per equity share for the financial year ended 31st March 2024, subject to the approval of Members at the AGM.

Further, pursuant to Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has fixed **Thursday, 04th July 2024** as the "Record Date" for determining entitlement of members to Final Dividend for the financial year ended 31st March 2024, if approved by the Shareholders at the ensuing AGM.

Pursuant to Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing remote e-voting facility ("Remote E-voting") and facility of e-voting system during the AGM ("E-voting") (collectively referred as "Electronic Voting") to all the eligible members as per applicable provisions of the Companies Act, 2013, SEBI Circulars and MCA Circulars on all the business items as would be set out in the Notice of AGM.

The detailed process for Electronic Voting will be provided in the AGM Notice for Members who are holding shares in Physical Form or who have not registered their email address with the Company to cast their vote through Remote E-voting or through the E-voting system during meetings as per the process provided in AGM Notice.

The members who have not registered their email address with the Company/Depository are requested to register the same for receiving all communications including Annual Report, Notices etc. from the Company electronically and/or who have not updated their bank account details may follow the below instructions:

Physical Holding	Register/update the details in prescribed Form – ISR 1 and other relevant documents with Registrar and Transfer Agents (Link Intime India Private Limited) of the Company as required under SEBI's Master Circular No. dated 07 th May, 2024. Forms are available on the website of Registrar and Transfer Agents and on the website of the Company at https://www.skf.com/in/investors/shareholder-information and send the same to M/S Link Intime India Private Limited to their undermentioned address. Address of Linkintime: C-101, 1 st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai 400 083 Contact Details of Linkintime: +91 8108118484 Email : csg-unit@linkintime.co.in
Demat Holding	Please contact your Depository Participant (DP) and register your email address and bank account details in your demat account, as per the process advised by your DP.

If email ID of the member is already registered with the Company/Depository Participant, the login details for E-voting will be sent to the registered email address of the member.
Payment of Dividend shall be made through electronic mode to the members who have registered their bank account details with the Company. In case, the Company is unable to pay the dividend to any shareholder by electronic mode due to non-registration of the bank account, the Company shall dispatch the dividend warrant/cheque to such shareholder in due course.

Pursuant to the Finance Act 2020, dividend income has been made taxable in the hands of shareholders w.e.f. 01st April 2020 and the Company is required to deduct tax at source ("TDS") from the amount of dividend payable to shareholders, at the prescribed rates. For the prescribed rates for various categories, the shareholders are requested to refer to the Finance Act, 2020 and amendments thereof. The shareholders are requested to update their Residential Status and PAN with the Company / Share Transfer Agent, M/S Link Intime India Private Limited (TSR Consultants Private Limited, has been merged with Link Intime India Private Limited with effect from 22nd December 2023) (in case of shares held in physical mode) and with Depository Participants (in case of share held in demat mode).

For SKF India Limited
Ranjan Kumar
Date: 19th June 2024
Company Secretary & Compliance Officer
Registered Office: Chinchwad, Pune 411033, Maharashtra, India

EDUCATION (IAS & PMT ACADEMIES)
FRIENDS PUBLICITY SERVICE 23287653, 23276901, 9212008155

For CAD enquiries please contact :
ROHIT JOSHI 9818505947, **ABHINAV GUPTA** 9910035901
For booking classified ads, please contact 011-23702148,
0120-6651215, E-mail : delhi.classifieds@expressindia.com