IN THE NATIONAL COMPANY LAW TRIBUNAL
NEW DELHI BENCH (COURT – II)

Item No. 217
IB-673/ND/2023
IA-1209/ND/2025

IN THE MATTER OF:

Central Bank of India
Stressed Asset Management Branch 5,
Jeevan Tara Building, Parliament Street,
New Delhi 110001 **... Applicant**

Versus

Harneet Kaur
B-50, BLOCK-B, Part-H,
Lajpat Nagar New Delhi - 110024 **... Respondent**

AND IN THE MATTER OF IA-1250/2025:

Central Bank of India
Stressed Asset Management Branch 5,
Jeevan Tara Building, Parliament Street,
New Delhi 110001 **... Applicant**

Versus

Harneet Kaur
B-50, BLOCK-B, Part-H,
Lajpat Nagar New Delhi - 110024 **... Respondents**

Under Section: 99 r/w 95(1) of IBC5(1) of IBC, 2016

Order delivered on 10.07.2025

CORAM:

SH. ASHOK KUMAR BHARDWAJ, HON'BLE MEMBER (J)
MS. REENA SINHA PURI, HON'BLE MEMBER (T)

PRESENT:

For the Applicant :

For the RP : Adv. Shivam Gautam

Hearing Through: VC and Physical (Hybrid) Mode

ORAL ORDER

IA-1209/ND/2025: Having considered the application preferred under Section 95(1) of IBC, 2016, we appointed Mr. Vimal Kumar, IP as Resolution Professional. The order dated 01.02.2024 reads thus:

> *"The Applicant herein viz., Central Bank of India, has moved the present application u/s 95(1) of IBC, 2016 read with Rule 7 of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process for Personal Guarantors to Corporate Debtors) Rules, 2019 against Personal Guarantor to Corporate Debtor with a prayer to initiate IR process and to pass consequent order qua the PG. According to the Ld. Counsel for the applicant, Demand Notice dated 14.09.2023 under clause (b) of sub-Section 4 of Section 95 read with Rule 7 of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process for Personal Guarantor to Corporate Debtors) Rules 2019 (ibid) demanding payment of amount of default (in Form-B) is enclosed with the application and is placed on record at page No. 55-63 of the application. The Ld. Counsel could also draw our attention to the proof of service of a copy of the application referred to in sub-Rule 1 of the afore-mentioned Rules, upon the Personal Guarantor but not upon the Corporate Debtor for whom the guarantor is a Personal Guarantor. We have also perused the Judgment of the Hon'ble Supreme Court of India delivered in a Batch of 384 petitions including*
> *WP (Civil No. 1281/2021 Dilip B Jiwrajka vs. Union of India & amp; Ors. filed under Article 32 of the Constitution of India, on 09.11.2023 As per the provision of the Law, on filing of this application, the interim moratorium as stipulated under Section 96(1)(a) of IBC, has already commenced qua all debts of the Personal Guarantor. As proposed by the Applicant/Guarantor, this Bench appoints Mr. Vimal Kumar (Email ID: vimal@ultiwise.in & maidvimal1@rediffmail.com) as Resolution Professional, whose details are given below:*
>
> ***IBBI Registration No**. : IBBI/IPA-002/IP-00995/2020- 2021/13236*
> ***E-mail Address** : vimal@ultiwise.in & maidvimal1@rediffmail.com*
> ***Contact Number** : 7022034145*
>
> *The Resolution Professional so appointed shall perform all the functions as stipulated under Section 99 of IBC, 2016 read with Rules made thereunder**. He shall also examine the application and make recommendations with reasons in writing for acceptance or rejection of the present application within the time stipulated under Section 99 of IBC, 2016.***
> *The Resolution Professional shall give a copy of its Report to the Applicant as well as the Creditors of the Applicant as soon as the same is filed before this Authority.*
> ***The Applicant and his counsel are directed to make available a copy of this order along with a copy of the application and documents immediately to Mr. Vimal Kumar Resolution Professional by all modes for information and necessary compliance.***

The Petitioner shall also make a copy of the application with all enclosures available to the principal borrower forthwith.
The Court Officer is also directed to inform the RP by E-mail.
List on 26.02.2024."

2. The Ld. Resolution Professional completed the exercise in terms of the provisions of Section 99 of IBC, 2016 and preferred his report/application under Section 99 of IBC, 2016. Having considered the application, we passed the order dated 15.05.2024 admitting the application. The relevant excerpt of the order reads thus:

"8. The RP further made examination of the application as required under Section 99(6) of the IBC, 2016 which reads thus:-

"2.2.1 Examination of the application as required under Section 99(6)(a) of IBC read with Section 99(4) of IBC

2.2.1.1 Under the above mentioned provision, the Resolution Professional has to examine whether the requirements for filing the application as set out in Section 95 of the IBC have been complied with.

2.2.1.2 Under Section 95(4)(a) of IBC, the application under Section 95(1) shall be accompanied with details and documents relating to the debts owed by the debtor to the creditors as on the date of application submitted for Insolvency Resolution Process.

2.2.1.3 The date of filing of application is 30.09.2023. The relevant documents accompanying the application in this regards are as follows: - i. The copy of guarantee deed executed on 24.02.2014, being Annexure A-6 of the Application filed by the applicant under Section 95 of the IBC.

ii. The copy of Statement of Account along with Bankers Book of Evidence Act, being Annexure A-10 (Colly) of the Application filed by the applicant under Section 95 of the IBC.

iii. Under Section 95(4)(b) of IBC, the application should be accompanied with the documents showing the failure of the personal guarantor to pay the debt within a period of fourteen days of the service of the notice of demand sent by the applicant.

2.2.1.4 The relevant documents accompanying the application in this regards are as follows: -

i. Demand notice under Section 95(4)(b) of the Code, 2016 was issued by the applicant in Form B as per Rule 7(1) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process of Personal Guarantors to Corporate Debtors) Rules 2019 calling upon the Personal Guarantor to pay Rs. 4,24,09,55,848/- as on 14.09.2023 which was duly served upon the Personal Guarantor *by sending the notice by speed post and affixing of demand notice on the premises by the applicant.*

ii. Tracking report showing delivery of the demand notice in the form of photographs of the premises on 15.09.2023 has been annexed herewith as ANNEXURE-F.

2.2.1.5 Under Section 95(4)(c) of IBC, the application should be accompanied with the relevant evidence of such default or non-payment of debt. The relevant documents accompanying the application in this regards are as follows: -

i. Statement of loan accounts along with Certificate as per Bankers Book of Evidence Act, being Annexure A-10 (Colly) of the application, shows that no payment of debt has been made after the demand notice dated 14.09.2023 has been served on the personal guarantor.

2.2.1.6 Under Section 95(5) of IBC, the applicant has to provide a copy of the application to the debtor. The applicant has served a copy of the application to the Personal Guarantor, as per proof of service as per page 60 of the application.

2.2.1.7 Under Section 95(6) of IBC, the application has to be filed in such form and manner and accompanied by such fee as prescribed. The applicant has filed the application in the prescribed form, being Form C of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Insolvency Resolution Process of Personal Guarantors to Corporate Debtors) Rules 2019."

9. The RP has given the reasons for making recommendation to admit the application as the application filed by the Creditor viz:-

(i) The application has been filed in the prescribed form and manner along with all the details and documents as are required to be submitted as per the provisions of IBC.

(ii) Based on the verification of documents, there is no evidence of repayment of the debt claimed as unpaid by the applicant.

10. Pursuant to the observations enumerated hereinabove, the Resolution Professional is of the opinion that it is a fit case where the application should be admitted

11. As can be seen from the provisions of Section 99(2) of IBC, 2016, what the RP need to do while preparing his report is to find out as to whether the Personal Guarantor is able to produce any of the evidences referred to in Section 99(2) of IBC, 2016 to prove that the amount of debt has been repaid. In the present case, in Para 2.2.1.5 of the application the RP has specifically averted that the Statement of Loan accounts along with Certificates as per Bankers Book Evidence Act shows no repayment of debt after the demand notice dated 14.09.2023 was served upon the Personal Guarantor. Section 99(2) of IBC 2016 reads thus:-

"99. Submission of report by resolution professional.— ….. (2) 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 by furnishing— (a) evidence of electronic transfer of the unpaid amount from the bank account of the

debtor; (b) evidence of encashment of a cheque issued by the debtor; or (c) a signed acknowledgment by the creditor accepting receipt of dues."

12. As has been provided in Section 100 of IBC, 2016, the Adjudicating Authority is to pass an order with reference to the report of the RP, after giving opportunity to Personal Guarantor for hearing. In the present case, the Personal Guarantor did not file her reply to the report of the RP and we had proceeded against her ex-parte vide order dated 13.03.2024(ibid).

13. On perusal of documents on record and report of RP, we found that the Applicant/Creditor has been able to establish the 'debt' and 'default' beyond doubt in respect of the Guarantee given by the Respondent/Personal Guarantor. In view of the aforementioned, ***we are inclined to accept the report of the RP filed by him under Section 99 of the IBC, 2016 and admit the present application filed by the Applicant/Creditor and accordingly, order initiation of the IR process in respect of Mrs. Harneet Kaur, Respondent/Personal Guarantor with immediate effect. Ordered accordingly***

14. There is no request by the RP for the purpose of conducting negotiation between the debtor and the creditors. As a sequel of admission of the present application, a moratorium shall commence in relation to all the debts of the Respondent. During the moratorium period –

(a) any pending legal action or proceedings in respect of any debt qua the Respondent shall be deemed to have been stayed;

(b) the creditors shall not initiate any legal action or legal proceedings in respect of any debt qua the Respondent; and

(c) the debtors shall not transfer, alienate, encumber or dispose of any of the assets or his legal right or beneficiary interest therein. The moratorium shall cease to have effect at the end of period of 180 days.

15. A public notice shall be issued by the RP within seven days of passing of this order, inviting claim from all creditors within 21 days of such notice. The notice shall include details of the present order, particulars of the Resolution Professional with whom the claims have to be registered and the last date for the submission of the claims. The notice shall be – (a) published in English and one Vernacular Language newspaper which is in circulation in the State where the debtor resides; (b) affixed in the premises of this Adjudicating Authority; and (c) placed on the website of the Adjudicating Authority.

16. We are sanguine the RP shall discharge all such duties as are incumbent upon him in terms of the provisions of Sections 104, 105, 106 , 107, 108, 112 and 113 of IBC, 2016, with the due deference of *the procedure enshrined in Regulations 5, 7, 8, 9, 11, 12, 13, 14, 15 and 17 of IBBI (Insolvency Resolution Process for Personal Guarantor to Corporate Debtors) Regulations, 2019 and also in terms of the other extent provisions of the aforementioned code/ regulations and/or any other provisions of law applicable to him, in discharge of his duties as RP.*

3. As the Personal Guarantor/Debtor did not participate in the Insolvency Resolution Process proceedings and did not offer any repayment plan we passed the order dated 27.01.2025 permitting the Creditor to initiate the Insolvency Resolution Process. The relevant excerpt of order dated 27.01.2025 reads thus:

> *"5. In view of the aforementioned there being no repayment plan submitted by the Personal Guarantor we close the Insolvency Resolution Process.* ***The application stands disposed of****. The creditors may prefer appropriate application in terms of the provisions of Section 115 of IBC, 2016 read with Section 121 & Section 123 of the Code. No cost."*

4. In terms of the aforementioned order passed by this Tribunal on 27.01.2025 the Creditor has preferred the present application under Section 123 of IBC, 2016. Despite service of notice no one has entered appearance on behalf of the Personal Guarantor/Debtor. The Ld. Counsel for the Creditor pointed out that even in response to the notice issued qua the report/application preferred under Section 99 of IBC, 2016 no one appeared on behalf of the Debtor and we ordered the proceedings as ex-parte. Para-12 of the order dated 15.05.2024 reads thus:

> *"12. As has been provided in Section 100 of IBC, 2016, the Adjudicating Authority is to pass an order with reference to the report of the RP, after giving opportunity to Personal Guarantor for hearing. In the present case, the Personal Guarantor did not file her reply to the report of the RP and we had proceeded against her ex-parte vide order dated 13.03.2024(ibid)."*

5. It is apparent that from the order dated 27.01.2025 that the Personal Guarantor did not participate in the proceedings monitored by the IRP under Section 102 to 113 of the Code.

6. The captioned application meets the requirement under Section 123 of IBC, 2016. It is apparent from the record that the provisions of Section 123(1) of IBC, 2016 have been complied with. The Applicant bank is directed to file an affidavit

in terms of the provisions of Section 123(2) of IBC, 2016. Let the needful be done within one week from today. The Applicant has proposed the name of Mr. Vimal Kumar to be appointed as Bankruptcy Trustee.

7. In the wake of the aforementioned orders passed by Tribunal and in due deference to the provisions of Section 123 of IBC, 2016, the **application is allowed** and **the Personal Guarantor i.e. Harneet Kaur is declared as Bankrupt and Mr. Vimal Kumar IP is appointed as Bankruptcy Trustee.**

- **IBBI Registration No:** IBBI/IPA-002/IP-N00995/2020-2021/13236.
- **E-mail:** maidvimal1@rediff.com
- **Contact Number:** 7022034145

8. The Registry is directed to provide a copy of this Order as also copy of the Bankruptcy Petition to the creditors and bankruptcy trustee within a week as provided in Section 126 (2) of IBC, 2016.

9. As mandated under Section 127 of the Code, this order of Bankruptcy shall continue to have the effect till the debtor is discharged under section 138 of IBC, 2016.

10. The bankrupt shall submit his statement of financial position to the bankruptcy trustee in the prescribed Form within seven days from the date of the order, as required under Section 129 of IBC, 2016.

11. By operation of the provisions of Section 128 and 154 of the IBC, 2016, the estate of the bankrupt excluding the assets mentioned in Section 155(2) of Code r/w Rule 5 of Insolvency and Bankruptcy (Application to Adjudicating Authority for Bankruptcy Process for Personal Guarantors to Corporate Debtor) Rules, 2019 would vest with the Bankruptcy Trustee. The Bankruptcy Trustee is directed to take into his custody all the assets, properties, and actionable claims of the Bankrupt and take necessary steps to ensure preservation, protection, security and maintenance of those properties as provided under section 128 and 154 of IBC, 2016 forthwith.

12. The Bankruptcy Trustee is directed to adhere to provisions of Section 128, 129 (4), 132, 133, 134, 135, 136 and 137 of IBC, 2016 and discharge his powers and duties as specified and meticulously adhere to the Rules and Regulations issued by IBBI in this regard from time to time. Besides, the Bankruptcy trustee would perform his duty and function as provided in Section 149, 150, 157, 159, 164, 165, 166 and 167 of the Code.

13. The Bankruptcy Trustee would be entitled to exercise the right and general power as provided in Section 151 and 152 of the Code.

14. The Bankrupt, his banker or agent or any other person having possession of his property, books, papers, or other records which the Bankruptcy trustee is required to take possession for the purpose of the Bankruptcy process shall deliver the said property and documents to the Bankruptcy Trustee as per provisions of Section 157 of IBC, 2016.

15. The Bankruptcy Trustee would also ensure the compliance of all the provisions of IBC.

16. The Bankruptcy Trustee shall send public notices as provided under Section 130(a) of IBC, 2016 within ten days from the date of this order to the creditors mentioned in statement of affairs submitted by the Bankrupt under section 129 of IBC, 2016 as also to the creditors mentioned in the captioned application.

17. The Public Notice inviting claims from the creditors as contemplated under section 130(2) of the Code shall be issued in two leading newspapers, one in English and one in vernacular newspaper having wide circulation where the bankrupt resides.

18. In the wake of the present order and subject to the provisions of sub-section (2) of 128 of the Code, no action shall be initiated against the property of the bankrupt in respect of debt and no suit or other legal proceeding shall be initiated against the bankrupt, save and except with the leave of this

Adjudicating Authority as provided in Section 128(1)(c) of the Code and on such terms as this Adjudicating Authority may impose.

19. The Bankruptcy Trustee shall conduct the administration of distribution of estates of bankrupt under Chapter V as provided in Section 136 of the Code.

In the wake of the present order the bankrupt would incur such disqualifications and restrictions as are provided under Sections 140 and 141 of the Code.

20. The Bankruptcy Trustee may seek such further information or explanation in connection with the bankruptcy process as may be required from the debtor or the creditor or any other person who in the opinion of the Bankruptcy Trustee, may provide such information. The persons from whom information or explanation is sought shall furnish such information or explanation within seven days of receipt of the request.

21. The Bankruptcy Trustee would exercise all the powers as enumerated under the Code read with Rules and Regulations made thereunder.

22. The Bankruptcy Trustee shall submit to this Adjudicating Authority and committee a preliminary report within ninety days from the date of this Bankruptcy Order after serving copy of the report on bankrupt as provided in Regulation 8 of Insolvency and Bankruptcy Board of India (Bankruptcy Process for Personal Guarantors to Corporate Debtors) Regulation, 2019.

23. The Bankruptcy Trustee shall submit to this Authority periodical progress report within fifteen days after the end of every quarter after serving copy of the report on the bankrupt provided under Regulation 10 of Insolvency and Bankruptcy Board of India (Bankruptcy Process for Personal Guarantors to Corporate Debtors) Regulation, 2019.

24. The fee of Bankruptcy Trustee to be determined as provided under Regulation 4 of Insolvency and Bankruptcy Board of India (Bankruptcy Process for Personal Guarantors to Corporate Debtors) Regulations, 2019. The

Bankruptcy Trustee would also show due deference to the provisions of Section 169 of IBC, 2016.

25. The Registry is directed to send e-mail copies of the order forthwith to all the parties and their Learned Counsel for information as also to Bankruptcy Trustee for taking necessary steps. A certified copy of the order is to be issued upon compliance with requisite formalities.

In terms of the aforesaid directions, the I.A. No. 1209/2025 stands disposed of.

Sd/-
(REENA SINHA PURI)
MEMBER (T)

Sd/-
(ASHOK KUMAR BHARDWAJ)
MEMBER (J)

Iqraa/Anant

PHYSICAL POSSESSION NOTICE

ICICI Home Finance **Registered Office :** ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051.

Corporate Office: ICICI HFC Tower, Andheri Kurla Road, J.B. Nagar, Andheri (E), Mumbai-400 059

Branch Office : Ground floor, Eldeco House / Eldeco Shopee, Hall – 1, Vibhuti Khand, Gomti Nagar, Lucknow – 226010

The secured Asset is under vacant and physical possession of ICICI Home Finance Company Ltd, by virtue of Surrender Letter dated **16-07-2025** post initiation of **SARFAESI** action dated **11-01-2024**, against the Mrigank Shekar Rajpoot. Please do not deal with any kind of financial or any sale transaction regarding this property with any party.

Sr. No.	Name of the Borrower/ Co-Borrower / Loan Account Number	Description of property / Date of Possession	Date of Demand Notice / Amount in Demand Notice (Rs.)	Name of Branch
1.	Mrigank Shekar Rajpoot (Borrower), Sunita Singh (Co-Borrower), LHLUC00001377380.	Flat No 103 1St Floor Crystal Apartment Situated At Shekhpur Kasaila Sanjaygandhipuram Lekhraj Market Ward Gomti Nagar Middle Class Khasra No 106 Lucknow Uttar Pradesh 226010 (Ref. Lan No. LHLUC00001377380). Bounded By- North: Apartment Of Rudra Kumar ,South: House Of Mohan Lal Tiwari, East: Road 14 Ft Wide, West: House Of Mr.Mohan Lal Tiwari. **Date of Possession: 16-07-2025**	11-01-2024 Rs. 2011028/-	Lucknow
2.	Mrigank Shekar Rajpoot (Borrower), Sunita Singh (Co-Borrower), LHLUC00001377381.	Flat No 103 1St Floor Crystal Apartment Situated At Shekhpur Kasaila Sanjaygandhipuram Lekhraj Market Ward Gomti Nagar Middle Class Khasra No 106 Lucknow Uttar Pradesh 226010 (Ref. Lan No. LHLUC00001377381). Bounded By- North: Apartment Of Rudra Kumar ,South: House Of Mohan Lal Tiwari, East: Road 14 Ft Wide, West: House Of Mr.Mohan Lal Tiwari. **Date of Possession: 16-07-2025**	11-01-2024 Rs. 55791/-	Lucknow

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

Date : 21.07.2025 | Place : LUCKNOW **Authorised Officer, ICICI Home Finance Company Limited**

TRUHOME FINANCE LIMITED

(Formerly Known As Shriram Housing Finance Limited)

Truhome FINANCE

Reg.Off.: Srinivasa Tower, 1st Floor, Door No. 5, Old No.11,2nd Lane, Cenatopha Road, Alwarpet,Teynampet, Chennai-600018

Head Office. Level 3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051 **Website:** www.truhomefinance.in

DEMAND NOTICE

Notice is hereby given that the following borrower/s have defaulted in the repayment of principal & interest of the loan facilities obtained by them from the Truhome Finance Limited (formerly Shriram Housing Finance Limited) and the said loan accounts have been classified as Non-performing Assets (NPA). The Demand Notice was issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI ACT) on their last known address. In addition to the said demand notice, they have been informed by way of this public notice.

Details of Borrowers, Securities, Outstanding dues, Demand Notices sent under section 13(2) and the amount claimed there under given as under:-

Borrower/Co-Borrower/ Name & Address	Property Address of Secured Assets	Demand Notice Date & Amount Due in Rs.
Mr. Rakesh Kumar Gullaiya S/o Mr. Kanwar Chand House No. 546, Hanuman Mandir Road, Chirag Delhi, Malviya Nagar, South Delhi-110017. Also At: House No. 546, Ground Floor, Khasra No. 740/496, Village- Chirag Delhi, Tehsil- Hauz Khas, New Delhi-110017. Mrs. Sunita Gullaiya W/o Mr. Rakesh Kumar Gullaiya House No. 546, Hanuman Mandir Road, Chirag Delhi, Malviya Nagar, South Delhi-110017. Also At: House No. 546, Ground Floor, Khasra No. 740/496, Village- Chirag Delhi, Tehsil- Hauz Khas, New Delhi-110017. Loan Amount – Rs.82,69,985/- LAN.- SLPHGPRK0001217 NPA Date – 04-Jul-2025	All that part and parcel of the properties bearing No. 546, Ground Floor, Admeasuring Area 1106 Sq., Feet., Khasra No. 740/496 min, Situated at Village- Chirag Delhi, Tehsil- Hauz Khas, New Delhi. Bounded By:- East:- Road 30ft. West:- Property No.547 North:- Portion of Property No. 546 South:- Property No. 545	Demand Notice Date - 10-Jul-2025 Rs. 88,79,390/- (Rupees Eighty Eight Lakh Seventy Nine Thousand Three Hundred Ninety Only) as on 08-Jul-2025 along with further interest as mentioned hitherto and incidental expenses, costs etc.

You the borrowers are therefore called upon to make the payment of the outstanding amount as mentioned hereinabove in full within 60 days from the date of receipt this notice, together with interest and penal interest till the date of realization of payment, which may fall due, failing which the undersigned shall be constrained to take action under the SARFAESI Act, to enforce the abovementioned securities. Please note that as per Sec 13(13) of the said act, you are restrained from transferring the above referred securities by way of sale, lease, or otherwise without our consent.

Place: Delhi
Date: 21.07.2025

Sd/- Authorised Officer- Truhome Finance Limited
(Earlier Known as Shriram Housing Finance Limited)

OFFICE OF THE RECOVERY OFFICER DEBTS RECOVERY TRIBUNAL-I, DELHI

4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001

T.R.C. No. 513/2022 **SALE PROCLAMATION**

STATE BANK OF INDIA VS KOYO TECH ELECTRO PVT. LTD.

PROCLAMATION OF SALE UNDER RULE 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

(CD1) **M/S KOYO TECH ELECTRO PVT. LTD.,**
(CD2) **VIRAJ AGARWAL S/O ANIL AGARWAL, (DIRECTOR & GUARANTOR) M/S KOYO TECH ELECTRO PVT. LTD.,** A-2, MAHARANI BAGH, NEW DELHI-110065
(CD1) & (CD2) **ARE AT: 24B, SRI RAM ROAD, CIVIL LINES, NEW DELHI-110054**
ALSO AT: D-32, SECTOR-63, NOIDA-201307
ALSO AT: PLOT NO. 9, RAM NAGAR INDUSTRIAL ESTATE, ROORKIE-247667
(CD3) **M/S POLARON MARKETING LTD.,** 113, PARK STREET, 8TH FLOOR, KOLKATA-700016 **ALSO AT:** D-32, SECTOR-63, NOIDA-201307

1. Whereas Recovery Certificate No. **513/2022 in OA No. 371/2014 dated 18/10/2016** drawn by the Presiding Officer, Debts Recovery Tribunal, Delhi, for the recovery of a sum of **Rs. 5,40,41,664.82 together with costs and future interest @ 13% p. a. w.e.f. 27/05/2014, till its realization and also to pay cost** as per the Certificate debtors together with costs and charges as per recovery certificate
2. And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.
3. And whereas there will be due there under a sum of Rs. **5,40,41,664.82** together with costs and future interest **@ 13% p. a. w.e.f. 27/05/2014,** till its realization and also to pay cost, Notice is hereby given that in absence of any order of postponement the property/properties as under shall be sold by e-auction and bidding shall take place through "On line Electronic Bidding through the website **https://drt.auctiontiger.net** on **28/08/2025 between 12.00 pm and 01.00 pm** with extensions of 5 minutes duration after 01.00 pm, if required
4. The description of the property proposed to be e-auctioned is as follows:

Sr. No.	Description of the Property	Reserve Price	Earnest Money Deposit (EMD)
1	**PROPERTY BEARING RESIDENTIAL FLAT NO. 4B AT PREMISES NO. 5C ALIPORE PARK ROAD, POLICE STATION, ALIPORE 24 PGS (SOUTH), KOLKATA-700027**	**Rs. 2.34 CRORES**	**Rs. 23.40 LAKHS**

5. The EMD shall be paid through **Demand Draft/Pay Order in favour of Recovery Officer, DRT-I, Delhi-A/c T. R. C. No. 513/2022** along with self-attested copy of Identity (voter I-card/Driving/license/passport) which should contain the address for future communication and self- attested copy of PAN Card must reach to the Office of the Recovery Officer, DRT-I, Delhi **latest by 26.08.2025 before 5.00 PM.** The EMD received thereafter shall not be considered. The said deposit be adjusted in the case of successful bidders. The unsuccessful bidder shall take return of the EMD directly from the Registry, DRT-I, Delhi after receipt of such report from e-auction service provider/bank/financial institution on closure of the e-auction sale proceedings.
6. The envelope containing EMD should be super-scribed **"T. R. C. No. 513/2022"** alongwith the details of the sender i.e. address, e-mail ID and Mobile Number etc.
7. Intending bidders shall hold a valid Login Id and Password to participate in the E-Auction email address and PAN Number. For details with regard to Login id & Password, please contact **M/s e-Procurement Technologies Ltd. (Auctiontiger) Ahmedabad, Contact No. 079-40230 812/11/10/09/08/07/06. Mobile 09002715034, E-mail: wb@auctiontiger.net; support@auctiontiger.net.**
8. Prospective bidders are required to register themselves with the portal and obtain user ID/password well in advance, which is mandatory for bidding in above e-auction. from M/s e-Procurement Technologies Ltd. (Auctiontiger)
9. **Details of concerned bank officers/Helpline numbers etc. are as under:-**

Name & Designation	Email & Phone Nos.
MANMOHAN CHOHLA (Chief Manager)	7055553155

10. What is proposed to be sold are the rights to which the certificate debtors are entitled in respect of the properties. The properties will be sold along with liabilities, if any. The extent of the properties shown in the proclamation is as per the Recovery Certificate schedule. Recovery Officer shall not be responsible for any variation in the extent due to any reason. The properties will be sold on 'as is where is' and 'as is what is' condition.
11. The property can be inspected by prospective bidder(s) before the date of sale for which the above named officer of the bank may be contacted.
12. The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.
13. EMD of unsuccessful bidders will be received by such bidders from the Registry of DRT- I, on identification/production of Identity proof viz., PAN Card, Passport, Voter's ID. Valid Driving License or Photo Identity Card issued by Govt. and PSUs. Unsuccessful bidders shall ensure return of their EMD and, if not received within a reasonable time, immediately contact the Recovery Officer, DRT-I, Delhi/or the Bank.
14. The sale will be of the property of the above named CDs as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.
15. The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.
16. No officer or other person, having any duty to perform in connection with sale, however. either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.
17. The sale shall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made there under and to the further following conditions: The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error mis-statement or omission in this proclamation.
18. The amount by which the biddings are to be increased shall be in multiple of **Rs. 5,00,000 (Rs. Five Lakh only).** In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
19. The Successful/Highest bidder shall be declared to be the purchaser of any lot provided that further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
20. Successful/highest bidder shall have to prepare DD/Pay order for 25% of the sale proceeds favouring Recovery Officer, DRT-I, Delhi, **A/c T.R.C. No. 513/2022** within 24 hours after close of e-auction and after adjusting the earnest money (EMD) and sending/depositing the same in the office of the Recovery Officer so as to reach within 3 days from the close of e-auction failing which the earnest money (EMD) shall be forfeited.
21. The Successful/Highest Bidder shall deposit, through Demand Draft/Pay Order favouring Recovery Officer, DRT-I, Delhi **A/C. T.R.C 513/2022,** the balance 75% of the sale proceeds before the Recovery Officer, DRT-I on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other holiday, then on the first office day after the 15th day alongwith the poundage fee @ 2% upto Rs 1,000 and @ 1% on the excess of such gross amount over Rs 1000/- in favour of Registrar, DRT-1 Delhi. (In case of deposit of balance amount of 75% through post the same should reach the Recovery Officer as above.)
22. In case of default of payment within the prescribed period, the property shall be resold, after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.

SCHEDULE OF PROPERTY

Lot No.	Description of property to be sold with names of co-owners where the property belongs to the defaulter and any other persons is co owners	Revenue assessed upon the property or any part thereof	Details of any encumbrance to which property is liable	Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value
1	**PROPERTY BEARING RESIDENTIAL FLAT NO. 4B AT PREMISES NO. 5C, ALIPORE PARK ROAD, POLICE STATION, ALIPORE 24 PGS (SOUTH), KOLKATA-700027**	NO INFORMATION RECEIVED		

Given under my hand and seal on **01.07.2025** **Niranjan Sharma, Recovery Officer-II, Debts Recovery Tribunal-I, Delhi**

SYMBOLIC POSSESSION NOTICE

ICICI Home Finance **Registered office:** ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai-400051.

Corporate office : ICICI HFC Tower, Andheri Kurla Road, J.B. Nagar, Andheri (E), Mumbai - 400 059.

Branch office : 2nd floor, No.1984/4, plot No. 59, Green Park Colony, Near 48 Chamber, Elite Chauraha, Civil Lines Jhansi-284003

Whereas

The undersigned being the Authorized officer of ICICI Home Finance Company Limited 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 upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of 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 is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Home Finance Company Limited.

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.

Sr. No.	Name of the Borrower/ Co-Borrower(s) Loan Account Number's	Description of Property / Date of Symbolic Possession	Date of Demand Notice / Amount in Demand Notice (Rs.)	Name of Branch
1	Dushyant Yadav (Borrower), Ram Hajur (Co-Borrower), LHJHN00001462916.	Plot Part Of Arazi No 193 Mauza Bachawali Khurd Pargana And Dist Jhansi Uttar Pradesh 284121. Bounded By- North: Plot Of Kashiram, South: House Of Gulab Singh, East: Plot Of Mittal, West: 15 Ftwide Road. **Date of Possession : 15-07-2025**	17-04-2025 Rs. 1194571/-	Jhansi
2	Dushyant Yadav (Borrower), Ram Hajur (Co-Borrower), LHJHN00001462940.	Plot Part Of Arazi No 193 Mauza Bachawali Khurd Pargana And Dist Jhansi Uttar Pradesh 284121. Bounded By- North: Plot Of Kashiram, South: House Of Gulab Singh, East: Plot Of Mittal, West: 15 Ftwide Road. **Date of Possession : 15-07-2025**	17-04-2025 Rs. 54630.68/-	Jhansi

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

Date: 21.07.2025 | Place : Jhansi **Authorised officer, ICICI Home Finance Company Limited**

RBL BANK LTD.

RBL BANK apna ka bank

Administrative Office: 1st Lane, Shahpuri, Kolhapur-416001

Branch Office: 1st Floor, Building No 1, Modi Mills Compound, Okhla Industrial Estate, Phase 3, New Delhi 110020

PUBLICATION OF NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002

Notice is hereby given that the under mentioned borrower(s)/ guarantor(s)/mortgagor(s) (including the Legal Heirs, in case of death of any of the Borrower/Co-borrower/Guarantor (s)) who have defaulted in the repayment of principal and interest of the Credit/Loan facilities obtained by them from the Bank and whose loan accounts have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of the Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) on their last known addresses.

Sl. No.	Name and Address of the Borrower, Co-Borrower/Guarantors/Mortgagor	Loan Account No.	Details of Properties/ Address of Secured Assets to be Enforced	Date of Notice / Amount Due in Rs.
1.	**M/s Bhavya Enterprises (Though Its proprietor Mr. Vivak Dhamija),** A-46, Ground Floor, Shankar Garden, Vikas Puri, New Delhi-110018, **Also At:** 209, 2nd floor, Friends Tower, Paschim Vihar, New Delhi-110063	**609000430376**	Free-hold built up entire First Floor without Roof/Terrace Rights built on Property Bearing No. 94, Area Measuring 201.60 Sq. Mtrs. (242.12 Sq. Yrds.), Block-A, Shankar Garden, Vikaspuri, New Delhi-110018, with One Car and One Scooter Parking at Ground Floor and which is **bounded as under:-** East: Service Lane 15 Ft. Wide, West: Road 36 Ft. Wide South: Property No. A-95, North: Property No. A-93	**15.07.2025** **Rs. 10,34,465.65/-** (Rupees ten lakhs thirty four thousand four hundred sixty five and paisa sixty five Only)together with interest at contractual rate, (till complete payment) and incidental expenses thereon.
2.	**Shakuntla Dhamija W/o Tara Chand Dhamija,** A-46, Ground Floor, Shankar Garden, Vikas Puri, New Delhi-110018, **Also At:** A-94, First Floor, Shankar Garden, Vikas Puri, New Delhi-110018			

The above borrowers and /or their guarantor(s)/mortgagor(s) (including the Legal Heirs, in case of death of any of the Borrower/Co-borrower/Guarantor (s)) (whenever applicable) are hereby called upon to make payment of outstanding amount within **60 days** from the date of publication of this notice, failing which further steps will be taken after expiry of said 60 days under sub-section (4) of Section 13 of SARFAESI Act.

Please note that this publication is made without prejudice to such rights and remedies as are available Bank against the borrower(s) /guarantor(s)/mortgagor(s) (including the Legal Heirs, in case of death of any of the Borrower/Co-borrower/Guarantor (s)) of the said loan/facility under the law. You are further requested to note that as per section 13(13) of the said act, you are restrained /prohibited from disposing of or dealing with the above secured asset or transferring by way of sale, lease or otherwise of the above secured asset, without our prior written consent.

Place: DELHI
Date : 21.07.2025

Authorised Officer
RBL Bank Ltd.

Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

Zonal Office: 9B, Pusa Road, Rajendra Place, New Delhi, Pincode-10060
Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, UP-221 105.

PUBLIC NOTICE

Notice is hereby given that the following borrower/s have defaulted in the repayment of principle and interest of the Loan facility obtain by them from the bank and the loan has been classified as Non- Performing Assets (NPA). The Notices were issued to them under Section 13(2) of Securitization and Reconstruction of Financial Assets and enforcement (Security) interest Act, 2002 on their last known address as provided to the bank by them, that in addition there to for the purposes of information of the said borrowers enumerated below, the said borrowers are being informed by way of this public notice

Sr. No.	Name of the Branch	Name of the Account	Name of the Borrower/Guarantor (Owner of the Property)	N.P.A Date	Amount outstanding as on the date of Demand Notice
1	Gurugram	Client Name- M/s Luvkush Products Account Number- 15321100000 00034	M/s Genleap Ecosystem Private Limited Through Its Director (Borrower) Mr. Sachin Sandhir S/o Mr. Kamlesh Kumar Sandhir (Co-Borrower/Mortgager) Mr. Nimish Gupta S/o Mr. Vinod Vallabh Gupta (Co-Borrower) Nitin Thakur S/o Mr. Balbir Singh Thakur (Co-Borrower) Ms. Shweta Kataria D/o Satya Pal Kataria (Co-Borrower) Mr. Mohit Juneja S/o Mr. Mohinder Juneja (Co- Borrower) Mr. Syaman Sandhir S/o Mr. Kamlesh Kumar Sandhir (Co-Borrower)	22-05-2025	₹ 2,08,65,823/-

Description of Property/ies: Description of the Mortgaged Property All that part and parcel of the Residential Property Plot No-707, area measuring 20.83Sq Yards, near Mother Dairy, Sector-21A, Tehsil & Distt- Faridabad, Haryana-121001 Property Bounded by- East:Road North: Property No-706 West:PropertyNo-696 South: Property No-708

The above borrower/s and/or their guarantors (where ever applicable) are advised to make the payments of outstanding within period of 60 days from the date of issuance of notice Under Section 13(2), failing which further steps will be taken after expiry of 60 days from the date of issuance of notice Under Section 13(2) as per the provisions of Securitization and Reconstruction of Financial Assets and enforcement (Security) interest Act, 2002.

Date: 21-07-2025
Place: Haryana

Sd/-
(Authorized Officer)
Utkarsh Small Finance Bank Ltd.

SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.

shubham

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

NOTICE U/S 13(2) OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 (HEREINAFTER 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. (herein after 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 Account No. Borrower(s) Name	Applicant Address	Demand Notice Amount & Date	Secured Asset
1.	**0GGN2103000005036360, MOHAN SINGH, AMIT, VARSHA**	Kherit Lala C 2207 Gurgaon Kheriti Lala **Haryana Gurgaon -122103**	**Rs. 19,54,148/- & 14/07/2025**	Unit No-076,Ground Floor "Levidia Aangan" Greens Bamini Khera Hasanpur Road , **Village Deeghot , Tehsil Hodal Distt Palwal, Haryana 121005, Area: 630 Sq.Ft, Boundaries: East** - Other Unit, **West** - Facing of Flat, **North** - Other Unit, **South** - Other Unit
2.	**0DMV2210000005052496, Danish Saifi, Nasreen**	Rafika Colony Mla Gard An Wali Gali Dasna Gzb Pani Tanki **Ghaziabad Uttar Pradesh - 201015**	**Rs. 9,75,654/- & 14/07/2025**	Plot No. 23 out of Khasra No. 110, Amanat Encalve **Village Dasna Tehsil & Distt. Ghaziabad Uttar Pradesh -201009, Area:** 990 Sq.Ft. **Boundaries: East** - 19 Ft Wide Road, **West** - Plot No.26 & 27, **North** - Plot No.222 , **South** - Others Property
3.	**0GGN1705000005005625, Ravi Kumar, Ramesh, Ramrati**	H.No. 2, Main Khandsa Road Mohamadpur Jharsa **Near Bada Mandir Gurgaon Haryana -122004**	**Rs. 4,19,468/- & 14/07/2025**	Khewat/ Khata No-160/176, Mustatil No 25 Killa 12 6-13 Waka Mauja Mohmadpur **Jharsa Teh. Distt. Gurgaon, Haryana -122004, Area:** 621 Sq.Ft, **Boundaries: East** - House of Sheesh Ram, **West** - House of Bhateri, **North** - Road, **South** - House of Hamam
4.	**0NDA1812000005016675, Devender Kumar, Lalit D Yadav, Lata Yadav**	H.No. TA11, Vill Sarai Khawaja Sector 35 Prajapat Mohalla Amarnagar Nr Radha Ballabh Dairy **Faridabad Haryana -121003**	**Rs. 56,68,924/- & 14/07/2025**	Entire Ground Floor, Plot No. 82 Ashoka Enclave Main, Sector-34, **Faridabad, Haryana -121002, Area:** 900 Sq.Ft., **Boundaries: East** - Road 60 Ft , **West** - Plot No.89 & 90 / Others Flat , **North** - Property No. 83, **South :** Plot No. 81/ Entrance

PLACE: GURGAON, **AUTHORIZED OFFICER,**
DATE: 19-07-2025 **SHUBHAM HOUSING DEVELOPMENT FINANCE COMPANY LTD.**

"Form INC 25A"

Advertisement to be published in the newspaper for conversion of public company into a private company

Before the Regional Director Ministry of Corporate Affairs

NORTHERN REGION

In the matter of the Companies Act, 2013, section 14 of Companies Act, 2013 and rule 41 of the Companies (Incorporation) Rules, 2014

AND

In the matter of **M/s M K AIRWAYS AND SERVICES LIMITED** having its registered office **at SCO 61, MADHYA MARG, SECTOR 26, CHANDIGARH, Chandigarh, India, 160019, (Applicant)**

Notice is hereby given to the general public that the company intending to make an application to the Central Government under section 14 of the Companies Act, 2013 read with aforesaid rules and is desirous of converting into a private limited company in terms of the special resolution passed at the Extra Ordinary General Meeting held on 04/07/2025 to enable the company to give effect for such conversion.

Any person whose interest is likely to be affected by the proposed change/status of the company may deliver or cause to be delivered or send by registered post of his objections supported by an affidavit stating the nature of his interest and grounds of opposition to the concerned Regional Director,NORTHERN REGION,B-2 Wing, 2nd floor, Pt. Deendayal Antyodaya Bhawan, 2nd floor, CGO Complex, New Delhi-110003, within fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

For and on behalf of the
M K AIRWAYS AND SERVICES LIMITED
SHILPA MAHAJAN Director
DIN No. 01301617

Date: 21.07.2025
Place: Chandigarh

PUBLIC NOTICE
FORM C

[Under Rule 9(1) of the Insolvency and Bankruptcy (Application to Adjudicating Authority for Bankruptcy Process for Personal Guarantors to Corporate Debtors) Rules, 2019]

FOR THE ATTENTION OF THE CREDITORS OF MS. HARNEET KAUR (PERSONAL GUARANTOR OF M/S. JAY POLYCHEM INDIA LTD.)

Notice is hereby given that the National Company Law Tribunal in case of bankrupt under section 60 of the Code has ordered the commencement of a bankruptcy process against Ms. Harneet Kaur residing at B-50, Block B, Part 2, Lajpat Nagar, New Delhi – 110024. on 10.07.2025. (Order received on 18.07.2025)

The creditors of Ms. Harneet Kaur, are hereby called upon to submit their claims with proof on or before 28.07.2025 to the bankruptcy trustee at 76, Block S, Panchsheel Park South, Panchsheel Park, New Delhi, Delhi 110017.

The last date for submission of claims of creditors shall be 28.07.2025. The creditors may submit their claims through electronic means, or by hand or registered post or speed post or courier.

Additional details of the bankruptcy trustee:

	ADDITIONAL DETAILS OF THE BANKRUPTCY TRUSTEE	
1.	**Name and IBBI registration number of the bankruptcy trustee**	Mr. Vimal Kumar IBBI/IPA-002/IP-N00995/2020-2021/13236 AFA Valid Till: 31.12.2025
2.	**Registered Address, e-mail Id and Phone no. of the bankruptcy trustee, as registered with IBBI**	**Address:** V 1104, The Hyde Park, Sector 78, Noida, Uttar Pradesh - 201301 Email: maidvimal1@Rediff.com Phone No.: +91 7022034145
3.	**Communication Address, e-mail Id and Phone No. to be used for correspondence with the bankruptcy trustee**	**Mavent Restructuring Services LLP Address:** 376, Block S, Panchsheel Park South, Panchsheel Park, New Delhi, Delhi 110017 Email: harneetkaurbankruptcy@gmail.com Ph. +91 9266720488

Note: Submission of false or misleading claims with proof shall attract penalties or imprisonment in accordance with the provisions of the Insolvency and Bankruptcy Code, 2016 and any other applicable laws.

(Sd/-)
Vimal Kumar
Bankruptcy Trustee of Harneet Kaur
IBBI/IPA-002/IP-00995/2020-2021/13236
AFA Valid Upto: 31.12.2025

Date: 21.07.2025
Place: Delhi, NCR

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

LCRD / New Delhi Division, U.G.F., Federal Towers, 2/2, West Patel Nagar, New Delhi-110008 Ph No.011- 40733980, 40733978 Email: ndllcrd@federalbank.co.in
CIN: L65191KL1931PLC000368 Website: www.federalbank.co.in

NOTICE U/S 13(2) OF SARFAESI ACT 2002, (hereinafter referred to as Act) r/w Rule 3(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

(1) SHRI/SMT. DIGVIJAY MISHRA, S/O DEVENDRA KUMAR MISHRA, 1048/706, Nirala Marg, Near Veni Madhav Mandir, Daraganj, Prayagraj, Allahabad, Uttar Pradesh-211006.

You as principal borrower availed **Federal Personal Car Loan (FPCL)** with number **13927400003413 of ₹ 9,59,360/- (Rupees Nine Lakh Fifty Nine Thousand Three Hundred and Sixty Only) including an insurance premium amount of ₹ 9,360/- on 18.06.2024** from The Federal Bank Limited a company registered under the Companies Act 2013 having registered office at Aluva (hereinafter referred to as the bank) through its **branch at Prayagraj** for purchasing a car , after executing necessary security agreements / loan documents in favour of the Bank.

Towards the security of the aforesaid credit facility availed from the Bank, you have created security interest in favour of the Bank by way of hypothecation in respect of the following movable property.

DESCRIPTION OF HYPOTHECATED MOVABLE PROPERTY

Hypothecation of Maruti Fronx Delta CNG BSVI, Pearl Arctic White Colour, having Chassis No. MBHKWD13SRE290037, Engine No. K12NP7520880, Petrol/CNG, 2024 Model, Registration No. UP 70 HB 9001

The aforesaid hypothecated security property hereinafter referred to as 'the secured assets. The undersigned being Authorized Officer of the Federal Bank Ltd. hereby inform you that a that a total amount **₹ 9,45,163.99 (Rupees Nine Lakh Forty Five Thousand One Hundred and Sixty Three, Paise Ninety Nine Only) is due from you as on 23.01.2025** under your **Federal Personal Car Loan** maintained with **Prayagraj branch** of the Bank.

In view of the default in repayment, your loan account/s is/are classified as Non-Performing Asset on **13/02/2025**, as per the guideline of RBI.

You are hereby called upon to pay the said amount with further interest @8.55% **per annum** in your **FPCL** with monthly rests along with additional penal charges and costs from **15/01/2025**till the date of payment and costs within 60 days from the date of this notice, failing which, the Bank will exercise all the powers under section 13 of the Act against you and the above mentioned secured assets such as taking possession thereof including the right to transfer them by way of lease, assignment or sale, or taking over the management of the secured assets for realizing the dues without any further notice to you .

It is informed that, you shall not transfer by way of sale, lease or otherwise any of the above-mentioned secured assets without the Bank's written consent. In the event of your failure to discharge your liability and the bank initiates remedial actions as stated above, you shall further be liable to pay to the bank all costs, charges and expenses incurred in that connection. In case the dues are not fully satisfied with the sale proceeds of the secured assets, the bank shall proceed against you personally for the recovery of the balance amount without further notice. Your attention is also invited to the provisions of section 13 (8) of the Act, in respect of the time available, to redeem the secured assets (security properties).

This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.

This notice was issued on**15th Day of February 2025** and the same was served on you but seems not received by you which necessitated this publication as per the SARFAESI Act.

Dated this the 19th Day of July 2025 **For The Federal Bank Ltd., (Authorised Officer under SARFAESI Act)**

सार्वजनिक सूचना
प्रपत्र सी

[दिवाला और दिवालिया (कॉर्पोरेट देनदारों के व्यक्तिगत गारंटीकर्ताओं के लिए दिवालियापन प्रक्रिया हेतु न्यायनिर्णायक प्राधिकारी को आवेदन) नियम, 2019 के नियम 9(1) के तहत]

सुश्री हरनीत कौर (मैसर्स जय पॉलीकेम इंडिया लि. की व्यक्तिगत गारंटर) के लेनदारों के ध्यानार्थ

एतद्द्वारा सूचित किया जाता है कि राष्ट्रीय कंपनी विधि ट्रिब्यूनल ने संहिता की धारा 60 के तहत दिवालियापन के एक मामले में, सुश्री हरनीत कौर, निवासी बी–50, ब्लॉक बी, पार्ट 2, लाजपत नगर, नई दिल्ली–110024 के विरुद्ध 10.07.2025 को दिवालिया प्रक्रिया शुरू करने का आदेश दिया है। (आदेश 18.07.2025 को प्राप्त हुआ)।
सुश्री हरनीत कौर के लेनदारों से एतद्द्वारा अनुरोध किया जाता है कि वे अपने दावों को प्रमाण सहित 28.07.2025 को या उससे पहले दिवालियापन ट्रस्टी, 76, ब्लॉक एस, पंचशील पार्क साउथ, पंचशील पार्क, नई दिल्ली, दिल्ली 110017 के पास जमा करें।
लेनदारों द्वारा दावे प्रस्तुत करने की अंतिम तिथि 28.07.2025 होगी। लेनदार अपने दावे इलेक्ट्रॉनिक माध्यम से, या स्वयं उपस्थित होकर या पंजीकृत डाक या स्पीड पोस्ट या कूरियर द्वारा जमा कर सकते हैं।
दिवालियापन ट्रस्टी के अतिरिक्त विवरणः

	दिवालियापन ट्रस्टी के अतिरिक्त विवरण	
1	दिवालियापन ट्रस्टी का नाम और आईबीबीआई पंजीकरण संख्या	श्री विमल कुमार IBBI/IPA-002/ IP-N00995/2020-2021/13236
2	दिवालियापन ट्रस्टी का पंजीकृत पता, ईमेल आईडी और फोन नंबर, जैसा कि आईबीबीआई के साथ पंजीकृत है	एएफए की वैधता तिथिः 31.12.2025 पताः बी 1104, द हाइड पार्क, सेक्टर 78, नोएडा, उत्तर प्रदेश–201301 ईमेलः maidvimal1@Rediff.com फोन नंबरः +91 7022034145
3	दिवालियापन ट्रस्टी के साथ पत्राचार के लिए उपयोग किया जाने वाला संचार पता, ईमेल आईडी और फोन नंबर	मावेंट रीस्ट्रक्चरिंग सर्विसेज एलएलपी पताः 376, ब्लॉक एस, पंचशील पार्क साउथ, पंचशील पार्क, नई दिल्ली, दिल्ली 110017 ईमेलः harneetkaurbankruptcy@gmail.com फोनः +91 9266720488

नोटः प्रमाण सहित झूठे या भ्रामक दावे प्रस्तुत करने पर दिवाला और दिवालिया संहिता, 2016 और किसी अन्य लागू कानूनों के प्रावधानों के अनुसार दंड या कारावास होगा।

(हस्ता/–)
विमल कुमार
हरनीत कौर के दिवालियापन ट्रस्टी
दिनांकः 21.07.2025 IBBI/IPA-002/IP-00995/2020-2021/13236
स्थानः दिल्ली, एनसीआर एएफए की वैधता तिथिः 31.12.2025

टाटा कैपिटल लिमिटेड
TATA
पंजी. कार्यालय : 11वाँ तल, टॉवर ए, पेनिनसुला बिजनेस पार्क, गणपतराव कदम मार्ग, लोवर परेल, मुंबई– 400013
शाखा का पता : प्रथम तल, एससीओ 4, सेक्टर– 16, फरीदाबाद– 121001 तथा 9वाँ तल, वीडियोकॉन टॉवर, झंडेवालान एक्सटेंशन, नई दिल्ली– 110055

अचल संपत्ति की बिक्री हेतु बिक्री सूचना
(प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 9(1) के साथ पठित नियम 8(6) के अंतर्गत)

प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 9(1) के साथ पठित नियम 8(6) के प्रावधान के साथ पठित वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 के अंतर्गत अचल परिसंपत्तियों की बिक्री हेतु ई–नीलामी बिक्री सूचना।

ऋण खाता संख्या 20897652 (पुनर्गठित ऋण खाता सं.) TCFLA0386000011068710 : श्री महेंद्र वर्मा

यह सूचित किया जाता है कि टाटा कैपिटल लिमिटेड (टीसीएल) एक अ–बैंकिंग वित्तीय कंपनी है और कंपनी अधिनियम, 1956 के प्रावधानों के अंतर्गत निगमित है, जिसका पंजीकृत कार्यालय पेनिनसुला बिजनेस पार्क, टॉवर ए, 11वाँ तल, गणपतराव कदम मार्ग, लोवर परेल, मुंबई– 400013 में है और हरियाणा ("शाखा") में अन्य स्थानों सहित एक शाखा कार्यालय है। कि दिनांक 24.11.2023 के आदेशों के तहत, राष्ट्रीय कंपनी विधि न्यायाधिकरण (एनसीएलटी) मुंबई ने धारा 230 से 232 के साथ पठित धारा 230 से 232 के प्रावधानों के अंतर्गत टाटा कैपिटल फाइनेंशियल सर्विसेज लिमिटेड ("टीसीएफएसएल") और टाटा क्लीनटेक कैपिटल लिमिटेड ("टीसीसीएल") के बीच हस्तांतरणकर्ता के रूप में और टाटा कैपिटल लिमिटेड ("टीसीएल") के बीच हस्तांतरणी के रूप में व्यवस्था की योजना ("उक्त योजना") को विधिवत मंजूरी दे दी है। कंपनी अधिनियम, 2013 की धारा 66 और अन्य लागू प्रावधानों के अधीन, टीसीएफएसएल और टीसीसीएल (हस्तांतरक कंपनियाँ) अपने उपक्रम के साथ, प्रभावी तिथि अर्थात 01.01.2024 से, उक्त योजना में अधिक विशिष्ट रूप से वर्णित सभी संपत्तियों, परिसंपत्तियों, अधिकारों, लाभों, ब्याज, कर्तव्यों, दायित्वों, देनदारियों, अनुबंधों, समझौतों, प्रतिभूतियों आदि के साथ, एक चालू प्रतिष्ठान के रूप में टीसीएल में विलय हो गए हैं। उक्त आदेश और योजना के अनुसरण में, टीसीएफएसएल द्वारा निष्पादित सभी सुविधा दस्तावेज और उनसे संबंधित सभी बकाया आवेदक कंपनी को हस्तांतरित हो गए हैं और इस प्रकार टीसीएल, इसके अनुसार (उधारकर्ताओं/सह–उधारकर्ताओं) से उनका दावा करने का हकदार है।
एतद्द्वारा आम जनता और विशेष रूप से नीचे दिए गए उधारकर्ता/सह–उधारकर्ता को सूचित किया जाता है कि नीचे वर्णित अचल संपत्ति टाटा कैपिटल लिमिटेड (प्रतिभूत ऋणदाता आईटीसीएल) के पास गिरवी रखी गई है, जिसका कब्जा टाटा कैपिटल लिमिटेड (सुरक्षित लेनदार) के प्राधिकृत अधिकारी, वित्तीय आस्तियों का प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 (सरफेसी अधिनियम) (2002 का संख्या 54) की धारा 13(2) के अंतर्गत जारी सूचना के अनुसरण में, निम्नलिखित अचल संपत्तियाँ 29 अगस्त, 2025 को "जहाँ है जैसी है" और "जो है जैसी है और जो कुछ भी है तथा बिना किसी सहारे के" के आधार पर बेची जाएँगी।
चूँकि सुरक्षित ऋण की वसूली के लिए सुरक्षित परिसंपत्ति की बिक्री की जानी है और चूँकि 10 जुलाई 2025 तक ऋण खाता संख्या 20897652 (पुनर्गठित ऋण खाता संख्या) TCFLA0386000011068710 के माध्यम से रु. 63,81,857/– (रुपये तिरेसठ लाख इक्यासी हजार आठ सौ सत्तावन मात्र) की राशि उधारकर्ता और सह–उधारकर्ताओं/गारंटरों अर्थात, (1) श्री महेंद्र वर्मा, श्री अमर सिंह वर्मा के पुत्र, मकान संख्या – 244–245/6, पुल पहलादपुर, बदरपुर, दक्षिण दिल्ली, दिल्ली– 110044; यहां भीः बी–307, भूतल, चित्तरंजन पार्क, दिल्ली–110019; (2) श्रीमती प्रेम वर्मा, पत्नी श्री महेंद्र वर्मा, मकान संख्या – 244–245/6, पुल पहलादपुर, बदरपुर, दक्षिण दिल्ली, दिल्ली– 110044; यहां भीः बी–307, भूतल, चित्तरंजन पार्क, दिल्ली–110019; (3) श्री राहुल वर्मा, श्री महेंद्र वर्मा के पुत्र, मकान संख्या – 244–245/6, पुल पहलादपुर, बदरपुर, दक्षिण दिल्ली, दिल्ली– 110044; यह भी पताः बी–307, भूतल, चित्तरंजन पार्क, दिल्ली–110019 की ओर से बकाया थी।
एतद्द्वारा सूचित किया जाता है कि बिक्री में किसी भी प्रकार के स्थगन/विराम के अभाव में, उक्त संपत्ति 29 अगस्त 2025 को दोपहर 2.00 बजे ई–नीलामी द्वारा टीसीएल द्वारा बेची जाएगी, जिसका शाखा कार्यालय प्रथम तल, एससीओ 4, सेक्टर 16, फरीदाबाद – 121001 और नौवीं मंजिल, वीडियोकॉन टावर, झंडेवालान एक्सटेंशन, नई दिल्ली–110055 में स्थित है।
संपत्ति की खरीद के लिए सीलबंद ई–नीलामी ईएमडी डिमांड ड्राफ्ट के साथ टाटा कैपिटल लिमिटेड के प्राधिकृत अधिकारी द्वारा उक्त 28 अगस्त 2025 को सायं 5.00 बजे तक प्राप्त की जाएगी।

प्रतिभूत परिसंपत्तियों का विवरण	कब्जा का प्रकार रचनात्मक / भौतिक	आरक्षित मूल्य (रु.)	धरोहर राशि जमा (ईएमडी) (रु.)
मकान संख्या 1177–ए/एचआईजी, प्रथम तल, सेक्टर 23, एच. बी. कॉलोनी, फरीदाबाद, हरियाणा– 121001, दिनांक 08.02.2008 के हस्तांतरण विलेख में विशेष रूप में वर्णित, श्री प्रेम वर्मा के पक्ष में निष्पादित। सीमा : उत्तर : 1176ए; दक्षिण : खुला स्थान; पूर्व : सड़क; पश्चिम : 1175ए	भौतिक	रु. 70,00,000/– (रुपये सत्तर लाख मात्र)	रु. 7,00,000/– (रुपये सात लाख मात्र)

बिक्री के लिए रखी जाने वाली संपत्ति का विवरण अनुसूची में है। चल वस्तुएं/घरेलू सूची, यदि ऊपर वर्णित सुरक्षित संपत्ति के अंदर या भीतर पड़ी है, तो सुरक्षित संपत्ति के साथ बिक्री के लिए तब तक उपलब्ध नहीं होगी जब तक कि नीलामी बिक्री नोटिस में विशेष रूप से वर्णित न हो। बिक्री तब भी रोक दी जाएगी यदि, पूर्वोक्त देय राशि, ब्याज और लागत (बिक्री की लागत सहित) 'प्राधिकृत अधिकारी' को सौंप दी जाती है या उसकी संतुष्टि के लिए प्रमाण दे दिया जाता है कि ऐसे सुरक्षित ऋण, ब्याज और लागत की राशि का भुगतान कर दिया गया है। बिक्री के समय, आम जनता को व्यक्तिगत रूप से अपनी निविदा प्रस्तुत करने के लिए आमंत्रित किया जाता है। हालांकि, कोई भी अधिकारी या अन्य व्यक्ति, जिसका इस बिक्री के संबंध में कोई कर्तव्य है, प्रत्यक्ष या अप्रत्यक्ष रूप से बेची गई संपत्ति में कोई हित बोली नहीं लगाएगा, प्राप्त नहीं करेगा या प्राप्त करने का प्रयास नहीं करेगा। बिक्री सरफेसी अधिनियम 2002 के तहत निर्धारित नियमों/शर्तों के अधीन होगी। ई–नीलामी 29 अगस्त 2025 को दोपहर 2:00 बजे से 3:00 बजे के बीच पोर्टल https://BidDeal.in के माध्यम से होगी, जिसमें प्रत्येक बोली के लिए 10 मिनट का असीमित समय विस्तार होगा। संपत्ति की खरीद के लिए प्रस्तुत सभी बोलियों के साथ उपरोक्त उल्लिखित बयाना राशि "टाटा कैपिटल लिमिटेड" के पक्ष में फरीदाबाद में देय डिमांड ड्राफ्ट के रूप में संलग्न करनी होगी। संपत्ति का निरीक्षण 21 अगस्त, 2025 को सुबह 11:00 बजे से शाम 5:00 बजे के बीच किया जा सकता है।
नोट : इच्छुक बोलीदाता टाटा कैपिटल लिमिटेड से मोबाइल नंबर +91–8691005238 पर प्राधिकृत अधिकारी श्री सुशी चौधरी, ईमेल आईडी : sushil.choudhary@tatacapital.com और मोबाइल नंबर +91– 8558827293 संपर्क कर सकते हैं।
बिक्री के विस्तृत नियमों और शर्तों के लिए, कृपया सुरक्षित ऋणदाता की वेबसाइट पर दिए गए लिंक, अर्थात् http://www.tatacapital.com/content/dam/tata-capital/pdf/e-auction/tcfsl/01st-E-Auction-Newspaper-Publication-Mr-Mahender-Verma-TCFLA0386000011068710.pdf देखें।

स्थान– नई दिल्ली हस्ता./–प्राधिकृत अधिकारी
दिनाँक– 21–07–2025 टाटा कैपिटल लिमिटेड

"प्रपत्र सं आईएनसी 26"
(कंपनी (निगमन) नियम, 2014 के नियम 30 के अनुसार में)
केन्द्रीय सरकार क्षेत्रीय निदेशक के समक्ष उत्तरी क्षेत्र, नई दिल्ली

सूचना

दिनांक : 15.07.2025 मनीष शर्मा
स्थानः नई दिल्ली निदेशक
डीआईएन : 01445260

फॉर्म सं0. आईएनसी–26
निकिता रियल्टीज प्राइवेट लिमिटेड

सार्वजनिक सूचना

कृते निकिता रियल्टीज प्राइवेट लिमिटेड
हस्ता/–
परवीन कुमार घोषाल
निदेशक
स्थानः नोएडा DIN: 05275246
तिथिः 21.07.2025

फॉर्म सं0. आईएनसी–26
जुबिलेंट कंज्यूमर प्राइवेट लिमिटेड

सार्वजनिक सूचना

कृते जुबिलेंट कंज्यूमर प्राइवेट लिमिटेड
हस्ता/–
उमेश शर्मा
निदेशक
स्थानः नोएडा DIN: 01490553
तिथिः 21.07.2025

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फॉर्म सं0. आईएनसी–26
जुबिलेंट सिक्योरिटीज प्राइवेट लिमिटेड

सार्वजनिक सूचना

... के पंजीकृत कार्यालय के पते पर भेजी जानी चाहिए।
कृते जुबिलेंट सिक्योरिटीज प्राइवेट लिमिटेड
हस्ता/–
ताकेश माथुर
निदेशक
स्थानः नोएडा DIN: 00009338
तिथिः 21.07.2025

फार्म सं. INC-25A
(सार्वजनिक कंपनी को निजी कंपनी में बदलने के लिए समाचार पत्र में प्रकाशित होने वाला विज्ञापन)
क्षेत्रीय निदेशक, उत्तरी क्षेत्र (एनआर), दिल्ली के समक्ष कॉरपोरेट कार्य मंत्रालय
कंपनी अधिनियम, 2013 की धारा 14 के मामले में कंपनी (निगमन) नियम, 2014 के नियम 41 के साथ और
आशी लिमिटेड (CIN: U74899DL1981PLC011673) के मामले में, जिसका पंजीकृत कार्यालय G-328, प्रथम तल, प्रीत विहार, पूर्व दिल्ली, दिल्ली–110092 में है।
.........आवेदक

आशी लिमिटेड की ओर से,
हस्ते/–
हर्ष अग्रवाल
दिनांकः 21 जुलाई 2025
स्थानः दिल्ली Director | DIN: 00017077

एस चांद एंड कंपनी लिमिटेड
S.CHAND
पंजीकृत कार्यालयः ए–27, द्वितीय तल, मोहन को–ऑपरेटिव इंडस्ट्रियल एस्टेट, नई दिल्ली – 110044 सीआईएनः L22219DL1970PLC005400
फोनः +91 11 49731800 फैक्सः +91 11 49731801, वेबसाइटः www.schandgroup.com

कंपनी के शेयरधारकों को नोटिस

दूरभाष संख्याः 011–49411000,
ईमेलः iepf.shares@linkintime.co.in

एस चांद एंड कंपनी लिमिटेड के लिए
जगदीप सिंह
स्थानः नई दिल्ली कंपनी सचिव एवं अनुपालन अधिकारी
दिनांकः 21 जुलाई, 2025 सदस्यता संख्याः A15028

मिडईस्ट इंटीग्रेटेड स्टील्स लिमिटेड
MESCO STEEL
सीआईएन : L74899DL1992PLC050216

डाक मतपत्र सूचना

स्थानः नई दिल्ली शिव सिंह राणा
दिनांकः 30 मई, 2025 निदेशक

इंडिया शेल्टर फाइनैंस कार्पोरेशन लिमिटेड
IndiaShelter Home Loans
पंजी. कार्यालय :– प्लॉट–15, छठा तल, सेक्टर–44, इंस्टीट्यूशनल एरिया, गुरुग्राम, हरियाणा–122 002,
अचल सम्पत्ति के लिए कब्जा सूचना

शाखा पताः दुकान संख्या 6, ऊपरी भूतल, सी.आर. मॉल, चर्च रोड, राम नगर कॉलोनी, आगरा 282002, बीपी–49, प्रथम तल, नीलम बाटा रोड, एनआईटी फरीदाबाद–121001, ई–44, भूतल, औद्योगिक क्षेत्र, सेक्टर–3, सेक्टर 16 मेट्रो स्टेशन के पास, नोएडा, उत्तर प्रदेश –201301
जबकि, अधोहस्ताक्षरी ने इंडिया शेल्टर फाइनैंस ऐंड कॉर्पोरेशन लिमिटेड के प्राधिकृत अधिकारी के रूप में, वित्तीय आस्तियों का प्रतिभूतिकरण एवं पुनरनिर्माण और (प्रतिभूति) हित (प्रवर्तन) अधिनियम, 2002 के अधीन और प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के नियम 3 के साथ पठित धारा 13(2) एवं 13(12) के अधीन प्रदत्त शक्तियों का प्रयोग करते हुए एक मांग सूचना इसमें आगे वर्णित खाते के सामने वर्णित तिथि को जारी की थी, जिसमें कर्जदार और सम्पत्ति के स्वामी/प्रतिभू से बकाया राशि का भुगतान उक्त सूचना की तिथि से 60 दिन के भीतर करने की मांग की गई थी। जबकि सम्पत्ति स्वामी और अन्य उक्त बकाया राशि चुकाने में असफल रहे हैं, एतद्द्वारा अधोवर्णित कर्जदारों तथा सर्वसाधारण को सूचना दी जाती है कि अधोहस्ताक्षरी ने यहां नीचे वर्णित सम्पत्ति/यों का कब्जा उक्त नियमावली के नियम 8 एवं 9 के साथ पठित उक्त अधिनियम की धारा 13(4) के अधीन उसको प्रदत्त शक्तियों का प्रयोग करते हुए प्रत्येक खाते के सामने वर्णित तिथि को प्राप्त कर लिया है। अब, कर्जदार को विशेष रूप से तथा सर्वसाधारण को इन सम्पत्ति/यों के संबंध में संव्यवहार नहीं करने हेतु सावधान किया जाता है तथा इन सम्पत्ति/यों के संबंध में कोई भी संव्यवहार इंडिया शेल्टर फाइनैंस कार्पोरेशन लिमिटेड की नीचे वर्णित बकाया राशि तथा उस पर ब्याज, लागत इत्यादि के प्रभाराधीन होगा।

कर्जदार/गारंटर (सम्पत्ति स्वामी) का नाम एवं ऋण खाता नंबर	प्रभारित/बंधक सम्पत्ति (सम्पत्ति के सभी अंश एवं खंड) का वर्णन	मांग सूचना की तिथि, मांग सूचना की तिथि तक बकाया राशि	कब्जा की तिथि
श्री/श्रीमती उर्मिला पत्नी बलबीर, श्री/श्रीमती बलबीर पुत्र जीत राम सभी का पता : मकान नंबर – करीमपुर कुशक (111) पलवल, हरियाणा– 121107 1. अन्य पता : आराजी वाका सिवाना मौजा कुशक खेवट/खाता नंबर 100/116 एमयू –156 किला नंबर 11 (8–0) 19 (8–0) 20 (8–0) पलवल, हरियाणा– 121107 **(ऋण खाता संख्या : LA11CLLONS000005051777/AP-10117634**	सम्पत्ति के सभी अंश एवं खंड : सम्पत्ति खेवट/खाता संख्या 100/116, मु. संख्या 156, किला संख्या 11(8–0), 19(8–0), 20(8–0), क्षेत्रफल 135 वर्ग गज, वाका सिवाना मौजा कुशक, तहसील पलवल, जिला पलवल, सीमाः– पूर्व–पवन की संपत्ति, पश्चिम–रोड, उत्तर–दलवीर की संपत्ति, दक्षिण–रोड	मांग सूचनाः 12–11–2024 रु. 6,28,323/– (रु. छह लाख अट्ठाईस हजार तीन सौ तेईस मात्र) 09 नवंबर 2024 तक देय, साथ में 10 नवंबर 2024 से ब्याज और भुगतान की तिथि तक अन्य शुल्क और लागत	17–जुलाई–25 सांकेतिक
श्रीमती मगन देवी पत्नी करतार सिंह श्री प्रशांत पुत्र करतार सिंह पता : बडरोला बडरौला, 93, फरीदाबाद, हरियाणा–121101 अन्य पता : खेवट नंबर 86//73 खतौनी नंबर 119 एमयू नंबर 23 किला नंबर 6/3(1–9), 15/1(4–0), 16/2 (4–0), एमयू नंबर 24, किला नंबर 21 (7–4), 22(6–18) एमयू नंबर 27, किला नंबर 1/2(2–0)), 2/1(0–17), 76/14(2–15) मौजा कबूलपुर पट्टी महताब उप तहसील तिगांव, जिला फरीदाबाद – 121101 अन्य पता : सी/ओ प्रशांत मिल्क डेरी मिर्जापुर डेरी फार्म, फरीदाबाद – 121101 **(ऋण खाता संख्या LA11VLLONS000005099253/AP-10236376**	सम्पत्ति के सभी अंश एवं खंड : 916 वर्ग गज क्षेत्रफल वाली समस्त भूमि, खेवट संख्या 86/73, खतौनी संख्या 119, मु. संख्या 23, किला संख्या 6/3(1–9), 15/1(4–0), 16/2(4–0), मु. संख्या 24, किला संख्या 21(7–4), 22(6–18) मु. संख्या 27, किला संख्या 1/2(2–0)), 2/1(0–17), 76/14(2–15) मौजा कबूलपुर पट्टी मेहताब उप तहसील तिगांव जिला फरीदाबाद, सीमाः– पूर्वः सड़क 13 फीट चौड़ी, पश्चिमः कृषि भूमि, उत्तरः प्रवीण पुत्र टेकचंद का मकान, दक्षिणः इंद्रजीत पुत्र रूमा का मकान	मांग सूचनाः 12–11–2024 रु. 17,37,763/– (रुपये सत्रह लाख सैंतीस हजार सात सौ तिरेसठ मात्र) 09 नवंबर 2024 तक देय, साथ में 10 नवंबर 2024 से ब्याज और भुगतान की तिथि तक अन्य शुल्क और लागत।	17–जुलाई–25 सांकेतिक
श्रीमती सुनीता पत्नी दीपक, श्री दीपक कुमार पुत्र बलवीर ग्राम आयानगर बरौली (149) पलवल बरौली, हरियाणा–121102 अन्य पता : खेवट खाता नंबर 68/68 एमयू नंबर 129 किला नंबर 21/2(1–4) 22/1(7–11) 23(7–6) 24/1/1(2–8) 24/2/2(3–6) एमयू नंबर 138 किला नंबर 1/3(1–14) 1/4(3–2) 2/1(7–13) 3/1 (3–0) 3/2(1–2) 4(2–8) 6(8–0) 7(1–18) 8(0–12) 9/1/2(3–14) 9/2(1–9) 10(7–5) 11(4–10) 20/2(6–8 खसरा नंबर 464(1–0) 465(1–0) आराजी वाका सिवाना मौजा बडोली तहसील पलवल हरियाणा– 121102 अन्य पता : सी/ओ दीपक डेरी मकान नंबर 67 आया नगर निकट सरकारी स्कूल आरौली 149 पलवल हरियाणा **(ऋण खाता संख्या LA11VLLONS000005089110/AP-10211308**	सम्पत्ति के सभी अंश एवं खंड : खेवट खाता संख्या 68/68 एमयू नंबर 129 किला नंबर 21/2(1–4) 22/1(7–11) 23(7–6) 24/1/1(2–8) 24/2/2(3–6) म्यू नं 138 किला नं 1/3(1)–14) 1/4(3–2) 2/1(7–13) 3/1(3–0) 3/2(1–2) 4(2–8) 6(8–0) 7(1–18) 8(0–12) 9/1/2(3–14) 9/2(1–9) 10(7–5) 11(4–10) 20/2(6–8 खसरा नंबर 464((1–0) 465(1–0) किता 21 रकबा 76 कनाल 10 मरला 16/1530 भाग बाकदर क्षेत्रफल 16 मरला (480 वर्ग गज) वाका सिवाना मौजा बडोली तहसील और जिला पलवल, सीमाः– पूर्वः महावीर की सम्पत्ति, पश्चिमः रोड 22 फीट, उत्तरः कृषि भूमि दीपक, दक्षिणः सम्पत्ति जैराज	मांग सूचनाः 15–10–2024 रु. 11,65,922/– (रुपये ग्यारह लाख पैंसठ हजार नौ सौ बाईस मात्र) 09–अक्टूबर–2024 तक देय, साथ में 10–अक्टूबर–2024 से ब्याज और भुगतान की तिथि तक अन्य शुल्क और लागत।	17–जुलाई–25 सांकेतिक
श्री/श्रीमती शीला देवी श्री/श्रीमती विक्की दोनों मकान नंबर 44/13, नई आबादी बोडला, निकट मीनाक्षी पैलेस, आगरा, उत्तर प्रदेश–282007, अन्य पता : प्लॉट, खसरा नंबर 814, मेरुना बोडला, तहसील एवं जिला आगरा, उत्तर प्रदेश 282007 श्री/श्रीमती छोटेलाल मकान नंबर 44/11, नई आबादी, बोडला मीनाक्षी पैलेस के पास, आगरा उत्तर प्रदेश 282007 अन्य पता : प्लॉट खसरा नंबर 814, मेरुना बोडला, तहसील और जिला आगरा, उत्तर प्रदेश 282007 **(ऋण खाता संख्या HL28CHLONS000005004596/AP-101678**	सम्पत्ति के सभी अंश एवं खंड : प्लॉट खसरा संख्या 814 मौजा बोडला तहसील एवं जिला आगरा उत्तर प्रदेश, क्षेत्रफल 101 वर्ग मीटर, सीमाः– पूर्व गली, पश्चिम – ज्ञानी की संपत्ति, उत्तर विक्रेता की संपत्ति, दक्षिण विक्रेता की संपत्ति	मांग सूचनाः 08–मई–2023 रु. 5,62,509.87/– (रुपये पांच लाख बासठ हजार पांच सौ नौ और पैसे सतासी मात्र) 10–मई–2023 तक देय, साथ में 11–मई–2023 से ब्याज और अन्य शुल्क और लागत	18–जुलाई–25 सांकेतिक

स्थान : फरीदाबाद, आगरा, पलवल तिथि : 21–07–2025 वास्ते इंडिया शेल्टर फाइनैंस कार्पोरेशन लिमिटेड (प्राधिकृत अधिकारी)
किसी पूछताछ के लिए प्राधिकृत अधिकारी से सम्पर्क करें :
किसी पूछताछ के लिए प्राधिकृत अधिकारी से सम्पर्क करें : श्री सुधीर तोमर (+91 9818460101)

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पंजीकृत कार्यालय : श्रीनिवास टावर, प्रथम तल, डोर नंबर 5, पुराना नंबर 11, द्वितीय लेन, सेनाटोफ रोड, अलवरपेट, तेनामपेट, चेन्नई–600018
प्रधान कार्यालय : लेवल–3, वॉकहार्ट टावर्स, ईस्ट विंग सी–2 ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई 400 051; वेबसाइट : www.truhomefinance.in

एतद्द्वारा सूचित किया जाता है कि निम्नलिखित कर्जदार/रों ने ट्रूहोम फाइनेंस लिमिटेड (पूर्व में श्रीराम हाउसिंग फाइनेंस लिमिटेड) से प्राप्त ऋण सुविधाओं के मूलधन और ब्याज चुकाने में चूक की है और उक्त ऋण खाते अनार्जक आस्तियों (एनपीए) की श्रेणी में सूचीबद्ध किए जा चुके हैं। वित्तीय आस्तियों का प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 (सरफासी ऐक्ट) की धारा 13(2) के तहत उनको उनके अंतिम ज्ञात पते पर मांग सूचना जारी की गई है। उक्त मांग सूचना के अतिरिक्त, उन्हें इस सार्वजनिक नोटिस के माध्यम से भी सूचित किया जा रहा है।
कर्जदारों, प्रतिभूतियों, बकाया राशि, धारा 13(2) के तहत प्रेषित मांग सूचनाओं और उनके तहत दावा की गई राशि का विवरण निम्नानुसार है :–

कर्जदार/सह–कर्जदार का नाम और पता	प्रत्याभूत आस्तियों का सम्पत्ति पता	मांग सूचना की तिथि एवं बकाया राशि रू. में
श्री राकेश कुमार गुल्लैया पुत्र श्री कंवर चंद मकान नंबर 546, हनुमान मंदिर रोड, चिराग दिल्ली, मालवीय नगर, साउथ दिल्ली–110017 अन्य पता : मकान नंबर 546, भूतल, खसरा नंबर 740/496, गांव – चिराग दिल्ली, तहसील–हौज खास, नई दिल्ली–110017 श्रीमती सुनीता गुल्लैया पत्नी श्री राकेश कुमार गुल्लैया मकान नंबर 546, हनुमान मंदिर रोड, चिराग दिल्ली, मालवीय नगर, साउथ दिल्ली–110017 अन्य पता : मकान नंबर 546, भूतल, खसरा नंबर 740/496, गांव–चिराग दिल्ली, तहसील–हौज खास, नई दिल्ली–110017 ऋण राशि – रु. 82,69,985/– एलएएन– SLPHGPRK0001217 एनपीए तिथि 04–जुलाई–2025	सम्पत्ति के सभी अंश एवं खंड : सम्पत्ति संख्या 546, भूतल, क्षेत्रफल परिमाप 1106 वर्ग फीट, खसरा संख्या 740/496 मिन, ग्राम– चिराग दिल्ली, तहसील– हौज खास, नई दिल्ली, चौहद्दी :– पूर्व :– रोड 30 फीट, पश्चिम :– संपत्ति संख्या 547 उत्तर :– संपत्ति संख्या 546 का भाग दक्षिण :– संपत्ति संख्या 545	मांग सूचना तिथि 10–जुलाई–2025 रू. 88,79,390/– (रुपये अट्ठासी लाख उनासी हजार तीन सौ नब्बे मात्र) 08 जुलाई 2025 तक बकाया + उपरिवर्णितानुसार आगे ब्याज और आकस्मिक व्यय, लागत आदि।

अतः, आप, ऋणकर्ताओं से, ऊपर वर्णित पूरी बकाया राशि तथा भुगतान की प्राप्ति की तिथि तक ब्याज और दंडात्मक ब्याज भी, जो देय हो सकता है, इस सूचना की प्राप्ति की तिथि से 60 दिनों के भीतर, चुकाने की मांग की जाती है। ऐसा नहीं करने पर, अधोहस्ताक्षरी उपर्युक्त प्रतिभूतियों के प्रवर्तन के लिए सरफासी ऐक्ट के तहत कार्रवाई करने हेतु विवश होगा। कृपया ध्यान दें कि उक्त अधिनियम की धारा 13(13) के अनुसार, आपको हमारी सहमति के बिना उपरोक्त प्रतिभूतियों को बिक्री, पट्टे या अन्यथा किसी भी प्रकार से हस्तांतरित करने से प्रतिबंधित किया गया है।

स्थान : दिल्ली हस्ता./– प्राधिकृत अधिकारी– ट्रूहोम फाइनेंस लिमिटेड
दिनांक : 21–07–2025 (पहले श्रीराम हाउसिंग फाइनेंस लिमिटेड के नाम से प्रसिद्ध)

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