

Annexure-2												
Name of the Corporate Debtor: AmarJyoti Universe Nidhi Limited; Date of commencement of CIRP: 23.07.2026; List of Stakeholders as on : 13.08.2026												
List of unsecured financial creditors (other than financial creditors belonging to any class of creditors)												
S.No	Claimant Name	Details of claim Amount claimed	Details of claim admitted Amount of claim admitted	Nature of claim	Amount covered by guarantee	Whether related party?	% share in total amount of claims admitted	Amount of contingent claim	Amount of a ny mutual dues, that may be set off	Amount of claim rejected	Amount of claim under verification	Remarks, if any
1	Aarna Sachdeva	30000	30000	Unsecured		No	0	-	-	-	-	
2	Aarti Devi	60000	60000	Unsecured		No	0	-	-	-	-	
3	Abdul Nasim	64333	64333	Unsecured		No	0	-	-	-	-	
4	Abhishek Goswami	40000	40000	Unsecured		No	0	-	-	-	-	
5	ABHISHEK GUPTA	108000	108000	Unsecured		No	0	-	-	-	-	
6	Abhishek Saxena	45000	45000	Unsecured		No	0	-	-	-	-	
7	ADESH PAL	269900	241415	Unsecured		No	0	-	-	-	28485	
8	AFSANA	108000	108000	Unsecured		No	0	-	-	-	-	
9	Afsana	352000	212000	Unsecured		No	0	-	-	-	140000	
10	Aftab Ali	12000	12000	Unsecured		No	0	-	-	-	-	
11	Afzal	27800	27800	Unsecured		No	0	-	-	-	-	
12	Aklesh	36000	36000	Unsecured		No	0	-	-	-	-	
13	Akshita Sahu	45900	45900	Unsecured		No	0	-	-	-	-	
14	AKSHITA SHANKHDHAR	10500	10500	Unsecured		No	0	-	-	-	-	
15	Alisha	4600	4600	Unsecured		No	0	-	-	-	-	
16	AMAN PREET SINGH	21000	21000	Unsecured		No	0	-	-	-	-	
17	AMIT GUPTA	72000	35800	Unsecured		No	0	-	-	36200	-	
18	Amit Kumar	7350	7350	Unsecured		No	0	-	-	-	-	
19	Anil Kumar	72000	47484	Unsecured		No	0	-	-	-	24516	
20	Anisa Begum	2790	2790	Unsecured		No	0	-	-	-	-	
21	Anita	50000	35805	Unsecured		No	0	-	-	-	14195	
22	Anita	60000	20000	Unsecured		No	0	-	-	-	40000	
23	Anita	90000	30000	Unsecured		No	0	-	-	-	60000	
24	ANJALI	12000	12000	Unsecured		No	0	-	-	-	-	
25	Anjali Mourya D/o Rakesh Mourya	100000	100000	Unsecured		No	0	-	-	-	-	
26	Anjali Mourya D/o Rakesh Mourya	140000	140000	Unsecured		No	0	-	-	-	-	
27	Ankit Rastogi	323600	42338	Unsecured		No	0	-	-	-	281262	
28	ANUJ KUMAR	48000	48000	Unsecured		No	0	-	-	-	-	
29	Aqeel Khan	90000	30000	Unsecured		No	0	-	-	-	60000	
30	ARCHANA	100000	100000	Unsecured		No	0	-	-	-	-	
31	ARJIT MAURYA	1575000	1024173	Unsecured		No	0	-	-	-	550827	
32	ARSH AHMAD	100000	100000	Unsecured		No	0	-	-	-	-	
33	Arvind Kumar Verma	190208	190208	Unsecured		No	0	-	-	-	-	
34	Arya Rastogi	10000	10000	Unsecured		No	0	-	-	-	-	
35	Asharam	33000	33000	Unsecured		No	0	-	-	-	-	
36	Ashi Pathak	500000	500000	Unsecured		No	0	-	-	-	-	
37	ASHISH SAXENA	195884	141884	Unsecured		No	0	-	-	-	54000	
38	Ashvami	38100	38100	Unsecured		No	0	-	-	-	-	
39	Asma	36000	36000	Unsecured		No	0	-	-	-	-	
40	Ataur Rahman	6600	6600	Unsecured		No	0	-	-	-	-	
41	AYUSH	18000	18000	Unsecured		No	0	-	-	-	-	
42	Azahar HUSAIN	18000	18000	Unsecured		No	0	-	-	-	-	
43	Babli	100000	50000	Unsecured		No	0	-	-	-	50000	
44	Badal	65400	65400	Unsecured		No	0	-	-	-	-	
45	Bhagvan Das	33600	33600	Unsecured		No	0	-	-	-	-	
46	Bitto Devi	46000	46000	Unsecured		No	0	-	-	-	-	
47	Brijesh	9000	9000	Unsecured		No	0	-	-	-	-	
48	CHANCHAL	2160	2160	Unsecured		No	0	-	-	-	-	
49	Chandni	3560	3560	Unsecured		No	0	-	-	-	-	
50	Chandni	28700	28700	Unsecured		No	0	-	-	-	-	
51	Daraksha	50000	50000	Unsecured		No	0	-	-	-	-	
52	Dayanand	50000	50000	Unsecured		No	0	-	-	-	-	
53	Deepak	30000	11624	Unsecured		No	0	-	-	-	18376	
54	DEEPAK KUMAR SHARMA	200000	200000	Unsecured		No	0	-	-	-	-	
55	Deepti Kashyap	36000	36000	Unsecured		No	0	-	-	-	-	
56	Dev Pal	36054	36054	Unsecured		No	0	-	-	-	-	
57	DEVENDRA KUMAR SHARMA	40000	24000	Unsecured		No	0	-	-	-	16000	
58	Dharm das	150000	150000	Unsecured		No	0	-	-	-	-	
59	Dharmendra Pratap Singh	6550	6550	Unsecured		No	0	-	-	-	-	
60	DHIR PAL	8600	8600	Unsecured		No	0	-	-	-	-	
61	Dhruv Kumar	172000	86000	Unsecured		No	0	-	-	-	86000	
62	Dilshad B	14700	14700	Unsecured		No	0	-	-	-	-	
63	Dinesh Chandra	44500	44500	Unsecured		No	0	-	-	-	-	
64	Dipoo Varma	76400	76400	Unsecured		No	0	-	-	-	-	
65	Faheem Akhtar	40100	22100	Unsecured		No	0	-	-	-	18000	
66	FARHA	45000	45000	Unsecured		No	0	-	-	-	-	
67	FARID AHMAD	10450	10450	Unsecured		No	0	-	-	-	-	
68	FARMEEDA	54000	54000	Unsecured		No	0	-	-	-	-	
69	Fatma Bi	12640	12640	Unsecured		No	0	-	-	-	-	
70	Ganga Devi	100000	50000	Unsecured		No	0	-	-	-	50000	
71	Gangadevi	60000	30000	Unsecured		No	0	-	-	-	30000	
72	Gaurav	300000	172718	Unsecured		No	0	-	-	-	127282	
73	Gaurav Kumar	48900	48900	Unsecured		No	0	-	-	-	-	
74	Geeta Rani	9340	9340	Unsecured		No	0	-	-	-	-	
75	Geetu Sahu	50000	50000	Unsecured		No	0	-	-	-	-	
76	GOMA	11660	11660	Unsecured		No	0	-	-	-	-	
77	Gungun	100000	100000	Unsecured		No	0	-	-	-	-	
78	HAR DEVI	50000	50000	Unsecured		No	0	-	-	-	-	
79	Haseen	44500	44500	Unsecured		No	0	-	-	-	-	
80	HIRA BI D/O FEROOZ KHAN	460000	460000	Unsecured		No	0	-	-	-	-	
81	Humaira	6080	2580	Unsecured		No	0	-	-	-	3500	
82	HUMARA	200000	200000	Unsecured		No	0	-	-	-	-	
83	IQTIDAR AHMAD	17800	17800	Unsecured		No	0	-	-	-	-	
84	Iram Khan	28000	28000	Unsecured		No	0	-	-	-	-	
85	JAGDISH	72000	72000	Unsecured		No	0	-	-	-	-	
86	Jagpal	38200	17500	Unsecured		No	0	-	-	-	20700	
87	JASKARAN SINGH	56000	56000	Unsecured		No	0	-	-	-	-	
88	JEEVENDRA KUMAR UPADHYAY	38200	36000	Unsecured		No	0	-	-	-	2200	
89	Jitendra Sahu	5100	5100	Unsecured		No	0	-	-	-	-	
90	Jivendra Kumar Upadhyay	38200	36000	Unsecured		No	0	-	-	-	2200	
91	Jyoti Verma	35000	35000	Unsecured		No	0	-	-	-	-	
92	KAJAL RANI	24000	24000	Unsecured		No	0	-	-	-	-	
93	Kalpana Maurya	100000	50000	Unsecured		No	0	-	-	-	50000	
94	KANHAIYA SINGH	157300	157300	Unsecured		No	0	-	-	-	-	
95	KAVYA	2070000	1377507	Unsecured		No	0	-	-	-	692493	
96	Kishan Kumar	5400	5400	Unsecured		No	0	-	-	-	-	
97	Km Sonam	2250	2250	Unsecured		No	0	-	-	-	-	
98	Kuldeep Kumar	87000	87000	Unsecured		No	0	-	-	-	-	
99	KUMKUM KUMARI	50000	50000	Unsecured		No	0	-	-	-	-	
100	Laik Ahmad	7000	7000	Unsecured		No	0	-	-	-	-	
101	Late Munni Manoj Kumar	54000	54000	Unsecured		No	0	-	-	-	-	
102	Laxmi Devi	18000	9000	Unsecured		No	0	-	-	-	9000	
103	Madan Lal	300000	300000	Unsecured		No	0	-	-	-	-	
104	Madhu	30000	15000	Unsecured		No	0	-	-	-	15000	
105	MAHA DEVI	15200	15200	Unsecured		No	0	-	-	-	-	

106	Mahavir	63450	63450	Unsecured	No	0	-	-	-	-	-
107	MAHESH	22000	22000	Unsecured	No	0	-	-	-	-	-
108	Mahtab Hussain	76688	76688	Unsecured	No	0	-	-	-	-	-
109	MAHTAB SINGH	42000	42000	Unsecured	No	0	-	-	-	-	-
110	Manita Devi	11700	11700	Unsecured	No	0	-	-	-	-	-
111	Manita Kashyap	200000	200000	Unsecured	No	0	-	-	-	-	-
112	Manita Kashyap	157800	157800	Unsecured	No	0	-	-	-	-	-
113	MANISA	10000	10000	Unsecured	No	0	-	-	-	-	-
114	Manjita Mahta	14760	14760	Unsecured	No	0	-	-	-	-	-
115	Manoj Kumar	106200	106200	Unsecured	No	0	-	-	-	-	-
116	Manoj Kumar	72000	72000	Unsecured	No	0	-	-	-	-	-
117	MANOJ SHARMA	200000	200000	Unsecured	No	0	-	-	-	-	-
118	Manvi D/o Ashutosh Vaish	50000	50000	Unsecured	No	0	-	-	-	-	-
119	MAYA MOUREYA	500000	500000	Unsecured	No	0	-	-	-	-	-
120	MAYOOR RANJAN SAHU	77500	77500	Unsecured	No	0	-	-	-	-	-
121	Mohammad Irfan	120000	120000	Unsecured	No	0	-	-	-	-	-
122	Mohammad Irshad	150000	150000	Unsecured	No	0	-	-	-	-	-
123	MOHD AAYAN	3400	3400	Unsecured	No	0	-	-	-	-	-
124	MOHD AMIR	24000	24000	Unsecured	No	0	-	-	-	-	-
125	Mohd Haneef	20640	13754	Unsecured	No	0	-	-	-	6886	-
126	MOHD HANEEF	24000	24000	Unsecured	No	0	-	-	-	-	-
127	MOHD SOHIL	13400	13400	Unsecured	No	0	-	-	-	-	-
128	Mohd Suleman faridi	70240	70240	Unsecured	No	0	-	-	-	-	-
129	MOHD YASIN	43200	43200	Unsecured	No	0	-	-	-	-	-
130	Mohini	6150	6150	Unsecured	No	0	-	-	-	-	-
131	Mohit Singh	22400	13400	Unsecured	No	0	-	-	-	-	9000
132	MONIKA SAHU	424000	424000	Unsecured	No	0	-	-	-	-	-
133	Munne	10000	10000	Unsecured	No	0	-	-	-	-	-
134	MUSHAHID	10000	10000	Unsecured	No	0	-	-	-	-	-
135	Muskan Quraisi	10000	10000	Unsecured	No	0	-	-	-	-	-
136	NAIMA BI	42000	42000	Unsecured	No	0	-	-	-	-	-
137	Naima Khatoon	300000	150000	Unsecured	No	0	-	-	-	-	150000
138	NAINA	200000	100000	Unsecured	No	0	-	-	-	-	100000
139	Naitik s/o Jaiprakash	15000	15000	Unsecured	No	0	-	-	-	-	-
140	Naiyya Begum	400000	256942	Unsecured	No	0	-	-	-	143058	-
141	NAJMA	25000	25000	Unsecured	No	0	-	-	-	-	-
142	NAJMA	50000	50000	Unsecured	No	0	-	-	-	-	-
143	Nand Kishore	29120	29120	Unsecured	No	0	-	-	-	-	-
144	Nanhe Lal	38200	38200	Unsecured	No	0	-	-	-	-	-
145	Nanhe Lal	72000	72000	Unsecured	No	0	-	-	-	-	-
146	NASREEN	100000	100000	Unsecured	No	0	-	-	-	-	-
147	Navita Rastogi	70000	70000	Unsecured	No	0	-	-	-	-	-
148	Nazia Arshad	6250	6250	Unsecured	No	0	-	-	-	-	-
149	NEELAM RASTOGI	16800	16800	Unsecured	No	0	-	-	-	-	-
150	Neeraj	100000	100000	Unsecured	No	0	-	-	-	-	-
151	Netra Pal Singh	400000	200000	Unsecured	No	0	-	-	-	-	200000
152	Nida	4100	4100	Unsecured	No	0	-	-	-	-	-
153	NOOR JAHAN	50000	50000	Unsecured	No	0	-	-	-	-	-
154	OM KUMARI	200000	200000	Unsecured	No	0	-	-	-	-	-
155	Om prakash	15000	15000	Unsecured	No	0	-	-	-	-	-
156	om prakash	37000	37000	Unsecured	No	0	-	-	-	-	-
157	Ompakash	18000	18000	Unsecured	No	0	-	-	-	-	-
158	PARUL	125000	125000	Unsecured	No	0	-	-	-	-	-
159	PAWAN DIVAKAR	18000	18000	Unsecured	No	0	-	-	-	-	-
160	PHULA DEVI	4200	4200	Unsecured	No	0	-	-	-	-	-
161	PINKI DEWAL	11280	11280	Unsecured	No	0	-	-	-	-	-
162	Pinkoo	11050	11050	Unsecured	No	0	-	-	-	-	-
163	Pooja	251600	149000	Unsecured	No	0	-	-	-	-	102600
164	Pooja	750000	750000	Unsecured	No	0	-	-	-	-	-
165	PRACHI SAHU	14900	14900	Unsecured	No	0	-	-	-	-	-
166	PRADEEP KUMAR	100000	100000	Unsecured	No	0	-	-	-	-	-
167	PRADEEP SAHU	102200	102200	Unsecured	No	0	-	-	-	-	-
168	Pramod Kumar Sagar	60000	60000	Unsecured	No	0	-	-	-	-	-
169	PRASHANT	34200	34200	Unsecured	No	0	-	-	-	-	-
170	Pravesh Saxena	3400	3400	Unsecured	No	0	-	-	-	-	-
171	Preeti	400000	400000	Unsecured	No	0	-	-	-	-	-
172	Preeti Devi	10000	10000	Unsecured	No	0	-	-	-	-	-
173	Preeti Maurya	200000	200000	Unsecured	No	0	-	-	-	-	-
174	PREM SHANKAR	7950	7950	Unsecured	No	0	-	-	-	-	-
175	PREMSHANKAR	7950	7950	Unsecured	No	0	-	-	-	-	-
176	Punam	140700	102000	Unsecured	No	0	-	-	-	-	38700
177	Pushpa Devi Maurya	200000	200000	Unsecured	No	0	-	-	-	-	-
178	RAJ KAMAL	450000	450000	Unsecured	No	0	-	-	-	-	-
179	Raj Kumar	12000	12000	Unsecured	No	0	-	-	-	-	-
180	Rajaraja	294908	294908	Unsecured	No	0	-	-	-	-	-
181	Rajendra	112000	112000	Unsecured	No	0	-	-	-	-	-
182	RAJESH KUMAR	17100	17100	Unsecured	No	0	-	-	-	-	-
183	RAJESH KUMAR GUPTA	196000	171700	Unsecured	No	0	-	-	-	-	24300
184	Rajeshwari	400000	400000	Unsecured	No	0	-	-	-	-	-
185	RAJESHWARI DEVI	8750	8750	Unsecured	No	0	-	-	-	-	-
186	Rajni Sahu	38200	36000	Unsecured	No	0	-	-	-	-	2200
187	Rajpal Singh	36000	13300	Unsecured	No	0	-	-	-	-	22700
188	Raju	25000	25000	Unsecured	No	0	-	-	-	-	-
189	Raju Sagar	28700	28700	Unsecured	No	0	-	-	-	-	-
190	Rajveer	38200	36000	Unsecured	No	0	-	-	-	-	2200
191	Rakesh Kumar	50000	50000	Unsecured	No	0	-	-	-	-	-
192	Rakesh Kumar	25000	25000	Unsecured	No	0	-	-	-	-	-
193	RAKHI	11300	11300	Unsecured	No	0	-	-	-	-	-
194	Rakhi Gupta	75000	75000	Unsecured	No	0	-	-	-	-	-
195	RAM PRAKAS	83400	83400	Unsecured	No	0	-	-	-	-	-
196	Rama	90000	90000	Unsecured	No	0	-	-	-	-	-
197	Ramesh Chandra	58800	58800	Unsecured	No	0	-	-	-	-	-
198	RANI KHATOON	210000	210000	Unsecured	No	0	-	-	-	-	-
199	RASHMI	20000	20000	Unsecured	No	0	-	-	-	-	-
200	RAVIBALA	1460	1460	Unsecured	No	0	-	-	-	-	-
201	Ravindra Kumar Joshi	42080	42000	Unsecured	No	0	-	-	-	-	80
202	Reena Singh w/o Ram Kumar Singh	5450	5450	Unsecured	No	0	-	-	-	-	-
203	Rekha	300000	300000	Unsecured	No	0	-	-	-	-	-
204	Rekha Rani Gupta	3893	3893	Unsecured	No	0	-	-	-	-	-
205	Rinki Devi	20000	20000	Unsecured	No	0	-	-	-	-	-
206	Rishi Pal	200000	200000	Unsecured	No	0	-	-	-	-	-
207	RISHI PAL	400000	400000	Unsecured	No	0	-	-	-	-	-
208	ROHIT KUMAR	186000	186000	Unsecured	No	0	-	-	-	-	-
209	RUBINA BEGAM	25600	25600	Unsecured	No	0	-	-	-	-	-
210	SABAB MIYAN	6500	6500	Unsecured	No	0	-	-	-	-	-
211	Sabina	70000	70000	Unsecured	No	0	-	-	-	-	-
212	Sabir Yar Khan	100000	100000	Unsecured	No	0	-	-	-	-	-
213	Sachin	61326	61326	Unsecured	No	0	-	-	-	-	-
214	Sachin babu	42000	42000	Unsecured	No	0	-	-	-	-	-
215	Sachin Kumar	79000	79000	Unsecured	No	0	-	-	-	-	-
216	Sahana	9000	9000	Unsecured	No	0	-	-	-	-	-
217	Sakshi	200000	58800	Unsecured	No	0	-	-	-	41200	100000
218	Sakshi	215000	215000	Unsecured	No	0	-	-	-	-	-
219	Salim Khan	61770	61770	Unsecured	No	0	-	-	-	-	-
220	Sandhya	175000	175000	Unsecured	No	0	-	-	-	-	-

221	Sangeeta Kashyap	7200	7200	Unsecured	No	0	-	-	-	-	-
222	Sanjeev Kumar	144800	68400	Unsecured	No	0	-	-	-	-	76400
223	Sanjeev Saxena	95617	55000	Unsecured	No	0	-	-	-	-	40617
224	Sanjiv Rastogi	400000	400000	Unsecured	No	0	-	-	-	-	-
225	Santosh Kumar Maurya	14800000	10789899	Unsecured	No	0	-	-	-	-	4010101
226	Sanyam Sachdeva	21000	21000	Unsecured	No	0	-	-	-	-	-
227	Sapna Saxena	102255	102255	Unsecured	No	0	-	-	-	-	-
228	Saraswati	20100	20100	Unsecured	No	0	-	-	-	-	-
229	SARIKA RANI	36000	8900	Unsecured	No	0	-	-	-	-	27100
230	Saroj	20000	20000	Unsecured	No	0	-	-	-	-	-
231	SARVESH	4800	4800	Unsecured	No	0	-	-	-	-	-
232	SARVESH KUMARI	50000	50000	Unsecured	No	0	-	-	-	-	-
233	Santram Sahu	70000	70000	Unsecured	No	0	-	-	-	-	-
234	Shahab	132000	132000	Unsecured	No	0	-	-	-	-	-
235	SHABANA	200000	200000	Unsecured	No	0	-	-	-	-	-
236	Shaheem	18265	18265	Unsecured	No	0	-	-	-	-	-
237	Shafi Ahmad	72000	36000	Unsecured	No	0	-	-	-	-	36000
238	Shahrukh Khan	28000	28000	Unsecured	No	0	-	-	-	-	-
239	Shakuntala	18000	17400	Unsecured	No	0	-	-	-	-	600
240	Asif Qamar	72000	72000	Unsecured	No	0	-	-	-	-	-
241	Shama Fasih	180000	180000	Unsecured	No	0	-	-	-	-	-
242	Shanti Prakash	50000	50000	Unsecured	No	0	-	-	-	-	-
243	Ganga Devi	188160	188160	Unsecured	No	0	-	-	-	-	-
244	Sheetal Maurya	4400	4400	Unsecured	No	0	-	-	-	-	-
245	Shilpa/gangadhar Kashyap	36000	36000	Unsecured	No	0	-	-	-	-	-
246	Shivam Mathur	60000	46000	Unsecured	No	0	-	-	-	-	14000
247	Sima	7500	7500	Unsecured	No	0	-	-	-	-	-
248	Sitara	708000	708000	Unsecured	No	0	-	-	-	-	-
249	Sona	24000	24000	Unsecured	No	0	-	-	-	-	-
250	Sonali Kasyap	400000	400000	Unsecured	No	0	-	-	-	-	-
251	Soni	80000	80000	Unsecured	No	0	-	-	-	-	-
252	SONU	50000	30244	Unsecured	No	0	-	-	-	19756	-
253	Sourav Kumar Chowdhary	154000	154000	Unsecured	No	0	-	-	-	-	-
254	Subhash Sahu	10700	10700	Unsecured	No	0	-	-	-	-	-
255	Sukhi	19100	18000	Unsecured	No	0	-	-	-	-	1100
256	Sukhram	14250	14250	Unsecured	No	0	-	-	-	-	-
257	Sultana	9050	9050	Unsecured	No	0	-	-	-	-	-
258	Suman	75000	75000	Unsecured	No	0	-	-	-	-	-
259	SUMAN	28950	28950	Unsecured	No	0	-	-	-	-	-
260	Suman Kashyap	300000	300000	Unsecured	No	0	-	-	-	-	-
261	Sumit Verma	370000	370000	Unsecured	No	0	-	-	-	-	-
262	Sunder Devi	160000	160000	Unsecured	No	0	-	-	-	-	-
263	SUNIL	12000	12000	Unsecured	No	0	-	-	-	-	-
264	Jaypal Sen	350000	300000	Unsecured	No	0	-	-	-	50000	-
265	Surajwati Maurya	2270000	1133699	Unsecured	No	0	-	-	-	-	1136301
266	Sureja Devi	25100	25100	Unsecured	No	0	-	-	-	-	-
267	SURENDRA MAURYA	126000	126000	Unsecured	No	0	-	-	-	-	-
268	SURENDRA MAURYA	400000	400000	Unsecured	No	0	-	-	-	-	-
269	Suresh Chandra	53000	53000	Unsecured	No	0	-	-	-	-	-
270	SUSHMA	150000	150000	Unsecured	No	0	-	-	-	-	-
271	Tarunum	36000	6600	Unsecured	No	0	-	-	-	-	29400
272	Tejpal Maurya	200000	200000	Unsecured	No	0	-	-	-	-	-
273	Usha	19100	19100	Unsecured	No	0	-	-	-	-	-
274	Vanshi	33100	33100	Unsecured	No	0	-	-	-	-	-
275	VEERU KUMAR MOURYA & MAM	500000	500000	Unsecured	No	0	-	-	-	-	-
276	Vijay Sahu	25035	25035	Unsecured	No	0	-	-	-	-	-
277	VIKAS KASYAP	29690	24440	Unsecured	No	0	-	-	-	-	5250
278	Vimla	200000	100000	Unsecured	No	0	-	-	-	-	100000
279	Vineeta Srivastava	500000	500000	Unsecured	No	0	-	-	-	-	-
280	Vinod Kumar	42000	42000	Unsecured	No	0	-	-	-	-	-
281	Vinod kumar	45000	45000	Unsecured	No	0	-	-	-	-	-
282	Vinod Kumar	150000	150000	Unsecured	No	0	-	-	-	-	-
283	VIQAR KHAN	113750	113750	Unsecured	No	0	-	-	-	-	-
284	VISHAL	325300	325300	Unsecured	No	0	-	-	-	-	-
285	Vivek Gupta Kumar	36000	36000	Unsecured	No	0	-	-	-	-	-
286	Vivek Kumar Rastogi	24000	24000	Unsecured	No	0	-	-	-	-	-
287	ZUBAIR-AHMAD	21000	21000	Unsecured	No	0	-	-	-	-	-
Total Amount		649532251	38816411							587099	610781281

IMPORTANT NOTE, DISCLAIMER AND CLARIFICATION WITH RESPECT TO LIST OF CREDITORS AS ON 13.08.2026

1. Nature of the List- This is the **List of Creditors as on 13.08.2026** prepared and published by the Interim Resolution Professional ("IRP") in respect of the Corporate Insolvency Resolution Process ("CIRP") of **Amar Jyoti Universe Nidhi Limited** ("Corporate Debtor/CD"). The verification and collation of claims received by the IRP is an ongoing process. Several claims and/or portions thereof are presently under verification and shall be considered in subsequent updates to the List of Creditors.

2. Basis of Verification and Admission- The claims reflected as admitted in this List have been verified and admitted on the basis of the claim forms, supporting documents, records and other information submitted by the respective claimants and/or otherwise available with the IRP as on the date of preparation of this List. As on the date of preparation of this List, complete books of account, records, data and/or access to the relevant electronic applications/software/databases of the Corporate Debtor, including the application/software containing the records of Amar Jyoti Universe Nidhi Limited, have not been made available to or received by the IRP. Accordingly, the verification and admission of claims at this stage is based upon the records and information presently available with the IRP. Upon receipt of the books of account, electronic records, applications, databases or any other relevant information of the Corporate Debtor, the IRP/IRP may review and, wherever warranted, revise the amount and/or status of any claim in accordance with the Insolvency and Bankruptcy Code, 2016 ("Code") and the regulations made thereunder.

3. Claims Under Verification- A claim, or any part thereof, may presently be reflected as "Under Verification", inter alia, for one or more of the following reasons:

- the claim form and/or supporting documents are incomplete, unclear, illegible or not capable of proper verification;
- complete transaction pages/details of the relevant passbook, deposit records or other supporting records have not been provided;
- material particulars in the claim form have not been filled in, have been incompletely filled in, or require reconciliation with the supporting documents;
- the documents submitted require further verification, reconciliation or clarification;
- additional documents, information or clarification may be required from the claimant;
- the claim(s) requires verification against the books, records, electronic data or other information of the Corporate Debtor which is presently unavailable or has not yet been made available to the IRP; or
- although the documents submitted may otherwise appear complete, verification of the claim could not be completed as on the cut-off date for preparation of this List of Creditors i.e., 13.08.2026 owing to the volume of claims received and the continuing verification and collation exercise.

The description of a claim as "Under Verification" should not, by itself, be construed as admission or rejection of such claim. Such claims shall continue to be examined and their status shall be appropriately updated upon completion of verification.

4. Continuing Verification and Revision- The IRP, along with her team, has undertaken the exercise of receiving, collating and verifying a substantial volume of claims within the timelines prescribed under the Code and the applicable regulations. The List has been prepared with due care and on the basis of the information and documents presently available. Considering the volume of claims, multiple supporting documents, incomplete records of the Corporate Debtor presently available to the IRP, and the continuing nature of the verification exercise, any inadvertent clerical, typographical, computational, duplication, mapping or data-entry discrepancy noticed subsequently shall be examined and appropriately rectified in accordance with the Code and the applicable regulations. The IRP shall continue to review and verify the claims and shall revise/update the List of Creditors wherever additional information, documents, clarification or records warrant such revision.

5. Multiple Claims Submitted Through Common Email IDs / Cyber Cafés / Representatives- It has come to the notice of the IRP that, in certain cases, claims of multiple claimants have been submitted through a common email address, cyber café, facilitator, representative or other individual. Any person who has information and documents presently available is requested to promptly communicate the relevant status, deficiency, clarification or communication issued by the IRP to the respective claimant(s). Claimants are further requested, wherever possible, to provide their **own individual and functional email address and contact particulars** in their claim forms and future correspondence so that communications relating to their respective claims can be made directly and accurately.

6. Separate Claim Forms for Individual FD/RD Instruments- It has also been observed that, in certain cases, the same claimant has submitted separate claim forms for individual Fixed Deposits ("FDs"), Recurring Deposits ("RDs") and/or other deposit instruments instead of providing the instruments under a consolidated claim. Such multiple submissions may require additional reconciliation to identify the claimant, avoid duplication and correctly determine the aggregate claim. The IRP is undertaking the necessary reconciliation to the extent possible on the basis of the documents and information available. Claimants are therefore requested **not to submit duplicate or repetitive claims merely because their claim is presently under verification**. Where any clarification or additional documentation is required, the same may be provided with clear reference to the existing claim/submission particulars.

7. Clarifications and Deficiencies- Wherever any material clarification, deficiency or additional document is required for verification of a claim, the IRP and/or her authorised team may communicate with the concerned claimant. Claimants are requested to respond to such communication by providing the requested information/documents in a clear and complete manner and by referring to their existing claim/submission details, so as to facilitate efficient verification and avoid duplicate submissions.

8. No Final Determination at This Stage- The amount or status reflected against a claim in this first List represents its status on the basis of verification completed and information available as on **13.08.2026**. Nothing contained in this List shall prevent the IRP/RP from reviewing or revising a claim where additional information, documents, books of account, electronic records or other relevant material subsequently becomes available or where any discrepancy is subsequently identified. Similarly, the mere inclusion of a claim or an amount under the category **"Under Verification"** shall not be construed as its admission, rejection or final determination.

9. Further Updates- Claims that have not yet been completely verified shall continue to be processed. The List of Creditors shall be updated/revised from time to time, as required under the Code and the applicable regulations, upon completion of further verification and/or receipt of additional relevant information. The updated/revised position shall be communicated, published and/or filed before the appropriate authority.

All claimants and stakeholders are requested to extend their cooperation by avoiding duplicate submissions, providing complete and legible documents, quoting their existing claim/submission particulars in correspondence, and promptly responding to requests for clarification or additional information. This List is therefore to be read as the first List of Creditors reflecting the status of claims as on 13.08.2026 and remains subject to verification, reconciliation, correction and revision in accordance with the Insolvency and Bankruptcy Code, 2016 and the regulations made thereunder.