

FORM G
INVITATION FOR EXPRESSION OF INTEREST INVITATION FOR
VITASTA SOFTWARE INDIA PRIVATE LIMITED
OPERATING IN COMPUTER PROGRAMMING, CONSULTANCY IN NEW DELHI
(Under Regulation 36A(1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS		
1.	Name of the corporate debtor along with PAN/ CIN/ LLP No.	Vitasta Software India Private Limited CIN: U62013DL2024PTC430452 PAN: AAKCV1369A
2.	Address of the registered office and principal office (if any) of corporate debtor	Regd. office address: 102, Ganga Chambers,6A/1, First Floor, WEA, Karol Bagh, Central Delhi, New Delhi, Delhi, India, 110005
3.	URL of website	NA
4.	Details of place where majority of fixed assets are located	NA
5.	Installed capacity of main products/ services	Computer programming, consultancy, and related services
6.	Quantity and value of main products/ services sold in last financial year	As per Last audited Balance sheet for FY 2024-25 - value of Revenue from operation is 0 and from other services was 2.30 cr.
7.	Number of employees/ workmen	NIL
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:	The company is incorporated on 27.04.2025. Audited Balance sheet of 2024-25 is available. Details can be sought by emailing: cirp.vitastasoftwareindiapvtltd@gmail.com
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	Details can be sought by emailing: cirp.vitastasoftwareindiapvtltd@gmail.com
10.	Last date for receipt of expression of interest	03.02.2026
11.	Date of issue of provisional list of prospective resolution applicants	13.02.2026
12.	Last date for submission of objections to provisional list	18.02.2026
13.	Date of issue of final list of prospective resolution applicants	28.02.2026
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plan to prospective resolution applicants	05.03.2026
15.	Last date for submission of resolution plans	04.04.2026
16.	Process email id to submit EOI	cirp.vitastasoftwareindiapvtltd@gmail.com
17.	Details of the corporate debtor's registration status as MSME	As per the last audited Balance sheet it is micro enterprise, as the investment in plant and machinery or equipment does not exceed two crore fifty lakh rupees and turnover does not exceed ten crore rupees.

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SHRISHTI GARG
Date: 2026.01.05
11:12:22 +05'30'

Ms. Shrishti Garg
(Resolution Professional)

Date : 05.01.2026
Place: New Delhi

Reg. No. IBBI/PA-001/IP-02929/20118/14509
In the matter of Vitasta Software India Private Limited
Authorisation of Assignment (AFA): AA1/14509/01/300626/108164
AFA validity: 30.06.2026

CHINA, RUSSIA CONDEMN

Delhi voices concerns, calls for dialogue on Caracas

● Statement urges all concerned for ‘dialogue, ensuring peace & stability’

SHUBHAJIT ROY
New Delhi, January 4

IN A CAREFULLY calibrated statement, the day after the US attacked Venezuela and captured its President Nicolas Maduro, India Sunday expressed “deep concern” at the developments and called upon “all concerned to address issues peacefully through dialogue, ensuring peace and stability of the region”.

Neither did it condemn the US action nor invoke the respect for international law or the UN charter. Without mentioning the US action in Venezuela, it described it as “recent developments in Venezuela,” a more neutral framing of the military intervention by the US.

There were four points that the Indian statement issued by the Ministry of External Affairs made. First, it expressed “deep concern” on the situation, as the MEA said, “Recent developments in Venezuela are a matter of deep concern.” Second, it was careful on the next steps in Venezuela given there’s no clarity on who will run the government in Caracas. “We are closely monitoring the evolving situa-



Venezuela's President Nicolas Maduro in custody at the US Drug Enforcement Administration office in New York after he was captured by US special forces

tion,” the MEA statement said. Third, it expressed its support for the “people of Venezuela” — differentiating it from the government and the regime in Venezuela — and called upon “all concerned” to “address issues peacefully through dialogue, ensuring peace and stability of the region.” This was a nod to the US, where President Trump has said, “We will run the country until such time as we can do a safe, proper and judicious transition.”

And, fourth, was the Indian government’s concern about the Indian community, which is quite small in the South American nation. There are less than 100 Indians in Venezuela — according to the Indian embassy’s records: “50 NRIs and 30 PIOs.”

India’s response is different from how China and Russia responded. China Sunday called on the US to release Maduro and his wife “at once” and “resolve issues through dialogue and negotiation.” “China expresses grave concern over the US forcibly seizing President Maduro and his wife and taking them out of

the country,” a Chinese Foreign Ministry statement said. The move is in clear violation of international law, basic norms in international relations, and the purposes and principles of the UN Charter, it said. Russia has been the first country to criticise the US action, calling it an “act of armed aggression” against Venezuela.

German Chancellor Friedrich Merz said that the legal assessment of the US operation is complex and “we will take our time” to evaluate it, adding that principles of international law must apply.

British PM Keir Starmer has also avoided any confrontation with the US, as he said, “I want to establish the facts first. I want to speak to President Trump. I want to speak to allies. I can be absolutely clear that we were not involved... and I always say and believe we should all uphold international law.”

India’s statement — as compared to the statement of the P-5 countries — sought to maintain the diplomatic tightrope walk, where it doesn’t criticise the Trump administration but it seeks peace and stability of the region. This is rooted in the diplomatic dilemma it faces: on the one side is Trump’s unilateral move and, on the other, many in the Global South are looking at India for leadership against violations by the US President.

Customs rejig must resolve inverted duty, supply chain issues: Virmani

PRASANTA SAHU
New Delhi, January 4

AHEAD OF THE Union Budget for FY27 and an expected overhaul of the customs duty regime, economist and Niti Aayog member Arvind Virmani has underlined the need for India to address inverted duty structures, ease supply chains and facilitate labour-intensive stages of production to enhance the competitiveness of the Indian economy.

India’s weighted average customs duty currently stands at around 12%, significantly higher than the roughly 5% average among the world’s top economies. This gap, Virmani argued, places Indian manufacturers and exporters at a disadvantage in several sectors. In his view, customs reform must focus not merely on lowering tariffs, but on rationalising the structure to support domestic production, exports and integration into global value chains.

While talking to *FE*, Virmani said India’s strategy to narrow this gap is increasingly centred on free trade agreements (FTAs) with high-income economies. Such agreements, he noted, can reduce effective tariff rates to well below 5%, without resorting to blunt, across-the-board tariff cuts. Beyond tariffs, he emphasised the broader objectives of improving quality, pro-



ARVIND VIRMANI, ECONOMIST & NITI AAYOG MEMBER

India’s average customs duty of about 12% far exceeds the roughly 5% in leading economies, putting its manufacturers and exporters at a disadvantage

India’s electronics push, including semiconductors, requires a full review of the supply chain to eliminate inverted duty structures

ductivity and wages, supported by complementary reforms in logistics, standards and supply chain efficiency to fully realise the gains from customs reform.

His remarks come as Finance Minister Nirmala Sitharaman has signalled that the next major reform push, following income tax and GST simplification, will be a comprehensive overhaul of India’s customs framework. She has described this as the next big “clean-up” exercise aimed at simplifying rules, reducing complexity and making compliance easier for businesses and individuals. Sitharaman has also repeatedly flagged the need to correct inverted duty structures.

“The system is quite complex. The inverted duty structure cannot be removed 100%

in all cases, but at least in the important cases where domestic production is on the margin, it could be very useful,” Virmani said, citing the information technology sector as a prominent example. These, he added, are precisely the areas the finance minister is likely to examine closely to see how far existing distortions can be reversed.

Virmani pointed to the WTO Information Technology Agreement (ITA), signed largely at the initiative of the United States, as a case study of how well-intentioned tariff liberalisation can have adverse structural effects. Under the ITA, India agreed to reduce tariffs to zero on a defined list of IT products. However, the broader manufacturing implications were not adequately

assessed at the time. While finished IT products became duty-free, many inputs and components continued to attract higher duties, resulting in a pronounced inverted duty structure.

“This hurt domestic manufacturing, even in areas like simple assembly of laptops and computers, where India could have been competitive,” he said. The experience, according to Virmani, highlights the importance of carefully sequencing and designing tariff reforms to avoid undermining domestic capabilities.

While rationalising tariffs can deliver strong medium-term benefits — as demonstrated by the reforms of the 1990s — Virmani cautioned that short-term disruptions are sometimes unavoidable.

EU FTA: Goyal to visit Brussels this week

FE BUREAU
New Delhi, January 4

WITH NEGOTIATIONS ON the India-EU free trade agreement (FTA) in their final stages, Commerce and Industry Minister Piyush Goyal will visit Brussels this week for what could be the last round of meetings between the trade leadership of both sides ahead of the India-EU Summit later

this month.

During his visit to Brussels from January 8 to January 9, Goyal will meet EU Trade Commissioner Maros Sefcovic and other senior leaders as both sides push to conclude the negotiations before the Summit scheduled for January 27.

Ahead of the Summit, the EU’s top leadership — European Commission President Ursula von der Leyen and Euro-

pean Council President Antonio Costa — will be the chief guests at India’s Republic Day celebrations.

Goyal will begin his Europe tour with a visit to Liechtenstein on January 7 before arriving in Brussels. Liechtenstein is one of the four members of the European Free Trade Association (EFTA), with whom India’s FTA came into force on October 1.

The Brussels visit comes

just a month after EU Trade Commissioner Maros Sefcovic and other senior trade officials visited India to advance the FTA talks. Goyal and Sefcovic held two days of extensive negotiations in December to move the agreement closer to conclusion. During his India visit, Sefcovic also met External Affairs Minister S Jaishankar and Finance Minister Nirmala Sitharaman.

OBJECTION TO PUBLIC NOTICE DT. 29.12.2025 OF MR. AJAY KUMAR PORWAL ADV FOR HIS CLIENT M/S KISSAN PETRO OILS PVT. LTD.

Public is hereby informed that my client, Punjab & Sind Bank at its SAM Vert Branch, First Floor, NBCC Building, Block-3, East Kirti Nagar, New Delhi-110023 expresses its strong objection to the illegal Public Notice dated 29.12.2025 issued by Mr. Ajay Kumar Porwal Advocate at the behest of his client M/s Kissan Petro Oils Pvt. Ltd. which is full of falsehood as it contains distortion of facts thereby maligning the image, goodwill and reputation of my client for which my client reserves its right to take appropriate legal action in accordance with law. It is further brought to the notice of General Public that Greater Noida Industrial Development Authority had confirmed vide letter dated 08.01.2025 that it had issued Permission to mortgage vide letter dated 05.03.2014 in favour of my client. The quoted order dated 21.03.2022 passed in O.A. No. TA 587/2023, cannot come in the way of my client to pursue its remedy under SARFAESI Act which my client had taken by fixing subsequent auction of its mortgaged properties in question in terms of judgment of Hon'ble Supreme Court in M/s. Transcore Vs. Union of India. Further, Interim stay dated 11.04.2022 in SA No. 42/2022 now TSA No. 48/2022 has no relevance as the said SA itself stood dismissed by Hon'ble DRT-III Delhi vide order dated 23.09.2024. Also TSA No. 04/2024 filed by auction purchaser, against forfeiture of the amount deposited due to non-deposit of remaining auction sale amount within prescribed period, was dismissed by Hon'ble DRT-III Delhi vide order dated 03.10.2024 as no merit was found. Another TSA 10/2024 was also dismissed by Hon'ble DRT-III Delhi vide Order dated 06.12.2025. My client is exercising all available remedies under the law for obtaining physical possession of its mortgaged properties though symbolic possession of the same is with my client. As such, there is no stay or injunction against my client in proceeding under SARFAESI Act. Mr. Ajay Kumar Porwal, Advocate who is acting on the instructions of his client M/s Kissan Petro Oils Pvt. Ltd. has been deliberately issuing false statement through Public Notice which amounts to overreaching the judicial process of law and contemptuous in nature. Hence it is again reiterated that my client is well within its legal right to carry out the auction of the mortgaged immovable properties situated at 7B & C, Udyog Kendra, Greater Noida Industrial Development Area, G.B. Nagar, Up and D-10 (half undivided share), NDSE Part-II, New Delhi through e-auction scheduled for 09.01.2026 under SARFAESI Act. It is informed accordingly.

(SEEMA GUPTA), ADVOCATE
OFF: Flat No. C-4/421, Milan Vihar Apts.,
I.P. Extn., Patparganj, Delhi-110092,
Mobile No.: 9810277083
Email: seemagupta378@yahoo.com

Place: DELHI
DATED: 03.01.2026

FORM G

INVITATION FOR EXPRESSION OF INTEREST FOR

VITASTA SOFTWARE INDIA PRIVATE LIMITED OPERATING IN COMPUTER PROGRAMMING, CONSULTANCY IN NEW DELHI

(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Code of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS

1. Name of the Corporate Debtor along with PAN/CIN/LLP No.

Vitasta Software India Private Limited
PAN: AAACV1369A | CIN : U62013DL2024PTC430452

2. Address of the registered office

Regd. Office: 102, Ganga Chambers, 6A/1, First Floor, WEA, Karol Bagh, Central Delhi, New Delhi-110005

3. URL of website

NA

4. Details of place where majority of fixed assets are located

NA

5. Installed capacity of main products/ services

Computer programming, consultancy, and related services

6. Quantity & value of main products/ services sold in last financial year

As per Last audited Balance sheet for FY 2024-25 - value of Revenue from operation is 0 and from other services was 2.30 cr.

7. Number of employees/ workmen

NIL

8. Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:

Details can be sought by emailing: cirp.vitastasoftwareindiapvtltd@gmail.com

9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at

Details can be sought by emailing: cirp.vitastasoftwareindiapvtltd@gmail.com

10. Last date for receipt of expression of interest

03.02.2026

11. Date of issue of provisional list of prospective resolution applicants

13.02.2026

12. Last date for submission of objections to provisional list

18.02.2026

13. Date of issue of final list of prospective resolution applicants

28.02.2026

14. Date of issue of information memorandum, evaluation matrix and request for resolution plan to prospective resolution applicants

05.03.2026

15. Last date for submission of resolution plans

04.04.2026

16. Process email id to submit Expression of Interest

cirp.vitastasoftwareindiapvtltd@gmail.com

17. Details of the corporate debtor's registration status as MSME

As per the last audited Balance sheet it is micro enterprise, as the investment in plant and machinery or equipment does not exceed two crore fifty lakh rupees and turnover does not exceed ten crore rupees.

Shrishti Garg

Resolution Professional, In the matter of Vitasta Software India Private Limited

Regn. No.: IBB/PA-001/IP-02929/20118/14509

Date: 05.01.2026 Authorisation of Assignment (AFA): AA/14509/01/300626/108164

Place: New Delhi AFA validity: 30.06.2026

PUBLIC NOTICE

AMB INFRAVENTURES PRIVATE LIMITED (CIN: U70102DL2013PTC259779)

Regd. Office: B-76, First Floor, Defence Colony, New Delhi-110024 and Corp. Office: Plot No. 18, Second Floor, Sector-44, Gurugram, Haryana Email: amb@ambgroup.in | Ph.: 0124-4738000.

Notice is hereby given that AMB Infraventures Pvt Ltd. is developer of the commercial project "AMB Selfie Street" at Sector-92, Gurugram, Haryana (3.175 acres; License No. 10 of 2015 dated 18.09.2015; RERA Reg. No. 80 of 2020 dated 23.08.2017), has applied for a change of its designated project bank account from Axis Bank to HDFC Bank. The Haryana Real Estate Regulatory Authority, Gurugram has granted in-principle approval for the said change. The general public is hereby informed of the revised bank account details as under:

Particulars	Previous Bank Accounts	New Bank Accounts
Bank Name	Axis Bank	HDFC Bank
IFSC Code	UTIB0000126	HDFC0003871
Master Collection Account No. (100%)	915020003131621	50200054012881
RERA Account No. (70%)	NA	50200054000923
Promoter Free Cash Flow Account No. (30%)	NA	50200054000834

Date: 05.01.2026
Place: Gurugram

AMB Infraventures Private Limited

बैंक ऑफ इंडिया

Bank of India

Asset Recovery Management Branch, MDI Building, 1st Floor, 26, S. V. Road, Andheri West, Mumbai - 400058 Email: Asset.MNZ@bankofindia.bank.in

PUBLIC NOTIFICATION

S. No. Name of Borrower / Designated Partner of Defaulting Borrower company Address

1 M/s. Chandra Proteco Limited (Noticee No.1) Address: Registered Office: 165, Rabindra Sarani, Room No-405A, Kolkata, West Bengal-700007
Corporate Office: Room No-35, 2nd Floor, 2B, Grant Lane, Kolkata, West Bengal-700012

2 Mr. Mukul Gupta (Director/Guarantor) - (Noticee No.2) Address: 53, Tagore Town, Allahabad, Uttar Pradesh-210002

3 Mrs. Aparna Gupta (Director / Guarantor) - (Noticee No.3) Address: 53, Tagore Town, Allahabad, Uttar Pradesh-210002

4 Mr. Jagdish Kumar Kesarwani (Director / Guarantor) - (Noticee No.5) Address: 53, Tagore Town, Allahabad, Uttar Pradesh-210002

5 M/s. Sarda Confin Pvt. Ltd. (Guarantor) - (Noticee No.7) Address: 2B, Grant Lane, 2nd Floor, Kolkata, West Bengal-700012

6 M/s. Datum Securities Ltd (Guarantor) - (Noticee No.8) Address: 2B, Grant Lane, 2nd Floor, Kolkata, West Bengal-700012

7 M/s. Virtuous Holdings Pvt. Ltd. (Guarantor) - (Noticee No.9) Address: Marcantile Building 9/12, Lal Bazar Street, 2nd Floor, Block-E, Kolkata, West Bengal-700001

8 M/s. Hari Vyapar Pvt. Ltd. (Guarantor) - (Noticee No.10) Address: 2B, Grant Lane, 2nd Floor, Kolkata, West Bengal-700012.

This is to inform that Bank of India has issued Show Cause Notice vide ref No-ARMB/2025-26/178 dated 20.08.2025 to you all Noticees in regard to account of M/s Chandra Proteco Limited seeking your reply / representation to certain transactions/issues. Vide said Show Cause Notice, Bank had provided you an opportunity to tender your reply/representation, if at all any. The said Show Cause Notice was posted on 22.08.2025 through Speed Post at your registered address as mentioned above which is returned back undelivered. We have not received any reply/representation till date from your end. In case you have not received the said Show Cause Notice, we inform you to collect a copy of the said Show Cause Notice along with a copy of Forensic audit report from Bank of India, Asset Recovery Management Branch, situated at MDI Building, 1st Floor, 26, S V Road, Andheri West, Mumbai 400058 and submit your reply, if any within 07 days of this notice. If we do not receive any reciprocation from you, bank will have no other option, but to proceed further in its process in accordance with applicable guidelines/laws, without waiting any further.

Sd/-
Deputy General Manager, ARMB

JANA SMALL FINANCE BANK

(A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

NOTICE OF SALE THROUGH PRIVATE TREATY

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002. (SARFAESI ACT)

The undersigned as Authorized Officer of Jana Small Finance Bank Limited has taken over Physical Possession of the schedule property under the SARFAESI Act. The Authorized Officer of Jana Small Finance Bank Limited, had already conducted multiple public auctions for selling the property, but they turned out to be unsuccessful as no bids were received. Hence please be informed that if the total outstanding dues in the aforesaid loan account are not paid within **Fifteen (15) Days** from the date of this publication of this notice, then the Authorized officer will proceed for sale via private treaty of the property as stated below. Public at large is informed that the secured property as mentioned in the Schedule are available for sale through Private Treaty, as per the terms agreeable to the Bank for realization of Bank's dues.

Standard terms & conditions for sale of property through Private Treaty are as under:

1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

2. The purchaser will be required to deposit 100% of the sale consideration on the expiry of publication of this notice.

3. In case of non-acceptance of offer of purchase by the Bank, the amount if any paid along with the application will be refunded without any interest with in the stipulated time.

4. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.

5. The Bank reserves the right to reject any offer of purchase without assigning any reason.

6. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties, society dues in respect of purchase of the property.

7. Sale shall be in accordance with the provisions of SARFAESI Act / Rules.

Sr. No.	Loan Account Number	Name of Borrower/ Co-Borrowers	Amount as per 13(2) Demand Notice under SARFAESI Act.	Reserve price for private treaty
1	45128640002808 451202000838332	1) M/s. Airma Corporation Pvt. Ltd., 2) Mr. Dheeraj Kumar Sharma, S/o. Sh. Vijay Kumar Sharma, 3) Mr. Vijay Kumar Sharma, S/o. Hari Dass Sharma	Rs.45,56,329/- (Rupees Forty Five Lakh Fifty Six Thousand Three Hundred and Twenty Nine Only) as of 23-01-2025	Rs.18,50,000/- (Rupees Eighteen Lakhs Fifty Thousand Only)

Details of Secured Assets: All that piece and parcel of the Immovable Freehold Built up Property bearing No.70, Area Measuring 150 Sq.yards, Bottom to top with its Roof Right upto Sky Level, out of Kharsa No.106/1, situated in the Old Lal Dora (1908-1909) of Village Pooth Kalan, Abadi known as Pooth Kalan, Delhi-86, State Delhi. Owned by Airma Corporation Private Limited, Through its Director Mr. Vijay Kumar Sharma, S/o. Mr. Hari Dass. Bounded by: East: Gali, West: Other's Property of Sh. Umed Singh, North: Other's Property of Sh. Sher Singh, South: Other's Property of Sh. Hari Singh.

The aforesaid Borrower/s Co-borrower's attention is invited to provisions of section 13(8) of SARFAESI Act for redemption of secured assets mentioned hereinabove by tendering the aforementioned outstanding dues together with all costs, charges and expenses incurred by the bank before the sale of secured assets.

Correspondence Address: Mr. Ranjan Naik (Mob. No.6362951653), email: ranjan.naik@janabank.com. Jana Small Finance Bank Limited, (formerly known as M/s. Janalakshmi Financial Services Pvt. Ltd.), having office at Jana Small Finance Bank Limited, 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.

Date: 05.01.2026, Place: Delhi NCR

Sd/- Authorized Officer, Jana Small Finance Bank Limited

Arcil

Asset Reconstruction Company (India) Ltd. (Arcil)

Acting in its capacity as Trustee of various Arcil Trusts, Arcil office: The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai-400 028

Website: <https://auction.arcil.co.in/>; CIN:U65999MH2002PLC134884

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower (s) / Guarantor (s) / Mortgage (s), in particular, that the below described immovable properties/mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts ("ARCIL") pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in the terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Sl No	Name of the Borrower / Co-Borrower/s / Mortgage/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
1	Borrower: 1. RAJ KUMAR YADAV 2. MANISHA YADAV 3. VINAY YADAV (Guarantor)	15100074328 SELLING BANK - Muthoot Housing Finance Company Limited (MHFCL)	ARCIL-Retail Loan Portfolio-086-A-TRUST	Rs.7,53,247,83/- (Rupees Seven Lakhs Fifty Three Thousand Two Hundred Forty Seven and Paise Eighty Three Only) on 06th MAR 2019 further interest thereon + Legal Expenses	Physical on 04th DEC 2023	As per request	House	Rs.65,000/- (Rupees Sixty Five Thousand Only)	Rs.6,50,000 /- (Rupees Six Lakhs Fifty Thousand Only)	On 12-02-2026 at 04:00 PM

Description of the Secured Asset being auctioned: FLAT NO. GF 1, GROUND FLOOR ADMEASURING 310 SQ.FT. (BUILT UP AREA), KHASARA NO 953, KRISHNA VIHAR COLONY, RADHA KRISHNA PUBLIC SCHOOL, VILLAGE SAHPUR BAHMETA, GHAZIABAD-201001 H.O., UTTAR PRADESH.

Pending Liabilities known to ARCIL	NIL	Encumbrances/Dues known to ARCIL	NIL
Last Date for submission of Bid	Same day 2 hours before Auction	Bid Increment amount:	As mentioned in the BID document

Demand Draft to be made in name of: ARCIL-Retail Loan Portfolio-086-A-TRUST Payable at Par

RTGS details: ARCIL-Retail Loan Portfolio-086-A-TRUST, Trust account number 57590001224960, HDFC Bank Limited, Branch: Kamla Mill, Mumbai, IFSC Code: HDFC0000542

Name of Contact person & number: Govind Ram BALRAM Sharma 9212443181 (authorised.officer@muthoot.com), monica.rudra@arcil.co.in

Terms and Conditions: 1) The Auction Sale is being conducted through e-auction through the website <https://auction.arcil.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein. 2) The Authorized Officer ("AO") of ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc. 3) At any stage of the auction, the AO may accept/reject/modify/cancel the bid/offer or post-pone the Auction without assigning any reason thereof and without any prior notice. 4) The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/its favour as per the applicable law. 5) The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues. 6) The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible/liable for any error, misstatement or omission. 7) The Borrower/ Guarantors/ Mortgageors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale. 8) In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place: UTTAR PRADESH
Date: 03-01-2026

Sd/- Authorized Officer, Asset Reconstruction Company (India) Ltd.
(In capacity as Trustee) Trustee of ARCIL-Retail Loan Portfolio-086-A-TRUST