

SCHEDULE I
FORM A
PUBLIC ANNOUNCEMENT

(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

FOR THE ATTENTION OF THE STAKEHOLDERS OF SMARTPING FINANCE PRIVATE LIMITED

1.	NAME OF CORPORATE PERSON	SMARTPING FINANCE PRIVATE LIMITED
2.	DATE OF INCORPORATION OF CORPORATE PERSON	03/07/2024
3.	AUTHORITY UNDER WHICH CORPORATE PERSON IS INCORPORATED /REGISTERED	Incorporated under the Companies Act, 2013 having authority of Registrar of Companies, Chandigarh
4.	CORPORATE IDENTITY NUMBER / LIMITED LIABILITY IDENTITY NUMBER OF CORPORATE PERSON	U64990PB2024PTC061979
5.	ADDRESS OF THE REGISTERED OFFICE AND PRINCIPAL OFFICE (IF ANY) OF CORPORATE PERSON	Cabin No. 311, 3rd Floor, TDS Towers, Plot No. 193, Phase 8- B, Industrial Area, Daon, Rupnagar, S.A.S. Nagar (Mohali), Punjab, India-160055
6.	LIQUIDATION COMMENCEMENT DATE OF CORPORATE PERSON	15 th December, 2025
7.	NAME, ADDRESS, EMAIL ADDRESS, TELEPHONE NUMBER AND THE REGISTRATION NUMBER OF THE LIQUIDATOR	Nikhil Sachdeva 541-L, Model Town, Preet Hospital Road, Ludhiana- 141002 PB Email Id: vl.smartping@gmail.com Mobile: +91 86990 03124 IP Registration No: IBBI/IPA- 001/IP-P02743/2022-2023/14184
8.	LAST DATE FOR SUBMISSION OF CLAIMS	14 th January, 2026

Notice is hereby given that the Smartping Finance Private Limited has commenced voluntary liquidation on 15th December, 2025.

The stakeholders of Smartping Finance Private Limited are hereby called upon to submit a proof of their claims, on or before 14th January, 2026, to the liquidator at the address mentioned against item 7.

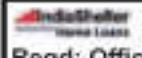
The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties



Nikhil Sachdeva
Liquidator
IP Registration No: IBBI/IPA- 001/IP-P02743/2022-2023/14184

Date: 19.12.2025
Place: Ludhiana

**INDIA SHELTER FINANCE CORPORATION LTD.**

Regd. Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002
Branch Office:- Shop No. 59, First Floor, Lajpat Nagar, Gt Road, Next To Pnb Bank, Panipat- 132103, 1st Floor, Sco 15, Ambala Road, Zirakpur - 140603

CORRIGENDUM

This is in reference to the Possession Notice advertisement published in this newspaper on 18.12.2025 against the borrowers in which the please read Bottom Place as Karnal, Yamuna Nagar, All Other Detail Will Remain The Same.

Date:- 19.12.2025 For India Shelter Finance Corporation Ltd
Place:- Karnal, Yamuna Nagar (Authorized Officer)

OFFICE OF THE RECOVERY OFFICER-I/II
DEBTS RECOVERY TRIBUNAL CHANDIGARH-(DRT 3)
Ground Floor, SCO 33-34-35, Sector-17A, Chandigarh-160017

DEMAND NOTICE
(THROUGH DASTI/PUBLICATION)
NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.
RC/643/2025
PUNJAB NATIONAL BANK
VERSUS
SH. HARDEV SINGH
To,
(CD 1) Sh. Hardev Singh S/o Sh. Mal Singh, R/o Old Grain Market, Nihal Singh Wala, Tehsil Nihal Singh Wala, District Moga -142055.
(CD 2) Sh. Gurcharan Singh Son of Sh. Mal Singh, R/o Old Grain Market, Nihal Singh Wala, Tehsil Nihal Singh Wala, District Moga -142055.
(CD 3) Sh. Arjinder Singh Son of Sh. Bikker Singh, R/o V.P.O. Nihal Singh Wala, District Moga.
This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3) in OA/166/2024 an amount of Rs. 29,04,301.71 (Rupees Twenty Nine Lakhs Four Thousand Three Hundred One & Paise Seventy One Only) along with pendente lite and future interest @ 8.00% Simple Interest Yearly w.e.f. 17.01.2024 till realization and costs of Rs. 32,000/- (Rupees Thirty Two Thousand Only), has become due against you (Jointly and severally/Fully/Limited).
2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.
3. Whereas it has been shown to the satisfaction of Tribunal that it is not possible to serve you in the ordinary way, therefore this notice is given by this publication directing you to put in appearance before this tribunal on 01.01.2026 at 10:30 AM.
4. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.
5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate/ execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.
Given under my hand and the seal of the Tribunal, on this date 04.11.2025.
Recovery Officer
DEBTS Recovery Tribunal Chandigarh, (DRT 3)

**THE BIGGEST CAPITAL ONE CAN POSSESS**

KNOWLEDGE
Read to Lead

FINANCIAL EXPRESS

SCHEDULE I
FORM A
PUBLIC ANNOUNCEMENT
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation) Regulations, 2017)

FOR THE ATTENTION OF THE STAKEHOLDERS OF SMARTPING FINANCE PRIVATE LIMITED

1. Name of Corporate Person	SMARTPING FINANCE PRIVATE LIMITED
2. Date of Incorporation of Corporate Person	03/07/2024
3. Authority under which Corporate Person is Incorporated/ Registered	Incorporated under the Companies Act, 2013 having authority of Registrar of Companies, Chandigarh
4. Corporate Identity Number/ Limited Liability Identity Number of Corporate Person	U64990PB2024PTC061979
5. Address of the Registered Office and Principal Office (if any) of Corporate Person	Cabin No. 311, 3rd Floor, TOS Towers, Plot No. 193, Phase B-B, Industrial Area, Doon, Rupnagar, S.A.S. Nagar (Mohali), Punjab, India-160055
6. Liquidation Commencement Date of Corporate Person	15th December, 2025
7. Name, Address, Email Address, Telephone Number and the Registration Number of the Liquidator	Nikhil Sachdeva 5414, Model Town, Preet Hospital Road, Ludhiana- 141002 PB Email Id: vsmartping@gmail.com Mobile: +91 86990 03124 IP Registration No: IBBI/IPA- 001/IP-P02743/2022-2023/14184
8. Last Date for Submission of Claims	14th January, 2026

Notice is hereby given that the Smartping Finance Private Limited has commenced voluntary liquidation on 15th December, 2025.

The stakeholders of Smartping Finance Private Limited are hereby called upon to submit a proof of their claims, on or before 14th January, 2026, to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Nikhil Sachdeva
Liquidator
IP Registration No: IBBI/IPA- 001/IP-P02743/2022-2023/14184
Date: 19.12.2025
Place: Ludhiana

PUBLICATION
Dasti/Speed Post
IN THE DEBTS RECOVERY TRIBUNAL AT LUCKNOW
Ministry of Finance
(Department of Financial Services)
600/1, University Road, Near Hanuman Setu Temple, Lucknow-226007
(Jurisdiction Part of U.P.)

M. A. No. 95/2025
NOTICE
Between
Bank Of India.
VERSUS
M/s RK Industry & Others.
To,
1. M/s R.K. Industry office at Srinagar Colony, Hardoi Road, Village Isulipuri, Tehsil and district Sitapur 261001.
2. Mrs. Lakshmi Devi wife of Sari US Awasthi, R/o-Vikas Nagar, Hardoi Road, Tehsil and district - Sitapur 261001.
3. Rajendra Kumar Srivastava son of late H.N. Srivastava, residence of MDS 35 Sector G, L DA Colony, Kanpur Read, Lucknow-226012.
.....Respondent(s)/JDs.
Where, in the above said case, the applicant has made a M.A., Copy of the MA is herewith enclosed.
Take notice that you are hereby required to appear before Registrar, of this Tribunal, On 9th Day of Jan, 2026 at 10:30 A.M. in the forenoon in person or by a pleader/advocate to show-cause, why the said M.A. should not be allowed. Failing which the said M.A. will hear and determine ex-parte.
Given under my hand and seal of this Tribunal on the 10th day of December, 2025
Encl: As above
Registrar
Debts Recovery Tribunal
Lucknow

Form No. 3
(See Regulation 13 (1)(a))
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)
1st Floor SCO 33-34-35 Sector-17 A, Chandigarh
(Additional space allotted on 3rd & 4th Floor also)

Case No.: OA/1544/2025
Summons under sub-section (4) of section 19 of the Act, read with sub- rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.
CANARA BANK
VS
RANJODH SINGH
To,
(1) Ranjodh Singh D/W/S/O- Nepal Singh Ranjodh Singh Son of Shri Nepal Singh R/o Village Ballu Tehsil and District Karnal Haryana, Karnal, Haryana
SUMMONS
WHEREAS, OA/1544/2025 was listed before Hon'ble Presiding Officer/ Registrar on 04.11.2025.
WHEREAS this Hon'ble Tribunal is pleased to issue summons/notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs.3676087.60/- (application along with copies of documents etc. annexed).
In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-
(I) To show cause within thirty days of the service of summons as to why relief/prayer for should not be granted;
(II) To disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application.
(III) You are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties.
(IV) You shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal.
(V) You shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.
You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 05/01/2026 at 10:30 A.M. failing which the application shall be heard and decided in your absence.
Given under my hand and the seal of this Tribunal on this date: 10/11/2025
Signature of the Officer Authorised to issue summons.

Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) 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) mad with Rule 3 of the Security Interest (Enforcement) Rules, 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below 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 under Section 13(4) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IIFL HFL for an amount as mentioned herein under interest thereon. The borrowers attention is invited to provisions of sub-section (8) of section 13 of the Act, if the borrower dears the dues of the "IIFL HFL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IIFL HFL" and no further step shall be taken by "IIFL HFL" for transfer or sale of the secured assets.

Name of the Borrower(s) Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Shiv Bahadur, Mrs. Vidya Devi Shiv Bahadur (Prospect No IL10905278)	Bhawan No. 106 ward no. 2 Village porhali, Block Deeh, near of temple, Raebareli, Uttar Pradesh 229310 Area Admeasuring (IL SQ. FT.) Property Type: Built Up Area Property Area: 435	Rs. 348631/- Rupees Three Lakh Forty Eight Thousand Six Hundred Thirty One Only	26-08-2025	16-12-2025

For, further details please contact to Authorised Officer at Branch Office : 1017, Tenth Floor, Cyber Heights, TC 22 and TC 55, Vibhuti Khand, Gomti Nagar, Lucknow- 226 010 or Corporate Office : IIFL Tower, Plot No. 98, Udyog Vihar, Ph-VI Gurgaon, Haryana.

Place : Raebareli ; Date : 19.12.2025
Sd/-, Authorised Officer, For IIFL Home Finance Ltd.

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

**बैंक ऑफ बड़ोदा**
Bank of Baroda

Zonal Stressed Assets Recovery Branch
SCO 1120-1121, Sec. 22-B, Chandigarh
E-AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE/MOVABLE PROPERTIES [See Proviso to Rule 6(2) & 8(6)]

E-Auction Sale Notice for Sale of Immovable/Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 6(2) & 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particulars to the Borrower(s), Mortgageor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by The Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/ Mortgageor(s)/ Guarantor(s)/ Secured Asset(s)/ Dues/ Reserve Price/E-Auction date & Time, EMD and Bid increase amount mentioned below :

Name & Address of the Borrower(s), Guarantor(s) & Mortgageor(s)	Detail of the Property with Unknown Encumbrances, if any	Total Dues Excluding Interest & other Charges thereon	Reserve Price		Property Inspection Date & Time	Authorised Officer
			EMD	Bid Increment Amount		
Z.O. SARB CHANDIGARH BORROWER (S) : M/s AGM Auto Pvt. Ltd. M/s AGM Auto Pvt. Ltd., under CIRP through Resolution Professional at:- D-253, 7th Floor, Phase 8A, Sector 75, Industrial Area, Mohali, Punjab- 160055,	Property No.1: Residential Property (Land and Building) measuring area 209 sqm situated at House No.2009, Sector 21, Panchkula Haryana in the name of Smt. Nisha Kalsi. SYMBOLIC Property No.2: Commercial Property (Land only) measuring area 08 Marlas situated at Village Naraingarh, Tehsil Naraingarh, District Ambala, Haryana in the name of Smt. Nisha Kalsi. PHYSICAL	Rs. 3.86 CR + interest and other charges w.e.f. 17.11.2022 (-) Recovery, if any	Rs.3,24,97,000/-	19-01-2026 at 11:30 am to 04:00 pm	Contact No. 8826990503	
			Rs. 32,49,700/-			
			Rs.1,00,000/-			
			Rs.30,00,000/-			
GUARANTORS : (1) Nisha Kalsi W/o Surinder Kalsi, (2) Surinder Kalsi S/o Sh. Shayam Lal, Both residents of House No. 2009, SECTOR-21, Panchkula, District Panchkula, Haryana, India, 134109			Rs. 3,00,000/-			
			Rs.1,00,000/-			

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.bank.in/e-auction> and online auction portal Baanknet.com. Also, prospective bidders may contact the Authorised officer on Mobile _8826990503

IT MAY BE TREATED AS STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

DATE : 16-12-2025
PLACE : CHANDIGARH
AUTHORISED OFFICER (BANK OF BARODA)

**यूनियन बैंक ऑफ इंडिया**
Union Bank of India
A Government of India Undertaking

REGIONAL OFFICE, LUCKNOW, Union Bank Bhawan, 1st floor, Vibhuti Khand, Near Mantri Awasthi, Gomti Nagar, Lucknow-226010
POSSESSION NOTICE

Whereas the undersigned being the authorized officer of Union Bank of India, under the Securitization and Reconstruction of Financial Assets and Enforcement Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the following borrowers to repay the amount mentioned in the notice being within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower 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/her under Section 13(4) of the said Act 2002 read with rule 9 of the said Rules.

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 Union Bank of India for an amount of dues outstanding together with interest thereon with costs and charges. **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 asset.**

Sl. No.	1)Name & Add. Of Borrower 2)Name & Add. Of Guarantor 3) Branch	Description Of Mortgaged Property	Date of Demand Notice/ Date of Symbolic Possession / Amount Due
1.	Borrower: 1a. M/s New Vasundhara Sarees and Suits, Address: House Number 222, Alam Nagar, Sitapur, Uttar Pradesh, 261001 1b. Mrs. Tushar Sharma S/o Mr. Vijay Kumar Sharma, Address: House Number 222, Alam Nagar, Sitapur, Uttar Pradesh, 261001 (Proprietor in Account M/s New Vasundhara Sarees and Suits) Guarantor: 2a. Mrs. Neeru Sharma W/o Mr. Vijay Kumar Sharma, Address: House Number 222, Alam Nagar, Sitapur, Uttar Pradesh, 261001 (Guarantor in A/c M/s New Vasundhara Sarees and Suits) 2b. Mr. Ishwar Soni S/o Mr. Bhupendra Kumar Soni, Address: 181, Holi Nagar, Nai Basti, Sitapur, Uttar Pradesh- 261001 (Guarantor in A/c M/s New Vasundhara Sarees and Suits) 3). SITAPUR EYE HOSPITAL BRANCH Email: ubin0538418@unionbankofindia.bank	Equitable Mortgage of Residential House Number 222, Alamnagar, Pargana- Khairabad, Sitapur, Uttar Pradesh, Admeasuring- 851.00 Sq. Ft., Property Owned By- Mrs. Neeru Sharma W/o Late Vijay Kumar, Boundaries: East: Rood, West: Shri K Nigam, North: House of Shri Gaya Prasad Mishra, South: House of Shri Ram Swaroop.	04.08.2025 16.12.2025 (Symbolic) Rs. 17,59,921.29 Plus Interest at Contractual Rate from 01.07.2025 and Cost Minus Amount Paid If any after the date of Demand Notice.

Date - 19.12.2025, Place - Sitapur
Authorised Officer Union Bank of India

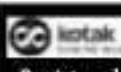
WIZZMONI FINANCIAL SERVICES LIMITED
(formerly Unimoni Financial Services Limited)
RO: N.G. 12 & 13 Ground Floor, North Block, Manipal Centre, Dickenson Road, Bangalore - 560 042. CIN No. U85110KA1995PLC018175

PUBLIC NOTICE

This is to inform the Public that Auction of pledged Gold Ornaments will be conducted by WIZZMONI FINANCIAL SERVICES LIMITED (formerly Unimoni Financial Services Limited) on 22.12.2025 at 10:00 am at the respective centers given below. The Gold Ornaments to be auctioned belong to Loan Accounts of our various Customers who have failed to pay their dues. Our notices of auction have been duly issued to these borrowers. The Gold Ornaments to be auctioned belong to Overdue Loan Accounts of our various Customers mentioned below with branch name.

Auction Centre Address & Loan Nos: BALLIA (BIA - Building No 15, Panni Tanki Road, before Church Cutra, Ballia -277001, Contact no : 9305006705) 2141714, 2175471, 2178845, 2181099. DEORIA (DEO - Kailash Mandap, Next To O B C, Gorakhpur Road, -274001, Contact No.9935305599) 2174729, 2205351. GORAKHPUR (GOR - No. 2, Ground Floor, Prahlad Rai Trade Centre, Bank Road Crossing -273001, Contact: 9839755335) 2181885, 2179291, 2138926, 2138140, 2182592, 2177800, 2178373, 2181459. KASIA (KSA - No 124, Main Road Gola Bazarkasia, Kushnagar, Kasia -274402, Contact no : 9305020600) 2127759, 2166996, 2206952, 2141835, 2158752, 2184141, 2177559, 2140192, 2180610, 2207596, 2144589, 2184742. UNNAO (UNN - Building No 2, Babuganj, Unnao -209801, Contact no : 9307616727) 2157977, 2141023, 218742. VARANASI (VAN - KAMLA NAGAR, SIGRAC- 191120 -2, GROUND FLOOR VARANASI-221010, Contact No. 9839222366) 2178247, 2176791, 2198748.

(Reserves the right to alter the number of accounts to be auctioned &/ postpone / cancel the auction without any prior notice)

**Kotak Mahindra Bank Limited**
Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051
Branch Office: 2nd Floor, Ambadevi building, KG Marg, Connaught Place, Delhi 110001
Corporate Identity Number - L65110MH1985PC038137

POSESSION NOTICE

Notice Regarding Possession of Immovable Property u/s 13(4) of SARFAESI Act, 2002
r/w. Rule 8 (1) of Security Interest (Enforcement) Rules, 2002

Whereas, The undersigned being the Authorised Officer of M/s. Kotak Mahindra Bank Ltd. under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under sections 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 09th September, 2025 calling upon the parties (1.) M/s VV Textiles (Borrower); (2.) Mr. Abhishek Kumar Jakhodia ("Guarantor"); (3.) Ms. Kiran Devi Jakhodia ("Guarantor and Mortgagee"); (4.) Ms. Kavita Goel ("Guarantor") and (5) Ms. Anjali Agarwal ("Guarantor") to repay the amount mentioned in the notice being Rs. 8,48,92,059.23 (Rupees Eight Crore Forty Eight Lakh Ninety Two Thousand Fifty Nine and Paise Twenty Three Only) outstanding as on 31st Aug 2025, together with further interest and other charges thereon at the contractual rates upon the footing of compound interest from 1st Sep. 2025 till its realization ("outstanding amount") within 60 days from the date of the said Demand Notice.

The aforementioned Borrower/Guarantor(s)/Mortgageor(s) having failed to repay the amount, notice is hereby given to the borrower/guarantor/mortgageor 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 Section 13(4) of the SARFAESI Act read with Rule 8 Security Interest Enforcement Rules, 2002 on this 16th day of December of the year 2025.

The aforementioned Borrower/Guarantor(s)/Mortgageor(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 M/s. Kotak Mahindra Bank Ltd. for an amount of Rs. 8,48,92,059.23 (Rupees Eight Crore Forty Eight Lakh Ninety Two Thousand Fifty Nine and Paise Twenty Three Only) outstanding as on 31st Aug 2025, and interest thereon.

The Borrower/Guarantor(s)/Mortgageor(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.

Description of the Immovable Property

Industrial Property which is in Pari Passu charge with SBI-
ALL THAT PIECE AND PARCEL OF
1. Land and Building situated at D-26, UPSIDC Industrial Area, Rooma, Kanpur- 208001 admeasuring total area 1068.79 Sqr. Mt. owned by Smt. Kiran Devi Jakhodia along with present and future structures including all present and future rights, title, interest easements, privileges, fitting, fixtures, connections, rights in common driveway, lift (if any), entrances, passages, staircase present and future development rights and other common facilities and amenities provided therein situate.

2. Land and Building situated at D-25, UPSIDC Industrial Area, Rooma, Kanpur- 208001 admeasuring total area 1072.90 Sqr. Mt. owned by Smt. Kiran Devi Jakhodia along with present and future structures including all present and future rights, title, interest easements, privileges, fitting, fixtures, connections, rights in common driveway, lift (if any), entrances, passages, staircase present and future development rights and other common facilities and amenities provided therein situate.

3. B-43, UPSIDC Industrial Area, Rooma, Kanpur admeasuring 2000.00 Sqr. Mrs. owned by Smt. Kiran Devi Jakhodia along with present and future structures including all present and future rights, title, interest easements, privileges, fitting, fixtures, connections, rights in common driveway, lift (if any), entrances, passages, staircase present and future development rights and other common facilities and amenities provided therein situate.

Date: 16th Dec, 2025
Place: Kanpur
For Kotak Mahindra Bank Ltd.,
Authorized Officer

**EXPRESS**

Careers

**Mumbai Port Authority**
MECHANICAL AND ELECTRICAL ENGINEERING DEPARTMENT

Applications are invited from eligible Indian Nationals for engagement as **Jr. Professional Interns (Electrical)** in OPL Divisions of MbPA purely on contract basis.

Last date of receiving applications is **12/01/2026**.

For details regarding educational qualifications, age, experience, application format etc., please visit our website www.mumbaiport.gov.in (people & career/jobs/).

MbPA-37-2025
CHIEF MECHANICAL ENGINEER

**भारतीय रिज़र्व बैंक सर्विसेज़ बोर्ड**
RESERVE BANK OF INDIA SERVICES BOARD

Advt. No. RBISB/BA/04/2025-26

Lateral Recruitment of Experts on Full-Time Contract Basis in Reserve Bank of India (RBI)

Applications are invited for Lateral Recruitment of Experts on Full-Time Contract Basis to the following posts in the Reserve Bank of India:

Sr. No.	Name of the Post	Vacancies
Department of Information Technology (DIT)		
1.	Data Scientist	2
2.	Data Engineer	2
3.	IT Security Expert	7
4.	IT System Administrator	5
5.	IT Project Administrator	3
6.	AI / ML Specialist	3
7.	IT - Cyber Security Analyst	5
8.	Network Administrator	3
Premises Department		
9.	Project Manager	5
Department of Supervision (DoS)		
10.	Market & Liquidity Risk Specialist	1
11.	IT - Cyber Security Analyst	13
12.	Operational Risk Analyst	2
13.	Analyst (Credit Risk)	2
14.	Analyst (Market Risk)	2
15.	Risk Analyst	5
16.	Accounts Specialist	5
17.	Risk Assessment & Data Analyst	2
18.	Policy Research Analyst	2
19.	Business & Financial Risk Analyst	6
20.	Data Engineer-I	1
21.	Data Engineer-II	1
22.	Data Analyst (Micro Data Analytics)	1
23.	Banking Domain Specialist	1
24.	Data Scientist (Data modelling)	2
25.	Bank Examiner (Liquidity Risk)	1
26.	Senior Bank Examiner (Liquidity Risk)	1
27.	Data Scientist (Advanced Analytics)	4
28.	Credit Risk Specialist	4
29.	Programme Coordinator (CoS)	2
Total		93

2. For all other details such as eligibility criteria, reservation of vacancies, scheme of selection, submission of online applications and other instructions, please refer to the detailed advertisement to be published on the Bank's website (www.rbi.org.in) on **December 17, 2025**. Candidates can apply for the aforementioned posts only by online mode through the Bank's website.

3.IMPORTANT DATES:

Website Link Open - For Online Registration of Application and Payment of Fees/Intimation Charges	December 17, 2025 to January 06, 2026 (till 06:00 PM)*
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* The Board reserves the right to make any changes in these dates.

NOTE: Corrigendum/ Addendum, if any, issued on the above advertisement will be published only on the Bank's website (www.rbi.org.in).

