

**FORM A****PUBLIC ANNOUNCEMENT**

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

**FOR THE ATTENTION OF THE CREDITORS OF VITASTA SOFTWARE INDIA PRIVATE LIMITED**

<b>RELEVANT PARTICULARS</b>		
1.	Name of corporate debtor	VITASTA SOFTWARE INDIA PRIVATE LIMITED
2.	Date of incorporation of corporate debtor	27.04.2024
3.	Authority under which corporate debtor is incorporated / registered	Registrar of Companies, Delhi
4.	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U62013DL2024PTC430452
5.	Address of the registered office and principal office (if any) of corporate debtor	102, Ganga Chambers,6A/1, First Floor, WEA, Karol Bagh, Central Delhi, New Delhi, Delhi, India, 110005
6.	Insolvency commencement date in respect of corporate debtor	07-11-2025 ( <b>order received on 11.11.2025</b> )
7.	Estimated date of closure of insolvency resolution process	05-05-2026
8.	Name and registration number of the insolvency professional acting as interim resolution professional	Name: Shrishti Garg Registration.No:IBBI/IPA-001/IP-P-02929/2025-26/14509
9.	Address and e-mail of the interim resolution professional, as registered with the Board	Address: G-301, Park View City 2, Sector-49, Sohna Road, Near Vatika Business Park, Gurgaon, Haryana-122018 Email: ip.shrishtigarg@gmail.com
10.	Address and e-mail to be used for correspondence with the interim resolution professional	Address: 163, BALCO Apartments, Plot No.58, IP Extn., Patparganj, Delhi-110092 Email: <b>Cirp.vitastasoftwareindiapvtltd@gmail.com</b>
11.	Last date for submission of claims	21.11.2025
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable
13.	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not Applicable
14.	(a) Relevant Forms and (b) Details of authorized representatives are available at:	(a)Weblink: <a href="https://ibbi.gov.in/en/home/downloads">https://ibbi.gov.in/en/home/downloads</a> (b)Not Applicable

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the **VITASTA SOFTWARE INDIA PRIVATE LIMITED** on **07th November 2025**.

The creditors of VITASTA SOFTWARE INDIA PRIVATE LIMITED are hereby called upon to submit their claims with proof on or before **21st November 2025** to the Interim resolution professional at the address mentioned against entry No. 10.

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

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

**SHRISH** Digitally signed  
by SHRISHTI GARG  
**TI GARG** Date: 2025.11.12  
10:37:07 +05'30'

Ms. Shrishti Garg

Appointed as Interim Resolution Professional

IP Registration No. IBBI/IPA-001/IP-P-02929/2025-26/14509

In the matter of M/s VITASTA SOFTWARE INDIA PVT LTD

Date:12/11/2025

Place: Delhi

**punjab national bank**  
...the name you can BANK upon!

**ASSET RECOVERY MANAGEMENT**  
BRANCH, Noida,  
SH-12, 1st floor, Gama Shopping Centre,  
Sector-Gama-4, Greater Noida - 201306.

**CORRIGENDUM**  
With reference to advertisement Sale Notice for Immovable Properties published in this newspaper Financial Express (page 16) & Jansatta (page 15) on 19-10-2025, the general public is hereby informed that in e-auction of property at S.No. 1 (In A/C Borrower : M/s SVM Enterprises) Property is not available for sale now.  
This property has been withdrawn by the Bank from E-auction process to be held on 11.11.2025.  
Rest accounts/details of the e-auction notice remains same.  
Authorized Officer, Punjab National Bank

**"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.

**Indian Bank**  
Green Park Extension Branch: H-16, Green Park Extension, New Delhi 110016.  
Email: GREENPARKEXTENSION@indianbank.co.in

**POSSESSION NOTICE (For Immovable Property) [See rule 8 (1)]**  
Whereas the undersigned being the Authorized officer of the Indian Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the power conferred under Section 13(12) read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 24.07.2025, calling upon the borrower Mr. Arun Kumar Khanna S/o Prem Nath Khanna & Mrs. Achla W/o Arun Kumar Khanna both at Flat No. A-66B, Pocket A, Phase 2, Ashok Vihar, Delhi, 110052 also at Flat No. 113C, Second Floor, Pocket B, Block-PH-2, Sector 26, Dwarka, New Delhi - 110077. And guarantor Mr. Prem Nath Khanna at Flat No. A-66B, Pocket A, Phase 2, Ashok Vihar, Delhi, 110052 to repay the amount mentioned in the being Rs. 5,27,270/- (Rupees Five Lakhs Twenty-Seven Thousand Two Hundred Seventy only) Plus unchanged interest from 24.07.2025, till its realization and expenses incurred by Bank within 60 Days, from the date of receipt of the said notice.  
The Borrower/Guarantor having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken possession of the properties/assets described herein below in exercise of powers conferred on him under Section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 06.11.2025.  
The Borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the said Property/assets and any dealings with the property/ assets will be subject to the charge of the Indian Bank, Green Park Extension Branch for an amount of being Rs. 5,27,270/- (Rupees Five Lakhs Twenty-Seven Thousand Two Hundred Seventy only) together with further interest thereon at the contractual rate plus costs, charges and expenses till date of the payment.  
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.  
Description of the Immovable Property:  
Equitable mortgage of Address: Flat No. 113C, Second Floor, Pocket B, Block PH-2, Sector-26, Dwarka, New Delhi-110077  
Bounded as under:-  
East-Flat 114C West-Flat 112C  
North-Stairs South- Open Space  
DATE: 06.11.2025, PLACE: New Delhi Sd/-, Authorised Officer (Indian Bank)

**FORM A**  
**PUBLIC ANNOUNCEMENT**  
[Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016]  
**FOR THE ATTENTION OF THE CREDITORS OF VITASTA SOFTWARE INDIA PRIVATE LIMITED**

**RELEVANT PARTICULARS**

1. Name of Corporate Debtor	VITASTA SOFTWARE INDIA PRIVATE LIMITED
2. Date of Incorporation of Corporate Debtor	27.04.2024
3. Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies - Delhi
4. Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	U62013DL2024PTC430452
5. Address of the registered office and principal office (if any) of Corporate Debtor	102, Ganga Chambers 5A/1, First Floor, WEA, Karol Bagh, Central Delhi, New Delhi, India, 110005
6. Insolvency commencement date in respect of Corporate Debtor	07-11-2025 (order received on 11.11.2025)
7. Estimated date of closure of insolvency resolution process	05-05-2026
8. Name and registration number of the insolvency professional acting as Interim Resolution Professional	Shrishti Garg Reg. No.: IBI/IIIPA-001/IP-P-02929/2025-26/14509 AFA Valid Upto : 30.06.2026
9. Address & email of the interim resolution professional, as registered with the board	G-301, Park View City 2, Sector-49, Sohna Road, Near Vatika Business Park, Gurgaon, Haryana-122018 Email : ip.shrishtigarg@gmail.com
10. Address and e-mail to be used for correspondence with the Interim Resolution Professional	163, BALCO Apartments, Plot No 58, IP Extn., Patparganj, Delhi-110092 Email: clrp.vitastasoftwareindiapvtltd@gmail.com
11. Last date for submission of claims	21.11.2025
12. Classes of creditors, if any, under clause (b) of sub-section (8A) of section 21, ascertained by the Interim Resolution Professional	Not Applicable
13. Names of insolvency professionals identified to act as authorized representative of creditors in a class (three names for each class)	Not Applicable
14. (a) Relevant forms and (b) Details of authorized representatives are available at:	(a) Web Link: https://bbi.gov.in/en/home/downloads (b) Not Applicable

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the VITASTA SOFTWARE INDIA PRIVATE LIMITED on 07th November 2025.  
The creditors of VITASTA SOFTWARE INDIA PRIVATE LIMITED are hereby called upon to submit their claims with proof on or before 21st November 2025 to the Interim resolution professional at the address mentioned against entry No. 10.  
The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.  
Submission of false or misleading proofs of claim shall attract penalties.  
Date : 12.11.2025  
Place: New Delhi  
Sd/- Shrishti Garg  
Interim Resolution Professional of VITASTA SOFTWARE INDIA PVT LTD  
Regn. No.: IBI/IIIPA-001/IP-P-02929/2025-26/14509

**पंजाब एण्ड सिंध बैंक**  
Punjab & Sind Bank  
Branch Indira Nagar: 16/1425, Sector-16, Indira Nagar, Lucknow 226016  
Phone: +91 9454455541 Email: L0802@psb.co.in  
Date: 10.11.2025

**Redemption Notice**  
1. Sh. Vishnu Tiwari S/O Sh. Narvadeshwar Tiwari (Borrower/Mortgagor) (DIRECTOR: UNITENRK SERVICES PRIVATE LIMITED) Address: 4/423 Vikas Nagar, Lucknow-226022  
2. Smt. Namrata Tiwari W/O Vishnu Tiwari (Borrower/Mortgagor) (Director: UNITENRK SERVICES PRIVATE LIMITED) Address: 4/423 Vikas Nagar, Lucknow-226022  
3. Gagan Jain S/O Ashok Kumar Jain (Guarantor) Address: H. No. 29, Surendra Nagar, Jemal Ganj, Faizabad Road, Indira Nagar, Lucknow-226010  
Dear Sir/Madam,  
Reg: Notice for redemption in terms of the right vested with you under Section 13(8) of securitization and reconstruction of Financial Assets and enforcement of security interest act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the security interest (Enforcement) Rules, 2002 in A/C OF M/S UNITENRK SERVICES PRIVATE LIMITED Branch: Indira Nagar  
As you are aware that the authorized officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 27.03.2024 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account. Subsequently, the authorized officer while taking further measure under section 13(4) of the act, took possession of the secured asset on 12.07.2024.  
As you have failed to discharge your liabilities of the bank, therefore the undersigned as authorized officer, in exercise of its power under section 13(4) of the securitization and reconstruction and financial assets as security interest act, 2002 has decided to sell the properties secured assets as described below through E-auction for realization of debts due to the bank from above mentioned Borrowers and Guarantors.  
Your attention is invited to the section 13(8) of securitization and reconstruction of financial assets and enforcement rules 2002, in respect of the time available (i.e. 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured asset.  
Details of Sale Notice for sale of immovable property are as under:-  
E-auction sale notice for sale of immovable asset under the securitization and reconstruction of financial assets and enforcement of security interest act, 2002 read with proviso to rule 8(6) of the security interest (Enforcement) rules, 2002  
E-AUCTION Date & Time : 30.12.2025, 12.00 pm to 4.00 PM  
Date of inspection :  
Last date of Bid Submission : NA  
Name of Borrower & Guarantors :  
1. Sh. Vishnu Tiwari S/O Narvadeshwar Tiwari (Borrower)  
Director: UNITENRK SERVICES PRIVATE LIMITED  
2. Smt. Namrata Tiwari W/O Vishnu Tiwari (Borrower)  
Director: UNITENRK SERVICES PRIVATE LIMITED  
3. Sh. Gagan Jain S/O Ashok Kumar Jain (Guarantor)  
Demand Notice Date & amount, Account details :  
Demand Notice Date : 27.03.2024, Amount Rs 51,58,681.20 as on 26.03.2024 + interest and future expenses w.e.f. 27.03.2024 and Amount Rs. 14,80,669.78 as on 26.03.2024 + interest and future expenses w.e.f. 27.03.2024  
Total O/s as on 31.07.2025 : 08021300000396-Rs 39,97,750.87 DR  
08021200001126-Rs 11,88,359.95 DR  
Total O/s =Rs.51,86,110.82/-  
Details of Properties MRP  
H.No 4/423, Vikas Nagar, Lucknow, area measur-ing 1905 Sq. Ft. bearing Sale Rs. 145.00 Lakhs  
Deed No-4377 dated 25-07-2008 registered in the office of Sub-Registrar, Lucknow recorded in Book No-1, Vol. 6561, pages 127-170.  
Total Rs. 145.00 lakhs  
Date: 10.11.2025, Place: Lucknow Authorized Officer, Punjab & Sind Bank

**Chola**  
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED  
Corporate office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032

**Possession Notice [(Appendix IV) Under Rule 8 (1)]**  
WHEREAS the undersigned being the Authorized Officer of M/s. Cholamandalam Investment And Finance Company Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rules 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and dealings with the property will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount as mentioned herein under and interest thereon. 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.

NAME AND ADDRESS OF BORROWER'S & LOAN/AC No.	DT. OF DEMAND NOTICE	O/S. AMT.	DESCRIPTION OF THE IMMOVABLE PROPERTY	DATE OF POSSESSION
Loan A/c No. LAP1MOR000122459 1. Mr/Mrs. NARENDRA SURESH CHANDRA SAXENA 2. Mr/Mrs. SHIKHA JAUHARI Both At : 07, Nasirabad Milak, Near Temple, Rampur, UTTAR PRADESH- 244901 Also At : NA, WARD No. 7, MOHALLA NASIRABAD, Village Nasirabad, Milak, Rampur, Uttar Pradesh, 243701	29-08-2025	Rs. 2534410/- (Rupees Twenty Five lakhs Thirty Four Thousand Four Hundred Ten Only) as on 28-08-2025	House Measuring area 68.10 Sq. Mtr. Situated at Milak Naseerabad tehsil Milak District Rampur, East-House of Rampal singh, West-House of Anil saxena, North-road 14 feet wide, South-House of Sudheer panday	06-11-2025 (POSSESSION)

Place : RAMPUR Sd/- AUTHORISED OFFICER,  
Date : 06-11-2025 CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

**SBFC**  
SBFC Finance Limited  
Registered Office:- Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.

**POSSESSION NOTICE**  
(As per Rule 8(2) of Security Interest (Enforcement) Rules, 2002)  
Whereas the undersigned being the Authorized Officer of SBFC Finance Limited under the Securitization, 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 8 of the Security Interest (Enforcement) rules 2002, issued Demand Notices upon the Borrowers/Co-borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.  
The borrower/Co-borrowers having failed to repay the amount, notice is hereby given to the Borrower/Co-borrowers 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/Co-borrowers 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 SBFC Finance Limited.

Name and Address of Borrowers & Date of Demand Notice and Loan A/c No.	Description of Property(ies) & Date of Possession	Amount demanded in Possession Notice (Rs.)
1. MR. SUNIL KUMAR, 2.MRS SHANNO DEVI, 3. MR. VISHAL SHRIVASTAVA, Having Address At Plot Of Khet No.693, Situated At Gram-Saidpur, Haaknas, Pargana, Tehsil And District-Bareilly (U.P) Demand Notice Date: 27th Jan 2025 Loan Account No. SBFC LAP0000121001/ PR01664980 DATED 24-OCTOBER-2024	All that piece and parcel of the Residential Plot Area 61.87 Sq. Mtr. Part of Khasra No 693 Saidpur Hawkins Bareilly, bounded and butted as under:- East: Plot Kamlesh Sharina West : Rest Plot of Selle: North :Aaraji Bhajan Lal South :Rasta there- after Plot of Other Person Date of Symbolic Possession: 8th November 2025	Rs. 24,69,064 /- (Rupees Twenty Four Lacs Sixty Nine Thousand Nine Hundred Sixty Four Only) as on 27th June, 2025

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.  
Sd/- (Authorized Officer)  
Date: 12.11.2025 SBFC Finance Limited.

**Chola**  
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED  
Corporate office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032

**Possession Notice [(Appendix IV) Under Rule 8 (1)]**  
WHEREAS the undersigned being the Authorized Officer of M/s. Cholamandalam Investment And Finance Company Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rules 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and dealings with the property will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount as mentioned herein under and interest thereon. 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.

NAME AND ADDRESS OF BORROWER'S & LOAN/AC No.	DT. OF DEMAND NOTICE	O/S. AMT.	DESCRIPTION OF THE IMMOVABLE PROPERTY	DATE OF POSSESSION
Loan A/c No. LAP3D0A000114704 1. Mr/Mrs. DHARMEDEV CHAURASIA 2. Mr/Mrs. SARITA DEVI Both At : VILLAGE AMAWAZ BAZAR KUSHINAGAR PORAMKOLA UP, AMWA MANDIR CHAURAHA, Kushinagar, UTTAR PRADESH- 274305 Also At : Village- Amwa Bazar, Tappa- Parwarpar, Pargana- C.J. And Tehsil- Kaptanganj, District- Kushinagar, , Amwa Bazar, Kaptanganj, Kushinagar, Uttar Pradesh, 274305	29-08-2025	Rs. 2608680/- (Rupees Twenty Six lakhs Eight Thousand Six Hundred Eighty Only) as on 28-08-2025	All that piece and parcel of House Arazi No 1423 Area 0.020 hecst. Situated at Village :- Amawa Bazar, Tappa :- Parwarpar, Pargana :- Sidhua Jobna , Tehsil :- Kaptanganj, District :- Kushinagar Uttar Pradesh Pin Code :- 274301. And Bounded On :- East- Ramkola - Kasia Road. * West - Land of Amit Pandey alias Gopal Pandey, * North - House of Ramadhar. * South :- Land of Kpildev	07-11-2025 (POSSESSION)

Place : Kushinagar Sd/- AUTHORISED OFFICER,  
Date : 07-11-2025 CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

**JM Financial**  
JM Financial Asset Reconstruction Company Limited  
Corporate identity Number : U67190MH2007PLC74287  
Registered Office : 7th Floor, Chery, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.  
Contact Person : (1). Prashant Pandey - 7054013999, (2). Varun Kumar - 8454522518, (3). Prashant Monde - 022 - 6224 1676, Website - www.jmfinancialarc.com

**E-AUCTION SALE NOTICE - FRESH SALE**  
That Piramal Capital and Housing Finance Ltd. have assigned a pool of Loan (including below mentioned Loans) together with underlying security interest created thereof along with all the rights, title and interest thereon under Section 5(1) (b) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") vide an assignment agreement dated March 29, 2023 ("the Assignment Agreement") in favour of JM FARC (JM) (herein referred as Assignee) acting in its capacity as trustee of JM FARC - Aranya - Trust. It is to notify that PCFHL is authorized and appointed to act as Service provider / Collection agent to facilitate all operational and procedures processes vide Assignment / Service Agreement. Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Secured Creditor under the SARFAESI Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on "As Is Where Is Basis", "As Is What Is Basis" and "Whatever Is There Is Basis", Particulars of which are given below :-

Loan Code / Branch / Borrower(s)/Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Property Address -final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (08.11.2025)
Loan Code No.: 12000002765, Varanasi (Branch), Pramod Kumar Tiwari (Borrower), Vidya Sagar Tiwari (Co Borrower 1)	Dt: 24-10-2018, Rs. 2507153/-, (Rs. Twenty Five lakh Seven Thousand One Hundred Fifty Three Only)	All The piece and Parcel of the Property having an extent :- Gata No. 359 Vill.- Ramner Mohaddipur Pargana & Tehsil, Raebareilly, Rae Bareilly- 229001	Rs. 3510000/-, (Rs. Thirty Five lakh Ten Thousand Only)	Rs. 3510000/-, (Rs. Three lakh Fifty One Thousand Only)	Rs. 6822815/-, (Rs. Sixty Eight lakh Twenty Eight Hundred Fifteen Only)
Loan Code No.: 06000006949, Lucknow - MMM Marg (Branch), Vipin Srivastava (Borrower), Monika Srivastava (Co Borrower 1)	Dt: 18-12-2021, Rs. 581463/-, (Rs. Five lakh Eighty One Thousand Four Hundred Sixty Three Only)	All The piece and Parcel of the Property having an extent :- Plot No. 187, Block-A, Part Of Khasra No. 303 Ka, At Village- Dasauli, Pargana Mahona, Tehsil- B K T Lucknow Lucknow Uttar Pradesh 226020	Rs. 710000/-, (Rs. Seven lakh Ten Thousand Only)	Rs. 710000/-, (Rs. Seventy One Thousand Only)	Rs. 815215/-, (Rs. Eight lakh Fifteen Thousand Two Hundred Fifteen Only)
Loan Code No.: 06000008381, Lucknow - MMM Marg (Branch), Santosh Kumar (Borrower), Neetu Singh (Co Borrower 1)	Dt: 16-05-2021, Rs. 1276727/-, (Rs. Twelve lakh Seventy Six Thousand Seven Hundred Twenty Seven Only)	All The piece and Parcel of the Property having an extent :- Plot No. 261, Part Of Khasra No. 104/3 Min, At Village- Khasarwara, Pargana- Bijnaur, Sarojini Nagar Bijnaur, Sarojini Nagar Lucknow Lucknow Uttar Pradesh - 226020	Rs. 1520000/-, (Rs. Fifteen lakh Twenty Thousand Only)	Rs. 1520000/-, (Rs. One lakh Fifty Two Thousand Only)	Rs. 2290057/-, (Rs. Twenty Two lakh Ninety Thousand Fifty Seven Only)
Loan Code No.: 19300041261, Lucknow - MMM Marg (Branch), Vivek Verma (Borrower), Poonam Verma (Co Borrower 1)	Dt: 19-11-2019, Rs. 1958216/-, (Rs. Nineteen lakh Fifty Eight Thousand Two Hundred Sixteen Only)	All The piece and Parcel of the Property having an extent :- Plot No 35 Khs No 2, Nijamuddinpur Ward Indira Priyadarshini Lucknow Lucknow Uttar Pradesh- 226001	Rs. 2300000/-, (Rs. Twenty Three lakh Thousand Only)	Rs. 2300000/-, (Rs. Two lakh Thirty Thousand Only)	Rs. 4528672/-, (Rs. Forty Five lakh Twenty Eight Thousand Six Hundred Seventy Two Only)

DATE OF E-AUCTION : 18.12.2025, FROM 11.00 A.M. TO 1.00 P.M. (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID : 17.12.2025, BEFORE 4.00 P.M.  
For detailed terms and conditions of the Sale, Please refer to the link provided in www.jmfinancialarc.com/Home/Assetsforsal OR https://www.bankauction.in.  
STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR  
The above mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from Borrower / Guarantor.  
Date : 12.11.2025, Place : UP / UK Sd/-, (Authorised Officer), (Aranya - Trust)

**THE BIGGEST CAPITAL ONE CAN POSSESS KNOWLEDGE**  
FINANCIAL EXPRESS  
epaper.financialexpress.com  
New Delhi

**AXIS BANK LTD. POSSESSION NOTICE**  
Retail Asset Centre: 1st Floor, G-4/5, B, Sector-4, Gomti Nagar Extension Lucknow, UP 226010.  
Registered Office: "Trishul"- 3rd Floor, Opp. Samarsheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad-380006.

Whereas the undersigned being the Authorized Officer of AXIS BANK LTD. under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise or power conferred under Section 13 (12) read with Rule-9 of the Security Interest (Enforcement) Rules, 2002 issued Demand notice under section 13(2) of the said Act. The borrower/s mentioned herein below having failed to repay the amount, notice is hereby given to the borrower/s mentioned here in above in particular and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers confer on him under section 13(4) of the said Act read with the rule8 of the Said Rules. The borrower/s mentioned here in above in particular and the public in general are hereby cautioned not to be deal with the said property and any dealings with the said property will be subject to the mortgage of AXIS BANK LTD. for an amount together with further interest incidental expenses, costs, charges, etc. on the amount mentioned against each amount herein below. The Borrower(s)/Co-Borrower (s)/Mortgagor(s)/Guarantor(s) attention is invited to provisions of sub-section(8) of section 13 of the Act, in respect of time available to redeem the secured assets.

Name of the Borrowers/ Guarantors/Address	Description of the charged/ Mortgaged Property	Amt. Due as per Demand notice	Date Demand notice	Possession Date
M/s Ankit Traders (borrower) Through It's Proprietor Mr. Ankit Singh R/o Mangat Khera Chauraha Purwa Badora Unnao-209825, Mr. Ankit Singh (co-borrower) S/o Sh. Amar Singh R/o Mangat Khera Chauraha Purwa Badora Unnao- 20982	Residential/commercial Property And Measuring Area 0.0303 Hect Situated At Arazi No. 307 Kh Mangat kheda Tehsil Purwa Dist Unnao In The Name Of Mr. Ankit Singh. Bounded As Per Valuation Report: East - Shop Of Sher Bahadur, West - Part Of Arazi, North - Part Of Land Of Seller, South - Purwa to Unnao Road.	Rs. 6012678.52 as on 05.07.2025 + interest & other expenses	07.07.2025	06.11.2025

Date- 12.11.2025 Authorized Officer, Axis Bank Ltd.

**PUNJAB & SIND BANK**  
(A GOVT. OF INDIA UNDERTAKING)  
BRANCH OFFICE: GURUDWARA KALGI DHAR, LUDHIANA  
Date: 31.10.2025

1. M/s MK Traders through its Sole proprietor Smt Shilpy Aggarwal W/o Sh. Naveen Aggarwal, B IX 1469 Mandi Bagh Bute Shah Road Ludhiana 141008	(Borrower)
2. Mrs. Shilpy Aggarwal W/o Naveen Aggarwal Sole proprietor M/s MK Traders Address 1: B IX 1469 Mandi Bagh Bute Shah Road, Ludhiana-141008, Address 2: H no 122 Street no 1 - New Deep Nagar, Ward no 30 Civil lines, Ludhiana 141001	(Proprietor/ Borrower)
3. Mr. Naveen Aggarwal S/o Inder Bhushan Aggarwal, H no 122 Street no 1, New deep Nagar, Ward no 30, Civil lines Ludhiana 141001	(Guarantor)
4. Mr. Uday Raj, B XI 1469 Mandi Bute Shah, Ludhiana 141008	(Guarantor)

Dear Sir/Madam  
Reg: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002 in A/C of M/s. M. K Traders of Punjab & Sind Bank Branch-Gurudwara Kalgidhar, Ludhiana  
As you are aware that the Authorized Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 27-06-2024 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.  
Subsequently, the Authorized Officer while taking further measures under section 13(4) of the Act, took symbolic possession on 31.08.2024 (physical possession on 15.09.2025) of the secured asset being, Equitable Mortgage of Residential Property MC No B-1- 933/4V/1B/1 House no. 122 measuring area 200 sq yards comprising khasra no 657 khata no 2776/3205-3206 as per jamabandi years 2011-12 situated at Taraf PeeruBanda Hadbast No 167 Abadi New Deep Nagar Street no 1 Tehsil & District Ludhiana vide title deed wasika no 2020-21/106/16715 dated 13-10-2020 and Tatima deed wasika no 2020-21/106/1/10446 dated 01.12.2020 in the name of Mrs. Shilpy Aggarwal W/o Naveen Aggarwal.  
As you have failed to discharge your liabilities of the bank, therefore, the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell the properties secured assets as described below through E-Auction for realization of debts due to the Bank from above mentioned Borrower & Guarantors.  
Your attention is invited to the Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002, in respect of the time available (i.e. 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.

**Details of Sale Notice for Sale of Immovable Property are as under:-**  
E-Auction Sale Notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.  
E Auction Date & Time: 15.01.2026 at 11.00 AM to 2.00 PM  
Name of Borrower & Guarantors are as under:-

1. M/s MK Traders through its Sole proprietor Smt Shilpy Aggarwal W/o Sh. Naveen Aggarwal, B IX 1469 Mandi Bagh Bute Shah Road Ludhiana 141008	(Borrower)
2. Mrs. Shilpy Aggarwal W/o Naveen Aggarwal Sole proprietor M/s MK Traders Address 1: B IX 1469 Mandi Bagh Bute Shah Road, Ludhiana-141008, Address 2: H no 122 Street no 1 - New Deep Nagar, Ward no 30 Civil lines, Ludhiana 141001	(Proprietor/ Borrower)
3. Mr. Naveen Aggarwal S/o Inder Bhushan Aggarwal, H no 122 Street no 1, New deep Nagar, Ward no 30, Civil lines Ludhiana 141001	(Guarantor)
4. Mr. Uday Raj, B XI 1469 Mandi Bute Shah, Ludhiana 141008	(Guarantor)

Demand Notice date 27-06-2024 for Rs. 3,93,91,410.48/- (Rupees Three Crore Ninety Three Lakh Ninety One Thousand Four Hundred Ten and Paise Forty Eight Only) as on 31-05-2024 plus future interest and cost from 01 June 2024.  
Total Outstanding Rs. 4,55,00,689.76/- (Rs. Four Crore Fifty Five Lakh Six Hundred Eighty Nine and as on 30.09.2025 Paise Seventy Six Only)

S. No.	DETAILS OF PROPERTIES	MINIMUM RESERVE PRICE PROPOSED
1.	Equitable Mortgage of Residential Property MC No B-1- 933/4V/1B/1 House no. 122 measuring area 200 sq yards comprising khasra no 657 khata no 2776/3205-3206 as per jamabandi years 2011-12 situated at Taraf PeeruBanda Hadbast No 167 Abadi New Deep Nagar Street no 1 Tehsil & District Ludhiana vide title deed wasika no 2020-21/106/16715 dated 13-10-2020 and Tatima deed wasika no 2020-21/106/1/10446 dated 01.12.2020 in the name of Mrs. Shilpy Aggarwal W/o Naveen Aggarwal.	Rs. 1,10,47,000/- (Rupee One Crore Ten Lakh Forty Seven Thousand Only)

AUTHORIZED OFFICER

**KDDL LIMITED**  
(CIN : L33302HP1981PLC008123)  
Regd. Office: Plot No. 3, Sector - III, Parwanoo, Distt. Solan (H.P.) - 173220  
Tel.: +91 172 2548223 / 24 Fax : +91 172 2548302  
Website: www.kddl.com | Email id: investor.complaints@kddl.com

**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2025**  
(Rs in Lakhs except earnings per share)

S. No.	Particulars (Refer notes below)	Standalone						Consolidated					
		Quarter ended 30 September 2025		Corres-ponding Quarter ended 30 Septe-mber 2024		Year to date figures for the Half Year ended 30 September 2025		Quarter ended 30 September 2025		Corres-ponding Quarter ended 30 Septe-mber 2024		Year to date figures for the Half Year ended 30 September 2025	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1	Total income from operations	12681	9740	24165	53102	41006	100790						
2	Net Profit/ (Loss) for the period from ordinary activities (before tax, exceptional items and/or extraordinary items)	1950	1997	3530	4697	4949	9089						

