

**THE NATIONAL COMPANY LAW TRIBUNAL
CHANDIGARH BENCH, CHANDIGARH
(Exercising powers of Adjudicating Authority under
the Insolvency and Bankruptcy Code, 2016)**

CP (IB) No. 178/Chd/HP/2023

**Under Section 7 of the
Insolvency & Bankruptcy
Code, 2016**

IN THE MATTER OF:

Sh. Chandu Ram and 132 Ors.

S/o Sh. Bakshi Ram

R/o Ward No. 11, House No. 112,

Subhash Nagar, Village Lahari,

P.O. Mohin, Tehsil & District

Hamirpur

–FINANCIAL CREDITORS

VERSUS

JARYAL MOTOR FINANCE COMPANY LIMITED

Having its registered office at:

Ward No. 11, Dosharka Subhash Nagar, PO Mohin Tehsil and District Hamirpur,
Himachal Pradesh- 177001

Through its Director

-- CORPORATE DEBTOR

Judgment delivered on: 24.04.2024

**Coram: HON'BLE MR. HARNAM SINGH THAKUR, MEMBER (JUDICIAL)
HON'BLE MR. L.N GUPTA, MEMBER (TECHNICAL)**

Present:

For the Petitioner-Financial Creditor : Mr. Amar Pratap Singh along with Mr.
Ankit Awal, Advocates

For the Respondent-Corporate Debtor : already ex parte vide order dated
19.12.2023

PER: HARNAM SINGH THAKUR, MEMBER (JUDICIAL)
L.N GUPTA, MEMBER (TECHNICAL)

JUDGMENT

The present petition has been filed by Sh. Chandu Ram & 132 Ors. (hereinafter referred to as 'Petitioner/Financial Creditor') under Section 7 of the Insolvency and Bankruptcy Code, 2016 (hereinafter referred to as 'Code') read with Rule 4 of the Insolvency and Bankruptcy (Application to Adjudicating Authority) Rules, 2016 to initiate the Corporate Insolvency Resolution Process ('CIRP') against **Jaryal Motor Finance Company Limited** (hereinafter referred to as 'Respondent/ Corporate Debtor'). The petition is signed by the main petitioner Mr. Chandu Ram who is authorised representative of 132 other Financial Creditors, with the affidavit verifying the contents of the application, appended thereto (Page-14AD-15A). The full list of Applicants-Financial Creditors is annexed at the end of the order (Annexure-P1 being number of the parties).

2. The Corporate Debtor is stated to be incorporated on 29.01.1991. The company has its registered address at Hamirpur, Himachal Pradesh-177001. Therefore, the jurisdiction lies with this Bench of the Tribunal. The master data of the corporate debtor is attached as Page No. 15B of the petition.

3. It is averred that the Jaryal Motor Finance Company Limited was incorporated under the provisions of Companies Act 1956 read with Section 45IA of the Reserve Bank of India Act, 1934. Corporate Debtor accepted deposits from public as Fixed Deposits and Recurring Deposits on various dates. RBI's Regional Director (RD) vide order dated 02.07.2008 converted the status of the Corporate Debtor to category(B) NBC i.e., an NBFC, which was prohibited from accepting deposits. However, the Corporate Debtor continued to accept Deposits from public even post order of RBI dated 02.07.2018. One investor, namely, Mr. Trilok Singh,

who had invested a sum of Rs.7,75,000 but , the Corporate Debtor failed to return money due to him on maturity and suddenly closed its office. Hence, Mr. Trilok Singh lodged a complaint/ FIR no. 182 against Mr. Rajesh Kumar, Director of the Corporate Debtor at Police Station Hamirpur alleging therein a fraud committed by aforesaid company. Mr. Rajesh Kumar then approached the Hon'ble High Court of Himachal Pradesh under Section 438 CrPC for grant of an interim bail under Section 420, 406 of IPC and Section 5 of Act Himachal Pradesh Protection of Interest of Depositors in Financial Establishments Act 1999. Hon'ble High Court granted interim bail to him subject to certain conditions, one of being that he will appear before the learned trial Court/ police/ Authorities as and when required Mr. Trilok Singh approached the Hon'ble High Court of Himachal Pradesh vide CrMP(M) No. 739 of 2022, for cancellation of bail granted in favour of Mr. Rajesh on the grounds that despite there being repeated opportunities, he failed to provide complete records to the police for purpose of investigation.Hon'ble High Court vide order dated 05.12.2022, allowed the petition of Mr. Trilok Singh and cancelled the interim bail granted to Mr. Rajesh Kumar as he had jumped over conditions of bail.

4. RBI issued an order dated 27.09.2022 to the Corporate Debtor prohibiting it from accepting public deposits and directing it to not sell, transfer, create charge or mortgage or deal in any manner with its property and assets without prior written permission of the Bank until further orders, except for the repayment of matured deposits along with interest or pre-matured deposits. Considering the interest of the public in this regard, RBI also issued a Public notice dated 18.11.2022 in the newspaper "The Tribune" (daily newspaper published for the state of Himachal Pradesh). Ultimately, 132 and others Financial Creditors, who

invested a sum aggregating to Rs. 3,52,82,515 with the Corporate Debtor have filed the present petition through Sh. Chandu Ram, authorised signatory.

5. As per Part-IV of Form No.1, the total amount claimed to be in default is Rs. 5,03,71,828/- (Rupees Five Crores Three Lakhs Seventy One Thousand Eight Hundered and Twenty Eight Only) [Principal amount Rs. 3,52,82,515/- (Rupees Three Crores Fifty Two Lakhs Eighty Two Thousand Five Hundred and Fifteen Only) and rate of interest ranging between 8% to 12% amounting to Rs. 1,50,89,313/-] when invested by 133 Financial Creditors and the date of default is 27.09.2022 i.e. various amounts matured (date of maturity or date of RBI Order i.e. 27.09.2022 whichever is earlier). Copy of list of financial creditors (Annexure-P1), public notice dated 18.11.2022 (Annexure-P2), FIRs filed by investors (Annexure-P3), order dated 04.02.2022 and 05.12.2022 passed by Hon'ble High Court (Annexure-P4 and P5), financial creditor wise details of amount deposited interest due and date on which such amount alongwith interest fell due (Annexure-P6), deposit receipts (Annexure-P8), Bank statements for the period 16.04.2018 onwards till date of all Financial creditors (Annexure-P9) are attached with the main petition.

6. The notice of this petition was issued to the respondent corporate debtor to show cause as to why this petition be not admitted. An affidavit of service was filed vide Diary No. 02189/01 dated 12.12.2023 which was re-filed on 13.12.2023. During the course of hearing, since there was no representation on behalf of the Respondent/Corporate Debtor, the Respondent/Corporate Debtor was proceeded ex-parte vide order dated 19.12.2023.

7. The short written submissions were filed by petitioner-financial creditor vide Dairy No. 02189/25 dated 04.01.2024 wherein the petitioner reiterated the facts stated in the petition. The Hon'ble High Court observed that the Director of

CD-respondent attempted to carve out a case that all the depositors were shareholders and as such, they were also liable to bear losses, if any, suffered by the company. However, none of the depositors had such information, rather, money was taken on the pretext of high rate of interest and such fact was not known to the depositors. The same was verified by the Registrar of Companies. Hence, no share was ever sold to the depositors. Further, the investigation officer in the FIR stated that more than Rs. 9 Crore has been fraudulently taken from investors and the company was suddenly closed on the ground that its entire business failed due to Covid - 19 pandemic. Thus, the FCs, in this regard submitted that it becomes evident that CD has fraudulently dealt with the money deposited and has no records available as to where such money has been invested or deposited by it. Moreover, despite being restricted from accepting public deposits from July 2018 onwards, CD kept on accepting deposits which clearly shows the malafide intent to rob innocent public of their hard-earned money.

8. We have heard the learned counsel for the petitioner as well as respondent and have also perused the record carefully.

9. Section 7(5)(a) of the Code is as follows:-

*“5) Where the Adjudicating Authority is satisfied that—
(a) a default has occurred and the application under sub-section (2) is complete, and there are no disciplinary proceedings pending against the proposed resolution professional, it may, by order, admit such application.”*

10. The first issue for consideration is whether the present application is filed within limitation. The date of default is mentioned as 27.09.2022 i.e. various amounts matured (date of maturity or date of RBI Order i.e. 27.09.2022 whichever is earlier). The present petition is filed vide Diary No. 02189 dated 06.07.2023.

Thus, it can be safely said that the present petition is well within the period of limitation of three years.

11. The next issue for consideration is whether there is a default in payment or not. It is observed from the record that in the present case, the debt is evidenced by list of financial creditors (Annexure-P1), public notice dated 18.11.2022 (Annexure-P2), FIRs filed by investors (Annexure-P3), order dated 04.02.2022 and 05.12.2022 passed by Hon'ble High Court (Annexure-P4 and P5), financial creditor wise details of amount deposited interest due and date on which such amount alongwith interest fell due (Annexure-P6), deposit receipts (Annexure-P8), Bank statements for the period 16.04.2018 onwards till date of all Financial creditors (Annexure-P9) are attached with the main petition. As per the financial records, it is evident that an amount of Rs. 5,03,71,828/- (Rupees Five Crores Three Lakhs Seventy One Thousand Eight Hundered and Twenty Eight Only) [Principal amount Rs. 3,52,82,515/- (Rupees Three Crores Fifty Two Lakhs Eighty Two Thousand Five Hundred and Fifteen Only) and interest of Rs. 1,50,89,313/-] invested by 133 Financial Creditors is still to be paid to the depositor applicants which amounts to default on part of the corporate debtor. Moreso, the entire evidence of debt and default led by Financial Creditors remained unrebutted as the corporate debtor who did not choose to contest the application and, therefore was proceeded exparte vide order dated 19.12.2023 of this Adjudicating Authority.

12. In the given facts and circumstances, the present petition being complete and having established the default in payment of the Financial Debt for the default amount being above the threshold limit, the petition is admitted in terms of Section 7(5) of the IBC and accordingly, also direct moratorium in terms of sub-section (1) of Section 14 of the code to take effect as below:

- a) the institution of suits or continuation of pending suits or proceedings against the corporate debtor including execution of any judgment, decree, or order in any court of law, tribunal, arbitration panel, or other authority;
- b) transferring, encumbering, alienating, or disposing of by the corporate debtor any of its assets or any legal right or beneficial interest therein;
- c) any action to foreclose, recover or enforce any security interest created by the corporate debtor in respect of its property including any action under the Securitization and Reconstruction of Operational Assets and Enforcement of Security Interest Act, 2002; and
- d) the recovery of any property by an owner or lessor where such property is occupied by or in the possession of the corporate debtor.
- e) The order of moratorium shall have effect from the date of this order till completion of the corporate insolvency resolution process or until this Bench approves the resolution plan under sub-section (1) of Section 31 or passes an order for liquidation of the corporate debtor under Section 33 as the case may be.

13. There are no disciplinary proceedings pending against the IRP proposed by the applicant, Mr. Deepankur Sharma. The Law Research Associate of this Adjudicating Authority has checked the credentials of Mr. Deepankur Sharma, his AFA Certification is valid up to 18.01.25 and there is nothing adverse against him. In view of the above, we appoint Mr. Deepankur Sharma, Registration No. IBBI/IPA-001/IP-P02236/2020-21/13419, Email: deepankursharma@yahoo.com, Mobile No. 9988115806, the Interim Resolution Professional with the following directions:-

- i.) The term of appointment of Mr. Deepankur Sharma shall be in accordance with the provisions of Section 16(5) of the Code;
- ii.) In terms of Section 17 of the Code, from the date of this appointment, the powers of the Board of Directors shall stand suspended and the management of the affairs shall vest with the Interim Resolution Professional and the officers and the managers of the Corporate Debtor shall report to the Interim Resolution Professional, who shall be enjoined to exercise all the powers as are vested with Interim Resolution Professional and strictly perform all the duties as are enjoined on the Interim Resolution Professional under Section 18 and other relevant provisions of the Code, including taking control and custody of the assets over which the Corporate Debtor has ownership rights recorded in the balance sheet of the Corporate Debtor, etc. as provided in Section 18 (1) (f) of the Code. The Interim Resolution Professional is directed to prepare a complete list of the inventory of assets of the Corporate Debtor;
- iii.) The Interim Resolution Professional shall strictly act in accordance with the Code, all the rules framed thereunder by the Board or the Central Government, and in accordance with the Code of Conduct governing his profession and as an Insolvency Professional with high standards of ethics and morals;
- iv.) The Interim Resolution Professional shall cause a public announcement within three days as contemplated under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016 of the

initiation of the Corporate Insolvency Resolution Process in terms of Section 13 (1) (b) of the Code read with Section 15 calling for the submission of claims against Corporate Debtor;

- v.) It is hereby directed that the Corporate Debtor, its Directors, personnel, and the persons associated with the management shall extend all cooperation to the Interim Resolution Professional in managing the affairs of the Corporate Debtor as a going concern and extend all cooperation in accessing books and records as well as assets of the Corporate Debtor;

- vi.) The Suspended Board Of Directors is directed to give complete access to the Books of Accounts of the corporate debtor maintained under section 128 of the Companies Act. In case the books are maintained in the electronic mode, the Suspended Board of Directors are to share with the Resolution Professional all the information regarding Maintaining the Backup and regarding Service Provider kept under Rule 3(5) and Rule 3(6) of the Companies Accounts Rules, 2014 respectively as effective from 11.08.2022, especially the name of the service provider, the internet protocol of the Service Provider and its location, and also address of the location of the Books of Accounts maintained in the cloud. In case accounting software for maintaining the books of accounts is used by the corporate debtor, then IRP/RP is to check that the audit trail in the same is not disabled as required under the notification dated 24.03.2021 of the Ministry of Corporate Affairs. The statutory auditor is directed to share with the Resolution Professional the audit

documentation and the audit trails, which they are mandated to retain pursuant to SA-230 (Audit Documentation) prescribed by the Auditing and Assurance Standards Board ICAI. The IRP/Resolution Professional is directed to take possession of the Books of Account in physical form or the computer systems storing the electronic records at the earliest. In case of any non-cooperation by the Suspended Board of Directors or the statutory auditors, he may take the help of the police authorities to enforce this order. The concerned police authorities are directed to extend help to the IRP/RP in implementing this order. For retrieval of relevant information from the systems of the corporate debtor, the IRP/RP may take the assistance of Digital Forensic Experts empanelled with this Bench for this purpose. The Suspended Board of Directors is also directed to hand over all user IDs and passwords relating to the corporate debtor, particularly for government portals, for various compliances. The Interim Resolution Professional is also directed to make a specific mention of non-compliance, if any, in this regard in his status report filed before this Adjudicating Authority immediately after a month of the initiation of the CIRP.

- vii.) The Resolution Professional is directed to approach the Government Departments, Banks, Corporate Bodies and other entities with request for information/documents available with those authorities/institutions/others pertaining to the corporate debtor which would be relevant in the CIR proceedings. The Government Departments, Banks, Corporate Bodies and other entities are directed

to render the necessary information and cooperation to the Resolution Professional to enable him to conduct the CIR Proceedings as per law.

- viii.) The Interim Resolution Professional shall after collation of all the claims received against the Corporate Debtor and the determination of the operational position of the Corporate Debtor constitute a Committee of Creditors and shall file a report, certifying the constitution of the Committee to this Tribunal on or before the expiry of thirty days from the date of his appointment, and shall convene the first meeting of the Committee within seven days of filing the report of the constitution of the Committee; and
- ix.) The Interim Resolution Professional is directed to send a regular progress report to this Tribunal every fortnight.

14. We direct the Financial Creditors to deposit a sum of ₹2,00,000/- (Rupees Two Lakhs Only) with the Interim Resolution Professional, to meet out the expense to perform the functions assigned to him in accordance with Regulation 6 of Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Person) Regulations, 2016. The amount, however, is subject to adjustment by the Committee of Creditors as accounted for by the Interim Resolution Professional on the conclusion of CIRP.

15. A copy of the order shall be communicated to both parties. The learned counsel for the petitioner shall deliver a copy of this order to the Interim Resolution Professional forthwith. The Registry is also directed to send a copy of this order to the Interim Resolution Professional at his e-mail address forthwith.

16. The petition is admitted accordingly.

Sd/-

(L. N. Gupta)
Member (Technical)

April 24, 2024

PKA/TBG

Sd/-

(Harnam Singh Thakur)
Member (Judicial)

ANNEXURE-P1
LIST OF FINANCIAL CREDITORS

1. Sh. Chandu Ram

S/o Sh. Bakshi Ram

R/o Ward No. 11, House No. 112,

Subhash Nagar, Village Lahari,

P.O. Mohin, Tehsil & District

Hamirpur (H.P.)

*(Acting as Authorised signatory of
all Applicants mentioned below
through Power of attorney dated
01.04.2023 enclosed as Annexure
P-10)*

2 Aarush Patyal

S/o Rakesh Kumar Patial, House No.
100, Ward No. 11, Village Lahri P/O
Dugha, Tehsil and District Hamirpur,
Dugha Kalan (46/17), Dugha,
Hamirpur, Himachal Pradesh -
177001

3 Abhilasha Sharma

W/O Tribhuvneshwar Sharma, Ward
No. 5, House No. 32, Hamirpur,
Himachal Pradesh - 177001

4 Abhinav Thakur

S/o Naresh Kumar, Post Office Dugha
Tehsil Hamirpur Lahar (46/30),
Hamirpur, Himachal Pradesh-177001

5 Aditya Patial

C/o Aniyat Kumar, Village Lalhari,
Post Office Dugha, Tehsil Hamirpur,
Hamirpur (Teh), Hamirpur, Himachal
Pradesh-177001

6 Ambika Sharma

W/O Balak Ram Sharma, Ward No. 5,
House No. 32, Brij Nagar, Hamirpur,
Himachal Pradesh - 177001

7 Anil Kumar

S/o Parkash Chand, House No.63,
Ward No.11, Village lalhari, P/O
Dugha Tehsil, Hamirpur, Lalhari,
Hamirpur, Himachal Pradesh-177001

8 Anita Devi

W/O Narender Kumar, Village Baral,
Post office Hamirpur, Tehsil Hamipur,
Baral (47/33), Hamirpur, Himachal
Pradesh - 177001

9 Anjana Chopra

W/o Tarlok Chand, House No.39,
Ward No.7 Sujjanpur Road Hamirpur,
Hamirpur (T), Hamirpur, Himachal
Pradesh-177001

10 Anjna Devi

W/o Sushil Kumar, VPC Samtana,
Teh Barsar, PO Hamirpur, Hamirpur,
Himachal Pradesh-177001

11 Anjna Kumari

W/O Vijay Kumar, House No. 140,
Ward No. 11, Subhash Nagar
Dosarka, PO Mohin Hamirpur (T),
Hamirpur, Himachal Pradesh -
177001

12 Anju Devi

W/o Suman Kumar, Post office Dugha
Tehsil Hamirpur Lahar (46/30)
Hamirpur, Himachal Pradesh-177001

13 Ankita Patial

C/O Akshay Kumar Rana, Ward No.
8, Santokhgarh Una, Himachal
Pradesh - 174301

14 Anup Chandel

S/o Milap Chand, Village Khaleen,
Khalihan (496), Mandi, Narola,
Himachal pradesh-175033

15 Anupam Thakur

W/O Vijay Kumar, Village Lalhri PO
Dugha Tehsil Hamirpur, Duhga Kalan
(46/17), Hamirpur, Himachal Pradesh
- 177001

16 Aruna rani

W/o Sanjay Kumar, Village Dhaned,
PO Dhaned Tehsil Hamirpur, Dhand
Khas (39/19 Hamirpur (HP) 174505

17 Aryan Patiyal

S/o Suman Kumar, Post Office Dugha
Tehsil Hamirpur Lahar (46/30),
Hamirpur, Himachal Pradesh-177001

18 Ashwani Kumar

S/o Chandu Ram, Ward No.11,
Subhash Nagar, PO Mohin, Mohin
(47/13), Tehsil Hamirpur, Himachal
Pradesh 177001

19 Baby Bala

W/O Surender Mehra, Baral (47/33)
Hamirpur, Himachal Pradesh -
177001

20 Bachiter Singh

S/O Sahnun Ram, Village Lahar, PO
Dugha, Tehsil Hamirpur, Lahar
(46/30), Hamirpur, Himachal Pradesh
- 177001

21 Bant Raj

S/O Shunka Ram, Village Baral, PO
Hamirpur, Hamirpur, Himachal
Pradesh - 177001

22 Bimla Devi

W/O Bachiter Singh, PO Dugha,
Tehsil Hamirpur, Lahar (46/30),
Hamirpur, Himachal Pradesh -
177001

23 Bipa Devi

Village Nalti, District Hamirpur,
Himachal Pradesh-177001

24 Chanchlo Devi

W/o Parmodh Singh, House No. 99,
Ward No. 11, Village Lahlari, PO
Dugha, Tehsil Hamirpur, Lahlari,
Hamirpur, Himachal Pradesh -
177001

25 Chander Lekha

C/O Pratap Singh, Village Dugha
Khurd, PO Dugha, Tehsil Hamirpur,
Dugha Khurd (46/18), Hamirpur,
Dugha, Himachal Pradesh - 177001

26 Desh Raj

S/O Gian Chand, Vill. Balh PO Mohin
Tehsil Hamirpur, District Hamirpur,
Mohin (47/13) Hamirpur, Himachal
Pradesh - 177001

27 Devansh Indoria

S/o Ashwani Kumar, Ward No.11,
Subhash Nagar, Post Office Mohin,
Tehsil Hamirpur, Mohin (47/13),
Mohin, Hamirpur, Himachal
Pradesh-177001

- 28 Diksha Kumari

D/o Naresh Kumar, Post office Dugha
Tehsil Hamirpur Lahar, Hamirpur,
Himachal Pradesh-177001
- 29 Druv Rathor

S/o Subhash Chand, Village Baddu,
Post office, Ghangot, Tehsil Barsar,
Baddu, Hamirpur, Himachal
Pradesh-176039
- 30 Gaytri Devi

W/O Bant Raj, Village Baral, PO
Hamirpur, Hamirpur, Himachal
Pradesh - 177001
- 31 Gurdash Chand

S/O Kanshiram, Plot No. 627, Flat -
100, Rayal Estate, Shalimar Garden
Ext - 1, Near Rose Park, Sahibabad,
Ghaziabad, UP - 201005
- 32 Gurmeet Singh

C/o Vijay Kumar, Vill Sankar, PO Jol
Sappar, Tehsil Nadaun, Sankar
(25/51), Hamirpur, Himachal Pradesh
- 177048
- 33 Harsh Kumar

S/o Raj Kumar, Village Kangroo, Post
office Bohni Tehsil Hamirpur,
Himachal pradesh-177001
- 34 Hem Raj

S/o Chandu Ram, House No. 112,
Ward No.11, Dosarka P/o Mohin,
Mohin (47/13), Mohin, Hamirpur,
Himachap Pradesh 177001

35 Jagdish Chand

S/O Bantu Ram, VPO Jaddu, Teh
Jhandutta, Jadu (97), Bilaspur,
Himachal Pradesh - 174030

36 Jasbir Singh

S/O Late Kehar Sing, PO Bhira Tehsil
Hamirpur, Kallar Datyalan (45/2)
Hamirpur, Himachal Pradesh -
177001

37 Jatin Dadwal

S/o Sanjeev Kumar, House No. 37,
Ward No. 11, Village Lalhari, post
office Dugha Tehsil Hamirpur, Lalhari,
Hamirpur, Himachal Pradesh-177001

38 Jyoti Kumari

D/O Ajay Kumar, Ward No. 11, Village
Lalhari PO Dugha Tehsil Hamirpur,
Lalhri, Hamirpur, Himachal Pradesh -
177001

39 Kajal Rana

C/O Ravinder Singh, Vill Ghran PO
Bari Tehsil Hamirpur, VTC Gharan
(39/7) PO Bari, Sun District Hamirpur,
Distt. Hamirpur, Himachal Pradesh -
177001

- 40 Kanta
W/O Satpal Singh, 1446/8, Gali
Gujraa Wali, Gilwali Gate, Amritsar,
Punjab - 143001
- 41 Karam Singh
S/O Vasant Ram, Ward No. 11,
Village Lalhri PO Dugha Tehsil
Hamirpur, Lalhri, Hamirpur, Himachal
Pradesh - 177001
- 42 Karan Kumar
C/O Kishan Chand, Amned, Amned
(42/50), Hamirpur, Himachal Pradesh
- 177029
- 43 Kesar Singh
C/O Basant Ram, House No. 90,
Ward No. 11, Subhash Nagar, PO
Duggha, Near Sai Hospital, Tehsil
Hamirpur, Hamirpur, Himachal
Pradesh - 177001
- 44 Kewal Kumar
S/O Vidhi Chand, Vill Kohla Plasari,
Post Office Jol Sappar, Tehsil-
Nadaun, Kohla Plasari, Hamirpur,
Himachal Pradesh - 177048
- 45 Kiran Kumari
W/O Pardeep Kumar, PO Dugha
Tehsil Hamirpur, Panjali, Hamirpur,
Himachal Pradesh - 177001

- 46 Kiran Patial

W/O Rajesh Kumar, PO Dugha, Tehsil
Hamirpur, Lahar (46/30), Hamirpur,
Himachal Pradesh - 177001
- 47 Kiran Patyal

C/o Sunil Singh Patyal, H. No. 118
Ward No. 11 Subash nagar, Dosarks,
Hamirpur(The), hamirpur, (HP)
177001
- 48 Kishan Chand

S/O Durga Das, Village Amned Post
Office Bharthian Tehsil Hamirpur,
Amned (42/50), Hamirpur, Himachal
Pradesh - 177029
- 49 Krishna Devi

W/O Late Dharm Singh, Vill. Loharda
PO Hamirpur, Loharda, Hamirpur,
Himachal Pradesh - 177001
- 50 Kuldeep Kumar

S/o Bhagwan Dass, Village Bhati Post
Office Mohin Tehsil Hamirpur Bhati
(46/5), Hamirpur, Himachal
Pradesh-177001
- 51 Kunta Devi

W/O Kehar Sing, PO Bhira Tehsil
Hamirpur, Kallar Datyalan (45/2)
Hamirpur, Himachal Pradesh -
177001

- 52 Lata Patial

W/O Umesh Kumar, House No. 214,
Ward No. 02, Near Shiv Mandir, PO
Anu, Hamirpur, Govt. Degree College,
Hamirpur, Himachal Pradesh -
177005
- 53 Mahak

D/O Pawan Kumar, PO Bhira Tehsil
Hamirpur, Kallar Dadyalan (45/2)
Hamirpur, Himachal - 177001
- 54 Manju Bala

W/o Sanjeev Kumar, House No 37,
Ward No 11, Village Lalhari, Post
office Dugha Tehsil Hamirpur, Lalhari,
Hamirpur, Himachal Pradesh-177001
- 55 Manohar Lal

S/O Dharm Chand, Village Luharera,
PO and Tehsil Hamirpur, Loharara
(47/39), Hamirpur, Himachal Pradesh
- 177001
- 56 Meena Devi

W/o Milap Chand, VTC Khalihan
(496), PO Narola, Sub District:
Baldwara, District: Mandi, State:
Himachal Pradesh-175033
- 57 Meena Kumari

W/o Vijay Kumar, Vill Sankar (Chigar)
PO Jol Sappar Tehsil Kangoo, Sankar
(25/51), Hamirpur, Himachal Pradesh
- 177048

- 58 Milap Chand
S/o Saina Ram, House No. 110,
Shastri Nagar, Mani Majra,
Chandigarh-160101
- 59 Monika Rani
D/O Roshan Lal, Village Bazuri,
PO/Tehsil Hamirpur, Bajuri, Hamirpur,
Himachal Pradesh - 177001
- 60 Monika Thakur
C/O Rajeev Patial, Village Lahar, Post
office Dugha, Tehsil Hamirpur, Lahar
(46/30), Hamirpur, Dugha, Himachal
Pradesh - 177001
- 61 Naincy
D/o Ashwani kumar, Ward No.11
Subhash nagar, Post office Mohin,
Tehsil Hamnirpur, Mohin (47/13),
Mohin, Hamirpur, Himachal
Pradesh-177001
- 62 Naitik Thakur
S/O Ravinder Kumar, House No. 37,
Ward No. 11, Village Lalhri PO
Dugha Tehsil Hamirpur, Lalhri,
Hamirpur, Himachal Pradesh -
177001
- 63 Narender Kumar

S/O Bant Raj, Village Baral, PO
Hamirpur, Tehsil Hamirpur, Baral
(47/33), Hamirpur, Himachal Pradesh
- 177001

64 Naresh Kumar

S/o Rattan Singh, Village Lahar, Post
office Dugha Tehsil Hamirpur Lahar
(46/30), Dugha, Hamirpur, Himachal
Pradesh-177001

65 Neera Devi

W/O Kishan Chand, Village Amned
Post Office Bharthian Tehsil Hamirpur,
Amned (42/50), Hamirpur, Himachal
Pradesh - 177029

66 Neeta Kumari

W/o Raj Kumar, Village Kangroo,
PPO Bohni Tehsil Hamirpur, Kangru
(45/6), Himachal Pradesh-177001

67 Nikhil Kumar

S/O Sudesh Kumari, Ward No. 11,
Village Lahlari PO Dugha, Tehsil
Hamirpur, Lahlari, Hamirpur,
Himachal Pradesh - 177001

68 Nikhil Patyal

C/o Sunil Singh Patyal, H. No. 118
Ward No. 11 Subash nagar, Dosarks,
Hamirpur(The), hamirpur, (HP)
177001

69 Nikhil Rana

S/O Manohar Lal, Village Loharara,
Bajuri PO, Tehsil and District
Hamirpur, Hamirpur, Himachal
Pradesh - 177001

70 Nirjla Thakur

C/o Aniyat Kumar, Village Lalhari,
Post Office Dugha, Tehsil Hamirpur,
Hamirpur (Teh), Hamirpur, Himachal
Pradesh-177001

71 Nirmala Devi

C/O Kesar Singh, House No. 90,
Ward No. 11, Subhash Nagar, lahlari,
PO Dugga, Tehsil Hamirpur,
Hamirpur, Himachal Pradesh -
177001

72 Palak Thakur

D/O Ravinder Kumar, Dugha Khurd
(46/18) Dugha, Hamirpur, Himachal
pradesh-177001

73 Pardeep Kumar

S/O Late Bhag Singh, PO Dugha
Tehsil Hamirpur, Panjali, Hamirpur,
Himachal Pradesh - 177001

74 Parja Ram

S/o Milkhi Ram, House No.101, Ward
No.11 Village Lahari PO Dugha,
Lahlari, Hamirpur, Himachal
Pradesh-177001

75 Partap Singh

S/O Banka Ram, PO Dugha Tehsil,
Hamirpur, Dugha Khurd, Hamirpur,
Himachal Pradesh - 177001

76 Parveen Kumari

W/O Jagdish Chand, VPO Jaddu,
Tehsil Jhandutta Jadu (97), Jaddu,
Bilaspur, Himachal Pradesh - 174030

77 Parveen Lata

W/o Hem Raj Indoria, House no. 112,
Ward no.11, Village Dosarka, P/o
Mohin Tehsil, Hamirpur, Mohin
(47/13), Hamirpur, Himachal
Pradesh-177030

78 Pooja Kumai

W/o Shri Sunil Kumar, House No.
287, Ward No.4, Bajuri Khas (47/40),
Hamirpur, Himachal Pradesh-177001

79 Pooja Kumari

W/O Rajneesh Kumar, Village Samlog
P.O. Dhirwin, Tehsil Bhoranj, Samlog
(44/85), Hamirpur, Himachal Pradesh
- 176045

80 Poonam

D/O Pawan Kumar, PO Bhira Tehsil
Hamirpur, Kallar Datyalan (45/2)
Hamirpur, Himachal - 177001

81 Poonam Rani

W/o Rakesh Kumar Patial, House No.
100, Ward No. 11, Village Lalhari P/O
Dugha, Tehsil Hamirpur, Lalhari,
Hamirpur, Himachal Pradesh -
177001

82 Prachi Indoria

C/o Hem Raj, house No. 112, Ward
No. 11, Dosarka, VTC Mohin (47/13),
PO Mohin, Sub District: Hamirpur

83 Pramod Singh

S/o Bhagat Singh, House No. 99,
Ward No. 11, Village Lalhari P/O
Dugha, Tehsil Hamirpur, Lalhari,
Hamirpur, Himachal Pradesh -
177001

84 Pratyush Indoria

S/o Hem Raj Indoria, House No. 112,
Ward No.11, Village Dosarka, P/o
Mohin Tehsil Hamirpur, VTC: Mohin
(47/13), District: Hamirpur, Himachap
Pradesh-177030

85 Priya

D/O Rakesh Kumar Village Guhal PO
Majhogsultani, The & Distt. Hamirpur,
Himachal Pradesh - 177020

86 Priyanka Thakur

D/o Sanjeev Kumar, House No. 37,
Ward No.11, Village Lalhri, PO
Dugha, Hamirpur, Himachal
Pradesh-177001

- 87 Priyanshu Mehra
S/O Surender Mehra, Village Baral,
Baral (47/33) Hamirpur, Himachal
Pradesh - 177001
- 88 Rajeev Patial
S/O Dina Nath, Lahar (46/30),
Hamirpur, Himachal Pradesh -
177001
- 89 Rajesh Patial
S/O Bachittar Singh, Village Lahar,
PO Dugha, Tehsil Hamirpur, Lahar
(46/30), Dugha, Hamirpur, Himachal
Pradesh - 177001
- 90 Rakesh Kumar
S/o Ranjit Singh, House No. 100,
Ward No. 11, Dosarka, Tehsil
Hamirpur, Hamirpur (T), Dugha,
Hamirpur, Himachal Pradesh -
177001
- 91 Ramel Singh
S/o Anant Ram, Ward No. 11 House
No. 76, Village Lahlari PO Dugha
Teshil Hamirpur, (HP) 177001
- 92 Rameshwari Devi
W/o Angrup Singh, Ward No. 11,
House No. 150, Village Lalhari, Post
Office Dugha, Adhwani, Hamirpur,
Himachal Pradesh-177001

- 93 Ranjit Singh
- S/o Bhagat Singh, House No. 100,
Ward No. 11, Village Lahlri P/O
Dugha, Tehsil and District Hamirpur,
Dugha Khurd (46/18), Hamirpur,
Himachal Pradesh - 177001
- 94 Rattan Singh
- S/o Late Sant Ram, Post Office
Dugha, Tehsil Hamirpur Lahar
(46/30), Hamirpur, Himachal
Pradesh-177001
- 95 Ravesh Patial
- S/O Rajneesh Kumar, Village Samlog
P.O. Dhirwin, Tehsil Bhoranj, Samlog
(44/85), Post Office Bhoranj, Sbu
District Bhoranj, District Hamirpur,
Himachal Pradesh - 176045
- 96 Ravindo Devi
- W/o Rajinder Pal, Village Bajuri,
PO/Teh Hamirpur, Hamirpur,
Himachal Pradesh-177001
- 97 Ridhi kumari
- D/o Vikas Patial, Village Lalhari, PO
Dugha Tehsil Hamirpur Duhga Khurd
(46/18) Hamirpur (HP) 177001
- 98 Riya Kumari
- D/o Vikas Patial, Village Lalhari, PO
Dugha Tehsil Hamirpur Duhga Khurd
(46/17) Hamirpur (HP) 177001

- 99 Rozy Bala

D/O Narender Kumar, Village Baral,
Baral (47/33) Hamirpur, Himachal
Pradesh - 177001
- 100 Sakuntla Devi

W/o Satya pal , Bumana (42/33) Tal,
Hamirpur, (HP) 177401
- 101 Sandhya Devi

W/O Desh Raj, Vill. Balh PO Mohin
Tehsil Hamirpur, Mohin (47/13)
Hamirpur, Himachal Pradesh -
177001
- 102 Sanjeev Kumar

S/O Bachittar Singh, PO Dugha,
Tehsil Hamirpur, Lahar
(46/30), Hamirpur, Himachal Pradesh -
177001
- 103 Santosh Kumari

W/o Chandu Ram, Ward No 11,
House No 112, Subhash Nagar,
Village Lahlari, Post Office Mohin
Tehsil Hamirpur, Lahlari, Hamirpur,
Himachal Pradesh- 177001

W/O Rakesh Kumar Village Guhal PO
Majhogsultani, The Hamirpur, Guhl
(50/10), Hamirpur, Himachal Pradesh
- 177020

- 104 Sapna
W/O Sanjeev Kumar, PO Dugha,
Tehsil Hamirpur, Lahar (46/30),
Hamirpur, Himachal Pradesh -
177001
- 105 Sapna kumari
W/o Vikas Patial, Ward No. 11 House
No. 76, Village Lahlari PO Dugha
Teshil Hamirpur, (HP) 177001
- 106 Sarveksh Chavehan
S/O Umesh Kumar, House No. 214,
Ward No. 2, Near Shiv Mandir, PO
Anu, VTC, Hamirpur, PO Govt.
Degree College Hamirpur, Sub
District Hamirpur, District Hamirpur,
Himachal Pradesh - 177005
- 107 Satya Pal Singh
S/o Ram Singh, Bumana (42/33) Tal,
Hamirpur, (HP) 177401
- 108 Shanti Lal Sharma
S/O Late Shri Brahma Nand, Ward
No. 4, House No. 12, PO Nagrota
Bagwan Tehsil Nagrota, Bagwan,
Kangra, Himachal Pradesh - 176047
- 109 Shivam Mehra
S/O Narender Kumar, Village Baral,
Baral (47/33), Hamirpur, Himachal
Pradesh - 177001

- 110 Shivangi Dhiman
D/o Kuldeep Kumar, Village Bhati PO
Mohin Teh Hamirpur District
Hamirpur, VTC Bhati (46/5), PO
Dugha, District Hamirpur, Himachal
Pradesh-177001
- 111 Sonu Devi
W/o Kuldeep Kumar, Village Bhati,
PO Mohin Tehsil Hamirpur District
Hamirpur, Bhati (46/5), Hamirpur,
Himachal Pradesh-177001
- 112 Sonu Kumar
S/o Bidhi Chand, Village Kohla
Palasari, PO Jol Sappar, Teh Nadaun,
Kohla Palasari (25/36), Hamirpur,
Himachal Pradesh - 177048
- 113 Subhadra Devi
W/O Late Mehar Chand, House No.
37, Ward No. 11, Village Lalhri PO
Dugga, Lalhri, Hamirpur, Himachal
Pradesh - 177001
- 114 Sudesh Devi
W/O Gurdas Chand, Plot No. 627,
Flat - 100, Rayal Estate Near Rose
Park, Shalimar Garden Ext - 1,
Sahibabad, Pasonda, Ghaziabad, UP
- 201005
- 115 Sunil Kumar

C/o Rajinder Pal, House No.287,
Ward No. 4, Village Bajuri Khas, PO
Hamripur, Tehsil Hamirpur, Dsitric
Hamirpur, Bajuri, Khas (47/40),
Himachal Pradesh-177001

116 Sunil Singh Patyal

C/o Satyal pal Singh Patyal, H. No.
118 Ward No. 11 Subash nagar,
Dosarks, Hamirpur(The), hamirpur,
(HP) 177001

117 Sunita

W/o Subhash Chand, Village Baddu
Post office Ghangot Tehsil Barsar,
Baddu, Hamirpur, Himachal
Pradesh-176039

118 Sunita Devi

C/o Aniyat Kumar, Village Lalhari,
Post Office Dugha, Tehsil Hamirpur,
Hamirpur (Teh), Hamirpur, Himachal
Pradesh-177001

Sunita Devi

119 W/O Mohan Lal, Village Loharara, PO
and Tehsil Hamirpur, Loharara,
Hamirpur, Himachal Pradesh -
177001

120 Surender Mehra

S/O Shri Bant Raj, Baral (47/33),
Hamirpur, Himachal Pradesh -
177001

- 121 Sushma Devi
W/o Naresh Kumar, Post office Dugha
Tehsil Hamirpur Lahar (46/30),
Hamirpur, Himachal Pradesh-177001
- 122 Sushma Kumari
W/o Ashwani kumar, Ward No.11
Subhash nagar, Post office Mohin,
Tehsil Hamnirpur, Mohin (47/13),
Mohin, Hamirpur, Himachal
Pradesh-177001
- 123 Sushsma Devi
W/o Sanjay bhardwaj, Tehsil Bhoranj,
Tarowari (44/89), Tarkwari, Hamirpur,
Himachal Pradesh-176045
- 124 Urmila Devi
W/o Rulel Singh, Ward No. 11 House
No. 76, Village Lahlari PO Dugha
Teshil Hamirpur, (HP) 177001
- 125 Urmila Rani
W/o Ranjit Singh, House No. 100,
Ward No. 11, Village Lahlri P/O
Dugha, Tehsil Hamirpur, District:
Hamirpur, Dugha Kalan (46/17),
Hamirpur, Himachal Pradesh -
177001
- 126 Varindra Kumari
W/o Anil Kumar, House No. 63, Ward
No.11, Village Lalhari, P/o Dugha
Tehsil Hamirpur, Lalhari, Hamirpur,
Himachal Pradesh-177001

- 127 Vijay Kumar
S/O Bakshi Ram Dhiman, House No. 140, Ward No. 11, Subhash Nagar Doserka, Hamirpur (T), Hamirpur, Himachal Pradesh - 177001
- 128 Vikas Patial
S/o Ramel Singh, Ward No. 11 House No. 76, Village Lahlari PO Dugha Teshil Hamirpur, (HP) 177001
- 129 Vindra Devi
W/O Ravinder Kumar, House No. 37, Ward No. 11, Village Lalhari PO Dugha Tehsil Hamirpur, Lalhri, Hamirpur, Himachal Pradesh - 177001
- 130 Yukti Indoria
C/o Ashwani Kumar, House No. 112, Ward No. 11, Dosarka, PO Mohin, Teh Hamirpur, Himachal Pradesh- 177010
- 131 Nirmala Devi
W/O Roshan Lal, Bazuri, Hamirpur, Himachal Pradesh - 177001
- 132 Kuldeep Kumar
S/o Late Mansha Ram, Village and PO Bhindla Tehsil Bangana, VTC Bhindla, District Una, Himachal Pradesh

133 Dittu

C/o Hem Raj, house no.112 Ward
No.11,Dosarka,VTC Mohin(47/13),PO
Mohin, Sub District Hamirpur

-- APPLICANT/FINANCIAL CREDITOR

Sd/-

(L. N. Gupta)
Member (Technical)

April 24, 2024

PKA/TB

Sd/-

(Harnam Singh Thakur)
Member (Judicial)