#### Whereas.

date of receipt of the said Notice

The undersigned being the Authorized Officer of SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029) (formerly known as INDIABULLS HOUSING FINANCE LIMITED) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 22.02.2025 calling upon the Borrower(s) MOHIT KUMAR AGARWAL PROPRIETOR A.M. ADHESIVES and PREETI GOYAL PROPRIETOR DD SALES to repay the amount mentioned in the Notice being Rs. 31,30,080.63 (Rupees Thirty One Lakhs Thirty Thousand Eighty And Paise Sixty Three Only) against Loan Account No. HHLDMT00484134 as on 19.02.2025 and interest thereon within 60 days from the

The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 17.05.2025.

The Borrower(s) 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 SAMMAAN CAPITAL LIMITED (formerly known as INDIABULLS HOUSING FINANCE LIMITED) for an amount of Rs. 31,30,080.63 (Rupees Thirty One Lakhs Thirty Thousand Eighty And Paise Sixty Three Only) as on 19.02.2025 and interest thereon

The Borrowers' attention is invited to provisions of Sub-Section (8) of Section 13 or the Act in respect of time available, to redeem the Secured Assets

#### DESCRIPTION OF THE IMMOVABLE PROPERTY

FLAT NO. 0602, HAVING AREA OF 165.82 SQ. MTRS., LE 1785 SQ. FT., IN TOWER NO. V3, FLOOR NO. 6, IN THE KINGSBURY APARTMENT, TDI CITY, KUNDLI, SONEPAT-131001, HARYANA. ALONGWITH UNDIVIDED PROPORTIONATE SHARE, IN THE LAND ONLY UNDERNEATH THE SAID BUILDING OF THE APARTMENT.

Date: 17.05.2025 **Authorised Office** SAMMAAN CAPITAL LIMITED (FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)



#### SHOW CAUSE NOTICE

22.04.2025

- . M/s Hind Agro Industries Ltd. Reg. Office: A-1, Phase-1, Okhla Industrial Area, New Delhi-110020.
- Also at: CDF Complex, Anupshehar Road, Aligarh, UP-202122. Sh. Kiran Qureshi (Director), 69 Siddhartha Enclave, New Delhi-110014
- Sh. Sirajuddin Qureshi (Managing Director), 69 Siddhartha Enclave, New Delhi-110014.
   Sh. Samar Qureshi (Managing Director), 69 Siddhartha Enclave, New Delhi-110014.
- Reg.: Show Cause Notice to Borrower M/s Hind Agro Industries Ltd. and its related parties (ZS:Delhi) for Identification of default in the loan account with the Bank, as "Wilful"

Please note that events of willful default have been perceived in the captioned loan account and it is also observed that all the events of Wilful Default are intentional, deliberate, calculated and meeting the conditions set out in RBI Master Directions RBI/DoR/2024-25/122 DoR.FIN.REC.No.31/20.16.003/2024-25,30 July 2024.

The facts of the matter were placed before the Committee for Identification of Wilful Defaulters ('Identification Committee-I') constituted in consonance with the RBI guidelines. The Committee in its meeting held on 03.04.2025, after going through facts of the matter & evidence on record, has concluded that events of default has/have occurred in the account which is/are wilful and substantial to classify borrower and its related parties as 'Wilful Defaulters', inter alia for the ollowing reasons: Diversion of Funds

orensic auditor M/s Prakash Ved & Co. (CA Firm) in his report mentioned as under

. The money availed by the borrower company for pre-shipment was to be utilized fo manufacturing the end product for export and foreign exchange had to be received towards the price of the goods exported. Huge amount which was to be received as proceeds of the expor as never received and the borrower did not take any effective measures to recover the expor proceeds from the foreign buyers. The foreign exchange which was to be received in the country for the products exported was never received and was diverted to foreign countries

The forensic auditor observed that during the year 2015-16, the company had given long term and short-term advance payments to the tune of Rs. 154.58 Crore to most of its related parties doing the same trade of business under backward and forward integration, when the marke does not warrant huge advances in such types of business activities thus siphoning off major portion of business income.

The company has further diverted the funds by making payment as security rent to the extent o Rs.1.2 Crore to AL-Mashriq Exports, Rs. 1.8 Crore to Islamuddin & co. and Rs.0.7 Crore to Hind Biopharmaceutical Ltd. The rent agreed to be paid is also exorbitant e.g. Rs. 10 lac monthly rent to AL-Mashriq Exports, Rs.4.58 Lac monthly rent to M/s Islamuddin & Co (all their own group companies). It is important to note that when the lease deeds were required to be produced, the company did not submit the same for verification. The transactions are clearly fake transactions

Misuse of Concessions of export credit facilities: The borrower company had availed the packing credit facility for making 100% export. But the company utilized export credit facility (which is available at concessional rate) in order to fund the domestic sales. During the FY ending 31.03.2015, the borrower company made purchases to the extent of Rs.482.87 Crore from M/s AL Sana Agro Foods Pvt Ltd and sold to M/s AL Hamd Agro food products Ltd to the extent of Rs.404.87 Crore and the entries for sale and purchase were squared up on the same day. Such sales and purchases were executed through Axis Bank. This indicates that these transactions were mere entries only without any underlying business activities and were mean to divert the funds only. The forensic auditor has also located an entry of Rs.2 Crore in the account of Sh. Sirajuddin Qureshi (Director), from M/s Al Hamd Agro Foods Pvt. Ltd, who is lebtor in the books of the Company, indicating diversion of funds

Manipulated sales turnover: The borrower manipulated the sales turn over years to keep it at a consistently higher level with an intention to obtain the sanctioned credit facilities more than what it was eligible and it was misrepresentation or manipulation of facts by the borrowe

Export sales to single party. The company has made major exports to single party i.e. M/s Farn Exportsales to single party. The company riss inade ringle exports to single party i.e. wis Farin Land Foods Product LLP and Its allied concern Al Fauj General Taj Trading LLC. The total amount recoverable from the said company as on 31.03.2016 was Rs.74.88 Crore and the borrower company has suspiciously written off the whole amount without making any effort to recover the same, thus depriving the country of the foreign exchange. This amounts to

diversion of funds by the borrower.

Suspicious write off of unrealized export bills- From January, 2015 onwards, the borrower. made exports worth Rs.16.94 Crore to M/s Farm land Foods Product LLC and Rs.11.34 Crore to M/s Taj AL Fauz Trading LLC but did not realize the proceeds of the exports and instead wrote off the receivables by creating provision of Rs.78.10 Crore for bad debt in their books as on 31.03.2016. This raises suspicion that either the borrower company had received payment in advance against these hills in the name of group companies/individuals' directors or the funds have been diverted by opening account in foreign countries or false sale were shown i books of accounts, which amounts to cheating and diversion of funds by the party.

Current account with other banks: The Borrower company was maintaining current account no 913020025975391 with Axis Bank, Current A/c no. 34324773958 with SBI and Current account no. 605920110000113 with bank of India and Current account no 038701010000139 with J&K Bank, contrary to the terms and conditions of the sanction. An amount of Rs.91.77 Crore was received in these accounts during the year ending March, 2016 but the said amoun was not transferred to the banks of the consortium. Thus, the company diverted the funds fo other purposes instead of repaying to the lenders. The borrower did not close these accounts despite several instructions from the lending banks.

Advance payments made but not realized. The borrower was in practice of purchasing it major portion of raw materials from one of its allied concerns, M/s Integrated Livestock Village Farm Pvt. Ltd with common directors. The borrower company had opened a current accour with J&k Bank, Okhla industrial Area, New Delhi where most of the payments were received fo local sales as well as advance payments from foreign buyers. Out of this, the borrowe company made advance payment of Rs.55 Crore during FY 2014-15 to M/s Integrated Livestock Village farm Pvt ltd and adjusted Rs.42.41 Crore with advances of miscellaneous individual suppliers after giving credit to the account of the said company. These are not the genuine entries as there is doubt about these parties as KYC of such individual were not provided an payment to such individuals was made in round figures. The company a not making any recovery even of the present balance amounting to Rs.17.21 Crore recoverable from M/s Integrated Livestock Village Farm Pvt. Ltd

The statutory auditors of the company in their audit report as on 31.03.2016 stated that the company has given advances to its alleged suppliers to the extent of Rs.72.56 Crore but neither the goods were procured not the advances were called back. This gives rise to the suspicion of diversion/misuse of funds.

 $\dot{\text{Over-valuation}}$  of stock-During the joint visit by the consortium member on 17.05.2017, it was observed that unit was not functioning and no stock was available. Despite consistency i sales turnover in last 5 years company suddenly reduced the valuation of stock by Rs.91.33 Crore in FY 2015-16, Which indicates that company had managed/manipulated their financia statements by fraudulently inflating value of the stock in order to maintain their eligibility to continue to avail the sanctioned credit facilities or sold it and diverted the funds which amounts to cheating and misrepresentation of facts before consortium availing credit facilities more than hus, the borrower firm, during 2012-2015 misrepresented or concealed the facts, submitted

false information/documents and induced the bank to sanction and disburse Cash Credit and letter of Credit facilities to the tune of Rs.357.61 Crore, thereafter diverted the funds and did not repay the loan to banks and thereby caused wrongful loss of Rs.221.72 Crore to the said consortium of banks.

Supporting Documents: Forensic auditor M/s Prakash Ved & Co. (CA Firm) report date 07.08.2017

n case you feel aggrieved by the aforesaid conclusion of the Identification Committee, you ma nake a submission/representation, if you so desire, to the Identification Committee fo consideration and show cause as to why you should not be classified as "Wilful Defaulter". Your submission/representation must reach us within 21 days of the receipt hereof and be sent either to General Manager, SASTRA Division, 3rd Floor, East Wing, Puniab National Bank, Head Office Sector 10, Dwarka, New Delhi-110075 or through the **Zonal SASTRA**, **Delhi**.

f we do not receive any submission/representation of yours, it would be deemed that you have nothing to say in your defense against the conclusion of the Identification Committee. Please take note that pursuant to submission/ non-submission of your representation, the Identification Committee shall take appropriate action in terms of the RBI Master Directions on willful defaulter. Identification Committee-I constituted in consonance with the RBI directives comprises of the ollowing members

- Executive Director (Head of Committee)
- Chief General Manager, SASTRA Division, Head Office Chief General Manager, TMD Head Office and
- Assistant General Manager, Law Division Head Office (Invitee) he Identification Committee-I has authorized the undersigned to send this Show Cause Notice nder his Signature.

KRISHNA PRATAP SINHA **Deputy General Manager** 

HEAD OFFICE: PLOT NO. 4, SECTOR-10, DWARKA NEW DELHI-110075 ORDER OF THE REVIEW COMMITTEE FOR DECLARATION OF WILFILL DEFAULTERS PURSUANT TO PROCEEDINGS CONDUCTED AT HEAD OFFICE ON 15.03.2025 M/s Amrapali Silicon City (P) Limited (Rs. 59.50 crore)

Date of NPA: 30 06 2016 terms of RBI Master Circular no. DBR. No. CID.BC.22/20.16.003/2015-16 dated July 01, 2015 Committee for Identification of Wilful Defaulters issued Show Cause Notice dated 15.11.2021 to ollowing persons mentioning the grounds on the basis of which they are identified as wilfu

Circle SASTRA / Zonal SASTRA: New Delhi / New Delhi

पंजाब नेशनल बेंक <mark>억 pnb</mark> punjab national ban

- M/s Amrapali Silicon City (P) Limited (Borrower)
- Sh. Anil Kumar Sharma (Director/Guarantor)
  Sh. Shiv Priya (Director/Guarantor)

4. Sh. Pramod Kumar Aggarwal (Director)
Vide Show Cause Notice, the above-named persons were given opportunity to make a representation, if they so desire, to the Bank within 15 days from receipt of notice, as to why they should not be classified as wilful defaulter. Representation dated 05.12.2021, and 30.11.2021, were received against Show Cause Notice, from Sh. Anil Kumar Sharma through Advocate Manoj Singh & Associates and Sh. Pramod Kumar Agarwal respectively.

Based on the representations received, the Identification Committee decided to grant the borrower and its related persons an opportunity for a personal hearing, scheduled for 23.06.2022. Representations dated 25.05.2022, and 27.06.2022, were submitted by Sh. Pramod Kumar Aggarwal and Sh. Shiv Priya, respectively, against the personal hearing notice. Sh. Pramod Kumar Aggarwal attended the hearing on 23.06.2022, and made his submissions; however, the Committee found them unsatisfactory.

During the hearing, the Committee noted that directors Sh. Anil Kumar Sharma and Sh. Shiv Priya were incarcerated and unable to attend, which was deemed contrary to the principles of natural justice. Consequently, the Identification Committee decided to place the willful default proceedings in abeyance in light of the directors' inability to participate in the personal hearing. As per the RBI's new Master Directions issued on July 30, 2024, the Review Committee for willful defaulters will provide an opportunity for a personal hearing. Hence, Identification Committee in its meeting held on 08.01.2025 after considering the case and material held on record, representation, identified the borrower and its related parties as wilful defaulters and issued Order dated 14.01.2025 vide which, the identified persons were given opportunity to make a epresentation, if they so desire, to the Bank within 15 days from receipt of Order, as to why the nould not be classified as wilful defaulter on the following grounds:

As per the CA certificate dated 26.05.2015, the directors/guarantors possess sufficient net means to report the bank's dues. However, despite baying the figure is conscitutionally and set fulfilling.

their repayment obligations to the bank.		
Name	Net Means	CA Certificate date
Sh. Anil Kumar Sharma	Rs.740.39 Crore	26.05.2015
Sh. Shiv Priya	Rs.373.48 Crore	26.05.2015

Diversion of Funds don'ble Supreme Court in the course of hearing has pointed out diversion of funds of more than

Rs.2765 crores by the Amrapali Group.

Forensic Audit Report, which is part of Hon'ble Apex Court order summarizes: i) Non genuing purchases from suppliers ii) Bogus expenses and cash surrendered in Income Tax search iii) Double booking of expenses iv) Unsupported cash payments- wages etc v) Gold bar purchased from Yashika Diamonds vi) Foreign investment (violation of FEMA) vii) Companies created solely for purpose of routing funds and building assets viii) Misuse of funds by Directors (i.e. salary, professional fees, use of luxury cars etc.) ix) Sale of flats at lower price (undervalued insactions) x) Group investment in other projects expresentations dated 04.02.2025 and 24.02.2025 was received against identification Orde

dated 14.01.2025. In accordance with the RBI Master Directions No. DoR.FIN.REC No.31/20.16.003/2024-25 dated 30.07.2024, the borrower and its related parties were granted an ppportunity for a personal hearing before the Review Committee on 15.03.2025. Sh. Pramo Kumar Agarwal (Director) appeared before the committee for personal hearing. However, the remaining directors neither attended personal hearing nor any communication received from normaling discourse in the desired personal hearing in any seminated received in mem regarding their absence. The Review Committee deliberated over the facts, representation eceived/submissions during personal hearing, of the case as under:-Deliberation of the Review Committee

Deliberation of the Review Committee
Shri Pramod Kumar Agarwal (Representor), in his representation dated 04.02.2025, has claimed
that he is being falsely implicated and has sought legal recourse. He referred to a complaint under
Section 156(3) read with Section 190 of CrPC, 1973, which led to the lodging of a FIR on
01.09.2023. He has attended multiple hearings, the most recent being on 15.01.2025.
The Review Committee observed that the FIR and ongoing police investigation does not establish
his non-involvement in the alleged fund diversion. The bank's willful default proceedings are
based on the charges of diversion of funds. As of now, Sh. Agarwal has not provided any evidence
to excuter the pharges levelled against his by the host.

to counter the charges levelled against him by the bank.
Furthermore, the Representor denied the allegations of willful default, stating that he never signed any loan or guarantee documents and was unaware of their existence. He has alleged that these documents were forged with the involvement of bank officials.

The Review Committee observed that his claim of forgery remains unsubstantiated. The execution of loan and guarantee documents follows a due diligence process, including verification by bank officials. Any allegations of forgery are subject to investigation by the appropriate authorities and do not impact the ongoing willful default proceedings.

Additionally, the Representor asserted that he was not part of the company's management and although a director, he never attended board meetings, signed minutes, or participated in company affairs. He resigned from the directorship on 05.02.2015 and has had no involvemen The Review Committee observed that records confirm that Sh. Agarwal held the position of Director from 05.08.2010 to 05.02.2015. His claim is without any supporting documents and that

do not absolve him of his legal responsibilities as a director during that period. Directoria obligations extend beyond active participation to overall governance and accountability for the company's financial decisions. His resignation does not negate any liabilities arising from ransactions undertaken during his tenure. n light of the investigation, the Representor requested the withdrawal of the **show cause notice** 

and the willful default order against him.

The Review Committee noted that request for withdrawal of the show cause notice cannot be entertained in the absence of any evidence to refute the charges. The willful default identification process will proceed in accordance with the bank's policies. However, as per RBI's revised Master Directions dated 30.07,2024, he has been granted an opportunity for a personal hearing on

5.03.2025 before the Review Committee. Shri Shiy Priya (Representor) has made a representation dated 24.02.2025 against the bank's order dated 14.01.2025, which identified him as a wilful defaulter. He claimed that the bank diversity the facts properly and issued the order under preconceived notions. He argued that the bank should not have used the Forensic Audit Report from W.P. (C) No. 940/2017, as per the

In Review Committee maintained the bank's stand that the order was issued after thorough verification of facts and evidence. The use of the Forensic Audit Report was justified as it was par of the Supreme Court-mandated investigation in W.P. (C) No. 940/2017. The bank denied an or the supreme Court-mandated investigation in W.F. (c) No. 940/2017. The balls defined any preconceived notions and asserted that the order was based on credible findings. The bank clarified that the Forensic Audit Report was not used against the directions of the Hon'ble Supreme Court in W.P. (C) No. 940/2017. The report highlighted instances of fund diversion, non-

in the country (C) No. 340/2017. The report nighting filed instances of fund diversion, non-nuine purchases, bogus expenses, and other fraudulent activities, which justify the assification of the account as a wilful defaulter. The Representor also claimed a lack of access to documents due to custody since 11.10.2018 making it difficult to provide a detailed representation. He pointed out that the writ petition is still bending, and the Forensic Audit Report has not attained finality, making the bank's order premature. He asserted that the bank was misled by the initial Forensic Audit Report, which

should not have been used as per the mandate, and the matter is still under investigation. The Review Committee noted that Shri Shiv Priya acknowledged that documents were submitted to the Forensic Auditor but emphasized that the findings of the Forensic Audit Report, which highlight fund diversion and fraudulent activities, remain uncontested.

was further noted that while Sh. Shiv Priya claimed a lack of access to documents due to in was further indeed that will a similar part admined a lack of access to documents due to custody, the Forensic Audit Report and other evidence used in the wilful default proceedings were obtained by the bank through lawful means and not against the Supreme Court directives. The bank asserted that the pendency of the writ petition does not preclude the bank from taking action based on the findings of the Forensic Audit Report. The report has been duly considered, and the order was issued after careful evaluation of all evidence. Further, it was denied that the borrower was misled by the Forensic Audit Report. The report was

prepared as per the Supreme Court's mandate and highlights clear instances of fund diversion and fraudulent activities, which justify the wilful default classification. The Representor further stated that his group company has fully discharged liabilities in several projects, including Amrapali Zodiac, Amrapali Saphire, Amrapali Grand, Amrapali Eden Park,

mrapali Green, and Amrapali Village Phase I and II. He mentioned that the group has taker pans of approximately ₹2800 Cr. and repaid around ₹2300 Cr., including principal and interest

The Review Committee noted that while Shri Shiv Priva claims full discharge of liabilities in certain orojects, these claims do not negate the fact that other accounts were classified as NPA due to non-payment of dues. It is emphasized that the borrower failed to regularize the account despite epeated intimations and follow-ups.

The Representor denied any intention to default, stating that the company repaid interest and quarterly installments until FY 2016-2017, but cash flow was impacted due to uncontrollable reasons. He confirmed that all required documents were submitted to the Forensic Auditor appointed by the Supreme Court in W.P. (C) No. 940/2017.

the Review Committee noted the assertion that failure to discharge obligations was no ntentional does not diminish the fact that the borrower has failed to meet its financial obligations which were due in accordance with the terms of the loan agreement. Therefore, the bank is within ts rights to proceed with the "Wilful Default" proceedings as per the provisions of the applicable

Based on the facts and evidence, the bank found the explanations provided in the representation

unsatisfactory and insufficient to refute the allegations of wilful default. The Representor highlighted that the DRT and the Hon'ble Supreme Court have deemed Amrapali Group's projects economically viable, and based on this economic viability, the banks have financed their projects and disbursed loans.

The Review Committee noted that the borrower and directors primarily outlined their submissions and the orders passed by the Hon'ble Supreme Court & DRT but failed to rebut the points of willful default mentioned in the SCN dated 15.11.2021.

The Representor stated that Supreme Court authorized the DRT Delhi to auction Amrapa Group's assets, which were valued as economically viable by the Ld. Receiver.

The Review Committee noted that while the Supreme Court authorized the auction of Amrapali
Group's assets, this does not absolve the borrower of the wilful default allegations. The Forensic

Audit Report and other evidence clearly indicate fund diversion and fraudulent activities.

The Representor cited the RBI Circular dated 01.07.2014 and the Supreme Court's judgment in SBI v. Jah Developers (P) Ltd., arguing that no prior hearing was provided, violating natural

justice. He requested a personal hearing, stating that denial would violate natural justice and that the order was based on a Forensic Audit Report that should not have been used. The Review Committee noted that as per the RBI's new Master Directions, the Review Committee has provided an opportunity for a personal hearing on 15.03.2025 to borrower and its related arties before the Review Committee

Notes before the review Committee. Shiri Pramod Kumar Agarwal appeared before the Review Committee for personal hearing on 15.03.2025 and informed that he had never signed any documents and his signatures were orged against which case is going on at CBI. Upon being asked by the Review Committee about his role in the company, Shri Pramod Kuma Agarwal stated that he is not a promoter in the company and was only appointed on the Board

wever, he never attended any meeting or took any decision. he Review Committee duly noted the above fact.

The Review Committee noted that all earlier letters/ representations of the borrower and it related parties have been considered by the Bank. It was observed that borrower and its related parties have been considered by the Bank. It was observed that borrower and its related. parties failed to provide any concrete evidence to disapprove alleg

ORDER OF THE REVIEW COMMITTEE FOR DECLARATION OF WILFUL DEFAULTERS:
The Review Committee chaired by the MD & CEO of the Bank and the Directors of the Bank as members, after due consideration of the above said facts and evidence on record, in its meeting held on 15.03.2025, concurred with the order of the Identification Committee and found that the captioned borrower and its related parties are responsible for the above events of wilful default, which constitute cogent ground of being declared as "Wilful Defaulter" in terms of extant Bank guidelines issued in consonance with the RBI guidelines/ Master Directions no. DoR.FIN.REC No.31/20.16.003/2024-25 dated July 30 2024

.0.0	10:017 20:10:00072024 20 dated daily 00;202 1.					
S.No	Name	Designation/Status	Charges			
1	M/s Amrapali Silicon City (P) Ltd.	Borrower	Diversion of Funds			
2	Shri Anil Kumar Sharma	Director/Guarantor	Diversion of Funds/ Capacity to Pay			
3	Shri Shiv Priya	Director/Guarantor				
Shri Pramod Kumar Aggarwal Director/Guarantor Diversion of Funds						
The Committee directed to issue the Order accordingly and to serve the same upon the borrower						

and its related persons eview Committee-I constituted in consonance with the RBI directives comprises of the followin

- Managing Director & Chief Executive Officer of the Bank (Head of Committee)
- Chief General Manager, SASTRA Division, HO (Invitee)

The Review Committee-I, has authorized the undersigned to send this **ORDER OF THE COMMITTEE FOR REVIEW OF WILFUL DEFAULTERS** under his signature. KRISHNA PRATAP SINHA

Deputy General Manage

# उ.प्र. राज्य चीनी एवं गन्ना विकास निगम लि. इकाई: पिपराईच (गोरखपुर) 273152

Reg. No. : PIP/2025-26/निविदा/152 Date: 20.05.2025

अल्पकालिक निविदा सूचना Date: 03.04.2025 इस मिल के पेराई सत्र 2025-26 के लिए निम्न की आपूर्ति/कार्य हेतू अनुभवी

> 6:00 बजे तक बन्द लिफाफे के द्वारा निविदाये आमंत्रित की जाती है। 1. वेल्डिंग मटेरियल 2. वैक्युम फिल्टर स्पेयर्स 3. ट्रेस प्लेट कास्ट स्टील 4. ईटीपी डिफ्युजर 5.एस.एस. वायर नेटिंग एवं ब्रास लाइनर, 6. हाइड्रो जेट मशीन द्वारा ट्यूब क्लीनिंग 7.रिफ्रैक्टरी मैटेरियल 8.पुराना खाली प्लास्टिक ड्रम, पुराना खाली लोहे ड्रम, पुराना काला पन्नी एवं पुराने कटे-फटे चीनी के बोरे की बिक्री हेतु

निर्माताओ/अधिकृत डीलर/आपूर्तिकर्ताओ तथा ठेकेदारो से दिनांक 31.05.2025 शाम

निविदा फार्म की फीस रु.590.00 (GST सहित), धरोहर धनराशि मिल के कोषागार मे नगद अथवा मिल के इंडियन बैंक शाखा पिपराइच के खाता संख्या 50537210018 एवं IFSC Code: IDIB000C503 में जमा करके कार्यालय कार्य दिवस मे अथवा ई-मेल द्वारा नेविदा फार्म प्राप्त किया जा सकता है। किसी भी एक निविदा अथवा समस्त निविदा निरस्त करने का अधिकार प्रधान प्रबन्धक के पास सुरक्षित रहेगा। संपर्क अधिकारी सहायक अभियंता विद्युत (प्रभारी मुख्य अभियंता) मो नं 7860659082, क्रय प्रभारी मो नं. 6389025549, E-Mail Id: upsscdclpipraich2018@gmail.com

नोट : निविदा खोलने की तिथि तथा धरोहर धनराशि की जानकारी कार्यालय से प्राप्त किया जा सकता है। प्रधान प्रबन्धक

यूनियन बैंक 🕼 Union Bank

GOPALPURA BRANCH: Rudra Tower, B-293, Scheme 10-B Gopalpura Bypass, Jaipur, Rajasthan-302018 Ph. 9653221061 e-mail: ubin0821063@unionbankofino **DEMAND NOTICE UNDER SEC.13 (2)** 

o, **Mr. Nawal Kishor Dhaka S/o Sh. Nand Kishor Dhaka;** 1st Floor, Adarsh Apartment, Plot No /10/107, Chitrakoot, Vaishali Nagar, Jaipur, Rajasthan PIN-302021

otion of the state of the state of the state of the securitisation. The Securitisation is Reconstruction of Financial assets & Enforcement of Security Interest Act, 2002 by Gopalpura Branch, Jaipur, the Authorised Officer, was sent to you calling upon to repay the dues in your loan account/s with us at your last nown address could not be served. Therefore, the contents of the said demand notice are being

builside in this reversable.

The credit facilities/loan facilities availed by you have been classified as NPA on 28.01.2025.

The credit facilities/loan facilities availed by you have been classified as NPA on 28.01.2025.

The credit facilities and created security interest avour of the Bank. The details the credit Fcilities and secured assets are as under:

Type of Facility	Outstanding amount as on 30.04.2025	Unapplied interest as on 30.04.2025	Penal Charges	Cost/ Charges incurred by Bank	Total dues (Including interest up to 30.04.2025)	
Vehicle Loan A/c No. 210616520000064 Sanctioned limit: Rs.35.00 Lakh	Rs. 26,85,671.00	Rs.1,52,743.30	Rs. 829.00	Rs. 29.50	Rs. 28,39,272.80	
otal Dues: Rs.28,39,272.80 (Twenty Eight Lakhs Thirty Nine Thousand Two Hundred Seventy						

Two and Eighty Paisa only)

Secured Assets: - Hypothecation of Four-Wheeler described herein below MG GLOSTER SAVVY 7-SEATER DIESEL 2.0 TURBO, REGISTRATION NO: RJ 14 UH 7566 CHASIS NO.:-MZ7KD6JJG5H006044, ENGINE NO.: M921A077328

nerefore, you as borrower in terms of the aforesaid notice have been called upon to pay the reference, you as borrower in terms of the andessaul notice have been valued upon to pay the oresaid sum of Rs.28,39,272.80 (Rupees Twenty Eight Lakhs Thirty Nine Thousand Two undred Seventy Two and Eighty Paisa only) together with future interest and charges thereor ithin 60 days from the date of this publication. That on your failure to comply therewith we, the occured creditor, shall be entitled to exercise all or any of the rights under Section 13(4) of the ecuritisation and Reconstruction of Financial Assets & Enforcement of Security Interest Ac 002. In terms of Section 13(13) of the Act you shall not transfer the secured assets aforesaid om the date of receipt of the notice without Bank's prior consent.

lease take note of the provisions of sub-section (8) of Section 13 of the Act, in respect of time vailable, to redeem the secured assets.

Yours faithfully Yours faithfully AUTHORISED OFFICER Name: H. N. Meena Designation: Chief Manager

Note: Our earlier demand notice dated 13.02.2025 is hereby withdrawn and be deemed ineffective.

# Oswal Agro Mills Limited CIN: L15319PB1979PLC012267

Corporate Office: 7th Floor, Antriksh Bhawan 22. Kasturba Gandhi Marg, New Delhi-110001

# Notice for loss of share certificate

Notice is hereby given that the share certificate(s) issued by the Company are stated to have been lost/ misplaced/ stolen and the registered holder/ the legal heirs of the registered holder thereof have applied to the Company for issue of duplicate share certificate/letter of confirmation of Oswal Agro Mills Limited.

Folio No.	Name of shareholder	Number of shares	Share certificate no.	Distinctive No.	
	Mrs. Shallu Jindal			e note 1 below	

Note 1: Due to the large volume of share certificates held, it has not been feasible to list the individual certificate numbers and distinctive numbers in this notice. However, complete details of the lost certificates, including certificate numbers, folio number(s), and distinctive numbers, are available with the Company/Registrar and Share Transfer Agent and can be provided upon sending a request at cs@oswalagromills.com or admin@skylinerta.com.

Members of the public are hereby warned against purchasing or dealing in any way, with the share certificate(s) as reported lost by the above-mentioned shareholder. Any person(s) who has/ have any claim(s) in respect of the said share certificate should lodge such claim(s) with the Company at its registered office at the address given above within 15 days of the publication of this notice, after which no claim will be entertained, and the Company will proceed to issue duplicate share certificate.

For Oswal Agro Mills Limited Near Jain Colony, Vijay Inder Nagar, Daba Road, Ludhiana - 141003 (Punjab)



REGIONAL OFFICE #C3, 2nd Floor, Sector 1, Noida, Uttar Pradesh-201301, Tel: 0120-2524896

# Ref. No. 88857730000084

Dated: 08.05.2025 To the Borrower/Guarantors/Mortgagor

Borrower (Present Address): Mr SANJAY KUMAR DAS S/O KANU CHARAN DAS, Flat No.04113, CHAI-IV, ATS Green PARADISE, Greater Noida-201203 UTTAR

**PRADESH** Borrower (Property Address): Mr SANJAY KUMAR DAS S/O KANU CHARAN DAS Flat No T-05034, TOWER-5, TYPE -B, THIRD FLOOR ATS GREEN PARADISO, Admeasuring 2150 SQ FEET, situated at PLOT-GH 03, SECTOR-CHI 4, Greater Noida,

Borrower (Permanent Address): Mr SANJAY KUMAR DAS S/O KANU CHARAN DAS KANTALIA SARDARPARA, MAKARDAH, DOMJUR HOWRAH, WEST BENGAL-711409 Guarantor(Present Address) : Mrs SATABDI GANGOPADHYAY W/O SANJAY KUMAR DAS FLAT NO. 04113 ATS GREEN CHAI-IV. ATS Green PARADISE. Greater Noida-201203 UTTAR PRADESH

Guarantor (Permanent Address): Mrs SATABDI GANGOPADHYAY W/O SANJAY KUMAR DAS KANTALIA SARDARPARA MAKARDAH, DOMJUR HOWRAH, WEST

RUMAR DAS, Flat No T-05034, TOWER-5, TYPE-B, THIRD FLOOR ATS GREEN PARADISO, Admeasuring 2150 SQ FEET, situated at PLOT-GH 03, SECTOR-CHI 4, Greater Noida, Dist-GB Nagar-201310

SUBJECT: Notice for exercising the right of redemption under Section 13 (8) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act"). The undersigned being the Authorized Officer of Canara Bank, Noida Morna Branch hereinafter referred to as "the secured creditor"), appointed under the Act do hereby issue this notice, under Section 13(8) of the Act read with Rule 8(6) of the SARFAESI Rules, to

As you all are aware that the secured creditor had issued the Demand Notices, under Section 13(2) of the Act, on 01.03.2025 (date of Demand Notice), to the borrower Mr SANJAY KUMAR DAS S/O MR. KANU CHARAN DAS (hereinafter referred to as "the Borrower") and Mrs SATABDI GANGOPADHYAY W/O SANJAY KUMAR DAS hereinafter referred to as "the Guarantor") demanding to pay an amount of Rs. 32,23,444 (Rupees Thirty Two Lakhs Twenty three Thousand Four Hundred Forty Four only )and interest stated thereon within 60 days from the date of receipt of the said notices.

Since, the Borrowers / Firm, the mortgagors and the Guarantor (above mentioned names) having failed to repay the amount mentioned in the above said demand notices, the Authorized Officer under Section 13(4) of the Act had taken symbolic/Physical possession of the secured assets described in the Possession Notice dated 06.05.2025 . Further, the said symbolic/ Physical possession notice was duly published in BUSINESS STANDARD (Name of newspaper in local language) and BUSINESS STANDARD(Name of English Newspapers) newspapers on 08.05.2025 (Date of publication).
To comply with the provision of SARFAESI Act, 2002 read with Rule 8(6) of SARFAESI

Rules, you all are hereby given a last and final opportunity to redeem and reclaim the secured assets, which are in possession of the secured creditor, within 30 days from the receipt of this notice, by discharging the liability of Rs 31,25,492/-(Rupees thirty one Lakhs twenty five Thousand four Hundred ninety two only)as on 08.05.2025, plus subsequent interest, costs and expenses in full, failing which the sale notice under the Act will be published in the newspaper specifying one of the following modes mentioned below, to sell

By obtaining quotations from the persons dealing with similar secured assets or otherwise interested in buying assets; or By inviting tenders from the public; or

- By holding public auction including through e-auction mode; or iv. By private treaty.
- As per Section 13(8) of the Act, you are entitled to redeem the secured Assets at any time

before the date of publication of sale notice in Newspapers, failing which your Right to redeem the mortgaged property as per Section 13(8) of the Act shall stand extinguished. This is without prejudice to any other rights available to the secured creditor under the subject Act/ or any other law in force

CANARA BANK. AUTHORISED OFFICER

HINDUJA HOUSING FINANCE

ALM - Parmod Chand, Mob No. - 9990338759 • CLM - Anshika Rana Mob No. - 875

PUBLIC NOTICE OF PHYSICAL POSSESSION OF IMMOVABLE PROPERTY Mr. AAKASH OM PRAKASH (Borrower), Narasan Kalan, Haridwar, Uttarakhanc

Mrs. CHAYA (Co-borrower)
 31 SAINIK COLONY, VALMIKI, Roorkee, Distt. Haridwar, Uttarakhand - 247666

31 SAINIK COLLONY, VALMIKI, Roorkee, Distr. Haridwar, Uttarakhand - 247666

3. Mr. AAKASH OM PRAKASH, Mrs. CHAYA (Property Address)
Part of Mutalika khasra no. 1407/1 mi, Padali Gujjar, pargana & tehsil-Roorkee Tehliwala
Valmiki Mandir Roorkee, Uttarakhand, 247667

LAN No. UT/UTK/DHO/M000000942 & DL/RUK/ROKE/A000000270
ereas vide Order dated 04.02.2025 passed by District Magistrate, Haridwar, Uttarakhand, the

hysical possession of the property being All that piece and parcel of "One House Constructed on the of land, measuring in East 21 feet 2 Inch in West 21 feet 2 Inch in North 43 feet 11 Inch in South 44 fee of land, measuring in Last 21 feet 2 inch in west 21 feet 2 inch in North 43 feet 11 inch in South 44 feet of total area 930.415 Sq. feet or 86.469 sq meter Coved area 1184.407 sq feet, pertaining to part of khasra no. 1407/1 mi situated in Village Padali Gujjar (within limit of Nagar Panchyat Padali Gujjar) Pargana and Tehsil and Dist Haridwar- 247670" has been taken over by M/s Hindula Housing Finance Ltd. on 14.05.2025.

The borrowers in particular and the public in general are hereby cautioned not to deal with the

property and any dealings with the property will be subject to the charge of M/s Hinduja Housing Finance Ltd.

Date: 21-05-2025, Place: Roorkee Authorised Officer, For Hinduja Housing Finance Limited

JAISALMER BRANCH; B-447 Near Mandir Palace Parking
Jaisalmer (M). JAISALMER, RAJASTHAN-345001
Mobile: 8288848555: & Email id: iob2428@iob.in)
SYMBOLIC POSSESSION NOTICE (for immovable property) [(Rule 8(1)]

Whereas The undersigned being the Authorised Officer of the Indian Overseas Bank JAISALMER. B-447 Near Mandir Palace Parking, Jaisalmer (M), JAISALMER, RAJASTHAN 345001, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforce-ment) Rules, 2002 issued a demand notice dated 09/12/2024 calling upon the Borrowers/Mortgagors/Guarantors: Shri/M/S SHREE NAGNECHI AQUA, OPP. SHREE MAJISA TEMPLE, KACHCHI BASTI, POLICE LINE, JAISALMER, RAJASTHAN-345001, SUMER SINGH RATHORE, (hereinafter referred as 'borrowers') to repay the amount mentioned in the notice being Rs.24.51,646.95 (Twenty-lour lakh, fifty one thousand, six hundred forty six and paisa ninety five) as on 02/12/2024 with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notice.

ceipt of the said notice. ) The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described hereir 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 this **20th day of May of the year (2025)**(2) The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **Indian Overseas Bank** for an amount of **Rs.24,51,646.95 (Twenty-four lakh, fifty one thousand, six hundred forty six and paisa ninety five) as on <b>02/12/2024** with interest thereon at contractual rates & rests as agreed, charges etc., from the aforesaid date mentioned in the demand notice till date of payment less repayments, if any, made after issuance of Demand Notice. The dues payable as on the date of taking possession is **Rs. 26,25,853/- (Twenty-six lakh, Twenty five thousand, Eight Hundred Fitty Three only)** payable with further interest at contractual rates & rests, charges etc., till date of payment. (3) The borrowers attention is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets. Rule 8 of the said Rules on this 20th day of May of the year (2025)

DESCRIPTION OF THE MOVABLE/IMMOVABLE PROPERTY Nature of security:- 1.Hypothecation:- Hypothecation of Machineries. 2.Mortgage:- All that part and parcel of immovable property situated at residential Plot No-4, at Khasra Nos. 43/323, 43/367, 43/368, 43/369, 43/370, 43/371, Village-Darbari Ka Gaon, AlsALMER, Raj. Admeasuring 2223.74 sq.ft. in The Name o Sumer Singh S/o Jethu Singh. Bounded by:- East: Khasra No.38, West: Road 30 feet, North: Plot No.5, South: Road 30 feet

### **Repco Home Finance Limited**

E - AUCTION SALE NOTICE

and Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 hereas the Borrower: Mr.Rakesh Sharma, S/o.Gopilal Sharma and Co-Borrower: Mrs.Monika Sharma, W/o.Rakesh Sharma, have borrowed money from Repco Home Finance Limited Jodhpur Branch against the mortgage of the immovable property more fully described in the schedule hereunder. Since, the Borrowers failed to repay the loan amount, the company has issued emand Notice under Section 13(2) of the Sarfaesi Act, 2002 on 25.06.2024 calling upon them to epay the amount mentioned in the notice vide Loan Account No.NHL10010275000071 being ₹3,61,657/- with further interest from 14.06.2024 together with costs and expenses within 60 da om the date of the said notice.

Whereas the borrowers having failed to pay the dues in full, the secured creditor, Repco Home Finance Limited has decided to sell the under mentioned secured asset in "As is where is condition" and "As is what is condition" under Section 13(4) of the Act read with Rules 8 & 9 of the Security nterest (Enforcement) Rules 2002 for realization of the debts dues to the company. The dues of the corrower being vide Loan Account No.NHL10010275000071 being ₹ 4,26,057/- as on 12.05.2025.

DESCRIPTION OF THE PROPERTY: All that piece and parcel of property bearing No.E 11/304, [EWS], III Floor, Affordable Housing Policy Model No.4, K.No.667,668,670,671,672,673 to

677, Gram-Chokha, Jodhpur Dist-Jodhpur Raj (hereinafter referred as the said property admeasuring area – 325 super built up area four boundaries of the said property: North: Road-40'feet RESERVE PRICE ₹ 4,98,000/- EMID (10% of Reserve Price) ₹ 49,800/- Minimum Bid Increment Amount ₹ 10,000/ or E-Auction procedure, please Contact M/s.4Closure, Mr.M.Dinesh - 81420 00735, 81420 00061.

or inspection of the property the intending bidders may contact the Branch Head, Repco Home Finance

0291-2950023. Date: 14.05.2025

POSSESSION NOTICE (For Immovable Property)

orized officer of ManiBhavnam Home Finance India Pvt. Ltd., a (hereinafter referred t as "MBHF"). MBHF, which has duly been Authorised by the Central Government, vide a notification dated 17.06.2021, to be treated as a Financial Institution, for the purposes of the "The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, having its Registed Office At:-2nd Floor, N-2, South Extension Part-1, New Delhi-110049, under the provisions of the ecuritisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (5 OF 2002) (hereinafter referred to as "Act") and in exercise of the powers conferred under Section 13(2) o the Act read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice to the following borrowers and co-borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower/Guarantor having failed to repay the amount, notice i 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 under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on as per under mentioned

Name of the Borrower/Co-Borrower:- 1. Punam Sharma W/o Hari Shankar Sharma 2. Hari Shankar Sharma S/o Mohan Lal Sharma Add;- 176 A, Shree Ram. Vihar, Agra Road, umdoli, Jaipur - 302051, Rajasthan, Also At: Hari Shankar Sharma S/o Mohan Lal Sharma Flat No. 04, 5th Floor, Aarohi Homes, Plot No. 177 178, Patel Nagar, Near Dadu Dayal Nagar, Kalyanpura

mand Notice Dated: 01.03.2025 Date of Possession: 13-05-2025 oan Agreement No. HL00000000009572

ount of Demand Notice:-Rs. 45,42,846.35/- as on 16.02.2025 scription Of Immovable Property/Secured Asset Is As Under: - All that piece and parcel of Fla o. 604, 5th Floor, Aarohi Homes, Plot No. 177, 178, Patel Nagar, Near Dadu Dayal Naga alyanpura, Sanganer, Jaipur 302020, Rajasthan. Owned By Hari Shankar Sharma

Place :- Jaipur Manibhavnam Home Finance India Private Limited

# **JKC**ement

J.K. Cement Limited (CIN: L17229UP1994PLC017199) Registered Office: Kamla Tower, Kanpur-208001, Uttar Pradesh Telephone: +91-512-2371478 Fax: +91-512-2332665 Email: shambhu.singh@jkcement.com Web: www.jkcement.com

March, 2018 and the Equity Shares of the Company in respect of which dividend entitlement have remained unclaimed for seven consecutive years from the financial year ended 31st March, 2018 will become due for transfer to the Investor Education and Protection Fund of the Central Government (IEPF) in the first week of September, 2025, pursuant to the provisions of Section 124 of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016. The relevant details are available on the Company's website www.jkcement.com under the section 'Information about IEPF'. Individual letter in this regard has been sent to the concerned Members at thei address registered with the Company / the Depository Participants.

Members are advised to lodge their claims in respect of the above by writing to our RTA M/s NSDL Database Management Limited (NDML) 4th Floor, Tower 3, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai- 400 013 by 31st July, 2025. If any valid claim is not received by NDML on or before 31st July, 2025, the Company shall proceed to transfer such unclaimed dividend and shares to IEPF in accordance with the aforesaid provisions of law. Once these unclaimed dividend and underlying shares are transferred to IEPF, such shares may be claimed by the concerned Members only from IEPF Authority and no claim from the shareholders whose unclaimed dividend and underlying shares stand transferred would be entertained by the Company.

The unclaimed and unpaid dividends for the Financial Year ended and 31st March, 2017 have been transferred to IEPF and underlying share have been transferred to IEPF as informed

Clarification on this matter, if required, may be sought by sending e-mail at shambhu.singh@jkcement.com or sunilk@ndml.in or by calling at telephone No. 022-4914-2578/2589.

Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016. For J.K. Cement Limited

Place : Kanpur Date: 20.05.2025

ICSI Membership No. FCS 5836

Date: 20.05.2025; Place: JAISALMER SD/- Authorized Officer, Indian Overseas Bank

### JODHPUR BRANCH: Plot No. 178, Shree Narayanam, 6th Upper Chopasni Rd, Near Bombay Motor Circle, Baldev Nagar, Jodhpur, Rajasthan 342003

Sale of Immovable Properties Mortgaged to Repco Home Finance Ltd. Under Securitisation

Whereas the Borrower, Co-Borrowers & Guarantor having failed to pay the amount due to the Company as called for in the said demand notice, the Company has taken possession of the securec asset more fully described in the schedule hereunder by issuing **Possession Notice** under Section 13(4) of the Act on **05.11.2024**.

Date / Time of E - Auction: 26.06.2025, 11.00 a.m. - 12.00 Noon (with unlimited auto extension of 5 minutes)

Last Date & time for submitting E-Tenders: 25.06.2025, 04.00 p.m

South: Flat No.E-11/301, East: Entrance, West: Flat No.E-11/303.

imited, Jodhpur Branch, on all working days between 10 a.m & 5 p.m. Contact Nos.89398 56934 & Authorised Officer, Repco Home Finance Limited

Manibhavnam Home Finance India Private Limited

APPENDIX IV Rule 8 (1) Date. 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 "MBHF" and interest other charges thereon. The attention of the Borrower is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

nganer, Jaipur 302020, Rajasthan

Authorised officer

Transfer of unclaimed/unpaid Dividend and Equity Shares to the Investor Education and Protection Fund Members are hereby informed that unclaimed dividend for the Financial Year ended 31s

This Notice is published pursuant to the applicable provisions of the Investor Education and

Shambhu Singh Vice President & Company Secretary