Rajasthan Tube
Manufacturing Company Limited

Date: 18th February, 2026

To,
The Manager (Department of Corporate Affairs)
Bombay Stock Exchange Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai- 400001

Ref: Scrip Code: 530253 Security ID: RAJTUBE

Sub: Newspaper Advertisement of Un-Audited Financial Results of the Company for the Quarter ended 31st December, 2025.

Dear Sir/Madam,

We are enclosing herewith the copies of the newspaper advertisement relating to the publication of Un-Audited Financial Results of the Company for the Quarter ended December 31, 2025, as published in Financial Express (English edition) and Business remedies (Hindi edition) newspapers both in compliance with the provision of Regulation 47 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulations, 2015 .

Kindly acknowledge the receipts of the same.

Thanking You.
Yours faithfully,

For **Rajasthan Tube Manufacturing Company Limited**

PANKAJ JAIN
Digitally signed by PANKAJ JAIN
Date: 2026.02.18 13:25:23 +05'30'

Pankaj Jain
Whole- time director
DIN: 11098222

नफा नुकसान

आदमी की नजर से नजरिए का, स्पर्श से नीयत का और बहस से ज्ञान का तथा व्यवहार से संस्कार का पता चल ही जाता है। - पी.सी. वर्मा

आप जैसा व्यवहार अपनी पुत्री के साथ उसके ससुराल वालों से चाहते हो, वैसा ही व्यवहार अपनी बहू के साथ करें। - के.आर. कमलेश

आर.एन.आई. नं.: 63696/96 | जयपुर @ बुधवार, 18 फरवरी, 2026 | वर्ष 30 अंक 274 | मूल्यः ₹ 6.00 | पेजः 8

AI भारतीय कंपनियों के लिए बड़े अवसर लेकर आई हैः नैसकॉम

नयी दिल्ली@एजेंसी। उद्योग संगठन नैसकॉम में आर्टिफिशियल इंटेलीजेंस (एआई) प्रमुख अंकित बोस ने मंगलवार को कहा कि दुनिया भर में एआई का तेज विकास भारतीय कंपनियों के लिए बड़े अवसर उत्पन्न कर रहा है और इससे उनके कारोबार पर नकारात्मक असर नहीं पड़ेगा।

उन्होंने कहा कि नौकरियों में कटौती की जगह भारत में कामकाज की प्रकृति बदलेगी क्योंकि एआई के बढ़ते उपयोग के साथ भूमिकाएं भी बदलेंगी। बोस ने कहा, ''एआई पूरी दुनिया में विकसित हो रही है लेकिन इसे क्रियान्वित कौन करेगा... इसके लिए लोगों की जरूरत है। अब भारत क्षमता बढ़ा रहा है। व्यापक स्तर पर एआई का इस्तेमाल किया जा रहा है और भारतीय पेशेवर इसे क्रियान्वित करेंगे। यह हमारे लिए बड़ा अवसर है लेकिन हमें समय से आगे रहना होगा और अपनी क्षमताओं को लगातार निखारना होगा।''

अंकित बोस ने यहां 'एआई इम्पैक्ट समिट' के एक सत्र से इतर बातचीत में यह बात कही। उन्होंने कहा कि क्षमता निर्माण के लिए सरकार और निजी क्षेत्र कदम उठा रहे हैं। बोस ने कहा, '' आने वाले कुछ महीनों में हम करीब डेढ़ लाख लोगों को एआई आधारित विकास कार्यों के लिए सक्षम बनाएंगे। हम सरकार के साथ मिलकर कॉलेज के लिए जरूरी पाठ्यक्रम भी तैयार कर रहे हैं।''

उन्होंने कहा कि इस तेजी से बढ़ती प्रौद्योगिकी के कारण घरेलू या वैश्विक कंपनियों को सेवाएं देने वाली भारतीय कंपनियों को चिंता करने की जरूरत नहीं है। वास्तव में ये कंपनियां आगे बढ़ेंगी। बोस ने कहा कि वैश्विक स्तर पर एआई के इस्तेमाल के लिए अधिक लोगों की जरूरत है और इसमें भारत की बड़ी ताकत है, हालांकि अल्प अवधि में कुछ उतार-चढ़ाव संभव है। ये टिप्पणियां अहम हैं क्योंकि भारत, सूचना प्रौद्योगिकी एवं प्रौद्योगिकी आधारित सेवाओं का बड़ा निर्यातक है। सत्र में सिफी टेक्नोलॉजीज के चेयरमैन एवं प्रबंध निदेशक राजू वेगेसना ने कहा कि एआई के मोर्चे पर अभी लंबा रास्ता तय करना है। राजू ने भारत में आंकड़ा केंद्रों के लिए बिजली आपूर्ति की उपलब्धता की आवश्यकता पर जोर दिया।

बाजार

Index/Commodity	LTP	Chg. (points)
BSE Sensex	83450.96	173.81
NSE Nifty	25725.4	42.65
Gold(MCX,Rs/10gm)	153,280.00	-1480
Silver(MCX,Rs/kg)	233239	-6652
US Dollar(in Rs.)	90.599	-0.103
Gold($/ounce)	4,954.79	-92.81
Silver($/ounce)	74.683	-3.204
Crude Oil($/barrel)	63.56	0.81
London Brent Crude($/barrel)	68.62	-0.03
Copper($/Ton)	12,660.78	-195.17
Aluminium($/Ton)	3,053.00	7.7
Zinc($/Ton)	3,283.05	-7.5
Nickel($/Ton)	16,849.63	-198
Bitcoin($)	68,014.30	-1,735.20
GIFT NIFTY	25,685.00	-25

Rates as of 6 pm on 17 Feb 2026

बुधवार के चौघड़िए

सम्वत् 2082 फाल्गुन शुक्ल पक्ष प्रतिपदा
राहुकाल : मध्याह्न 12:00 से 1:30 बजे तक
सूर्योदयः 7.01 बजे और सूर्यास्त : 6.21 बजे

07:01 AM to 08:26 AM	लाभ
08:26 AM to 09:51 AM	अमृत
09:51 AM to 11:16 AM	काल
11:16 AM to 12:41 PM	शुभ
12:41 PM to 02:06 PM	रोग
02:06 PM to 03:31 PM	उद्वेग
03:31 PM to 04:56 PM	चर
04:56 PM to 06:21 PM	लाभ
06:21 PM to 07:56 PM	उद्वेग
07:56 PM to 09:31 PM	शुभ
09:31 PM to 11:06 PM	अमृत

जेम्स-ज्यूलरी की कैसे लग रही लॉटरी?

जयपुर@नफा नुकसान रिसर्च

ट्रंप के बिग शॉक के बाद भी इंडिया का जेम्स एंड ज्यूलरी एक्सपोर्ट वित्त वर्ष 26 (अप्रेल-जनवरी) में फ्लेट रहा। इस दौरान भारत को जेम्स एंड ज्यूलरी एक्सपोर्ट बहुत...बहुत मामूली गिरावट के साथ 23.19 बिलियन डॉलर रहा। आप जानते हैं अमेरिका भारत के जेम्स एंड ज्यूलरी का सबसे बड़ा एक्सपोर्ट मार्केट है। ट्रंप टैरिफ के कारण अमेरिका को भारत का जेम्स एंड ज्यूलरी एक्सपोर्ट इस दौरान 45 परसेंट की भयंकर गिरावट के साथ धाराशायी हो गया। इसका सीधा अर्थ है कि अमेरिका से आए बिग शॉक को भारत के जेम्स एंड ज्यूलरी एक्सपोरटर्स ने ना केवल मैनेज किया बल्कि अन्य एक्सपोर्ट मार्केट से भरपाई कर ली। जेम्स एंड ज्यूलरी एक्सपोर्ट प्रमोशन काउंसिल (जीजेईपीसी) के डेटा के अनुसार 10 महीनों की इस अवधि में कुल एक्सपोर्ट में पिछले वर्ष की तुलना में एक परसेंट से भी कम केवल 0.64 परसेंट घटा। जो ...डेड इकोनॉमी...के दौर में किसी लॉटरी से कम नहीं है। हालांकि रुपये की एक्सचेंज वेल्यू के आधार कर देखें तो इस दौरान भारत के जेम्स एंड ज्यूलरी एक्सपोर्ट में 3.57 परसेंट की ग्रोथ हुई।

न्यू मार्केट्सः चालू वित्त वर्ष की अप्रैल-जनवरी की अवधि में हाई टैरिफ के कारण अमेरिका को इंडिया से जेम्स एंड ज्यूलरी का एक्सपोर्ट 45 परसेंट घट गया और प्राइस कंपीटिटिवनैस घटने के कारण सबसे ज्यादा असर डायमंड और हाई वेल्यू ज्यूलरी सैगमेंट पर पड़ा। लेकिन न्यू मार्केट डवलप करने की कोशिश ना केवल कामयाब रही बल्कि ट्रंप शॉक से रिकवरी में भी मददगार साबित हुई। इस दौरान यूएई को भारत का जेम्स एंड ज्यूलरी एक्सपोर्ट 23.7 परसेंट बढ़ा, जबकि हांगकांग को 33.5 परसेंट। ऑस्ट्रेलिया और फ्रांस को भी एक्सपोर्ट में 36 परसेंट से अधिक ग्रोथ हुई। बेल्जियम, थाईलैंड और इजराइल को भी इस दौरान भारत का जेम्स एंड ज्यूलरी एक्सपोर्ट डबल डिजिट से बढ़ा। लेकिन जैकपॉट यह है कि ट्रेड-डील से अमेरिका को भी भारत के जेम्स एंड ज्यूलरी एक्सपोर्ट में 3 बिलियन डॉलर का फायदा हो सकता है।

डायमंड डाउनः कट व पॉलिश्ड डायमंड (सीपीडी) का एक्सपोर्ट 7.46% घटकर 9.97 बिलियन डॉलर रहा। अमेरिका और चीन जैसे बड़े मार्केट्स में कमजोर डिमांड, रिटेलर्स के रिस्क मैनेजमेंट और लैब-ग्रोउन डायमंड से प्राइस कंपीटिशन से डायमंड एक्सपोर्ट पर असर डाला है।

ज्यूलरी : गोल्ड ज्यूलरी का कुल एक्सपोर्ट 5.53 परसेंट ग्रोथ के साथ 9.71 बिलियन डॉलर हो गया। जड़ाऊ (स्टडेड) गोल्ड ज्यूलरी का एक्सपोर्ट 8.69 परसेंट बढ़ा, जबकि सिंपल गोल्ड ज्यूलरी में केवल 1.57 परसेंट की ग्रोथ हुई। वहीं सिल्वर ज्यूलरी एक्सपोर्ट 51.21 परसेंट ग्रोथ के साथ 1.28 बिलियन डॉलर पहुंच गया। प्लैटिनम ज्यूलरी एक्सपोर्ट भी 49.09 परसेंट बढ़कर 215.15 मिलियन डॉलर रहा।

Gems and Jewellery Exports Apr-Jan. FY26

Indicator	Value	Y-o-Y%
Total Exports (USD)	23.19 Billion USD	-0.64%
Total Exports (INR)	—	+3.57%

Product Performance

Category	Export	Y-o-Y%
Cut & Polished Diamonds (CPD)	9.97 Billion $	-7.46%
Lab-Grown Diamonds (LGD)	923.62 Million $	-9.73%
Gold Jewellery (Total)	9.71 Billion $	+5.53%
Silver Jewellery	1.28 Billion $	+51.21%
Platinum Jewellery	215.15 Million	+49.09%

Market Performance

Market	Growth/Decline
United States	-45% or more
United Arab Emirates	+23.7%
Hong Kong	+33.5%
Australia	+36% or more
France	+36% or more
Belgium	Double-digit growth
Thailand	Double-digit growth
Israel	Double-digit growth

सोना-चांदी में फिर गिरावट

जयपुर@कार्यालय संवाददाता

सोना और चांदी में गिरावट थमने का नाम नहीं ले रही है। मंगलवार सुबह बाजार खुलते ही दोनों धातुओं की कीमत लुढ़क गई।

मल्टी-कमोडिटी एक्सचेंज यानि एमसीएक्स पर मंगलवार शाम 6 बजे अप्रैल 2026 की डिलीवरी वाला सोना 1410 रुपए प्रति दस ग्राम की गिरावट के साथ 1,53,350 रुपए प्रति दस ग्राम पर ट्रेड कर रहा था। वहीं 5 मार्च 2026 को डिलीवरी वाली चांदी 5172 रुपए प्रतिकिलो की गिरावट के साथ 2,34,719 रुपए प्रतिकिलो पर ट्रेड कर रही थी। जयपुर सर्राफा मार्केट में सोने की रेट्स 1,56,000 रुपए प्रति दस ग्राम व चांदी की रेट्स 2,42,500 रुपए प्रतिकिलो बोली गई।

डिजिटल दौर में कैश सर्कुलेशन 40 लाख करोड़ तक पहुंचा

मुंबई@एजेंसी। इकोनॉमी में करेंसी सर्कुलेशन 11 परसेंट बढ़कर लगभग 40 लाख करोड़ तक पहुंच गया। इसके बावजूद कैश-टू-जीडीपी अनुपात घटकर लगभग 11.2 परसेंट रह गया है।

कोविड के दौरान यह अनुपात 14 परसेंट के पीक पर पहुंच गया था। आरबीआई के लेटेस्ट डेटा के अनुसार कैश सर्कुलेशन भले बढ़ रहा हो, लेकिन डिजिटल ट्रांजेक्शन बढ़ने के कारण इकोनॉमी में इसका शेयर घट रहा है। डेटा के अनुसार मार्च 2013 में करेंसी

सर्कुलेशन 11.8 लाख करोड़ रुपये का था जो मार्च 2026 तक लगभग 40 लाख करोड़ हो गया। कोविड के दौरान लोगों के एहतियातन ज्यादा कैश अपने पास रखने के कारण कैश-टू-जीडीपी रेश्यो में तेज उछाल आया। लेकिन मार्च 2022 में यह लगभग 13.7 और मार्च 2023 में 12.4 परसेंट। इसके बाद भी लगातार घटते हुए यह मार्च 2026 में 11.2 परसेंट के लेवल पर आ गया। आरबीआई के एनेलिसिस के अनुसार कैश को अब ट्रांजेक्शन के बजाय सेविंग या मूल्य संग्रह (स्टोर ऑफ वैल्यू) के रूप में रखा जा रहा है। जनवरी 2026 तक यूपीआई के मासिक ट्रांजेक्शन 70 करोड़ के लेवल पर पहुंच गए।

नकदी के स्वरूप में भी बदलाव दिखाई दे रहा है। 500 के नोटों की कुल कैश में हिस्सेदारी अप्रैल 2025 से जनवरी 2026 के बीच लगभग 44% के आसपास रही। वहीं 20 से कम मूल्य के नोटों की हिस्सेदारी घटकर 2025 में लगभग 32.4% रह गई, जो 2023 में 36.5% थी। इससे संकेत मिलता है कि छोटे मूल्य के नोटों का उपयोग कम हो रहा है और उनकी जगह डिजिटल भुगतान साधनों का उपयोग बढ़ रहा है।

Cashing Digitally

Indicator	Period / Year	Data
Currency in Circulation (CIC)	March 2013	Rs.11.8 lakh crore
Currency in Circulation (CIC)	March 2026	Rs. 40 lakh crore
Annual Growth Rate (CIC)	2025–26	11%
Cash-to-GDP Ratio	March 2021	14% (Peak – COVID period)
Cash-to-GDP Ratio	March 2022	13.7%
Cash-to-GDP Ratio	March 2023	12.4%
Cash-to-GDP Ratio	March 2024	11.6%
Cash-to-GDP Ratio	March 2025/26	11.2% (Lowest post-COVID)
UPI Monthly Transactions	January 2026	70 crore transactions
500 Note Share in Total Currency	Apr 2025–Jan 2026	44%
Share of Notes Below Rs.20	2023	36.5%
Share of Notes Below Rs. 20	2025	32.4%

एम्बुलेंस का रास्ता रोका, कार चालक पर 10 हजार का जुर्माना

शाहजहांपुर@एजेंसी। उत्तर प्रदेश के शाहजहांपुर में एक कार चालक पर एम्बुलेंस का रास्ता रोकने के आरोप में 10 हजार का जुर्माना लगाया है। एम्बुलेंस एक गंभीर रूप से बीमार को लगभग 3 किमी दूर अस्पताल ले जा रही थी, लेकिन कार चालक ने रास्ता ही नहीं दिया। एम्बुलेंस चालक द्वारा रिकॉर्ड किए गए एक वीडियो में दिखा कि कार लगातार हॉर्न और सायरन बजने के बावजूद रास्ता नहीं दे रही थी। चालक ने एम्बुलेंस को आगे निकलने ही नहीं दिया जिससे

मरीज को समय पर अस्पताल पहुंचाने में परेशानी आई।

घटना के बाद यह वीडियो सोशल मीडिया पर वायरल हो गया, जिसके आधार पर ट्रैफिक पुलिस ने कार्रवाई की। जांच के बाद संबंधित कार चालक की पहचान कर उस पर 10 हजार का जुर्माना लगाया गया। शाहजहांपुर के डीआईजी अजय कुमार ने कहा कि एम्बुलेंस, फायर ब्रिगेड और अन्य आपातकालीन वाहनों के लिए रास्ता छोड़ना प्रत्येक नागरिक की जिम्मेदारी है।

50 बिलियन डॉलर स्वाहा फिर भी AI...आहा...

पिछले साल 2025 में माइक्रोसॉफ्ट, गूगल और इंफोसिस जैसी दिग्गज टेक कंपनियों में बड़ी छंटनी के बाद यह आशंका और गहरी हो गई कि एआई आईटी जॉब्स को खा जाएगी। कंपनियों ने छंटनी के पीछे एआई में बढ़ते निवेश और भविष्य की रणनीतिक पुनर्गठन को वजह बताया। आंकड़े बताते हैं कि 2025 से अब तक आईटी कंपनियों के मार्केट वैल्यू में 50 बिलियन डॉलर से अधिक की गिरावट आ चुकी है। लेकिन नैसकॉम के प्रेसिडेंट राजेश नाम्बियार इन आशंकाओं को बेबुनियाद मानते हैं। उनका कहना है कि एआई टेक्नोलॉजी सर्विसेज से जुड़ी नौकरियों को खत्म नहीं करेगी, बल्कि काम करने के तरीके को बदलेगी। बड़े एंटरप्राइजेज और जटिल तकनीकी सिस्टम को लागू करने, मैनेज करने और रेगुलेटरी कंप्लायंस को पूरा करने के लिए आईटी सर्विसेज की भूमिका पहले की तरह जरूरी बनी रहेगी। नामबियार ने कहा कि क्लाउड, ऑटोमेशन या एआई आधारित टूल्स को लेकर जो डर फैलाया जा रहा है कि वे पारंपरिक आईटी नौकरियों को खत्म कर देंगे, वह पूरी तरह निराधार है।

कुछ विश्लेषकों का मानना है कि एआई टूल्स जैसे एंथ्रोपिक कोवर्क या पलांटिर टेक्नोलॉजीज जैसे प्लेटफॉर्म्स के चलते आने वाले वर्षों में आईटी सर्विसेज की आय में लगभग 2 परसेंट तक की गिरावट आ सकती है। हालांकि नाम्बियार का मानना है कि लगभग 283 बिलियन डॉलर की इंडियन आईटी इंडस्ट्री इस डिसरप्शन (बदलाव) को झेल जाएगी। नांबियार के अनुसार एआई नौकरी खत्म करने के बजाय स्किल्स में बदलाव लाएगी।

AI से सुप्रीम कोर्ट भी परेशान!

नयी दिल्ली@एजेंसी। सुप्रीम कोर्ट ने वकीलों के ''एआई टूल'' से तैयार की गईं याचिकाएं दायर करने के बढ़ते चलन पर मंगलवार को गंभीर चिंता जताई। प्रधान न्यायाधीश सूर्यकांत, न्यायमूर्ति बी वी नागरत्ना तथा न्यायमूर्ति जॉयमाल्या बागची की पीठ ने कहा, ''हम यह देखकर परेशान हैं कि कुछ वकीलों ने याचिकाओं का मसौदा तैयार करने के लिए एआई का इस्तेमाल शुरू कर दिया है। यह बिल्कुल अनुचित है।''

पीठ ने यह बात शिक्षाविद रूप रेखा वर्मा की एक जनहित याचिका पर सुनवाई करते हुए कही, जिसमें राजनीतिक भाषणों को लेकर दिशानिर्देश जारी करने का अनुरोध किया गया था। न्यायमूर्ति नागरत्ना ने कहा कि उन्हें हाल में 'मर्सी बनाम मैनकाइंड' नाम का एक ऐसा उद्धरण मिला जो अस्तित्व में है ही नहीं। प्रधान न्यायाधीश ने ऐसे ही एक मामले का जिक्र किया और कहा कि न्यायमूर्ति दीपांकर दत्ता की अदालत में, ''एक नहीं बल्कि ऐसे कई फैसलों का हवाला दिया गया था।'' न्यायमूर्ति नागरत्ना ने कहा कि कई बार, जिन फैसलों का जिक्र किया जाता है वे सही होते हैं, लेकिन उन फैसलों के साथ फर्जी उद्धरण जोड़ दिए जाते हैं और इससे उनकी विषयवस्तु का सत्यापन करना बहुत मुश्किल हो जाता है। न्यायमूर्ति नागरत्ना ने कहा, इससे न्यायाधीशों पर अतिरिक्त बोझ पड़ता है। इस बीच, न्यायमूर्ति बागची ने विधिक मसौदा तैयार करने की कला में गिरावट पर दुख जताया और कहा कि कई विशेष अनुमति याचिकाओं में ज्यादातर पिछले फैसलों के लंबे उद्धरण होते हैं, जिनमें कानूनी आधारों की मौलिक जानकारी बहुत कम होती है।

For Your Information

Number of languages by country:

Papua New Guinea: 840
Indonesia: 710
Nigeria: 524
India: 453
USA: 335
Australia: 319
China: 305 Mexico: 292
Cameroon: 275
Brazil: 228 Canada: 195
Philippines: 191
Russia: 159
Germany: 95
Pakistan: 85
UK: 85 Iran: 84
Turkey: 54 Israel: 53
Netherlands: 50
Venezuela: 48
Ukraine: 48
Kazakhstan: 48
Italy: 47 Norway: 47
South Africa: 42
France: 42
Argentina: 40
Denmark: 39
Sweden: 37 Austria: 36
Spain: 34 Poland: 27
UAE: 27
Saudi Arabia: 25
Egypt: 23 Japan: 19
Ireland: 13 Belarus: 11
South Korea: 5
Iceland: 2 Vatican: 2
North Korea: 1

According to the 22nd edition of Ethnologue (2019)

Compiled by Nafanuksan Research

अमृत वचन

धरती पर जितनी जरूरत हरियाली की है, जिंदगी में उतनी ही जरूरत खुशहाली की है। परिस्थिति बदलने पर मन:स्थिति पॉजिटिव रखें तो परिस्थिति का सामना करना आसान रहेगा।

- श्री वन्द्रग्राम

Thoughts of the time

No one's happiness but my own is in my power to achieve or to destroy. - Ayn Rand

The more you sweat in peacetime, the less you bleed during war. - Suresh Rathi

राजस्थानी कहावत

घड़ै हौ घिलोड़ी बणगी धेग

घड़ रहा था घिलोड़ी, बन गया कलश

■ जब किसी काम की शुरुआत एकदम छोटे से हो पर बाद में धीरे-धीरे वह बहुत बड़े काम का रूप धारण कर ले तब।

-स्व. विजय दान देथा
साभार : रूपायन संस्थान, बोरूंदा

औद्योगिक क्षेत्रों में सुरक्षा के लिए सख्त एवं समयबद्ध कार्रवाई की जाये: राठौड़

जयपुर@कार्यालय संवाददाता

खैरथल जिले के खुशखेड़ा औद्योगिक क्षेत्र में हुई भीषण अग्निकांड की घटना के बाद उद्योग एवं वाणिज्य मंत्री राज्यवर्धन राठौड ने औद्योगिक क्षेत्रों में सख्त एवं समयबद्ध कार्रवाई सुनिश्चित करने एवं अधिकारियों को तत्काल आवश्यक कार्रवाई सुनिश्चित करने के निर्देश दिए हैं।

राठौड़ के निर्देशानुसार सभी इकाई प्रमुखों एवं संबंधित अधिकारियों को विस्तृत परिपत्र जारी करके औद्योगिक इकाइयों में संचालित खतरनाक, प्रदूषणकारी एवं अत्यधिक ज्वलनशील गतिविधियों की सघन निगरानी करने, बिना सक्षम प्राधिकारी की विधिवत अनुमति संचालित गतिविधियों पर तत्काल रोक।

सुरक्षा मानकों एवं अग्नि सुरक्षा प्रावधानों का अनिवार्य एवं कठोर अनुपालन एवं नियमित निरीक्षण एवं पर्यवेक्षण में किसी भी प्रकार की शिथिलता न बरतने के निर्देश एवं विशेष ध्यान रखने के लिए कहा गया है।

उद्योग मंत्री द्वारा यह स्पष्ट किया कि यदि किसी औद्योगिक इकाई में आगजनी की घटना लापरवाही, अनधिकृत गतिविधियों अथवा नियमों के उल्लंघन के कारण पाई जाती है, तो नियमानुसार कठोर कार्रवाई की जाएगी। निर्धारित प्रक्रिया के अंतर्गत संबंधित इकाई को कारण बताओ नोटिस जारी किया जाएगा तथा संतोषजनक उत्तर प्राप्त न होने या उल्लंघन निराकरण न होने की स्थिति में भूखंड आवंटन निरस्तीकरण सहित सख्त दंडात्मक कार्रवाई सुनिश्चित की जाएगी।

राठौड़ ने यह भी निर्देश दिया है कि निरीक्षण एवं प्रवर्तन तंत्र को और अधिक सुदृढ़ किया जाए तथा संबंधित अधिकारियों की जवाबदेही सुनिश्चित की जाए। औद्योगिक क्षेत्रों में उच्चतम सुरक्षा मानकों के पालन हेतु राज्य सरकार पूर्णत: प्रतिबद्ध है। खुशखेड़ा सहित अन्य संवेदनशील औद्योगिक क्षेत्रों में व्यापक सुरक्षा समीक्षा प्रारंभ कर दी गई है।

राज्य सरकार एवं रीको औद्योगिक क्षेत्रों में सुरक्षित, उत्तरदायी एवं नियमानुसार औद्योगिक वातावरण सुनिश्चित करने के लिए दृढ़ संकल्पित हैं।

रीको ने सभी इकाई प्रमुखों को सुरक्षा संबंधी कड़े निर्देश जारी किए

खुशखेड़ा औद्योगिक क्षेत्र में अग्निकांड

मुनाफे से पहली बार घाटे में आई जोधपुर बेस्ड विष्णु प्रकाश आर पुंगलिया

जयपुर@कॉर्प संवाददाता

जोधपुर बेस्ड प्रमुख इंफ्रास्ट्रक्चर कंपनी विष्णु प्रकाश आर पुंगलिया लिमिटेड का दिसंबर 2025 क्वार्टर में फाइनेंशियल परफॉर्मेंस बेहद कमजोर दर्ज किया गया है। दिसंबर 2025 क्वार्टर में कंपनी को नेट लेवल पर बड़ा घाटा हुआ है।

कंपनी को इस दौरान 30 करोड़ रुपए का नेट घाटा हुआ है जबकि दिसंबर 2024 क्वार्टर में कंपनी ने 4 करोड़ रुपए का प्रॉफिट रिपोर्ट किया था। उल्लेखनीय है कि लिस्ट होने के बाद कंपनी ने पहली बार घाटा रिपोर्ट किया है। दिसंबर 2025 क्वार्टर में कंपनी की ऑपरेटिंग रेवेन्यू भी 26.55 फीसदी घटकर 177 करोड़ रुपए ही रह गई, जो दिसंबर 2024 क्वार्टर में 241 करोड़ रुपए थी। इसके अलावा कंपनी ऑपरेटिंग लेवल पर भी घाटे में आ गई है।

इस दौरान कंपनी ने 13 करोड़ रुपए का ऑपरेटिंग घाटा रिपोर्ट किया है। दिसंबर 25 नौमाही में कंपनी की रेवेन्यू 10 फीसदी घटकर 749 करोड़ रुपए दर्ज की गई है। वहीं नेट प्रॉफिट के रूप में कंपनी ने 19 करोड़ रुपए का घाटा रिपोर्ट किया है।

जानकारी के अनुसार ईपीसी सेक्टर से जुड़ी विष्णु प्रकाश आर पुंगलिया लिमिटेड के शेयरों में पिछले कुछ समय से लगातार गिरावट का रुख जारी है और कंपनी के शेयर अपने अब तक के सबसे निचले स्तर के करीब कारोबार करते हुए देखे गए। कंपनी का शेयर पिछले छह माह के दौरान 70 फीसदी गिर चुका है।

पिछले एक साल के दौरान प्रमोटर्स ने कंपनी में करीब 15.17 फीसदी स्टेक कम किया है। कंपनी का शेयर मंगलवार को बीएसई पर 45.74 रुपए के लेवल पर बंद हुआ।

ब्रीफ न्यूज

दिसंबर 25 क्वार्टर : प्रीति इंटरनेशनल की रेवेन्यू 77 फीसदी व नेट प्रॉफिट 87 फीसदी घटा

जोधपुर@कॉ.सं.। जोधपुर बेस्ड प्रीति इंटरनेशनल लिमिटेड जो हैंडीक्राफ्ट इंडस्ट्री में विशेष तौर पर होम फर्नीचर, ऑफिस फर्नीचर व रिसाइकिलिंग फर्नीचर की मैन्युफैक्चरिंग सेक्टर में एक्टिव है, ने हाल ही में दिसंबर 2025 क्वार्टर के साथ-साथ अप्रैल-दिसंबर 2025 नौमाही के लिए अपने वित्तीय परिणामों की घोषणा की है। कंपनी का फाइनेंशियल परफॉर्मेंस इस दौरान बेहद खराब दर्ज किया गया है। दिसंबर 25 क्वार्टर में कंपनी की ऑपरेटिंग रेवेन्यू 77.70 फीसदी की गिरावट के साथ 4.83 करोड़ रुपए दर्ज की गई है, जो पिछली समान अवधि में 21.66 करोड़ रुपए थी। इस दौरान कंपनी के नेट प्रॉफिट में भी 87 फीसदी की बड़ी गिरावट देखने को मिली है। दिसंबर 25 क्वार्टर में कंपनी का नेट प्रॉफिट 1.45 करोड़ रुपए के मुकाबले घटकर मात्र 18 लाख रुपए रह गया है। इस दौरान ऑपरेटिंग लेवल पर भी कंपनी घाटे में आ गई और कंपनी ने 19 लाख रुपए का ऑपरेटिंग घाटा रिपोर्ट किया है। वहीं अप्रैल-दिसंबर 25 नौमाही में भी कंपनी की ऑपरेटिंग रेवेन्यू 68 फीसदी गिरावट के साथ 61.19 करोड़ रुपए के मुकाबले 19.70 करोड़ रुपए रह गई। साथ ही नेट प्रॉफिट में भी बड़ी गिरावट दर्ज की गई है। कंपनी का नेट प्रॉफिट 81 फीसदी गिरावट के साथ 72 लाख रुपए दर्ज किया है, जो अप्रैल-दिसंबर 25 नौमाही में 3.91 करोड़ रुपए था। कंपनी का शेयर मंगलवार को 48.65 रुपए के लेवल पर बंद हुआ। कंपनी के शेयर में पिछले 6 महीनों के दौरान करीब 38 फीसदी की गिरावट दर्ज की जा चुकी है।

ठेकेदार को भुगतान न करने से जुड़े मामले में राजस्थान सरकार के खिलाफ कार्यवाही पर रोक

नयी दिल्ली@एजेंसी। उच्चतम न्यायालय ने ठेकेदार को भुगतान न करने के मामले में राजस्थान सरकार से रकम हासिल करने की कार्यवाही पर सोमवार को रोक लगा दी। न्यायमूर्ति एम एम सुंदरेश की अध्यक्षता वाली पीठ ने ठेकेदार को नोटिस जारी किया और राज्य सरकार से रकम प्राप्त करने की कार्यवाही पर रोक लगा दी। रकम प्राप्ति की कार्यवाही के लिए याचिका अधिवक्ता कार्तिकेय अस्थाना ने दायर की थी। याचिका में राजस्थान उच्च न्यायालय के अगस्त 2025 के उस आदेश को चुनौती दी गई थी, जिसमें राज्य सरकार द्वारा अपील दायर करने में हुई देरी को माफ करने संबंधी अर्जी खारिज कर दी गई थी। राज्य सरकार ने सड़क निर्माण के ठेके का उल्लंघन करने के लिए ठेकेदार को 6.35 लाख रुपये वापस करने का निर्देश देने संबंधी कोटा वाणिज्यिक न्यायालय के एक दीवानी मुकदमे के फैसले के खिलाफ उच्च न्यायालय में अपील दायर की थी।

दो दिवसीय कोटा महोत्सव 21 फरवरी से

कोटा@नि.सं.। 21 फरवरी से शुरू हो रहे दो दिवसीय कोटा महोत्सव 2026 के तहत मास्टर शेफ प्रतियोगिता, पेट शो, लोकल टेलेंट हंट प्रतियोगिता एवं घूमर शो आदि प्रमुख आकर्षण होंगे। मास्टर शेफ प्रतियोगिता 21 फरवरी को दोपहर 12 बजे शौर्य घाट चम्बल रिवर फ्रंट पर आयोजित होगी, जिसमें शहर की प्रमुख होटल-रेस्टोरेंट के शेफ एवं अन्य प्रतिभागी शामिल होंगे। 21 फरवरी को शौर्य घाट पर प्रात: 11 बजे लोकल टेलेंट हंट प्रतियोगिता, दोपहर 1:30 बजे सुरीला कोटा कार्यक्रम एवं शाम 4 बजे घूमर शो का आयोजन होगा। साथ ही, दीदी की हाट एवं फोटो एग्जीबिशन तथा पेंटिंग वर्कशॉप भी रिवर फ्रंट पर प्रमुख आकर्षण होंगे। 22 फरवरी को सेवन वंडर्स पार्क में प्रात: 11 बजे आयोजित होने वाले पेट शो को लेकर भी शहरवासियों ने काफी उत्साह दिखाया है। पेट शो के लिए गूगल लिंक एवं क्यूआर कोड के माध्यम से काफी एंट्री आई हैं। कोटा महोत्सव के तहत 21 एवं 22 फरवरी को प्रात: 11 से सायं 6 बजे के बीच किशोर सागर तालाब पर फ्लावर शो आयोजन होगा।

नेशनल ● इंटरनेशनल

यूएई के बजाय अब अमेरिका से सोना-चांदी का इंपोर्ट बढ़ाएगा इंडिया

नई दिल्ली@आईएएनएस

इंडिया ने अपनी ऊर्जा जरूरतों के लिए पहले ही अमेरिका से तेल और गैस की खरीद बढ़ाई है। अब सरकार की योजना कीमती धातुओं के इंपोर्ट में भी बदलाव करने की है। एक वरिष्ठ अधिकारी के अनुसार, भारत अब यूएई के बजाय अमेरिका से अधिक सोना और चांदी खरीदने की तैयारी कर रहा है। इस कदम से सोना-चांदी की कीमतों में कमी आने की उम्मीद है और अमेरिका के साथ व्यापार संतुलन (ट्रेड सरप्लस) भी कम हो सकता है। अमेरिका सोना और चांदी के व्यापार का एक बड़ा वैश्विक केंद्र है। वह सोना (जिसमें स्क्रैप और वेस्ट भी शामिल है) और चांदी का बड़े पैमाने पर एक्सपोर्ट करता है। हाल के आंकड़ों के अनुसार, अमेरिका कनाडा, भारत और ब्रिटेन जैसे देशों को अरबों डॉलर की कीमती धातुएं एक्सपोर्ट करता है। इन एक्सपोर्ट में कच्चा, परिष्कृत और आभूषण रूप में तैयार सोना-चांदी शामिल होता है। भारत अमेरिका को लगभग 2.8 अरब डॉलर के कृषि उत्पाद एक्सपोर्ट करता है, जबकि अमेरिका से करीब 1.5 अरब डॉलर का इंपोर्ट करता है।

इस तरह गैर-समुद्री कृषि उत्पादों में भारत को करीब 1.3 अरब डॉलर का व्यापारिक अधिशेष (सरप्लस) हासिल है। अधिकारी ने बताया कि भारत में इंपोर्ट होने वाले किसी भी कृषि उत्पाद को जैव-सुरक्षा मानकों को पूरा करना होगा। देश में जेनेटिकली मॉडिफाइड (जीएम) खाद्य पदार्थों की अनुमति नहीं है। अमेरिका से इंपोर्ट होने वाले कुछ कृषि उत्पादों पर टैरिफ रेट कोटा (टीआरक्यू) भी लागू है। भारत-अमेरिका अंतरिम व्यापार समझौता भारत के डेटा सेंटर उद्योग के लिए बड़ा अवसर साबित हो सकता है। इससे उन्नत तकनीक तक पहुंच, निवेश में वृद्धि और परिचालन लागत में कमी आएगी। पहले एंटरप्राइज जीपीयू सर्वर पर 20 से 28 प्रतिशत तक इंपोर्ट शुल्क लगता था, जिससे भारत में डेटा सेंटर स्थापित करना सिंगापुर जैसे देशों की तुलना में महंगा पड़ता था।

ईडी के दूसरी बार समन भेजने के बावजूद पेश नहीं हुईं टीना अंबानी

नयी दिल्ली@एजेंसी। 'रिलायंस ग्रुप' के अध्यक्ष अनिल अंबानी की पत्नी टीना अंबानी प्रवर्तन निदेशालय (ईडी) द्वारा दूसरी बार समन जारी किए जाने के बावजूद मंगलवार को भी एजेंसी के सामने पेश नहीं हुईं। पूर्व अभिनेत्री को धन शोधन मामले में समन भेजा गया था। उन्हें संघीय जांच एजेंसी के समक्ष पेश होने के लिए पहला समन 10 फरवरी को जारी किया गया था लेकिन वह उपस्थित नहीं हुईं जिसके बाद उन्हें नया नोटिस दिया गया था। यह अभी पता नहीं चल पाया है कि उन्होंने पेश न होने के लिए मामले के जांच अधिकारी को कोई कारण बताया है या नहीं। अधिकारियों ने कहा कि निदेशालय उन्हें पेश होने के लिए नयी तारीख दे सकता है।

राजस्थान सरकार
कार्यालय चिकित्सा अधीक्षक सवाई मानसिंह चिकित्सालय, जयपुर

क्रमांक : 16 दिनांक 05.02.2026

ई-बोली आमंत्रण सूचना (NIB) (UBN.MCJ2526WSOB00153)
राजस्थान के राज्यपाल महोदय की ओर से निम्नांकित सेवाओं के उपापन हेतु दो वर्ष की दर संविदा के लिये निर्माताओं/आयातकों/विपणनकर्ताओं/अधिकृत डीलर सेवा प्रदाता फर्म से एकल प्रक्रमी द्वि भाग पद्धति बोली दिनांक 20-2-2026 सायं 5.00 बजे तक आमंत्रित की जाती है।

क्र.सं.	कार्य का विवरण	अनुमानित लागत (राशि लाखों में)	बोली प्रतिभूति	बोली दस्तावेज शुल्क (रूपये)	ई-प्रोसेसिंग शुल्क (रूपये)	UBN No
01	Two year rate contract Cleaning work of various type water tank at SMS Hospital Jaipur	19.00/-	38,000/-	1000/-	1500/-	

NIB का विवरण, बोली की शर्तें, बोली दस्तावेज एवं बोली की दिनांक इत्यादि राज्य लोक उपापन पोर्टल http://sppp.rajasthan.gov.in एवं http://eproc.rajasthan.gov.in पर देखा जा सकता है एवं डाउनलोड़ किया जा सकता है।

चिकित्सा अधीक्षक

राजस्थान सरकार
कार्यालय उपजिला चिकित्सालय, फागी जयपुर द्वितीय

क्रमांक / संस्था/2026/159 दिनांक : 05/02/2026

नीलामी सूचना

उपजिला चिकित्सालय, फागी के नकारा/अनुपयोगी सामान जिसमें फर्नीचर, उपकरण, औजार आदि शामिल है। जिसका पुस्तक मूल्य 1159342 रूपये हैं, अक्षरे ग्यारह लाख उनसठ हजार तीन सौ बियालीस रूपये मात्र हैं, की नीलामी चिकित्सा संस्थान परिसर में (जहां हैं उसी स्थिति में) नियमानुसार दिनांक 27.02.2026 को चिकित्सा संस्थान परिसर में की जावेगी। न्यूनतम बोली 115935 रूपये नियत है। इच्छुक क्रेता उपस्थित होकर/अन्य माध्यम द्वारा नियमानुसार अमानत राशि पुस्तक मूल्य का 2 प्रतिशत 23187 रूपये नगद अथवा डीडी के द्वारा दिनांक 25.02.2026 तक जमा करवा कर नीलामी में भाग ले सकते हैं। नीलामी को स्वीकृत, निरस्त करने का अंतिम निर्णय नीलामी निस्तारण कमेटी का मान्य होगा। सफल बोली दाता को नीलामी का सामान स्वयं के खर्चे पर उठाना होगा। नीलामी की शर्तें एवं अन्य जानकारी कार्यालय से कार्यालय समय में प्राप्त की जा सकती है।

UBN NO. MHS2526GSOE06381 प्रमुख चिकित्सा अधिकारी
उपजिला चिकित्सालय फागी
DIPR/C/2848/2026

कार्यालय वरिष्ठ अधीक्षक उद्यान सार्वजनिक निर्माण विभाग, राम निवास बाग, जयपुर

क्रमांक :- 1450 दिनांक :- 13.02.2026

ई-निविदा सूचना संख्या 26/2025-26 प्रकाशन बाबत्

राजस्थान के राज्यपाल महोदय की ओर से राज्य सरकार / केन्द्र सरकार के अधिकृत सा.नि.वि. में समकक्ष श्रेणी एवं अन्य विभाग / केन्द्र / निगम / बोर्ड आदि में A/AA श्रेणी में पंजीकृत संवेदकों के समकक्ष हों एवं निविदा की शर्त संख्या 03 की पालना करते हों, वर्ष 2025-26 हेतु निम्नलिखित कार्य के लिये निर्धारित प्रपत्र में ई-निविदा आमंत्रित की जाती है। सम्बन्धित पूर्ण विवरण वेबसाईट http://dipr.rajasthan.gov.in, http://eproc.rajasthan.gov.in एवं http://sppp.raj.nic.in पर देखा जा सकता है।

क्र. सं.	कार्य का नाम	अनुमानित राशि	कुल धरोहर राशि (रुपयों में)
1	बंगला नम्बर 08, ए-11, ए-7, ए-12, बंगला नम्बर 02 एवं अन्य राजकीय बंगलों हेतु नवीन लॉन व पौधे लगाकर नये प्रकार से उद्यान विकसित करने का कार्य।	रू. 1863000.00	37260.00
2	निविदा आवेदन / डाउनलोड करने की तारीख	दिनांक 14.02.2026 प्रात: 9.30 बजे से दिनांक 24.02.2026 को सायं 6.00 बजे तक	
3	निविदा खोलने की तारीख	दिनांक 25.02.2026 को दोपहर 1.00 बजे	

NIT 26/2025-26	
S.No.	UBN NUMBER
1	PWD2526SLOB23224

DIPR/C/3329/2026

(एस.एन. शर्मा)
वरि. अधीक्षक उद्यान,
सा.नि.वि. राम निवास बाग, जयपुर, मो. 9414783209

कार्यालय नगरपरिषद निम्बाहेड़ा जिला - चित्तौड़गढ़ (राज.)

क्रमांक :-नपनि/हस्ता./140480/2025-26/7304-06 दिनांक :-04/02/2026

-:आपत्ति सूचना:-

एतद द्वारा सर्व साधारण को सूचित किया जाता है कि नगरपालिका निम्बाहेड़ा द्वारा राजस्व ग्राम निम्बाहेड़ा की आराजी नं. 2900/1100, में से 225 वर्गगज भूखण्ड साईज (45×45-2025sqf) का आवासीय रूपान्तरण का पट्टा विलेख/मिसल क्रमांक 147/2005-06 दिनांक 07/03/2006 का पट्टा श्री शंकरदास वैष्णव पिता श्री प्रभूदास वैष्णव निवासी निम्बाहेड़ा के नाम जारी किया गया। मूल आवंटी/पट्टाधारीयों द्वारा रूपान्तरी भूखण्ड में से भूखण्ड सं. 23 का पश्चिमी भाग साईज (27×45=1215sqf) वर्गफीट को जरीये विक्रय विलेख से संजय कुमार व्यास पिता सोहन लाल व्यास निवासी आर्दश कॉलोनी निम्बाहेडा को विक्रय किया गया और मूल आवंटी श्री शंकरदास वैष्णव पिता श्री प्रभूदास वैष्णव निवासी निम्बाहेड़ा द्वारा भूखण्ड का शेष भाग साईज (18×45-810sqf) को जरीये विकेय विलेख से श्रीमती किरण व्यास पत्नी श्री संजय कुमार व्यास को विक्रय किया गया। क्रेता श्रीमति किरण व्यास पत्नी श्री संजय कुमार व्यास निवासी निम्बाहेड़ा द्वारा जरीये विक्रय विलेख से अपना क्रयशुदा भूखण्ड साईज (18×45-810sqf) को जरीये विक्रय विलेख से श्रीमति चन्द्रप्रभा उर्फ शालिनी पत्नी श्री मुकेश जी कडालिया निवासी निम्बाहेड़ा को विक्रय किया गया। क्रेता श्रीमति चन्द्रप्रभा उर्फ शालिनी पत्नी श्री मुकेश जी कडालिया निवासी निम्बाहेड़ा द्वारा अपना क्रयशुदा भूखण्ड साईज (18×45=810sqf) में से साईज (2×45-90sqf) का जरीये विक्रय विलेख से संजय कुमार व्यास पिता सोहन लाल व्यास निवासी आर्दश कॉलोनी निम्बाहेडा को विक्रय किया गया। अब श्री संजय कुमार व्यास पिता सोहन लाल व्यास निवासी आर्दश कॉलोनी निम्बाहेड़ा के पास उक्त मूल रूपान्तरी भूखण्ड में से साईज 1305 वर्गफीट का भूखण्ड है। क्रेता श्री संजय कुमार व्यास पिता सोहन लाल व्यास निवासी आर्दश कॉलोनी निम्बाहेड़ा द्वारा अपना क्रयशुदा भूखण्ड साईज 1305 वर्गफीट को जरीये विक्रय विलेख से श्री लोकेश कुमार कंठालिया पिता सुभाषचन्द्र कंठालिया निवासी बड़ीसादड़ी को विक्रय किया गया। क्रेता श्री लोकेश कुमार कंठालिया पिता सुभाषचन्द्र कंठालिया निवासी बड़ीसादड़ी द्वारा चैन दस्तावेज प्रस्तुत कर हस्तान्तरण अपने नाम से किये जाने का प्रार्थना पत्र प्रस्तुत किया है। अत: इस संबंध में किसी आस-पड़ोस/परिवार जन या किसी व्यक्ति विशेष को कोई आपत्ति हो तो मय सबुत के अन्दर मियाद 07 दिवस में नगर परिषद निम्बाहेड़ा में, कार्यालय दिवस मे आपत्ति प्रस्तुत कर सकते हैं। बाद समयावधि कोई आपत्ति मान्य नहीं होगी, और आवेदक श्री लोकेश कुमार कंठालिया पिता सुभाषचन्द्र कंठालिया निवासी बड़ीसादड़ी के नाम से हस्तान्तरण कि कार्यवाही प्रस्तावित कि जाकर आवेदक के पक्ष में हस्तान्तरण प्रमाण पत्र जारी कर दिया जावेगा। 'सूचित हो'

आयुक्त
नगर परिषद निम्बाहेड़ा

Executive Engineer Public Health Engineering Department City Division IV (S), Jaipur

S. No. 4914-4930 Date:06.02.2026

Notice Inviting Bid

Bids for Various Works are invited from interested bidders. Other particulars of the bid may be visited on the procurement portal (http://eproc.rajasthan.gov.in, http://sppp.rajasthan.gov.in) of the state.

UBN No.	NIT's For the Year 2024-25	Last Date & time for online submission of tender document.
PHE2526WSOB13637	NIT-52	19.02.2026 upto 6:00 PM
PHE2526WSOB13638	NIT-53	19.02.2026 upto 6:00 PM
PHE2526WSOB13639	NIT-54	19.02.2026 upto 6:00 PM

Executive Engineer PHED, City Div. IV (S) Jaipur
DIPR/C/3122/2026

Rajasthan Tube Manufacturing Company Limited

CIN: L27107RJ1985PLC003370
Registered Office: 28-37, Banke Bihari Industrial Area, Jatawali Mod, Maharkala Road, Village Dehra, Chomu, Jaipur-303806, Phone: +918875009017, E-mail: rajtube@hotmail.com , Website: www.rajtube.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 31st December, 2025

(Rs. In Lacs)

Sr. No.	Particulars	Quarter ended			Nine Months Ended		Year Ended
		31/12/2025 Un-audited	30/09/2025 Un-audited	31/12/2024 Un-audited	31/12/2025 Un-audited	31/12/2024 Un-audited	31/03/2025 Audited
I	Revenue from operations	351.24	4.43	1,760.79	1,700.64	4,846.21	5,634.08
II	Other Income	-	-	-	0.81	0.01	9.02
III	Total Revenue (I+II)	351.24	4.43	1,760.79	1,701.45	4,846.22	5,643.10
IV	Expenses						
	(a) Cost of materials consumed	-	-	1,638.66	572.09	4,340.05	4,594.22
	(b) Purchases of stock-in-trade	-	-	-	-	-	-
	(c) Changes in inventories of finished goods, work-inprogress and stock-in-trade	52.16	-	69.52	874.97	331.00	693.42
	(d) Employee benefits expense	-	-	21.86	15.35	64.98	71.90
	(f) Finance Expenses	0.47	2.64	31.74	18.12	98.41	125.81
	(e) Depreciation & Amortization Expenses	1.82	1.82	2.52	5.47	7.44	10.73
	(e) Other expenses	7.37	0.08	24.61	35.33	65.71	96.29
	Total expenses (IV)	61.83	4.54	1,788.91	1,521.33	4,907.59	5,592.37
V	Profit / (Loss) before exceptional and extra-ordinary item and tax (III-IV)	289.41	(0.11)	(28.12)	180.12	(61.37)	50.73
VI	Exceptional items	-	-	-	-	-	-
VII	Profit / (Loss) before extra-ordinary item and tax (V-VI)	289.41	(0.11)	(28.12)	180.12	(61.37)	50.73
VIII	Extra-ordinary Item (refer note below)	-	-	-	-	-	-
IX	Profit / (Loss) before tax (VII-VIII)	289.41	(0.11)	(28.12)	180.12	(61.37)	50.73
X	Tax expense:						
	(a) Current tax	-	-	-	-	-	2.00
	(b) Deferred tax	-	-	-	-	-	-
XI	Profit / (Loss) for the year (IX-X)	289.41	(0.11)	(28.12)	180.12	(61.37)	48.73
XII	Other Comprehensive Income Items that will not be reclassified to profit or loss						
	- Remeasurement Gains/(Losses) on Defined Benefit Plans	-	-	-	-	-	-
	-Income tax on above						
	Total other comprehensive income (XII)	-	-	-	-	-	-
XIII	Total Comprehensive Income for the Year (XI-XII)	289.41	(0.11)	(28.12)	180.12	(61.37)	48.73
	Paid up equity share capital	450.78	450.78	450.78	450.78	450.78	450.78
	Face value of equity share capital	1.00	1.00	10.00	1.00	10.00	10.00
XIV	Earnings per share (of Rs. 10/- each) (not annualised for quarters):						
	Basic/Diluted	0.64	(0.00)	(0.62)	0.40	(1.36)	1.08

Notes:
1. The above Unaudited Results for Quarter and Nine Months ended 31st December,2025 have been reviewed by audit committee and approved by the board of Directorsat their respective meeting held on 14th February 2026. The Auditors have carried out Limited Review of the above Financial Results as required under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations,2015.
2. These above unaudited financial results have been prepared in accordance with Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act 2013 read with the relevant Rules thereunder and in terms of Regulation 33 of the SEBI (Listing obligations & Disclosure Requirements) Regulations 2015.
3. During the quarter, no investor complaints were received
4. The Company is engaged in the business of manufacturing of ERW Steel Tubes. As there is only one reportable segment, the company has not given any segment information.
5. The unaudited financial results for the quarter and nine months ended 31st December,2025 are available on the website of the Company(www.rajtube.com) and on the website of the Stock Exchange(www.bseindia.com)
6. Provision for taxation, if any, will be considered at year end.
7. The figures of the previous year have been regrouped/ rearranged whereever necessary.
8. No production activities are carried out during the quarter edning 31.12.2025
9. The revenue generated this quarter came from the sale of our old stock.

For and on behalf of Board of Directors
RAJASTHAN TUBE MANUFACTURING COMPANY LTD
PANKAJ JAIN
Whole Time Director (DIN:11098222)

Place: Jaipur
Date: 14th February 2026

AI डिजाइन टेबल पर महिलाओं का शेयर केवल 30 प्रतिशत

नयी दिल्ली/एजेंसी

दुनिया में आर्टिफिशियल इंटलीजेंस (एआई) प्रोफेशनल्स में फीमेल्स की भागीदारी केवल 30 प्रतिशत है और इस क्षेत्र में रिसर्च पदों में उनका हिस्सा केवल 16 प्रतिशत है। संयुक्त राष्ट्र महिला ने यह कहा है। संस्थान ने स्वास्थ्य, वित्त, जलवायु परिवर्तन से निपटने और सुरक्षा जैसे क्षेत्रों में महिलाओं की जरूरतों को बेहतर ढंग से प्रतिबिंबित करने के लिए एआई उपकरणों के निर्माण में महिलाओं की अधिक भागीदारी का आह्वान किया है। एशिया प्रशांत क्षेत्र के लिए संयुक्त राष्ट्र महिला की रीजनल डायरेक्टर क्रिस्टीन अरब ने भारत एआई शिखर सम्मेलन में स्त्री-पुरुष समानता और कृषि पर एआई पुस्तिका जारी किये जाने के अवसर पर कहा कि एआई विकास में महिलाओं का कम प्रतिनिधित्व प्रौद्योगिकी में प्रणाली के स्तर पर पूर्वाग्रह पैदा कर रहा है।

उन्होंने कहा कि वैश्विक स्तर पर 'लगातार डिजाइन अंतर' बना हुआ है और आगाह किया कि एआई प्रणालियों को तैयार करने में कम महिलाओं का मतलब है कि ऐसे उत्पादों की संख्या कम होगी जो महिलाओं की वास्तविकताओं को प्रतिबिंबित करते हैं। जब महिलाएं डिजाइन टेबल, परीक्षण प्रयोगशालाओं, 'टर्म शीट' से अनुपस्थित होती हैं, तो पूर्वाग्रह संयोग से उत्पन्न नहीं होता है। उन्होंने कृत्रिम मेधा में स्त्री-पुरुष के बीच अंतर को दूर करने के भारत के प्रयासों की सराहना करते हुए कहा कि देश वैश्विक स्तर पर उन चुनिंदा देशों में से एक है जो इसे गंभीरता से ले रहा है। अभी तक किसी भी देश ने इसे इतनी अच्छी तरह से नहीं किया है।

भारत हैल्थकेयर में विश्व को नया एआई मॉडल देगा - अश्विनी वैष्णव

नई दिल्ली। भारत मंडपम में चल रहे पांच दिवसीय इंडिया एआई इम्पैक्ट समिट 2026 के दूसरे दिन केंद्रीय मंत्री अश्विणी वैष्णव ने कहा कि भारत आने वाले समय में हैल्थकेयर में विश्व को नया एआई मॉडल देगा, जिससे पूरे सेक्टर में काम करने के तरीके में बदलाव आएगा। कृषि और स्वास्थ्य क्षेत्र में तेजी से एआई का उपयोग बढ़ रहा है। समिट में हमारा फोकस है कि कैसे एआई को बड़ी आबादी के फायदे के लिए इस्तेमाल किया जा सकता है। उन्होंने आगे बताया कि इस समिट को लेकर युवाओं में काफी उत्साह है और वह एआई के जरिए नए-नए समाधान विकसित कर रहे हैं। युवाओं को संदेश देते हुए कहा कि भारतीय युवा टेक्नोलॉजी में दक्ष हैं और उनको अपनी शक्ति का उपयोग एआई के जरिए दुनिया की बड़ी समस्याएं सुलझाने में लगाना चाहिए।

बेंगलुरु में बनाई जायेगी 'ह्यूमैनिटी-फर्स्ट एआई सिटी'

बेंगलुरु/आईएएनएस। बेंगलुरु स्थित एआई इंफ्रास्ट्रक्चर कंपनी भारत1.एआई ने घोषणा की कि वह शहर में देश का पहला ह्यूमैनिटी-फर्स्ट एआई सिटी स्थापित करेगी। इस परियोजना का उद्देश्य मॉडल ट्रेनिंग, फाइन-ट्यूनिंग और इंफेरेंस के लिए एक बड़ा प्लेटफॉर्म तैयार करना है। कंपनी का लक्ष्य है कि इस साल के अंत तक यहां 10,000 से अधिक एआई शोधकर्ता और नवाचारकर्ता काम करें। कंपनी ने अपने बयान में कहा कि यह पहल शहर स्तर पर रिसर्च और इंफ्रास्ट्रक्चर तैयार करने की योजना है, जिसका मकसद वास्तविक परिस्थितियों में एडवांस एजेंटिक और फिजिकल एआई सिस्टम विकसित करना है।

इस योजना के तहत सरजापुर में 5 लाख वर्गफुट में फैला बी1 एआई सुपरपार्क बनाया जाएगा। यह एक आधुनिक एआई रिसर्च और इनोवेशन कैंपस होगा, जिसमें देश के प्रमुख संस्थान शुरुआती रिसर्च पार्टनर के रूप में जुड़ेंगे। इस कैंपस में 400 जीबीपीएस तक की हाई-स्पीड कनेक्टिविटी होगी, जो प्रमुख एआई क्लाउड प्लेटफॉर्म से सब-मिलीसेकंड लेटेंसी के साथ जुड़ी होगी। इससे बड़े स्तर पर रिसर्च और परीक्षण के दौरान डेटा से जुड़ी रुकावटें नहीं आएंगी। भारत1.एआई के को-फाउंडर और सीईओ उमाकांत सोनी ने कहा कि जटिल, वास्तविक दुनिया के परिवेश में परीक्षण किए बिना एआई सिस्टम को बड़े स्तर पर लागू करना जोखिम भरा हो सकता है।

'अब टेक प्रोफेशनल्स का मुख्य काम नहीं रहेगा कोडिंग'

- कंपनियों को एआई इंजीनियरिंग, एजेंट ऑर्केस्ट्रेशन और नॉन-डिटरमिनिस्टिक सिस्टम्स (गैर-निर्धारित प्रणालियों) को मैनेज करने जैसे नए कौशल की जरूरत होगी

बेंगलुरु। इंफोसिस को-फाउंडर और चेयरमैन नन्दन नीलेकणि ने कहा कि आर्टिफिशियल इंटेलिजेंस (एआई) सॉफ्टवेयर बनाने और उसे लागू करने के तरीके को पूरी तरह बदल देगा। आने वाले समय में कोड लिखना टेक्नोलॉजी प्रोफेशनल्स का मुख्य काम नहीं रहेगा। इंफोसिस के इन्वेस्टर डे कार्यक्रम को संबोधित करते हुए नीलेकणि ने कहा कि एआई का यह बदलाव केवल तकनीक जोड़ने भर का नहीं है, बल्कि कंपनियों को अपने कस्टमर जर्नी, बिजनेस प्रोसेस और संगठनात्मक ढांचे पर दोबारा विचार करना होगा। उन्होंने इसे जड़ से बदलाव बताया।

नीलेकणि ने कहा कि भविष्य में टेक्नोलॉजी टैलेंट का मकसद सिर्फ कोडिंग करना नहीं होगा, बल्कि एआई सिस्टम को प्रभावी तरीके से काम करने लायक बनाना होगा। इससे नौकरियों की प्रकृति और कंपनियों के ऑपरेटिंग मॉडल में बदलाव आएगा। उन्होंने कहा कि कंपनियों को एआई इंजीनियरिंग, एजेंट ऑर्केस्ट्रेशन और नॉन-डिटरमिनिस्टिक सिस्टम्स (गैर-निर्धारित प्रणालियों) को मैनेज करने जैसे नए कौशल की जरूरत होगी। ऐसे सिस्टम में एक ही प्रॉम्प्ट से हर बार अलग-अलग परिणाम मिल सकते हैं। नीलेकणि ने चेतावनी दी कि कंपनियों को पुराने आईटी सिस्टम और तकनीकी कर्ज जैसी समस्याओं से भी निपटना होगा, जो एआई अपनाने में बाधा बन सकती हैं। एआई तकनीक तेजी से आगे बढ़ रही है, लेकिन उसका सही तरीके से लागू होना अभी भी चुनौतीपूर्ण है।

एयरटेल ने बैंक फ्रॉड से निपटने को AI आधारित सॉल्यूशन पेश किया

नयी दिल्ली/पीटीआई

भारती एयरटेल ने कस्टमर्स को वन-टाइम-पासवर्ड (ओटीपी) से संबंधित बैंक धोखाधड़ी के तेजी से बढ़ते खतरे के खिलाफ तत्काल आधार पर सुरक्षा प्रदान करने के लिए एआई-संचालित सॉल्यूशन 'फ्रॉड अलर्ट' का अनावरण किया। एयरटेल की विज्ञप्ति में बताया गया कि जालसाज अक्सर डिलीवरी जैसी रोजमर्रा की सेवाओं के लिए ओटीपी से जुड़ी तात्कालिकता का फायदा उठाते हैं। वे ग्राहकों से उनके बैंकिंग लेन-देन के ओटीपी शेयर करवा लेते हैं, जिससे उनके खाते का पैसा चोरी होने का खतरा बढ़ जाता है। एयरटेल की नई एआई-संचालित प्रणाली ऐसे संभावित खतरे की पहचान करती है और ग्राहकों को तुरंत सचेत करती है।

जब किसी संभावित जोखिम भरी कॉल के दौरान बैंकिंग ओटीपी का पता चलता है, तो एयरटेल तुरंत एक फ्रॉड अलर्ट भेजता है और ग्राहक को यह बताता है कि कॉल के दौरान बैंकिंग ओटीपी देने से उन्हें धोखाधड़ी का खतरा हो सकता है। एयरटेल इंडिया के मैनेजिंग डायरेक्टर और सीईओ शाश्वत शर्मा ने कहा कि हमने महसूस किया है कि डिजिटल लेनदेन को सुरक्षित करने में वन-टाइम पासवर्ड (ओटीपी) द्वारा निभाई गई मूलभूत भूमिका के बावजूद, आपराधिक रणनीति द्वारा उनकी दक्षता को अक्सर कम किया जा रहा है।

चालक दल के विश्राम मानक ग्लोबल स्टेंडर्ड से भी कड़े: एयरलाइन संगठन

मुंबई/पीटीआई

इंडिगो, एयर इंडिया और स्पाइसजेट एयरलाइन ने चालक दल के लिए प्रस्तावित विश्राम मानकों को वैश्विक मानकों की तुलना में अधिक निषेधात्मक बताते हुए कहा है कि इससे एयरलाइंस को परिचालन में सीमित लचीलापन मिल पाता है। नागर विमानन महानिदेशालय (डीजीसीए) ने अक्टूबर, 2025 में चालक दल की उड़ान ड्यूटी समयसीमा (एफडीटीएल) से संबंधित नागर विमानन शर्तों (सीएआर) का मसौदा जारी किया था। इन तीनों एयरलाइन का प्रतिनिधित्व करने वाले भारतीय एयरलाइंस महासंघ (एफआईए) ने 12 जनवरी को डीजीसीए को भेजे पत्र में वैश्विक रूप से सामंजस्यपूर्ण, साक्ष्य-आधारित और परिचालन रूप से व्यावहारिक प्रावधान लागू करने की सिफारिश की है।

एफआईए का मुख्य तर्क है कि चालक दल सदस्यों के थकान प्रबंधन के लिए उड़ान अवधि के बजाय ड्यूटी की कुल अवधि को प्राथमिक नियंत्रण मानक बनाया जाए। सामान्यत: ड्यूटी की कुल अवधि उस समय से शुरू होती है जब चालक दल सदस्य ड्यूटी के लिए रिपोर्ट करता है। यह अवधि तब समाप्त होती है जब सदस्य सभी दायित्वों से मुक्त हो जाता है। एफआईए ने कहा कि ड्यूटी और विश्राम सीमा का निर्धारण न्यूनतम विश्राम अवधि और ड्यूटी अवधि पर आधारित होना चाहिए और इसे कुल संचयी सीमा या लैंडिंग की संख्या से सीधा संबंध नहीं जोड़ा जाना चाहिए।

इस पत्र में कहा गया कि प्रस्तावित सीएआर ढांचा वैश्विक मानकों की तुलना में अधिक निषेधात्मक प्रतीत होता है, सीमित परिचालन लचीलापन देता है और विविध प्रकार के संचालन के लिए आवश्यक सूक्ष्मता के साथ सभी थकान संबंधी चिंताओं का समाधान नहीं करता। पायलटों के लिए संशोधित एफडीटीएल मानकों का पूर्ण क्रियान्वयन अभी लंबित है। दिसंबर महीने में इंडिगो एयरलाइन में बड़े पैमाने पर पैदा हुई परिचालन बाधाओं के कारणों में संशोधित प्रावधानों के अनुपालन से जुड़े मुद्दे भी शामिल थे।

इन्डिया का टारगेट 50 और एयरपोर्ट डवलप करना

नयी दिल्ली/एजेंसी। केंद्रीय नागर विमानन मंत्री के. राममोहन नायडू ने कहा कि भारत का लक्ष्य अगले पांच वर्ष में 50 और एयरपोर्ट बनाने का है जिससे देश के रियल एस्टेट क्षेत्र के लिए बड़े अवसर उतपन्न होंगे। मंत्री ने कहा कि एयरपोर्ट्स रियल एस्टेट क्षेत्र की 'आधार' होता है। एविएशन सिक्योरिटी से समझौता किए बिना एयरपोर्ट्स के आसपास इमारतों की ऊंचाई से जुड़ी समस्याओं के समाधान के लिए वह सक्रिय रूप से काम कर रहे हैं। नायडू ने कहा कि भारत दुनिया के सबसे तेजी से बढ़ते सिविल एविएशन मार्केट्स में शामिल है और वर्तमान में देश में 165 ऑपरेशन

एयरपोर्ट्स हैं। औसतन हर 33 दिन में एक नया एयरपोर्ट या नया टर्मिनल तैयार किया जा रहा है।

देश के रियल एस्टेट क्षेत्र की संभावनाओं का उल्लेख करते हुए मंत्री ने कहा कि 2030 तक इस क्षेत्र का आकार करीब 1000 अरब डॉलर के बराबर होने का अनुमान है, जो 2047 तक बढ़कर 5000 से 7000 अरब डॉलर तक पहुंच सकता है। उन्होंने रियल एस्टेट विकास में जीवन स्तर के साथ-साथ जीवन की गुणवत्ता पर भी ध्यान देने की जरूरत पर जोर दिया। साथ ही युवाओं को किराये पर दिए जा सकने वाली आवासीय परियोजनाएं विकसित करने का आह्वान किया।

एन के चौधरी जयपुर रग्स के फाउंडर हैं। कम्पनी कारपेट की बड़ी एक्सपोर्टर है। राजस्थान में ग्रामीण महिलाओं को आत्मनिर्भर बनाने में संस्थान का महत्वपूर्ण योगदान रहा है। पांच दशकों से अधिक की कारोबारी यात्रा में अनेक अनुभव हुए हैं, जो जीवन की व्यवहारिकता दर्शाने वाले हैं।

स्वयं को स्वीकार करें संपूर्ण रूप से

हमारे ग्रंथों में कहीं लिखा हुआ है कि 'अहम् ब्रहमस्मि'। अर्थात मैं ब्रह्म हूं, ब्रह्म के मायने है संपूर्णता। इस पंक्ति को बहुत बार पढ़ा-सुना, लेकिन एक दिन जब बैठा विचार कर रहा था तो लगा कि जो लिखा है वह संपूर्ण सत्य है। इसलिए कि ईश्वर ने दो चीजें ही बनाई हैं, पहली मनुष्य और दूसरे प्रकृति, बाकी सब तो मनुष्य का ही तो रचा हुआ है। आदिम युग से प्रस्तरकालीन अर्थात पाषाण काल और वहां से अब तक आधुनिक परिदृश्य जो कुछ दिख रहा है या हमारे काम आ रहा है, तो खुद हम सभी का रचा हुआ है। जिस तरह से ब्रह्मा ने सृष्टि की रचना की, यह कहा जाता है, वैसे ही हमने प्रकृति का सहारा लेकर सब कुछ रचा बनाया है। इस तरह अहम ब्रहमस्मि बात मुझे तो ठीक लगती है। यह वह बात है जो इंगित करती है कि जब हम ने सब कुछ सृजित किया और बनाया है, तो हमें अपने आप को स्वीकार भी करना चाहिये कि एक संपूर्णता हम में है। यह संपूर्णता का आभास नहीं होता है, तो हम भ्रमित हो जाते हैं और भटक भी जाते हैं।

महापुरूषों की ओर जब देखते हैं, तो बुद्ध ने कभी कृष्ण बनने की कोशिश नहीं की, इसीलिए वे बुद्ध बने और बुद्ध के तौर पर वे जाने-पहचाने गये तथा विश्व-विख्यात भी हुए। उनके नाम से बौद्ध धर्म चल रहा है, जो पूरे दक्षिणी पूर्वी एशियाई देशों में फैला हुआ है। ऐसा इसलिए हो पाया कि बुद्ध जैसे थे, वैसे ही उन्होंने खुद को स्वीकार किया। उन्होंने सारे **चाहिये** छोड़ दिये। अपने दिल पर किसी तरह का बोझ नहीं रखा। वे कुछ और नहीं बने। जो उनके लिए नहीं था, उसे करने की उम्मीद उन्होंने नहीं की। उन्हें सिर्फ खुद जैसा होना था और वे वैसे ही बने। उन्होंने अपनी विशिष्टता का आदर किया। जब कोई कुछ और या किसी और जैसा बनने की कोशिश नहीं कर रहा होता है, तो वह विश्रांत हो जाता है। यह स्वाभाविकता जीवन में महत्वपूर्ण है।

हम प्रकृति की ओर देखते हैं, वहां पाते हैं कि गुलाब इतनी खूबसूरती से खिलते हैं, क्योंकि वे कमल बनने की कोशिश नहीं कर रहे और कमल इतनी खूबसूरती से खिलते हैं क्योंकि उन्होंने दूसरे फूलों के बारे में नहीं सुन रखा है। दरअसल हर एक चीज प्रकृति ने इतनी तन्मयता से बनाई है कि वह खूबसूरत समरसता में जीये चली जाती है, क्योंकि कोई भी किसी से प्रतिस्पर्धा करने नहीं आता। कोई कुछ और बनने की कभी कोशिश नहीं करता। सभी कुछ वैसा ही जैसा कि व खुद हो। वह कोई बदलाव की अपेक्षा नहीं रखता। समाज व्यवस्था में दो तरह के लोग होते हैं, कुछ अच्छे और कुछ इसके विपरीत। अच्छे व्यक्ति की संगत थोड़ी टफ होती है, क्योंकि उसकी अच्छाई के कुछ कायदे होते हैं, जबकि जो अच्छे नहीं होते उनकी संगत प्रकट में आसान होती है, लेकिन व्यवहारिक दृष्टि से उचित नहीं होती। पर लोग आसान मार्ग की तलाश करते हैं और जो अच्छे नहीं होते उनके साथ अपने आप अटैच होने लगते हैं। यह स्थिति एक तरह की विडंबना होती है।

यहां स्वयं को स्वीकार करने के मायने यह है कि हम सबसे पहले तो खुद को अहंकार से मुक्त करें और जब ऐसा होगा तो हम में एक स्वाभाविक आत्म विश्वास जागृत होगा। यह स्वाभाविक आत्म विश्वास ही स्वयं की स्वीकार्यता को विकसित करता है। हमें भरोसा हो जाता है कि हम सच्चे मन से जो कर रहे हैं, उसमें शुद्धता है, ईमानदारी है और सच्चाई है और इन तीनों के आधार पर हम जो करेंगे, वह हमारे लिए श्रेष्ठ रहेगा। एक कारोबारी जब भी व्यवसाय करने की ओर अग्रसर होता है, उसके लिए सबसे अधिक जरूरी है स्वाभाविक आत्म विश्वास, यह आत्मविश्वास होगा तभी वह व्यवसाय को अपने दृष्टिकोण से आगे बढ़ा पायेगा। यह स्व दृष्टिकोण ही आगे की सफलता का आधार होता है। पर इस स्व-दृष्टिकोण को विकसित करने में जो देखने वाली बात है वह यह है कि हम दूसरों से सलाह लें, लेकिन उस सलाह का अपने नजरिये से विश्लेषण अवश्य करें। यहां अपना स्वार्थ भी देखना एक कारोबारी के लिए महत्वपूर्ण होता है, क्योंकि वह कारोबार लाभ के लिए करता है समाज को धन लुटाने के लिए नहीं। कारोबार से लाभ अर्जित करने की प्रक्रिया में स्वार्थ का भी योगदान रहता है और बिना स्वार्थ इच्छा नहीं होती, बिना इच्छा काम गतिशील नहीं होता। स्वार्थ और इच्छा ऐसे में दुर्गुण नहीं कहलाते बल्कि व्यक्ति के लिए प्रेरक होते हैं। इसलिए निष्कर्ष तौर पर कहा जा सकता है कि एक व्यक्ति के लिए कारोबारी सफलता इस बात पर निर्भर करती है कि वह स्वयं को कितना स्वीकार कर पाया है और उस स्वीकार्यता के साथ उसने अपने लाभ कमाने के स्वार्थ का लेवल क्या रखा है तथा उसकी इच्छा के डायमेंशंस क्या हैं।

भारत में नई 'पैकिंग' में नजर आएगा लेज़

नयी दिल्ली/पीटीआई। पेप्सिको का आलू चिप्स ब्रांड लेज़ अब भारत में अपनी नई ब्रांड पहचान यानी नई 'पैकिंग' में नजर आएगा। कंपनी बयान के अनुसार, नए 'लोगो' (पहचान चिन्ह) वाले लेज़ के नए पैकेट मार्च के पहले सप्ताह से पूरे भारत में उपलब्ध होंगे। यह कंपनी के करीब 100 साल के इतिहास में सबसे बड़े वैश्विक ब्रांड नवीनीकरण अभियान का हिस्सा है।

पेप्सिको इंडिया में खाद्य उत्पादों की मुख्य विपणन अधिकारी ने कहा कि खेत से पैकेट तक की हमारी यात्रा को अधिक स्पष्ट तरीके से दर्शाते हुए तथा पुनर्चक्रण योग्य 'पैकेजिंग' ढांचे को आगे बढ़ाकर, हम लेज़ के विकास में टिकाऊपन तथा गुणवत्ता को केंद्र में रख रहे हैं।

इन्डिया 6G में करेगा लीड

2030 तक 5G यूजर्स की संख्या 100 करोड़ पहुंचने का अनुमान

नई दिल्ली/एजेंसी। केंद्रीय संचार मंत्री ज्योतिरादित्य सिंधिया ने कहा कि भारत ने 4जी में दुनिया को फॉलो किया, 5जी में दुनिया के साथ कदम से कदम मिलाकर आगे बढ़ा और अब 6जी में दुनिया का नेतृत्व करेगा। लोकसभा में सवालों का जवाब देते हुए, केंद्रीय मंत्री ने भारत के तेजी से बदलते डिजिटल इकोसिस्टम और भविष्य के रोडमैप के बारे में बताया। भारत ने दुनिया में सबसे तेज गति से 5जी लॉन्च किया है। केवल 22 महीनों के भीतर, देश के 99.9 प्रतिशत जिलों में 5जी सेवाएं लॉन्च की गई हैं, जिसने एक ग्लोबल बेंचमार्क स्थापित किया है। उन्होंने कहा कि दूरसंचार सेवा प्रदाताओं ने इस विस्तार के लिए लगभग 4 लाख करोड़ रुपए का निवेश किया है, जिसमें देश भर में 5 लाख से अधिक बीटीएस (बेस ट्रांसीवर स्टेशन) स्थापित किए गए हैं।

उन्होंने कहा, वर्तमान में, 40 करोड़ नागरिक 5जी सेवाओं से लाभान्वित हो रहे हैं और 2030 तक यह संख्या बढ़कर एक अरब होने की उम्मीद है। अंतिम मील तक डिजिटल कनेक्टिविटी बढ़ाने के प्रयासों पर प्रकाश डालते हुए, सिंधिया ने कहा कि वाई-फाई नेटवर्क का विस्तार ग्रामीण भारत में एक नई क्रांति की शुरुआत कर रहा है। वाई-फाई हॉटस्पॉट की तैनाती के मामले में महाराष्ट्र देश के शीर्ष राज्यों में से एक है। ब्रॉडबैंड कनेक्टिविटी एक दशक पहले के 6 करोड़ कनेक्शन से बढ़कर आज एक अरब हो गई है। 2030 तक सरकार का लक्ष्य इस डिजिटल बुनियादी ढांचे को और मजबूत और गहरा करना है। उन्होंने कहा कि क्रांति अब महानगरों तक ही सीमित नहीं है, बल्कि देशभर के गांवों तक पहुंच रही है, नागरिकों के जीवन, शिक्षा, स्वास्थ्य देखभाल और आजीविका को नया आकार दे रही है।

संपादकीय

ट्रम्प द्वारा शुल्क कटौती की घोषणा द्विपक्षीय सहयोग व व्यापार वृद्धि में होगी सहायक

कुशाग्र

अमेरिकी राष्ट्रपति डोनाल्ड ट्रंप ने समय की नजाकत एवं भारत के साथ अपने व्यापार समझौते के महत्व को समझते हुए प्रधानमंत्री मोदी के साथ पुन: संवाद स्थापित करते हुए भारत के विरुद्ध लगाए गए 25 प्रतिशत अतिरिक्त शास्ति शुल्क को वापस लेने की घोषणा की है और मूल शुल्क को भी 25 प्रतिशत से घटाकर 18 प्रतिशत करने की घोषणा की है।

ट्रंप ने प्रधानमंत्री मोदी को अपना महत्वपूर्ण मित्र व भारत को महत्वपूर्ण व्यावसायिक साझेदार बताया है। आज जब यूरोपीय यूनियन, दक्षिण कोरिया सहित अधिकांश विश्व के देश अमेरिकी मुद्रा, अमेरिकी ट्रेजरी बॉण्ड के विरुद्ध एकजुट हो रहे हैं। अपना निवेश सोने-चांदी के साथ विश्व की अन्य मुद्राओं के बॉण्ड में करने की योजना पर कार्य कर रहे हैं। स्थानीय मुद्राओं के विनिमय मूल्य का निर्धारण करके व्यापार को आगे बढ़ाकर अमेरिकी डॉलर के वर्चस्व को नकारने का कार्य किया जा रहा है। ऐसे हालात में जब अमेरिकी फेडरल रिजर्व के अध्यक्ष पावेल को हटाकर वार्स को नया फेडरल रिजर्व अध्यक्ष बनाया गया है। ये सभी परिस्थितियां अमेरिका को लचीले रुख के लिए बाध्य कर रही है और इसी का प्रथम परिणाम यह है कि ट्रम्प ने भारत की ओर व्यावसायिक मित्रता का हाथ बढ़ाया है तो भारत ने भी रूस के साथ तेल के व्यवसाय को नियंत्रित करने की घोषणा की है। अब भारत वेनेजुएला, जो विश्व में प्रमुख तेल उत्पादक देश भी हैं, उसका तेल खरीद सकता है। भारत की सभी रिफाइनरियां इस देश में तेल का शोधन कर सकती है और अब पुन: भारत अमेरिका सम्बन्ध पटरी पर लौटते नजर आ रहे हैं। ट्रम्प का जय हिन्द का उद्घोष महत्वपूर्ण कहा जा सकता है। भारत अमेरिका ने निकट भविष्य में 500 बिलियन डॉलर के संयुक्त व्यापार पर भरोसा व्यक्त किया है। भारत-अमेरिका के बीच इस समय यूरोपीय यूनियन के पश्चात व्यापार दूसरे स्थान पर भारत के सन्दर्भ में है। राष्ट्रपति ट्रम्प ने प्रधानमंत्री के साथ बातचीत को महत्वपूर्ण बताते हुए कहा कि मोदी के साथ बातचीत उनके लिए सम्मान की बात है। मोदी की तारीफ करते हुए उन्होंने कहा कि वे उनके लिए महत्वपूर्ण स्थान रखते हैं। उन्होंने आशा व्यक्त करते हुए कहा कि भारत के साथ द्विपक्षीय सम्बन्ध और मजबूत होंगे, ऐसा उन्हें विश्वास है। प्रधानमंत्री मोदी ने भी कहा कि विश्व शान्ति स्थिरता और समृद्धि के लिए ट्रम्प का नेतृत्व महत्वपूर्ण है।

भारत अमेरिका के बीच सम्पन्न इस बातचीत से अब तक रुका हुआ द्विपक्षीय समझौता शीघ्र ही सम्पन्न होगा और ऐसी सम्भावना है कि भारत के रेडीमेड वस्त्र, रत्न आभूषण, ऑटोपार्ट, चमड़ा, फुटवियर, रसायन, स्टील, समुद्री उत्पाद, मशीनरी फर्नीचर कृषि प्रसंस्करण उत्पादों व सेवा क्षेत्र को महत्वपूर्ण सहयोग मिलने की सम्भावना है। इससे महत्वपूर्ण लाभ अमेरिकी उपभोक्ताओं को होगा जिन्हें गुणवत्तापूर्ण उत्पाद कम मूल्य पर उपलब्ध होंगे। भारत के औद्योगिक क्षेत्रों को भी महत्वपूर्ण लाभ होने की सम्भावना है। भारत ने यूरोपीय यूनियन के 27 देशों के साथ स्वतंत्र व्यापार समझौता किया है। इसके साथ ही मोरोक्को, संयुक्त अरब अमिरात, इंग्लैण्ड, न्यूजीलैण्ड, आस्ट्रेलिया के साथ भी महत्वपूर्ण समझौते सम्पन्न किए हैं। इससे भारत के लिए निर्यात का व्यापक मार्ग प्रशस्त हो गया है। स्वतंत्र व्यापार समझौतों का क्रियान्वयन, अमेरिका के साथ व्यापार समझौते की सम्भावना के कारण निश्चित रूप से भारत के व्यवसाय औद्योगिक विनिर्माण क्षेत्र को महत्वपूर्ण प्रोत्साहन मिलेगा। भारत अमेरिका के बीच वायुसेना से सम्बन्धित एंजिन के निर्माण के साथ रक्षा क्षेत्र में विशेष रूप से सहयोग बढ़ने की सम्भावना है, तो भारत सरकार के बजट में जो प्रावधान सूचना प्रौद्योगिकी, जेनरिक, सेमीकन्डक्टर व आयुर्वेदिक औषधि उत्पादन को प्रोत्साहन के सम्बन्ध में किये गये हैं। इसका सही लाभ देश को अवश्य मिलने की सम्भावना है। भारत आगामी एक दशक के दौरान विश्व का प्रमुख औद्योगिक विनिर्माण केन्द्र बनने की दिशा में आगे बढ़ेगा।

राष्ट्रपति ट्रम्प की नई घोषणा से भारत पर लगाया गया शुल्क अब चीन, पाकिस्तान से भी कम होगा। इसके अलावा एशिया के अधिकांश देशों के मुकाबले भी यह 18 प्रतिशत शुल्क बहुत कम होगा जो भारत की प्रतिस्पर्धा क्षमता को विशेष प्रोत्साहित करेगा।

इस समझौते की सम्भावना के साथ भारत के औद्योगिक व निर्यात क्षेत्र में व्याप्त अनिश्चितता का वातावरण समाप्त हो गया है। ट्रम्प की घोषणा से यह तो स्पष्ट हो गया है कि भारत के साथ अमेरिका के रिश्ते मजबूत हैं। यह शुरुआत गत दिनों की तनाव की स्थिति के पश्चात अमेरिकी राजदूत सर्जियो गौर की नियुक्ति से वातावरण में व्यापक सुधार की शुरुआत हुई है। गौर के भारत आने के साथ व्यापार समझौते की संभावना बढ़ गई थी। गौर राष्ट्रपति ट्रम्प के प्रमुख मित्र भी हैं। फरवरी 2025 के दौरान भी प्रधानमंत्री मोदी ने अमेरिका यात्रा की थी और इस यात्रा के दौरान ही दोनों देशों ने 500 बिलियन डॉलर की व्यापारिक सम्भावना की घोषणा की थी। यह छह माह की अवधि में विदेशी संस्थागत निवेश का पलायन भी भारतीय पूंजी बाजार की प्रमुख चिन्ता रही है, लेकिन इस समझौते की सम्भावना के साथ भारत के पूंजी बाजार में भी निवेश पुन: लौटने की सम्भावना बढ़ गई है। यही नहीं समझोते की सूचना से ही भारतीय रुपया 1.10 रुपये डॉलर के मुकाबले मजबूत हो गया है। भारत अमेरिका के बीच सम्भावित समझौते का सर्वाधिक लाभदेश की सूचना प्रौद्योगिकी सेवाओं, आर्टिफिशियल इंटेलीजेन्स (AI) तथा इंजीनियरिंग उत्पादों के निर्यात में महत्वपूर्ण वृद्धि के रूप में देखने को मिलने की सम्भावना है। ऑटोमोबाइल उपकरणों के निर्यात को विशेष प्रोत्साहन मिलने की सम्भावना है। यह निर्यात वर्तमान 4 बिलियन डॉलर से बढ़कर 6 बिलियन डॉलर हो जाने की सम्भावना है। भारत का लकड़ी निर्यात का 39 प्रतिशत एल्युमिनियम का 37 प्रतिशत, स्टील का 34 प्रतिशत हिस्सा अमेरिका को वर्ष 2024 में किया गया था और इन सभी क्षेत्रों से महत्वपूर्ण लाभ भारत के उद्योगों को होने की सम्भावना है।

उपलब्ध साक्ष्य व तथ्यों के आधार पर अपीलेन्ट चेक अनादरण का दोषी, भुगतान न करने पर सजा बरकरार रखने का आदेश

कर्नाटक उच्च न्यायालय के न्यायाधीश वी. कृष्णानन्दा के समक्ष एक याचिका परिक्राम्य अधिनियम 1881 की धारा 138 तथा 139 के साथ क्रिमिनल प्रोसीजर कोड 1977 की धारा 397 तथा धारा 401 के अन्तर्गत के. अशोक बनाम मैसर्स अन्नावट अदीके कम्पनी के बीच विवाद को लेकर विचारार्थ प्रस्तुत की गई यह शिकायत 40 लाख रुपये के चार चेक से सम्बन्धित दायर की गई है। शिकायतकर्ता ने अपनी शिकायत में कहा कि कुल 4588375 रुपये की धनराशि दोषी व्यक्ति में बकाया थी। इसकी जानकारी शिकायतकर्ता ने दोषी व्यक्ति को दे दी थी और 31 मार्च 2004 के पत्र द्वारा यह जानकारी दे दी गई थी। दोषी व्यक्ति कम्पनी के कार्यालय में पहुंचा था और अपने खाते का सत्यापन भी किया था। 31.3.2004 को खाते में 6357350 रुपये की राशि बकाया थी। दोषी व्यक्ति ने 16 प्रतिशत की दर से ब्याज का भुगतान करने पर भी सहमति दी थी और इसी सन्दर्भ में एक डिमान्ड प्रोमिसरी नोट पर भी हस्ताक्षर किये थे। इसके पश्चात कर्जदार के द्वारा भुगतान भी किया गया और उस राशि की कुल ऋण में कटौती भी की गई और 4035446 रुपये की धनराशि बकाया रह गई थी।

इस राशि की मांग शिकायतकर्ता के द्वारा दोषी कर्जदार से की गई। इस बकाया राशि के भुगतान हेतु कर्जदार दोषी व्यक्ति ने चेक जारी किए लेकिन यह चेक जब भुगतान हेतु प्रस्तुत किये गये तो चेक अनादरित होकर लौटकर आ गये। इसमें यह जानकारी दी गई कि धन के अभाव में चेक अनादरित हुए हैं। इसी सन्दर्भ में कानूनी नोटिस जारी किया गया और भुगतान नहीं किये जाने के कारण कानूनी कार्यवाही की गई। न्यायाधीश ने दोषी व्यक्ति को धारा 138 के अन्तर्गत नोटिस सम्मन प्रेषित किया लेकिन दोषी व्यक्ति ने स्वयं को निर्दोष बताया। इसी सन्दर्भ में कानूनी कार्यवाही हुई इसी सन्दर्भ में शिकायतकर्ता के अधिवक्ता व अधिकृत व्यक्ति ने अपना पक्ष प्रस्तुत किया। दस दस्तावेजी प्रमाण न्यायालय के समक्ष प्रस्तुत किये गये। इनमें अनादरित चेक भी शामिल थे।

दोषी व्यक्ति ने भी अपना वक्तव्य दर्ज करवाया यह वक्तव्य धारा 313 कोड ऑफ क्रिमिनल प्रोसीजर के अन्तर्गत दर्ज किया गया तथा दोषी व्यक्ति ने सब कुछ आरोपों को अस्वीकार किया। इसके साथ ही दोषी व्यक्ति ने डीडब्ल्यूएफ के रूप में स्वयं का वक्तव्य दर्ज करवाया।

न्यायाधीश ने दोनों पक्षों के पक्ष को सुनने के पश्चात अपने आदेश में दोषी व्यक्ति को दोषी करार दिया और धारा 138 के अन्तर्गत उसको दोषी करार दिया और दण्डित किया गया। इस आदेश के विरुद्ध दोषी व्यक्ति ने जिला सत्र न्यायाधीश के समक्ष अपील की। न्यायालय ने दोनों पक्षों के पक्ष को सुनने के पश्चात अपील को खारिज कर दिया। इस आदेश के विरुद्ध दोषी व्यक्ति ने इस न्यायालय के समक्ष अपील दायर की है।

अपीलेन्ट के अधिवक्ता ने कहा कि दोनों न्यायालय के समक्ष शिकायतकर्ता चालू खाते को सिद्ध नहीं कर पाया है। उसने कहा कि चेक पर जो हस्ताक्षर बताये गये हैं वे अपीलेन्ट के नहीं हैं। इसके आधार पर यही सिद्ध होता है कि अपीलेन्ट दोषी नहीं है। उसने न्यायालय के समक्ष कहा कि डीडब्ल्यू की जो मौखिक साक्ष्य प्रस्तुत की गई है उस पर दोनों न्यायालयों ने ध्यान नहीं दिया है। उसने शास्ति की राशि को भी समाप्त करने की मांग की शिकायतकर्ता के अधिवक्ता ने अपना पक्ष प्रस्तुत करते हुए कहा कि अधीनस्थ न्यायालयों का आदेश उचित है। उसने कहा कि जो न्यायालय के समक्ष खाते की प्रति प्रस्तुत की गई है। उस पर दोषी व्यक्ति के हस्ताक्षर मौजूद है। ऐसे हालात में रनिंग खाते को प्रस्तुत करने की आवश्यकता नहीं है। इसके अलावा दोषी व्यक्ति ने डिमान्ड प्रोमेसरी नोट पर भी हस्ताक्षर किए हैं और इसके द्वारा बकाया राशि की उसके द्वारा पुष्टि भी की गई है। दोनों पक्षों के पक्ष को सुनने के पश्चात न्यायालय ने सम्पूर्ण दस्तावेजी प्रमाणों का अध्ययन किया।

न्यायालय ने कहा कि सम्पूर्ण दस्तावेजी प्रमाणों से यह स्पष्ट हो जाता है कि दोषी व्यक्ति का व्यावसायिक सौदों का रिकार्ड शिकायतकर्ता के साथ रहा है। अपीलेन्ट का कहना हे कि उसका शिकायतकर्ता के साथ रनिंग खाता रहा है। अपीलेन्ट ने कहा कि उसने भी दैनिक स्तर पर एरेकानट्स की बाजार में बिक्री का दैनिक रिकार्ड रखा है, लेकिन वह इस डे बुक को प्रस्तुत नहीं कर सकता है तथा ऐसी साक्ष्य के अभाव में यह सिद्ध नहीं किया जा सकता है कि जो बकाया राशि का उल्लेख किया गया है वह सही नहीं है। ऐसे हालात में मजिस्ट्रेट के आदेश को गलत ठहराना उचित नहीं है। अपीलेन्ट ने PW-1 के अधिकार को चुनौती देते हुए अपने दायित्व को नकारने का कार्य किया है। इस आरोप को भी स्वीकार नहीं किया जा सकता है।

अपीलेन्ट ने चैक पर हस्ताक्षर करने के साथ डिमान्ड प्रोमेसरी नोट पर भी हस्ताक्षर किए हैं। ऐसे हालात में न्यायालय द्वारा जो सजा सुनाई गई है उसमें किसी प्रकार के हस्तक्षेप की आवश्यकता नहीं है।

न्यायालय ने अपने आदेश में कहा कि अपीलेन्ट के अधिवक्ता ने इसके साथ ही शास्ति की राशि में कटौती की मांग की है। ऐसे हालात में तथ्यों को देखते हुए शास्ति की राशि में भी कटौती नहीं की जा सकती है। न्यायालय ने अपने आदेश में धारा 138 के अन्तर्गत अपीलेन्ट को दोषी ठहराते हुए कहा कि जो शास्ति की राशि न्यायालय ने आरोपित की है उसको संशोधित करने का निर्णय लिया गया तथा दोषी व्यक्ति को बकाया धनराशि के भुगतान हेतु 15 अगस्त 2024 तक की अवधि दी गई। इस भुगतान नहीं करने पर दोषी व्यक्ति को छह माह की जेल की सजा सुनाई गई।

सूचना

इस पृष्ठ पर प्रकाशित सभी न्याय निर्णय मूल निर्णयों की नकल नहीं हैं। यह निर्णय मूल निर्णय को पढ़कर पाठकों के हित में प्रकाशित किये गये हैं। आवश्यकता पड़ने पर मूल निर्णय को अवश्य देखें। **-संपादक**

हेल्थ ◆ सोसायटी ◆ एज्युकेशन

समय की मांग

रक्तदान से बढ़ रहा, हर दानी का मान।
जनता को भी चाहिये, करें सतत ये दान।।

साभार :- शारदा-नवल डागा

आज का विचार

लगातार ज्ञान हासिल करने की आदत डालें।

- अज्ञात

नफा नुकसान

स्वत्वाधिकारी कुशाग्र पब्लिकेशन्स प्रा. लि. के लिए मुद्रक व प्रकाशक जितेन्द्र कोठारी द्वारा 52-53, कल्याण कॉलोनी, मालवीया नगर, जयपुर-17 (रजि. ऑफिस) एवं 204, गौरव टॉवर मालवीया नगर, जयपुर-17 (कार्यालय) से प्रकाशित एवं कुशाग्र पब्लिकेशन्स प्रा. लिमिटेड, एसपीएल-4(ए), सीतापुरा इण्डस्ट्रियल एरिया, जयपुर से मुद्रित।

सम्पादक: वैभव कोठारी
(पीआरबी एक्ट के तहत खबरों के चयन के लिए उत्तरदायी)

फोन: 0141-4011152
0141-3518087

ई-मेल : info@nafanuksan.com

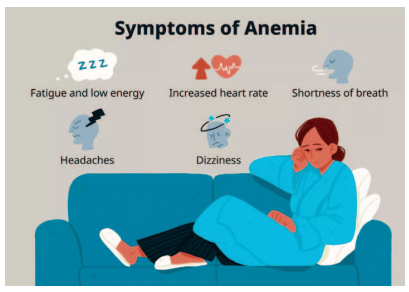
डिसक्लेमर

नफा नुकसान में प्रकाशित हर प्रकार के कंटेंट के जरिए पाठको को कारोबारी जगत में हो रहे घटनाक्रमों की जानकारी, विश्लेषण, सूचनाएं आदि देने का प्रयास रहता है। इनमें से कई बार ऐसे से कंटेंट का प्रकाशन भी हो सकता है जो नफा नुकसान के पास उपलब्ध जानकारियों से मेल नहीं खाता हो व अलग हो। इसलिए नफा नुकसान में प्रकाशित कंटेंट के आधार पर अगर कोई कैसा भी निर्णय करता है तो उसकी जिम्मेदारी नफा नुकसान नहीं लेता है। पाठक स्वयं अपने विवेक से ही निर्णय करें ऐसी अपेक्षा की जाती है। नफा नुकसान में जिन विज्ञापनों का प्रकाशन किया जाता है उनके बारे में यह स्पष्ट किया जाता है कि नफा नुकसान का किसी भी विज्ञापनदाता से विज्ञापन के अलावा अन्य कोई सारोकार नहीं है और न ही विज्ञापनों में दर्शाई सामग्री का कोई समर्थन नफा नुकसान द्वारा किया जाता है। विज्ञापनों से संबंधित किसी भी प्रकार के स्पष्टीकरण व दावे के लिए विज्ञापनदाता ही जिम्मेदार होगा। नफा नुकसान में प्रकाशित कंटेंट लेखकों, न्यूज एजेंसी व संपादकीय विभाग द्वारा उपलब्ध कराए जाते हैं जिनपर पूरी तरह से नफा नुकसान का सर्वाधिकार है। नफा नुकसान में प्रकाशित किसी भी तरह के कंटेंट का किसी भी व्यक्ति, संस्थान या अन्य द्वारा बिना नफा नुकसान की लिखित अनुमति के प्रकाशन व प्रसारण किया जाना गैर-कानूनी होगा।

आयुर्वेद के उपाय दूर करेंगे एनीमिया की परेशानी

नई दिल्ली/आईएएनएस। भोजन में पौष्टिकता की कमी की वजह से बच्चों से लेकर महिलाओं में रक्त की कमी साधारण समस्या बन चुकी है। सिर दर्द, चक्कर आना और कमजोरी महसूस होने पर डॉक्टर आयरन की दवा देते हैं, जिससे शरीर में रक्त की मात्रा को बढ़ाया जा सके, लेकिन कई बार दवा लेने के बाद भी शरीर एनीमिया की कमी से जूझने लगता है और कई बीमारियां घेर लेती हैं। आज हम आपको आयुर्वेद के उन तीन नियमों के बारे में बताएंगे, जिन्हें सात दिन करने से शरीर में बदलाव देखने को मिल जाएंगे।

पहला उपाय है आयुर्वेदिक **पंचामृत**। इस उपाय में आयुर्वेद ने कुछ ऐसी घरेलू चीजों के सेवन की सलाह दी है जो रसोईघर में ही मौजूद हैं और जिनके फायदों के बारे में कम ही लोग जानते हैं। रक्त की कमी होने पर दो मुनक्का और दो अंजीर को रात में भिगोकर सुबह सेवन करना चाहिए, लौह भस्म और शहद को मिलाकर चाटना चाहिए, सुबह खाली पेट सफेद पेठे और आंवला का रस पीना चाहिए, तिल और गुड़ का भरपूर मात्रा में सेवन करना चाहिए और रात के समय गुनगुने पानी के साथ त्रिफला चूर्ण का सेवन करना चाहिए। ये सभी उपाय प्रभावी तरीके से काम करते हैं।



दूसरा उपाय है आहार तालिका, यानी भोजन में ऐसा क्या शामिल करें जो शरीर में रक्त को बढ़ाने में मदद करे। इसके लिए भोजन में हरी पत्तेदार सब्जियां, सहजन की पत्ती और डंडी, और चुकंदर शामिल कर सकते हैं। फलों में अनार, अंगूर, सेब और खजूर का सेवन कर सकते हैं। अपने भोजन में दिन के समय छाछ जरूर शामिल करें। ये पेट को साफ रखने से लेकर शरीर में रक्त की मात्रा को बढ़ाने में सपोर्ट करती है। अब ये भी जानना जरूरी है कि किन चीजों के सेवन से बचना है। ज्यादा मात्रा में हरी मिर्च, बैंगन, ज्यादा खट्टे फल, पैक्ड खाना या पेय पदार्थों से परहेज करना जरूरी है।

तीसरा उपाय है रक्त के शोधन और निर्माण में सहायता करने वाले कुछ तरीके, जैसे लोहे के बर्तन में खाना बनाना। शरीर में रक्त की मात्रा को बढ़ाने के लिए आयरन का होना बहुत जरूरी है। दूसरा तरीका है सूर्य स्नान। सर्दी हो या गर्मी, सुबह की हल्की धूप शरीर के लिए बहुत जरूरी होती है। सुबह की धूप शरीर में विटामिन डी का स्तर बढ़ाती है, जो लाल रक्त कोशिकाओं को मजबूती देता है।

थकान दूर कर मन को तरोताजा करती है सौंफ की चाय

नई दिल्ली/आईएएनएस । दिनभर की ऑफिस वाली थकान हो या पीरियड्स में होने वाली पेट की ऐंठन, सूजन, इन समस्याओं से राहत दिलाने में कारगर है सौंफ की चाय। यह चाय न केवल स्वादिष्ट होती है, बल्कि यह सेहत के लिए भी बहुत फायदेमंद है। सौंफ के सूखे बीजों से बनाई जाने वाली यह चाय मुलेठी जैसा मीठा स्वाद देती है।

सौंफ पाचन तंत्र के लिए एक प्राकृतिक सहायक के रूप में जानी जाती है। इसे पीने से पेट की कई आम परेशानियां जैसे दर्द, सूजन और गैस में काफी राहत मिल सकती है। सौंफ में मौजूद विशेष गुण गैस को कम करते हैं, पेट की ऐंठन को शांत करते हैं और पाचन क्रिया को सुचारू बनाते हैं। यह चाय खास तौर पर उन लोगों के लिए फायदेमंद हो सकती है जिन्हें इरिटेबल बाउल सिंड्रोम जैसी पुरानी पाचन संबंधी समस्या है। गर्म पानी के साथ सौंफ के तत्व मिलकर पाचन तंत्र को आराम देते हैं, सूजन कम करते हैं और आंतों की गतिविधि को संतुलित रखते हैं।

नियमित रूप से सौंफ की चाय का सेवन करने से पाचन संबंधी लक्षणों में सुधार आता है और रोजमर्रा की जिंदगी की गुणवत्ता बेहतर हो सकती है। भोजन के बाद या जब भी पेट में भारीपन या असहजता महसूस हो, एक कप सौंफ की चाय पीना एक सरल और प्रभावी घरेलू उपाय साबित हो सकता है। नेशनल इंस्टीट्यूट ऑफ आयुर्वेद के अनुसार, सौंफ की चाय पाचन तंत्र को मजबूत करती है और कई स्वास्थ्य समस्याओं में राहत देती है। सौंफ में एंटीऑक्सीडेंट, एंटीबैक्टीरियल और दर्द निवारक गुण होते हैं। यह पाचन में सहायक है और गैस, ब्लोटिंग (पेट फूलना), अपच और कब्ज जैसी समस्याओं को दूर करती है।

आयुर्वेद में सौंफ को पित्त दोष संतुलित करने वाली माना जाता है। यह सूजन कम करती है, सांस की तकलीफ में राहत देती है और शरीर से अतिरिक्त पानी निकालने में मदद करती है। नियमित सेवन से वजन नियंत्रण, हार्मोन बैलेंस और त्वचा की चमक भी बढ़ती है। सौंफ की चाय बनाने का तरीका भी आसान है, इसके लिए 1 चम्मच सौंफ के बीजों को 1 कप पानी में 5-10 मिनट उबालें और छानकर गर्म पिएं। भोजन के बाद पीने से सबसे अच्छा फायदा मिलता है। स्वाद के लिए इसमें शहद भी मिला सकते हैं। हालांकि अधिक मात्रा में सेवन से बचें और गर्भवती महिलाएं डॉक्टर से सलाह लें।

जेईई मेनः देश के 100 पर्सेंटाइल 12 स्टूडेंट्स में से 7 एलन से

एलन के कबीर को परफेक्ट 300 में से 300 स्कोर

कोटा/निजी संवाददाता। नेशनल टेस्टिंग एजेंसी की ओर से जेईई-मेन जनवरी सेशन का रिजल्ट जारी कर दिया गया है। एलन कॅरियर इंस्टीट्यूट के सीईओ नितिन कुकरेजा ने बताया कि जेईई मेन 2026 के परिणामों में एलन ने एक बार फिर अपनी एकेडमिक एक्सीलेंस साबित की है। रिजल्ट्स में देशभर में 12 स्टूडेंट्स को ओवरआल 100 पर्सेन्टाइलर घोषित किया गया है, इसमें से 7 स्टूडेंट्स एलन क्लासरूम से हैं। वर्ष 2026 के पहले बड़े परिणाम में एलन स्टूडेंट्स ने रिजल्ट्स की अपनी नियमितता को बरकरार रखते हुए परफेक्ट स्कोर व 100 पर्सेन्टाइल स्कोर किए हैं। एलन कोटा के क्लासरूम स्टूडेंट कबीर छिल्लर ने परफेक्ट स्कोर प्राप्त किया है। 100 पर्सेन्टाइल के साथ कबीर ने 300 में से 300 अंक हासिल किए हैं। कबीर पिछले दो साल से एलन कोटा के रेगुलर क्लासरूम स्टूडेंट है। इसके साथ ही क्लासरूम कोर्स से अर्णव गौतम, शुभम कुमार, भावेश पात्रा, अनय जैन, निमय पुरोहित और चिरंजीब कर ने 100 पर्सेन्टाइल स्कोर किया है। इसके साथ ही बड़ी

संख्या में स्टूडेंट्स ने 99 पर्सेन्टाइल से अधिक स्कोर किया है। रिजल्ट्स की ऑथेंटिसिटी एवं पारदर्शिता को बरकरार रखते हुए एलन ने इस बार भी अपने रिजल्ट्स को देश की बड़ी ऑडिट फर्म ई-वाई इंडिया से वैलिडेट करवाया है। पिछले दो वर्षों के रिजल्ट्स में आईआईटी में प्रवेश लेने वाला हर चौथा स्टूडेंट एलन कॅरियर इंस्टीट्यूट से है। जेईई मेन व एडवांस्ड में एलन क्वालिटी और क्वांटिटी दोनों क्षेत्रों में बेहतर प्रदर्शन कर रहा है।

एलन जयपुरः सिटी टॉपर के साथ सिटी टॉप 10 में से 9 स्टूडेंट्स जयपुर सेंटर के जयपुर। एलन कॅरियर इंस्टीट्यूट जयपुर सेंटर हेड व राजस्थान जोनल हेड अरुण जैन के अनुसार जयपुर सिटी टॉपर जयपुर एलन से है। जयपुर टॉप-10 में 9 स्टूडेंट्स एलन जयपुर के है। साथ ही राष्ट्रीय जनरल-ईडब्ल्यूएस कैटेगरी में टॉपर एलन जयपुर से है। साथ ही सिटी टॉपर और राष्ट्रीय जनरल ईडब्ल्यूएस कैटेगरी में टॉपर देने की उपलब्धि हमारे सशक्त शैक्षणिक तंत्र, अनुभवी फेकल्टी मार्गदर्शन, अनुशासित अध्ययन संरचना और नियमित प्रदर्शन मूल्यांकन का परिणाम है। उन्होंने बताया कि संस्थान का क्लासरूम स्टूडेंट श्रेथ जसोरिया जयपुर सिटी टॉपर रहा है। इसके अलावा प्रखर शर्मा जयपुर सिटी सैकंड रैंक, लक्षित सिनसिनवार थर्ड, भव्या गर्ग चौथी, दक्ष शेहरा पांचवीं, कोविद सिंघल छठी, रुचित अग्रवाल सातवीं, छायानिका मंडल आठवीं व मोहित मालीवाल की नौंवी सिटी टॉपर रैंक रही है।

'दुःख और दुःख से मुक्ति'

दुःख मानव-मन की वह अवस्था है, जिसमें व्यक्ति को अशांति, कष्ट, पीड़ा और गहरा असंतोष महसूस होता है। मानसिक या भावनात्मक पीड़ा, कष्ट, उदासी या असंतोष की गहरी भावना ही दुख है और इसमें दर्द, क्लेश और व्याकुलता जैसी स्थितियां सम्मिलित हैं।

दुःख, निराशा का एक तीव्र अनुभव है तथा भावनात्मक पीड़ा की ऐसी स्थिति है जो व्यक्ति को भीतर से दुखी करती है। यह एक ऐसी मनोभावना या अनुभूति है जो व्यक्ति को दुखी करती है। किसी प्रियजन की मृत्यु, कोई अप्रत्याशित दुखद घटना या दुर्घटना, जीवन के किसी क्षेत्र में मिली विफलता, या अन्य अप्रिय घटना, दुख उत्पन्न के प्रमुख कारण होते हैं।

दुःख मानसिक आध्यात्मिक अवस्था है, जिसमें प्राणी अपने स्वभाविक आनंद और शांति से विच्युत हो जाता है। - **क्रमशः**

- पीसी वर्मा, पूर्व उपायुक्त, वाणिज्यिक कर, जयपुर

MANAGEMENT INSIGHTS

Schneider Electric Infrastructure Ltd.

CMP (13.02.26) : ₹ 3025.00

Compiled by NAFA NUKSAN Research

- Management positioned the business as aligned to structural electrification and grid modernization themes, stating the company is "at the right inflection point to actually capture the growth coming in this industry."
- Key headwinds management is actively managing: commodity volatility and contract selectivity; hedging is partial, and execution cycles are typically 3–6 months, which can limit but not eliminate commodity risk.

Source : Concall for Q3FY26

EASY TRIP PLANNERS LTD.
शेयर भाव 9.50 | 19.95 % ↑

फंड जुटाने के प्लान के चलते पिछले 2 कारोबारी दिनों में कंपनी के शेयरों में 44 प्रतिशत की बढ़त आ चुकी है।

SEAMEC LTD.
शेयर भाव 1371.40 | -0.84 % ↓

कंपनी को सुप्रीम ऑफशोर से 4.6 लाख डॉलर का कांट्रेक्ट मिला है।

L&T LTD.
शेयर भाव 4279.35 | 1.84 % ↑

कंपनी का मार्केट कैप मंगलवार को 6 लाख करोड़ रुपये के करीब पहुंच गया।

SML MAHINDRA LTD.
शेयर भाव 5116.50 | 5.00 % ↑

फरवरी में अब तक कंपनी के शेयरों में 48 प्रतिशत की बढ़त आ चुकी है।

COCHIN SHIPYARD LTD.
शेयर भाव 1526.25 | 3.95 % ↑

कंपनी को 5000 करोड़ रुपये का डिफेंस ऑर्डर मिला है।

INDIA DERIVATIVE CLOCK

TOTAL DERIVATIVE TURNOVER

₹ 8,274,546,259.42 Crore

As on 17 Feb 2026 at 6:40 PM

INDIA DEBT CLOCK

TOTAL DEBT

₹ 217,826,436,880,542

PER CAPITA DEBT

₹ 157,845

As on 17 Feb 2026 at 6:40 PM

U.S. DEBT CLOCK

TOTAL DEBT

$38,698,771,513,542

PER CAPITA DEBT

$112,791

As on 17 Feb. 2026 at 6:40 PM

Source : Nafanuksan Research

SPURT IN VOLUME

Scrip Name	Today (Lacs)	2 Wk Avg (Lacs)	Chg (Times)	LTP
ARVSMART	23.23	0.02	1123.71	553
GRINFRA	4.85	0.01	500.84	975.65
PRAXIS	93.34	0.59	157.29	8.32
NIRLON	16.35	0.16	100.69	522.5
KANISHK	16.51	0.27	61.51	38.68
NEWGEN	51.07	1	51.12	529.8
PULSRIN	544.33	10.73	50.74	1.07
STARCEMENT	20.29	0.51	40.09	217.2
BHARATSE	10.7	0.31	34.98	211.75
PINELABS	42.84	1.27	33.7	202.95
INDUSINDBK	19.7	0.67	29.35	943.5
UNIECOM	4.87	0.18	26.96	118.6
RACLGEAR	1.55	0.08	20.25	1646.8
TEXRAIL	12.29	0.67	18.22	116.25
ABBOTINDIA	0.08	0	16.18	26680
VOLTAS	5.06	0.35	14.45	1531.8
EASEMYTRIP	321.7	22.62	14.22	9.5
FLUOROCHEM	0.37	0.04	9.28	3389.9
WIPRO	65.21	8.23	7.92	215.8
ARIS	8.33	1.12	7.46	111.05
PAYTM	7.32	1.06	6.91	1170.4
HDBFS	2.82	0.43	6.56	716
LIQUIDBEES	14.19	2.17	6.53	1000
COCHINSHIP	3.56	0.64	5.57	1526.25
COHANCE	6.28	1.17	5.35	308.55
AMIC	0.89	0.17	5.29	1217.95
FEDERALBNK	35.26	6.72	5.24	288.35
BANKBARODA	11.09	2.61	4.24	303.25
TFCILTD	24.32	5.76	4.22	75.9
SGFIN	2.17	0.53	4.13	408.1
ENGINERSIN	50.37	13.53	3.72	215.25
KFINTECH	2	0.55	3.67	1021
A1L	50.75	13.93	3.64	25.52
TITANBIO	0.51	0.15	3.5	1424.5
ANL	3.76	1.11	3.39	185.05
QPOWER	2.23	0.66	3.36	876.25
GODREJCP	1.63	0.49	3.32	1216.2

ADVANCES / DECLINES

Group	Advances	Declines	Unchanged	Total
A	488	235	3	726
B	945	560	30	1535
F	20	5	17	42
IF	8	6	1	15
M	110	119	19	248
MS	1	2	0	3
MT	29	17	3	49
P	8	7	0	15
R	1	5	0	6
T	46	43	5	94
X	609	592	58	1259
XT	153	143	14	310
Z	29	22	13	64
Total	2447	1756	163	4366

INSTITUTIONAL ACTIVITY

Reporting Date	Buy Value	Sale Value	Net Value
FII Investments			
16-Feb-26	16395.08	22487.69	-6092.61
13-Feb-26	19040.44	18136.98	903.46
12-Feb-26	19372.51	16259.66	3112.85
11-Feb-26	17879.87	17559.56	320.31
10-Feb-26	17750.23	14052.68	3697.55
DII Investments			
16-Feb-26	13121.31	11454.33	1666.98
13-Feb-26	20605.87	15051.91	5553.96
12-Feb-26	17213.85	16937	276.85
11-Feb-26	14281.26	14406.62	-125.36
10-Feb-26	15262.90	14088.69	1174.21
09-Feb-26	13572.99	13568.84	4.15

MOST ACTIVE CALLS

Symbol/Expiry	Strike Price	LTP	No of Traded Contracts
NIFTY 17-Feb-26	25,750	0.05	5,00,77,772
NIFTY 17-Feb-26	25,700	25.4	3,91,88,481
NIFTY 17-Feb-26	25,800	0.05	3,13,92,193
NIFTY 17-Feb-26	25,650	75.25	1,56,01,540
NIFTY 17-Feb-26	25,850	0.05	1,39,40,337

MOST ACTIVE PUTS

NIFTY 17-Feb-26	25,700	0.05	4,78,63,840
NIFTY 17-Feb-26	25,650	0.05	3,45,75,426
NIFTY 17-Feb-26	25,600	0.05	2,41,68,895
NIFTY 17-Feb-26	25,750	24.6	2,09,31,447
NIFTY 17-Feb-26	25,550	0.05	1,18,60,929

F&O WATCH

Product	No. of Contracts	Turnover (Rs. cr.)
Index Futures	1,05,750	18,098.41
Stock Futures	15,36,843	1,03,106.47
Index Options	42,22,18,660	74,624.53
Stock Options	95,19,473	7,998.08
Total	**43,33,80,726**	**2,03,827.50**

COMPANY FOCUS

GE Power India Ltd.

GE Power India Limited

अक्टूबर-दिसंबर 2025 क्वार्टर में बेहद मजबूत फाइनेंशियल परफोर्मेंस रिपोर्ट करने के चलते जीई पॉवर इंडिया लि. के शेयरों में पिछले कुछ दिनों से लगातार तेजी का सिलसिला बना हुआ है। इसका अंदाजा इसी से लगाया जा सकता है कि पिछले मात्र 6 कारोबारी दिनों में ही कंपनी के शेयरों में 66 प्रतिशत की बढ़त दर्ज की जा चुकी है। मंगलवार को भी कंपनी के शेयर बीएसई पर 9.99 प्रतिशत की बढ़त के साथ 552 रुपये के 19 महिने के उच्च लेवल पर बंद हुए। दिसंबर 2025 क्वार्टर में कंपनी की रेवेन्यू जहां 22 प्रतिशत बढ़कर 386 करोड़ रुपये हो गई वहीं कंपनी का नेट प्रोफिट 23.47 करोड़ रुपये की तुलना में बढ़कर 131 करोड़ रुपये हो गया। 31 दिसंबर 2025 को कंपनी के पास 657 करोड़ रुपये का कैश सरप्लस था। वहीं, कंपनी की ऑर्डर बुक 1671 करोड़ रुपये के लेवल पर है।

– नफा नुकसान रिसर्च

Ola में 19 लाख रिटेल इंवेस्टरों का एक्सपोजर

शेयर 5.5 महिने में 60 प्रतिशत लुढ़का

नफा नुकसान रिसर्च

जयपुर। इलेक्ट्रिक स्कूटर मेन्यूफेक्चरर ओला इलेक्ट्रिक लि. के शेयरों में गिरावट थमने का नाम नहीं ले रही। मंगलवार को भी कंपनी के शेयरों में गिरावट रही व बीएसई पर यह 27.36 रुपये के नए All Time Low लेवल को छूने के बाद 28 रुपये पर बंद हुए। उल्लेखनीय है कि पिछले 1 महिने में ही कंपनी के शेयरों में 19.4 प्रतिशत की गिरावट आ चुकी है।

असल में अक्टूबर-दिसंबर 2025 क्वार्टर में कंपनी ने बेहद कमजोर फाइनेंशियल परफोर्मेंस रिपोर्ट किया था जिसके कारण कंपनी के शेयरों में बिकवाली दबाव देखा जा रहा है।

एक्सपर्ट्स का मानना है कि दिसंबर 2025 क्वार्टर के फाइनेंशियल परफोर्मेंस को देखते हुए कंपनी का टर्नअराउंड होना बेहद चुनौतीपूर्ण लगता है।

दिसंबर 2025 क्वार्टर में कंपनी की ओपरेटिंग रेवेन्यू जहां 55 प्रतिशत घटकर 1045 करोड़ रुपये की तुलना में मात्र 470 करोड़ रुपये ही रह गई, वहीं कंपनी ने इस दौरान 487 करोड़ रुपये का नेट घाटा रिपोर्ट किया। असल में दिसंबर 2024 क्वार्टर में 84029 युनिट्स के मुकाबले दिसंबर 2025 क्वार्टर में ओला की स्कूटर सेल्स घटकर केवल 32,680 युनिट्स रह गई जिससे कंपनी की रेवेन्यू बड़े लेवल पर इंपैक्ट हुई है।

ब्रोकरेज हाउस भी कंपनी के शेयरों के टार्गेट प्राइस तेजी से घटा रहे हैं। एमके ग्लोबल ने तो कंपनी के शेयरों की टार्गेट प्राइस को 50 रुपये से घटाकर 20 रुपये कर दिया है। ब्रोकरेज ने खराब ओपरेशनल परफोर्मेंस के कारण कंपनी के सरवाइवल पर ही सवाल उठा दिए हैं।

उल्लेखनीय है कि ओला इलेक्ट्रिक लि. के शेयरों में 19 लाख रिटेल इंवेस्टरों का एक्सपोजर है जिनके पास इस Loss-Making कंपनी के शेयरों में आ रही भारी गिरावट से हो रहे नुकसान को सहने के अलावा और कोई ऑप्शन नहीं है। ध्यान रहे कि पिछले 5.5 महिने में ही कंपनी के शेयरों में करीब 60 प्रतिशत की गिरावट आ चुकी है।

Financial Performance of Ola Electric Ltd.

Particulars	Quarter (Figures in Rs in Crores)				
	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Sales	**1,045**	**611**	**828**	**690**	**470**
Expenses	1,505	1,306	1,065	893	741
Operating Profit	**-460**	**-695**	**-237**	**-203**	**-271**
OPM %	**-44%**	**-114%**	**-29%**	**-29%**	**-58%**
Other Income	127	117	68	66	34
Interest	93	122	94	109	80
Depreciation	138	170	165	172	170
Profit before tax	**-564**	**-870**	**-428**	**-418**	**-487**
Tax %	0%	0%	0%	0%	0%
Net Profit	**-564**	**-870**	**-428**	**-418**	**-487**

पीएनजीएस रेवा डायमंड का आईपीओ 24 फरवरी को खुलेगा, प्राइस बैंड 367-386 रुपये प्रति शेयर

नयी दिल्ली@एजेंसी। पीएनजीएस रेवा डायमंड ज्वेलरी ने अपने 380 करोड़ रुपये के आरंभिक सार्वजनिक निर्गम (आईपीओ) के लिए 367 रुपये से 386 रुपये का मूल्य दायरा तय किया।

कंपनी का आईपीओ 24 फरवरी को खुलेगा और 26 फरवरी को बंद हो जाएगा, जबकि एंकर निवेशक 23 फरवरी को शेयरों के लिए बोली लगा सकेंगे। पुणे स्थित कंपनी के इस आईपीओ में केवल नए शेयर जारी किए जाएंगे। कंपनी सार्वजनिक निर्गम से प्राप्त आय का उपयोग वित्त वर्ष 2027-28 तक 15 नए स्टोर स्थापित करने के लिए करेगी।

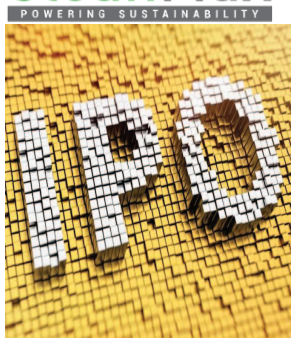
मोतीलाल ओसवाल अल्टरनेट ने 8,500 करोड़ रुपये का निजी इक्विटी कोष जुटाया

मुंबई@एजेंसी। मोतीलाल ओसवाल अल्टरनेट ने निजी इक्विटी निवेशकों से 8,500 करोड़ रुपये जुटाने की घोषणा की। वह इस धन को कंपनियों में विकास पूंजी के तौर पर लगाएगी। इस धन में वैश्विक और घरेलू दोनों तरह के निवेशकों की अच्छी हिस्सेदारी देखी गई, जिसने 6,500 करोड़ रुपये के अपने शुरुआती लक्ष्य को पार कर लिया और अप्रैल, 2025 के मध्य में कोष शुरू होने के 10 महीने के अंदर प्रक्रिया पूरी कर ली। कंपनी के अधिकारियों ने कहा कि यह पहली बार है जब विदेशी निवेशकों से इतनी बड़ी मात्रा में पैसा जुटाया गया है, और कहा कि पहले चार कोष में से ज्यादातर घरेलू निवेशकों से थे।

विदेशी निवेशकों में आईएफसी और एडम्स स्ट्रीट पार्टनर्स शामिल हैं, जबकि घरेलू स्तर पर, बड़े बैंकों, बीमा कंपनियों और पारिवारिक कार्यालयों ने दिलचस्पी दिखाई है। कंपनी के प्रबंध निदेशक और सह-प्रमुख रोहित मंत्री ने संवाददाताओं को बताया कि भारतीय व्यवसाय को पूंजी की जरूरत है, और हम उन कंपनियों को समर्थन करना चाहेंगे जो लंबे समय तक चलने का वादा करती हैं।

क्लीनमैक्स का 3,100 करोड़ रुपये का आईपीओ 23 फरवरी को खुलेगा, प्राइस बैंड 1,000-1,053 रुपये

नयी दिल्ली@एजेंसी। वाणिज्यिक और औद्योगिक (सीएंडआई) नवीकरणीय ऊर्जा प्रदाता कंपनी क्लीन मैक्स एनवायरो एनर्जी सॉल्यूशंस का 3,100 करोड़ रुपये का आरंभिक सार्वजनिक निर्गम (आईपीओ) सार्वजनिक बिक्री के लिए 23 फरवरी को खुलेगा। कंपनी ने प्रति शेयर 1,000-1,053 रुपये का मूल्य दायरा तय किया है। कंपनी का आईपीओ 25 फरवरी को बंद होगा, जबकि एंकर निवेशक 20 फरवरी को शेयरों के लिए बोली लगा सकेंगे। क्लीन मैक्स ने बयान में कहा कि प्रस्तावित आईपीओ में 1,200 करोड़ रुपये तक के शेयरों का ताजा निर्गम और प्रवर्तकों और एक निवेशक शेयरधारक द्वारा 1,900 करोड़ रुपये के शेयरों की बिक्री की पेशकश (ओएफएस) शामिल है।



आशियाना हाउसिंग के तीसरी तिमाही का मुनाफा पांच गुना होकर 56.65 करोड़ रुपये

नयी दिल्ली@एजेंसी। रियल्टी कंपनी आशियाना हाउसिंग का शुद्ध मुनाफा चालू वित्त वर्ष की तीसरी तिमाही में बेहतर आय की वजह से पांच गुना होकर 56.65 करोड़ रुपये हो गया। एक साल पहले इसी अवधि में कंपनी का शुद्ध मुनाफा 10.89 करोड़ रुपये था। एक्सचेंज को दी गई नियामकीय सूचना के अनुसार, इस वित्त वर्ष की अक्टूबर-दिसंबर की अवधि में कंपनी की कुल आय बढ़कर 373.35 करोड़ रुपये हो गई, जो एक साल पहले इसी समय में 139.93 करोड़ रुपये थी। चालू वित्त वर्ष के पहले नौ महीनों में, आशियाना हाउसिंग ने 96.91 करोड़ रुपये का शुद्ध मुनाफा कमाया।

'इंडियन कंपनियों के लिए बड़े अवसर लेकर आई है AI'

नयी दिल्ली@एजेंसी। उद्योग संगठन नैसकॉम में आर्टिफिशियल इंटेलिजेंस (एआई) प्रमुख अंकित बोस ने मंगलवार को कहा कि दुनिया भर में एआई का तेज विकास भारतीय कंपनियों के लिए बड़े अवसर उत्पन्न कर रहा है और इससे उनके कारोबार पर नकारात्मक असर नहीं पड़ेगा।

उन्होंने कहा कि नौकरियों में कटौती की जगह भारत में कामकाज की प्रकृति बदलेगी क्योंकि आर्टिफिशियल इंटेलिजेंस (एआई) के बढ़ते उपयोग के साथ भूमिकाएं भी बदलेंगी।

बोस ने साथ बातचीत में कहा, '' आर्टिफिशियल इंटेलिजेंस पूरी दुनिया में विकसित हो रही है लेकिन इसे क्रियान्वित कौन करेगा... इसके लिए लोगों की जरूरत है। अब भारत क्षमता बढ़ा रहा है। व्यापक स्तर पर एआई का इस्तेमाल किया जा रहा है और भारतीय पेशेवर इसे क्रियान्वित करेंगे। यह हमारे लिए बड़ा अवसर है लेकिन हमें समय से आगे रहना होगा और अपनी क्षमताओं को लगातार निखारना होगा।'' अंकित बोस ने यहां 'एआई इम्पैक्ट समिट' के एक सत्र से इतर बातचीत में यह बात कही। उन्होंने कहा कि क्षमता निर्माण के लिए सरकार और निजी क्षेत्र कदम उठा रहे हैं।

बोस ने कहा, '' आने वाले कुछ महीनों में हम करीब डेढ़ लाख लोगों को आर्टिफिशियल इंटेलिजेंस आधारित विकास कार्यों के लिए सक्षम बनाएंगे। हम सरकार के साथ मिलकर कॉलेज के लिए जरूरी पाठ्यक्रम भी तैयार कर रहे हैं।'' उन्होंने कहा कि इस तेजी से बढ़ती प्रौद्योगिकी के कारण घरेलू या वैश्विक कंपनियों को सेवाएं देने वाली भारतीय कंपनियों को चिंता करने की जरूरत नहीं है। वास्तव में ये कंपनियां आगे बढ़ेंगी।

बोस ने कहा कि वैश्विक स्तर पर आर्टिफिशियल इंटेलिजेंस के इस्तेमाल के लिए अधिक लोगों की जरूरत है और इसमें भारत की बड़ी ताकत है, हालांकि अल्प अवधि में कुछ उतार-चढ़ाव संभव है। ये टिप्पणियां अहम हैं क्योंकि भारत, सूचना प्रौद्योगिकी एवं प्रौद्योगिकी आधारित सेवाओं का बड़ा निर्यातक है। सत्र में सिफी टेक्नोलॉजीज के चेयरमैन एवं प्रबंध निदेशक राजू वेगेसना ने कहा कि आर्टिफिशियल इंटेलिजेंस के मोर्चे पर अभी लंबा रास्ता तय करना है। राजू ने भारत में आंकड़ा केंद्रों के लिए बिजली आपूर्ति की उपलब्धता की आवश्यकता पर जोर दिया। उन्होंने कहा, '' आर्टिफिशियल इंटेलिजेंस कोई परियोजना नहीं है, यह एक यात्रा है। इसमें काफी समय लगेगा।''

52 WEEK HIGH

Scrip Name	LTP
ABSLBANETF	63
ACCELERATE	174.75
APTPACK	121.9
ASIACAP	20.09
ASTRAL	1637
AVAX	283.8
AYE	136.6
BABA	11.98
BANKBETA	63.32
BANKBETF	62.25
BANKETF	619.47
BANKINDIA	170.3
BANKPSU	95.56
BBNPNBETF	61.21
BLSSGVS	231.05
BRRL	680
CHOKSI	157.3
CITURGIA	60.48
COMSYN	190.3
COVIDH	32.42
CYBELEIND	40.2
DCMSIL	52.21
DHAMPURE	110.05
DSFCL	47.5
EENTER	17.45
EMROCK	287
EQUAL50	337.64
FORCEMOT	25807.85
FRACTAL	887.75
GARNET	109.45
GLITTEKG	54.32
GOLKUNDIA	264
GRAPHITE	671
GRAVITY	16
GUJINJEC	59.92
GVPIL	552.05
HDFCLIQUID	1048.64
HDFCNIFBAN	63.31
HIKLASS	41.98
HITKITGLO	2.58
HRS	235
HUIL	2337.5
IIL	45.1
INDSWFTLAB	142.45
INDUSTOWER	472.4
JAUSPOL	32.35
JINDALSTEL	1209.7
JPOLYINVST	1244.7
KANELIND	12.14
KARURVSYA	324.45
KIRANSY-B	19.89
KIRLOSENG	1425
KONARKSY	47.75
LIQUIDADD	1113.78
LIQUIDBETF	1069.49
LIQUIDCASE	112.78
LIQUIDPLUS	1072.98
LT	4279.35
LUPIN	2241.1
MAGNUS	52.89
MAHLOG	423.25
MFSL	1859.4
MODMA	10.04
MOGSEC	65.5
MRUTR	10.57
MTARTECH	3753.05
NMSGLOBAL	98.89
ONEGLOBAL	744.2
OXFORDIN	7.96
PARKHOSPS	179.5
PASHUPATI	920
PRECWIRE	294
PSPLATINA	1057000
PSUBANK	943.15
PSUBANKADD	96.08
PSUBNKBEES	105.7
PSUBNKIETF	95.95
RACLGEAR	1646.8
RANJITSE	75.76
RAPID	145.9
RDGAIL	113.5
RMDRIP	117.35
RNBDENIMS	184.5
SABEVENTS	16.23
SALSAIN	222.4
SALSTEEL	48.41
SAMTELIN	12.27
SBIBPB	54.31
SBIN	1213.25
SCBL	59.35
SEAMECLTD	1580.95
SETFNIFBK	637.14
SHANTAI	33.36
SHREEJISPG	417
SHRINGARMS	254.85
SHYMINV	13
SIMANDHAR	136.05
SIMPLXMIL	5455
SIZEMASTER	274.75
SKIEL	35.87
SMLMAH	5116.5
SMSPHARMA	367.15
SMTEL	360.75
STARLENT	9.71
STLTECH	165.45
TFCILTD	75.9
TITANBIO	1424.5
TRUSTEDGE	159
UNIONBANK	188.9
UPROTECH	18.17
USHAKIRA	55.9
VALIANT	1105.2
VINRKLB	23.18
VISTARAMAR	151.25
VRWODAR	71.7

52 WEEK LOW

Scrip Name	LTP
3BFILMS	21.05
ABBOTINDIA	26680
ACCEDERE	49.01
ACCELYA	1199.95
AGARIND	618.05
AGSTRA	3.7
ALLCARGO	8.89
ALSTONE	0.16
ANDHRAPET	42.52
ARITAS	15.59
ARL	169.7
ASAHISONG	220
ASSOCER	180.1
ASTRONMULT	17.1
ATENPAPERS	21.26
AVG	142.95
BHARATCOAL	34.03
BLUEJET	362.85
BLUESTONE	409
BOSTONBIO	5.67
CAPINVIT	71.7
CASPIAN	40.5
CELLO	467.55
CHEMTECH	66.5
CHENFERRO	91
CHIRAHARIT	7.56
CLEAN	744.55
CLEDUCATE	44.36
CNINFOTECH	94
COMCL	14.59
COMRADE	40.51
CROPSTER	14.9
DANLAW	639
DCMSIL	52.21
DISHTV	3.11
DREAMFOLKS	88.5
DSFCL	47.5
DVL	247.95
EDVENSWA	24.02
EMUDHRA	467
ENERGYDEV	16.84
EVERESTIND	403.85
EXICOM	99.1
FIRSTCRY	230.15
FLOMIC	48.7
FLUIDOM	582.8
FRACTAL	887.75
FSL	252.3
GANESHCP	191.8
GOCOLORS	345.9
GOKUL	33.99
GOLECHA	17.75
GSLSU	81.5
HINDUST	45
ICSL	3.5
IITL	123
IKOMA	19.39
INANISEC	21.84
INDAGIV	66.5
INDICAP	4.02
INTLCOMBQ	460.35
ISFT	82
JAYSYNTH	12.4
JYOTIRES	858.45
KAMOPAINTS	4.55
KANISHK	38.68
KARBON	159
KBSINDIA	1.3
KHADIM	149
KWIL	28.04
KZLFIN	16.75
LOGICIEL	40.94
MADHAVIPL	9.03
MAPMYINDIA	1157
MDRC	76
MEDICAPQ	22.03
MEPCOMCAP	11.47
MEGRISOFT	86
MEHSECU	33.25
MEP	1.18
MORGAN	61.48
NATHIND	57.1
NECLIFE	13.24
NEWGEN	529.8
NITTLTD	76.95
NOVAAGRI	29.17
OLAELEC	27.99
OML	19
OMNIPOTENT	4.26
ORKLAINDIA	555.7
PACIFICI	137
PANHR	70.5
PANIDPR	45.02
PARSVNATH	8.18
PHARMAID	35.43
POOJAENT	51.11
PRUDMOULI	17.77
PULSRIN	1.07
RAUNAQ	48.75
RELINFRA	104.05
ROUTE	540
RUPA	146.15
RUSTOMJEE	459.5
SADHNANIQ	5.63
SAHLIBHFI	91
SAMPAT	54.5
SEML	119.65
SHARDUL	31.39
SHREYANIND	149.5
SHUKJEW	7.15
SOLARIUM	172.5
SPECIALITY	101.45
SREEL	203.5
SRSOLTD	82.5
STARIMAGIN	72.6
STML	73
STRGRENWO	25.3
SULA	178.9
SUPERSPIN	7.15
SWASTH	20.3
THREEMPAPE	29.6
TTFL	112.9
TULSYAN	29
UGROCAP	132.5
VANTABIO	16.26
VASHISHTHA	65.55
VEERENRGY	12.9
VEERKRUPA	0.66
VGIL	94
VIJSOLX	479.45
VIKRAN	75.57
VIPCLOTHNG	23.35
VISHWARAJ	5.66
VJLAXMIE	40.56
VKGLOBAL	24.2
WAAREE	173.85
WEBELSOLAR	66.18
YOGISUNG	5.2
YUKEN	732
YUVRAAJHPL	5.44
ZAGGLE	260.85

TOP GAINERS

Company	Gr.	LTP	% Chg.
EASEMYTRIP	A	9.5	19.95
NEWGEN	A	529.8	14.49
PRAJIND	A	333.85	10.33
ONESOURCE	A	1,291.10	8.27
KOTHARIPRO	B	71.55	19.99
UNIECOM	B	118.6	19.98
BIRLAMONEY	B	157.85	18.24
ORCHASP	B	2.88	18.03
CIANAGRO	T	1,436.40	5
RELINFRA	T	104.05	4.99
ELITECON	T	72.43	4.99
SHISHIND	T	13.26	4.99
CITYONLINE	Z	7.82	4.97
GOLDENTOBC	Z	30.97	4.95
ARSHIYA	Z	1.56	4.7
SURAJ	Z	218	4.68

TOP LOSERS

ENGINERSIN	A	215.25	-5.07
HINDCOPPER	A	549.6	-4.33
ANUP	A	1,799.35	-4.33
FIRSTCRY	A	230.15	-4.22
MOQUALITY	B	196.82	-12.13
INDOWIND	B	10.69	-10.69
11AQD	B	34.18	-9.98
NAKSH	B	5.49	-9.85
DCMSIL	T	52.21	-11.51
MIDWEST	T	4,839.40	-5
SICALLOG	T	85.16	-5
DSFCL	T	47.5	-5
SANCF	Z	51.41	-4.99
RAMAPPR-B	Z	13.59	-4.97
RGRL	Z	1.57	-4.85
KOBO	Z	2.75	-4.84

'Zero Forex' कार्ड खरीदने के बाद भी विदेश में Overpayment कैसे करते रहते हैं इंडियंस

नफा नुकसान रिसर्च

भारतीय ज़्यादा ट्रैवल कर रहे हैं, और बिना ध्यान दिए विदेश में छोटी-छोटी रकम का नुकसान कर रहे हैं।

RBI डेटा से पता चलता है कि ओवरसीज ट्रेवल पर खर्च 1700 करोड़ रुपए (17 बिलियन डॉलर) तक पहुँच गया है और हर साल बढ़ रहा है। इंडियन परिवार अब दुबई, बैंकॉक, लंदन और सिंगापुर ज़्यादा बार जाते हैं, कभी-कभी साल में दो बार। लेकिन जहां भारतीयों की ट्रैवल की आदतें बदल गई हैं, वहीं क्रॉस-बॉर्डर पेमेंट करने के तरीके उसी हिसाब से नहीं बढ़ी हैं।

ज़्यादातर ट्रैवलर मानते हैं कि विलेन दिखने वाली फीस है। पर ऐसा नहीं है।

सच तो सीधा है: जीरो-कॉस्ट कार्ड जैसी कोई चीज नहीं होती। हर इंटरनेशनल ट्रांजेक्शन के दो हिस्से होते हैं।

पहला, अपफ्रंट की फीस : वह हिस्सा जिस पर प्रोवाइडर चाहते हैं कि आप ध्यान दें।

दूसरा, एक्सचेंज रेट : वह हिस्सा जिसके बारे में वे उम्मीद करते हैं कि आप चेक नहीं करेंगे।

जब आप किसी करेंसी की प्राइस को गूगल करते हैं, तो आपको मिड-मार्केट एक्सचेंज रेट दिखता है, जो ग्लोबल खरीदने और बेचने की कीमतों के बीच का पॉइंट होता है। यह सबसे सही बेंचमार्क है।

लेकिन ज़्यादातर जीरो फॉरेक्स कार्ड इस रेट का इस्तेमाल नहीं करते हैं। इसके बजाय, वे हल्के एक्सचेंज-रेट पैडिंग के जरिए रेवेन्यू रिकवर करते हैं।

अगर मिड-मार्केट AED-INR रेट 23.50 रुपए है और आपका प्रोवाइडर आपको 23.85 रुपए की रेट देता है, तो वह 35 पैसे का गैप ही असली फीस है। यह कहीं लिखा नहीं होता, पहले से बताया नहीं जाता, और निश्चित रूप से एडवर्टाइज भी नहीं किया जाता। आपको सिर्फ फाइनल रुपये की कटौती दिखती है। यह काफी करीब लगती है। और ज़्यादातर ट्रैवलर साइड-बाय-साइड तुलना नहीं करते। इस तरह लोग ओवर पेमेंट कर बैठते हैं जबकि उन्हें लगता है कि उन्होंने सबसे सस्ता ऑप्शन चुना है।

फिर सबसे बड़ा लीक है: डायनामिक करेंसी कन्वर्जन (DCC)।

अगर कोई एक पर्सनल फाइनेंस रूल है जो विदेश में किसी भी बजटिंग हैक से ज़्यादा पैसे बचाता है, तो वह यह है: जब कोई मशीन पूछती है, क्या आप INR में पेमेंट करना चाहेंगे? तो जवाब हमेशा नहीं होता है।

INR में पेमेंट करने से DCC ट्रिगर होता है। इससे आपके बैंक या कार्ड जारी करने वाले को नहीं बल्कि मर्चेंट को एक्सचेंज रेट सेट करने की इजाजत मिलती है। और मर्चेंट के पास सही कीमत देने का कोई इंसेंटिव नहीं होता। DCC मार्जिन 4% से 10% तक होता है।

पैसे के मामले में समझदार ट्रैवलर भी इसके झांसे में आ जाते हैं क्योंकि स्क्रीन पर INR ट्रांसपेरेंट लगता है। यह एक साइकोलॉजिकल कम्फर्ट ट्रैप है। आप जिस देश में हैं, हमेशा उसकी लोकल करेंसी में पेमेंट करें।

क्या चेक करें : असल में कोई भी जीरो-कॉस्ट इंटरनेशनल पेमेंट नहीं होता है। अगर आप जीरो फॉरेक्स कार्ड इस्तेमाल करते हैं, तो तीन चीजों पर ध्यान दें।

पहला, एक्सचेंज रेट मिड-मार्केट रेट के कितना करीब है जो आप गूगल पर देखते हैं।

दूसरा, कौन से चार्ज स्पष्ट हैं और कौन से नहीं। इनएक्टिविटी फीस, लोडिंग और अनलोडिंग फीस, फॉरेन ट्रांजैक्शन फीस, ATM विड्रॉल फीस, ये सब जुड़ते जाते हैं।

तीसरा, क्या आप DCC को समझते हैं और इससे बचना जानते हैं?

जीरो फॉरेक्स के बारे में कम और ट्रांसपेरेंट फॉरेक्स के बारे में ज़्यादा सोचें।

हम में से ज़्यादातर लोग घरेलू खर्च को लेकर सावधान रहते हैं। हम कीमतों की तुलना करते हैं, डिस्काउंट चेक करते हैं, और इधर-उधर का ध्यान भी रखते हैं। लेकिन जैसे ही हम किसी दूसरे देश में कदम रखते हैं, हमारी फाइनेंशियल सोच नरम पड़ जाती है। इसके कुछ बिहेवियरल कारण हैं।

- **इन्फॉर्मेशन एसिमेट्री :** आपको नहीं पता कि सही रेट कैसी दिखती है।
- **टाइम का प्रेशर :** एयरपोर्ट कियोस्क, होटल लॉबी और टैक्सी की लाइनें तुलना करने को बढ़ावा नहीं देतीं।
- **ट्रांसपेरेंसी की कमी :** प्रोवाइडर इस बात पर ज़ोर देते हैं कि क्या फ्री है, न कि क्या बढ़ा हुआ है।
- **पुरानी सोच :** फॉरेक्स मुश्किल है, बस इसे कर लो।

क्रॉस-बॉर्डर पेमेंट अर्जेंसी पर फलते-फूलते हैं। और जल्दी में रहने वाले लोग शायद ही कभी किसी चीज की तुलना करते हैं।

बड़ी बात यह है कि ट्रैवलर्स को लगता है कि वे सावधान रह रहे हैं। वे विदेश में इंडियन क्रेडिट कार्ड से बचते हैं, नो-मार्कअप ट्रैवल कार्ड खरीदते हैं, ATM फीस ट्रैक करते हैं और फिर भी कन्फ्यूज होकर लौटते हैं कि उन्होंने उम्मीद से ज़्यादा खर्च क्यों किया।

ऐसा इसलिए है क्योंकि वे दिखने वाले खर्चों को ऑप्टिमाइज करते हैं जबकि नहीं दिखने वाले खर्चों पर चुपचाप पैसा गंवाते हैं।

आप उस चीज को कंट्रोल नहीं कर सकते जिसे आप देख नहीं सकते। और आज, ज़्यादातर क्रॉस-बॉर्डर पेमेंट प्रोडक्ट असली खर्च को मुश्किल से दिखने वाले बनाए रखने के लिए डिजाइन किए जाते हैं।

ट्रांसपेरेंसी मायने रखती है : भारत दुनिया के सबसे तेजी से बढ़ते ट्रैवल मार्केट में से एक है। जैसे-जैसे हमारी ग्लोबल पहुंच बढ़ रही है, ट्रांसपेरेंट प्राइसिंग कोई लग्जरी फीचर नहीं होना चाहिए। यह स्टैंडर्ड होना चाहिए।

जब तक इंडस्ट्री उस दिशा में नहीं बढ़ती, तब तक अवेयरनेस ही ट्रैवलर की सबसे मज़बूत करेंसी बनी रहेगी। अपना कार्ड इस्तेमाल करने से पहले मिड-मार्केट रेट चेक करना शायद ज़्यादा न लगे। लेकिन एक हफ़्ते की छुट्टी में, यह आपकी उम्मीद से ज़्यादा बचा सकता है।

ट्रैवलिंग का मतलब आपकी दुनिया को बढ़ाना है, न कि छिपी हुई फीस को।

गौडियम आईवीएफ एंड वीमेन हेल्थ का आईपीओ 20 फरवरी को खुलेगा, प्राइस बैंड 75-79 रुपये प्रति शेयर

नयी दिल्ली@एजेंसी। प्रजनन सेवाएं देने वाली गौडियम आईवीएफ एंड वीमेन हेल्थ लिमिटेड ने अपने 165 करोड़ के आरंभिक सार्वजनिक निर्गम (आईपीओ) के लिए मूल्य दायरा 75-79 रुपये प्रति शेयर तय किया है। कंपनी बयान के अनुसार, आईपीओ 20 फरवरी को खुलेगा और 24 फरवरी को बंद होगा। बड़े (एंकर) निवेशक 18 फरवरी को बोली लगा पाएंगे। आईपीओ में 1.14 करोड़ नए शेयर और करीब 95 लाख शेयर की बिक्री पेशकश शामिल है। इसके साथ ही, यह प्रजनन देखभाल क्षेत्र में सार्वजनिक बाजारों में प्रवेश करने वाली पहली कंपनी बन जाएगी। मणिका खन्ना द्वारा स्थापित गौडियम आईवीएफ ने भारत में सहायक प्रजनन प्रौद्योगिकी के क्षेत्र में अग्रणी के रूप में अपनी पहचान बनाई है। कंपनी किफायती आईवीएफ सेवाएं उपलब्ध कराकर विस्तार की योजना बना रही है।

INDEX VALUATION

Index Name	P/E	P/B	Div Yield
Nifty 50	22.51	3.49	1.2
Nifty Next 50	19.49	3.6	1.3
Nifty 100	21.95	3.51	1.22
Nifty 200	23.34	3.64	1.14
Nifty 500	23.79	3.65	1.09
Nifty Midcap 50	32.82	4.53	0.8
NIFTY Midcap 100	32.56	4.34	0.79
NIFTY Smallcap 100	30.39	3.69	0.76
Nifty Auto	33.13	4.8	1.13
Nifty Bank	16.41	2.18	0.96
Nifty Energy	15.49	2.36	1.72
Nifty Financial Services	18.08	2.98	0.81
Nifty FMCG	37.1	9.21	1.6
Nifty IT	23.26	6.07	3.24
Nifty Media	30.43	1.53	1.25
Nifty Metal	20.28	3.11	1.54
Nifty MNC	38.89	8.91	1.51
Nifty Pharma	33.81	4.88	0.63
Nifty PSU Bank	9.23	1.52	2.06
Nifty Realty	37.69	4.05	0.36
Nifty India Consumption	39.55	7.97	0.94
Nifty Commodities	16.74	2.35	1.53
Nifty Dividend Opportunities 50	14.57	2.93	2.68
Nifty Infrastructure	21.92	3.17	0.95
Nifty PSE	11.27	2.07	2.61
Nifty Services Sector	21.56	3.51	1.26

TOP 40 MKT. CAP. (BSE)

Scrip Name	LTP	Mkt Cap.(Cr.)
Reliance Industries Ltd	1422.8	1925400.21
HDFC Bank Ltd	925.6	1424321.15
Bharti Airtel Ltd	2019.75	1151682.72
State Bank of India	1213.25	1119904.68
ICICI Bank Ltd	1407.15	1006958.86
Tata Consultancy Services Ltd	2717.45	983197.19
Bajaj Finance Ltd	1013.85	630866.6
Larsen & Toubro Ltd	4279.35	588672.32
Infosys Ltd	1391.2	564086.36
Life Insurance Corporation of India	874.65	553215.92
Hindustan Unilever Ltd	2312.2	543272.49
Maruti Suzuki India Ltd	15180.3	477272.54
Mahindra & Mahindra Ltd	3489.4	433916.95
Kotak Mahindra Bank Ltd	424.35	422072.24
AXIS Bank Ltd	1357.05	421551.37
Sun Pharmaceutical Industries Ltd	1717.4	412052.08
ITC Ltd	325.3	407575.83
HCL Technologies Ltd	1482.65	402341.56
UltraTech Cement Ltd	12985.1	382643.85
Titan Company Ltd	4236.45	376106.17
Adani Ports and Special Economic Zone	1566.6	360938.23
NTPC Ltd	368.35	357176.7
Oil and Natural Gas Corporation Ltd	271.75	341869.09
Bajaj Finserv Ltd	2044.6	326688.89
Bharat Electronics Ltd	446.9	326674.02
JSW Steel Ltd	1244.7	304385.66
Hindustan Aeronautics Ltd	4247.4	284055.49
Power Grid Corporation of India Ltd	300.8	279762.16
Adani Power Ltd	144.35	278374.57
Bajaj Auto Ltd	9829.55	274733.8
Eternal Ltd	281.6	271753.87
Vedanta Ltd	668.05	261233.47
Coal India Ltd	421.55	259789.81
Adani Enterprises Ltd	2242.25	258796.17
Avenue Supermarts Ltd	3903.4	254007.15
Tata Steel Ltd	203.1	253538.72
Indian Oil Corporation Ltd	176.3	248957.43
Nestle India Ltd	1285.75	247933.01
Hindustan Zinc Ltd	581.15	245554.41
Asian Paints Ltd	2437.35	233790.07
Wipro Ltd	215.8	226325.24
Eicher Motors Ltd	8032.5	220342.88
SBI Life Insurance Company Ltd	2038.95	204471.99
Shriram Finance Ltd	1074.8	202226.64
Hindalco Industries Ltd	891.5	200340.24
Grasim Industries Ltd	2899.8	197337.88
InterGlobe Aviation Ltd	4977.05	192419.12
TVS Motor Company Ltd	3878.65	184269.66

STOCK PRICE TRACKER

Newgen Software Technologies Ltd. : CMP ₹ 529.80

Duration	Price Gain/Loss		Sensex	BSE Information Technology
	Absolute Chg	Change %	Change %	Change %
1 Week	-23.95	-4.33	-0.98	-7.35
2 Weeks	-37.20	-6.56	-0.34	-13.92
1 Month	-219.45	-29.29	-0.14	-15.34
YTD	-305.30	-36.56	-2.04	-13.44
3 Months	-394.45	-42.68	-1.77	-9.90
6 Months	-357.55	-40.29	3.54	-6.43
1 Year	-438.40	-45.28	9.81	-20.65
2 Years	-258.55	-32.80	15.22	-18.09
3 Years	307.45	138.27	36.80	3.85
5 Years	391.32	282.58	61.40	26.20
10 Years	--	--	256.90	205.92

*YTD : Year To Date — All Data as on 17.02.26

INDEX PERFORMANCE (NSE)

INDEX	CURRENT (17.02.26)	52-Week High	52-Week Low	Return (%) 1 Year	Return (%) 1 Month
NIFTY 50	25,725.40	26,373.20	21,743.65	0.12	12.05
NIFTY NEXT 50	69,868.75	70,833.65	56,192.45	1.47	17.53
NIFTY BANK	61,174.00	61,764.85	47,702.90	1.8	24.19
NIFTY FINANCIAL SERVICES	28,287.40	28,413.85	22,842.60	2.78	21.56
NIFTY MIDCAP SELECT	13,664.35	14,118.40	5,520.25	-0.24	22.3
NIFTY 100	26,375.10	26,975.15	22,177.35	0.34	12.99
NIFTY 200	14,367.20	14,700.95	11,941.45	0.28	14.16
NIFTY 500	23,540.05	24,144.20	19,519.85	0.23	13.98
NIFTY MIDCAP 50	17,048.95	17,572.45	13,269.65	-0.57	21.81
NIFTY MIDCAP 100	59,881.70	61,548.85	46,865.70	0.02	20.12
NIFTY SMALLCAP 100	17,146.70	19,224.95	14,084.30	-1.24	11.25
INDIA VIX	12.67	23.19	8.72	11.43	-19.4
NIFTY MIDCAP 150	22,039.70	22,650.05	17,269.50	0.29	19.73
NIFTY SMALLCAP 50	8,406.30	9,282.70	6,776.05	-1.16	12.78
NIFTY SMALLCAP 250	16,099.35	18,077.35	13,314.70	-0.67	11.27
NIFTY MIDSMALLCAP 400	19,832.85	20,668.15	15,832.85	-0.03	16.74
NIFTY500 MULTICAP 50:25:25	16,199.60	17,112.15	5,531.55	0.08	14.27
NIFTY LARGEMIDCAP 250	16,666.05	17,095.20	5,635.20	0.32	16.33
NIFTY TOTAL MARKET	13,201.95	13,842.60	6,252.10	0.27	13.72
NIFTY MICROCAP 250	21,961.30	26,476.90	5,802.95	1.28	6.86
NIFTY500 LARGEMIDSMALL EQUAL-CAP WEI.	17,740.35	18,838.10	14,014.40	-0.01	14.68
NIFTY INDIA FPI 150	1,592.35	1,641.40	1,346.50	-0.4	0
NIFTY AUTO	28,174.55	29,179.10	19,316.65	2.1	28.35
NIFTY FINANCIAL SERVICES 25/50	30,716.05	-	-	1.65	23.72
NIFTY FMCG	51,778.30	58,485.05	49,336.50	-0.7	-2.2
NIFTY IT	33,075.05	40,905.40	30,918.95	-15.38	-19.47
NIFTY MEDIA	1,459.95	1,786.15	1,313.85	3.5	-1.46
NIFTY METAL	11,828.40	12,509.75	7,690.20	1.97	43.37
NIFTY PHARMA	22,494.90	23,492.55	19,121.10	1.25	6.73
NIFTY PSU BANK	9,500.80	9,547.75	5,530.35	5.4	60.91
NIFTY PRIVATE BANK	29,031.65	29,748.45	23,783.15	1.19	18.26
NIFTY REALTY	834.15	1,049.70	742.2	-2.21	0.31
NIFTY HEALTHCARE INDEX	14,551.90	15,144.95	6,482.80	1.13	7.84
NIFTY CONSUMER DURABLES	38,109.60	44,426.55	14,089.55	4.26	6.46
NIFTY OIL & GAS	12,071.20	13,607.20	4,632.70	2.75	21.67
NIFTY MIDSMALL HEALTHCARE	42,896.45	46,103.35	20,019.15	-1.21	11.08
NIFTY FINANCIAL SERVICES EX-BANK	31,868.95	32,654.20	21,702.40	0.17	28.68
NIFTY MIDSMALL FINANCIAL SERVICES	20,841.50	21,300.00	12,407.95	-1.77	45.34
NIFTY MIDSMALL IT & TELECOM	9,259.30	11,723.20	7,836.00	-9.51	-2.84
NIFTY CHEMICALS	28,555.40	31,895.45	25,227.25	-0.59	0
NIFTY500 HEALTHCARE	18,504.15	19,594.10	16,294.60	0.71	0
NIFTY DIVIDEND OPPORTUNITIES 50	6,360.25	6,584.65	5,288.60	-0.77	9.93
NIFTY GROWTH SECTORS 15	11,663.70	12,852.45	9,722.65	-6.53	2.5
NIFTY100 QUALITY 30	5,664.70	-	-	-3.22	7.39
NIFTY50 VALUE 20	13,120.60	13,684.40	11,375.50	-1.52	3.4
NIFTY50 TR 2X LEVERAGE	21,178.05	22,435.45	15,663.75	-0.3	19.86
NIFTY50 PR 2X LEVERAGE	14,125.05	14,993.40	10,678.25	-0.37	17.25

MARKET STATISTICS (BSE)

Market Capitalization of BSE Listed Co. (Rs.Cr.)	4,70,11,313.57	Unchanged	149
Registered Investors	24,36,28,758	No. of Securities on 52Wk High/Low	116/144
No. of Companies Traded	4352	No. of Securities hitting Upper/Lower Circuit	12/8
Advances	2447	No. of Companies with Promoters Pledge Holding	4744
Declines	1756	Value of Promoter's Pledged Holding (Rs.Cr)	62,574.57

MARKET TURNOVER

	Cash	Derivative	Total
BSE	6,863.49	186.35	7049.84
NSE	95,463.43	203,827.50	299290.93
Total	102,326.92	204013.85	306,340.77

करोड़ रुपए में

IPO PERFORMANCE

Equity	IPO price	LTP	Chg%
3B Films	50	21.05	-57.9
Abram Food	98	97	-1.02
Abril Paper Tech	61	39.7	-34.92
Accretion Nutraveda	129	185.05	43.45
Ace Alpha Tech	69	89.5	29.71
Adcounty Media India	85	125.95	48.18
Aditya Infotech	675	1595.3	136.34
Admach Systems	239	214	-10.46
Advance Agrolife	100	138	38
Aegis Vopak Terminal	235	218.65	-6.96
Aequs	124	141.2	13.87
Airfloa Rail Techno.	140	284.85	103.46
AJC Jewel Manufactur	95	116.85	23
All Time Plastics	275	254.8	-7.35
Amagi Media Labs	361	380	5.26
Amanta Healthcare	126	109.4	-13.17
Ameenji Rubber	100	115.5	15.5
Anand Rathi Share	414	528.25	27.6
Anantam Highways	100	103.05	3.05
Anlon Healthcare	91	121	32.97
Anthem Biosciences	570	692.25	21.45
Apollo Techno Indust	130	105.5	-18.85
Aptus Pharma	70	251.35	259.07
Arisinfra Solutions	222	111.05	-49.98
Aritas Vinyl	47	15.59	-66.83
Asston Pharma	123	80.9	-34.23
Astonea Labs	135	155	14.81
Astron Multigrain	63	17.1	-72.86
Aten Papers - Foam	96	21.26	-77.85
Ather Energy	321	726.2	126.23
Atlanta Electricals	754	893.5	18.5
Austere Systems	55	50	-9.09
AYE Finance	129	136.6	5.89
Bai-Kakaji Polymers	186	189.05	1.64
BD Industries (Pune)	108	108.4	0.37
Beezaasan Explotech	175	224	28
Belrise Industri	90	187.5	108.33
Bharat Coking Coal	23	34.03	47.96
Bharatrohan Airborne	85	112.95	32.88
Bhavik Enterprises	140	139.4	-0.43
Billionbrains Garage	100	167.2	67.2
BLT Logistics	75	37.09	-50.55
Bluestone Jewellery	517	409	-20.89
BMW Ventures	99	59	-40.4
Borana Weaves	216	390	80.56
Brigade Hotel Ven.	90	62.29	-30.79
Canara HSBC Life Ins	106	151.6	43.02
Canara Robeco Asset	266	254.7	-4.25
Capillary Techno Ind	577	543.25	-5.85
CFF Fluid Control	585	528	-9.74
Chatterbox Techno	115	64.13	-44.23
Chemkart India	248	111.3	-55.12
Chiraharit	21	7.56	-64
CORONA Remedies	1062	1565	47.36
Crizac	245	231.5	-5.51
Cryogenic OGS	47	165	251.06
Dachepalli Publisher	102	68	-33.33
Defrail Technologies	74	106.5	43.92
Desco Infratech	150	170.25	13.5
Dev Accelerator	61	40.85	-33.03
Dhillon Freight Carr	72	37.35	-48.13
Digilogic Systems	104	94	-9.62
DSM Fresh Foods	100	121	21
Earkart	135	146	8.15
Ellenbarrie Indl.Gas	400	246	-38.5
Emmvee Photovoltaic	217	216.55	-0.21
EPack Prefab Techno.	204	189.8	-6.96
Essex Marine	54	26.26	-51.37
Euro Pratik Sales	247	242	-2.02
Exato Technologies	140	325.95	132.82
Excelsoft Technologi	120	86.59	-27.84
Fabtech Technologies	191	160.45	-15.99
Fractal Analytics	900	887.75	-1.36
Fujiyama Power Syste	228	209.15	-8.27
Gabion Techno. Ind	81	72.01	-11.1
Gallard Steel	150	175.65	17.1
Game Changers Texfab	102	123.9	21.47
Ganesh Consumer Prod	322	191.8	-40.43
Gem Aromatics	325	197.25	-39.31
GK Energy	153	122.35	-20.03
GLEN Industries	97	76.31	-21.33
Global Ocean Logis.	78	123	57.69
Globe Civil Projects	71	52.14	-26.56
Globtier Infotech	72	27.8	-61.39
Glottis	129	49.53	-61.6
GNG Electronics	237	342.7	44.6
Goel Construction Co	263	301.9	14.79
GRE Renew Enertech	105	96	-8.57
Guj. Kidney - Super	114	113.8	-0.18
Gujarat Peanut - Agr	80	85.35	6.69
Hannah Joseph Hospit	70	66.9	-4.43
HDB Financial Services	740	716	-3.24
Helloji Holidays	118	129	9.32
Hexaware Tech.	708	595.95	-15.83
Highway Infrast.	70	58.11	-16.99
HRS Aluglaze	96	235	144.79
ICICI Prud.Asset Man	2165	3012.05	39.12
Icodex Publishing	102	42.11	-58.72
Icon Facilitators	91	49.15	-45.99
Identixweb	54	71	31.48
Indiqube Spaces	237	172.05	-27.41
Indo Smc	149	163	9.4
Indogulf Cropscience	111	66.51	-40.08
Infinity Infoway	155	400	158.06
Infonative Solutions	79	30.15	-61.84
Ivalue Infosolutions	299	230.8	-22.81
Jain Resource Recycl	232	374	61.21
Jaro Inst. of Tech-R	890	448.3	-49.63
Jay Ambe Supermarket	78	210.65	170.06
JD Cables	152	193	26.97
Jinkushal Industries	121	67.95	-43.84
JSW Cement	147	122.2	-16.87
Justo Realfintech	127	84.9	-33.15
Kalpataru	414	340.05	-17.86
Kanishk Aluminium	73	38.68	-47.01
Karbonsteel Engineer	159	159	0
Kasturi Metal Compos	64	65	1.56
Kenrik Industries	25	9.6	-61.6
KK Silk Mills	38	14.12	-62.84
Knowledge RealtyTrus	100	126	26
Krupalu Metals	72	35.15	-51.18
KSH International	384	374.4	-2.5
KV Toys India	239	285	19.25
KVS Castings	56	50	-10.71
Laxmi India Finance	158	99	-37.34
Leela Palaces Hotels	435	441.5	1.49
Lenskart Solutions	402	480.35	19.49
LG Electronics India	1140	1549.7	35.94
LGT Business Connext	107	55.4	-48.22
LK Mehta Polymers	71	43.99	-38.04
Logiciel Solutions	193	40.94	-78.79
LT Elevator	78	184.8	136.92
Luxury Time	82	67.76	-17.37
Mahamaya Lifescience	114	188.2	65.09
Mangal Electrical	561	254.8	-54.58
Manoj Jewellers	54	47.14	-12.7
Marc Loire Fashions	100	56.8	-43.2
M-B Engineering	385	351	-8.83
Meesho	111	152.4	37.3
Mehul Colours	72	74.98	4.14
Meta Infotech	161	87	-45.96
Methodhub Software	194	123.2	-36.49
Midwest	1065	1350	26.76
Mittal Sections	143	30.13	-78.93
Modern Diagnostic	90	76	-15.56
Monarch Surveyors	250	200	-20
Monika Alcobev	286	268.25	-6.21
Mother Nutri Foods	117	145	23.93
MPK Steels (I)	79	133.8	69.37
Msafe Equipments	123	139.85	13.7
Nanta Tech	220	309.9	40.86
NAPS Global India	90	42.5	-52.78
Narmadesh Brass Ind.	515	184	-64.27
National Sec.Deposit	800	929.8	16.23
Neetu Yoshi	75	94	25.33
Nephrocare Health Se	460	586	27.39
Neptune Logitek	126	47.25	-62.5
Nilachal Carbo Metal	85	84	-1.18
Nis Management	111	62.88	-43.35
NSB BPO Solutions	121	82	-32.23

भाव अपडेट

बिल्डिंग मैटेरियल

सीमेंट (भाव प्रति कट्टा/50 किलो/एफओआर) एसीसी 325, जेके सुपर (43 ग्रेड) 330, जेके सुपर (पीपीसी)295, बिड़ला उत्तम 285, जेके लक्ष्मी (पीपीसी) 290, जेके लक्ष्मी प्रो. 330, श्रीसीमेंट (पीपीसी) 285, अम्बुजा 325, सकरनी व्हाइट सीमेंट 940, बांगड़ 280, **पीओपी:** सकरनी प्लास्टर (आईएसआई 25 किलो) 270,जेके लक्ष्मी प्लास्ट (25 किलो) 260, सकरनी बॉल पुट्टी (20 किलो)560, ईंट (एफओआर दिल्ली/वैट अतिरिक्त)(प्रति 1000 नग): **अव्वल:** हरियाणा 7800, उत्तर प्रदेश 7750, **दोयम:** हरियाणा 7750, उत्तर प्रदेश 7700, लाल पेटी 7300, रोड़ी (प्रति 400 वर्ग फुट): नीली 26500, सफेद 27000, **स्टोन डस्ट:** राजस्थान 27500, हरियाणा 28000, **बदरपुर:** मोटा 26500, बारीक 26000, बागपत 14000

सूत

(जीएसटी अतिरिक्त): (प्रति किलो): **वेस्ट यार्न:** दो नं. (नॉन-डाइंग) 56, दो नं. (डाइंग) 63, **हैंक यार्न ओपनएंड:** 2/4 नं. 110/115, 2/6 नं. 115/120, 2/10 नं. 140/145, **कोन यार्न ओपनएंड:** 4 नं. 100/105, 6 नं. 105/110, 10 नं. 115/120, 20 नं. 145/150, 2/4 नं. 110/115, 2/6 नं. 115/120, 2/10 नं. 145/150, 2/20 नं. 160/165, **हौजरी यार्न कार्डेड (प्रति किलो):** 20 नं. 220/225, 30 नं. 235/240, 34 नं. 240/245, 40 नं.

कॉटन वेस्ट

हरियाणा (एफओआर): फ्लैट स्वीपिंग 98/100, विलोद ड्रॉपिंग 74/75, स्वीपिंग 70/72, कोम्बर 121/122

ट्रक-भाड़ा

(दिल्ली से विभिन्न राज्यों के लिए)

उत्तर प्रदेश (प्रति 9-15 टन): उत्तर प्रदेश (प्रति 9-15 टन): लखनऊ 23000/30000, कानपुर 24000/30500, वाराणसी 35000/45500, प्रयागराज 38500/46000, गोरखपुर 34000/55000, गाजियाबाद 7000/8500, मेरठ 7800/11000, खतौली 8500/12000, हापुड़ 8500/11000, आगरा 12000/17000, बरेली 16000/20000, मैनपुरी 18000/23500, बेवर 16000/20000, इटावा 19500/24000, एटा 17000/20500, फरुखाबाद 17000/21000, **उत्तराखंड:** हरिद्वार 15000/18000, देहरादून 17500/20000, हल्द्वानी 15000/19500, **राजस्थान (प्रति 15 टन):** जयपुर 18000, अजमेर 22000, अलवर 17800, कोटा 25000, ब्यावर 25000, उदयपुर 25000, जोधपुर 27000, **गुजरात:** अहमदाबाद 34500, सूरत 40000, बड़ौदा 38500, राजकोट 42000, जामनगर 45000, ऊंझा 35000, कांदला 42000, पोरबंदर 42000, **मध्य प्रदेश (प्रति 15 टन):** ग्वालियर 30000, भोपाल 41000, जबलपुर 49000, रायपुर 51000, बिलासपुर 52500, कटनी 42000, इटारसी 43000, इंदौर 43000, **बिहार:** पटना 65000, गया 65000, सीतामढ़ी 68000, बेगुसराय 68000, दरभंगा 67000, मुजफ्फरपुर 65000, हाजीपुर 65000, **झारखंड:** रांची 66000, टाटानगर 59500, हजारी बाग 60000, झरिया 60000, **हरियाणा:** पानीपत 18000, करनाल 18000, यमुनानगर18500, कैथल 18500, अम्बाला 17800, सिरसा 19000, जींद 17२00, नरवाना 17800, उचाना 17800, **पंजाब:** अमृतसर 28000, राजपुरा 24500, चंडीगढ़ 24500, जालंधर 24500, लुधियाना 24500, भटिंडा 24000, संगरूर 24500, खन्ना 24000, पठानकोट 29500, **महाराष्ट्र:** मुम्बई 64000, पुणे 64000, नागपुर 64000, अमरावती 64000, कोल्हापुर 64000, जलगांव 64500, गोवा 65500।

ये भाव एनएनएस द्वारा उपलब्ध कराए गए हैं, इनमें परिवर्तन संभव है।

खाद्य तेलों के भाव

(जीएसटी सहित) (प्रति टीन)

सोना सिक्का	3000
चांदी सिक्का	2780
कटारिया गोल्ड	2750
सुपर पोरटमेन	2580
सरसों इंजन ब्रांड	2930
टेगोर	2500
सरसों (महामोग)	2570
अशोका (कच्ची घाणी सरसों)	2600
चंबल	2340
परंपरा	2310
फॉरचून	2400
दीपज्योति (सोयाबीन)	2325
ज्योति किरण (सरसों)	2500
सदाबहार सोया	2310
सदाबहार सरसों	2480
नेताजी (मूंगफली)	3000
नेताजी (कच्ची घानी सरसों)	2900

देशी घी

डेयरियों के घी (टीन) 15 Kg.

अमूल	10200
गोरस	10900
सरस	9300
लोटस	10200
मधुसुदन	9450
कृष्णा	9450
कोटा फ्रेश	9300

आज की संभावना

तारीख 18 बुधवार, फाल्गुन शुक्ल पक्ष, प्रतिपदा तिथि, शतभिषा नक्षत्र, शिव नाम योग, कुम्भ राशि में प्रारंभ हो रहा है। जिससे रूई, कपास, कॉटन, पाट-पटसन, बारदाना, हैसियन, गुड़, खाण्ड, चीनी, खजूर, मुनक्का, किशमिश, छुआरा, महुआ, रसकस पदार्थ, सोना, कॉपर, कांसा, पीतल, गमग्वार, लालमिर्च, हल्दी, जायफल, दालचीनी, सुपारी, कुछ लाल वर्ण के अन्य जिंस धातुओं में अस्थिरता। जबकि सिल्वर, जिंक, निकिल, इस्पात, सरिया, एंगल, काजू, मखाना, पोस्ता, साबूदाना, इसबगोल, सर्व प्रकार के चावल, दूध पाउडर, घृत, कुछ डिब्बा बंद तेल-तेलवाना में अस्थिर सुधार। शेयर बाजार में घटबढ़। वृष, मिथुन, कन्या, मकर, कुंभ के लिए नेष्ट। **-आचार्य पंडित टुनटुन शास्त्री**

गेहूं-चावल, मूंग, मोठ, उड़द, तुवर, मसूर, चना व दालें सस्ती हुई

नई दिल्ली/एनएनएस। गत सप्ताह गेहूं में स्टॉकिस्टों की घबराहट पूर्ण बिकवली से 90 रुपए प्रति क्विंटल का और मंदा आ गया। बारीक चावल सहित मूंग मोठ मसूर उड़द तुवर चना व इसकी दालें सस्ती हो गई, जबकि राजमां चित्रा तेज रहा।

आलोच्य सप्ताह दिल्ली सहित यूपी हरियाणा मध्य प्रदेश राजस्थान के स्टॉकिस्टों की गेहूं में चौतरफा बिकवाली आने से मंदे का दलदल बना रहा। यहां भी रोलर फ्लोर मिलों की मांग ठंडी पड़ जाने तथा कंपनियों व स्टॉकिस्टों की बिकवाली आने से 90 रुपए टूटकर मिल क्वालिटी गेहूं 2710/2720 रुपए प्रति क्विंटल रह गया। देसी गेहूं में भी 200 रुपए प्रति क्विंटल की गिरावट दर्ज की गई। इस वजह से आटा मैदा सूजी के भाव भी 20 रुपए प्रति 50 किलो घट गए। इसके अलावा बारीक चावल भी बीते सप्ताह निर्यातकों की मांग से तेजी के बाद पुन: घटकर 1509 सेला चावल 7300/7400 रुपए प्रति क्विंटल पर पूर्वोत्तर रह गया। इसके अलावा 1401 एवं 1718 बासमती चावल सेला व स्टीम में भी 200/300 रुपए बढ़ने के बाद 100/200 रुपए निकल गए। मक्की बाजरे में 40-50 रुपए की गिरावट दर्ज की गई। उधर दलहनों में उड़द चेन्नई से लगातार घटाकर बिकवाली आने से 300 रुपए घटकर 9050 रुपए तथा एफ ए क्यू 250 रुपए गिरकर 8250/8260 रुपए रह गया। तुवर भी 8325 से घटकर 8150 रुपए प्रति कुंतल लेमन क्वालिटी की रह गई। महाराष्ट्र एवं कर्नाटक के माल में भी इसी अनुपात में गिरावट दर्ज की गई। दली हुई दालें भी 200/300 रुपए घटाकर बोली गई। इधर मसूर भी नया माल उत्पादक मंडियों में आने से यहां पुरानी 250 रुपए टूटकर 6350 रुपए प्रति क्विंटल ढाई किलो कंडीशन में रह गई।

नया माल यहां आने के अभी समाचार नहीं थे, लेकिन छिटपुट राई कुंडली एवं नरेला की मिलों में उतरने की बात चर्चा में थी। इधर मोठ भी ग्राहकी कमजोर होने एवं स्टाक के माल निकलने से 300 रुपए टूटकर 4800/4850 रुपए प्रति क्विंटल रह गई। मूंग में भी 100 रुपए घटकर ऊपर में 8000/8300 रुपए भाव रह गए। इधर देसी चना भी ग्राह की कमजोर होने एवं ऑस्ट्रेलिया के माल की बिकवाली से 175 रुपए टूटकर राजस्थानी 5700 एवं ऑस्ट्रेलिया का 5600 रुपए प्रति क्विंटल रह गया। दाल में भी 150/200 रुपए प्रति क्विंटल की गिरावट दर्ज की गई यहां चने की दाल 6400/6700 रुपए रह गई। बेसन में भी 60 रुपए की गिरावट पर क्वालिटी अनुसार 2500/2610 रुपए प्रति 35 किलो का व्यापार अलग-अलग मिलों का सुना गया। काबुली चना भी नया माल मंडियों में आने से यहां महाराष्ट्र का 6000/6300 रुपए पर 200 रुपए लुढ़क गया। वहीं राजमां चित्रा, इंडियन ब्राजील में स्टॉकस्टों की लिवाली से 5 रुपए बढ़कर 91/93 रुपए प्रति किलो तक व्यापार हो गया था, लेकिन बाद में एक-दो रुपए घटाकर बिकवाली आ गई। चीन का राजमां चित्रा सात-आठ रूपए बढ़कर 108/110 रुपए प्रति किलो तक यहां बिक गया था, लेकिन बाद में इसमें भी 2 रुपए का करेक्शन देखा गया। अन्य में स्थिरता रही।

धनिया : लंबी तेजी के आसार नहीं

नई दिल्ली/एनएनएस। प्रमुख उत्पादक राज्यों मं धनिए की नई फसल की छुटपुट आवक शुरू होने की चर्चाएं सुनी जा रही हैं। इस बार इस प्रमुख किराना जिंस की कुल बुआई अपेक्षाकृत रूप से कमजोर ही होने की आशंका बनी हुई थी। नई फसल का आंकलन किया जा रहा है। इसके बाद भी आगामी दिनों में धनिए में लंबी तेजी उम्मीद नहीं दिख रही है। धनिए की तेजी-मंदी के सम्बन्ध में नवीनतम जानकारियां मिलती रहती हैं और आपको इससे लाभ भी होता है। मौसम अनुकूल नहीं होने के कारण चालू सीजन के दौरान धनिए की नई फसल की बिजाई सामान्य की अपेक्षा देरी से शुरू हो पाई थी। हालांकि कुछ समय पूर्व तक इसकी बिजाई में तेजी देखी जा रही थी लेकिन इसके बाद इसमें थोड़ी कमी भी नजर आने लगी थी। गुजरात कृषि विभाग के उपलब्ध आंकड़ों के अनुसार 27 जनवरी को खत्म हुए सप्ताह के दौरान राज्य में धनिए की बुआई 1,26,100 हेक्टेयर पर पहंच गई। एक वर्ष पूर्व की आलोच्य अवधि में इसकी 1,30,731 हेक्टेयर में बुआई हुई थी। इससे पता चलता है कि नवीनतम बिजाई 4631 हेक्टेयर या 3.54 प्रतिशत नीची है। हालांकि व्यापारियों को इसकी बुआई में कमी आने की आशंका बनी हुई है। दूसरी ओर, प्रमुख उत्पादक क्षेत्रों की मंड़ियों में धनिए की आवक सीमित दायरे में हो रही है। बहरहाल, राजस्थान की बारां मंड़ी में हाल ही में इसकी करीब 8000 बोरियों तथा रामगंज में लगभग पांच-साढ़े पांच हजार बोरियों की आवक होने की सूचना मिली थी।

बादाम गिरी- तेजी की संभावना

नई दिल्ली/एनएनएस। बादाम गिरी में बुकिंग बढ़ने एवं कंटेनर कम आने से बाजार मजबूत चल रहे है। चालू माह के कंटेनर की स्थिति काफी कम है, इसे देखते हुए इसमें 50 रुपए किलो की तेजी का अंदेशा बन गया है। गत वर्ष के अंत में मंडियों में बिकवाली का प्रेशर चौतरफा बनने से गिरी के भाव यहां 675/680 रुपए प्रति किलो पिछले महीने नीचे में बन गए थे। तत्पश्चात बड़े आयातकों ने कैलिफोर्निया से सौदे सितंबर में पहुंचने वाले कंटेनरों के कम किए गए, क्योंकि वहां पर बुकिंग 1.85 से बढ़कर 2.30 डॉलर प्रति पाउंड हो गया। इसके बाद अब तक जितने कंटेनर आए, उनकी संख्या कम रही, क्योंकि कैलिफोर्निया में भाव काफी ऊंचे हो गए हैं, जिस कारण पड़ते महंगे हो गए तथा अक्टूबर नवंबर दिसंबर माह के कंटेनरों की स्थिति कम रही है, अब जनवरी माह में कंटेनरों की स्थिति 1040 रही है।

मखाने में अब और घटने की गुंजाइश नहीं

नई दिल्ली/एनएनएस। मखाने की फोड़ाई अब लगभग बंद हो चुकी है। पिछले दिनों की आई गिरावट में स्टॉकिस्ट बिकवाल नहीं आ रहे हैं तथा बड़े स्टॉकिस्ट उधार में लगातार माल खरीद रहे हैं, जिस कारण मंदे को विराम लग गया है तथा आगे इन भावों में लाभ मिलने की संभावना प्रबल हो गई है। होली की कल शाम से ही अच्छी मांग देखी गई, जबकि नया माल कोई निकलने वाला नहीं है।

मखाने का सीजन बीते छ: सात महीने से अधिक हो चुके हैं,अब फोड़ी वाले सब अपने-अपने गांव चले गए हैं। अब गुड़िया 10 प्रतिशत लाल पीला माल बचा है तथा स्टॉक में पुराना माल बिल्कुल नहीं बचा था, इसलिए नया माल खपत के अनुरूप किसी भी मंडी में नहीं है। यही कारण है कि ग्राहकी निकलते ही इसमें अच्छी तेजी की संभावना दिखाई दे रही है। हरदा मंडी में मखाने के भाव 880/890 रुपए प्रति किलो चल रहे हैं, जो ऊपर में 930/940 रुपए बिक गया था। इसके अलावा पूर्णिया गेराबारी लाइन में 760/780 रुपए क्वालिटी अनुसार भाव चल रहे हैं, हरिशचंद्रपुर मंडी में 840/850 रुपए के आसपास भाव चल रहे हैं। नीचे में वहां 825 रुपए भी बोल रहे हैं, लेकिन वह माल हल्का है, जबकि सभी उत्पादक मंडियों में मंदा रुक गया है। नई फसल आने में पूरा 6 महीने का समय बाकी है तथा इस बार उत्तर भारत में कारोबारियों एवं स्नैक्सकंपनियों ने स्टॉक कम किया है। यूपी हरियाणा पंजाब राजस्थान एवं मध्य प्रदेश की मंडियों में भाव नीचे चल रहे हैं, क्योंकि अब व्यापार सीधे उत्पादक मंडियों से खपत वाली मंडियों में होने लगा है, बीच में वितरक मंडियों में माल कम जा रहा है, इसलिए दिल्ली में बेपड़ते का व्यापार हो रहा है। इधर स्नेक्स कंपनियां स्टॉक कम कर पाई है, इसलिए जैसे ही आगे ग्राहकी निकलेगी, इसमें 150/200 रुपए प्रति किलो की तेजी आ जाएगी। पिछले कुछ दिनों से ग्राहकी का समर्थन नहीं मिलने से छोटे स्टॉकिस्ट अपना माल औने-पौने भाव में काट चुके हैं, बाजार उत्पादक मंडियों में ऊपर के भाव से 40/50 रुपए प्रति किलो गिरने के बाद अब ठहर गए हैं तथा बढ़िया माल मांगने पर पूर्णिया दरभंगा गुलाब बाग काढ़ागोला गेराबाड़ी मालदा किसी भी मंडी में ज्यादा नहीं मिल रहा है, वहां के कारोबारी घटाकर बिकवाल नहीं है।

दिसावरी मंडियों के दैनिक भाव

(भाव 17.02.26)

पानीपत

कॉटनयार्न (5 किग्रा): हैंकयार्न: 2/4 नं. 470/480, 2/6 नं. 480/490, 2/10 नं. 600/640, 2/20 नं. 860/930, कोन यार्न: 2/4 नं. 480/510, 2/6 नं. 480/540, 2/10 नं. 600/620, 2/20 नं. 860/920

जींद

जीएसटी अतिरिक्त: गेहूं 2650/2700, आटा (प्रति 44 किलो) 1320/1340, मैदा 1430/1430, देशी घी (उपभोक्ता पैक) 530/630, देशी घी (टीन/15 किलो) 9000/9400, वनस्पति घी (टीन) 1920/2280, सोया रिफाइंड (टीन) 2150/2250, चीनी 4400/4450, चीनी-एल 4425/4475, बिनौला 4400/4800, खल बिनौला 4100/4200, सरसों 6650/6700, खल सरसों 2600/2650, सरसों तेल 14300/14400

चरखी दादरी

जीएसटी अतिरिक्त: सरसों 6550/6650, सरसों खल 2500/2550, सरसों तेल 14000/14100, बिनौला 4300/5100, ग्वार 5150/5200, गेहूं 2500/2550, बाजरा 1800/1850, नरमा 6000/7100, चीनी: एस 4325/4375, एम 4375/4425, वनस्पति घी 2000/2200, देशी घी (एक लीटर/जार) 540/620

खन्ना

जीएसटी अतिरिक्त (प्रति क्विं.): राइसब्रान (खाद्य)(प्रति प्वाइंट)185, राइसब्रान (अखाद्य) 183, खल सरसों 2800, डीओसी: राइसब्रान बैच सफेद 1400, लाल ×, कंटीन्यूअस 1400, सरसों (टन) 21500, सूरजमुखी (टन) 25500, अनाज: गेहूं 2600/2625, आटा (50 किलो)1440, मैदा 1540, चोकर (45 किग्रा) 1125, चोकर (30 किग्रा) 740, मक्की बिहार 2075/2125

लुधियाना

दाल-दलहन: राजमां चित्रा 8800/11200, अरहर दाल 11200/12500, उड़द साबुत 10000/12000, उड़द धोया 11600/12300, छिलका 11200/12600, दाल मसूर 6800/8200, चनादाल 6700/7000, एग्रो प्योर बेसन (35 किग्रा.)2625, काबली चना 6500/10400, मूंग साबुत 8800/10600, मूंग धोया 9300/11000, चावल : डीबी सेला 8000/8100, शरबती स्टीम 6100/6300,चावल 1121 सेला 8100/8200, लालकिला 14300।

जयपुर मंडी के दैनिक भाव

(भाव 17.02.26)

दाल (जीएसटी अतिरिक्त): मूंग मोगर 8800/9600, मोटा 9300/10400, उड़द मोगर 10000/11000, मोटा 11300/11500, चौला मोगर 7300/7400, मोठ मोगर 7000/7200, मूंग दाल छिलका देशी 9500/11000, मलका 7000/7700, अरहर 10300/12000, मटर दाल 4500/4600, चना दाल मीडियम 6500/6550, बोल्ड 6700/6800, दलहन: उड़द साबुत देशी 7900/8600, मटर सफेद 4200/4300, मोठ साबुत 5100/5200, काबली चना 6800/8500, चना (डिली.) 5700/5720, मूंग 6400/7000, राजमा शर्मिली 8500/9550, राजमां चित्रा 9500/11000, किराना: हल्दी निजामाबाद ×, सांगली 15800/16000, हल्दी राजापुरी 16300/16800, लालमिर्च 21500/26000, कालीमिर्च (किलो) 770/820, धनिया 10000/12500, जीरा 22200/30500, अजवायन 15000/16300, सौंफ 15000/17500, मेथी 6200/6300, मेथी मशीन क्लीन 6400/6500, इमली 5300/5400, गोला टिपटूर 40000/42000, अनाज: चावल डीबी 7000/7400, गेहूं (मिल) 2700/2725, मक्की 2050/2100, बाजरा 2050/2080, जौ 2175/2200, ग्वार लूज 5300/5350, ज्वार कैटलफीड 2300/2350, ज्वार बेस्ट क्वालिटी 2900/3000, तेल-तिलहन: सरसों (मिल पहुंच) 6800/6850, सरसों एक्सपेलर निवाई 13800, कोल्हू कच्ची घानी टोंक 14000, राइसब्रान डिऑयल्ड कंटीन्यूअस 13400, डीओसी (टन): सरसों जयपुर 21300, कोटा 21000,अलवर 20800।

ये भाव एनएनएस द्वारा उपलब्ध कराए गए हैं। इनमें परिवर्तन संभव है

राजस्थान की मण्डियां

17.02.26 4.00 pm

मण्डी/कमोडिटी	आवक (टन में)	मूल्य (रु./ क्विंटल) न्यूनतम	अधिकतम
बाजरा			
Bandikui APMC	50	1750	2150
Bhusawar Bair APMC	37.3	1750	1850
Kama APMC	30	1800	1865
Kishangarh Renwal APMC	37.9	1850	1900
Lalsot APMC	13.5	1850	2170
Mandawari APMC	28	1870	2480
Udaipur (Grain) APMC	0.3	2230	2230
जौ			
Udaipur (Grain) APMC	0.3	2350	2350
मक्का			
Kapasan APMC	6.6	1600	1700
Udaipur (Grain) APMC	9	1660	1660
गेहूं			
Bandikui APMC	1.5	2400	2500
Kama APMC	2	2535	2535
Kekri APMC	3.5	2110	2490
Lalsot APMC	24.8	2255	2486
Mandawari APMC	74.5	2326	2461
Udaipur (Grain) APMC	8.7	2430	2430
महुआ			
Udaipur (Grain) APMC	12.1	2410	2410
सेव			
Ajmer(F&V) APMC	14.4	5000	8000
Alwar APMC	0.5	10000	18000
Kota (F&V) APMC	16	10000	10000
केला			
Ajmer(F&V) APMC	30.8	2000	2500
Alwar APMC	26.7	1900	3000
Kota (F&V) APMC	5.8	1650	1650
चीकू			
Ajmer(F&V) APMC	0.4	3500	4500
Kota (F&V) APMC	15.6	2250	2250
अंगूर			
Ajmer(F&V) APMC	20.5	4500	6000
Alwar APMC	17.8	9000	14000
Kota (F&V) APMC	23.3	7000	7000
अमरूद			
Ajmer(F&V) APMC	2.6	2500	4000
खरबूजा			
Ajmer(F&V) APMC	3	1500	2000
किन्नू			
Ajmer(F&V) APMC	12.9	2500	3500
Kota (F&V) APMC	8	3750	3750
आम			
Ajmer(F&V) APMC	0.5	5000	7000
मौसमी			
Alwar APMC	4.4	2600	3600
पपीता			
Ajmer(F&V) APMC	18	1500	2100
Alwar APMC	36.5	2000	2800
Kota (F&V) APMC	34	1600	1600
अनानास			
Ajmer(F&V) APMC	1	4500	6500
Alwar APMC	0.6	5700	7800
अनार			
Ajmer(F&V) APMC	4.2	5000	10000
Alwar APMC	3	9000	13000
Kota (F&V) APMC	13.8	6000	6000
तरबूज			
Ajmer(F&V) APMC	1.6	1400	2400
सरसों			
Bandikui APMC	200	4500	6550
Bilara APMC	40.4	5000	6000
Gulabpura APMC	30.5	5100	6000
Kama APMC	1.5	6580	6580
Kekri APMC	140.1	5020	6580
Lalsot APMC	153.6	5401	6675
Mandawari APMC	3.5	4800	4800
तिल			
Bandikui APMC	0.1	7000	7000
Lalsot APMC	0.3	8600	8600
गुड़			
Udaipur (Grain) APMC	25.2	4420	4420
शक्कर			
Udaipur (Grain) APMC	81.5	4230	4230
चना			
Bandikui APMC	0.5	4900	5150
Kekri APMC	1.8	4800	5310
Kishangarh Renwal APMC	2	5150	5200
उड़द			
Kekri APMC	18	4810	8210
लोबिया			
Surajgarh APMC	3.5	5465	5465
मूंग			
Bilara APMC	0.4	6500	7000
Jayal APMC	2.5	6000	7400
Kekri APMC	20.2	5010	7210
ग्वार सीड			
Jayal APMC	1.25	4800	5100
Kishangarh Renwal APMC	23	5200	5300
चना			
Lalsot APMC	1.1	5100	5100
Mandawari APMC	237.5	5376	6772
लाल मिर्च			
Udaipur (Grain) APMC	6.8	11100	11100
जीरा			
Bilara APMC	0.9	20000	22000
अदरक			
Kota (F&V) APMC	17.6	5000	5000
सौंफ			
Bilara APMC	2.5	7150	19800
चूकंदर			
Ajmer(F&V) APMC	0.2	800	1600
Jalore APMC	0.1	2000	2500
Jodhpur (F&V) APMC	0.7	1000	2000
भिंडी			
Ajmer(F&V) APMC	2.7	3000	6000
Alwar APMC	0.5	4000	6000
Chomu (F&V) APMC	0.5	5000	7000
Jalore APMC	0.225	4500	5000
Jodhpur (F&V) APMC	7	2000	4500
करेला			
Jalore APMC	0.1	2500	3000
Jodhpur (F&V) APMC	3	3500	4000
लोकी			
Chomu (F&V) APMC	2.4	1400	2000
Jalore APMC	0.375	800	1000
Jodhpur (F&V) APMC	7	1000	2000
बैंगन			
Ajmer(F&V) APMC	2.3	800	1500
Chomu (F&V) APMC	2.3	1600	2000
Jalore APMC	0.1	800	1200
Jodhpur (F&V) APMC	7	1000	2000
पत्तागोभी			
Ajmer(F&V) APMC	2.8	500	1000
Chomu (F&V) APMC	23	600	1000
Jalore APMC	0.935	800	1000
Jodhpur (F&V) APMC	12.5	500	1000
Kota (F&V) APMC	19.6	500	500
शिमला मिर्च			
Ajmer(F&V) APMC	1.1	1600	3200
Jalore APMC	0.2	2500	3000
Jodhpur (F&V) APMC	5	2000	3000
गाजर			
Ajmer(F&V) APMC	19.9	800	2000
Jodhpur (F&V) APMC	9	500	1000
Kota (F&V) APMC	21.1	750	750
फूलगोभी			
Ajmer(F&V) APMC	4.5	500	1200
Chomu (F&V) APMC	14.2	1600	2400
Jalore APMC	0.425	1200	1500
Jodhpur (F&V) APMC	111.2	1000	2200
Kota (F&V) APMC	13.2	1000	1000
सोयाबीन			
Ajmer(F&V) APMC	1.2	3000	7000
Jalore APMC	0.15	3500	4000
धनिया			
Jalore APMC	0.1	1000	1400
खीरा			
Ajmer(F&V) APMC	5.3	700	2300
Alwar APMC	4.3	2100	3200
Chomu (F&V) APMC	14.2	2400	3000
Jalore APMC	0.15	1000	1200
Jodhpur (F&V) APMC	9.5	500	2000
Kota (F&V) APMC	14.2	1600	1600
Sikar APMC	16.2	1800	2400
Sujangarh APMC	0.3	2000	2200
लहसुन			
Ajmer(F&V) APMC	7.9	4500	9000
Bhadara APMC	0.1	11000	11000
Dablirathan APMC	0.01	5000	5000
अदरक			
Ajmer(F&V) APMC	4.5	3500	6500
Chomu (F&V) APMC	3.4	5000	6000
Jalore APMC	0.25	4500	5000
Jodhpur (F&V) APMC	18	4000	5000
हरी मिर्च			
Ajmer(F&V) APMC	16.7	1500	3500
Alwar APMC	2.9	4000	6000
Chomu (F&V) APMC	10.2	3800	4400
Jalore APMC	0.35	2500	3000
Jodhpur (F&V) APMC	49	3000	5000
Kota (F&V) APMC	16.2	4250	4250
ग्वार			
Bilara APMC	6.2	5600	5800
Lalsot APMC	0.2	4890	4890
निंबू			
Ajmer(F&V) APMC	5.6	1800	3600
Chomu (F&V) APMC	0.3	3400	4000
Jalore APMC	0.265	1500	1800
Jodhpur (F&V) APMC	3	2000	3000
ककड़ी			
Jodhpur (F&V) APMC	5.5	500	2500
पोदिना			
Jodhpur (F&V) APMC	20	1500	2500
प्याज			
Ajmer(F&V) APMC	33.6	700	1500
Alwar APMC	26.8	1600	2200
Bayana APMC	1.3	1200	1200
Bhadara APMC	1.6	1400	1500
Bhilwara APMC	19.6	1200	2000
Chomu (F&V) APMC	8	1000	2000
Churu APMC	3	1200	1300
Dablirathan APMC	0.1	1500	2000
Goluwala APMC	0.285	1400	1800
Nawalgarh APMC	1.2	1320	1320
Rajsamand APMC	6.7	1400	1800
Rawatsar APMC	0.6	1500	1500
Sikar APMC	65.2	500	1200
Sujangarh APMC	0.5	1000	1200
हरा प्याज			
Jodhpur (F&V) APMC	5	500	1500
हरा मटर			
Ajmer(F&V) APMC	12.1	1600	2200
Jodhpur (F&V) APMC	18.5	1500	2000
आलू			
Ajmer(F&V) APMC	50.5	700	1100
Bayana APMC	3.5	600	600
Bhadara APMC	3.5	600	700
Bhilwara APMC	41.7	700	1000
Chomu (F&V) APMC	40	400	800
Churu APMC	6	700	800
Dablirathan APMC	0.3	900	1000

दलहन (प्रति क्विंटल)

(जयपुर)

मूंग हरी दाल	9700
चना दाल	7200
मसूर दाल	7500
अरहर दाल	13000
मूंग मोगर	10400
उड़द मोगर	11500
चोला मोगर	7500
मोठ मोगर	7800
मसूर मल्का	7000

सूखा मेवा Per Kg.

(जयपुर)

काजू प्रेश	1000-1200
किशमिश	400-600
बादाम (अमेरिकन)	700-800
अंजीर	1000-1300
पिस्ता (रोस्टेड)	900-1200
अखरोट साबुत	400-600
बादाम मामरा	1800-3000
मुन्नक्का	500-600
तरबूज मगज	300-400
खुरमानी	300-400
केसर	(कमल) 200/- (बेबी) 280/- प्रति ग्राम

स्रोत : देहली ट्रेडिंग कंपनी, जयपुर

टू-व्हीलर ने लगा दिया हाई ग्रोथ का गियर

जयपुर@ऑटो डेस्क

रिपोर्ट कहती हैं कि ग्लोबल मार्केट में रॉयल एनफील्ड ने हार्ले डेविडसन को पछाड़ दिया है। टीवीएस और बजाज का तो जबाव ही नहीं।

क्रिसिल रेटिंग्स का लेटेस्ट डेटा कहता है कि भारत की टू-व्हीलर इंडस्ट्री वित्त वर्ष 2027 में एक रफ्तार रिकवरी के रास्ते पर आगे बढ़ रहा है। इस दौरान डॉमेस्टिक और एक्सपोर्ट मिलाकर कुल सेल्स में 7-9 परसेंट की ग्रोथ होने की संभावना है और इंडिया इंक की कुल टू-व्हीलर सेल्स 2.9 करोड़ यूनिट्स के लेवल तक पहुंच सकती है। रिपोर्ट के अनुसार अगले वित्त वर्ष में डॉमेस्टिक और एक्सपोर्ट दोनों मार्केट्स में टू-व्हीलर सेल्स में हाई डिमांड के कारण ग्रोथ होगी। टू-व्हीलर की कुल सेल्स में लगभग 80 परसेंट शेयर डॉमेस्टिक मार्केट का है।

रिपोर्ट के अनुसार वित्त वर्ष 2026 की पहली छमाही में कमजोर कंज्यूमर सेंटिमेंट के कारण सेल्स में सुस्त ग्रोथ हो रही थी। एक ओर प्रीमियम सैगमेंट तेजी से बढ़ रहा था वहीं इंडस्ट्री का ब्रेड एंड बटर वाला एंट्री सैगमेंट स्लोडाउन में फंसा हुआ था। लेकिन सितंबर में हुई जीएसटी रेट्स में हुई बड़ी कटौती के बाद टू-व्हीलर की प्राइस में 7-8 परसेंट की कमी आई है जिससे डिमांड में बहुत तेज बाउंस बैक दर्ज किया जा रहा है। साथ ही बढ़िया खरीफ फसल और फार्म इनकम में लगातार हो रही बढ़ोतरी के रूरल इकोनॉमी में सुधार हो रहा है जिसका फायदा टू-व्हीलर इंडस्ट्री को भी हो रहा है। शहरी कंजम्पशन में रिवाइवल और सस्ते फाइनेंस के कारण रिकवरी को मजबूत आधार मिल रहा है।

क्रिसिल रेटिंग्स के सीनियर डायरेक्टर अनुज सेठी के अनुसार वित्त वर्ष 2027 में टू-व्हीलर की डॉमेस्टिक सेल्स में 6-8 परसेंट ग्रोथ की संभावना है। चालू वित्त वर्ष में भी दूसरी छमाही में तेज रिकवरी के कारण पूरे वर्ष की सेल्स ग्रोथ इसी के आसपास रहेगी। डॉमेस्टिक टू-व्हीलर सेल्स में मोटरसाइकल का शेयर 60 परसेंट है और इसकी सेल्स में 5-8 परसेंट की ग्रोथ हो सकती है जबकि स्कूटर (इलेक्ट्रिक सहित) में डबल डिजिट ग्रोथ होने की उम्मीद है। अर्बन मार्केट, वर्कफोर्स में महिलाओं की बढ़ती भागीदारी और लास्ट माइल कनेक्टिविटी की जरूरतें स्कूटर की डिमांड को हवा दे रही है जिससे स्कूटर सेल्स ग्रोथ के मामले में कुल टू-व्हीलर इंडस्ट्री से भी तेज ग्रोथ कर रहे हैं।

125 सीसी तक की एंट्री-लेवल मोटरसाइकल्स 73 परसेंट शेयर के साथ बाजार पर हावी हैं, लेकिन 150-350 सीसी मॉडल की डिमांड वित्त वर्ष 2025 के 23 परसेंट से बढ़कर इस वित्त वर्ष में 25 परसेंट हो गई है। 500 सीसी से अधिक की मोटरसाइकल्स, जिन्हें इंडिया-यूएस ट्रेड डील के तहत कम टैरिफ का फायदा मिलने वाला है का कुल सेल्स में 1 परसेंट से भी कम शेयर है। क्रिसिल का अनुमान है कि वित्त वर्ष 2026 में एक्सपोर्ट 21-23 परसेंट और वित्त वर्ष 2027 में इसमें 13-18 परसेंट के बीच ग्रोथ होगी। एक्सपोर्ट सेल्स के लिए लैटिन अमेरिका, अफ्रीका और साउथ एशिया सबसे बड़े ग्रोथ ड्राइवर हैं।

वित्त वर्ष 2027 में भारत का टू-व्हीलर मार्केट 2.9 करोड़ के लेवल को कर जाएगा पार, एक्सपोर्ट और प्रीमियम प्रोडक्ट होंगे ग्रोथ ड्राइवर

India Two-Wheeler Sales

Financial Year	Domestic Sales	Exports	Total (Domestic + Exports)
2019–20	17,416,432	3,519,405	20,935,837
2020–21	15,120,783	3,282,786	18,403,569
2021–22	13,570,008	4,443,131	18,013,139
2022–23	15,862,711	3,652,122	19,514,833
2023–24	17,974,365	3,458,416	21,432,781
2024–25	19,607,332	4,198,403	23,805,735
2025–26 (Apr–Jan)	17858440	4259393	22117833

मारुति ई-विटारा 11 लाख से शुरू...

मारुति सुजुकी ने भारत में अपनी पहली इलेक्ट्रिक एसयूवी ई विटारा को 10.99 लाख रुपये (बैटरी रेंटल मॉडल) की एंट्री प्राइस पर लॉन्च किया है। कंपनी ने बैटरी-एज-ए-सर्विस (बीएएएस या बैटरी रेंटल स्कीम) के तहत बैटरी ईएमआई 3.99 प्रति किलोमीटर तय की है। ग्राहक 21 हजार की शुरुआती राशि देकर ई विटारा की बुकिंग कर सकते हैं। यह बुकिंग नेक्सा शोरूम्स या नेक्सा वेबसाइट के माध्यम से की जा सकती है। कंपनी इसे नेक्सा नेटवर्क के जरिए बेचेगी। कंपनी के अनुसार, ओनरशिप पैकेज में 8 साल की बैटरी वारंटी, 3+5 साल की वेहीकल वारंटी, 50 हजार रुपये का फ्री होम चार्जर और उसकी इंस्टॉलेशन, और एक वर्ष तक फ्री चार्जिंग सुविधा है। मारुति सुजुकी तीन वर्ष के बाद गाड़ी को 60 परसेंट वेल्यू पर अश्योर्ड बाईबैक भी दे रही है।

ऑटो ब्रीफ

टाटा को मिला महिन्द्रा से भी बड़ा इंडोनेशिया से जैकपॉट ऑर्डर

जयपुर@ऑटो डेस्क। अभी पिछले सप्ताह ही महिन्द्रा एंड महिन्द्रा को इंडोनेशिया से 35 हजार वेहीकल्स का ऑर्डर मिला था। लेकिन टाटा मोटर्स ने इससे भी दोगुना ऑर्डर इंडोनेशिया से हासिल किया है। टाटा मोटर्स ने अपनी पूर्ण स्वामित्व वाली सहायक कंपनी पीटी टाटा मोटर्स डिस्ट्रीब्यूसी इंडोनेशिया के माध्यम से इंडोनेशिया सरकार से 70 हजार कमर्शियल वेहीकल्स की सप्लाई का ऑर्डर हासिल किया है। यह आसियान मार्केट में टाटा मोटर्स का अब तक का सबसे बड़ा ऑर्डर है। इस समझौते के तहत टाटा मोटर्स योद्धा पिक-अप और अल्ट्रा टी.7 ट्रक की 35,000-35,000 यूनिट्स की आपूर्ति करेगी। इन वाहनों को इंडोनेशिया की सरकारी स्वामित्व वाली कंपनी पीटी अग्रिनास पांगन नुसंतारा को सौंपा जाएगा, जहां इनका उपयोग कृषि लॉजिस्टिक्स और ग्रामीण परिवहन के लिए किया जाएगा। कंपनी ने कहा कि इन गाड़ियों की सप्लाई चरणबद्ध तरीके से की जाएगी। पीटी टाटा मोटर्स डिस्ट्रीब्यूसी इंडोनेशिया देश में टाटा मोटर्स की डिस्ट्रीब्यूशन और ऑपरेशंस शाखा के रूप में कार्य करती है। योद्धा पिक-अप को लास्ट-माइल और ग्रामीण मोबिलिटी जरूरतों के लिए पोजिशन किया गया है, जबकि अल्ट्रा टी.7 हल्के और इंटरमीडिएट कमर्शियल ट्रांसपोर्ट की आवश्यकताओं को पूरा करता है। दूसरी ओर सीवी दिग्गज अशोक लेलैंड ने इंडोनेशिया के पीटी पिंडाड के साथ इलेक्ट्रिक बसों और डिफेंस वेहीकल्स को मिलकर डवलप करने के लिए समझौता किया है। यह साझेदारी अशोक लेलैंड की कमर्शियल ईवी प्लेटफार्म और डिफेंस वेहीकल्स में विशेषज्ञता को पीटी पिंडाड की इंजीनियरिंग क्षमताओं और लोकल मैन्युफैक्चरिंग इकोसिस्टम के साथ जोड़ेगी।

वाकई टल गया जेएसडब्ल्यू का ईवी प्रोजेक्ट?

जयपुर@ऑटो डेस्क। सज्जन जिंदल के जेएसडब्ल्यू समूह की इकाई जेएसडब्ल्यू मोटर्स ने चेतावनी दी है कि यदि चीन से कंपोनेंट इंपोर्ट करने के लिए लाइसेंस प्रक्रिया को तेज नहीं किया गया, तो उसकी पहली कार की लॉन्चिंग में देरी हो सकती है। जेएसडब्ल्यू मोटर्स अपने ऑटोमोबाइल वेंचर लगभग 3 बिलियन डॉलर का निवेश कर रही है और महाराष्ट्र में हाइब्रिड तथा इलेक्ट्रिक वाहन बनाने की योजना पर काम कर रही है। कंपनी शुरुआत में इंपोर्टेड कंपोनेंट्स का उपयोग करेगी, और इसके साथ-साथ लोकल सप्लाई चेन विकसित की जाएगी। जेएसडब्ल्यू समूह इस वर्ष की दूसरी छमाही में अपनी पहली कार लॉन्च करने की तैयारी में है। हालांकि, भारत के गुणवत्ता नियंत्रण नियम इस प्रक्रिया में बाधा बन रहे हैं। इन नियमों के तहत विदेशी सप्लायरों को भारत में सर्टिफिकेशन लेना होता है। जेएसडब्ल्यू ने दिसंबर को उद्योग मंत्रालय को लिखे पत्र में आग्रह किया कि चीनी सप्लायर—जो सेफ्टी ग्लास, विंडशील्ड और सनरूफ जैसे पार्ट्स बनाते हैं, के लिए अप्रूवल का फास्ट्रेक किया जाए। कंपनी ने कहा कि कुछ जरूरी कंपोनेंट्स भारतीय ऑटोमोटिव सप्लायरों के पास ऑफ-द-शेल्फ (रेडी डिलिवरी) उपलब्ध नहीं हैं, इसलिए उन्हें इंपोर्ट करना अनिवार्य है। भारत ने 2020 में कमजोर क्वॉलिटी वाले इंपोर्टेड विशेषकर चीनी कंपोनेंट्स पर रोकने के लिए गुणवत्ता नियंत्रण नियम (क्वॉलिटी कंट्रोल ऑर्डक) लागू किए थे। लेकिन विदेशी कंपनियों का कहना है कि प्रमाणन प्रक्रिया में कई महीने लग सकते हैं और इससे लागत बढ़ती है।

वैरायटी

Top 100 Arms And Military Services Companies in The World, 2024

Rank (2024)	Rank (2023)	Company (c)	Country (d)	Arms revenues (millions of US$) (2024)	Arms revenues (millions of US$) (2023)
35	36	KBR	United States	4680	4230
36	32	Naval Group	France	4660	4550
37	-	EDGE Group	United Arab Emirates	4660	. .
38	28	CSGC	China	4580	5130
39	37	Babcock International Group	United Kingdom	4570	3970
40	45	Dassault Aviation Group	France	4290	3220
41	38	United Shipbuilding Corp.	Russia	4110	3900
42	43	KNDS	Trans-European	4110	3510
43	40	Science Applications International Corp.	United States	3890	3870
44	42	Hindustan Aeronautics	India	3810	3710
45	44	V2X	United States	3760	3410
46	81	Czechoslovak Group	Czechia	3630	1270
47	52	ASELSAN	Türkiye	3470	2440
48	48	Textron	United States	3290	2940
49	51	TransDigm Group	United States	3180	2570
50	46	NCSIST	Taiwan	3110	3220
51	60	PGZ	Poland	3040	2060
52	57	JSC Ukrainian Defense Industry	Ukraine	3010	2210
53	49	Fincantieri	Italy	2990	2820
54	50	Parker-Hannifin Corp.	United States	2740	2600
55	61	Kawasaki Heavy Industries	Japan	2650	2060
56	47	Bechtel Corp.	United States	2640	2970
57	56	ST Engineering	Singapore	2620	2230
58	64	Bharat Electronics	India	2470	1940
59	55	Serco Group	United Kingdom	2420	2280
60	73	LIG Nex1	South Korea	2400	1770
61	63	ThyssenKrupp	Germany	2290	1990
62	70	Hensoldt	Germany	2240	1850
63	72	Parsons Corp.	United States	2220	1840
64	68	Fujitsu	Japan	2190	1850
65	75	Turkish Aerospace Industries	Türkiye	2160	1700
66	62	Oshkosh Corp.	United States	2160	2000

आईपीएल की अपील को लग रहे चार चांद

नफा नुकसान रिसर्च

इंडियन प्रीमियर लीग (आईपीएल) दुनिया की सबसे ज्यादा वेल्यूएशन वाली क्रिकेट लीग है। इसमें ज्यादातर इंवेस्टमेंट बॉलीवुड स्टार्स और बिजनस ग्रुप्स का रहा है लेकिन आईपीएल के मनी मिंटिंग मशीन (नोट छापने की मशीन) साबित होने और भारी भरकर ग्लोबल ऑडियंस के कारण अब इसमें ग्लोबल प्राइवेट इक्विटी फर्म दांव लगा रही हैं। अमेरिकी इंवेस्टमेंट बैंक हूलिहन लोकी के अनुसार आईपीएल का वेल्यूएशन पिछले वर्ष रिकॉर्ड 18.5 बिलियन डॉलर करीब 1.5 लाख करोड़ रुपये था।

इसके उलट अमेरिका की नेशनल फुटबॉल लीग का वेल्यूएशन 227 बिलियन डॉलर और नेशनल बास्केटबॉल एसोसिएशन का 165 बिलियन डॉलर है। लेकिन पर मैच वेल्यू (प्रति मैच मूल्य) के आधार पर आईपीएल एनएफएल के बाद दुनिया की दूसरी ज्यादा वेल्यूएशन वाली स्पोर्ट्स लीग है। रिपोर्ट्स कहती हैं कि केकेआर और ब्लैकस्टोन रॉयल चैलेंजर्स बेंगलुरु में हिस्सा खरीदने पर विचार कर रहे हैं। केकेआर राजस्थान रॉयल्स में भी हिस्सा खरीदने में इच्छुक है। स्विट्जरलैंड की प्राइवेट इक्विटी फर्म पार्टनर्स ग्रुप भी इंवेस्टमेंट का मौका तलाश रही है। यूरोपीय प्राइवेट इक्विटी फर्म सीवीसी कैपिटल पार्टनर्स ने गुजरात टाइटन्स में अपनी बहुमत हिस्सेदारी बेचकर सिर्फ 4 साल में 350 परसेंट रिटर्न कमाया था। इस डील के लिए गुजरात टाइटन्स का वेल्यूएशन 90 करोड़ डॉलर यानी करीब 800 करोड़ रुपये था। सीवीसी कैपिटल पार्टनर्स को मिले बंपर प्रोफिट के बाद से आईपीएल टीम्स में प्राइवेट इंवेस्टमेंट के लिए रुचि बढ़ रही है। पिछले वर्ष आईपीएल को डिजिटल और टीवी प्लेटफॉर्म पर 119 करोड़ लोगों ने देखा था। वेल्यूएशन में भले ही आईपीएल पीछे हो लेकिन दर्शक संख्या के लिहाज से एनएफएल से भी आगे है। 2022 की नीलामी में ब्रॉडकास्ट राइट्स डील दोगुनी होकर 6 बिलियन डॉलर में हुई थी। बीसीसीआई मीडिया राइट्स और स्पॉन्सरशिप रेवेन्यू को एक सेंट्रल पूल में रखता है, जिसका आधा हिस्सा सभी टीमों में बराबर बांटा जाता है। रेवेन्यू शेयरिंग का यह मॉडल एनबीए की तुलना में कहीं अधिक आकर्षक है। इस मॉडल के तहत हर आईपीएल टीम्स को बोर्ड के पूल से साल में लगभग 5.5 करोड़ डॉलर मिलते हैं।

पंजाब किंग्स के को-ओनर और मोहित बर्मन (प्रीति जिंटा भी को-ओनर हैं) के अनुसार टीम की स्पॉन्सरशिप इनकम हर साल 30 परसेंट बढ़ी है। 2024 में रिलायंस इंडस्ट्रीज और द वॉल्ट डिज्नी कंपनी ने जियोहॉटस्टार प्लेटफॉर्म के तहत 2027 तक आईपीएल के स्ट्रीमिंग और टीवी ब्रॉडकास्ट राइट्स 6.2 बिलियन डॉलर में खरीदे थे। हालांकि साउथ अफ्रीका, यूएई और ऑस्ट्रेलिया में नई लीग बनने से क्रिकेट कैलेंडर में भीड़ बढ़ रही है। साथ ही, 2027 की ब्रॉडकास्ट नीलामी में डिज्नी-रिलायंस विलय के कारण कंपीटिशन कम होगा तो कमाई घटने का नुकसान टीम्स को भी होने की आशंका है।

2024 में एनएफएल ने टीम्स में प्राइवेट इक्विटी इंवेस्टमेंट अनुमति दी, जबकि एनबीए के नियम बहुत सख्त है। आईपीएल में ऐसी कोई बंदिश नहीं है यानी प्राइवेट इक्विटी के लिए यहां खेलने का मौका है।

एनेलिस्ट कहते हैं कि 2022 के बाद कम-से-कम पांच आईपीएल टीमों की आय डबल हो चुकी है। शाहरुख खान की कोलकाता नाइट राइडर्स ने 2023-24 में 7.68 करोड़ डॉलर का रेवेन्यू कमाया जो 2022-23 के मुकाबले 119 परसेंट ज्यादा है। केकेआर का नेट प्रोफिट 2023-24 में 1.94 करोड़ डॉलर हो रहा।

IPL Teams Revenue

Team	2022 ($ Million)	Latest Revenues ($ Million)
Mumbai Indians	34.00	73.00
Royal Challengers Bangalore	32.00	56.00
Chennai Super Kings	38.00	72.00
Kolkata Knight Riders	35.00	77.00
Punjab Kings	31.00	73.00

डांसिंग रोबोट...

चीन के सालाना सीसीटीवी स्प्रिंग फेस्टिवल गाला में चार ह्यूमेनॉइड रोबोट स्टार्टअप यूनिट्री रोबोटिक्स, गैल्बॉट, नोएटिक्स और मैजिकलेब में अपने प्रोडक्ट्स से सुर्खियां बंटोर लीं। अमेरिका के सुपरबाउल जैसे इस गाला में ह्यूमेनॉइड रोबोट्स ने मार्शल आर्ट परफॉर्म किया जिसमें एक दर्जन से ज्यादा यूनिट्री ह्यूमेनॉइड रोबोट्स ने तलवार, डंडे और नंचाकू लहराते हुए बाल (इंसान) कलाकारों के साथ दमदार वॉर गेम दिखाया। इसमें ह्यूमेनॉइड रोबोट्स ने चीन की इंकन बॉक्सिंग शैली की डगमगाती चाल और गुलाटी मारकर भी दिखाई। चार नोएटिक्स रोबोट्स ने मानव कलाकारों के साथ कॉमेडी नाटक में भाग लिया और मैजिकलेब के रोबोट्स ने वी आर मेड इन चाइना गीत पर असली कलाकारों के साथ डांस किया। पिछले वर्ष के गाला में 16 फुल साइज यूनिट्री ह्यूमेनॉइड रोबोट्स ने रुमाल घुमाते हुए असली कलाकारों के साथ ग्रुप डांस कर महफिल लूट ली थी। रिसर्च फर्म ओमडिया के अनुसार, पिछले साल दुनिया में 13 हजार ह्यूमेनॉइड रोबोट्स के शिपमेंट हुए थे जिनमें से 90 परसेंट चाइनीज थे। मॉर्गन स्टेनली के अनुसार 2026 में चीन में ह्यूमेनॉइड रोबोट की सेल्स डबल होकर 28 हजार यूनिट से अधिक हो सकती है।

NEW DELHI, WEDNESDAY, FEBRUARY 18, 2026

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बैंक ऑफ़ बड़ौदा Bank of Baroda

Branch – ROSARB, East Delhi
[Address- 8718, First Floor, DB Gupta Marg, Ramnagar, Paharganj, New Delhi 110055, e-mail - SAREDL@bankofbaroda.co.in

ANNEXURE-A

[Abridged Sale Notice for publication in News Papers for Auction conducted on e-Bkray portal]

Sale Notice for Sale of Immovable Properties "APPENDIX- IV-A [See proviso to Rule 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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.

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

Sr. No.	Name & address of Borrower/s / Guarantor/ Mortgagors	Give short description of the immovable property with known encumbrances, if any (Mortgaged by Bank of Baroda)	Total Dues	Date of e-Auction / Time of E-auction - Start Time to End Time	1. Reserve Price 2. Earnest Money Deposit (EMD)– Rs 3. Bid Increase Amount-Rs.	Status of Possession (Constructive /Physical)	Property Inspection date & Time.
1	**M/s A K overseas Prop. Mr. Akhilesh Kumar (Borrower), Mr. Akhilesh Kumar (Borrower) Prop. of M/s A K overseas, Pushpa Tyagi (Guarantor), Atul Tyagi (Guarantor) and Sachin Tyagi (Guarantor) All having registered** Address at S-567, First Floor, School block, Shakarpur, Delhi 110092	All part and parcel of Commercial Space No-5, First Floor, (Without Roof Right), Plot No-160, having covered area measuring 32.60 Sq. Mtr. Along with undivided proportionate share in the land in commercial complex Known as WSM HAAT Village Arthala, Pargana Loni, tehsil District Ghaziabad GT Road Ghaziabad U.P.- 201007 **belongs to Mrs. Pushpa Tyagi, Mr. Atul Tyagi and Mr. Sachin Tyagi.**	**Rs. 1,43,20,422.41/-** (Rs. One Crore Forty Three Lakhs Twenty Thousand Four Hundred Twenty Two and Forty One Paisa Only) **as on 13.12.2025 plus legal charges**	**10.03.2026 at From 02.00 PM to 06.00 PM**	Reserve Price-Rs.55,00,000/- EMD Rs.5,50,000/- and Increase amount Rs. 50,000/-	**Property is under Symbolic Possession and Bank will hand over the property symbolically to auction purchaser**	**09.03.2026** 10.00 AM to 2.00 PM

For detailed terms and conditions of sale, please refer/visit to the website link **https://www.bankofbaroda.in/e-auction.htm and https://baanknet.com.**
Also, prospective bidders may contact the Authorised officer **Mr. Saroj Kumar, Mobile-7043249474.**

Date :17-02-2026, Place : New Delhi — **Authorised Officer (Bank of Baroda)**

केनरा बैंक Canara Bank — सिंडिकेट Syndicate

BRANCH: BULANDSHAHR
Email: cb2154@canarabank.com

Subject: Notice for exercising the right of redemption under Section 13 (8) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act").

The undersigned being the Authorized Officer of Canara Bank, **Bulandshahr Branch (2154)** (hereinafter referred to as "the secured creditor"), appointed under the Act do hereby issue this notice, under Section 13(8) of the Act read with Rule 8(6) of the SARFAESI Rules, to you all as under:

As you all are aware that the secured creditor had issued the Demand Notices, under Section 13(2) of the Act, on **29.11.2025,** to the Borrower **Jagdamba Traders,** Plot No. 155, Ward No. 02, Vasant Vihar Nagar Avas Vikas Yojna No. 2, Bulandshahr U.P. 203001, **Partner: Sachin Kumar** S/o Virendra Pal Sharma, EWS 271 Awas Vikas 2 Bulandshahr U.P. 203001, **Partner: Nitin Kaushik** S/o Ram Kishan Sharma, H.No. 236 / 2, Rama Enclave Near Virat Farm House Bulandshahr UP 203001., **Guarantor/ Surety: Shashi Sharma** W/o Virendra Pal Sharma, Village and Post Utraoli, Tehsil Bulandshahr U.P. 203001 the mortgagor and the guarantors (above mentioned names), demanding to pay an amount of **Rs. 23,47,069.71 (Rupees Twenty Three Lakhs Forty Seven Thousand Sixty Nine and paisa Seventy One only)** and interest stated thereon within 60 days from the date of receipt of the said notices.

Since, the Borrowers / Firm, the mortgagors and the Guarantor (above mentioned names) having failed to repay the amount mentioned in the above said demand notices, the Authorized Officer under Section 13(4) of the Act had taken symbolic/Physical possession of the secured assets described in the **Possession Notice dated 16.02.2026.** Further, the said symbolic/ Physical possession notice was duly published in **Jansatta And Financial Express newspapers on 17.02.2026.**

To comply with the provision of SARFAESI Act, 2002 read with Rule 8(6) of SARFAESI Rules, you all are hereby given a last and final opportunity to redeem and reclaim the secured assets, which are in possession of the secured creditor, within 30 days from the receipt of this notice, by discharging the liability of **Rs. 24,23,200.96 (Rupees Twenty Four Lakhs Twenty Three Thousand Two Hundred and paisa Ninety Six only) as on 17.02.2026,** plus subsequent interest, costs and expenses in full, failing which the sale notice under the Act will be published in the newspaper specifying one of the following modes mentioned below, to sell the secured assets:

(I). By obtaining quotations from the persons dealing with similar secured assets or otherwise interested in buying assets; or (ii). By inviting tenders from the public; or (iii). By holding public auction including through e-auction mode; or (iv). By private treaty.

As per Section 13(8) of the Act, you are entitled to redeem the secured Assets at any time before the date of publication of sale notice in Newspapers, failing which your Right to redeem the mortgaged property as per Section 13(8) of the Act shall stand extinguished.

This is without prejudice to any other rights available to the secured creditor under the subject Act/ or any other law in force.

Redemption Notice Date: 17.02.2026 — **Authorized Officer, Canara Bank**

पंजाब नैशनल बैंक punjab national bank
.....भरोसे का प्रतीक ...the name you can BANK upon!
(A GOVERNMENT OF INDIA UNDERTAKING)

BRANCH - G. T. ROAD, GHAZIABAD SOL-082910 IFSC CODE-PUNB082910
EMAIL-b082910@pnb.co.in IFSC CODE- PUNB0082910

POSSESSION NOTICE
(Under Section-13(4) of Securitization Act, 2002 read with rule 8 of Security Interest & Enforcement Rules 2002 (for Immovable Property/Assets)

Whereas, the undersigned being the Authorized Officer of the Punjab National Bank, Branch G.T. Road, Ghaziabad, under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the said Act") and in exercise of powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 16.09.2025 under Section 13(2) of the said Act, calling upon the borrowers **(1) Mr. Mange Ram Saini S/o Sh. Bidhu Singh Saini, (2) Sh. Naresh Saini S/o Sh. Mange Ram Saini, and (3) Sh. Gaurav Saini S/o Sh. Mange Ram Saini,** in respect of Housing Loan A/c No. 08296011002146, to repay the amount mentioned therein, as detailed below:

S. No.	Account Number	Facility	Limit (in Rs.)	Balance OUtstanding as on NPA (30.09.2014)	Total Outstanding as on 31-01-2026
1.	0829601002146	Housing Loan	₹ 13,50,000.00	₹ 8,82,519.00	₹ 17,33,167.00+further interest & charges
			GRAND TOTAL	₹ 8,82,519.00	₹ 17,33,167.00+further interest & charges

GRAND TOTAL:
₹17,33,167.00 (Rupees Seventeen Lakh Thirty-Three Thousand One Hundred Sixty-Seven Only) + further interest & charges

Due to non-payment of instalments / interest / principal, the above loan account was classified as Non-Performing Asset **(NPA) on 31-12-2016** as per RBI guidelines. The amount due and payable to the Bank as on 31-01-2026 is ₹17,33,167.00, together with further interest, costs, charges and expenses till the date of full realization.

The borrower / guarantor / mortgagor has failed to discharge his liability within the period specified in the aforesaid Demand Notice. Therefore, notice is hereby given to the borrower and the public in general that the undersigned has taken SYMBOLIC POSSESSION of the property described hereunder, in exercise of powers conferred under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, on this **13th day of Feb, 2026.**

The borrower's / mortgagor's / guarantor's attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of the time available to redeem the secured asset.

DESCRIPTION OF SECURED ASSET

Primary Security: Housing Loan Account of Mr. Mange Ram Saini
Equitable Mortgage (EM) of Immovable Property:Residential House Old No. 199 / New No. 221-B, 133.33 sq. yards i.e. 111.47 sq. mtrs. situated at Malliwara, Ghaziabad,
standing in the name of Mr. Mange Ram Saini.

Date:13.02.2026 Place: Ghaziabad — **Authorized Officer, Punjab National Bank**

पंजाब नैशनल बैंक punjab national bank
.....भरोसे का प्रतीक ...the name you can BANK upon!
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EMAIL-b082910@pnb.co.in IFSC CODE- PUNB0082910

POSSESSION NOTICE
(Under Section-13(4) of Securitization Act, 2002 read with rule 8 of Security Interest & Enforcement Rules 2002 (for Immovable Property/Assets)

Whereas, the undersigned being the Authorized Officer of the Punjab National Bank, Branch G.T. Road, Ghaziabad, under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the said Act") and in exercise of powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 19.11.2025 under Section 13(2) of the said Act, calling upon the borrower **Mr. Harendra S/o Sh. Mahaveer and the guarantor Sh. Sanjay Sharma S/o Sh. Jagpal Sharma** in respect of Housing Loan A/c No. 08296011001682, to repay the amount mentioned therein, as detailed below:

S. No.	Account Number	Facility	Limit (in Rs.)	Balance OUtstanding as on NPA (30.09.2014)	Total Outstanding as on 31-01-2026
1.	08296011001682	Housing Loan	₹ 3,00,000/-	₹ 3,13,223/-	₹ 11,63,685.00+further interest & charges
			GRAND TOTAL	₹ 3,13,223/-	₹ 11,63,685.00+further interest & charges

GRAND TOTAL:₹11,63,685.00 (Rupees Eleven Lakh Sixty-Three Thousand Six Hundred Eighty-Five Only) + further interest & charges

Due to non-payment of instalments / interest / principal, the above loan account was classified as Non-Performing Asset **(NPA) on 30-09-2014** as per RBI guidelines. The amount due and payable to the Bank as on 31-01-2026 is ₹11,63,685.00, together with further interest, costs, charges and expenses till the date of full realization.

The borrower / guarantor / mortgagor has failed to discharge his liability within the period specified in the aforesaid Demand Notice. Therefore, notice is hereby given to the borrower and the public in general that the undersigned has taken **SYMBOLIC POSSESSION** of the property described hereunder, in exercise of powers conferred under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, on this **13th day of Feb, 2026.**

The borrower / guarantor / mortgagor in particular and the public in general are hereby cautioned not to deal with the property mentioned hereunder, and any dealings with the said property shall be subject to the charge of Punjab National Bank, Branch G.T. Road, Ghaziabad, for an amount of **₹11,63,685.00** + further interest and charges.

The borrower's / mortgagor's / guarantor's attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of the time available to redeem the secured asset.

DESCRIPTION OF SECURED ASSET

Primary Security: Housing Loan Account of Mr. Harendra
Equitable Mortgage (EM) of Immovable Property:
Leasehold Residential House No. E-12B, Second Floor, Block-E (EWS),
Area 23.119 Sq. Mtrs, situated at Govindpuram, Ghaziabad, standing in the name of Mr. Harendra.

Date:13.02.2026 Place: Ghaziabad — **Authorized Officer, Punjab National Bank**

J&K Bank

Jammu & Kashmir Bank Limited
Cluster Office (Lucknow)
Ameen Complex, Akbari Gate, Lucknow - 03
Email: cluluck@jkbmail.com

POSSESSION NOTICE

Notice under Section 13 (4) of the SARFAESI ACT, 2002 read with Rule 8 (1) of the Security (Enforcement) Interest Rules, 2002

1.Whereas the Authorized Officer of the Jammu & Kashmir Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and in exercise of powers conferred under section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated **23-06-2025** thereby calling upon the Borrowers viz Ms. Aram Fatima W/o Ghulam Haider R/o 339/185, Trivieni Gunj Naubasta, Lucknow-226003 to repay an amount of **Rs. 22,50,773.27 P (Rupees Twenty Two Lacs Fifty Thousand Seven Hundred Seventy Three and Paisa Twenty Seven Only)** being the balance outstanding as on **31-05-2025** in the account of the Borrower, within 60 days from the date of the said notice together with the future interest and other charges thereon.

The said borrower having failed to repay the said amount, notice is hereby given to the said borrower in particular and the public in general that the undersigned being Authorized Officer of the J&K Bank Ltd. has taken possession of the mortgage property described herein below, in exercise of the powers conferred on me under section 13 (4) of the said Act read with Rule 8 of the said Rules, on this the **16th day of February of the year 2026.**

The said borrower in particular and public in general are hereby cautioned against dealing with the said property in any manner whatsoever and any dealing with the said property will be subject to charge of the J&K Bank Limited for the amount in aggregating to Rs **22,40,833.73 (Rupees Twenty Two Lacs Forty Thousand Eight Hundred Thirty Three and paisa Seventy Three Only)** together with future interest thereon from 01.10.2025 and other charges incurred or to be incurred.

The borrowers attention is invited to provisions of Sub-section (8) of section 13 of the Act, in respect of the time available, to redeem the secured assets.

Description of the Immovable Property

1. Equitable Mortgage of a Plot 12 and 13 part of Khasra no. 131 Minjumla measuring 92.936 sq. mtr. situated at Madhopur Ward-Kanhaiya Madhopur Lucknow 226003

Date : 16.02.2026
Place : Lucknow

Ashok Kumar
Authorized Officer

Registered office Corporate Headquarters M.A.Road, Srinagar 190001 Kashmir, India T +91 (0)194 2481 930-35 F +91 (0)194 248 1928
CIN: L65110JK1938SGC000048 E info@jkbmail.com W www.jkbank.net

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बैंक ऑफ़ बड़ौदा Bank of Baroda

Bank of Baroda, Parwana Road, Near Bal Bharti Public School, Pitampura,New Delhi - 110034, Ph: 8130999125, 011-27023243

CORRIGENDUM

With reference to advertisement Sale Notice for Movable Property published in this newspaper on 13-02-2026, the general public is hereby informed that the property in **Borrower: Mrs. Richa Talwar in the Last date and time of submission of Bid.** date should be read as **02.03.2026/04:00** pm instead of **17.02.2026/11:00 am**
Rest will remain unchanged.

Authorized Officer, Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda

Branch – N.I.T Chowk, Faridabad Crown Plaza, 1&2 Chowk, Tikona Park, NIT, Faridabad, Haryana-121001
trdnit@bankofbaroda.com

Sale Notice For Sale Of Immovable Properties
"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged/charged of the Secured Creditor, possession of which has been taken by Authorised officer of Bank of Baroda, Secured Creditor, will be sold on **"AS IS WHERE IS", AT IS WHAT IS", and "WHATEVER THERE IS"** basis for recovery of dues in below mentioned account/s.

The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below-

Sr. No.	Name & address of Borrower/s/Guarantor/s/ Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues as on 03.07.2025	Date & Time of e-Auction	1.Reserve Price 2.Earnest Money Deposit (EMD) Amount 3.Bid Increase Amount	Status of Possession	Property Inspection date & Time
1.	**M/s Satnam Engineers** Plot No 20, Gali No 2E, Saroorpur Industrial Area, NIT Faridabad - 121005 Email Id - satnam_engineers@rediffmail.com Mob No. 9811579727 Borrower & Proprietor Address: **Harjeet Singh** H.No 5N, 15A, NH 5, NIT, Faridabad – 121001 Guarantor Address: **Paramjit Singh** H.No 5N, 15A, NH 5, NIT Faridabad – 121001	All that part and parcel of the property consisting TARKA NO 8, FORMING PART OF PLOT NO 64 AREA ADMEASURING 205.3 SQ YARDS SITUATED AT INDUSTRIAL AREA, PIYALI CHOWK, NIT, HARYANA 121001. Bounded: North :- Property no 64/7, South:- Property no 64/9, East :- 18' wide Road, West : Other Property	Rs. 96,11,359/- (Ninety Six Lacs Eleven Thousands Three Hundred Fifty Nine Rupees Only) Inclusive of Interest up to 30.06.2025 + Unapplied Interest from 01.07.2025	05-03-2026 ---------- 02:00 PM To 06:00 PM	**Reserve Price:** Rs. 15000000/- ---------- **EMD Amount:** Rs.1500000/- ---------- **Bid Increase :** Rs.100000/-	Symbolic	Date: 25-02-2026 To 03-03-2026 Time: 10:00 AM To 04:00 PM

For detailed terms and conditions of sale, please refer/visit to the website link https://www.bankofbaroda.bank.in/e-auction and online auction portal **Baanknet.com.** Also, prospective bidders may contact the Authorised officer at Contact No. 0129-2426868/2412971/9958840445.

Date: - 13-02-2026
Place: - Faridabad

Authorised officer, Bank of Baroda

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FINANCIAL EXPRESS

यूनियन बैंक ऑफ इंडिया Union Bank of India

FARIDABAD SEC 21 C (28461) Branch,
FARIDABAD SEC 21 C (28461), Faridabad, FARIDABAD, HARYANA, 121001
Email ID: UBIN0828467@unionbankofindia.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable/Moveable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the constructive/ physical possession of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on **"As is where is", "As is what is"** and **"Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

S. No.	Branch name and address	Union Bank of India, Faridabad NIT Branch, Contact: +91 7567966995	Amount due:
1.	Name of the Borrower & Guarantor/s	**Yogesh Srivastva (borrower) S/o Puran Lal Srivastav** R/o H. No:1697 Sec 55 Faridabad Haryana 121004 **Lajwanti Srivastava (co-borrower)** R/o H No 1697 Near Police Chowki Sec 55 Ballabgarh Faridabad Haryana 121004	**Rs. 16,04,622.22/-** (Sixteen lakhs Four Thousand Six Hundred Twenty Two Rupees and Twenty Two Paise) as per the demand notice dated 24.07.2025 + interest and other expense

Property Description: All that piece and parcel of Industrial Property having G+1 Storied Building, measuring 134.55 Sq. Yds. situated at Plot No.492, Sector 58, Urban Estate, Teh & Distt Faridabad. North:- Plot No. 491, South:- Plot No. 493, East:- Road, West:- Plot No. 475 OWNED BY Mr. Yogesh Srivastava S/O Puranlal R/O H. NO:1697 SEC 55 FARIDABAD HARYANA 121004

Date & Time of E-Auction: 27.03.2026 from 12:00 PM to 05:00 PM (with 10 minutes unlimited auto extensions)E-auction website- **www.baanknet.com.**

Reserve price : Rs. 50,06,500/- (Fifty Lakh Six Thousand Five Hundred only) **Earnest money to be deposited –** 10% of the Reserve Price mentioned above. **Bid Increment Value- Rs.50,000/-** (Rs. Fifty Thousand Only).

***Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be the minimum bid amount to participate in bidding process**

TERMS & CONDITIONS:

1. The e-Auction is being held on **"AS IS WHERE IS" and "AS IS WHAT IS BASIS".**
2. The successful bidder shall at the end of the auction pay 25% of the bid amount which shall be inclusive of the bid amount immediately on the sale being knocked down in his favor and the balance within 15 days from the date of sale confirmation. Payment is to be made by RTGS/NEFT to the account of– Authorized officer, on or before **27.03.2026** on default in such payment the property shall be resold and the defaulting purchaser shall not have any claim whatsoever and the amount already paid shall be forfeited.
3. Any statutory and other dues payable either accrued or arisen already shall be borne by the purchaser of the property.
4. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. Property can be inspected from 10:30 AM to 5:00 PM after consultation with Authorized Officer.
5. "In the event of failure of the successful bidder to tender 25% of the sale price then and there, the EMD deposited by him shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically"
6. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact **https://baanknet.com** The intending bidders / purchasers required to register through **https://baanknet.com** by using their mobile number and valid email-id. They are further required to upload KYC documents and Bank Details.
7. For Registration related queries e-mail to **support.BAANKNET@psballiance.com**
8. For EMD payment/refund related queries e-mail to **support.BAANKNET@psballiance.com**
9. For Registration and Login and Bidding Rules visit **https://baanknet.com and https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx** and Click "Buyer Guide for Login and Registration"
10. For any property related query may contact the Branch Head.
11. As per the Income Tax Rule, TDS @ rate of 1% of Auction Price is payable by the successful auction purchaser.

(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO https://baanknet.com, www.unionbankofindia.bank.in)

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT 2002

The borrower / guarantor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-auction failing which the property will be auctioned / sold and balance dues if any will be recovered with interest and cost.

DATE: 17.02.2026, PLACE: Faridabad — **AUTHORISED OFFICER, UNION BANK OF INDIA**

केनरा बैंक Canara Bank — सिंडिकेट Syndicate

CANARA BANK ARMB- I
KAROL BAGH, NEW DELHI-110005

E-AUCTION SALE NOTICE

SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described movable/ immovable property mortgaged/hypothecated charged to the Secured Creditor, the **possession** of which has been taken by the Authorised Officer of the **Canara Bank,** will be sold on **"As is where is" and "Whatever there is basis"** on below mentioned dates through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002. For detailed terms and conditions of the sale please refer the link "E-Auction" provided in **provider (M/s PSB Alliance (Baanknet.com), (Contact No. 8291220220, Email: support.BAANKNET@psballiance.com)** or Canara Bank's website **www.canarabank.com,** EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of **https://baanknet.com** portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.

Name and Address Borrower/ Guarantor	Brief Description of Immovable Property	Total Liabilities (Rs.) / Reserve Price (Rs.) / EMD (Rs.) / Increment Amount (Rs.)	Date & Time of Auction / EMD Date / Date of Visit / Contact Person Name
1. Smt. Beena (Borrower cum Mortgager) W/o Sh. Prem Kumar R/o 16/15 MCD Flats Model Town, Sector – 1 Rohini North West Delhi - 110085 Also at: Smt. Beena (Borrower cum Mortgager) W/o Sh Prem Kumar R/o FF-3, First Floor Plot No – D- 24, Block – D Ganga Vihar, Vill – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102 **2. Ms. Savita (Borrower)** D/o Sh Prem Kumar R/o 16/15 MCD Flats Model Town, Sector – 1 Rohini North West Delhi - 110085 Also at: Ms. Savita (Borrower) D/o Sh Prem Kumar R/o FF-3, First Floor Plot No – D- 24, Block – D Ganga Vihar, Vill – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102 **3. Mr. Jhunna Mishra (Guarantor)** S/o Sh. Baleshwar Mishra R/o 19 Third Floor Pandit Chowk Mandawali Fazalpur Shakarpur East Delhi - 110092 Also at: Mr. Jhunna Mishra (Guarantor) S/o Sh. Baleshwar Mishra R/o D 24 Ganga Vihar, Village – Sadullabad Pargana – Loni Dist- Ghaziabad - 201102	Residential Flat No. FF-3, First Floor, Plot No – D-24, Block – D, Ganga Vihar, Village Sadullabad, Pargana – Loni, Tehsil & Dist – Ghaziabad. Boundaries: On the East By: Plot No D-25. On the West By: Other part of the plot. On the North By: Road 30 Ft wide. On the SOUTH By: Rest Land. **(This property is in physical possession of the Bank)**	**Rs. 39,45,920.24 as on 30.11.2025** / **Rs. 11,50,000/-** / **Rs. 1,15,000/-** / **Rs. 10,000/-**	**06.03.2026 between 11:30 AM TO 12:30 PM (With unlimited extensions of 5 minutes duration each)** / **05.03.2026** / **27.02.2026**

SHRI ANCHU CHACKO (CM) - 9560062365, and/or
PRATYUSH KUMAR (9945145589)

Date : 16.02.2026
Place : Delhi

For Canara Bank
Authorised Officer

NEW DELHI, WEDNESDAY, FEBRUARY 18, 2026

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FINANCIAL EXPRESS

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SENSEX: 83,450.96 ▲ 173.81 NIFTY: 25,725.40 ▲ 42.65 NIKKEI 225: 56,566.49 ▼ 239.92 HANG SENG: 26,705.94 ▲ 138.82 ₹/$: 90.69 ▼ 0.03 ₹/€: 107.42 ▼ 0.13 BRENT: $67.60 ▼ $1.05 GOLD: ₹1,51,525 ▼ ₹2,257

TIE-UP LOOKS TO UPGRADE ENTERPRISE OPERATING MODELS

Infy, Anthropic join forces to build custom AI agents

POULOMI CHATTERJEE
Bengaluru, February 17

IT GIANT INFOSYS on Tuesday announced a strategic collaboration with artificial intelligence (AI) firm Anthropic to build and deliver advanced AI solutions to enterprises across industries, including telecom, financial services, manufacturing and software development. Shares of the IT major closed nearly 2% higher on the BSE after the announcement.

The latest tie-up comes days after the stocks of domestic IT services firms took a beating on investor concerns over AI tools disrupting their traditional business models. The sell-off was partly triggered by the release of an AI tool by Anthropic.

The collaboration will start with telecom, with a dedicated Anthropic Center of Excellence being launched to build and deploy specialised AI agents.

Continued on Page 9

»INSIDE«
RESET OPPORTUNITY FOR FIRMS: NILEKANI PAGE 6

Govt expects $200 bn in AI investments

Visitors attending the India AI Impact Summit 2026, at Bharat Mandapam in New Delhi on Tuesday. India is hoping to attract $200-billion investments in data centres in the next few years, Union Minister Ashwini Vaishnaw said on Tuesday

■ DETAILED REPORTS ON PAGES 6 & 7

Adani plans $100-bn AI data centres

FE BUREAU
Mumbai, February 17

ADANI GROUP ON Tuesday announced a $100-billion investment to build renewable energy-powered, artificial intelligence-ready data centres by 2035, a move aimed at positioning India as a global AI hub.

The investment--one of the world's largest integrated energy compute commitments--is expected to catalyse an additional $150 billion across server manufacturing, sovereign cloud platforms, electrical infrastructure and related industries over the next decade, the group said in a statement. Together, this could create a $250-billion AI infrastructure ecosystem in India, it added.

"The world is entering an Intelligence Revolution more profound than any previous Industrial Revolution," Chairman Gautam Adani said.

Continued on Page 9

New homework for babus: Meet the bots & file a two-page note

FE BUREAU
New Delhi, February 17

THE GOVERNMENT HAS discovered the future. And it comes with a two-page note. The cabinet secretariat has issued an office memorandum directing senior officers across ministries to step out of their files and into the future at the India AI Impact Summit.

According to the memorandum dated February 16, every officer of the rank of deputy secretary and above must attend the summit, walk the exhibition floors, sit through presentations, inspect demos, and absorb the buzzwords — machine learning, generative AI, predictive analytics, digital twins, and whatever else the future throws up between coffee breaks.

But this is not a sightseeing tour of shiny dashboards and humanoid robots. The directive makes it clear: look closely, think harder.

Continued on Page 9

From defence to tech, India & France give ties a boost

- H125 helicopter final assembly line inaugurated

VALLABH OZARKAR & SHUBHAJIT ROY
Mumbai, New Delhi, Feb 17

INDIA AND FRANCE elevated their bilateral ties to a Special Global Strategic Partnership following talks in Mumbai on Tuesday between Prime Minister Narendra Modi and French President Emmanuel Macron. With the meeting resulting in 21 key outcomes in areas ranging from defence to critical minerals and tech, advanced materials to health & skilling, Modi said "this tie-up will provide stability and progress" in "this era of unpredictable global dynamics".

Continued on Page 9

Prime Minister Narendra Modi and French President Emmanuel Macron during a joint press meet, in Mumbai on Tuesday ANI

EPFO to meet on March 2

THE EMPLOYEES' PROVIDENT Fund Organisation (EPFO) is holding a crucial meeting on March 2 to finalise the interest rate on EPF deposits for the financial year 2025-26, reports **fe Bureau.** ■ PAGE 2

Ola shares hit new low

SHARES OF OLA Electric slumped to a record low of ₹27.36 on the NSE on Tuesday, sliding over 11% in the past two sessions after weak third-quarter results, reports **Narayanan V.** ■ PAGE 8

Maruti e Vitara to cost ₹10.99L

MARUTI SUZUKI UNVEILED the introductory pricing for the e VITARA, which will be available at ₹10.99 lakh under a battery-as-a-service model, with battery usage charged separately, reports **Nitin Kumar.** ■ PAGE 12

IN THE NEWS

ECONOMY PAGE 3

PANEL MAY PITCH FOR SWEEPING BANKING REFORMS

THE CENTRE MAY set up the proposed high-level panel on banking for Viksit Bharat by the first quarter of FY27, with broad terms of reference aimed at undertaking comprehensive reforms, reports **Prasanta Sahu**.

Tarique Rahman sworn in as new Bangladesh PM

BNP LEADER TARIQUE Rahman was on Tuesday sworn in as the new PM of Bangladesh, after the country saw 18 months of political uncertainties, reports **PTI.** ■ PAGE 9

Oil firms' refinery margins may cool to $6-8 per barrel

SAURAV ANAND
New Delhi, February 17

AFTER THREE YEARS of blockbuster margins fuelled by ultra-cheap Russian crude, the country's refining sector is moving into a new — and tougher — earnings cycle. Gross refining margins (GRMs), which touched record highs during the peak of geopolitical supply disruptions, are now expected to cool and stabilise at $6-8 per barrel, marking a clear shift from windfall gains to structurally sustainable profitability.

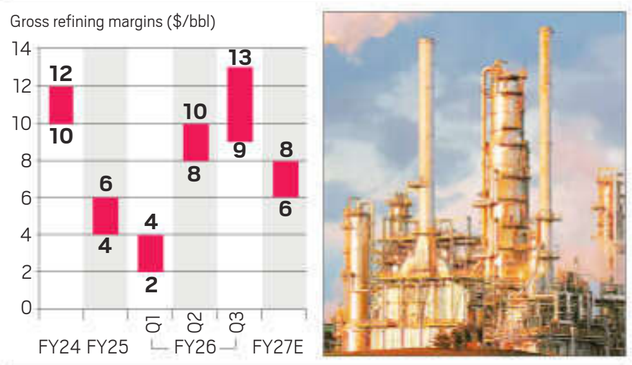
At its peak in FY24, Russian oil made up nearly 36% of India's crude import basket, flooding refineries with barrels discounted by $8-10 per barrel to Brent and propelling GRMs to a historic $10-12 per barrel.

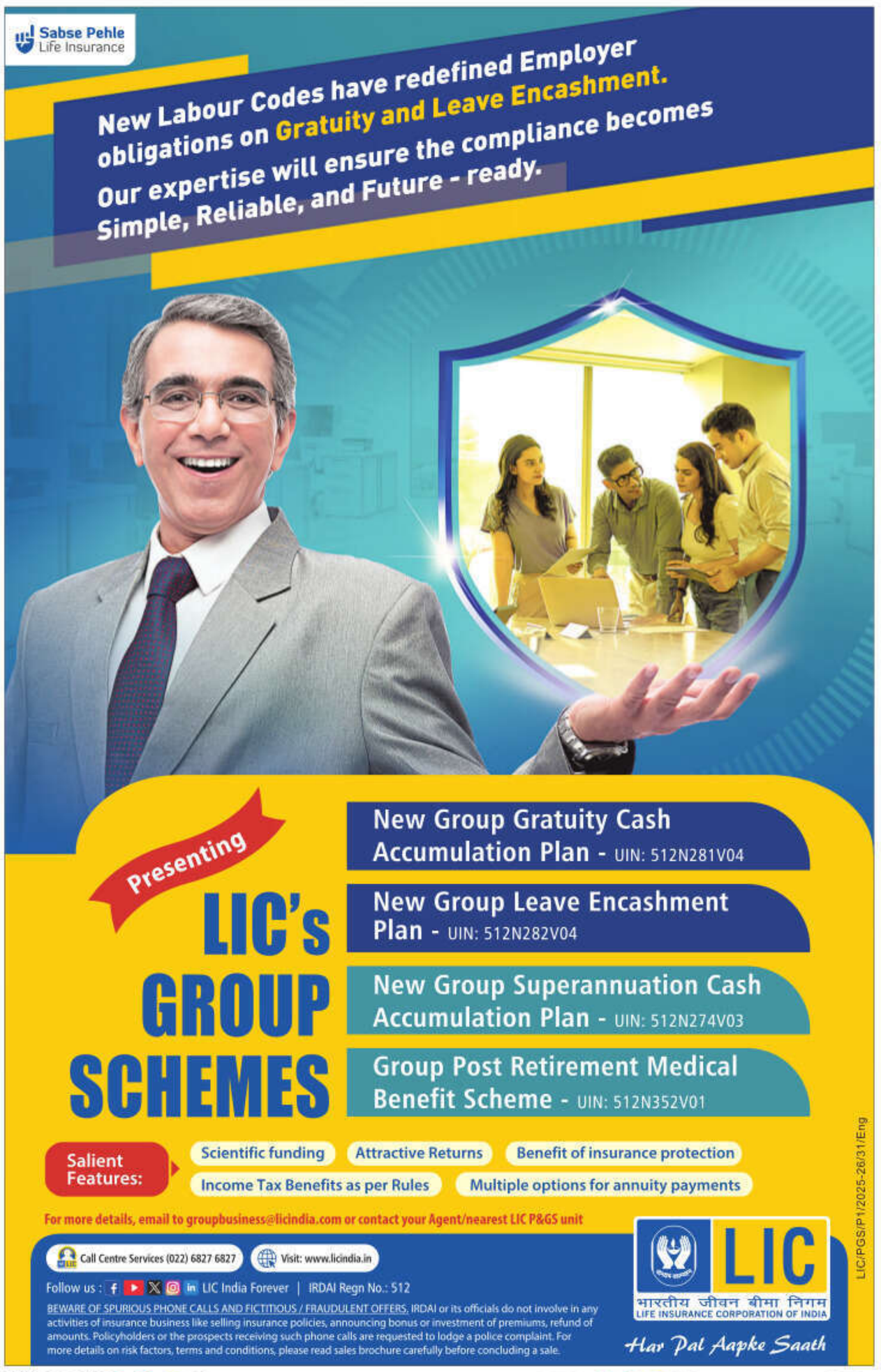
Backing the outlook, CareEdge Ratings said the sector's performance is currently being powered by "the dual engines of high GRMs and healthy marketing margins", but this equation is changing as global crude dynamics realign.

"As we transition into FY27, the narrative is likely to shift from high GRMs to moderate but sustainable GRMs," said Hardik Shah, director at CareEdge Ratings, adding that margins are expected to moderate "due to global supply pressures and realignments in crude oil sourcing," before settling at "$6-8 per barrel, which is accretive to the historical average".

Continued on Page 13

GOING WITH THE FLOW





Legacy firms work in tandem with D2C startups as consumer preferences shift

Old meets new in FMCG as brands chase growth

VIVEAT SUSAN PINTO
Mumbai, February 17

BLACK SWAN EVENTS don't just disrupt markets—they rearrange power equations. For India's FMCG sector, Covid was that inflection point. As digital adoption surged and direct-to-consumer (D2C) brands gained traction, legacy players moved swiftly—snapping up digital-first startups to reignite growth.

While the last five years has seen at least 70-80% of FMCG acquisitions being that of D2C brands, according to estimates by Grant Thornton Bharat and Crisil, the model remains that of collaboration. Legacy firms can modernise quickly, tapping into areas such as male grooming, functional foods and personal care, while D2C startups get scale, capital and infrastructure.

PACKAGED DEAL

- Large companies now acquiring majority stakes in D2C startups
- Founders are being allowed to continue running operations

- Estimates suggest **70-80%** of FMCG acquisitions in past 5 years have been D2C-focused
- Bigger firms utilising startups' scale to accelerate distribution and profitability

As Saugata Gupta, MD & CEO, Marico, which has seven D2C brands as part of its 'string of pearls' strategy, says: "Preserving entrepreneurial independence is a critical factor in our D2C acquisition strategy. Growth cannot be engineered through ownership alone—founders must have the freedom to operate and innovate."

In the last few weeks alone, Marico has wrapped up three key acquisitions, including that of snack brand 4700BC from PVR-Inox, Vietnamese D2C skincare firm Skinetiq and digital-first wellness brand Cosmix. The company is aiming to touch ₹2,500-crore in revenue from digital-first businesses in two years from ₹1,000 crore now.

Typically, the playbook remains the same: Marico acquires majority stakes in digital-first businesses (93.2% in Zea Maize which owns 4700 BC, 75% in Skinetiq and 60% in Cosmix), while allowing the founders to run the operations for three to four years. This "partnership model", Gupta says, enables mutual learning where founders benefit from Marico's scale, capabilities and ecosystem, while Marico gains insights into agile, consumer-first digital businesses.

Continued on Page 13

Economy

WEDNESDAY, FEBRUARY 18, 2026

IN THE NEWS

JAISHANKAR SAYS REFORM EXPRESS MOVING FORWARD

INDIA IS ENGAGING with international partners more intensively from a position of strength, External Affairs Minister S Jaishankar on Tuesday said, citing recent trade deals, and asserted that the "reform express" will keep moving forward.

BHEL BAGS ₹1,200-CR POWER PLANT ORDER

BHEL ON TUESDAY said that it has received a power plant project worth ₹1,200-1,500 crore from Steel Authority of India Ltd (SAIL). The letter of acceptance received for a captive power plant, which is part of a 4.08 MTPA crude steel expansion project of SAIL's IISCO Steel Plant at Burnpur, BHEL said.

CCI approves BCCL's internal reorganisation

COMPETITION COMMISSION OF India (CCI) on Tuesday said it has approved the internal reorganisation of certain businesses of Bennett Coleman & Company (BCCL). Times Horizon (THPL) is a newly incorporated entity and does not have any business activities.

NHAI to develop bee corridors to reduce ecological stress

NHAI WILL DEVELOP bee corridors along national highways in the country to reduce ecological stress, an official statement said on Tuesday. At least three such corridors are expected to come up within the next financial year, starting April 1, the Union Ministry of Road Transport & Highways said.

Consumer helpline facilitates refunds worth ₹52 crore

THE GOVERNMENT ON Tuesday said the National Consumer Helpline (NCH) has facilitated refunds amounting to ₹52 crore across 31 sectors by addressing 79,521 consumer grievances till January. The refunds were secured at the pre-litigation stage, enabling consumers to obtain timely relief without approaching Consumer Commissions, an official statement said.

AGENCIES

NCLT TO BE SOLE ARBITER FOR DISPUTES ON DELAYED CLAIMS

IBBI draft norms aim to fix gaps in resolution process

MANU KAUSHIK
New Delhi, February 17

UPDATED NORMS

- New norms are expected to bring more transparency to how CoC approves resolution plans
- The enhanced documentation is expected to provide evidentiary support in the event of judicial scrutiny resolution plans

- Certain factors — such as expected recovery versus liquidation value, fair market value, credibility and track record of resolution applicants — must be formally recorded in the CoC's meeting
- To prevent conflicts of interest and potential promoter influence, it has been proposed excluding related-party operational creditors (RPOCs) from participating in the CoC

THE INSOLVENCY AND Bankruptcy Board of India (IBBI) has proposed a series of changes in the regulatory rules aimed at plugging gaps in insolvency costs and the treatment of delayed claims. The new proposed modifications are also expected to bring more transparency to how the committee of creditors (CoC) approves resolution plans.

Through a discussion paper, the board said that even though the commercial wisdom of the CoC remains supreme in approving resolution plans, certain factors — such as expected recovery versus liquidation value, fair market value, credibility and track record of resolution applicants — must be formally recorded in the CoC's meeting while evaluating resolution plans.

The enhanced documentation is expected to make the CoC's decision-making more transparent, and provide evidentiary support in the event of judicial scrutiny.

"The absence of consistent documentation standards and structured disclosures has often led to avoidable disputes and delays. When processes are not clearly recorded or communicated, stakeholders tend to challenge outcomes, and that uncertainty impacts timelines and value," said Vishwas Panjiar, founder of SVAS Business Advisors.

Recognising the operational challenges faced by interim resolution professionals (IRPs) in the initial phase of the insolvency process, especially before the constitution of the CoC, the discussion paper said that IRPs must incur essential costs necessary to maintain the company as a going concern, even prior to the CoC's formation. These costs must be fully disclosed to the CoC in its first meeting. Additionally, the IRP will be required to submit a 'Going Concern Assessment Report' at the first CoC meeting. This report has to include estimated income and expenditure statements, projected cash flows, working capital requirements, and an assessment of potential value erosion if operations are not continued.

The proposed regulations state that the power to adjudicate delayed claims rests exclusively with the National Company Law Tribunal (NCLT). It was found that in some cases, delayed claims that were otherwise acceptable to the RPs were not placed before the NCLT solely because these claims did not receive recommendations from the CoC. "All delayed claims categorised as acceptable by the RPs shall be placed before the Adjudicating Authority within one week of receipt of such claims — for condonation of delay and adjudication — and before the CoC only for its recommendation regarding their treatment in the resolution plan," the paper said.

To prevent conflicts of interest and potential promoter influence, particularly in cases where financial creditors are absent or all financial creditors are related parties, the discussion paper has proposed excluding related-party operational creditors (RPOCs) from participating in the CoC, even if they fall within the list of the 18 largest operational creditors.

"The proposed amendment seeks to ensure that only unrelated operational creditors participate in the decision-making process in cases where the CoC is constituted exclusively of operational creditors, thereby preserving independence, neutrality, and creditor primacy under the IBC," the paper noted.

Apr-Jan farm, processed food exports rise 3.3%

- Rice exports dip 7.5%, shipments of buffalo meat robust

SANDIP DAS
New Delhi, February 17

INDIA'S EXPORTS OF agricultural and processed food products grew a modest 3.3% year-on-year (YoY) to $20.99 billion during April–January of the current fiscal, as rice, which has the biggest share in the country's agri-products exports basket, declined due to geopolitical factors.

Exports of rice, including both basmati and non-basmati varieties, fell 7.5% on year to $9.33 billion during the April–January period of FY26. In January 2026, India — the world's largest rice exporter — shipped rice worth $1.03 billion, marking a 25% YoY decline.

"Amid geopolitical tensions between the US and Iran over the past year, India's rice exports to Iran faced disruptions, although some recovery has been observed recently," Ranjit Singh Jossan, vice president, the basmati rice millers and exporters association, Punjab, told *FE*.

Adding to the pressure, competitor Pakistan has announced duty drawbacks of 9% on basmati and 3% on non-basmati rice, giving its exporters a direct price advantage over Indian suppliers.

In contrast, shipments of buffalo meat, dairy and poultry products rose sharply during the first ten months of FY26. According to data from the Directorate General of Commercial Intelligence and Statistics, exports in this segment increased 25% YoY to $5.19 billion.

WEATHERING THE STORM

Source: DGCIS, #including items – cashew, oil meals & other cereals, excluding items - marine, tobacco, coffee & tea

India exported boneless buffalo meat worth $4.06 billion in FY25. The commodity is the second-largest export item by value in the Agricultural & Processed Food Products Export Development Authority (APEDA) basket, after basmati rice.

Officials said global demand for Indian bovine meat has strengthened due to its quality and nutritional value. India has emerged as the second-largest exporter of buffalo meat, with key destinations including Vietnam, Malaysia, Egypt, Iraq, Saudi Arabia and the UAE.

The APEDA coordinates boneless buffalo meat exports through approved integrated meat plants and these plants are inspected by importing countries.

APEDA coordinates boneless buffalo meat exports through approved integrated meat plants, which are inspected by importing countries.

Exports of fruits and vegetables during April–January of FY26 rose nearly 4% YoY to $3.09 billion. Shipments of cereal preparations increased more than 4% to $2.69 billion, while cashew exports grew over 19% to $344 million during the first ten months of the fiscal.

In FY25, India's agricultural and processed food product exports stood at $25.14 billion. Products under the APEDA basket account for about 51% of total agricultural exports, with the remainder comprising marine products, tobacco, coffee and tea.

Overall shipment of rice was 20.1 million tonne (MT) during FY25, which was valued at a record $ 12.95 billion. India shipped rice to 172 countries. India has been the biggest rice — basmati and non-basmati — exporter in the world in the last decade and it has a market share of around 35% to 40% in rice trade.

FM woos Norwegian funds to boost investments in India

FM Nirmala Sitharaman with her Norwegian counterpart Jens Stoltenberg (right) in Oslo ANI

FE BUREAU
New Delhi, February 17

WITH RISING INTEREST among European Free Trade Association (EFTA) countries, finance minister Nirmala Sitharaman has pitched Norwegian sovereign wealth and pension funds to step up investments in India, highlighting the country's expanding economic ambitions and reform momentum.

During her ongoing visit to Oslo, Sitharaman met Norway's Finance Minister Jens Stoltenberg, who said India's sustained economic growth presents significant opportunities for investment and partnership, the finance ministry said in a post on X.

The two leaders discussed cooperation in renewable energy, particularly solar power, rare earth processing, and carbon capture and storage technologies. Both sides agreed to leverage the Trade and Economic Partnership Agreement (TEPA), especially in the blue economy, green economy, and investment flows through sovereign wealth and pension funds.

Sitharaman was also scheduled to hold a roundtable with Norwegian CEOs to explore long-term capital deployment through India's National Investment and Infrastructure Fund (NIIF) and the International Financial Services Centres Authority (IFSCA), positioning India as a stable destination for patient capital.

Her participation in the 62nd Munich Security Conference (MSC) in Munich, followed by high-level engagements in Germany and Norway, reflects India's growing role in shaping global economic stability, climate governance, and multipolar cooperation.

Sitharaman highlighted India's leadership in climate justice, macroeconomic stability, and supply chain resilience, while pushing to accelerate the proposed India–EU FTA, deepen investment ties, expand digital infrastructure partnerships, and strengthen integration into global value chains.

At the Munich conference session titled "Degrees of Instability: Climate Security in a Warming World," Sitharaman said India has achieved two-thirds of its nationally determined renewable energy commitments four years ahead of schedule.

EPFO meet on March 2 to decide FY26 interest rates

THE EMPLOYEES' PROVIDENT Fund Organisation (EPFO) is holding a crucial meeting on March 2 to finalise the interest rate on Employees' Provident Fund (EPF) deposits for FY26.

The Central Board of Trustees, EPFO's highest decision-making body comprising government nominees, employer representatives, and trade union members, determines the rate based on the returns generated by EPFO's investments. The expectations are high that the EPFO may retain the interest rate at 8.25% for the third consecutive year. Political considerations are also at play. With assembly elections looming in states namely West Bengal, Tamil Nadu, Assam, Kerala, and the UT of Puducherry, the government may prioritise avoiding any reduction that could affect salaried employees' sentiment.

According to reports, the EPFO manages a massive corpus of ₹25-26 lakh crore. The EPF remains a cornerstone of retirement planning, offering tax-free, guaranteed returns that often surpass bank fixed deposits and small savings schemes.

FE BUREAU

India-US trade deal protects farmer interest: Chouhan

SANDIP DAS
New Delhi, February 17

THE INDIA–US TRADE deal was finalised after careful consideration, and the government ensured it would not harm the farming community, Agriculture Minister Shivraj Singh Chouhan said on Tuesday.

"I am speaking with full responsibility as the agriculture minister of India. In the trade agreement, we have taken complete care of the interests of Indian farmers. It has been ensured that there will be no loss for India's farming community," he said at an event in Jaipur after launching Bharat-VISTAAR (virtually integrated system to access agricultural resources), a multilingual AI tool for farmers.

"Even today, we are not self-sufficient when it comes to pulses. If something that we need comes from another country, what is the objection?" he added.

On allowing apple imports from the US, Chouhan said, "They come from countries like Turkey and Iran. If 100,000 metric tonne come from the US,

SHIVRAJ SINGH CHOUHAN,
AGRICULTURE MINISTER

It has been ensured that there will be no loss for India's farming community

after ensuring that it does not affect our farmers, what is the problem?" He said the textile industry also faces raw material shortages, noting that "when cotton production falls short, we have to import".

Several farmer groups and trade unions have criticised the India–US interim trade deal, arguing that cheaper imports of agricultural products could depress domestic prices of cotton, soybean and apples.

While protecting large parts of the agriculture sector, including dairy, India has agreed to eliminate or reduce tariffs on a range of US imports under the recently announced interim trade pact. These include animal feed made from dried distillers' grains (DDGs), red sorghum, tree nuts such as almonds, walnuts and pistachios, fresh and processed fruit including apples, soybean oil, as well as wine and spirits.

Bharat-VISTAAR to be linked to Agristack

The government will link Bharat-VISTAAR with Agristack, which involves creating digital registries across the agriculture sector, including geo-referenced village maps, crop-sown registries and a national farmers' database, said Devesh Chaturvedi, secretary, agriculture ministry.

"With the integration with Agristack which is a work in progress currently, AI tools can identify and get details about the farmers before providing advisory," Chaturvedi said.

Poll-bound Assam tables ₹62,294-cr interim budget

PRESS TRUST OF INDIA
Guwahati, February 17

PRESENTING A ₹62,294.78 crore interim budget for the FY27 fiscal ahead of the Assembly elections, Assam Finance Minister Ajanta Neog on Tuesday said major flagship schemes giving direct cash benefits will continue in the years to come.

Tabling her last budget before the state goes to polls, Neog said Assam is currently the fastest-growing state according to RBI data.

"I seek a vote on account on the demands for grants for the initial months of the financial year FY27, amounting to ₹62,29,478.30 lakh to enable the government to carry on with its normal services pending full budget," she said.

Jibon Prerana scheme will cover 48,319 fresh graduates with a monthly financial assistance of ₹2,500

Neog claimed that the flagship 'Nijut Moina' scheme resulted in an 8.2% reduction in dropout among girl students between FY24 and FY25, and an increase in gross enrollment ratio for girls by 4.2% at the secondary level and 7.5% at the senior secondary level.

"This has already established a clear and powerful mandate for expanding the Nijut Moina and Nijut Babu schemes in the years to come," she added.

Through 'Mukhya Mantrir Nijut Moina Asoni', the government has committed about ₹260 crore towards monthly financial assistance ranging from ₹1,000 to ₹2,500, supporting over 550,000 girl students, the finance minister said.

"Similarly, under Mukhya Mantrir Nijut Babu Scheme, monthly financial assistance of ₹1,000-2,000 will be provided to 47,428 boys from economically weaker families enrolled in the first year of undergraduate and postgraduate courses," she added.

Through the Chief Minister's Jibon Prerana Scheme, the government will cover 48,319 fresh graduates with a monthly financial assistance of ₹2,500, Neog said.

TN presents ₹2.55 lakh-cr interim budget

PRESS TRUST OF INDIA
Chennai, February 17

TAMIL NADU FINANCE Minister Thangam Thenarasu on Tuesday presented a ₹2.55 lakh crore interim budget for FY27 for the poll-bound state that saw ₹4,000 crore allocation for the DMK's flagship scheme of free bus travel for women.

Out of the ₹2,55,391 crore of sectoral allocations, a maximum of ₹57,039 crore was earmarked for education and ₹35,773 crore for urban development and ₹22,090 crore for the health department. Overall, ₹13,062 crore has been allocated to the transport department in the interim budget estimates.

For social security schemes, which includes Old Age and Differently Abled Pension, and a total number of 3.533 million beneficiaries made a total allocation of ₹5,463 crore.

Tamil Nadu Finance Minister Thangam Thenarasu with Chief Minister MK Stalin, before presenting the interim budget ANI

The main opposition AIADMK slammed the interim budget as "wordplay" and claimed that it "deceived" the people. Tamil Nadu BJP leader Narayanan Thirupathy termed the budget as "DMK's last deceptive self-promotion interim budget". He said it was focused entirely on criticising the BJP-led Central government, but failed to hide the failures of their so-called "Dravidian Model" governance.

In interim budget estimates FY27, the total revenue expenditure has been estimated at ₹3,93,272 crore, showcasing a growth of 3.79% over revised estimates FY26. The overall capital expenditure in the revised estimates is projected at ₹51,443 crore, as compared to ₹57,231 crore in budget estimates FY26.

In sum, the state's own revenues are estimated at ₹2,57,283 crore, which constitutes 74.67% of the total revenue receipts in the interim budget estimates FY27.

Agriculture Minister MRK Panneerselvam presented the agriculture budget and he said ₹47,248 crore was the allocation for the agriculture department. 200,000 new free electricity connections have been provided to the farmers during the past five years.

The finance minister said that in the ensuing year, the fiscal deficit as a percentage of GSDP is estimated to be 3% in the interim budget estimates FY27. The overall outstanding debt of the state is estimated to be ₹9,52,374 crore in the revised estimates FY26 as against ₹9,29,959 crore in the budget estimates FY26.

In his address, the minister also alleged that the union government appeared to leave no stone unturned to artificially precipitate a fiscal crisis in Tamil Nadu.

FDI LIMIT, CAPITAL BOOST ON RADAR

Panel seeks big reforms in banking

PRASANTA SAHU
New Delhi, February 17

THE GOVERNMENT MAY constitute the proposed High-Level Committee on Banking for Viksit Bharat by the first quarter of FY27, with broad terms of reference (ToR) aimed at undertaking comprehensive reforms in the banking sector.

Although the finer details are still being worked out, Financial Services Secretary M. Nagaraju, who is set to superannuate in May, may head the committee, sources said. Former State Bank of India chairman Dinesh Khara could be a member of the panel. Parallel to finalising the ToR, efforts are underway to identify panel members, sources said.

The panel will likely be given adequate time to deliberate and submit its recommendations, possibly by December or January following its formation, sources said.

According to officials, the proposed committee will fundamentally re-examine the banking sector. One of its key objectives will be to facilitate the creation of larger Indian banks while also strengthening financial inclusion. These deliberations come amid a broader policy ambition to revive bank consolidation after a six-year hiatus.

The goal is to build three to four large lenders, with at least two institutions aspiring to enter the global top 20 in terms of scale and strength.

The committee's likely mandates include reviewing foreign direct investment (FDI) limits in public sector banks (PSBs), potential consolidation measures, and reforms related to governance and voting rights across the banking system, including private banks.

Currently, FDI in PSBs is capped at 20%. Stakeholders have called for raising this limit to 49%, aligning it closer to private-sector norms.

Public sector banks' total assets, which stood at ₹261 lakh crore as of September 2025, are projected to double over the next five years, underscoring the scale and urgency of reform.

As credit demand grows in line with economic expansion, PSBs will require sustained access to long-term capital. Increased foreign investment is viewed as a possible avenue to meet these capital needs. However, voting rights remain a significant concern for investors.

In private banks, shareholders can exercise voting rights up to 26%, whereas in PSBs, voting power is capped at 10%, irrespective of the size of shareholding. This disparity has constrained foreign participation.

Overseas shareholding in SBI, the country's largest bank by assets, is around 11%, and it remains negligible in several smaller PSBs.

Investors are seeking a more coherent and aligned framework that harmonises FDI caps with voting rights, while acknowledging that the government would continue to hold at least 51% ownership in PSBs. In the private banking sector, demands for enhanced voting rights have persisted since the cap was last raised to 26% in 2012.

REVAMP ROADMAP

- Panel's objective will to facilitate creation of larger banks
- Goal is to build 3-4 large lenders
- Reforms related to governance, voting rights across banking system on the anvil

- Currently, FDI in PSBs is capped at 20%
- Stakeholders want to raise this limit to 49%
- In pvt banking sector, there are demands for enhanced voting rights

Maharashtra to invest ₹1.5 lakh cr in transmission lines

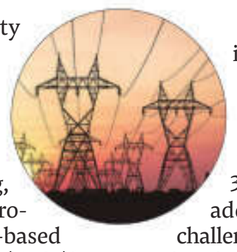
RAGHAVENDRA KAMATH
Mumbai, February 17

MAHARASHTRA STATE ELECTRICITY Transmission Company (MSETCL) will invest ₹1.5 lakh crore to set up transmission lines in next five to seven years.

"In the next six months, projects worth ₹25,000 crore to ₹30,000 crore will be on the ground," said Sanjeev Kumar, chairman and managing director at MSETCL, speaking at the Mumbai Climate Week in Mumbai on Tuesday.

He said the company already has ₹7,000 crore on its books and expects to generate another ₹3,000 crore by the end of FY26, taking its near-term investment capacity to ₹10,000 crore.

He said with a equity of 25% to 30% they can leverage the rest.



On funding, Kumar said the introduction of tariff-based competitive bidding (TBCB) has eased concerns.

"With TBCB coming in, there is no issue with funds.

"We can generate annual tariff revenue for the next 35 years," he said, adding that the key challenge lies in upgrading ageing infrastructure. More than 40% of the transmission lines are over 35 years old. MSETCL is the country's largest state transmission utility, with over 1,40,000 MVA of transmission capacity and a network spanning 52,000 ckm.

Kumar said the share of renewables in the capacity mix is expected to rise from 30% in 2023 to 60% by 2030.

In a separate panel discussion, Lokesh Chandra, Chairman and Managing Director of Maharashtra State Electricity Distribution Company Limited, said Maharashtra plans to develop 2.5 GW of round-the-clock renewable power capacity, involving investments of about ₹30,000 crore through tariff-based competitive bidding by private players.

DALMIA BHARAT REFRACTORIES LIMITED

Registered Office: Dalmiapuram, P.O. Kallakudi, Tiruchirappalli-621 651, Tamil Nadu Phone : 011-23457100, E-mail :snccil@dalmiarf.com Website: www.dalmiaocl.com, CIN: L26100TN2006PLC061254

NOTICE OF THE 02ND EXTRAORDINARY GENERAL MEETING AND E-VOTING INFORMATION

Notice is hereby given that the 02nd Extraordinary General Meeting ('**EGM**') of the members of Dalmia Bharat Refractories Limited ('**Company/ DBRL**')for the financial year 2025-26will be held on Thursday, 19th day of March, 2026 at 11:00 A.M. at the registered office of the Company situated at Dalmiapuram, P.O. Kallakudi-621 651, Distt. Tiruchirappalli, Tamil Nadu for transacting the special businesses along with the explanatory statement as stated in the Notice datedFebruary12, 2026.

In terms of the applicable provisions of the Companies Act, 2013 ('**Act**') and circulars/ notification issued by the Ministry of Corporate Affairs ('**MCA**')from time to time and pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended from time to time, the notice of the EGM along with the attendance slip and proxy form have been sent to those members whose name are recorded in the register of members/ register of beneficial owners, as on February13, 2026by electronic mode at the email address available with the Company/ Depository Participant(s). For the members who are holding shares in physical mode and whose email address are not registered with the Company, can access the said notice of EGM at the website of the Company i.e. www.dalmiaocl.com and on the website of KFIN Technologies Limited ('**KFIN/ RTA**') at https://evoting.kfintech.com our Registrar Transfer Agent and also on the websites of the stock exchanges where the shares of the Company are listed i.e. www.msei.in and www.cse-india.com

In terms of section 108 of the Companies Act, 2013 read with rule 20 of the Companies (Management and Administration) Rules, 2014 Regulation 44 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended from time to time, the Company is pleased to provide the facility of remote e-voting/Insta-Poll at the EGM to all the members to cast their vote by electronic mode through RTA of the Company on all resolutions set out in the Notice dated February 12, 2026. The details of the facility are given hereunder:

1. Date of completion of electronic dispatch of the EGM Notice: February17, 2026.
2. Date and time of commencement of remote e-voting: Sunday, March15, 2026 at 9:00 A.M. (IST)
3. Date and time of end of remote e-voting: Wednesday, March18, 2026 at 5:00 P.M. (IST)
4. The cut-off date as on which the voting of shareholders shall be reckoned: Thursday, March 12, 2026
   In case a person becomes a shareholder of the Company after the dispatch of EGM notice but on or before the cut-off date, i.e. March 12, 2026 the shareholder may write to RTA via email id i.e. einward.ris@kfintech.com or Contact No. 040-67162222, to obtain the login ID and Password.
5. Remote e-voting by electronic mode shall not be allowed beyond 5:00 P.M.IST on March 18, 2026.The shareholders who have cast their vote through the remote e-voting facility may participate in the EGM but shall not be allowed to vote again at the EGM. Shareholder who could not vote through remote e- voting may do the voting through Insta-Poll at the EGM. The shareholders whose name are recorded in the Register of Members or in the list of beneficial owners provided by depositories as on the cut-off date are only entitled to avail the facility of remote e-voting or voting at the EGM.
6. The shareholder who have casted their vote once on a resolution shall not be allowed to change it subsequently or cast the vote again.
7. The Notice of the EGM along with the procedure for remote e- voting has been sent to all the shareholders electronically and the same is also available on the website of the Company atwww.dalmiaocl.com, and on the website of RTA at https://evoting.kfintech.com.
8. Notice is also hereby given that in terms of section 91 of the Companies Act, 2013 read with its rules made there under, as amended from time to time, the Register of the Members and Share Transfer Books will remain closed from Tuesday, March 17, 2026to Thursday,March19, 2026 (both days inclusive) for the purpose of this EGM.
9. For those members whose email id is not registered with the Company, may register their email address by sending an e-mail request at the email id einward.ris@kfintech.com along with scanned copy of the signed request letter providing the email address, mobile number, self-attested PAN copy and Client Master copy in case of electronic folio and copy of share certificate in case of physical folio for the necessary updations.
10. The Company has appointed Mr. Venkatasubramanian Ramachandran, Company Secretary in Practice as the scrutinizer to scrutinize for remote e-voting process and e-voting at the EGM through Insta-Pollin a fair and transparent manner.

For any further queries/grievances connected with e-voting, you may refer Frequently Asked Question (FAQs) and e-voting User Manual for shareholders available at https://evoting.kfintech.com or contact KFin Technologies Limited, at Tel No. -1-800-309-4001 (toll free) or Ms. Soumya Sharma, Company Secretary, 4, Scindia house, Connaught Place, New Delhi-110001, Tel- 011-23457114, Email: snccil@dalmiarf.com

By Order of the Board of Directors
For Dalmia Bharat Refractories Limited
Sd/-
Soumya Sharma
Company Secretary
Membership No-A60934

Place: New Delhi
Dated: February 17, 2026

उत्तर प्रदेश सरकार के विकास की ओर बढ़ते कदम...

JOIN HANDS WITH C&DS, UP JAL NIGAM (URBAN) AND BE A PART OF OUR FAMILY !

Uttar Pradesh is emerging as India's most favoured state to grow businesses. The state is rapidly developing seamless multi model connectivity, new infrastructures, amenities, etc. and brand development through its own resources and private sector participation. C&DS is also making its contribution in the glorious & historical development of the state.

Construction & Design Services (ISO 9001:2015 certified), a subsidiary of Uttar Pradesh Jal Nigam (Urban) is an "A" Class State Executing Agency for building works in State of Uttar Pradesh (U.P.) and 25 other states as well. We are one of the major and leading executing agency in the State of U.P. and are also favoured in other states as well, having major clientele with Navodaya Vidyalaya, Kendriya Vidyalaya along with others. Our Turnover for last FY was approximately Rs 2000 Cr. and is expected to be around Rs 2250 Cr. in current FY.

Construction & Design Services, UP Jal Nigam (Urban)
Invites applications for Empanelment of
REPUTED ARCHITECTURAL FIRMS HEADED BY AN ARCHITECT & CONSULTANTS

- Super Speciality Hospitals & Medical Colleges
- Educational Institutes (University/ Degree College/Engineering College/ Polytechnic etc.)
- Multi-Purpose Sports Facility
- Tourism Development works
- Multistory Buildings (Residential & Non Residential)
- Facade Lighting/ Laser Show (Wet/ Dry) / Musical Fountain
- Heritage Infrastructure
- Museum Work
- Landscaping Work (incl. Horticulture work)
- Green Building
- RCC Drain/ Storm Water Drainage
- Sewerage, STP / ETP etc. (out of U.P.)
- **Interior Decoration Work**
- **Curation Work**
- **Public Art Work**
- **Conservation Work**

Intending firms are requested to showcase their technical and financial capabilities with past project performance (Projects for each type of category in which they intend to get themselves empanelled for)

Scope of work
Comprehensive Architectural Services from reputed Architects/ Consultants having required qualification, proven expertise, required manpower & necessary experience of related works for preparing:- Detailed architectural, structural, services drawings, estimation and interiors including drawings showing details of all utilities and services, internal & external including & incorporating all details of specifications of all special item of work.

Major Clients in Uttar Pradesh
- Urban Development Department
- Medical Department
- Sports Department
- Health Department
- Transport Department
- Justice Department
- Cultural Department
- Home Department
- Revenue Department
- Tourism Department
- Education Department

and many more...

Major Clients in Central Govt. & Other States
- Education Ministry
- Home Ministry
- Tourism Department
- Finance Ministry
- Labour Ministry
- IMD

and many more...

Application Process
To apply, visit our website www.cdsupjn.org
Applications for empanelment are invited through speed post / courier
Postal Address: Chief General Manager (IV), Construction & Design Services, U.P Jal Nigam (Urban), T.C-38, V, Vibhuti Khand, Gomti Nagar, Lucknow-226010

Telangana CM calls for biopharma investments

PRESS TRUST OF INDIA
Hyderabad, February 17

ISSUING A GLOBAL call for investment in Telangana, Chief Minister A Revanth Reddy on Tuesday pledged that his government, officials, scientists, skilled youth and local businesses would be partners in success for every investor.

Addressing the inauguration of BioAsia 2026, Reddy said Telangana is no longer just competing within India, but with top global clusters, even as the city has transformed into the world's preferred destination for GCC (global capability centre) "I welcome you to invest here, establish your GCC, build innovation engines, design molecules and drugs, manage your clinical analytics, build AI platforms and drive digital manufacturing.

"My government and officials, our scientists, our skilled youth and local businesses will be your partners in success. When we work together, Hyderabad will evolve from being the vaccine capital of the world to becoming the global life sciences capital," he said.

"Recently, we unveiled our vision Telangana Rising 2047, we want to become a $1 trillion economy by 2034 and a $3 trillion economy by 2047.

"When I see current trends in life sciences, I can see a need for strong collaboration between research labs, corporates, start-ups, MSMEs and government," he added.

Karnataka Bank
Your Family Bank. Across India.

102nd Founders' Day Celebration

Today
18th February 2026, Wednesday 4.00 pm

Venue: Karnataka Bank Auditorium, 4th Floor, Head Office Building Mahaveera Circle, Kankanady, Mangaluru - 575 002

LECTURE by
Shri Debasish Panda,
IAS (Retd.)
Visionary Bureaucrat | Policy Reformer | Technology Enthusiast

PRESIDED by
Shri P Pradeep Kumar
Chairman, Karnataka Bank

Shri Raghavendra S Bhat
Managing Director & CEO, Karnataka Bank

The programme is followed by
All-Women Classical Music Ensemble Concert

Vidushi Manasi Prasad
Vocal

Vidushi Sukanya Ramgopal
Ghatam Tarang

Vidushi C V Shruti
Violin

Vidushi Y G Srilatha Nikshith
Veena

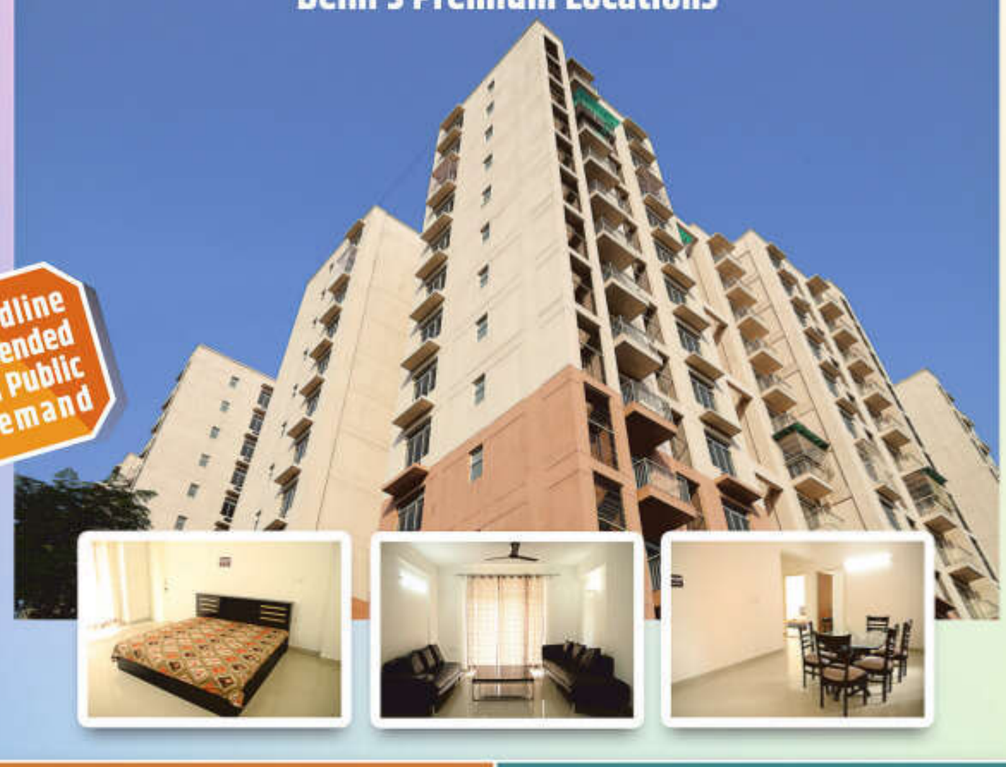
Vidushi Ranjani Siddhanti Venkatesh
Mridangam

Vidushi Bhagyalakshmi Krishna
Morsing

Follow us on : / KarnatakaBank

DDA Premium Housing Scheme 2026

Your Last Chance to own a DDA Home in **Delhi's Premium Locations**



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Jasola, Vasant Kunj, Rohini, Dwarka, Karol Bagh, Dilshad Garden, Ghazipur, Loknayakpuram, and other prime locations.

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Last Date for Online Registration & EMD Submission: 20 February 2026 (06:00 PM)

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- Allotment through transparent e-Auction
- Freehold ownership
- Prices start from ₹18.79 lakh
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Companies

WEDNESDAY, FEBRUARY 18, 2026

IN THE NEWS

HLFL-NDL MERGER GETS GREEN LIGHT FROM CCI

THE COMPetition Commission of India (CCI) has cleared the merger of Hinduja Leyland Finance with NDL Ventures. Hinduja Leyland Finance is an NBFC-asset finance company that provides small ticket size loans to urban and semi-urban retail customers.

AI, LUFTHANSA PLAN JOINT BIZ AGREEMENT

AIR INDIA AND the Lufthansa Group plan to enter into a joint business pact wherein the two sides will collaborate on multiple areas, including coordinated route planning and flight schedules in specific markets.The tie up is aimed at tapping opportunities from the India-EU FTA.

Nissan launches Gravite sub-4 metre MPV

NISSAN INDIA ON Tuesday launched the Gravite, its Renault Triber-based sub-4 metre multi-purpose vehicle (MPV), starting at ₹5.65 lakh. This modular 7-seater features removable third-row seats and is available in four variants: Visia, Acenta, N-Connecta, and Tekna.

BMW launches X3 30 xDrive M Sport Pro for ₹74 lakh

BMW INDIA ON Tuesday launched the X3 30 xDrive M Sport Pro priced ₹74.5 lakh. This locally produced petrol SUV delivers 258 hp and 400 Nm torque. It features a revised blacked-out exterior, 20-inch M alloys, and a premium Sensatec-wrapped interior with a Curved Display.

Tina Ambani skips ED summons for second time

RELIANCE GROUP CHAIRPERSON Anil Ambani's wife Tina Ambani on Tuesday skipped the Enforcement Directorate (ED) summons for the second time on Tuesday. It was not immediately known if she furnished some grounds to the investigating officer of the case for her non-appearance.

FE BUREAU & AGENCIES

IMD PREDICTS EARLY SUMMER HEAT FOR NORTH & WEST INDIA

Consumer firms gear up for summer, stay cautious

VIVEAT SUSAN PINTO
Mumbai, February 17

IN A NUTSHELL

- Caution after 2025 slump: AC sales fell 25-30% last summer; inventory issues linger
- Early ice-cream rollouts to catch the season, says Amul MD Jayen Mehta
- Durables watch inventory: Haier, LG focus on targeted stock in heat-prone regions
- Beverages stay cautious: Dabur, Tata, Varun tracking weather, keeping initial stock low

WHILE AN EARLY summer is good news for makers of consumer durables and staples, companies this time around are a tad cautious after the monsoon played spoilsport last year.

The India Meteorological Department (IMD) has forecast early summer-like conditions to hit parts of India, including the west and north. It has, however, warned of intermittent rains. These heat-like conditions are already visible in cities such as Mumbai and Delhi, where temperatures have been rising in recent days.

While this spells good news for makers of summer products such as ice creams, cooling products (ACs/fridges/coolers), beverages, talcs, and cooling oils, top executives at these firms remain cautious after last year's weak summer sales. AC sales, for instance, declined by 25–30% in the summer of 2025 due to unseasonal rains and cool weather conditions.

Most AC makers were also saddled with excess inventory for months together due to the weak first half in 2025. Ice-cream makers such as Amul say they are accelerating retail rollouts to catch the early onset of summer. "There is a pattern emerging with the weather, as the summer season tends to start early. Retail rollouts are happening now to catch the season early," Jayen Mehta, MD, Gujarat Co-operative Milk Marketing Federation (GCMMF), the maker of Amul, said.

This year, durable makers such as Haier and LG Electronics say they are focusing their attention on better inventory management to avoid the pitfalls of last year. "We would push inventory into markets such as the south, which were traditionally the first off the block to get started with summer sales. This year, we are paying attention to where the heat wave is stronger," NS Satish, president, Haier Appliances India, said.

LG Electronics India's co-chief sales and marketing officer Sanjay Chitkara said that he saw AC inventory normalising after last year's glut. Speaking to investors, he said that channel partners were anticipating a stronger summer season this year versus last year.

Beverage makers such as Dabur, Varun Beverages, and Tata Consumer say they remain cautiously optimistic after last year's weak beverage sales. "Better heat wave conditions are no doubt good for beverage sales. But this year, we haven't begun loading stock into trade to avoid the situation of excess inventoty if the season is not favourable. We are talking to distributors and keeping our ears to the ground," Mohit Malhotra, CEO, Dabur India, said.

Tata Consumer's MD & CEO Sunil D'Souza said that the company remained focused on execution even as it keeps an eye on weather conditions. "We have increased distribution and are launching more products, including in ready-to-drink tea and coffee," he said.

Emami, which is best known for its cooling oils such as Navratna and talcum powders such as Navratna Talc and Dermicool, said extended winter conditions were a concern, prompting the firm to keep its trade pipeline thin for now.

SUV makers flip stance, seek softer CAFE-3 norms

NITIN KUMAR
New Delhi, February 17

SEEKING RELAXATIONS

- SUV makers resist relief for small cars as India moves on fuel-efficiency norms
- Society of Indian Automobile Manufacturers urges the government to ease targets
- Maruti Suzuki says SUVs have more headroom via weight cuts
- Mahindra & Mahindra seeks around 6 g/km relaxation
- Tata Motors backs softer rules for larger vehicles

MAKERS OF SPORTS utility vehicles (SUVs) are looking for more lenient emission limits in the third phase of Corporate Average Fuel Efficiency (CAFE-3) norms. These manufacturers were earlier opposing relief for small cars.

At a meeting with the Ministry of Heavy Industries on February 10, the Society of Indian Automobile Manufacturers (SIAM) urged the government to ease the proposed targets.

Mahindra & Mahindra (M&M) is understood to have sought a relaxation of around 6 g/km. This would raise the threshold to approximately 98.53 g/km—as per estimates-, easing compliance pressures. The company is learnt to have indicated that the proposed targets would be difficult to meet given its portfolio mix— nearly 75% of the sales are derived from diesel vehicles—and that it may face penalties. Queries sent to M&M and SIAM did not elicit a response till press time. SUV makers had earlier opposed the 3 g/km relaxation for small cars under the existing framework, arguing that the industry should move towards stricter standards without segment-specific concessions. Electrification in the SUV segment remains gradual due to higher battery costs.

Maruti Suzuki is understood to have reiterated its earlier stand that SUV manufacturers have greater headroom to meet targets through weight reduction and technological upgrades. Small cars, it argued, are already optimised for fuel efficiency and have limited scope for further gains. Maruti has also argued that major global markets—including the European Union, the US, China, Korea and Japan —provide differentiated treatment or protection for small cars under their fuel efficiency regimes. Tata Motors is learnt to have supported a softer framework for larger vehicles as the company is keen to maximise benefits from emission credits under CAFE-3. The framework provides "super credits" for electric vehicles, under which one EV is counted as three vehicles for fleet emission calculations, lowering average emissions on paper.

AI deals signal structural shift in IT services model

URVI MALVANIA
Mumbai, February 17

EYES ON THE FUTURE

- Indian IT firms pivot, forming alliances with global AI leaders
- TCS, Infosys focus on enterprise-scale AI infrastructure solutions
- Partnerships signal shift toward automation, higher-order services functions
- Services firms specialise in application and integration, not model-building
- Enterprise adoption slow, hindered by costs, complexity, regulatory uncertainty

THE RECENT PARTNERSHIPS between Indian IT services and global AI players reflect how the former are looking to reinvent and reposition themselves to contend with rapidly evolving technology. This is a shift in the technical and delivery models that the industry has so far operated on, analysts said. The collaborations span compute infrastructure, foundation models and enterprise AI platforms.

On Monday, TCS announced a collaboration with AMD to co-develop rack-scale AI infrastructure based on the Helios platform, aimed at enabling large-scale enterprise and sovereign AI deployments in India. Infosys, followed on Tuesday, announcing it has partnered Anthropic to combine its Topaz platform with Claude models to automate workflows, accelerate software delivery and build industry-specific AI agents for enterprise use.

Beyond the alliances reflect a broader structural transition in the services model.

"Partnerships themselves are not new for Indian IT firms, which have long operated through ecosystems built around major enterprise software and cloud vendors. What is changing now is the nature of value delivered through those ecosystems," Ashwin Venkatesan, executive research leader (IT), at global tech advisory HFS Research offered.

As AI becomes embedded within platforms, parts of traditional implementation and maintenance work are increasingly automated. This is shifting the services opportunity toward higher-order functions such as designing AI-infused workflows, orchestrating across multiple platforms, managing governance and guardrails, and driving enterprise-level transformation.

"The underlying logic remains specialisation: let companies like Anthropic or Cursor focus on building models and agents, while services firms operate at the application and integration layer. This is how technology typically moves from ideation to enterprise-scale execution, and that dynamic is unlikely to change despite the democratisation driven by GenAI and Agentic AI," Gaurav Parab, principal research analyst, NelsonHall said.

Enterprises are also grappling with fragmented AI choices, overlapping capabilities, rising compute costs, regulatory risks and unclear return pathways driven by existing process, data and tech debt.

Dabur names Malhotra as global CEO

VIVEAT SUSAN PINTO
Mumbai, February 17

CONSUMER GOODS MAJOR Dabur India has promoted India CEO **Mohit Malhotra** to global CEO, appointing Herjit Bhalla as CEO for the company's India business. While elevation is effective immediately, Bhalla will take over his role on April 15. He is currently vice-president, Canada & Global Customers at US confectionary major Hershey Co. Bhalla will report to Malhotra.

The dual leadership structure signals an international expansion agenda even as the company keeps a razor-sharp focus on core Indian operations, executives at the firm said.

Prior to taking over as the CEO of the India business of Dabur in April 2018, Malhotra was the chief executive of Dabur International.

Eli Lilly targets India as global export hub

REUTERS
Hyderabad, February 17

BOOSTER DOSE

Mounjaro sales surge: Drug doubles sales in months

Obesity market grows: India projected to have world's second-largest obese population by 2050

Competitive landscape: Faces Novo Nordisk price cuts

No dedicated plant yet: Relies on contract manufacturing network

MOUNJARO-MAKER ELI LILLY wants to turn India into a hub for its global supply chain, a senior executive at the US drugmaker said, as part of its previously committed $1 billion investment to contract manufacturing in the country.

Sales of the blockbuster weight-loss drug doubled within months of its launch in the South Asian country and became its top-selling medicine by value, underscoring the growing popularity of obesity treatments in a country projected to have the world's second-largest obese population by 2050.

The company, which does not currently operate its own manufacturing facility in India, plans to export locally produced drugs to markets across the world as part of its broader supply network, drawing on the country's robust contract manufacturing setup.

"We are actually looking at India to be a hub, part of our global supply chain, and therefore supplying the world," Winselow Tucker, Lilly India's president, told the news agency on the sidelines of the BioAsia conference in Hyderabad.

"We will continue to look at that (investment) and scale that over time," Tucker said, declining to name contract manufacturers or discuss plans for a dedicated plant. The company also plans to bring additional products to India, including its Alzheimer's drug donanemab and potential future obesity treatments such as its experimental oral weight-loss drug orforglipron, pending regulatory approvals, Tucker said.

Price race

In India, Lilly competes with Danish drugmaker Novo Nordisk, which makes Wegovy.

The world's most populous nation is set for a weight-loss drug boom this year as local firms race to launch cheaper, generic versions of Wegovy after Novo's patent on semaglutide expires in India next month.

Scoot boosts India capacity by 5% with larger aircraft

AKBAR MERCHANT
Mumbai, February 17

INDIA ACCOUNTED FOR a year-on-year capacity increase of about 5% for Scoot, as the Singapore Airlines Group's low-cost carrier added seats on existing routes rather than launching new destinations.

Scoot currently operates to six Indian cities–Amritsar, Chennai, Thiruvananthapuram, Coimbatore, Tiruchirappalli and Visakhapatnam – and said demand from non-metro markets continues to support growth.

"India continues to be a very important market for us, and we are seeing strong demand not just from metros but increasingly from secondary cities," Brian Torrey, general manager for India and West Asia, told *FE*.

The airline has focused on adding capacity by deploying larger aircraft on existing services. Older Airbus A320s are being replaced with A321neo jets, adding 56 seats per flight and improving unit economics. "The strategy has been to invest in newer, larger aircraft where demand visibility is strong, rather than chase aggressive route expansion," Torrey said.

By capacity, Amritsar is Scoot's largest Indian station, supported by long-haul connectivity to Australia. Scoot operates Boeing 787 Dreamliners on Amritsar and Chennai in high-density, single-class configurations.

SANDEEP NAILWAL, CEO, POLYGON FOUNDATION

'We are evolving into a full end-to-end payments solution firm'

Polygon Labs, a blockchain developer firm that provides secondary scaling solutions, acquired two crypto startups last month, including Seattle-based Coinme and Toronto-based Sequence. In a recent interview, **Sandeep Nailwal**, *CEO of Polygon, tells* **S Shanthi** *that these acquisitions are aimed at helping the company in its transition from an infrastructure provider to delivering end-to-end payments capability. Notably, Polygon, whose blockchain network sits on top of Ethereum, is one of the largest crypto startups, valued at over $20 billion and backed by investors such as Mark Cuban, SoftBank, Tiger Global, Sequoia Capital, Accel Partners, and Elevation Capital, among others.*

This fiscal year, you are shifting from being a purely infrastructure provider to delivering end-to-end payments capability. Tell us more about this transition.

At Polygon Labs, our payments strategy is centred on building what we call the Open Money Stack, a unified, end-to-end payments infrastructure that makes stablecoin payments instant, compliant, and globally scalable. Right now, when money crosses borders, it faces massive friction—a network of correspondent banks with high fees and delayed settlement. The internet moves at the speed of light, but money is still queuing in line at the bank. The Open Money Stack will change this by offering a single, unified solution for end-to-end money movement, from off-chain systems to on-chain settlement, and back again. In a single API, institutions will be able to tap into everything needed for cross-border and cross-chain money movement, including wallets, transaction orchestration, on- and off-ramps, and a foundational blockchain that is already widely adopted by institutions and users alike.

How will your recent acquisition of crypto startups, Coinme and Sequence, help in this transition?

Coinme brings regulated fiat on and off ramps, enabling compliant entry and exit between traditional finance and stablecoins. Sequence adds enterprise-grade smart wallet support and 1-click cross-chain orchestration. Along with Agglayer, a protocol to unify settlement and liquidity across all blockchains, payments can move seamlessly across networks while abstracting away fragmentation for institutions and users.

"WITH THE COINME ACQUISITION, WE WILL SOON OPERATE REGULATED FIAT ON AND OFF RAMPS ACROSS 48 US STATES

Tell us about growth plans for FY27.

Our growth plans over the next 12 months are very tightly aligned with how the Open Money Stack becomes a real revenue engine.

The first phase of growth is focused squarely on B2B stablecoin payments, because that is where volume, repeat usage, and clear willingness to pay already exist. This includes cross-border settlements, payroll, treasury operations, and merchant services.

Revenue in this phase comes from a combination of transaction fees, fiat on and off-ramp margins, wallet and platform services, and value-added services like compliance, orchestration, and liquidity routing. Over the next year, we will also start expanding these capabilities into consumer-facing use cases, but only once the underlying B2B rails are proven at scale.

How many geographies do you plan to expand in FY27?

With the Coinme acquisition, we will soon operate regulated fiat on and off ramps across 48 US states. It's important for the Open Money Stack to be available for customers and institutions globally. Many pieces of the stack already operate across borders.

Polygon Chain, for instance, is global by nature, with a distributed validator and permissionless coverage across the world. The goal is to be compliant in as many regions as possible, offering the simplicity of a single stack so that we can provide a global local payments method with the OMS.

How do you look at the competition in the segment? Do you see many more players entering the payments space in the near future?

Payments at scale require performance, compliance, user experience, liquidity, and interoperability to all work together. Most players tend to be strong in one layer, whether that is infrastructure, wallets, or fiat rails, but very few are building across the full stack in an integrated way.

Our approach is to bring execution, cross-chain interoperability, regulated fiat access, and smart wallet infrastructure together in one coherent platform. That allows us to support real-world payments use cases where reliability, governance, and unit economics matter just as much as innovation.

HSBC MUTUAL FUND

Notice for Merger of HSBC Global Equity Climate Change Fund of Fund into HSBC Global Emerging Markets Fund

Notice is hereby given that the Board of Directors of HSBC Asset Management (India) Private Limited ("the AMC") and the Board of Directors of HSBC Trustees (India) Private Limited ("the Trustees") have approved the proposal of Merger of HSBC Global Equity Climate Change Fund of Fund ("Merging scheme") into HSBC Global Emerging Markets Fund ("Surviving scheme").

The proposed merger will tantamount to change in the fundamental attributes of the merging scheme i.e. HSBC Global Equity Climate Change Fund of Fund is in accordance with Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996 ("MF Regulations"). The Securities and Exchange Board of India ("SEBI") has also vide its communication dated **February 12, 2026** granted its no objection to the aforesaid merger.

1. **Effective date for Merger:**
   The merger shall be effective after the close of business hours with effect from March 25, 2026 (or close of business hours of next business day, in case it is a non-business day).

2. **No Change to Surviving Scheme post merger:**
   Consequent to the aforesaid merger, there will be no change in the name or other attributes of the Surviving Scheme i.e. HSBC Global Emerging Markets Fund and accordingly, interest of unitholders of Surviving Scheme is not adversely affected. However, an exit option will be provided to the existing unitholders of both the merging and surviving scheme.

   The investment objective, asset allocation, investment pattern, annual scheme recurring expenses and all other provisions as contained in the Scheme Information Document (SID) of the Surviving Scheme will remain unchanged post the merger. Thus, no new scheme will come into existence as a result of the aforesaid merger.

3. **The comparison between features of the Merging Scheme and Surviving Scheme is as follows :**

Particulars	Merging Scheme Features	Surviving Scheme Features
Name of Scheme	HSBC Global Equity Climate Change Fund of Fund	HSBC Global Emerging Markets Fund
Category of Scheme/s	Overseas Fund of Fund	Overseas Fund of Fund
Type of the scheme	An open-ended fund of fund scheme investing in HSBC Global Investment Funds – Global Equity Climate Change.	An open-ended fund of fund scheme investing in HSBC Global Investment Funds – Global Emerging Markets Equity Fund.
Product Labelling (As on January 31, 2026)	**This product is suitable for investors who are seeking*:** • To create wealth over long-term • Investment predominantly in companies positioned to benefit from climate change through fund of funds route *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	**This product is suitable for investors who are seeking*:** • To create wealth over long term • Investment predominantly in units of HSBC Global Investment Funds - Global Emerging Markets Equity Fund * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Investment objective	To provide long term capital appreciation by investing predominantly in units of HSBC Global Investment Funds – Global Equity Climate Change (HGECC). The Scheme may also invest a certain proportion of its corpus in money market instruments and / or units of overnight / liquid mutual fund schemes, in order to meet liquidity requirements from time to time. However, there is no assurance that the investment objective of the Scheme will be achieved.	The primary investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in units / shares of HSBC Global Investment Funds - Global Emerging Markets Equity Fund. The Scheme may also invest a certain proportion of its corpus in money market instruments and / or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.
Underlying Overseas Fund Investment Strategy	The Underlying scheme invests in normal market conditions a minimum of 80% of its net assets in equities and equity equivalent securities of companies with revenue exposure to climate transition themes ("Climate Transition Themes") which are domiciled in, based in, carry out business activities in, or are listed on a Regulated Market in, any country including both developed markets and Emerging Markets. The Underlying scheme may also invest in eligible closed- ended Real Estate Investment Trusts ("REITs"). Climate Transition Themes may include, but are not limited to, renewable energy, energy efficiency, clean transportation and green buildings. Climate Transition Themes are proprietary to HSBC, determined with reference to the eligible activities of the Green Bond Principles of the International Capital Market Association and the Climate Bonds Taxonomy of the Climate Bonds Initiative, subject to ongoing research and may change over time as new themes are identified. The Investment Adviser may rely on its own research to identify suitable companies meeting a minimum revenue exposure threshold to Climate Transition Themes. The minimum revenue exposure threshold will depend on the specific Climate Transition Theme but will be at least 20% of the relevant company's total revenue. The Underlying scheme aims to invest in companies that may benefit from the transition to a low carbon economy. The Underlying scheme is actively managed and the investment strategy is implemented on a continuous basis through compliance and monitoring of the binding elements.	The Underlying scheme aims to provide long term total return by investing in a portfolio of Emerging Market equities, while promoting ESG characteristics within the meaning of Article 8 of SFDR. The Underlying scheme invests in normal market conditions a minimum of 90% of its net assets in equities and equity equivalent securities of companies which are domiciled in, based in, or carry out the larger part of their business activities in, Emerging Markets. The Underlying scheme includes the identification and analysis of a company's ESG credentials as an integral part of the investment decision making process to reduce sustainability risk. ESG Credentials are proprietary to HSBC, subject to ongoing research and may change over time as new criteria are identified. Notwithstanding the Excluded Activities as detailed below, the inclusion of a company in the sub-fund's investment universe is at the discretion of the Investment Adviser. Issuers with improving ESG Credentials may be included when their credentials are still limited. The Underlying scheme is actively managed and the investment strategy is implemented on a continuous basis through compliance and monitoring of the binding elements as listed.
Asset Allocation	**Instruments** / **Indicative Allocation (% of total assets)** — Minimum / Maximum Units issued by HSBC Global Investment Funds - Global Equity Climate Change (HGECC): 95% / 100% Money Market instruments (including TREPS & reverse repo in government securities) and units of domestic overnight / liquid mutual funds: 0% / 5% Under normal circumstances, 95-100% of the AUM will be invested into HSBC Global Investment Funds - Global Equity Climate Change. The cumulative gross exposure through units of the Underlying scheme, money market instruments and units of domestic mutual funds shall not exceed 100% of the net assets of the Scheme. The Scheme will not invest in derivatives, securitised debt or unrated instruments and in debt instruments having Structured Obligations / Credit Enhancements. The Scheme will not participate in securities lending and short selling. The Underlying scheme shall be compliant with the provisions of para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.	**Instruments** / **Indicative Allocation (% of total assets)** — Minimum / Maximum Units issued by HSBC Global Investment Funds – Global Emerging Markets Equity Fund: 95% / 100% Money Market instruments (including TREPS & reverse repo) and units of domestic liquid mutual funds: 0% / 5%

4. **Exit option period for Unitholders of the Merging and Surviving Scheme :-**
   An exit option of 30 days will be given to the unit holders of Merging Scheme and Surviving Scheme starting from February 23, 2026 and will end on March 24, 2026 (both days inclusive and upto 3.00 pm on March 24, 2026).

   Procedure for Merger:

   In accordance with Regulation 25(26) of the SEBI (Mutual Funds) Regulations,1996, all the existing unit holders under the Merging Scheme and Surviving Scheme, are given an option to exit the Scheme at the applicable Net Asset Value without any exit load on such redemption. This option is valid for a period of 30 days.

   Please note that unit holders of the Merging Scheme and Surviving Scheme, who do not opt for redemption on or before March 24, 2026 (up to 3 p.m.) shall be deemed to have consented to the changes specified herein above and shall continue to hold units in the Surviving Scheme.

   In case the unitholders of Merging scheme and Surviving Scheme, who have been given an exit option without any exit load, disagree with the aforesaid changes, they may redeem all or part of the units of the scheme held by them by exercising the Exit Option, without exit load, within the Exit Option Period. Unitholders need to submit a redemption / switch request online or through a physical application form at any official point of acceptance/investor service centre of the AMC or the Registrar and Transfer Agents of the Fund or to the depository participant (DP) (in case of units held in Demat mode). The above information is also available on the website viz., www.assetmanagement.hsbc.co.in. The redemption warrant/cheque will be mailed or the amount of redemption will be credited to the unit holders bank account (as registered in the records of the Registrar) within 3 (three) working days from the date of receipt of redemption request.

   Unit holders can also submit the normal redemption form for this purpose. The redemption/ switch requests shall be processed at applicable NAV as per time stamping provisions contained in the SID of the Scheme. Unit holders should ensure that any changes in address or pay-out bank details if required by them, are updated in HSBC Mutual Fund records at least 10 (Ten) working days before exercising the Exit Option. Unit holders holding Units in dematerialized form may approach their DP for such changes.

   Unit holders who have pledged / encumbered their units will not have the option to exit unless they submit a release of their pledges / encumbrances prior to submitting their redemption / switch requests.

   In case investors, who had registered for Systematic investment facilities such as STP/SWP in the Merging Scheme, decide to continue their investments i.e. do not opt for the Exit Option, then such STP/SWP registrations will continue to be processed under the respective Plan/Option of the surviving scheme from the Effective Date and no fresh registration will be required. Further, investors who have registered for the aforesaid Systematic investment facilities in the Merging Scheme and who do not wish to continue their future investment facilities in the Surviving Scheme must apply for cancellation of such registrations.

   It may be noted that the offer to exit is purely optional and not compulsory. If the Unit holder has no objection to the aforesaid change, no action is required to be taken and it would be deemed that such Unit holder has consented to the aforesaid change.

   The expenses related to the proposed merger and other consequential changes as outlined above will not be charged to the unit holders of the Schemes.

5. **Consequences of Merger:**

   The Merging Scheme will cease to exist post business hours on the Effective Date. The unitholders of the Merging Scheme as at the close of business hours on this date will be allotted units, equivalent to the value of their units in the Merging Scheme under the corresponding option/plan of the Surviving Scheme at the Net Asset Value ("NAV") of this day. It may be noted that investors under the IDCW options of the Merging Scheme will be allotted units in the existing IDCW option of the Surviving Scheme under the relevant Plan / Option viz Direct / Regular.

   Provided that, where units are held without distributor code in the Option / Plan of the Merging Scheme or where ARN is invalid, units of equivalent value in the Direct Plan of the Surviving Scheme under the corresponding Option will be allotted. Accordingly, the assets and liabilities of the Merging Scheme will be taken over by the Surviving Scheme upon Merger and the Merging Scheme shall cease to exist.

   This merger will not result in creation of any new scheme, as the Merging Scheme will merge into the Surviving Scheme. Further, no changes are proposed in any of the scheme provisions of the Surviving Scheme and accordingly, interest of unitholders of Surviving Scheme shall not be adversely affected on account of the proposed merger.

   Illustration on Basis of Allotment of units upon Merger for a Unitholder:

At the close of business hours as on the Effective Date of Merger – March 25, 2026		
NAV per unit of the Plan / Option of the Merging Scheme (in Rs)	(A)	₹ 20.000
Units outstanding in Merging Option	(B)	50.000
Outstanding value in Merging Scheme (in Rs)	(A) X (B) = (C)	₹ 1000.00
NAV of the corresponding Plan / Option of the Surviving Scheme(in Rs)	(D)	₹ 25.000
Units allotted in the corresponding Plan / Option of the Surviving Scheme	( )/ (D) = (E)	40.000
Value of the units allotted in the Surviving Scheme(in Rs)	( )X (E) = (F)	₹ 1000.00

   Please note above illustration does not include the charges which may be applicable
   As can be seen above, the value of units held by an Investor before and after the merger will be the same.
   Please note that the aforesaid is only an illustration and the actual number of units to be allotted under the Surviving Scheme will be determined by the value of units held in Merging Scheme and the NAVs of Merging Scheme and Surviving Scheme as at the close of business hours as on the Effective Date of Merger.

6. **Tax consequences:**
   Pursuant to merger, any transfer of units held by the unit holder in the Merging Scheme in consideration of the units allotted in the Surviving Scheme who decide to continue their investments, will not be considered as redemption of Units in Merging Scheme and will not result in short term / long term capital gain / loss in the hands of the Unit holders. Furthermore, the period for which the units in the Merging Scheme were held by the Unit holder will be included in determining the period for which corresponding units were held in the Surviving Scheme by the Unit holder and the cost of acquisition of units allotted in the Surviving Scheme** pursuant to merger will be the cost of acquisition of original units in Merging Scheme.
   **Finance Act, 2018 has enacted certain amendments for determination of cost of acquisition of the units for the purpose of computing long term capital gains.
   Redemption / switch-out of units from the Scheme may entail capital gain/loss in the hands of the unitholder. For unit holders who redeem their investments during the Exit Option Period, the tax consequences as set forth in the Statement of Additional Information of HSBC Mutual Fund and Scheme Information Document of the scheme of HSBC Mutual Fund would be applicable. In case of NRI investors, TDS shall be deducted from the redemption proceeds in accordance with the prevailing income tax laws. In view of the individual nature of tax consequences, Unitholders are advised to consult their professional tax advisors for tax advice.
   The redemption / switch-out of units from the Scheme are liable for deduction of Securities Transaction Tax (STT), wherever applicable; however, such STT shall be borne by AMC and will not be borne by the investor.

   Please note that the aforesaid tax neutrality on consolidation/ merger of similar mutual fund schemes or of plans/ options of similar mutual fund schemes is subject to compliance of SEBI (Mutual Funds) Regulations, 1996 and Units being held as 'Capital assets' as defined under the Income Tax Act, 1961. The above tax consequences are as per prevailing tax laws. In view of individual nature of tax consequences, Unit holders are advised to consult their financial and tax advisors with respect to tax and other financial implications arising out of their participation in merger of schemes.

6. **Tax consequences:**
   Pursuant to merger, any transfer of units held by the unit holder in the Merging Scheme in consideration of the units allotted in the Surviving Scheme who decide to continue their investments, will not be considered as redemption of Units in Merging Scheme and will not result in short term / long term capital gain / loss in the hands of the Unit holders. Furthermore, the period for which the units in the Merging Scheme were held by the Unit holder will be included in determining the period for which corresponding units were held in the Surviving Scheme by the Unit holder and the cost of acquisition of units allotted in the Surviving Scheme** pursuant to merger will be the cost of acquisition of original units in Merging Scheme.
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7. **Other Information:**

   A separate written/email communication, containing the prescribed information in this regard is being sent to the existing Unit holders of the Merging Scheme and Surviving scheme. In case any existing Unit holder of merging and surviving scheme does not receive the same, or in case of any queries or clarifications, please call us on 1800 200 2434/ 1800 4190 200 or email us on investor.line@mutualfunds.hsbc.co.in.

   You may also visit any of the Investor Service Centres (ISC) of HSBC MF or visit Contact us at www.assetmanagement.hsbc.co.in for any other information.

Pursuant to above merger, all references to Merging Scheme stands deleted from SID & KIM of Schemes of HSBC Mutual Fund on or after the close of business hours as on the Effective Date. This addendum shall form an integral part of the SID/KIM of the Surviving Scheme as amended from time to time.

The updated SID and KIM of the Surviving Scheme containing the updated provisions shall be made available with our ISCs and also displayed on the website www.assetmanagement.hsbc.co.in immediately after completion of duration of exit option period.

For & on behalf of HSBC Asset Management (India) Private Limited
(Investment Manager to HSBC Mutual Fund)

Sd/-
Authorised Signatory

Place: Mumbai
Date: February 17, 2026

HSBC Asset Management

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

HSBC Asset Management (India) Private Limited, 9-11 Floors, NESCO IT Park, Building no. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India.
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AI IMPACT SUMMIT

WEDNESDAY, FEBRUARY 18, 2026

SPEED READ

IS GATES ATTENDING SUMMIT OR NOT? CONFUSION PREVAILS

CONFUSION PREVAILED ON Tuesday over whether Microsoft Co-founder Bill Gates will attend the AI Impact Summit, with government sources saying he will not but a spokesperson of his foundation noting he will. Gates, who is currently in India, featured among the tech moguls listed as speakers on the official website of the AI Impact Summit. The summit website on Tuesday, however, did not show his name among the key speakers. —PTI

MASTERCARD SHOWS AGENTIC COMMERCE TRANSACTION

MASTERCARD HAS DEMONSTRATED what it described as India's first fully authenticated agentic commerce transaction on its payment network, signalling its readiness for AI-led payments in one of its fastest-growing markets. The transaction, completed at the AI summit, forms part of its agentic commerce framework, which it is expanding in Asia-Pacific. —FE BUREAU

NPCI LAUNCHES FiMI AI MODEL TO POWER UPI SUPPORT SERVICES

THE NATIONAL PAYMENTS Corporation of India (NPCI) has announced the launch of FiMI, a specialised artificial intelligence language model created specifically for the Indian payments sector. Released at the India AI Impact Summit, FiMI stands for "Finance Model for India" and is designed to handle the high-volume and high-trust needs of digital transactions. —ANI

FREE SERVICES BY GLOBAL AI FIRMS A CHALLENGE: SARVAM

SOVEREIGN AI CAN grow to the next level if it is used at a large scale, however, free services by global companies are a challenge, domestic AI firm Sarvam's Founder Vivek Raghavan said on Tuesday. "In the real world nothing is free so if all the frontier models are available for free in any other industry it will probably be called dumping but here .. that is something that we have to figure out," Raghavan said at the AI summit. —PTI

RESET OPPORTUNITY FOR FIRMS: NILEKANI

CODING WILL NO LONGER BE THE GOAL, BUT AI WILL CREATE NEW JOBS

FE BUREAU

THE TRANSITION TO artificial intelligence is unlike any earlier tech cycle and will fundamentally change the way businesses operate, Infosys Co-founder Nandan Nilekani said on Tuesday and in the same breath sought to allay fears around it by describing the moment as a reset opportunity.

"This time it's not a layer of technology... This is a fundamental root-and-branch surgery of the way business is done," he said.

On the job front, Nilekani said, "writing code will not be the goal" in the AI era but there will be new roles. "It'll actually be making AI work, orchestration, and those kinds of things... The talent transformation is huge... There will be a need for AI engineers, forward deployment engineers, forensic analysts -- roles that didn't exist a few years ago," he said at Infosys' Investor AI Day 2026 event in Bengaluru.

The Investor AI Day coincided with the India AI Impact Summit 2026 being held in Delhi.

Nilekani asserted that it has become clear that modernisation of legacy systems cannot be deferred any longer. "This is a massive clean-up job that firms have to do if they want to leverage AI," he added. These outdated systems and structural challenges contributed to a tech debt that had accumulated over decades, which are a barrier to AI adoption. "The technology is moving much faster compared to the ability of enterprises to deploy it," he noted. Many large companies spend 60% to 80% of their IT budget on maintenance, he said, adding that has zero business value and it's time to flip the ratio. Highlighting the unprecedented speed of AI adoption, he said that while the internet took over a decade to reach a billion users and smartphones five years, AI adoption is happening in just a couple of years, enabled by the infrastructure of prior tech eras.

NANDAN NILEKANI, CO-FOUNDER, INFOSYS

Accumulated tech debt over decades must be paid. Many large companies spend 60-80% of their IT budget on maintenance. That has zero business value. It's time to flip the ratio

Infosys targets AI revenue of $300-400 bn till 2030: CEO

- Firm derived only 5.5% of Q3 revenue from AI operations

POULOMI CHATTERJEE

INFOSYS ON TUESDAY unveiled its "AI First Value Framework", and set an ambitious target of an AI services revenue of $300-400 billion till 2030. The company's revenue from AI services stood at ₹2,501 crore, or 5.5% of the total, in the third quarter of the current financial year.

At Infosys' Investor AI Day 2026 event in Bengaluru, Chief Executive Officer and Managing Director Salil Parekh highlighted the six large areas in the AI-first framework — AI Strategy and Engineering, Data for AI, Process AI, Agentic Legacy Modernisation, Physical AI, and AI Trust. While Infosys is still making inroads into AI strategy work which comprises building AI agents, platforms and orchestrating them, a bulk of Infosys' work lies in legacy modernisation which entails transforming large enterprise clients. On the other hand, the firm also has AI offerings with embedded systems for physical devices and hardware in the still growing Physical AI area.

Parekh said that Infosys was already executing in these areas, having brought in approximately 5.5% of the ₹45,479-crore revenue posted by the company in the December 2025 quarter. This is the first time the company has broken out its AI business. "It is growing at a robust pace. It is extremely dynamic and working well with our clients," Parekh said. Within the company, these areas could be divided into 30 offerings and 100 sub-offerings.

According to the company, the AI services are split into two categories for the firm: AI-first services which are entirely new and capture new pockets of demand to drive growth and AI-augmented services under which AI is infused into existing offerings to become more relevant for clients.

He also added that Infosys is going through a huge reskilling process while continuing to recruit. The company has hired over 20,000 college graduates this year and will stick to the same number for the next year.

India among top 3 AI superpowers: PM sets the target

ANI

ARTIFICIAL INTELLIGENCE REPRESENTS a transformative opportunity in India's journey towards Viksit Bharat, Prime Minister Narendra Modi has said as the country is organising the AI Impact Summit 2026 in New Delhi.

"Today, AI stands at a civilisational inflection point. It can expand human capability in unprecedented ways, but it can also test existing social foundations if left unguided," he said in an interview, highlighting the summit's focus on impact that ensures meaningful and equitable outcomes, not just innovation.

The Prime Minister said that leveraging AI mindfully, with a strategic lens, helps address deep developmental challenges while creating entirely new economic opportunities, enabling inclusive growth, bridging the urban-rural divide and expanding access to opportunity. He also highlighted the impact of AI in healthcare, education, agriculture as well as in heritage preservation. "At a time when the world is worried about AI deepening divides, India is using it to dissolve divides," he added.

"My vision is that India should be among the top three AI superpowers globally, not just in the consumption of AI but in creation. Our AI models will be deployed worldwide, serving billions in their native languages. Our AI startups will be valued in hundreds of billions, creating millions of high-quality jobs," the Prime Minister said.

India has the talent and entrepreneurial energy to become an AI powerhouse, not just as a consumer, but a creator, he said.

India's startups, research institutions and tech ecosystem can build AI solutions that enhance manufacturing, improve governance and generate new jobs, he added.

"We remain committed to strengthening every effort by our talented youth to make AI a force-multiplier for innovation and inclusion. The Union Budget 2026-27 reinforces this vision. It expands support for data centres and cloud infrastructure, strengthening domestic compute capacity," he said.

As the first global AI summit hosted in the Global South, India is creating a platform that amplifies under-represented voices and development priorities, Modi said.

"India's digital public infrastructure journey offers crucial and practical lessons for the Global South. The convergence of DPI and AI is the next frontier of inclusive development," he said.

The concerns regarding bias and limitations in AI remain deeply relevant, Modi said, adding that as AI adoption accelerates, the risks also scale.

"The AI Impact Summit 2026 is bringing together various stakeholders and creating global awareness on matters such as biases and limitations of AI. This is an issue that needs global cooperation," he added.

NARENDRA MODI, PRIME MINISTER

Our AI startups will be valued in hundreds of billions, creating millions of high-quality jobs

As the first global AI summit hosted in the Global South, India is creating a platform that amplifies under-represented voices and development priorities

Hope to draw $200 bn in data centre investments: Vaishnaw

AGENCIES

INDIA IS HOPING to attract as much as $200 billion in investments for data centres over the next few years as it aims to become a hub for artificial intelligence, Electronics and Information Technology Minister Ashwini Vaishnaw said on Tuesday.

"We are aiming to make India the data hub of the world, and we are hoping that in the next two years, we will be able to attract investments that would span all five layers of the AI stack," he said at the India AI Impact Summit.

Vaishnaw said India's pitch is that AI must deliver measurable impacts at scale rather than remain an elite technology. "A trusted AI ecosystem will attract investment and accelerate adoption," he said, adding that a central pillar of India's strategy to capitalise on the use of AI is building infrastructure. "Today, India is being seen as a trusted AI partner to the Global South nations seeking open, affordable and development-focused solutions," he told *The Associated Press*.

ASHWINI VAISHNAW, ELECTRONICS & IT MINISTER

We can see the organisation (of the summit) is very smooth now. If anybody faced any problem yesterday, we apologise for that

Need stronger regulation to tackle rising deepfakes

The problem of deepfakes is growing rapidly and requires stronger regulation to protect children and society at large, Vaishnaw said, adding the government has begun consultations with the industry on additional safeguards beyond those already in place. He said discussions are underway with social media platforms on tackling deepfakes and age-based restrictions to determine the most appropriate way forward on the issue. "Certainly there is a need for protecting our children and our society from these harms," he said. Any company, be it Netflix, YouTube, Meta, or X, must abide by the legal framework, he added.

AN EPIC MOMENT

A visitor looks at a model of a *Mahabharata* character created by Jio Intelligence at the India AI Impact Summit on Tuesday REUTERS

Swiggy, Eternal ink partnerships to expand AI integrations

FE BUREAU

SWIGGY AND ETERNAL on Monday announced separate partnerships aimed at deepening artificial intelligence (AI) integration across their platforms. The partnerships — announced at the India AI Impact Summit — signal a broader push by India's leading consumer internet companies to move AI from back-end operations to customer and merchant-facing touchpoints.

Swiggy partnered with Cashfree Payments and Mastercard for the launch of Cashfree Here, a payments extension that allows users to complete transactions directly within AI-chat applications such as ChatGPT and Claude, without being redirected to external checkout pages. Card payments on the platform will use Mastercard's passkey-based biometric authentication in place of traditional OTP flows. Swiggy CTO Madhusudhan Rao said the company is embedding conversational AI across food delivery, quick commerce, and dining out. "As AI-driven interfaces become more central to everyday commerce, it is essential that both ordering and payments remain intuitive and frictionless across these emerging touchpoints," he said. Cashfree Payments said the product is built to work with OpenAI's Apps SDK and Anthropic's MCP framework.

Separately, Eternal and OpenAI announced a strategic collaboration to deploy AI models across Zomato, Blinkit, District, Hyperpure, and Eternal's AI-native venture Nugget. The tie-up covers AI-assisted workflows for merchants and delivery partners, contextual assistants within partner portals, and search and discovery interfaces. Eternal is also exploring integrating OpenAI's GPT-5.3-Codex coding model into Stitch, its in-house developer automation platform. "This collaboration with OpenAI will open up even more surface area for us to learn and innovate," said Albinder Dhindsa, Group CEO, Eternal.

MIHIR SHUKLA, CO-FOUNDER, CHAIRMAN & CEO, AUTOMATION ANYWHERE

'Adopting AI is essential — there's no room for delay'

Anthropic's new AI tool triggered a sell-off in Indian IT stocks due to fears about AI's power to undercut traditional IT services. "IT services companies are already transforming — smaller firms can pivot faster than larger ones, but rapid change is imperative for all," said **Mihir Shukla**, *co-founder, chairman and CEO of Automation Anywhere, a San Jose, California-based software company that specialises in AI-powered robotic process automation. With deep expertise in global processes, India's GCCs are well positioned to lead AI and automation initiatives, he told* **Sudhir Chowdhary** *at the India AI Impact Summit. Excerpts:*

Do you see the ongoing AI shift has something bigger than the industrial revolution?

AI will redefine what work means across nearly every role, especially for knowledge workers. It's a seismic change — unfolding much faster than the industrial revolution and happening globally all at once. In that sense, it's the industrial revolution on steroids. Automation Anywhere is leading this charge with our customers realising immediate benefits from their adoption of our agentic process automation (APA) platform that enables end-to-end automation across the enterprise for business critical processes. We also have out-of-the-box, predefined agentic solutions that can be deployed quickly, for example, in IT service management, finance, healthcare, and banking.

Don't you think many firms are rushing into AI, but face risks without proper orchestration and governance?

Many AI pilots are failing for two main reasons. First, organisations often overlook the need for strong orchestration and governance to manage AI within enterprise workflows. Second, they sometimes chase technology instead of focusing on outcomes. With a large client base in India — including hundreds of enterprise customers, major systems integrators and global capability centres — we have a broad view of how the country is adopting AI. What we see is that successful organisations prioritise the right enterprise orchestration and governance.

Just as China moved from manual to automated manufacturing, India can transform its vast knowledge-worker base by codifying deep process expertise into AI-driven models

What are the opportunities you see in the Indian market?

India has a tremendous opportunity in the AI wave. Just as China moved from manual to automated manufacturing, India can transform its vast knowledge-worker base by codifying deep process expertise into AI-driven models. With hubs like Bengaluru and Hyderabad driving global process excellence, India is well positioned to lead in AI... Our India operations have grown significantly over the past two years. We've expanded deployment and recruitment of AI talent, and our business in India has quadrupled during this period, driving substantial operational growth. We also strongly support the "Made in India, Made for the World" mission — executing many projects in India, learning from them, and then scaling those innovations to other global markets.

Are Indian IT services companies ready for AI disruption?

IT services companies are already transforming — smaller firms can pivot faster than larger ones, but rapid change is imperative for all. The opportunity lies on two fronts: IT services firms and GCCs. With deep expertise in global processes, India's GCCs are well positioned to lead AI and automation initiatives.

There are growing fears about job displacement too...

AI is disrupting many knowledge worker jobs and will transform industries. While the best available data suggests that AI will ultimately create more jobs than it displaces, AI job creation will happen over a period of time.

(For full interview, visit www.financialexpress.com)

AI IMPACT SUMMIT

WEDNESDAY, FEBRUARY 18, 2026

SPEED READ

RESTRICTED ACCESS FOR DELEGATES TODAY & TOMORROW

DELEGATES WILL GET restricted access to the India AI Impact Summit for the next two days due to VIP movements. Delegates will have to vacate the convention area by 4.30 PM on Wednesday as Prime Minister Narendra Modi will host a dinner for state guests and business leaders post 6 PM. Entry will be restricted on Thursday as well. —PTI

DIGITAL HEALTH INITIATIVES SAHI AND BODH LAUNCHED

UNION HEALTH MINISTER J P Nadda launched on Tuesday two pioneering digital-health initiatives — SAHI (Secure AI for Health Initiative) and BODH (Benchmarking Open Data Platform for Health AI) — during the AI Impact Summit. The launch marks a significant milestone in advancing safe, ethical and evidence-based deployment of AI in India's healthcare ecosystem. —PTI

AI WILL BRING DOWN COST OF FILMMAKING, SAYS SHEKHAR KAPUR

FILMMAKER SHEKHAR KAPUR said AI will dramatically lower the cost of filmmaking and open doors for a new generation of storytellers. The director said he has already begun using AI in his own work. He described AI as a "democratic technology" that could transform not just cinema, but India's broader economic and creative landscape. —PTI

EROS INNOVATION UNVEILS AI-POWERED CREATOR ECONOMY APP

EROS INNOVATION HAS announced the launch of 'Eros Universe' – an AI-powered creator economy app – at the India AI Impact Summit. The app, built on "large cultural models", marks what the company describes as the first institutional deployment of culturally trained AI infrastructure originating from India. The app has been developed by ErosGenAI. —ANI

HEALING GETS A SMART TOUCH

● Now, from scans to speech, digital tools drive India's health revolution

SUDHIR CHOWDHARY

FROM GOOGLE AND Aarogyam to Wadhwani AI and Shishu Maapan, AI use cases for healthcare are taking centre stage at the AI Impact Summit. Google announced plans to fund new collaborations worth $400,000 to build India-specific health foundation models using its MedGemma AI technology.

At the Wadhwani AI pavilion, the Prediction of Adverse Tuberculosis Outcomes (PATO) tool is drawing attention. This AI-powered risk stratification solution identifies patients at higher risk of adverse outcomes at the onset of treatment. The system is being deployed pan-India under the National Tuberculosis Elimination Programme.

Similarly, Qure.ai is showcasing India-built AI for population-scale public health. In Mumbai, in partnership with the Brihanmumbai Municipal Corporation (BMC), AI has been embedded into routine public health workflows. Over 1,00,000 individuals have undergone AI-supported chest X-ray screening, with nearly 35% of confirmed TB cases detected incidentally—patients who came for unrelated reasons but were flagged through AI. Each scan is analysed in under three minutes, speeding up confirmatory testing and treatment initiation.

"Beyond TB, India is also using AI to strengthen cancer detection pathways," said Prashant Warier, co-founder & CEO, Qure.ai. In Goa, over 1 lakh chest X-rays were analysed using AI, flagging 1,600+ high-risk pulmonary nodules and leading to 20 confirmed lung cancer cases through structured referrals across 18 public health facilities statewide. "In critical care, our collaboration with Christian Medical College, Ludhiana, and Medtronic has established a hub-and-spoke stroke network in Punjab. Our qER head CT solution processes scans in under 3 minutes, sending real-time alerts to specialists and enabling faster referral decisions during the golden hour."

As a first step under Google's initiative, Ajna Lens will work with experts from the All India Institute of Medical Sciences (AIIMS) to build models supporting India-specific use cases in dermatology and OPD triaging. Ajna Lens' IndusDerma app, which enhances access to skin diagnostics, uses Google AI to facilitate early skin check-ups. "You can share your photos and symptoms ahead of the doctor's appointment," said Mihir Dhananjay Karande, associate product & project manager, Ajna Lens.

The Aarogyam app streamlines OPD care for better health outcomes. The tool uses Google AI to summarise pre-visit patient information, giving doctors a quick, non-prescriptive recap that reduces paperwork, accelerates consultations, and keeps the focus on patients.

Shishu Maapan, an AI-powered newborn anthropometry app, enables frontline health workers to capture accurate newborn measurements using entry-level smartphones. By digitising the process, it strengthens proactive care and supports a more responsive and efficient postnatal care system.

Eka Care is showcasing Parrotlet-a v2, a clinical-grade, real-time automatic speech recognition model purpose-built for healthcare documentation—setting a new benchmark for AI-driven medical transcription across Indian hospitals and outpatient departments. It allows doctors to generate structured clinical notes in near real-time, easing the documentation burden amid rapid healthcare digitisation.

"India's clinical reality is multilingual, acoustically noisy, and filled with hyper-local medical terminology that global AI systems are not trained to handle," said Vikalp Sahni, founder & CEO, Eka Care. "Parrotlet-a v2 is tuned for Indian healthcare; it transforms doctor-patient conversations into structured, clinically accurate records within seconds, making near real-time documentation viable at scale rather than an added administrative burden."

DIGITAL DOSE

- Google funds **$400,000** for India-specific health models
- Ajna Lens partners with AIIMS for dermatology and OPD triage
- IndusDerma app enables early skin diagnostics
- Aarogyam app streamlines OPD care & reduces paperwork
- Wadhwani AI presents TB risk prediction tool (PATO)
- Tool deployed under National TB Elimination plan
- Qure.ai drives AI-based TB and cancer detection
- Mumbai BMC project screens 1 lakh+ X-rays

Meta raises alarm over three-hour takedown timeline

OJASVI GUPTA

EVEN AS THE compliance regime for new takedown rules on unlawful content nears implementation, Big Tech major Meta on Tuesday said the proposed requirements—such as a three-hour window for acting on government takedown requests—could be difficult to operationalise. The company, however, reiterated its commitment to complying with the laws of the country.

"Operationally, three hours is going to be really challenging," Rob Sherman, Deputy Chief Privacy Officer and head of AI policy at Meta, said during a media interaction at the India AI Impact Summit.

Sherman explained that each request requires due diligence before action. "Whenever we get a request from the government, we will have to look into it, we'll have to investigate it, and validate it ourselves. So that's just something that takes some amount of time," he said. Sherman added that "this is an example where I think we're concerned that had they come to us and talked to us about it, we would have talked about some of the operational challenges."

The comments come amid broader regulatory developments, including the rollout of the final rules for the Digital Personal Data Protection (DPDP) Act and ongoing discussions around intermediary responsibilities and platform accountability.

On India's data protection framework, Sherman said Meta is still evaluating compliance requirements, particularly given the tighter timelines in India compared with norms in other regions. He added that existing compliance with European regulations does not eliminate the need for adjustments.

Nevertheless, Sherman said India remains a key market for Meta's artificial intelligence (AI) initiatives, which form an integral part of its global operations.

"India is currently our number one market for Meta AI," Sherman said, noting that the country has also been an early adopter of the company's open-source Llama models and related tools.

Looking ahead, Meta is focusing on building what it calls personal superintelligence—AI systems tailored to individual users.

To support this, the company is investing in more efficient AI models, including those capable of running on-device, as well as developing techniques to deliver personalised outputs without significantly increasing computing costs.

RULE RESET

- Three-hour response window called really challenging
- Each takedown request needs due diligence
- Meta says it must validate all requests

ROB SHERMAN, DEPUTY CHIEF PRIVACY OFFICER AND HEAD OF AI POLICY AT META

● High AI-mbitions

Delegates watch an exhibition on the sidelines of the AI Impact Summit in New Delhi, on Tuesday. The event marks India's first major event in the Global South and underscores its aim to shape global AI standards while boosting domestic innovation PTI

Peak XV pumps over ₹120 cr into five AI startups

FE BUREAU

VENTURE CAPITAL FIRM Peak XV on Tuesday announced investments of more than ₹120 crore in five early-stage AI startups. The announcement was made at the Impact AI PitchFest, part of the India AI Impact Summit.

These startups — Companion Labs, Kello, Memfold AI, Round1, and Zoop — together represent a growing shift in how AI is being built and used in India, moving beyond generic tools towards AI systems that actively guide decisions, take action, and reduce friction in everyday life and work, Peak XV said.

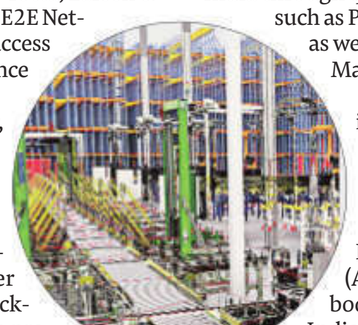
"India's AI opportunity will not be defined by who builds the biggest models, but by who builds products that work at population scale," said Rajan Anandan, managing director, Peak XV. "With over 900 million Indians online, the real opportunity lies in solving for real needs, helping people find jobs, grow income, and build businesses using AI. This focus on meeting the real needs of Indian users and building products at population scale is what will define India's leadership in AI. The five companies we are backing reflect that shift," Anandan added.

Nvidia deepens India bet with AI collaborations

● Company partners with Yotta, L&T, and E2E Networks to scale AI capabilities

POULOMI CHATTERJEE
Bengaluru, February 17

NVIDIA ON TUESDAY announced a slew of AI-related partnerships in India spanning compute infrastructure, model development, and research collaborations. The company said it is working with cloud providers such as Yotta, Larsen & Toubro (L&T), and E2E Networks to expand access to high-performance AI compute.



Vishal Dhupar, MD, South Asia at Nvidia, said that Yotta is augmenting its Shakti Cloud platform with over 20,000 Nvidia Blackwell Ultra GPUs to provide large-scale sovereign AI infrastructure to the country, while L&T is announcing a new formation to build a sovereign gigawatt AI factory infrastructure. The roadmap for the AI factory will include expansion in Chennai and a new facility in Mumbai, delivering secure and efficient compute. Additionally, E2E Network is building an Nvidia Blackwell cluster on a platform hosted at the L&T data centre.

Netweb Technologies will also launch its Tyrone Camarero AI Supercomputing systems built on the Nvidia Grace Blackwell architecture. The Jensen Huang-led company is also collaborating with India to develop and deploy foundation AI models trained on Indian languages and domestic AI infrastructure. A number of Indian organisations and platforms — including Sarvam, Gnani.ai, Corover.ai, BharatGen, Chariot, Zoho, Tech Mahindra, and the National Payments Corporation of India (NPCI) — have adopted Nvidia's Nemotron open models, datasets, tools, and libraries.

Nemotron also features India-specific datasets like Nemotron-Personas-India, derived from publicly available census data. Nemotron models can be deployed anywhere on Nvidia-accelerated infrastructure — including on Nvidia DGX Spark, now available in India through qualified partners such as PNY, RP Tech India, as well as on the Nvidia Marketplace.

Further, Nvidia is partnering with government agencies like the Anusandhan National Research Foundation (ANRF), a statutory body under the Indian government, to drive advanced AI research across the nation's leading academic institutions. The company will offer ANRF institutions complimentary access to Nvidia AI Enterprise software and specialised technical mentorship through the Nvidia AI Technology Centre. The program will include AI bootcamps, workshops, and hackathons.

The company will also work with major venture capital firms, including Peak XV, Z47, Elevation Capital, Nexus Venture Partners, and Accel India, to identify and fund promising AI startups at all stages.

"Our ecosystem in India is thriving as the country becomes one of the most important hubs for innovation globally," Dhupam said.

● BHARATH SHANKAR , CO-FOUNDER & CHIEF PRODUCT AND ENGINEERING OFFICER, GNANI.AI

'Sector-agnostic AI aimed at solving real problems'

Having built speech models for Indic languages, Gnani.AI has developed full-stack capabilities with its own platforms, applications, and proprietary technology. **Bharath Shankar**, *Co-Founder & Chief Product and Engineering Officer, tells* **Ojasvi Gupta** *that large global models are limited because they are not optimised for local requirements. Excerpts:*

How do you handle linguistic diversity in India?
To address diversity, we have accumulated petabytes of audio data through proprietary and crowd-sourced channels. This data includes a wide mix of accents, genders, and age groups, which helps in building more accurate and inclusive models.

What is your view on AI regulation versus innovation?
There needs to be a balance. Regulation is important to ensure responsible and explainable AI, but it should not restrict innovation. Instead of limiting applications, the focus should be on enabling access to quality datasets, compute infrastructure, and GPUs so that startups can build effectively.

What models have you recently launched?
We have launched a 14-billion parameter speech-to-speech model at the summit. In addition, we have developed a multilingual speech-to-text model trained on 1.5 million hours of audio data, supporting 14 languages with automatic language detection. There is also a text-to-speech model that supports 14 languages and allows cross-lingual capabilities, such as generating multiple languages from a single voice.

What are your expectations from these models?
The expectation is for these models to be widely adopted across sectors such as education, healthcare, and government services. The aim is to enable large-scale, sector-agnostic usage and help enterprises solve real problems rather than just deploying AI for demonstration purposes.

How do you compare your models with those from, say, a Gemini?
Global models often lack strong support for low-resource Indian languages such as Odia or Malayalam, where accuracy can be quite low. Additionally, these models tend to be large and not cost-efficient for Indian use cases, especially when deployed at scale. Purpose-built models are better optimised for both performance and cost.

What is the key limitation of large global models in the Indian context?
The main limitation is that they are not optimised for local requirements. Their size leads to higher inferencing costs and lower efficiency for specific use cases, making them less practical compared to models designed specifically for Indian conditions.

What kind of support have you received from India AI Mission?
We have access to around 1,500 GPUs, including Nvidia H100 and H200 systems. These are being deployed through a local data centre in India to ensure that models are built domestically and that data remains secure within national boundaries.

> Instead of limiting applications, the focus should be on enabling access to quality datasets, compute infrastructure, and GPUs so that startups can build effectively

Markets

WEDNESDAY, FEBRUARY 18, 2026

IN THE NEWS

CARLSBERG MULLS LISTING OF INDIA BUSINESS

CARLSBERG IS MULLING listing its India business, as it looks to unlock shareholder value in the country where it is witnessing strong growth, said Group CEO Jacob Aarup-Andersen. "We are confirming the intention to explore an IPO in India..."

GIFT CITY'S FIRST IPO TO COME IN EARLY MARCH

XED EXECUTIVE DEVELOPMENT has filed papers for raising about $12 million through its initial public offering (IPO), setting the stage for the first public issue to be launched from GIFT City, India's International Financial Services Centre (IFSC).

AGENCIES

AU SFB launches exclusive gold loan branches

AU SMALL FINANCE Bank on Tuesday announced the rollout of its gold loan branch network as part of a broader nationwide expansion in secured retail lending. The small finance bank (SFB) has inaugurated two gold loan servicing branches in Jamnagar and Junagadh, Gujarat.

Rupee rises 2 paise to 90.72 against dollar

THE RUPEE GAINED 2 paise to settle at 90.72 against the US dollar on Tuesday, backed by positive domestic equity markets and lower crude prices overseas. A firm American currency, however, weighed on the Indian currency and capped its gains, forex traders said.

Sanjay Jain to lead funds sponsored by Capri group

CAPRI GROUP HAS announced that Sanjay Jain will be joining the investment manager to the funds as managing partner, subject to requisite approvals from investors and the Securities and Exchange Board of India.

FE BUREAU & AGENCIES

NBFCs favour ceiling on gold loans for businesses

CHRISTINA TITUS & MAHESH NAYAK
Mumbai, February 17

NON-BANKING FINANCIAL COMPANIES (NBFCs) have approached the Reserve Bank of India (RBI) to consider capping the loan-to-value (LTV) ratio of gold loans being offered to businesses.

From April 1, under the new gold loan guidelines, there will be no regulatory cap on these loans. This implies that NBFCs could advance up to 100% or even more against the pledged gold for loans taken for business purposes.

Big lenders fear that this will lead to over-aggression by some players wanting to capture market share and lead to systemic problems.

According to sources, the Finance Industry Development Council (FIDC), the self-regulatory organisation (SRO) of NBFCs, recently made a representation to the central bank to consider retaining the cap at 75% for gold loans being extended for business purposes or income-generating lending.

"This is to ensure parity among players and prevent smaller, riskier competitors from offering excessively high LTVs that could destabilise the market," said a senior official of a gold loan NBFC having assets under management of around ₹45,000 crore.

While the RBI's move to allow higher LTVs for business loans could boost the credit flow to entrepreneurs, it also has the potential to create problems as prices of gold keep on fluctuating. For example, gold prices rose 24% in January, but fell 7.82% in February.

Industry players, especially large NBFCs, fear that unlimited lending could spoil the market by encouraging aggressive practices and creating a disparity between consumer and business loans.

In fact, some of them have already decided that they will continue with the old practice to maintain discipline.

"Large gold loan NBFCs have decided to maintain a conservative LTV of around 75% for risk management, even if their boards have approved up to 90% as a policy limit to avoid market distortion and maintain parity across categories," said a chief executive officer. "This self-regulation reflects the industry's commitment to prudence and market stability."

From April 1, 2026, the new rules will come into effect when gold loans for consumption activity will be tier-based, with lending being capped at 85% for loans of up to ₹2.5 lakh, 80% for gold loans valued between ₹2.5 lakh and ₹5 lakh, and 75% for gold valued above ₹5 lakh.

Currently, every loan, whether consumption or income generating, is capped at 75%.

RULE BOOK

Consumption Loan

Upto ₹2.5 lakh	₹2.5-5 lakh	Above ₹5 lakh
85%	80%	75%
New LTV (post April 2026)		
75%		
Current LTV norms		

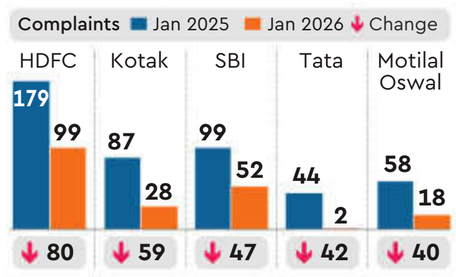
Income Generating Loan

New LTV (post April 2026)	Current LTV norms
Uncapped	75%

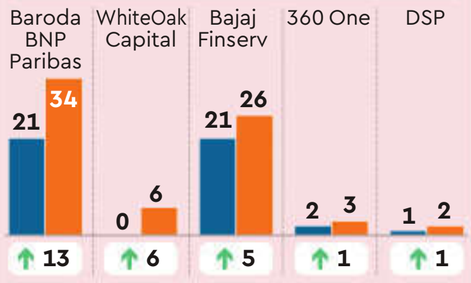
Number of complaints in MF industry drops 40%

TRUST DEEPENS

Top 5 fund houses with highest decline in complaints



Top 5 fund houses with highest increase in complaints



KUSHAN SHAH
Mumbai, February 17

IN A CLEAR sign of the mutual fund industry attaining maturity, the number of folios has been rising at a fast clip while complaints have declined by over 40% year-on-year.

According to data from the Association of Mutual Funds in India (Amfi), the number of complaints has gone down from 1,379 in January 2025 to 784 in January 2026, marking a 43.15% reduction.

Venkat Chalasani, chief executive at Amfi, said: "The mutual fund industry has steadily strengthened investor servicing through deeper digitisation, tighter compliance, and more robust grievance redressal mechanisms."

He said investments in technology have reduced operational gaps, improved turnaround times, and enhanced transparency. "The moderation in complaints, despite growing investor participation, underscores the industry's continued focus on service quality and investor protection," he said.

The decline in investor complaints has coincided with an increase in number of folios by 43.5 million — from 227.1 million to 270.6 million during this one-year period.

As many as 26 fund houses — over 50% of the industry — have seen a reduction in complaints filed against them, while 12 fund houses have recorded the same number of complaints as last year.

Only six of the 50 fund houses see a higher number of complaints. The remaining fund houses have begun their operations only after January 2025 and hence are not eligible for comparison.

HDFC Mutual Fund has seen the highest reduction in complaints from 179 in January 2025 to 99 in January 2026. Kotak MF, SBI Mutual Fund, Tata Mutual Fund and Motilal Oswal Mutual Fund have also recorded substantial reduction in the number of complaints filed against them.

The fund houses with an increase in complaints against them include Baroda BNP Paribas Mutual Fund (increase of 13 complaints), WhiteOak Capital Mutual Fund (increase of 6 complaints), Bajaj Finserv Mutual Fund (increase of 5 complaints) and ITI Mutual Fund, DSP Mutual Fund & 360 One Mutual Fund (increase of 1 complaint each).

As the efforts to increase financialisation of savings continue, the decrease in investor complaints can be a boost to the mutual fund industry and pave the path of increasing trust among investors.

Ola shares hit record low on weak Q3, downgrades

NARAYANAN V
Chennai, February 12

SHARES OF OLA Electric slumped to a record low of ₹27.36 on the National Stock Exchange on Tuesday, sliding over 11% in the past two sessions after weak third-quarter results that saw the company's net loss exceeded revenue. The latest rout also follows the company's strategic pivot to the energy storage business over electric two-wheelers, spooking investors and triggering broker downgrades.

The stock closed at ₹27.98, down 3% from Monday, and is now trading over 64% below its IPO price of ₹76. Its market capitalisation has fallen to about ₹12,280 crore from a peak of nearly ₹69,000 crore during its public issue in August 2024.

Citi downgraded the stock to 'sell' from 'buy' and cut its target price by 51% to ₹27 from ₹55, citing slower-than-expected EV penetration, continued market-share losses and balance-sheet concerns amid persistent cash burn. The brokerage also cut its estimates and EV/sales multiple to 3.5x.

Ola Electric reported a consolidated net loss of ₹487 crore in Q3 on revenues of ₹470 crore, which fell 55% year-on-year due to weak vehicle sales. Chairman and Managing Director Bhavish Aggarwal described Q3FY26 as a "structural reset", with the company shifting focus to its newly launched battery energy storage business. "The focus is now on growing this revenue potential of ₹15,000–20,000 crore over the next few years."

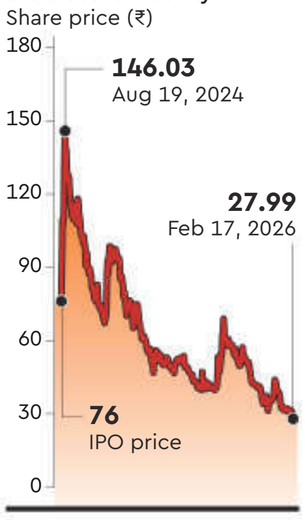
Emkay Global downgraded the stock to 'sell' from 'buy' and cut its target price to ₹20 from ₹50, citing persistent volume decline and market-share erosion despite healthy industry growth. The brokerage noted the company is taking steps such as store rationalisation to 700 (from 4,000 stores), cost-cutting measures and efforts to improve brand perception amid product and service issues. However, it cautioned that Ola Electric's turnaround could be prolonged. "We believe that this could be a difficult, long-drawn process, especially amid greater focus from incumbents and scale-up at Ather," the brokerage said.

The company's auditors highlighted negative operating cash flow of ₹866 crore during 9MFY26, driven by continued operating losses and weaker-than-expected sales growth, noting the need to consider mitigating measures to support operations and meet obligations.

Kotak Securities maintained a 'sell' rating with a target price of ₹20, saying results were below expectations and the volume growth showed no pick-up. The brokerage warned the company is showing visible strain and could face a deeper crisis ahead, with large net losses and net worth erosion likely over FY26–FY28.

BUMPY RIDE

Ola Electric Mobility
Share price (₹)



Indices gain on rise in IT, bank stocks

PRESS TRUST OF INDIA
Mumbai, February 17

THE EQUITY INDICES closed higher for the second straight session on Tuesday, driven by gains in bank, IT and capital goods shares. The Sensex climbed 173.81 points, or 0.21%, to close at 83,450.96. The Nifty-50 advanced 42.65 points, or 0.17%, to settle at 25,725.40.

Broader indices also traded firm, with the BSE Smallcap Select index rising 0.49% and the Midcap Select index gaining 0.26%.

Vinod Nair, head of research, Geojit Investments, said: "Domestic markets traded in a range-bound manner. The IT sector, following a sharp correction, witnessed selective bottom-fishing, aided by announcements of strategic collaborations with global AI partners."

Among sectoral indices, PSU Bank rose by 2.36%, followed by IT by 1.15%, industrials by 1.13%, services by 0.98%, focussed IT by 0.94%, FMCG by 0.87%, consumer durables by 0.85%, and capital goods by 0.76%.

A total of 2,447 stocks advanced, while 1,756 declined and 149 remained unchanged.

Stable Money raises $25 mn in Pre-series C funding round

AYANTI BERA
Bengaluru, February 17

BENGALURU-BASED FIXED-INCOME INVESTMENT platform Stable Money has raised $25 million in a pre-Series C funding round led by Peak XV Partners, with participation from existing investors Z47, RTP Global and Fundamentum Partnership.

The funds will be used as growth capital, and for deepening bank partnerships and expand offline presence.

The round values the three-year-old startup at a post-money valuation of $175 million, up from $125 million in its previous Series B round, according to co-founder Saurabh Jain. The company had closed its Series B barely two months before securing the latest term sheet, prompting it to label the round as a pre-Series C.

Stable Money's platform allows users to invest in fixed deposits, corporate bonds and other fixed-income instruments. The company has over 4 million users who have invested more than ₹5,000 crore through its platform.

Jain said the bulk of the fresh capital will be deployed towards accelerating growth, building senior leadership and strengthening technology infrastructure. "We feel we have product-market fit. We know who to reach out to and our products are settled." The company will also invest in artificial intelligence, security and infrastructure, he said.

Growth initiatives will focus on three areas: Onboarding more partner banks, launching new products and expanding marketing efforts.

The company has found significant traction in Tier-2 and Tier-3 cities, which account for nearly 60% of its customers. Its two best-selling products, fixed deposits and corporate bonds, currently contribute roughly equal volumes.

Beyond its digital platform, Stable Money is also experimenting with offline formats. The company plans to set up physical experience centres in certain cities to boost customer engagement and awareness.

Uptiq mops up $25 mn

UPTIQ, AN ARTIFICIAL intelligence (AI) platform for financial services, on Tuesday said it has raised $25 million in a funding round led by Curql. Funds raised in the Series B round will be used to deepen Uptiq's global AI capabilities and strengthen India as its primary AI research and engineering hub. The round was led by Curql, with participation from Silverton Partners, 645 Ventures, Broadridge, Green Visor Capital, Live Oak Ventures, First Capital, Epic Ventures, Tau Ventures, and Evolution VC. —PTI

RBI buys via OMOs half of govt bond supply in FY26

PRESS TRUST OF INDIA
Mumbai, February 17

THE RESERVE BANK of India (RBI) has purchased government securities equivalent to 47% of the Centre's total bond issuances so far in FY26 to support liquidity in the banking system, data show.

The government has raised ₹13,65,000 crore from April 4, 2025, to February 13 this year by issuing securities as part of its gross borrowing programme. In parallel, the RBI conducted open market operations (OMO) purchase auctions totalling ₹6,39,203 crore, injecting durable liquidity into the banking system.

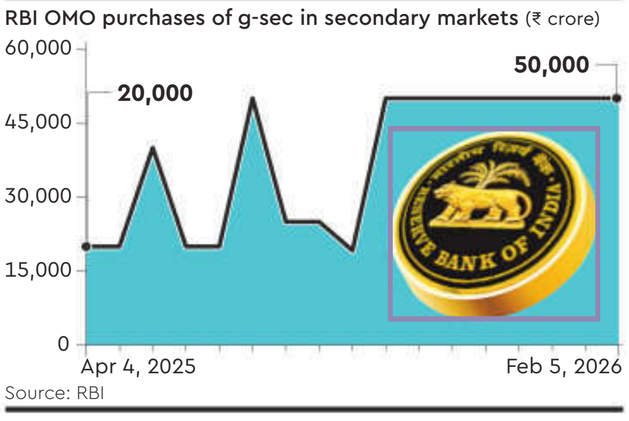
The large-scale purchases came amid sustained government borrowing, which typically absorbs liquidity from the banking system and exerts upward pressure on bond yields. By buying bonds from the secondary market, the RBI infused liquidity and helped maintain orderly market conditions, experts said.

The move helped cushion the banking system from liquidity tightness and prevented excessive hardening of yields despite heavy supply of government securities. It also ensured adequate funds in the system to support the credit growth.

"RBI's OMO purchases have been actively deployed to ensure adequate core liquidity, amid RBI's dollar sales at a time of capital outflows and rupee depreciation pressures. Various tools deployed by the RBI including OMO purchases have

LIQUIDITY SUPPORT

RBI OMO purchases of g-sec in secondary markets (₹ crore)



Source: RBI

RBI proposes easing forex transaction guidelines

THE RESERVE BANK of India (RBI) on Tuesday proposed greater flexibility to authorised persons to undertake foreign exchange transactions for hedging their exposures, balance sheet management and market-making, as well as to ease reporting obligations, after a review of the current regulations.

Authorised banks and standalone primary dealers access the foreign exchange market for market making, balance sheet management and hedging of risks.

It proposes that an authorised dealer may undertake permitted foreign exchange transactions with other authorised dealers for hedging its exposures, balance sheet management, market-making and proprietary positions. They can borrow and lend in foreign currency, it said. —PTI

'Exponential growth reason behind IPO'

CleanMax Enviro Energy Solutions, whose three-day initial public offering (IPO) opens for subscription next week, plans to utilise 75% of fresh issue proceeds for debt repayment. Despite muted IPOs and persisting uncertain market conditions, **Kuldeep Jain**, *founder and managing director, tells* **Anjana Therese Antony** *in an interview that the company has decided to go public considering the tremendous business growth. Excerpts:*

In the midst of muted IPOs and not-so-great market conditions, what was the rationale behind going public now?

We are getting to be a larger company over time, and there is never a precise answer to why now. The intent is clear and anytime is considered good from that perspective. In terms of growth or relative value, we are at the mid-to-lower end of the EV/EBITDA multiple. There is tremendous growth, with the company's EBITDA rising at a 58% compounded annual growth rate during FY23-FY25, while the industry grew at 16%. Contracted capacity for data and artificial intelligence (AI) grew 10 times to 2,400 MW in October 2025, from 250 MW in March 2024. Therefore, we want to do an IPO where we believe we have the best possible chance for incoming shareholders to create value.

How much of the ₹1,200-crore fresh issue are you planning to utilise for debt repayment and capacity addition?

Around 75% of the primary issuance is for debt repayment and the remaining 25% is for general corporate purposes.

Can you elaborate on the capacity addition plan?

As of October 2025, we had a total of 6,000 megawatt (MW) of contracted capacity, of which about 2,800 MW was already built and operating. The remaining 3,200 MW is currently under construction and will come on stream in less than two years.

The company recently made an entry into the Saudi Arabian market. Any further plans of expansion to other regions?

It is a very nascent market and there are no expansion plans as of now. The combined size of business in the UAE, Bahrain, Saudi and Thailand is about 3% of EBITDA.

Any direct benefits for Clean Max Enviro from the government's announcement for solar power funding?

We do not need any government subsidies or benefits because green power, on its own commercial merit, is cheaper than brown power. We can compete on sheer cost economics and overall environmental benefits. Rightly so, the government does not offer any subsidies for commercial industrial segments.

WE DO NOT NEED GOVERNMENT SUBSIDIES BECAUSE GREEN POWER, ON ITS OWN COMMERCIAL MERIT, IS CHEAPER THAN BROWN POWER

● **KULDEEP JAIN,** FOUNDER & MD, CLEANMAX ENVIRO ENERGY SOLUTIONS

International

WEDNESDAY, FEBRUARY 18, 2026

IN THE NEWS

UK JOBLESS RATE HITS 5.2% IN 3 MTHS TO DEC

UK'S JOBLESS RATE rose to its highest in over a decade outside the pandemic period and wage growth slowed again, data showed, bolstering investor bets on a UK interest rate cut in March. Unemployment rate edged up to 5.2% in the last 3 months of 2025.

IRELAND OPENS PROBE INTO MUSK'S GROK AI

IRELAND'S DATA PROTECTION Commission (DPC) said on Tuesday it had opened a formal investigation into X's AI chatbot Grok over the processing of personal data and its potential to produce harmful sexualised images and video, including of children.

Spain to probe X, Meta, TikTok over AI content

THE SPANISH GOVERNMENT has ordered prosecutors to investigate social media platforms X, Meta and TikTok for allegedly spreading AI-generated child sexual abuse material, Prime Minister Pedro Sanchez said on Tuesday.

Danaher closes in on nearly $10-bn deal for Masimo

DANAHER WILL ACQUIRE Masimo in a $9.9 bn deal, as it expand its diagnostics portfolio with the California-based medtech company's pulse oximeter and other devices. **AGENCIES**

TEHRAN TO OFFER DETAILED PROPOSALS WITHIN TWO WEEKS

Iran says progress made in nuclear talks with US

REUTERS
Geneva, February 17

IRAN SAID IT would make detailed proposals in the next two weeks to close gaps in nuclear talks with the United States, according to a US official on Tuesday. "Progress was made, but there are still a lot of details to discuss," said the official, who declined to be identified detailing talks in Geneva. "The Iranians said they would come back in the next two weeks with detailed proposals to address some of the open gaps in our positions.

Iran and the US reached an understanding on the main "guiding principles" in a second round of indirect talks over their nuclear dispute on Tuesday, but that does not mean a deal is imminent, Iranian Foreign Minister Abbas Araqchi said.

"Different ideas have been presented, these ideas have been seriously discussed, ultimately we've been able to reach a general agreement on some guiding principles, from now on we will move based on those principles and enter the text of a potential agreement," Araqchi told Iranian media after the talks concluded in Geneva.

The US has sent a battle force to the Middle East to press Tehran to make concessions in the decades-long nuclear dispute and President Donald Trump has said "regime change" in Tehran may be the best thing that can happen. Iranian state media reported earlier that Iran would temporarily shut part of the Strait of Hormuz, a vital global oil supply route, as it held talks over its nuclear programme while Iran's Supreme Leader Ayatollah Ali Khamenei warned on Tuesday that any US attempts to depose his government would fail.

Speaking at a conference in Geneva after the talks, Araqchi said that a "new window of opportunity" had opened and that he hoped talks would lead to a "sustainable" solution that ensured the full recognition of Iran's legitimate rights.

US envoy Steve Witkoff and Jared Kushner took part in the Geneva talks, which were being mediated by Oman, a source briefed on the matter told *Reuters*. The White House did not respond to emailed questions about the meeting. Earlier, Trump said he himself would be involved "indirectly" in the Geneva talks and he believed Tehran wanted to make a deal.

Iranian protesters hold placards and portraits as they demonstrate in front of UN office ahead of nuclear talks between the United States and Iran in Geneva on Tuesday AP

Moscow & Kyiv meet for US-brokered negotiations

ASSOCIATED PRESS
Geneva, February 17

DELEGATIONS FROM MOSCOW and Kyiv were in Geneva on Tuesday for another round of US-brokered peace talks, a week before the fourth anniversary of Russia's full-scale invasion of its neighbour. However, expectations for any breakthroughs in Geneva were low, with neither side apparently ready to budge from its positions on key territorial issues and future security guarantees, despite the US setting a June deadline for a settlement.

Ukrainian President Volodymyr Zelenskyy said his government's delegation was in Switzerland and Russian delegation had also arrived. Discussions on future of Russian-occupied Ukrainian territory are expected to be particularly tough as US President Donald Trump's envoy, Steve Witkoff, and son-in-law Jared Kushner, sit down with the delegations.

Bangladesh Prime Minister Tarique Rahman (left) meets his family members after the swearing-in ceremony in Dhaka on Tuesday AP

From self-exile to PM: Tarique's turnaround

PRESS TRUST OF INDIA
Dhaka, February 17

TARIQUE RAHMAN, WHO lived in London in self-exile for 17 years, has made a remarkable turnaround. The scion of one of the powerful political dynasties has led the Bangladesh Nationalist Party (BNP) founded by his father to a forceful victory after 20 years. The 60-year-old BNP Chairman was sworn in as Bangladesh Prime Minister for the first time on Tuesday.

His party bagged 209 out of 297 seats, while right-wing Jamaat-e-Islami, known to be close to Pakistan, secured 68 seats. The Awami League of ousted premier Sheikh Hasina was barred from contesting the 13th Parliamentary polls held on February 12. The result was a major turnaround for the BNP, long targeted under the 15-year rule of Hasina's Awami League government which collapsed following nationwide student-led protests in August 2024.

The BNP was founded by Rahman's father Ziaur Rahman, a military ruler turned politician. The party was led by his mother Khaleda Zia for nearly four decades after the assassination of President Ziaur Rahman in 1981.

A FRESH START

- BNP won 209 of 297 seats in the parliamentary polls
- Outcome marks a sharp turnaround for BNP after years of pressure under Hasina's 15-year rule
- BNP was founded by former president Ziaur Rahman and later led for decades by Khaleda Zia

Five days after his return to Bangladesh amid a massive welcome in December last year, Rahman was struck by a personal tragedy as Khaleda Zia died after a prolonged illness.

Rahman became the chairman of the BNP in the absence of his mother at a time when the party was facing a state of political wilderness ahead of the polls. The evolving scenario did not allow him to spend some private days amid personal loss, as events unfolded so quickly, he scarcely had time to reflect.

Rahman is widely seen as a product of dynastic politics, but his family's political background earned him a sort of acumen. He is credited with manoeuvring his party in a complicated scenario to ensure its key stake in the politics ahead of the general elections.

A soft-spoken Rahman drew massive crowds as he spearheaded the campaign for his party. Since his return, Rahman noticeably adopted an approach of avoiding inflammatory rhetoric and calling instead for restraint and reconciliation despite the bitter relations of his family and himself in particular with the deposed Awami League regime. BNP eventually won the landslide victory, and Rahman became the new prime minister.

Rahman was born on November 20, 1965, in Dhaka. As a boy, he witnessed Bangladesh's liberation struggle in 1971. He was arrested along with his mother and brother, only to be released on December 16, 1971, when Bangladesh gained independence from Pakistan.

In a post-election press conference, Rahman called for "national unity" and "peace" in the national interest, warning that divisiveness would undermine democracy. He said the country faces a fragile economy, weakened institutions, and a deteriorating law and order situation.

Civil rights icon Jesse Jackson dies at 84

Washington, February 17

CHARISMATIC US CIVIL rights leader Jesse Jackson, an eloquent Baptist minister raised in the segregated South who became a close associate of Martin Luther King Jr and twice ran for the Democratic presidential nomination, has died at age 84, his family said in a statement on Tuesday. "Our father was a servant leader - not only to our family, but to the oppressed, the voiceless, and the overlooked around the world," the Jackson family said. Jackson, an inspirational orator and long-time Chicagoan, was diagnosed with Parkinson's disease in 2017.

His death comes at a time when the administration of Donald Trump has targeted U.S. institutions, from museums to monuments to national parks, to remove what the president calls "anti-American" ideology, leading to the dismantling of slavery exhibits, the restoration of Confederate statues and other moves that civil rights advocates say could reverse decades of social progress.

Jackson advocated for the rights of Black Americans and other marginalised communities dating back to the turbulent civil rights movement of the 1960s spearheaded by his mentor King, a Baptist minister and towering social activist.

—REUTERS

Jesse Jackson

FROM THE FRONT PAGE

Infosys, Anthropic join forces to build custom AI agents

THE TIE-UP aims to refresh the evolving enterprise operating models for clients by combining deep industry expertise, frontier AI and engineering scale in a single approach.

"There's a big gap between an AI model that works in a demo and one that works in a regulated industry – and if you want to close that gap, you need domain expertise. Infosys has exactly that kind of expertise across important industries. Their developers are already using Claude Code to accelerate their work and create AI agents for industries that demand precision, compliance and deep domain knowledge," Anthropic CEO and co-founder Dario Amodei said.

"From modernising financial services with intelligent risk management and compliance to enabling engineering businesses to lead with AI-driven design and manufacturing, the goal is to leverage the joint expertise of Infosys and Anthropic to accelerate AI value realisation for global enterprises," Infosys CEO Salil Parekh said.

The main focus under the partnership will be on agentic AI, which can handle tasks like processing claims, generating and testing code and managing compliance reviews. With Anthropic's tools like Claude Agent SDK, Infosys and Anthropic will help build AI agents that can work in long, complex processes within enterprises.

Combining Infosys Topaz and Claude, clients can modernise legacy systems by accelerating migration and cutting down costs of updating aging infrastructure. In telecom, AI agents will help carriers modernise network operations, streamline customer lifecycle management and improve service delivery, while in financial services, the AI agents will work in risk management, automate compliance reporting and deliver more personalised customer interactions in support.

Meanwhile, in the manufacturing and engineering segment, Claude will help accelerate product design and simulation, reducing research and development (R&D) timelines and enabling engineers to test more iterations before production and in software development, teams will use Claude Code to write, debug and test code to move processes faster. Infosys has deployed Claude code within its Exponential Engineering initiative to build internal expertise for client engagements.

Anthropic's goal is to build AI in a responsible manner, Paul Smith, chief commercial officer at Anthropic said, making it a good fit for Infosys, which is adept at managing multiple technology cycles over four decades at a big scale, across industries and geographies.

India & France give partnership a boost

MACRON SAID INDIA is one of the most trusted partners of France. "From Rafale jets to submarines, we are expanding defence cooperation," he said.

The two leaders virtually inaugurated the H125 light utility helicopter final assembly line of Tata-Airbus in Karnataka.

"We take pride in the fact that, together, India and France will manufacture in India the world's only helicopter capable of flying to the heights of Mount Everest and export it to the entire world," Modi said.

The facility, according to the Ministry of External Affairs, will strengthen India's aeronautical manufacturing capabilities, lead to skilling of the workforce, create jobs and give impetus to Atmanirbhar Bharat.

Describing the India-France relationship as "very crucial", Modi said, "The strategic partnership between the two countries is one of the oldest and, with the help of President Macron, we have deepened the ties and given it more energy in recent times. Based on this trust and vision, we are elevating our relation to a Special Global Strategic Partnership. This partnership is not just strategic. In this era of unpredictable global dynamics, this partnership will provide global stability and progress." He said the friendship between the two countries has "no boundaries" and the partnership can "reach from deep oceans to the tallest mountains".

Macron said, "Both our countries firmly believe in the rule of law, and it has been demonstrated in the past few years." He said India and France will continue to cooperate to combat terrorism.

Underlining the cooperation in the defence and aerospace sectors, Modi said the inauguration of the helicopter assembly line is a testament to the growing collaboration between the two nations.

The H125 light utility helicopter final assembly line at Vemagal is expected to strengthen India's indigenous aerospace manufacturing capabilities and further deepen India-France defence and industrial cooperation.

The facility is designed to produce H125 helicopters for civil and parapublic operations including emergency medical services, law enforcement, and passenger transport.

The delivery of the first 'Made in India' H125 is expected in early 2027. It will also be available for export in the South Asian region.

Modi and Macron launched the Indo-French Centre for AI in Health, Indo-French Centre for Digital Science and Technology, and National Centre of Excellence for Skilling in Aeronautics. "These are not just institutions, they are future-building platforms," Modi said.

Randhir Jaiswal, spokesperson for the Ministry of External Affairs, said the India-France Special Global Strategic Partnership was giving "new wings to bilateral ties".

He said the two leaders held "productive talks" and discussions touched on a range of issues including strategic, defence and security, trade and investment, joint manufacturing, critical minerals supply chain, research and development and education among others.

"In a milestone development, both leaders announced to upgrade the India-France relationship to Special Global Strategic Partnership, to reflect the immense depth and breadth of our ties," Jaiswal said.

"Further, both leaders announced a total of 21 important outcomes in areas including defence, tech and innovation, startups, critical minerals, advanced materials, health and skilling," he said.

Macron, who arrived in Mumbai on Tuesday morning, will travel to New Delhi for the AI Impact summit on Wednesday.

New homework for babus...

OFFICERS HAVE BEEN asked to identify "significant ideas, innovations and practical applications" of artificial intelligence that could actually work in their respective ministries and departments. In other words, no returning with just tote bags and selfies — return with use cases. And then comes the part every civil servant understands: write it down. Each officer must submit a crisp note — not exceeding two pages — to their secretary. The brief. List the most promising AI innovations spotted at the summit and propose specific, workable applications for their domain. Agriculture must think beyond rainfall; Railways beyond timetables; Health beyond hospital beds. AI, apparently, is now everyone's business.

List the most promising AI innovations spotted at the summit and propose specific, workable applications for their domain

The secretaries, in turn, will compile these brainwaves into a consolidated report and send it back to the cabinet secretariat by February 27. Ten days to distil the wisdom of a national AI jamboree into something actionable.

The memorandum, in classic sarkari prose, underlines that the instructions are to be adhered to strictly by all concerned. So for five days at Bharat Mandapam, India's top bureaucrats will trade corridor conversations for code talk, policy notes for prompt engineering, and perhaps discover that the future does not wait for file notings.

Adani plans $100-bn AI data centres

"NATIONS THAT MASTER the symmetry between energy and compute will shape the next decade. India is uniquely positioned to lead."

The roadmap builds on AdaniConnex's existing 2 gigawatt (GW) national data centre platform and targets expansion to 5 GW of capacity.

Adani Group has already announced a partnership with Google to develop a gigawatt-scale AI data centre campus in Visakhapatnam, along with additional campuses in Noida, while its collaboration with Microsoft spans facilities in Hyderabad and Pune. It is also in discussions with other global players for large-scale campuses across the country.

"At Adani, we are building on our foundation in data centres and green energy to expand into the complete five-layer AI stack focused on India's technological sovereignty," the chairman said.

"India will not be a mere consumer in the AI age. We will be the creators, the builders and the exporters of intelligence and we are proud to be able to participate in that future," he added. The group will also deepen its partnership with Flipkart to develop a second high-performance AI data centre designed to support next-generation digital commerce workloads and large-scale computing needs. The planned deployment will integrate renewable power generation, transmission systems and hyperscale AI compute into a single architecture.

Facilities will be designed for high-density compute clusters and next-generation workloads, supported by liquid cooling and energy-efficient power systems. Dedicated capacity will be earmarked for Indian large language models and national data initiatives to support long-term data sovereignty.

To support the rising energy intensity of AI workloads, the strategy will draw on the group's renewable portfolio, including the 30 GW Khavda project, of which more than 10 GW is already operational.

The group has also committed an additional $55 billion to expand its renewable energy capacity, including large battery energy storage systems.

Opinion

WEDNESDAY, FEBRUARY 18, 2026

NEW WORLD ORDER

Union Minister S Jaishankar

The established global order is clearly changing before our very eyes. Replacements are hard to create, and we appear to be headed for a long twilight zone. This will be messy, risky, unpredictable, perhaps even dangerous

India needs big oil moment

Drilling must be stepped up to reduce high import-dependence

INDIA MUST BOLSTER its energy security by boosting domestic oil output over the medium term as it faces relentless US pressure to stop buying cheaper Russian oil. Considering our high import dependence of 88% for oil, it is not as if non-Russian options are equally cheap either. The global oil market might be awash with supplies but geopolitical tensions in West Asia with a possible US strike on Iran are keeping prices on the boil rather than crashing. In this milieu, India must make determined efforts to reverse the downtrend in domestic production since FY12, which has been happening due to obstructive regulations, high taxation, and declining output from old and marginal fields. The country also lacks the technological capability for deep water exploration. To be sure, the ruling dispensation is seized of the imperative of stepping up oil production by incentivising domestic producers and global giants for exploration and production (E&P), and has enacted the Oilfields (Regulation and Development) Amendment Act, 2025. The objective is to increase exploration acreage to 1 million square kilometres (sq km) by 2030.

Obviously, it will take more time before the pragmatic policy stance bears fruition. Although the policy focus has shifted to production maximisation—which should be welcomed—higher domestic output is predicated on new discoveries. Clearly, India needs a big oil moment. But this can happen only with a much greater involvement of the global oil majors. With the new policy regime, foreign drillers will be insured against any fiscal policy changes—a major irritant that kept Exxon, Shell, and Chevron from participating in the first nine drilling rounds. But they must register their presence in the tenth round. Bids were to have been submitted on February 18 but the deadline has been extended for the fourth time to May 29. While the Directorate General of Hydrocarbons has not specified any reasons for the deferral, it is possible that potential investors are still being deterred by our upstream regulations and tax regime. If so, this will be a serious barrier to our efforts to step up relative self-sufficiency amidst interesting times for deep-sea drilling with Chevron deploying new technologies and equipment that can operate at ultra-high pressures in the Gulf of Mexico to access previously unobtainable resources.

In the tenth round of the Open Acreage Licensing Policy, 25 blocks with a total area of 191,986 sq km have been offered to bidders, which include four blocks with a combined area of 47,058 sq km in the Andamans basin. E&P in this basin promises to be the big oil moment that Union Petroleum Minister Hardeep Singh Puri has been touting with the potential of "several Guyanas". So far, only Oil India Ltd (OIL) has confirmed the presence of natural gas in a shallow offshore well, Vijayapuram-2, in the Andamans and is collaborating with TotalEnergies for technical support in deep water and ultra-deep water exploration. The chairman and MD has reportedly stated that OIL will make the best efforts to achieve commercial production should there be any discovery in five years. As underscored by *FE*, E&P is challenging as the Andamans lie along a complex tectonic arc and is active seismically. The basin also lacks evacuation pipelines, processing facilities, and logistical infrastructure. That said, India needs to go all in to boost E&P by incentivising global majors to participate in a highly serendipitous process.

Stop fighting yesterday's battle on Belt and Road

CHINA'S BELT AND Road programme is not in retreat, although many have been predicting its untimely demise for some time. Far from shrinking, President Xi Jinping's signature lending plan is adapting, and in doing so becoming harder to counter.

It's shifting from financing megaprojects to becoming a long-term development partner, particularly for fast-growing economies in the Global South. Washington and its partners cannot afford to be complacent if they want to stay relevant in countries that will drive growth in the future. Fresh data shows China's new reach. Engagement last year was at its highest since the initiative began in 2013, according to the latest China Belt and Road Initiative Investment Report 2025 from the Queensland-based Griffith Asia Institute. It clocked up $128 billion in construction contracts and about $85 billion in investments. Energy related projects alone reached nearly $94 billion, more than double the year before.

Just as important as the headline number is where the money is going. Investment is increasingly concentrated in renewables, battery supply chains, mineral processing, and industrial manufacturing. These sectors help to strengthen the resiliency of supply chains, which are priorities for Beijing as it tries to gain the upper hand over the US.

Africa emerged as a top destination, with Nigeria and the Republic of Congo among the major recipients. China is pairing that investment with expanded trade access. On Saturday, it announced zero-tariff treatment for imports from 53 African nations starting May 1. For governments seeking growth and opportunities for their vast populations, that is difficult to ignore, especially when US trade policy is so unpredictable.

It was not long ago that many analysts and Western governments believed Beijing might scale back the initiative. Yet after slowing during the pandemic, activity has rebounded over the last few years. This new phase signals China's confidence at a time of trade friction with the US and mounting wariness over Beijing's ambitions. Infrastructure and trade are never just about concrete or commerce. These relationships, when executed well, create interdependence. The Belt and Road's refreshed version is helping China cushion against geopolitical uncertainty.

KARISHMA VASWANI

Bloomberg

When Xi first outlined his idea for a new Silk Road in 2013, he presented it as a connectivity project. The ambition was to build roads, railways, ports, and power plants linking China to Eurasia, Africa, and beyond. Eventually, the initiative expanded to over 150 countries and exceeded US$1 trillion in deals, according to several estimates.

But those early years were defined as much by controversy as by scale. The plan faced criticism over debt sustainability and environmental damage—accusations Beijing rejects. Projects such as Sri Lanka's Hambantota Port became known as white elephants, even if the reality is more complex than that.

The latest incarnation is more targeted—and in many ways, more strategic. Despite the prospect of a rapprochement in coming months when Xi is expected to meet President Trump, the pressures extend beyond trade. China's military modernisation and its embrace of Russia have heightened suspicions, with Western officials saying Beijing increased support for Moscow's war in Ukraine last year. At home, growth is sluggish, and domestic demand remains subdued.

It is no surprise that Beijing is pushing for closer ties with the Global South. For Western governments, this presents a more complicated challenge than the first phase of the Belt and Road. Those who continue to frame it primarily as a debt trap are fighting yesterday's battle. Nor should the aim be containment for its own sake. The more realistic goal is to prevent the programme from becoming the only game in town.

That means doing two things at once: Offering a partnership to nations in the Global South, while concentrating on strategic sectors like critical minerals, digital infra, and energy systems. That task becomes more urgent as Washington pulls development spending and reassesses its overseas commitments, creating openings that Beijing is quick to fill. There are areas where China's strategy remains vulnerable, and governments would be smart to highlight those to stay relevant as Beijing forges ahead. Transparency concerns persist, as the case of Indonesia's Jakarta-Bandung high-speed rail project has shown, with delays and cost overruns that have triggered scrutiny.

The Belt and Road's resurgence doesn't demonstrate that China's economic model is unstoppable. But it does show that Beijing isn't retreating from global engagement. It is simply adapting.

GRIEVANCE REDRESS

TOWARDS A COMPREHENSIVE FRAMEWORK FOR DISPUTE RESOLUTION IN SECURITIES MARKET

The ombudsperson's revival

SANDEEP PAREKH
RISHABH JAIN

Respectively Managing Partner and Associate, Finsec Law Advisors

ON DECEMBER 18, 2025, the finance minister tabled the Securities Market Code (SMC) Bill in the Lok Sabha, proposing to consolidate and reform India's securities legislation, presently contained in three separate statutes. In a step that significantly enhances the jurisdiction and role of the Securities and Exchange Board of India (Sebi), the SMC contains a provision for the ombudsperson—officers designated by Sebi to resolve investor grievances linked to deficiency in services of a securities markets service provider (SMSP) (an intermediary, a market infrastructure institution, or a self-regulatory organisation) or any act or omission of an issuer.

According to the architecture envisioned in the SMC, the investor would first approach a Sebi-prescribed redress mechanism. If the grievance is not redressed within 180 days, the investor may approach the ombudsperson within 30 days. However, a complaint would not be maintainable before the ombudsperson if the investor has initiated a proceeding before any court, tribunal, or authority directly or substantially in issue of such complaint.

The deficiency in services that may be adjudicated by the ombudsperson has been defined broadly to mean any fault, imperfection, shortcoming, or inadequacy in the quality, nature, and manner of performance required to be maintained by or under the SMC, or any rules and regulations made thereunder or undertaken to be performed by an SMSP in pursuance of a contract or otherwise in relation to any service in the securities markets. It includes any act of negligence or omission or commission that causes loss or injury to the investor, as well as deliberately withholding relevant information.

If satisfied that the allegations in the complaint are true, the ombudsperson would redress the complaint and may, by a written order, direct the respondent to comply with its obligations; return the fees, charges, or such other amount to the complainant, jointly or severally; or pay damages to the complainant as may be specified by regulations. The ombudsperson order would be binding on both the complainant and the respondent.

Further, if the ombudsperson is of the opinion that the respondent has contravened securities laws, they may inform Sebi. An ombudsperson order would not bar Sebi from taking action under the SMC. Such orders could be directly appealed before the Securities Appellate Tribunal.

If an SMSP or an issuer/agent fails to comply with an ombudsperson order, they would be liable to a penalty of at least ₹10 lakh and up to three times the unlawful gain made or unlawful loss caused, or up to ₹100 crore if there is no quantifiable gain/loss or if the gain/loss is less than that but Sebi finds sufficient cause to increase the penalty.

Thus, the ombudsperson, though an officer of Sebi, is envisioned as an independent office exercising judicial powers. This must be appreciated in light of Sebi's previous experience with the concept—the Sebi (Ombudsman) Regulations, 2003. But these could not be operationalised for various reasons.

It would be advisable to explicitly specify that ombudsperson proceedings would be governed by rules of natural justice and orders would be made public

First, Sebi did not have the power to decide a dispute or a lis. Second, since Sebi was not clearly empowered under the SEBI Act, 1992, to grant compensation, it could not empower the ombudsperson to do so. Thirdly, the regulations did not require the ombudsperson to be a judicial authority, and it was doubtful that a non-judicial authority would be entitled to award compensation. Finally, the regulations did not provide for an enforcement mechanism to execute the orders of the ombudsperson. Thus, the regulations were repealed in 2023.

Against this backdrop, the reintroduction of the ombudsperson in the SMC is an attempt to operationalise an idea recommended by a parliamentary committee over two decades ago but which could not be implemented due to lack of statutory backing. However, certain steps may be taken to further strengthen the mechanism.

First, the SMC does not specify the qualifications of the ombudsperson. Given that the ombudsperson is envisioned to act in a judicial capacity, it may be recommended to require in the SMC itself rather than leave to regulations that the ombudsperson have appropriate legal training and experience.

Second, the actions or omissions of the issuer or agent subject to the ombudsperson's jurisdiction have not been specified. It is recommended that the categories of issuer/agent-investor disputes submitted to the ombudsperson be clearly defined to avoid conflict of jurisdiction with the company law tribunals.

Third, while the SMC contains only three remedies that the ombudsperson may grant, a note uses the term "etc." in relation to such remedies. It is recommended that the ombudsperson be empowered to grant non-monetary remedies including directions to put the aggrieved in the same place as if the wrong had not happened, or to put in place checks to prevent further wrongs.

Fourth, it is envisioned that ombudsperson orders bind only the parties to a dispute. However, in certain cases, third-party rights may be affected by the findings in such orders. For instance, if the ombudsperson finds that a certain pledge on an investor's shares was created invalidly by a broker, it would affect the rights of the pawnee. Thus, the ombudsperson may be permitted to join all necessary and proper parties to the case, and orders may be made binding on all such parties.

Finally, the procedure applicable to ombudsperson proceedings has not been specified. It may lead to ambiguities surrounding the applicability of the Code of Civil Procedure. It would be advisable to explicitly specify that ombudsperson proceedings would be governed by rules of natural justice and orders would be made public.

The introduction of the ombudsperson system is a welcome step towards establishing a comprehensive system for resolving investor grievances in the securities market, an aspiration that Sebi has had for over two decades.

India's FTAs will work better than before

MADAN SABNAVIS

Chief Economist, Bank of Baroda

FTAs between countries and blocs will be the new normal, galvanised by the US action on tariffs; besides, post-Covid deals have been more effective for India

FY26 HAD STARTED on a gloomy note with the US announcing its tariff policy, which was exacerbated by the imposition of additional tariffs in August. At 50%, the tariff picture looked challenging. Estimates varied on its effect on exporters and the final impact on GDP growth.

Being a domestic-oriented economy, the impact on India's GDP growth was not expected to go beyond 0.2-0.4%. In fact, by December-end, overall exports to the US saw a 9.7% growth compared with 5.7% for the same period in 2024-25—and much higher than the 2.4% witnessed at the aggregate level. How did this happen?

First, important products like pharma and mobile phone were exempted. Second, there was frontloading of exports in the earlier months. Third, some exports were re-routed through other countries. Fourth, negotiations with import partners on pricing helped maintain some of the contracts.

The free trade agreement (FTA) with the European Union (EU) and the US deal will now place export prospects on a higher trajectory, as they are our largest export destinations. Two points must be kept in mind. The first is that exporters in industries such as textiles, chemicals, leather products, marine products, and gems and jewellery would be at an advantage as these markets offer more opportunities. India will have an edge over rivals like Bangladesh and Vietnam that have a slightly higher tariff. Secondly, imports too will increase and pose competition to the domestic industry. The details thus become important because FTAs in general offer reciprocal benefits for both sides.

The US deal generates additional interest, considering President Trump has spoken about India buying oil not from Russia but from the US and Venezuela. Indian refiners need clarity because apart from Russian oil costing lower, freight costs would be higher for other alternatives. Further, since imports cannot be reduced to nil in a month but only gradually, the phasing of reduction would be pertinent.

Although the lower rates are restricted to countries signing deals, they have fostered a culture of openness in imports and therefore trade

The EU deal also demands close scrutiny as non-tariff barriers can remain a concern although tariffs have been lowered for over 95% of exported goods. For instance, the West is known to enforce rules such as phytosanitary conditions to block farm product imports from emerging markets. Similarly, environmental issues come in with certification requirements. Subjects such as carbon emissions therefore become important. The list gets longer when labour conditions are scrutinised.

Thus, signing trade deals is a necessity and help in the long run, but the details matter to all exporters.

The question, then, is whether FTAs really work or not? History provides interesting clues. In the past, any kind of agreements—FTA, Comprehensive Economic Partnership Agreement, or Comprehensive Economic Co-operation Agreement—has not moved the needle significantly. For example, Singapore's share in Indian exports came down from 5.3% in 2006 to 3% in 2024-25; in case of Japan, the share dropped from 2.1% in 2012 to 1.4%; and that of South Korea fell from 2.2% in 2009 to 1.3%.

There were success stories with Malaysia, as the share went up from 1.3% in 2012 to 1.7%, and Mauritius (from 0.2% in 2023 to 0.5%). The post-Covid share of UAE was up from 7% to 8.4% and that of Australia from 1.5% to 2%. Post-Covid deals have been more effective, so prospects with the UK and US augur well.

The geopolitical scenario has changed and the tariff issue has made countries talk to one another more often than before. The World Trade Organization is now an acknowledged failure. But the tariff shock has led countries to sign FTAs among themselves to act as a buffer against the US backlash, which is a good development. In a way, the US president has brought countries closer to one another, which will foster higher levels of trade. More importantly, countries have begun lowering their tariff rates. Although the lower rates are restricted to those signing deals, they have fostered a culture of openness in imports and therefore trade.

On the positive side, the markets in India have reacted very well. The currency also has been a beneficiary as one of the main reasons for the rupee coming under relentless pressure was the absence of a deal with the US. Now that a formal agreement is on the anvil, the rupee has steadied and will be a comfort for the Reserve Bank which has otherwise had to deal with steadying it often.

While there have been fluctuations in the stock market, the general thrust has been positive since the India-US deal was announced. This augurs well for foreign portfolio investors. One of the reasons for their muted activity in the Indian market was the uncertainty surrounding the deal. Now, hopefully it will be business as usual.

FTAs between countries and blocs will be the new normal in the coming years, galvanised by the US action on tariffs. This is welcome from the point of view of fostering a new global economic order where freer trade with fewer restrictions would hold. While the fate of goods appears to be more straightforward, services is one area that has to be focused upon in future.

Views are personal

LETTERS TO THE EDITOR

RERA failing buyers

Apropos of "A real challenge" (*FE*, February 17), the Real Estate Regulatory Authority (RERA) was envisaged as a transformative institutional shield for homebuyers, yet its operational performance remains underwhelming. Procedural delays, uneven regulatory capacity across states, and the routine dilution of enforcement orders have allowed defaulting developers to evade accountability. Adjudication mechanisms have become sluggish and legalistic, eroding the very promise of swift consumer justice. Escrow monitoring, project disclosure norms, and penalty frameworks are applied inconsistently, weakening deterrence and emboldening non-compliance. Unless RERA is empowered with uniform digital oversight, mandatory third-party audits, stricter registration scrutiny, and time-bound enforcement mandates, the regulator will continue to function more as a symbolic authority than a credible defender of buyers' rights.

—N Sadhasiva Reddy, Bangalore

Positioning India as top-tier AI power

Apropos of "Desi AI: A blueprint for leadership" (*FE*, February 17), to build a well-structured home-grown artificial intelligence (AI) system for Indian languages, context, and culture, a joint effort of the government and the private sector is vital and could emulate the success of the UPI. A desi AI could deal with quality and authentic data in local languages and give culture-specific training to techies in a cost-effective, scalable platform. Strategic funding, expert leadership with broad objectives, and employing open-source models will position India as a top-tier AI power.

—NR Nagarajan, Sivakasi

●Write to us at feletters@expressindia.com

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BrandWagon

WEDNESDAY, FEBRUARY 18, 2026

NUMEROLOGY

$425.3 bn: Size of global luxury homes market in 2025

$733.6 bn: Estimated size by 2032

8.1%: Expected CAGR between 2025 and 2032

— Persistence Market Research

Rewriting the playbook

HOW IKEA IS TWEAKING ITS RETAIL STRATEGY TO ALIGN WITH THE CHANGING NEEDS OF THE INDIAN MARKET

KARTIKAY KASHYAP

IKEA HAS BEEN around in India for about eight years, with another three years before that spent studying the market. It has developed a range that it deems "locally relevant" — like the *roti* maker, the *tawa* (pan), the *belan* (rolling pin), and the pressure cooker — which now constitute about 5% of the products it offers in the country. It has shifted its communication strategy to sync with local culture and fit into local spaces and has worked hard to beef up its omnichannel sales model with about 30% of its sales originating online.

But profitability has remained elusive for the retailer whose global sales reached approximately €45billion in the 2025 financial year (FY25).

Just for context, the company's India entity widened its losses by about 2% to ₹1,325.2 crore in the financial year ending March 31, 2025 (FY25). The revenue also dipped 3% to ₹1,749.5 crore from ₹1,809.8 crore in FY25.

So now the brand is taking a leaf out of its China playbook and tweaking its retail formats. Starting last year, it started piloting smaller store sizes — ranging from 15,000-20,000 sq ft — that are more cost-effective to set up and faster to integrate with its omnichannel model. "The goal is to create a simpler and more efficient shopping experience," Ingka Group Retail Manager Tolga Oncu had said when the concept was unveiled last August. Five months on, the furniture retailer is looking to take a step up the ladder — setting up new stores in the 50,000-70,000 sq ft range in the country, which will sit comfortably between its smaller stores (15,000-20,000 sq ft) and big-box retail outlets (4 lakh sq ft), Adosh Sharma, country commercial manager at Ikea India told FE recently.

Ikea's broader plan also includes doubling its investments in the country to over ₹20,000 crore ($2.2 billion) over the next five years and improving local sourcing.

Will all this help the retailer grab a larger share of the highly fragmented furniture and furnishing market in the country? Will the brand achieve profitability in the next two years in keeping with its plans?

LONG WAY TO GO

High traction hasn't translated into performance yet...

- **110 million** customers served
- **20%** YoY growth in Ikea for Business
- **34%** growth in online sales
- **131%** demand rise in Brimnes Day Bed
- **153%** demand rise in Billy Bookcase
- **3%** decline in revenues to ₹1,749.5 crore
- **2%** increase in losses to ₹1,325.2 crore

Source: Industry reports | Note: Numbers as of FY25

Building for the long term

The India home decor and furniture market is growing at a rate of 5.6% and is expected to be valued at ₹3.6 lakh crore by 2033, it faces many challenges. "A large part of the Indian consumers still rely on local carpenters to furnish their homes," says Vivek Mehta, CEO, Urban Ladder.

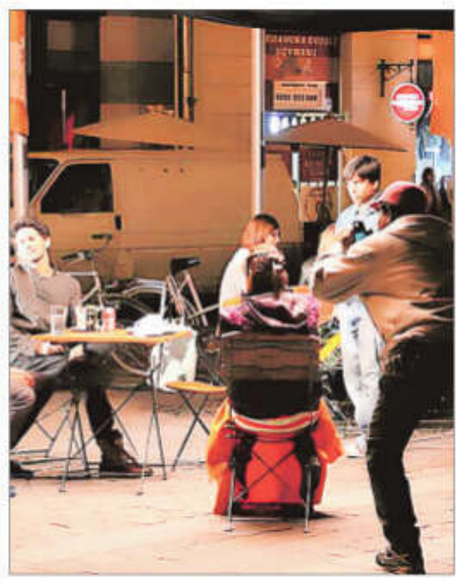
According to research by Redseer Consultant Strategy, the category remains highly fragmented and is spearheaded by unbranded products. Unbranded and local retail and handicrafts businesses control about 70% of the ₹18,000 crore ($2 bn, excluding furniture) home decor market. Pan-India brands make about 27% of this share. Moreover, regional nuances of culture, art and craftsmanship still rule. That apart, price sensitivity remains high. People are willing to pay, but they want to pay only when they see tangible value, say observers.

Ikea realises copy-pasting its global retail strategy in India is not going to work. That explains its recent moves to tweak store sizes and product design. Over and above the regular S-M-L strategy, the fourth format the brand is developing comprises no-frills planning and order points, focused on customers who want to design homes or seek complex solutions without distraction. "Smaller stores, which fulfill purpose-led needs will help them to get closer to their customers," says Devangshu Dutta, founder & CEO, Third Eyesight.

The furniture and home decor segment has been up against slow purchase cycles in India. Smaller sized stores that are closer to residential areas might help step up the frequency of purchases. "Players are moving towards a higher purchase frequency strategy and smaller stores will help Ikea cash in on this opportunity," says Kushal Bhatnagar, associate partner, Redseer Consultant Strategy. He says quick commerce has helped improve the purchase cycle in the home decor space, and that is something Ikea will likely tap going forward.

Dutta says Ikea has taken a long-term view on India and the investments in the pipeline is an indication of the opportunity that awaits players. The brand claims it has served close to 110 million customers in FY25 across channels, and online sales are growing 34% compared to the previous fiscal. While furniture contributed the lion's share of its revenue, the food business contributed 10% and Ikea for Business (tailored solutions for businesses) another 19% to its topline.

Taking regional stories global



THIS IS THE age when stories are traveling faster than ever, and regional cinema has finally found its moment to shine on the world stage. What once lived within linguistic and cultural boundaries now spoke to audiences across continents. And at the very heart of this transformation lay the quiet power of post-production: the invisible craft that shapes how we experience stories.

Modern post-production isn't about just fixing images or cleaning sound; it's about elevating emotion. It helps the regional filmmaker maintain the very integrity of their story while presenting it with a polish expected by today's audiences. Be it color grading to enhance the beauty of a village sunrise, sound design capturing the pulse of a festival, or subtitles that bridge languages, VFX/CGI to make the unreal real, it is post-production that gives regional cinema a universal voice.

The younger generation, who have grown up on a diet of global content, expect a certain visual and sonic standard. They may happen upon a Telugu drama or a Tamil love story on an OTT platform, but stay for the quality of storytelling and presentation. This is where post-production plays its quietly decisive role: by giving vernacular films the finesse equal to any international production, it helps them to stand shoulder to shoulder with global cinema.

ABHISHEK PRASAD

Meanwhile, post-production allows the cultural identity to be retained. A story based in Kerala or Punjab can have its local texture and still find appeal with a viewer in LA or Tokyo. Herein lies the art: to balance familiarity with freshness-giving a film a "Hollywood finish" without robbing it of its soul.

Technology has become the great equalizer. Cloud-based workflows, AI-assisted tools, and high dynamic range imaging together have given even the smallest regional productions remarkable results. More importantly, they have enabled collaboration and creativity to rise above geography. A film these days can be shot in one town, edited in another, and streamed all over the world — all without losing its essence.

Perhaps one of the most beautiful results of this evolution is the resurrection of classic regional films. Digital restoration and remastering are giving new life to these ageless tales among young people who would otherwise never have received the chance to experience them. In effect, modern post-production isn't just a technical process; it is a cultural bridge. It helps regional voices find global resonance, ensures diversity in storytelling, and reminds us that no matter the language, a great story will always find its audience.

The author is director & CTO of Prasad Group

GLOBAL SPOTLIGHT

When anime met luxury

PARIS-BASED LUXURY brand Rebanne has turned to anime inspired ad films to connect with its consumers. The brand has launched four ad videos collaborating with anime artist Annie Choi. The ad films feature major cities like Paris, Los Angeles and Rio. The videos highlight moments when sound becomes the catalyst for connection and when love is found in unexpected ways. Choi is known for her imaginative storytelling and has worked with other luxury brands like Hermes in the past. Rebanne's instagram page also posted a behind the scenes video for the anime ad films.

- **Campaign:** Rebanne x Annie Choi
- **Brand:** Rebanne
- **Creator:** Annie Choi

Explainer

CUSTOMER FIRST

How RBI aims to curb mis-selling by banks

The Reserve Bank of India has said that customers' consent does not legitimise sale of an unsuitable financial product, as part of its draft rules to check mis-selling by banks. The new norms will act as a deterrent against this rampant practice which erodes public trust in the banking system, explains ***Saikat Neogi***

July 1, 2026

DRAFT RULES AGAINST MIS-SELLING TO COME INTO EFFECT

IN CASES WHERE THE MIS-SELLING OF A PRODUCT IS ESTABLISHED, BANKS WILL HAVE TO REFUND THE ENTIRE AMOUNT PAID BY THE CUSTOMER TO PURCHASE THE PRODUCT

22.14%

OF COMPLAINTS AGAINST LIFE INSURANCE COMPANIES IN FY25 WERE FOR MIS-SELLING

How mis-selling happens in banks

OVER THE YEARS, customers have complained how they were being pushed into buying insurance, mutual funds or other third-party products by banks without fully understanding them. Most often, unit-linked insurance products are sold to senior citizens as fixed deposits and long-term insurance products are sold as limited pay options with high surrender value. Loan products are bundled with insurance products and opening of a locker is linked to higher fixed deposits. In November last year, Finance Minister Nirmala Sitharaman had asked banks to curb mis-selling and protect public trust in the banking system. At present, banks and insurance companies follow a buyer-beware approach and use a signed form by the customer to defend themselves in case of disputes related to mis-selling. In FY25, the Offices of the Reserve Bank of India (RBI) Ombudsman received 296,000 complaints including those against mis-selling, of which the majority was against banks, followed closely by non-banking financial companies. Acknowledging this growing menace, the RBI has now tightened the definition of mis-selling.

What do the new RBI rules say?

UNDER THE NEW norms scheduled to take effect from July 1, 2026, the definition of mis-selling includes the sale of a product or a service which is not suitable as per the customer's profile even if with his explicit consent, or that without providing correct or complete information or forced bundling of unnecessary products. The draft rules have red flagged issues such as hidden clauses, giving incomplete or misleading information and selling a service without clear acceptance from customers. Banks will have to implement a sales code of conduct with penal actions for violations. The rules prohibit compulsory bundling of products linked to a loan such as purchase of insurance, which raises the cost of borrowing over 15-25 years. The RBI has also tightened the oversight of third-party agents. Banks will have to display the list of direct selling agents on their websites and ensure that these people operating within branches are distinguishable from bank employees.

Redressal mechanism

IN CASES WHERE the mis-selling of a product is established, banks will have to refund the entire amount paid by the customer to purchase the product. The bank will also compensate the customer for any loss arising due to mis-selling as per its approved policy. Banks will have to design a user interface such that customers cannot grant consent without reading the terms and conditions. Consent for multiple products cannot be clubbed and must be obtained individually. Banks will have to collect customer feedback within 30 days from the sale of the product to ensure that customers have understood the features of the product. Moreover, banks will have to prepare a half-yearly report on the findings to aid the review of existing policies. In case of mis-selling, customers can lodge a complaint with the bank as per the timeline specified by the respective financial sector regulators or within 30 days of receiving the signed agreement.

Mis-selling of insurance policies

DATA FROM IRDAI'S annual report shows more than 2.5 lakh insurance grievances were recorded in FY25, an increase of 20% from 2,15,569 cases reported in FY24. A significant share falls under unfair business practices, which include mis-selling and improper disclosure. For example, out of the total 1,20,429 grievances reported in FY25 against life insurance, 26,667 cases, or 22.14%, are related to unfair business practices.

A survey done by ConsumerFirst, a consumer advocacy group, shows that 68% of respondents have lost faith in insurance products, while 42% are hesitant to buy new insurance policies. As a result of the trust deficit, insurance penetration remains abysmally low in the country — 3.7% in FY24 — half the global average, resulting in a significant protection gap. The sector is skewed toward life insurance, where the penetration is 2.8% and just 1% for non-life insurance.

Why banks indulge in this practice

INCENTIVES OF BANK employees are linked to sales targets of third-party products such as insurance and mutual funds. For banks, higher sales of these products increase the fee income. For insurance and mutual fund companies, banks can capture a customer base for distribution of their products. As insurance commissions are front-loaded, this results in sales of unsuitable products. Bancassurance is a well-established model for sales of insurance products and accounts for 6.24% of the commission paid in life insurance new business premium in FY24. For the private sector, it is 21.28%, the second highest after direct business. In the non-life segment, the private sector's bancassurance accounts for 8% of the commission paid (excluding the standalone health insurers). In fact, private sector banks have a higher share of insurance proceeds in their other income. The Economic Survey 2025-26 highlights that high distribution costs are preventing a 'widening' of the risk pool and suggests insurers must prioritise the digitisation of distribution to rationalise acquisition costs and restore 'value for money' for the policyholders.

Notice of Loss of Share Certificate

NOTICE is hereby given that the following share certificates issued by Pricol Limited registered in the name of Mr.M.V.Selvaraj, (New Folio no: 1515 and Old Folio No: 9661); specified herein is reported to have been lost

Share Certificate No.	Distinctive Nos.	No. of Shares	Share Certificate No.	Distinctive Nos.	No. of Shares
544	1081070-1082419	1350 (of Re.1/- each)	21452 21453	2214124-2214173 2214174-2214223	100 Shares of Rs.10/- each
1434 15670	218801-218850 1787205-1787254	100 Shares (of Rs.10/- each	52927 52928	4490367-4490416 4490417-4490436	70 Shares of Rs.10/- each

The company shall proceed to issue the duplicate share certificate in favour of shareholder/claimant in lieu of the original share certificate in the absence of any objection with evidence lodged within 15 days of publication of this notice to the undersigned from any person claiming any interest, right or title to the shares specified above. The Company shall not entertain any claim thereafter. Any person dealing with the above said shares will be doing so at his own risk.

For Pricol Limited
T.G.Thamizhanban
Company Secretary

Place: Coimbatore
Date: 16th February 2026

JMJ FINTECH LIMITED

JMJ FINTECH

CIN : L51102TZ1982PLC029253
Registered Office Address : Shop No. 3, 1st Floor, Adhi Vinayaga Complex No. 3, Bus Stand, Gopalsamy Temple Street, Ganapaty Coimbatore North, Tamil Nadu, India,641006
Email : investor@jmjfintechltd.com | **Website :** https://jmjfintechltd.com

NOTICE OF THE POSTAL BALLOT

NOTICE is hereby given that pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, ('the Rules') and other applicable provisions of the Act and the Rules (including any statutory modifications or re-enactment thereof for the time being in force and as amended from time to time) read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 10/2021 dated June 23, 2021, 03/2022 dated May 05, 2022, 09/2023 dated September 25, 2023, 09/2024 dated September 19, 2024 and 03/2025 dated September 22, 2025 and other relevant circulars and notifications issued by the Ministry of Corporate Affairs (hereinafter collectively referred to as "the MCA Circulars"), the Company has dispatched a Postal Ballot Notice on Tuesday, February 17, 2026 electronically to all those Members whose names appear in the Register of Members/List of Beneficial Owners as on **Friday, February 13, 2026 ('Cut-Off Date')** received from the Depositories and whose e-mail address are registered and available with the Company/Depositories, seeking approval of the Members in respect of **Approval for material related party transaction under regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

The Postal Ballot Notice dated February 11, 2026 is available on the website of the Company at https://jmjfintechltd.com , website of the Stock Exchange http://www.bseindia.com/ and on the website of Purva Sharegistry (India) Private Limited at https://evoting.purvashare.com All documents referred to in the Postal Ballot Notice shall be open for inspection during normal business hours (9.30 A.M. to 5.30 P.M.) on all working days until the last date specified for casting votes through remote e-voting.

The company has appointed M/s. Lakshmmi Subramanian & Associates, Practising Company Secretaries, Chennai as the scrutinizer to scrutinise the e-voting process for Postal Ballot in a fair and transparent manner.

Voting rights of a member/beneficial owner shall be in proportion of his/her/its shareholding in paid-up equity capital of the Company as on the Cut-Off Date. Members may cast their votes during the period mentioned herein below:

Commencement of Remote e-voting : Thursday, February 19, 2026 at 09:00 A.M (IST)
End of Remote e-voting: Friday, March 20, 2026 at 05:00 P.M (IST)

E-voting shall be disabled and shall not be allowed beyond 05:00 P.M (IST) on Friday, March 20, 2026. The results of e-voting shall be made available not later than Monday, March 23, 2026 and be made available at the website of the Company and Stock Exchange. The resolution as stated in the Notice, if approved by the Members with requisite majority shall be deemed to have been passed on Friday, March 20, 2026.

The voting ratio for the resolutions proposed in this Notice shall be applied as follows:

- **Fully Paid-up Equity Shares :** Every Member holding fully paid-up equity shares shall be entitled to **1 (one) vote per equity share held.**
- **Partly Paid-up Equity Shares :** Every Member holding partly paid-up equity shares shall be entitled to **0.3 (zero point three) vote per equity share held.**

Note: The total voting power will be calculated by aggregating the fractional votes resulting from partly paid shares, if any, and rounding down to the nearest whole number for the final tally. Detailed instructions and notes pertaining to process and manner of e-voting for the Members of the Company are provided in the Postal Ballot Notice.

In case of any queries or issues regarding e-Voting from Purva, you can write an email to evoting@purvashare.com or investor@jmjfintechltd.com

By order of the Board
For JMJ FINTECH LIMITED
Sd/-
Johny Madathumpady Lonappan
(DIN: 00017895)
Chairman

Place : Coimbatore
Date : 17th February, 2026

LENSKART SOLUTIONS LIMITED

lenskart

(Formerly known as Lenskart Solutions Private Limited)

Corporate Identity Number: L33100DL2008PLC178355
Registered Office: Plot No. 151, Okhla Industrial Estate, Phase III, New Delhi – 110 020
Corporate Office: Ground Floor, Vipul Tech Square, Golf Course Road, Sector 43, Gurugram – 122 009, Haryana, India
Tel.: +91 124 429 3191, **Website:** www.lenskart.com

NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INSTRUCTIONS

Notice is hereby given to the Members of Lenskart Solutions Limited (formerly known as Lenskart Solutions Private Limited) (the "**Company**"), pursuant to Sections 108, 110 and other applicable provisions of the Companies Act, 2013 ("**the Act**") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, as amended, read with relevant circulars issued by the Ministry of Corporate Affairs on Postal Ballot and remote e-voting ("**MCA Circulars**") and applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s), amendment(s), variation(s), clarification(s) or re-enactment(s) thereof for the time being in force), Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India and other applicable laws, rules and regulations that the following resolution(s) as set out in Postal Ballot Notice along with explanatory statement ("**Notice**") dated February 17, 2026 are proposed for consideration and approval of the Members of the Company by means of Postal Ballot by voting through electronic means only ("**remote e-voting**")

Item. No.	Description of Resolution(s)	Ordinary/ Special Resolution
1	To approve the amendment and ratification of Lenskart Employee Stock Option Plan, 2021 as per SEBI (Share Based Employee Benefit and Sweat Equity) Regulations, 2021	Special Resolution
2	To approve the extension of grant to the eligible employees of the group company including Subsidiary Company(ies), Associate Company, in India or outside India, of the Company under Lenskart Employee Stock Option Plan, 2021	Special Resolution
3	To approve the amendment and ratification of Lenskart Employee Stock Option Plan, 2025 as per SEBI (Share Based Employee Benefit and Sweat Equity) Regulations, 2021	Special Resolution
4	To approve the extension of grant to the eligible employees of the group company including Subsidiary Company(ies), Associate Company, in India or outside India, of the Company under Lenskart Employee Stock Option Plan, 2025	Special Resolution

In compliance with the MCA Circulars and other applicable rules and regulations, the Company has completed the dispatch of Notice and remote e-voting instructions on Tuesday, February 17, 2026, only by electronic mode i.e., email to all its Members, who have registered their email addresses with the Company/MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited), Registrar and Share Transfer Agent ("**RTA**") or depository(ies)/depository participants as on Friday, February 13, 2026 ("**the Cut-off date**"). If your email address is not registered with the Company/RTA/Depositories/Depository Participants, please follow the process provided in Note no. 11 of the notes to the Notice.

The Notice is uploaded on the website of the Company at https://www.lenskart.com/corporate/investorrelations, the website of the RTA at https://web.in.mpms.mufg.com/client-downloads.html, and on the websites of National Stock Exchange of India Limited https://www.nseindia.com, and the BSE Limited at https://www.bseindia.com (jointly referred to as "**Stock Exchanges**").

The Members whose names appeared on the Register of Members/List of Beneficial Owners maintained by the Depositories as on the Cut-off date are only entitled to vote through remote e-voting facility on the Resolution(s) as set forth in the Notice. The voting rights of the Members shall be reckoned in proportion to the paid-up equity share capital of the Company held by them as on the Cut-off date. A person who is not a Member as on the Cut-off date shall treat the Notice for information purposes only.

The Company has engaged the services of MUFG Intime India Private Limited ("**MIIPL**") for facilitating remote e-voting. Detailed Instructions for remote e-voting are provided in Note no. 15 of the notes to the Notice. The communication of assent/ dissent of the Members on the resolution(s) proposed in the Notice will only take place through the remote e-voting system. The remote e-voting period will begin on **Thursday, February 19, 2026 at 09.00 A.M. (IST)** and shall end on **Friday, March 20, 2026, at 05.00 P.M. (IST)**. Once the vote on a resolution(s) is cast by the Member, no change will be allowed subsequently.

The Company has appointed Mr. Devesh Kumar Vasisht (Membership No.: FCS 8488/ COP No.: 13700), Managing Partner of DPV & Associates LLP, Company Secretaries (FRN: L2021HR009500), failing him Mr. Parveen Kumar (Membership No.: FCS 10315/COP No.: 13411), Partner or DPV & Associates LLP, Company Secretaries (FRN: L2021HR009500) as the Scrutiniser(s) to conduct the Postal Ballot through remote e-voting process in a fair and transparent manner.

The voting results along with the scrutiniser's report will be intimated to the Stock Exchanges and the same will also be uploaded on the Company's website at https://www.lenskart.com/corporate/investorrelations, and on the website of MIIPL https://instavote.linkintime.co.in.

In case of any queries regarding remote e-voting, the Member(s) may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of https://in.mpms.mufg.com, send a request to Mr. Rajiv Ranjan, Sr. Vice President - E-Voting, MIIPL at enotices@inmpms.mufg.com or at Tel.: 022-49186000.

By order of the Board of Directors
For **Lenskart Solutions Limited**
(formerly known as Lenskart Solutions Private Limited)
Sd/-
Ashish Kumar Srivastava
Company Secretary and Chief Compliance Officer
Membership No.: F5325

Date: February 17, 2026
Place: Gurugram

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

Auction of Government of India Dated Securities for ₹33,000 crore on February 20, 2026

Government of India has announced the sale (re-issue) of following dated securities:

Sr. No	Nomenclature	Notified amount Nominal (in ₹Crore)	Earmarked for Retail Investors (in ₹Crore)
1	6.03% GS 2029	9,000	450
2	6.68% GS 2033	11,000	550
3	7.24% GS 2055	13,000	650

The stocks will be sold through Reserve Bank of India, Mumbai Office, Fort, Mumbai - 400001, as per the terms and conditions spelt out in the General Notification F.No.4(2)–B(W&M)/2018, dated March 26, 2025 and the Specific Notification issued in this regard.

The auction will be conducted using **multiple price method** on **February 20, 2026 (Friday).** The result will be announced on the same day and payment by successful bidders will have to be made on **February 23, 2026 (Monday).**

Retail investors can participate in the auction on a non-competitive basis as per the Scheme for non-competitive bidding facility. Individual investors can also place bids through the Retail Direct portal **(https://rbiretaildirect.org.in).**

For further details, please see press release dated **February 16, 2026** on RBI website **(www.rbi.org.in).**

Government Stock offers safety, liquidity and attractive returns for long duration.

"Don't get cheated by E-mails/SMSs/Calls promising you money"

FORM B
PUBLIC ANNOUNCEMENT

(Regulation 12 of the Insolvency and Bankruptcy (Liquidation Process) Regulations, 2016)

FOR THE ATTENTION OF THE STAKEHOLDERS OF INDIAN TECHNOMETAL COMPANY LIMITED

Sl.	PARTICULARS	DETAILS
1.	Name of corporate debtor	**Indian Technometal Company Limited**
2.	Date of incorporation of corporate debtor	15/07/2009
3.	Authority under which corporate debtor is incorporated / registered	ROC Delhi II
4.	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U27205DL2009PLC192248
5.	Address of the registered office and principal office (if any) of corporate debtor	**Registered Office:** 1107,Vikrant Tower 4, Rajendra Place, New Delhi, India-110008
6.	Date of closure of Insolvency Resolution Process	04.02.2026
7.	Liquidation commencement date of corporate debtor	**05.02.2026** (the copy of order was received on 16.02.2026.)
8.	Name and registration number of the insolvency professional acting as liquidator	**Mr. Shamsher Bahadur Singh** Reg. No: IBBI/IPA-003/0341/2021-2022/13623
9.	Address and e-mail of the liquidator, as registered with the Board	**Address:** 48 Sidhartha Apartment, Behind Inder Enclave Rohtak Road, Opposite Jwala Puri No. 5, New Delhi-110087 **Email: shamsher_cs@yahoo.co.in**
10.	Address and e-mail to be used for correspondence with the liquidator	**Address:** D-54, First Floor, Defence Colony, New Delhi-110024 Email Id: **ibc.indiantechnometal@gmail.com**
11.	Last date for submission of claims	18.03.2026

Notice is hereby given that the National Company Law Tribunal (New Delhi Bench-II) has ordered the commencement of liquidation of Indian Technometal Company Limited on 05.02.2026 (However, the order was received on 16.02.2026)

The stakeholders of Indian Technometal Company Limited are hereby called upon to submit their claims with proof on or before 18.03.2026, to the liquidator at the address mentioned against item No.10.

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

Submission of false or misleading proof of claims shall attract penalties.

Shamsher Bahadur Singh
Liquidator
In the Matter of INDIAN TECHNOMETAL COMPANY LIMITED
IBBI Reg. No.: IBBI/IPA-003/0341/2021-2022/13623
Liquidation Mail id: ibc.indiantechnometal@gmail.com
AFA Valid upto 30.06.2026

Date: 17.02.2026
Place: Delhi

OASIS SECURITIES LTD.

Regd.Off.: A-112 1st Floor, Lodha Supermus MIDC Andheri East Mumbai -400093 MH
Corporate Office: 2nd Floor, C 373 Behind Amar Jain Hospital, Block C ,Vaishali Nagar, Jaipur-302021 Rajasthan
Contact No. 9257056969 E-mail: admin@oasiscaps.com
CIN:L51900MH1986PLC041499 Website: www.oasiscaps.com

NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION

Members are hereby informed that pursuant to the provisions of Section 108, Section 110 and all other applicable provisions, if any, of the Companies Act, 2013, read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 and in compliance with the applicable guidelines/circulars/rules issued by the Ministry of Corporate Affairs inter alia including General Circular No. 03/2025 dated September 22, 2025, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Secretarial Standard on General Meetings (SS-2) issued by the Institute of Company Secretaries of India and any other applicable laws and regulations, if any, Oasis Securities Limited has sent Postal Ballot Notice dated February 16, 2026 along with the Explanatory Statement (the Notice)through electronic mode on Tuesday February 17, 2026 to all the Members whose names appear in the Register of Members/Register of Beneficial Owners maintained by the Depositories viz. National Securities Depository Limited (the "NSDL") and Central Depository Services (India) Limited (the "CDSL") as on the Cut-off Date, being Friday, February 13, 2026 and who have registered their e-mail addresses with their respective Depository Participants ("DP")/ Registrar and Share Transfer Agent of the Company i.e. M/s. Satellite Corporate Services Pvt. Ltd (the "RTA"), seeking their approval in respect of the resolutions set out in the Notice by means of remote electronic voting ("remote e-voting").

The Notice is available on the Company's website https://www.oasiscaps.com/and on the website of the Stock Exchanges i.e. BSE Limited at www.bseindia.com and on the website of the e-voting service provider engaged by the Company viz., NSDL at https://www.evoting.nsdl.com. Those who are not Members as of the cut-off date should treat this Notice for information purposes only.

The detailed procedure and instructions for remote e-voting including with regard to login credentials for Members holding shares in physical form or in electronic form, who have not registered their email addresses either with the RTA or their respective DP, forms part of the Notice. Some of the important details regarding the remote e-voting are provided below:

EVEN (E-Voting Event Number)	138564
Cut-off date for determining Members entitled to vote (voting rights shall be in proportion to the equity shares held as on this date)	Friday, February 13, 2026
Commencement of e-voting:	Thursday, 19th February, 2026 (9:00 am IST)
End of e-voting:	Friday, 20th March, 2026 (5:00 pm IST) The e-voting module will be disabled by NSDL thereafter.

During this period, the Members of the Company may cast their vote electronically and once the vote on a resolution is cast by a Member, such Member shall not be allowed to change it subsequently. Members holding shares in physical form and who have not yet registered their e-mail address are requested to promptly notify their e-mail address / any change therein in writing in Form ISR-1 (available at the QR code mentioned below) along with requisite documents as mandated by the SEBI, to the RTA. Members holding shares in electronic form are requested to get their e-mail address registered with their respective DP.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on : 022 - 4886 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager NSDL and/ or Mr. Amit Vishal, Deputy Vice President, NSDL at evoting@nsdl.com

The result of the Postal Ballot along with the Scrutinizer's Report will be uploaded on the Company's website at https://www.oasiscaps.com/scrutinizers_report.php, on the website of NSDL at https://www. evoting.nsdl.com and shall be communicated to BSE Limited within 2 (two) working days from the end of the e-voting period and shall also be displayed at the Registered Office of the Company.

The above information is being issued for the information and benefit of all the members of the Company and in compliance with the MCA and SEBI Circulars as amended from time to time.

By order of the Board
For Oasis Securities Limited
Sd/-
Rajesh Kumar Sodhani
Managing Director
DIN: 02516856

Mumbai, February 18, 2026

Avanti Feeds Limited

CIN: L16001AP1993PLC095778
Registered Office: Flat No.103, Ground Floor, R Square, Pandurangapuram, Visakhapatnam – 530003, A.P, India
Corporate Office: G-2, Concorde Apartments, 6-3-658, Somajiguda, Hyderabad – 500082, T.S, India. Tel: 040-23310260/261,
e-mail: investors@avantifeeds.com, Website: www.avantifeeds.com

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALISATION OF PHYSICAL SECURITIES OF AVANTI FEEDS LIMITED

Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/ I/3750/2026 dated January 30, 2026, all the shareholders are hereby informed that a Special Window has been opened for a period of one year, i.e., from **February 05, 2026 to February 04, 2027** to facilitate re-lodgement of transfer requests of physical shares.

The Facility is available for such transfer requests that were submitted earlier and were rejected /returned /not attended to due to deficiency in the documents/ process/ or otherwise.

Investors who have missed the earlier deadline of March 31, 2021 and January 6, 2026 are encouraged to take advantage of this opportunity by furnishing the necessary documents to the Company's Registrar and Transfer Agent, i.e., KFin Technologies Ltd., Unit: Avanti Feeds Limited, Selenium Tower- B, Plot Nos. 31 & 32, Financial District, Gachibowli, Nanakramguda, Serilingampally, Hyderabad - 500 032 (email ID - einward.ris@kfintech.com; Toll Free 1-800-309-4001)

Note: All the shareholders are requested to update their Email IDs with RTA / Depository Participants.

For **Avanti Feeds Limited**
Sd/-
C Ramachandra Rao
JMD, CS & CFO
DIN:00026010

Place : Hyderabad
Date : 17.02.2026

INDIA GLYCOLS LIMITED

CIN: L24111UR1983PLC009097
Regd Off:- A-1, Industrial Area, Bazpur Road, Kashipur - 244713, Distt. Udham Singh Nagar, Uttarakhand.
Phone: +91 5947 269000/269500, **Fax:** +91 5947 275315/269535
E-mail: compliance.officer@indiaglycols.com; **Website:** www.indiaglycols.com

NOTICE TO SHAREHOLDERS
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALISATION OF PHYSICAL SHARES

This is to inform you that Securities and Exchange Board of India ("SEBI") vide Circular dated 2nd July, 2025 (Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97) had earlier opened a special window for re-lodgement of transfer requests of physical shares originally submitted before 1st April, 2019.

Further, with a view to facilitate the investors, SEBI vide its Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated 30th January, 2026 has opened another special window for transfer and dematerialization of physical shares which were sold/purchased prior to 1st April, 2019. The special window shall be open for a period of one year from 5th February, 2026 to 4th February, 2027.

This facility is available to those shareholders who had purchased physical shares of India Glycols Limited ("the Company") prior to 1st April, 2019, and:

(a) had not lodged the shares for transfer; or
(b) had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

For clarity regarding the applicability of this window, shareholders may referred to the below matrix:

Execution Date of Transfer Deed	Lodged for transfer before 1st April, 2019?	Original Security Certificate Available?	Eligible to lodge in the current window?
Before 1st April, 2019	No (it is fresh lodgement)	Yes	✓
Before 1st April, 2019	Yes (it was rejected/ returned earlier)	Yes	✓
Before 1st April, 2019	Yes	No	✗
Before 1st April, 2019	No	No	✗

All shares re-lodged during the special window period shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such shares shall not be transferred/ lien-marked/ pledged during the said lock-in period.

Eligible Shareholders may submit their transfer requests alongwith original share certificate(s) and other requisite documents as listed in the SEBI Circular within the stipulated period to the Company's Registrar and Share Transfer Agent, M/s MCS Share Transfer Agent Limited, 179-180, DSIDC Shed, 3rd Floor, Okhla Industrial Area, Phase-I, New Delhi 110020, email to admin@mcsregistrars.com or the Company Secretary at Plot No. 2-B, Sector-126, Noida-201304, Distt. Gautam Budh Nagar, Uttar Pradesh, email to compliance.officer@indiaglycols.com.

For further details, Shareholder may refer to SEBI Circular available on the website of the Company at https://www.indiaglycols.com/shareholders-communication/

For India Glycols Limited
Sd/-
Ankur Jain
Head (Legal) & Company Secretary

Place : Noida, U.P.
Date : 16.02.2026

LORDS CHLORO ALKALI LIMITED

CIN NO : L24117RJ1979PLC002099
Regd Office : SP-460, Matsya Industrial Area, Alwar-301030 (Rajasthan)
Corp. Off. : A-281, 1st Floor, Defence Colony, New Delhi-110024
Phone : 011-40239034/35, Website : www.lordschloro.com
E-mail : secretarial@lordschloro.com

Notice of the Extra Ordinary General Meeting and Remote E-voting Information

NOTICE is hereby given that the Extra Ordinary General Meeting (EGM) of Members of the Company will be held on Wednesday, 18th March, 2026 at 11.30 A.M. at Registered Office of the Company at SP-460, Matsya Industrial Area, Alwar (Rajasthan) - 301030 to transact the businesses as set out in the Notice dated 9th February, 2026 for convening the EGM.

In terms of the MCA Circulars and SEBI Circular, the Notice convening the EGM has been dispatched to Members by 17th February, 2026. Notice of EGM along with Attendance Slip and Proxy Form have been sent in electronic mode to Members whose E-mail IDs are already registered with the Company, Registrar & Share Transfer Agent (RTA) or Depository Participant(s)(DP). The requirement of sending the physical copy of the Notice of the EGM to the members has been dispensed with MCA circulars and SEBI Circular.

The Members holding shares in physical form who have not registered their email addresses with the Company and who wish to receive the Notice of the EGM and e-voting details can write us at secretarial@lordschloro.com. For this purpose they can send scanned copy of signed request letter mentioning folio number, complete address and the email address to be registered along with self-attested copy of the PAN Card and any document supporting the registered address of the Member. Members holding shares in demat form are requested to register their email addresses with their Depository Participant(s) only.

The documents pertaining to all the items of the business to be transacted in the EGM are open for inspection at the Registered/corporate Office of the Company during business hours on any working day upto the date of EGM.

Pursuant to provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as amended from time to time, the Company is pleased to provide its members facility to exercise their right to vote at the Extra Ordinary General Meeting (EGM) by electronic means and the business may be transacted through remote e-Voting Services. The facility of casting the votes by the members using an electronic voting system from a place other than venue of the EGM (remote e-voting) will be provided by National Securities Depository Limited (NSDL).

The details as required under Companies Act, 2013 and rules made thereunder are mentioned below:

a) The Special Businesses as set out in the Notice of EGM may be transacted through remote e-voting.
b) Date and time of commencement of remote e-Voting: Saturday, 14th March, 2026 (9.00 A.M. IST)
c) Date and time of end of remote e-Voting: Tuesday, 17th March, 2026 (5.00 P.M. IST)
d) The cut-off date to determine eligibility to cast vote by e-voting or voting at the EGM through Ballot is Wednesday, 11th March, 2026.
e) Any person, who acquires shares of the Company and become member of the Company after dispatch of the notice and holding shares as on the cut-off date i.e. Wednesday, 11th March, 2026 may obtain the sequence number, in case of holding shares in physical form, by sending a request at evoting@nsdl.co.in or secretarial@lordschloro.com and if the shares are in demat form, please refer instructions in the Notice of the EGM.
f) Once the vote on a resolution is cast by the member, the member cannot modify it subsequently.
g) Statement as per the requirement of the Act:
   A. Remote e-voting shall not be allowed beyond 5.00 P.M. on Tuesday, 17th March, 2026.
   B. The facility for casting the vote through Ballot Paper will be made available at the EGM and the Members attending the EGM who have not cast their vote by means of remote e-Voting shall be able to cast their vote at the EGM through Ballot Paper.
   C. The Members who have cast their vote by remote e-Voting may also attend the EGM but shall not be entitled to cast vote again.
   D. A person, whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date i e. Wednesday, 11th March, 2026, shall only be entitled to avail the facility of remote e-Voting as well as the voting in the EGM.
h) The Notice of EGM is available on the website of the Company at https://www.lordschloro.com/wp-content/uploads/2026/02/Notice-of-EGM.pdf, on the website of NSDL at www.evoting.nsdl.com and on the website of the BSE Limited at www.bseindia.com and on the website of the National Stock Exchange of India Limited at www.nseindia.com. For electronic voting instructions, Members may go through the instructions in the Notice of the EGM and in case you have any query or issue regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at https://www.evoting.nsdl.com/.
i) All grievances connected with the facility for voting by electronic means may be addressed to Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade World, A wing, 4th Floor, Kamala Mills Compound, Lower Parel, Mumbai - 400013, or send an email to evoting@nsdl.co.in or call at 022 - 4886 7000 and 022 - 2499 7000.

For Lords Chloro Alkali Limited
Sd/-
Pankaj Mishra
Company Secretary

Date : 17th February, 2026
Place : New Delhi

बी ई एम एल BEML LIMITED

(CIN: L35202KA1964GOI001530)
(Schedule A Company under Ministry of Defence)
Registered Office : "BEML SOUDHA", 23/1, 4th Main Road, S.R. Nagar, Bengaluru - 560 027.
Tel. & Fax: (080) 22963142, E-mail: cs@beml.co.in,
Website: www.bemlindia.in

Notice is hereby given that the following share certificate have been reported lost/ misplaced and the holder of the share certificate have applied with the Company for issue of duplicate share certificate:

Name of Shareholder	Folio No.	Cert No.	No of Shares	Distinctive Nos.
GAJINDER PAL SINGH	BES800045	88752 to 88756	500	34875101 - 34875600

Objections, if any, may please be lodged with the Company at the above address within 15 days from the date of publication of this notice. Please note that, if no objection is received within the said period, the Company will proceed further with issuing the duplicate share certificate to the applicant/shareholder.

for BEML Limited
Sd/-
Urmi Chaudhury
Company Secretary & Compliance Officer

Bengaluru
Date: 18.02.2026

KAYCEE INDUSTRIES LIMITED

CIN : L70102MH1942PLC006482
REGD OFFICE:- 32, Ramjibhai Kamani Rd, Ballard Estate, Mumbai 400001
Phone No. +91 22 22613521; Website:- www.kayceeindustries.com Mail: cs@kayceeindustries.com

NOTICE OF POSTAL BALLOT/REMOTE E-VOTING

Members are hereby informed that pursuant to Sections 108 and 110, and other applicable provisions of the Companies Act, 2013, as amended ("the Act"), read together with the Companies (Management and Administration) Rules, 2014, the applicable provisions of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 and the Secretarial Standard-2 issued by Institute of Company Secretaries of India (ICSI) and in accordance with various circulars issued from time to time by the Ministry of Corporate Affairs ("the MCA Circulars"), read with various circulars issued from time to time by Securities Exchange Board of India ("SEBI") and any other applicable law, rules, circulars, notifications and regulations (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), that the special resolutions appended below, be passed by the members of the Company (as on the Cut-off Date), through postal ballot ("the **Postal Ballot**") only by way of remote e-voting ("**e-voting**") for the following special business:

S.No	Particulars
1	Change in Designation of Mr. Raman Krishnamoorthy (DIN: 10766058) from Whole Time Director to Non- Executive Director on the Board of Kaycee Industries Limited (the "Company") liable to retire by rotation with effect from closing hours of March 31, 2026
2	Appointment of Mr. Pravin D. Zagade as the Manager and Chief Operating Officer of the Company with effect from April 01, 2026

The Postal Ballot Notice dated Tuesday, February 03, 2026 along with instructions regarding e-voting has been sent only through email on Tuesday, February 17, 2026 to all those Members whose email address is registered with the Company/Registrar & Share Transfer Agent and whose names appears in this register if members or list of beneficial owners as on the cut-off date i.e Friday, February 13, 2026 and voting rights shall be reckoned on the shares registered in the name of the Shareholder as on the same date. Any person who is not a shareholder of the Company on the cut-off date shall treat the Postal Ballot Notice for information purpose only.

The Notice is also available on the website of the company. i.e., www.kayceeindustries.com on the website of the Stock Exchange i.e BSE Limited at www.bseindia.com and on the e-voting website of National Securities Depositories Limited ('NSDL') at www.evoting.nsdl.com.

The Company has engaged the services of NSDL to provide e-voting facility. The e-voting facility will be available during the following period.

Commencement of remote e-voting period	9.00 a.m. IST on Saturday, February 21, 2026
Conclusion of remote e-voting period	5.00 p.m. IST on Sunday, March 22, 2026

The e-voting module shall be disable by NSDL immediately after 5:00 PM (IST) on Sunday, March 22, 2026.

Members who have not update their email address are requested to registered the same in respect of shares held by them in electronic form with the Depository thought their Depository Participants and in respect of shares held in physical form by writing to the Company/Company's RTA, Datamatics Business Solutions Limited at investorsqry@dfssl.com or by post to Plot No A16 & 17, Part B, Crosslane, MIDC, Marol, Andheri East, Mumbai, Maharashtra, 400093.

Mr. Aashit Doshi (Membership No. FCS 9321) (CP No. 10190) Practicing Company Secretary has been appointed by the board of Director of the Company as the "Scrutinizer" to scrutinise the Postal Ballot / e-voting process in a fair and transparent manner.

The result of the Postal Ballot will be declared within 2 working days from the conclusion of the e-voting and displayed at the Registered as well as Corporate Office of the Company. The Result shall also be announced and uploaded to the Company's website www.kayceeindustries.com and communicated to the Stock Exchange.

In case of any queries related to e-voting, you may refer the Help/Frequently Asked Questions ("Help/ FAQs") and e-voting user manual available at the download section of www.evoting.nsdl.com For any grievances connected with facility for e-voting please contact Ms. Rimpa Bag at e-mail: e-voting@nsdl.com or toll free no: 022-48867000.

Special window for re-lodgement of transfer request:

SEBI has allowed a special window from February 05, 2026 to February 04, 2027 for re-lodgement of physical share transfer requests lodged before April 1, 2019, but rejected/returned due to deficiencies. Shareholders are requested to submit original transfer documents with corrected/missing details to the Company's RTA. Please refer SEBI Circular: HO/38/13/11(2)2026-MIRSD-POD/ I/3750/2026 dated January 30, 2026 for further details.

By order of the Board of Directors
For **Kaycee Industries Limited**
Sd/-
Sanjay Prasath Narasimhan
Company Secretary & Compliance Officer
ICSI Membership Number : A71514

Place:- Mumbai
Date:- February 17, 2026

DAI-ICHI KARKARIA LIMITED

DAI-ICHI
Specialty Chemicals

CIN: L24100MH1960PLC011681
Registered Office: Liberty Building, Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai - 400 020.
E-mail: investor@dai-ichiindia.com **Tel:** 022-69117130

NOTICE

Members are hereby informed that pursuant to the provisions of Sections 108, 110 and other applicable provisions of the Companies Act, 2013, (the "Act") read with the Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 ('Rules') read with the General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs ("MCA Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulation 2015 ("Listing Regulations"), Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India and other applicable laws, rules and regulations (including any statutory modification or re-enactment thereof for the time being in force and as amended from time to time), a Postal Ballot Notice dated February 6, 2026 for seeking consent of the members of the Company on the following resolution, has been sent through email on Tuesday, February 17, 2026, to all the members whose e-mail address are registered with the Company/ Depository Participants/ Registrar and Transfer Agent (RTA) as on **Friday, February 13, 2026 i.e. the cut-off date:**

Item No.	Proposed item to be transacted	Resolution to be passed
1	Re-appointment of Ms. Meher Vakil Taff (DIN: 07778396) as Managing Director of the Company, for a period of 3 (three) years from April 1, 2026, to March 31, 2029, including her terms of re-appointment and remuneration, and designating her as Vice-Chairperson, Chief Executive Officer and Managing Director of the Company.	Special

In accordance with the provisions of the MCA Circulars, the Company is providing to its members the facility to exercise their right to vote on the resolution proposed in the said Postal Ballot Notice only by electronic means ("e-voting"). The communication of the Assent and Dissent of the members would take place through e-voting process only. The Postal Ballot Notice is available on the Company's website at www.dai-ichiindia.com, on the website of the BSE i.e. www.bseindia.com and also on the website of CDSL i.e. www.evotingindia.com. Members who do not receive the Postal Ballot Notice may download it from the above-mentioned websites. The documents referred to in the Postal Ballot Notice are available for inspection electronically and members seeking to inspect such documents can send an e-mail to investor@dai-ichiindia.com.

Members whose names appear in the Register of Members as on Friday, February 13, 2026, i.e. the cut-off date will be considered for the purpose of e-voting and voting rights shall be reckoned on the paid-up value of Equity Shares registered in the name of the shareholders as on that date. A person who is not a member on the cut-off date shall treat this notice for information purpose only.

Manner of registering/updating email address:

1. **For Physical shareholders -** Shareholders holding shares in physical mode and who have not registered/ updated their e-mail address are requested to register/ update the same by sending duly filled Form ISR-1 to MUFG Intime India Private Limited, Company's Registrar and Transfer Agent at Investor.helpdesk@in.mpms.mufg.com along with copies of the requisite documents in support of address of the shareholder. Shareholders may download the prescribed forms at the website of the Company under Investors Section at www.dai-ichiindia.com/investor/ or through RTA's website at https://web.in.mpms.mufg.com/KYC-downloads.html
2. **For Demat shareholders -** Please update your email id and mobile number with your respective Depository Participant (DP) and updation of email id & mobile number is mandatory for Individual Demat shareholders for e-voting through Depository.

The Company has engaged the services of Central Depository Services (India) Limited ("CDSL") for providing e-voting facility to all its Members. Members are requested to note that the **e-voting shall commence on Thursday, February 19, 2026 (9:00 am onwards) and end on Friday, March 20, 2026 (upto 5:00 pm)**. The e-voting module shall be disabled by CDSL for e-voting thereafter. The detailed instructions for e-voting are provided in the said Postal Ballot Notice.

The Board of Directors of the Company has appointed Ms. Vinita Nair (FCS No. F10559 and COP No. 11902), Joint Managing Partner, or in her absence, any other Partner of M/s Vinod Kothari & Company, Practicing Company Secretaries as the Scrutinizer to conduct the Postal Ballot only through e-voting process in a fair and transparent manner.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, Central Depository Services (India) Limited (CDSL), A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 21 09911.

For Dai-ichi Karkaria Limited
Sd/-
Ankit Shah
Company Secretary & Compliance Officer

Place: Mumbai
Date: 18.2.2026

e VITARA PRICED AT ₹10.99 LAKH UNDER BaaS MODEL

Maruti Suzuki rolls out first EV with battery rental plan

NITIN KUMAR
New Delhi, February 17

MARUTI SUZUKI ON Tuesday announced the introductory pricing for its much-anticipated electric SUV, the e VITARA. The vehicle will be available at a starting price of ₹10.99 lakh under a Battery-as-a-Service (BaaS) model, with battery usage charged separately at ₹3.99 per kilometre. The bookings open for a sum of ₹21,000.

The firm believes India's electric vehicle (EV) market is nearing an inflection point. EV penetration in the passenger vehicle (PV) segment has remained around 4-5% for the past two years. Maruti expects that share to rise sharply as new models and supporting infrastructure come into place.

Partho Banerjee, senior executive officer, marketing and sales, Maruti Suzuki India, said that with its strong focus on a complete ecosystem, the company believes the e VITARA will become the primary EV choice for customers.

Maruti Suzuki India MD and CEO Hisashi Takeuchi (right) and Suzuki Motor CEO Toshihiro Suzuki during the launch at Bharat Mobility Global Expo 2025, in New Delhi on Tuesday

"Maruti Suzuki's EV strategy has been developed to ensure that the e VITARA becomes the primary EV choice for customers. The e VITARA offers a commendable driving range of over 543 km. With over 1,500 EV-ready service centres and dedicated charging managers, the e VITARA offers attractive flexible ownership plans with BaaS," Banerjee said.

Maruti is yet to reveal the full price list of its first EV, exclusive of the battery-as-a-Service (BaaS) rental programme. With ₹10.99 lakh, the e VITARA becomes the fourth most affordable EV in the market after the MG Comet EV, Tata Tiago EV and Tata Punch EV.

PARTHO BANERJEE, SR. EXEC., MARUTI SUZUKI INDIA

With strong focus on a complete ecosystem, the firm believes e VITARA will become the primary EV choice for customers

Toymaker Lego ramps up India footprint, plans 50 stores by'30

REUTERS
Mumbai, February 17

DANISH TOYMAKER LEGO plans to open 50 stores in India by 2030, ramping up investment in one of its fastest-growing Asian markets, as rising incomes and demand for screen-free play power growth, a senior executive said.

The family-owned company, known for its colourful building blocks, competes with US toymakers Mattel and Hasbro and domestic brand Funskool in India's toy market, which consultancy Ken Research valued at about $1.8 billion.

"India is one of the biggest markets from a potential perspective within Asia," Bhavana Pandey Mandon, country manager for Lego India, told Reuters on the sidelines of an event.

The firm has an accelerated plan for India and is deploying significant resources, she said, without giving details.

Lego has positioned itself at the premium end of the Indian market, focusing on large, experience-led stores in metros while using online and other physical stores to reach newer cities.

The India business has been growing at over 50% annually, compared with single-digit global growth

It currently operates four branded stores in Gurugram, Bengaluru and Chennai, and plans to prioritise major metros for further expansion. Mandon said online accounts for about 50% of its India sales and quick commerce accounts for just over 10%.

Parents rising willingness to spend on screen-free play and strong demand from adult hobbyists have helped drive Lego's popularity in the South Asian nation. The India business has been growing at over 50% annually, she said, compared with single-digit global growth.

Formula 1-themed Lego sets have been a standout in India, with demand exceeding expectations and placing the country among the top Asian markets for the range in 2025, Mandon said.

India to adopt WLTP emission testing cycle from April '27

AKBAR MERCHANT
Mumbai, February 17

INDIA'S MOVE TO adopt the Worldwide Harmonised Light Vehicle Test Procedure (WLTP) for emission testing from April 1, 2027 marks an important step in aligning its automotive regulatory framework with global standards, prompting manufacturers to accelerate compliance preparations across their portfolios.

Notified through amendments to the Central Motor Vehicles Rules, the transition will replace the Modified Indian Driving Cycle (MIDC) for BS6 vehicles in the M1 and M2 categories, passenger cars, vans and buses under 5 tonnes.

While existing BS6 emission limits will remain unchanged, the testing methodology will shift to WLTP, a cycle widely regarded as more reflective of real-world driving conditions.

FY27 2-wheeler sales growth at 7-9%: Crisil

FE BUREAU
Mumbai, February 17

TWO-WHEELER INDUSTRY is expected to clock 7–9% volume growth in FY27, taking total dispatches past the 29 million-unit mark, driven by steady domestic demand and strong export momentum, according to Crisil Ratings.

Domestic sales, which account for nearly 80% of industry volumes, will continue to anchor growth. After a flat first half in FY26 amid weak sentiment, volumes rebounded sharply from September following GST rationalisation that lowered vehicle prices by 7–8%.

Rural demand strengthened on the back of a healthy kharif crop and improving farm incomes, while urban demand benefited from softer interest rates and easing inflation.

"In fiscal 2027, we expect domestic two-wheeler volumes to grow 6–8%, broadly in line with the current fiscal," said Anuj Sethi, Senior Director, Crisil Ratings.

Motorcycles, which contribute about 60% of domestic volumes, are likely to see mid-single-digit growth, reflecting a mature commuter base and stable rural demand.

Incremental growth is expected from scooters, with overall volumes seen rising in early double digits and e-scooters in the mid-teens, supported by higher urban usage, increasing female participation and expanding last-mile mobility needs.

PV sales growth to ease 4-6%: Icra

THE AUTOMOTIVE INDUSTRY is set to enter a phase of moderate growth in FY27, with wholesale volumes across segments expected to expand by 3–6%, according to ICRA. The forecast signals a normalisation after the elevated growth seen in the second half of FY26, which was driven by GST rate cuts and a revival in rural demand.

Utility vehicles are expected to continue outperforming, supported by new launches

ICRA expects passenger vehicle (PV) volumes to grow 4–6% YoY in FY27, compared with an estimated 5–7% expansion in FY26. While improved affordability, replacement demand and preference for personal mobility supported recent growth, the higher base and relatively elevated system inventory are likely to temper momentum next year.

Utility vehicles are expected to continue outperforming, supported by new launches and consumer preference for larger, feature-rich models.

The shift toward alternative powertrains such as CNG, hybrids and EVs is also gaining traction.

—FE BUUREAU

The Sandur Manganese & Iron Ores Limited

Registered Office: 'SATYALAYA', Door No. 266 (Old No.80), Behind Taluka Office, Palace Road, Ward No.1, Sandur - 583 119, Ballari District;
CIN: L85110KA1954PLC000759; Website: www.sandurgroup.com;
Email ID: secretarial@sandurgroup.com; Telephone: +91 8395 260301

NOTICE

(For the attention of Equity Shareholders of the Company)

Sub: Special window for transfer and dematerialisation of physical securities

Notice is hereby given pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated 30 January 2026 that a special window for transfer and dematerialisation of physical securities which were sold/ purchased prior to 1 April 2019 is made available for a period of one year from 5 February 2026 to 4 February 2027.

The special window is also available for such transfer requests which were submitted prior to 1 April 2019 and were rejected/ returned/ not attended to, due to deficiency in the documents/ process/ or otherwise. Such transfer requests can now be re-lodged after rectifying the errors during the said period.

It may be noted that the securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer and such securities shall not be transferred/ lien-marked/ pledged during the said lock-in period. Concerned shareholders are requested to submit transfer requests along with the requisite documents to the Company/ Registrar to an Issue and Share Transfer Agent.

The details regarding the same is available on the Company's website at https://www.sandurgroup.com/special-window-for-transfer-and-dematerialisation-of-physical-securities.

In case of any queries, kindly contact the undersigned at The Sandur Manganese & Iron Ores Limited, 'Sandur House', No.9, Bellary Road, Sadashivanagar, Bengaluru - 560080, Karnataka, India, Tel: 080-45473010/ 3018, Email ID: secretarial@sandurgroup.com or Venture Capital and Corporate Investments Private Limited, Registrar to an Issue and Share Transfer Agent at "Aurum", Door No.4-50/P-II/57/4F & 5F, Plot No.57, 4th & 5th Floors, Jayabheri Enclave Phase - II, Gachibowli, Hyderabad - 500032, Telangana, India Tel: 040-23818475/ 23868257/ 35164940, Email: info@sandurgroup.com/ investor.relations@sandurgroup.com.

for The Sandur Manganese & Iron Ores Limited
Sd/-
Neha Thomas
Company Secretary & Compliance Officer

Place: Bengaluru
Date: 18 February 2026

FROM THE FRONT PAGE

Old meets new in FMCG as brands chase growth

COMPANIES SUCH AS Emami and Godrej Consumer (GCPL) have used a similar strategy when acquiring D2C brands in recent years. The last such for GCPL, for instance, was Muuchstac in October, where the firm entered the niche segment of men's facial cleansing with the ₹450-crore buy, retaining the founders and adding that it would use its overall strengths to unlock growth for the brand.

Experts say that more FMCG firms are redrawing their D2C strategies after seeing the success tasted by firms such as Marico, Emami and GCPL.

In an investor call last week, Britannia's new MD & CEO Rakshit Hargave said that the firm would adopt the mindset of a startup, amplify brand and marketing investments, increase its innovation rate and consider acquisitions of digital-first brands to fill portfolio gaps.

"The endeavour is to be sharper, focused and relevant," Hargave said. "We will have a startup mentality to fight competition by thinking big and acting fast. While Britannia can do a lot of things, there are also a lot of attractive opportunities on the inorganic side that we will evaluate," he said.

Hindusan Unilever (HUL), the country's largest FMCG company, meanwhile, has announced a new "unified India strategy" aimed at simplifying its organisational structure, becoming more agile and speedy in its decision-making, empowering chief marketing officers now appointed for every division in the company and tapping into a unified R&D structure to create and rollout tailor-made products for the Indian market.

HUL MD & CEO Priya Nair said that the simplification exercise was a response to changing market dynamics and shifting consumer and channel preferences in FMCG.

Oil firms' refinery margins may cool to $6-8 per barrel

THE REPORT, HOWEVER, cautioned that while the outlook remains supportive, "the durability of this trend will depend on global crude prices remaining benign, though they can be susceptible to sudden geopolitical trade dynamics," even as marketing margins are expected to improve in the medium term with steady retail fuel prices.

The shift signals the slow unwinding of the Russian crude bonanza that had reshaped India's refining economics since FY23. As global supply chains stabilised, that advantage narrowed sharply. Discounts shrank to $3-4 per barrel through FY25, dragging margins down to $4-6 per barrel, before plunging further to $2-4 per barrel in the first quarter of FY26. By Q3FY26, Russia's share in India's crude imports had already tapered to around 30%, with further reductions expected as sourcing strategies diversify.

What began as a market-driven correction has now been accelerated by geopolitics.

Fresh US sanctions imposed in November 2025 on major Russian crude entities, followed by the European Union's January 2026 ban on products refined from Russian oil, tightened the supply channel further. The turning point came in February 2026, when India agreed to gradually scale back Russian crude purchases in return for a sharp reduction in US tariffs on Indian exports — from an effective 50% to 18% — pushing refiners to redraw procurement plans towards West Asia, US and Venezuelan grades.

CareEdge estimates that the shift away from discounted Russian barrels could raise the weighted average cost of India's crude basket by $1.5-2 per barrel, directly compressing the margin premium refiners have enjoyed since FY23.

The volatility of the transition has already played out in earnings. After the steep fall in early FY26, GRMs rebounded sharply to $8-10 per barrel in Q2FY26 and surged further to $9-13 per barrel in Q3FY26 — far outperforming the Singapore benchmark of $4-5 per barrel — aided by temporary widening of Russian discounts, strong diesel and jet fuel cracks, falling crude prices and efficient inventory management.

Yet analysts see the rebound as the final phase of the Russian discount cushion rather than a fresh margin super-cycle.

Supporting the sector's soft landing is a favourable crude price environment. Brent crude averaged around $62 per barrel in December 2025 — nearly 15% lower year-on-year — stabilising near $63-64 per barrel through Q3FY26 before edging up to about $66.45 per barrel in February 2026. CareEdge expects crude prices to remain range-bound below $70 per barrel, a level that continues to support refining profitability without forcing politically sensitive fuel price hikes.

For India's oil marketing companies, the message is clear: the golden phase of profits driven by cheap Russian crude is ending. What lies ahead is a more disciplined, efficiency-led cycle — steadier, resilient and sustainable, but without the spectacular windfalls of the past three years.

IGI

www.igi.org

INTERNATIONAL GEMMOLOGICAL INSTITUTE (INDIA) LIMITED

(Formerly known as International Gemmological Institute (India) Private Limited)
CIN: L46591MH1999PLC118476
Registered Office: 702, 7th Floor, The Capital, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.
Website: www.igi.org | Tel: +91 4035 2550 | Email ID: investor.relations@igi.org

NOTICE OF POSTAL BALLOT

Members are hereby informed that pursuant to Sections 108 and 110 of the Companies Act, 2013 (the "Act"), Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (the "Rules") and other applicable provisions of the Act and the Rules read with relevant Circulars issued in this regard by the Ministry of Corporate Affairs and the Securities and Exchange Board of India (collectively referred as "Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India ("SS-2") and other applicable laws, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the Company has completed dispatch of Postal Ballot Notice ("Notice") along with Explanatory Statement on February 17, 2026, only through email to all those members of the Company whose email IDs were registered with the Company or National Securities Depository Limited ("NSDL") and/or Central Depository Services (India) Limited ("CDSL") (NSDL and CDSL collectively referred to as "Depositories") or Depository Participant(s) ("DPs") as on Friday, February 13, 2026 ("Cut-Off Date").

The requirement for sending physical copy of the notice and postal ballot form along with pre-paid business envelope, has been deferred vide the circulars. The communication of assent/dissent of the members on the resolution proposed in the Notice will only take place through the remote e-voting system.

Members are hereby further informed that:

a) The following special business is to be transacted through postal ballot by voting through electronic means only ("remote e-voting"):

Item No.	Resolution	Resolution type
1.	To approve change of name of the Company and consequent alteration in the Memorandum of Association and Articles of Association of the Company	Special

b) The votes can be casted during the following voting period:

Commencement of remote e-voting	End of remote e-voting	Result announcement date
Wednesday, February 18, 2026 at 9:00 a.m. (IST)	Thursday, March 19, 2026 at 5:00 p.m. (IST)	On or before Monday, March 23, 2026

No remote e-voting shall be allowed beyond the said date and time.

c) Instructions on the process of remote e-voting are included in detail in the Notice.

d) Members whose names appear in the Register of Members/ List of Beneficial Owners as on the cut-off date i.e., Friday, February 13, 2026 shall be entitled to vote on the resolution set out in this Notice. A person who is not a member as on the cut-off date should treat this Notice for information purpose only.

e) The Company has engaged the services of KFin Technologies Limited, Registrar to an Issue and Share Transfer Agent of the Company ("RTA" or "KFin") as the agency to provide the Remote e-voting facility.

f) The Notice is available on the Company's website www.igi.org, website of the Stock Exchanges i.e., BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively and on the website of KFin at https://evoting.kfintech.com. Any member seeking a copy of this Notice may also write to the Company at email ID investor.relations@igi.org.

In case of any query and/or assistance required, Members may refer to the Help and Frequently Asked Questions ("FAQs") available at the download section of https://evoting.kfintech.com or contact KFin at the email ID evoting@kfintech.com or call KFin's toll free No.: 1800 309 4001 for any further clarifications/ technical assistance that may be required.

Mr. Tushar Shridharani, Practicing Company Secretary (FCS 2690), Partner of Tushar Shridharani & Associates LLP or failing him Ms. Nandini Parekh, Practicing Company Secretary (FCS 6240), Partner of Tushar Shridharani & Associates LLP is appointed as the Scrutinizer for conducting the Postal Ballot only through remote e-voting process in a fair and transparent manner. The Scrutinizer's decision on the validity of remote e-voting will be final.

The Scrutinizer will submit the report to the Chairperson of the Company, or any other person authorised by him, after completion of the scrutiny of the remote e-voting, on or before Monday, March 23, 2026. The Scrutinizer's decision on the validity of votes cast will be final. The result of the Postal Ballot along with the Scrutinizer's Report will also be placed on the Company's website i.e., www.igi.org and also on the KFin's website i.e., https://evoting.kfintech.com and shall be simultaneously communicated to the Stock Exchanges where the Company's Equity Shares are listed. The result of the Postal Ballot will also be displayed at the registered office as well as the corporate office of the Company.

Members who have not registered their email IDs are requested to do so at the earliest by contacting their respective Depository Participant(s).

By order of the Board of Directors
For International Gemmological Institute (India) Limited

sd/-
Hardik Desai
Company Secretary and Compliance Officer

Date: February 18, 2026
Place: Mumbai

THIS IS A PUBLIC ADVERTISEMENT FOR INFORMATION PURPOSES. THIS IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY OUTSIDE INDIA.

KIAASA

(Please scan this QR code to view the RHP)

KIAASA RETAIL LIMITED

Our Company was originally incorporated as "Kiaasa Retail LLP" under the Limited Liability Partnership Act, 2008, with the Registrar of Companies, Central Registration Centre, issuing the certificate of incorporation on April 20, 2018. It was later converted into a Private Limited Company after a general resolution passed by the designated partners on February 14, 2022, and a fresh certificate of incorporation issued in the name and style "Kiaasa Retail Private Limited" on June 07, 2022 on behalf of Registrar of Companies, Central Registration Centre. Upon the conversion of our Company into a public limited company, pursuant to a Board resolution dated October 10, 2024, and a special resolution at an extraordinary general meeting dated October 18, 2024 and a fresh certificate of incorporation dated January 21, 2025 issued by the Registrar of Companies, Central Registration Centre. For details of incorporation, change of name and registered office of our Company, please refer to chapter titled "General Information" and "History and Certain Corporate Matters" beginning on page 70 and 187 respectively of the Red Herring Prospectus.

Corporate Identity Number: U18101UP2022PLC165410

Registered Office: 1/37, SSGT Road Industrial Area, Ghaziabad- 201001, Uttar Pradesh, India; **Corporate Office:** Plot No 1/65, First Floor, SSGT Road, Industrial Area, Ghaziabad-201001 Uttar Pradesh, India; **Tel:** +91 9319008599; **E-mail:** cs@kiaasaretail.com; **Website:** www.kiaasa.com

Contact Person: Ms. Kanishka Singhal, Company Secretary and Compliance Officer

PROMOTERS OF THE COMPANY: MR. OM PRAKASH AND MR. AMIT CHAUHAN

THE ISSUE

INITIAL PUBLIC ISSUE OF UP TO 54,90,000* EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF KIAASA RETAIL LIMITED ("COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("ISSUE PRICE") AGGREGATING UP TO ₹ [●] LAKHS COMPRISING A FRESH ISSUE OF UP TO 54,90,000 EQUITY SHARES AGGREGATING UP TO ₹ [●] LAKHS BY OUR COMPANY ("FRESH ISSUE") OF WHICH 2,75,000 EQUITY SHARES AGGREGATING TO ₹ [●] LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE, LESS MARKET MAKER RESERVATION, I.E. NET ISSUE 52,15,000 EQUITY SHARES OF FACE VALUE OF ₹10 EACH AT PRICE OF ₹ [●] PER EQUITY SHARE AGGREGATING TO ₹ [●] LAKHS IS HEREIN AFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND NET ISSUE WILL CONSTITUTE 30.12% AND 28.61% RESPECTIVELY OF THE POST- ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY. THE FACE VALUE OF EQUITY SHARES IS ₹ 10 EACH.

Subject to Finalization of the Basis of Allotment.

Our Company: We are ethnic wear brand that offers a wide range of apparel, footwear, and accessories designed exclusively for women. The product portfolio includes salwar kameez, lehengas, jewellery, bags, and scarves. The brand caters to the evolving fashion needs of Indian women by providing high-quality and affordable products that reflect their individuality. We operate through a network of exclusive brand outlets and online presence, ensuring accessibility across multiple platforms.

The Issue is being made in accordance with regulation 229(2) of the SEBI ICDR regulations

QIB CATEGORY: NOT MORE THAN 50% OF THE NET ISSUE
NON-INSTITUTIONAL INVESTOR CATEGORY: NOT LESS THAN 15% OF THE NET ISSUE
INDIVIDUAL INVESTOR CATEGORY: NOT LESS THAN 35% OF THE NET ISSUE
MARKET MAKER PORTION: UPTO 2,75,000 EQUITY SHARES OR 5.01% OF THE ISSUE.

PRICE BAND: ₹ 121 TO ₹ 127 PER EQUITY SHARE OF FACE VALUE OF ₹ 10 EACH.

THE FLOOR PRICE 12.1 TIMES OF THE FACE VALUE AND THE CAP PRICE IS 12.7 TIMES OF THE FACE VALUE.

BIDS CAN BE MADE FOR A MINIMUM OF TWO LOT AND IN MULTIPLES OF 1,000 EQUITY SHARES THEREAFTER.

THE PRICE TO EARNING RATIO BASED ON DILUTED EPS FOR FISCAL 2024-2025 AT THE FLOOR PRICE IS 16.20 TIMES AND AT THE CAP PRICE IS 17.00 TIMES

BID/ ISSUE OPENS ON: MONDAY, FEBRUARY 23, 2026

BID/ ISSUE CLOSES ON [(1)(2)]: WEDNESDAY, FEBRUARY 25, 2026

[(1)] Our Company, in consultation with the BRLM, may decide to close the Bid/Issue Period for QIBs one Working Day prior to the Bid/Issue Closing Date, in accordance with the SEBI ICDR Regulations.
[(2)] The UPI mandate end time and date shall be at 5:00 p.m. on Bid/Issue Closing Day

RISKS TO INVESTORS

IN MAKING AN INVESTMENT DECISION, POTENTIAL INVESTORS MUST ONLY RELY ON THE INFORMATION INCLUDED IN THE RED HERRING PROSPECTUS AND THE TERMS OF THE ISSUE, INCLUDING THE RISKS INVOLVED AND NOT RELY ON ANY OTHER EXTERNAL SOURCES OF INFORMATION ABOUT THE ISSUE AVAILABLE IN ANY MANNER

In accordance with the recommendation of the Independent Directors of our Company , pursuant to their resolution dated February 16, 2026 the above price band is justified based on quantitative factors/ KPIs disclosed in the "Basis for Issue Price" section beginning on page 108 of the Red Herring Prospectus vis-à-vis the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in the "Basis for Issue Price" section beginning on the page 108 of the Red Herring Prospectus and provided below in the advertisement.

i. Risk to investors summary description of key risk factors based on materiality:

- Certain Lease Agreements entered into by the Company are not registered, which may adversely affect our operations and legal rights.
- As on the date of this Red Herring Prospectus **("RHP")**, our Company has not applied for some trade licenses and shop establishments required for its operating retail outlets, and certain existing licenses have expired without renewal. Any delays or failure in obtaining or renewing these statutory approvals may result in regulatory penalties, operational disruptions, or adverse reputational impact.
- Our business from retail outlet is concentrated in the state of Uttar Pradesh only. For the half year ended September 30, 2025, B2C revenue from Uttar Pradesh constituted ₹ 1,352.96 Lakhs i.e. 31.07% of our B2C revenue for September 30, 2025. Any adverse impact in this region may adversely affect our business, results of operations and financial condition.
- Our offices, including our Registered Office and Branch Offices, are located on leased premises, and any disruption in these lease arrangements could adversely affect our business, operations, and financial performance.
- Our brand image is integral to our success and if we are unable to effectively maintain, promote and enhance our brand, and conduct our sales and marketing activities effectively, our business and reputation may be adversely affected.

ii. Details of suitable ratios for the Company for the last full financial year:

Name of the Company	Closing price**	Basic EPS (₹)	Diluted EPS (₹)	Face Value (₹)	P/E Ratio	RoNW (%)	NAV Per Share	Revenue from operations (₹ in lakhs)
The Company								
Kiaasa Retail Limited	[●]	6.58	6.58	10	[●]	20.60%	31.93	12,068.44
Listed Peer(s)								
Monte Carlo Fashion Limited	670.00	39.15	39.15	10	17.11	9.73%	40.23	1,10,041.00
Kewal Kiran Clothing Limited	553.00	23.44	23.44	10	23.59	18.20%	13.31	1,00,277.00
Purple United Sales Limited	456.75	13.59	13.59	10	33.61	17.30%	6.30	10,312.75

***as per the database available on website of Stock Exchanges*

*[●]*To be included upon finalization of Issue price*

Notes:

- *P/E ratio has been calculated after considering closing NSE price of the peer as on October 06, 2025 obtained from website of Stock Exchange.*
- *All the financial information for listed industry peers mentioned above is on an audited consolidated basis and sourced from the audited consolidated financial statements of the relevant companies for financial year ended on March 31, 2025, as available on the websites of the Stock Exchanges.*
- *All the financial information for Kiaasa Retail Limited mentioned above is from the Restated Financial Statements for the year ended March 31, 2025.*
- *The Basic and Diluted EPS for Kiaasa Retail Limited have been calculated after adjusting for changes in capital structure of the Company.*

iii. Weighted Average Return on Net worth on for Financial Year ending 2025, 2024 and 2023 is 39.21%.

iv. Weighted Average Cost of Acquisition for all Equity Shares transacted in one year, eighteen months and three years preceding the date of the Red Herring Prospectus by all the shareholders:

Period	Weighted Average Cost of Acquisition (in ₹)#	Upper end of the Price band (₹ 127) is 'X' times the Weighted Average Cost of Acquisition	Range of acquisition price: Lowest Price - Highest Price (in ₹)
Last 1 year	10.60/-	11.98	200
Last 18 months	19.20/-	6.61	180 - 200
Last 3 years	21.00/-	6.05	10 - 200

#As certified by Dharam Taneja Associates, Chartered Accountants, Peer Review Auditor by way of their certificate UDIN: 26095325PXDDWB8858 dated February 17, 2026.

v. Disclosures as per clause (9) (K) (4) of Part A to Schedule VI of SEBI (ICDR) Regulations, 2018:

(a) The price per share of our Company based on the primary / new issue of shares (equity / convertible securities)

The details of issuance of Equity Shares or convertible securities, excluding shares Issued under ESOP/ESOS and issuance of bonus shares, during the 18 months preceding the date of this Red Herring Prospectus, where such issuance is equal to or more than 5% of the fully diluted paid-up share capital of the Company (calculated based on the pre-Issue capital before such transaction(s)), in a single transaction or multiple transactions combined together over a span of 30 days is as follows:

There have been following issuance of Equity Shares which is equal to or more than 5% of the fully diluted paid-up share capital of the Company during the 18 months preceding the date of this Red Herring Prospectus.

Date of Allotment	No. of Equity Shares allotted	Face Value(Rs.)	Issue Price (Rs.)	Nature of Consideration	Nature of Allotment	Total Consideration (in ₹ Lakhs)
September 19, 2024	3,40,002	10	180	Cash	Preferential Allotment	612.00
September 25, 2024	60,000	10	180	Cash	Preferential Allotment	108.00
February 20, 2025	3,96,000	10	200	Other than Cash	Conversion of Zero Coupon CCPS	792.00
Total (Pre-Bonus)	**7,96,002**					**1,512.00**
Weighted Average cost of acquisition (Pre-Bonus)						**189.95**
Total (Post-Bonus*)	**17,91,005**					**1,512.00**
Weighted Average cost of acquisition (Post-Bonus*)						**84.02**

**The Company has allotted Bonus shared in the ratio of 5 bonus equity shares for every four existing equity shares on March 25, 2025.*

(b) The price per share of our Company based on secondary sale/ acquisitions of shares (equity / convertible securities).

There have been no secondary sale / acquisition of whether equity shares or convertible securities, where the promoters, members of the promoter group, or shareholder(s) having the right to nominate director(s) in the board of directors of the Company are a party to the transaction (excluding gifts), during the 18 months preceding the date of this Red Herring Prospectus, where either acquisition or sale is equal to or more than 5% of the fully diluted paid up share capital of the Company (calculated based on the pre-Issue capital before such transaction(s) and excluding employee stock options granted but not vested), in a single transaction or multiple transactions combined together over a span of rolling 30 days.

There have been following transfers of Equity Shares which is equal to or more than 5% of the fully diluted paid-up share capital of the Company during the 18 months preceding the date of this Red Herring Prospectus.

Date of Allotment/ Transfer	No. of Equity Shares allotted	Face Value (Rs.)	Issue Price (Rs.)	Nature of Consideration	Nature of Acquisition (Allotment/ Acquired/ Transfer)	Total Consideration (in ₹ Lakhs)
Mr. Om Prakash						
October 15, 2024	1,16,250	10	10	Cash	Transfer to Kamlesh Dixit	11.62
March 04, 2025	94,861	10	10	Cash	Transfer to Naresh Chandra Agrawal	9.49
Mr. Amit Chauhan						
October 15, 2024	33,750	10	10	Cash	Transfer to Kamlesh Dixit	3.37
March 04, 2025	50,000	10	10	Cash	Transfer to Kamlesh Dixit	5.00
March 04, 2025	44,861	10	10	Cash	Transfer to Naresh Chandra Agrawal	4.49
Total (Pre-Bonus)	**3,39,722**					**33.97**
Weighted Average cost of acquisition (Pre-Bonus)						**10.00**
Total (Post-Bonus*)	**7,64,375**					**33.97**
Weighted Average cost of acquisition (Post-Bonus*)						**4.44**

**The Company has allotted Bonus shared in the ratio of 5 bonus equity shares for every four existing equity shares on March 25, 2025.*

(c) Weighted average cost of acquisition (WACA), floor price and cap price:

Based on the disclosures in (a) and (b) above, the weighted average cost of acquisition of Equity Shares as compared with the Floor Price and Cap Price is set forth below:

Types of Transactions	Weighted average cost of acquisition (₹ per Equity Share)	Floor price in ₹ 121	Cap price in ₹ 127
Weighted average cost of acquisition of primary/ new issue.	84.42	1.43	1.50
Weighted average cost of acquisition for secondary sale/ acquisition.	4.44	27.25	28.60

The average cost of acquisition per Equity Shares by our Promoters is set forth in the table below:

Name of the Promoters	No. of shares held	Average Cost of Acquisition per Equity Share (in ₹)*
Om Prakash	40,13,750	5.36
Amit Chauhan	40,13,750	5.15

As certified by Dharam Taneja Associates, Chartered Accountants by way of their certificate dated December 24, 2025

The Issue Price is [●] times of the Face Value of the Equity Shares.

Continued on next page...

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ADDITIONAL INFORMATION FOR INVESTORS

Details of proposed / undertaken pre-issue placements from the DRHP filing date: Our Company has not undertaken any Pre-IPO Placements from the DRHP filing date.

Transaction of shares aggregating up to 1% or more of the paid-up equity share capital of the Company by promoter(s) and promoter group(s) from the DRHP filing date.: Our promoter(s) and promoter group(s) has not undertaken any transaction of shares aggregating up to 1% or more of the paid-up equity share capital of the company from the DRHP filing date.

Shareholding of the Promoter/Promoter Group and Additional Top 10 Shareholders of the Company:

S. No.	Pre-Issue shareholding as at the date of RHP[3]			Post-Issue shareholding as at Allotment[3]			
	Shareholder	Number of Equity Shares[2]	Shareholder (in %)[3]	At the lower end of the price band (₹ 121)		At the upper end of the price band (₹ 127)	
				Number of Equity Shares[2]	Shareholder (in %)[3]	Number of Equity Shares[2]	Shareholder (in %)[3]
PROMOTER							
1	Om Prakash	40,13,750	31.51%	40,13,750	22.02 %	40,13,750	22.02 %
2	Amit Chauhan	40,13,750	31.51%	40,13,750	22.02 %	40,13,750	22.02 %
	TOTAL	**80,27,500**	**63.02%**	**80,27,500**	**44.04 %**	**80,27,500**	**44.04 %**
PROMOTER GROUP[1]							
1	Neha Srivastava	5,62,500	4.41%	5,62,500	3.09 %	5,62,500	3.09 %
2	Shivani Rastogi Chauhan	5,62,500	4.41%	5,62,500	3.09 %	5,62,500	3.09 %
	TOTAL	**11,25,000**	**8.82%**	**11,25,000**	**6.18 %**	**11,25,000**	**6.18 %**
ADDITIONAL TOP 10 SHAREHOLDERS (other than Promoters)							
1	Kamlesh Dixit	6,35,625	4.99%	6,35,625	3.49 %	6,35,625	3.49 %
2	Naresh Chandra Agarwal	3,14,375	2.47 %	3,14,375	1.72 %	3,14,375	1.72 %
3	Vatsal Vijay Shah	2,71,874	2.13 %	2,71,874	1.49 %	2,71,874	1.49 %
4	Mr. Shailesh Babulal Shah	2,36,250	1.85 %	2,36,250	1.30 %	2,36,250	1.30 %
5	M/s Sumit Rohatgi (HUF)	1,56,249	1.23 %	1,56,249	0.86 %	1,56,249	0.86 %
6	M/s HBPA Tradex Private Limited	1,35,000	1.06 %	1,35,000	0.74 %	1,35,000	0.74 %
7	M/s Fregrio Conserva Allana Private Limited	1,25,001	0.98 %	1,25,001	0.69 %	1,25,001	0.69 %
8	Shah Aatam Adarsh	1,25,001	0.98 %	1,25,001	0.69 %	1,25,001	0.69 %
9	Prarag Bharat Mehta	1,25,001	0.98 %	1,25,001	0.69 %	1,25,001	0.69 %
10	Aaryan Jigar Shah	1,24,999	0.98 %	1,24,999	0.69 %	1,24,999	0.69 %
	TOTAL	**22,49,375**	**17.66 %**	**22,49,375**	**12.34 %**	**22,49,374**	**12.34%**

Notes:

1. *The Promoter Group shareholders are Neha Srivastava and Shivani Rastogi Chauhan.*
2. *Includes all options that have been exercised until date of prospectus and any transfers of equity shares by existing shareholders after the date of the pre-issue and price band advertisement until date of prospectus.*
3. *Based on the Issue price of ₹[•] and subject to finalization of the basis of allotment.*

Investors should read the RHP carefully, including the "Risk Factors" on page 36 of the RHP before making any investment decision.

The *"Basis for Offer Price"* on page 182 of the RHP has been updated with the above Price Band. Please refer to the websites of the BRLM: www.expertglobal.in, for the *"Basis for Offer Price"* updated for the Below. (You may scan the QR code for accessing the website of [•])

INDICATIVE TIMELINES FOR THE ISSUE

Submission of Bids

- Bids at Cut-off price shall not permitted for all category of investors.
- Downward Modification and cancellation shall not be applicable to any of the category of bidding.

Bid/Issue Period (except the Bid/Issue Closing Date)

Activity	Time (IST)
Submission and revision of Bids	Only between 10.00 a.m. and 5.00 p.m.

Bid/ Offer Closing Date*

Submission Mode	Time (IST)
Electronic Applications (Online ASBA through 3-in-1 accounts) – For Individual Investors, other than QIBs and Non-Institutional Investors	Only between 10.00 a.m. and up to 4.00 p.m.
Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA applications)	Only between 10.00 a.m. and up to 5.00 p.m.
Electronic Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10.00 a.m. and up to 3.00 p.m.
Physical Applications (Bank ASBA)	Only between 10.00 a.m. and up to 1.00 p.m.
Physical Applications (Syndicate Non-Retail, Non-Individual Applications of QIBs and Non-Institutional Investors)	Only between 10.00 a.m. and up to 12.00 p.m.

Modification/ Revision/ Cancellation of Bids

Category	Time (IST)
Upward revision of Bids by QIBs and Non-Institutional Investors categories#	Only between 10.00 a.m. on the Bid/Issue Opening Date and up to 4.00 p.m. IST on Bid/Issue Closing Date
Upward revision of Bids by Individual Investors#	Only between 10.00 a.m. and up to 5.00 p.m. on Bid/Issue Closing Date

*UPI mandate end time was at 5:00 p.m. on the Bid/Issue Closing Date.

Individual Investors, QIBs and Non-Institutional Bidders could neither revise their bids downwards nor cancel/withdraw their Bids.

On the Bid/Issue Closing Date, the Bids shall be uploaded until:

I. Until 4.00 p.m. IST in case of application by QIBs and Non – Institutional Investors and

II. Until 5.00 p.m. IST or such extended time as permitted by the Stock Exchange, in case of Individual Investors which may be extended up to such time as deemed fit by the Stock Exchange after taking into account the total number of applications received up to the closure of timings and reported by Book Running Lead Managers to the Stock Exchange.

Bid/Issue Program

Event	Indicative Dates
Bid/ Issue Opening Date	Monday, February 23, 2026
Bid/ Issue Closing Date*^	Wednesday, February 25, 2026
Finalization of Basis of Allotment with the Designated Stock Exchange	On or before Thursday, February 26, 2026
Initiation of Allotment / Refunds / Unblocking of Funds from ASBA Account or UPI ID linked bank account	On or before Friday, February 27, 2026
Credit of Equity Shares to Demat accounts of Allottees	On or before Friday, February 27, 2026
Commencement of trading of the Equity Shares on the Stock Exchange	On or before Monday, March 02, 2026

** Our Company, in consultation with the Book Running Lead Manager, may decide to close the Bid/Issue Period for QIBs one Working Day prior to the Bid/ Issue Closing Date in accordance with the SEBI ICDR Regulations.*

^ UPI mandate end time and date shall be at 5:00 pm on the Bid/Issue Closing Date.

****In case of any delay in unblocking of amounts in the ASBA Accounts (including amounts blocked through the UPI Mechanism) exceeding 2 (two) Working Days from the Bid/Issue Closing Date for cancelled/withdrawn/deleted ASBA Forms, the Bidder shall be compensated at a uniform rate of 100 per day or 15% per annum of the Bid Amount, whichever is higher, for the entire duration of delay exceeding 2 (two) Working days from the Bid/Issue Closing Date by the intermediary responsible for causing such delay in unblocking. The BRLM shall, in their sole discretion, identify and fix the liability on such intermediary or entity responsible for such delay in unblocking. For the avoidance of doubt, the provisions of the SEBI circular dated March 16, 2021, as amended pursuant to SEBI circular dated June 2, 2021 shall be deemed to be incorporated in the deemed agreement of the Company with the SCSBs, to the extent applicable.*

ASBA* | **Simple, Safe, Smart way of Application- Make use of it !!!** | ***Applications Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For details, check section on ASBA below.** | **Mandatory in Public Issues from January 01, 2016. No cheque will be accepted**

UPI-Now available in ASBA for Individual Investors

Investors are required to ensure that the bank account used for bidding is linked to their PAN. UPI - Now available in ASBA for RIIs applying through Registered Brokers, DPs & RTAs. RIIs also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AS REGARDS ITS OBJECTS: For information on the main objects and other objects of our Company, see ***"History and Corporate Structure"*** on page 187 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Issue. For further details, see the section ***"Material Contracts and Documents for Inspection"*** on page 307 of the RHP.

LIABILITY OF MEMBERS OF THE COMPANY: Limited by shares.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: The authorized share capital of the Company is ₹ 20,00,00,000 divided into 2,00,00,000 Equity Shares of ₹ 10 each. The Issued, subscribed, and paid-up share capital of the Company before the Issue is ₹ 12,73,90,050 divided into 1,27,39,005 Equity Shares of ₹ 10 each. For details of the Capital Structure, see chapter titled ***"Capital Structure"*** beginning on page 79 of the RHP.

NAMES OF THE SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed by them at the time of signing of the Memorandum of Association of our Company: Amit Chauhan (1,27,500 Equity Shares), Om Prakash (1,27,500 Equity Shares), Binod Kumar Ranjan (80,000 Equity Shares), Krishna Gopal Maheshwari (82,500 Equity Shares) and Kamlesh Dixit (82,500 Equity Shares) and of ₹10 each.

LISTING: The Equity Shares Issued through the Red Herring Prospectus are proposed to be listed on the SME Platform of BSE Limited **("BSE SME")** in terms of the Chapter IX of the SEBI (ICDR) Regulations, as amended from time to time. Our Company has received an approval letter dated August 29, 2025, from BSE for using its name in the Issue Document for listing of our shares on the SME Platform of BSE. For the purpose of this Issue, the Designated Stock Exchange will be the BSE.

DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"): Since the Issue is being made in terms of chapter IX of the SEBI (ICDR) Regulations, 2018, the Red Herring Prospectus has been filed with SEBI. In terms of the SEBI Regulations, the SEBI shall not issue any observation on the Issue Document. Hence there is no such specific disclaimer clause of SEBI. However, investors may refer to the entire Disclaimer Clause of SEBI beginning on page 262 of the Red Herring Prospectus.

DISCLAIMER CLAUSE OF BSE ("BSE SME") (THE DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited ("BSE") should not in any way be deemed of construed that the contents of the Issue Document or the price at which the equity shares are offered has been cleared, solicited or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Issue Document. The investors are advised to refer to page 263 of the RHP for the full text of the Disclaimer Clause of BSE.

CREDIT RATING: This being the Issue of Equity Shares, no credit rating is required.

DEBENTURE TRUSTEE: This being the Issue of Equity Shares, the appointment of Trustees is not required.

IPO GRADING: Since this Issue is made in terms of Chapter IX of the SEBI (ICDR) Regulations, there is no requirement of appointing an IPO Grading Agency.

TRACK RECORD OF BOOK RUNNING LEAD MANAGERS: The Merchant Banker associated with the Issue has handled 18 SME public issues in the past three financial years.

GENERAL RISK: Investments in Equity and Equity related securities involve a degree of risk and investors should not invest any funds in this Issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue including the risks involved. The Equity Shares Issued in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of this Red Herring Prospectus. Specific attention of the investors is invited to the section ***"Risk Factors"*** beginning on page 36 of the Red Herring Prospectus.

BOOK RUNNING LEAD MANAGER TO THE ISSUE	REGISTAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
Expert Global Consultants Private Limited **Address:** 503-504, 5th Floor, RG Trade Tower Netaji Subhash Place, Pitampura, New Delhi – 110034, India **Telephone:** +91 11 4509 8234; **Email:** ipo@expertglobal.in; **Website:** www.expertglobal.in **Investor Grievance Email:** compliance@expertglobal.in; **Contact Person:** Gaurav Jain **SEBI registration number:** INM000012874; **CIN:** U74110DL2010PTC205995	**Purva Sharegistry (India) Private Limited** **Address:** Unit no. 9 Shiv Shakti Ind. Estt J R. Boricha Marg, Lower Parel (E), Mumbai 400 011 Telephone: +91 22 4961 4132; **Email:** newissue@purvashare.com **Investor Grievance Email:** newissue@purvashare.com; **Contact Person:** Deepali Dhuri; **Website:** www.purvashare.com; **SEBI Registration Number:** INR000001112 **CIN:** U67120MH1993PTC074079	**Kanishka Singhal** Company Secretary & Compliance Officer **Kiaasa Retail Limited** **Registered Address:** 1/37, SSGT Road Industrial Area, Ghaziabad- 201001 Uttar Pradesh,India. **Corporate Office:** Plot No 1/65, First Floor, SSGT Road, Industrial Area, Ghaziabad-201001 Uttar Pradesh, India **Email:** cs@kiaasaretail.com; **Tel No:** +91-9319008599; **Website:** www.kiaasa.com Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Issue in case of any Pre-Issue or Post-Issue related grievances including non-receipt of letters of allotment, non-credit of allotted equity shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Issue related queries and for redressal of complaints, investors may also write to the BRLM.

AVAILABILITY OF RHP: Investors should note that investment in Equity Shares involves a high degree of risk and investors are advised to refer to the Red Herring Prospectus and the Risk Factor contained therein, before applying in the Issue. Full copy of the Red Herring Prospectus shall be available at the website of Stock Exchange www.bseindia.com , the website of Book Running Lead Managers www.expertglobal.in; and from the Registered Office of the Company.

AVAILABILITY OF BID-CUM-APPLICATION FORMS: Bid-Cum-Application forms can be obtained from the Registered Office of the **Company: Kiaasa Retail Limited** (Telephone: +91 9319008599) **BRLM:** Expert Global Consultants Private Limited (Telephone: +91 11 4509 8234) **Syndicate Member:** Prabhat Financial Services Limited (Telephone: + 91 40 6716 2222), Registered Brokers, RTA and CDPs participating in the Issue. Bid-cum-application Forms will also be available on the websites of, BSE (www.bsesme.com) and the designated branches of SCSBs, the list of which is available at websites of the Stock Exchange and SEBI.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of abridged prospectus shall be available on the website of the Company, BRLM and BSE at www.kiaasa.com, www.expertglobal.in and www.bseindia.com respectively.

SYNDICATE MEMBER: Prabhat Financial Services Limited

BANKERS TO THE ISSUE/ SPONSOR BANK / ESCROW COLLECTION BANK / PUBLIC OFFER BANK / REFUND BANK: Axis Bank Limited

UPI: UPI Bidders can also Bid through UPI Mechanism

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For **Kiaasa Retail Limited**
On Behalf of the Board of Directors
Sd/-
Om Prakash
DIN: 06942833
Managing Director

Place: Ghaziabad, Uttar Pradesh
Date: Tuesday, February 17, 2026

Kiaasa Retail Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the RHP with Registrar of Companies on February 16, 2026. The RHP shall be available on the website of the BRLM to the Offer at www.expertglobal.in and website of BSE i.e. www.bseindia.com . Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, see section titled ***"Risk Factors"*** beginning on page 36 of the RHP. Potential investors should not rely on the RHP for making any investment decision.

The Equity Shares Issued in the Issue have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States, and unless so registered, may not be Issued or sold within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and any applicable U.S. state securities laws. There will be no public issuing in the United States and the securities being Issued in this announcement are not being Issued or sold in the United States.

CONCEPT

NOTICE

kotak Mutual Fund

Distribution of Income Distribution cum Capital Withdrawal ('IDCW') under Kotak Arbitrage Fund

Notice is hereby given that in accordance with Dividend ('IDCW') Policy approved by Kotak Mahindra Trustee Company Limited (the Trustee to Kotak Mahindra Mutual Fund), the distribution under Monthly IDCW Option of Kotak Arbitrage Fund, is as under:

Name of the Scheme	Quantum of IDCW (Rs. per unit)*	Record Date	Face Value (Rs. per Unit)	NAVs as on February 16, 2026 (Rs.)
Kotak Arbitrage Fund – Regular Plan-Monthly IDCW Option	0.0459	February 20, 2026	10	10.7458
Kotak Arbitrage Fund – Direct Plan - Monthly IDCW Option	0.0532			11.2326

*Distribution of the above IDCW is subject to the availability and adequacy of distributable surplus.

Note: The Payment of IDCW will be subject to deduction of applicable statutory Levy.

Pursuant to payment of IDCW, the NAVs of the IDCW Options of the Scheme would fall to the extent of payout and statutory levy if any.

All Unit Holders / Beneficial Owners of the above mentioned IDCW Options of the scheme, whose names appear in the records of the Registrar, Computer Age Management Services Ltd. / Depositories as on February 20, 2026 will be eligible to receive the IDCW.

For Kotak Mahindra Asset Management Company Limited
Investment Manager – Kotak Mahindra Mutual Fund

Mumbai
February 17, 2026

Sd/-
Authorised Signatory

Any queries / clarifications in this regard may be addressed to:
Kotak Mahindra Asset Management Company Limited
CIN: U65991MH1994PLC080009 (Investment Manager for Kotak Mahindra Mutual Fund)
6th Floor, Kotak Towers, Building No.21, Infinity Park, Off: Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai - 400 097.
Phone Number: 18003091490 / 044-40229101 • Email: mutual@kotak.com • Website: www.kotakmf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Transpek Industry Limited

CIN : L23205GJ1965PLC001343
Registered Office : 4th Floor, Lilleria 1038, Gotri - Sevasi Road, Vadodara - 390021.
Ph # : (0265) 6700300 **Email :** secretarial@transpek.com **Website :** www.transpek.com

NOTICE TO SHAREHOLDERS
SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Nnotice is hereby given that in terms of the SEBI circular no. HO/38/13/11(2) 2026-MIRSD-POD/ I/3750/2026 dated January 30, 2026, another special window has been opened for transfer and dematerialisation of physical securities which were sold / purchased prior to April 1, 2019. The special window will remain open for a period of **one year from February 5, 2026, to February 4, 2027**. The special window shall also be available for such transfer requests which were submitted earlier and were rejected / returned / not attended, due to deficiency in the documents / process or otherwise.

Accordingly, eligible shareholders are requested to submit their transfer requests along with the requisite documents as mentioned in the aforesaid circular, to the Company's Registrar and Share Transfer Agent (RTA) at MUFG Intime India Private Limited, "Geetakunj", 1, Bhakti Nagar Society, Behind ABS Tower, Old Padra Road, Vadodara - 390015. Tel.: 0265 - 3566768; Email : vadodara@in.mpms.mufg.com.

The securities that are re-lodged for transfer shall be credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred / lien-marked / pledged during the said lock-in period.

For Transpek Industry Limited,
Sd/-
Alak D. Vyas
Company Secretary and Compliance Officer

Place: Vadodara
Date: February 16, 2026

Air India, IndiGo increase flights to Asian countries

● Tourist demand shifts away from Western countries due to falling rupee

YARUQHULLAH KHAN
New Delhi, February 17

AIR INDIAAND IndiGo are redeploying aircraft from some long-haul routes to Europe and North America towards Asian destinations, as a weakening rupee nudges Indian travellers towards shorter, more affordable holidays closer to home.

"A falling rupee, coupled with longer flight durations, has dampened sentiment among Indians planning travel to the US and Europe ahead of the summer season. Airlines are realigning schedules to cater to growing demand for Asian countries," a senior Air India executive said.

He added that demand for Europe and the US is expected to spike later in the summer, particularly with the FIFA World Cup 2026 approaching, but in the near term the focus has shifted eastward.

IndiGo echoed that view. "The falling rupee is pushing Indian tourists towards budget-friendly destinations such as Vietnam and Sri Lanka instead of Europe. Thailand, Indonesia and other nearby markets are seeing increased traffic because they offer better value in the current exchange-rate environment," a senior IndiGo executive said.

The schedule data for April 2026 reflects that recalibration. Air India plans to trim weekly frequencies on selected secondary European routes compared with April 2025.

These include reductions on Amritsar–Birmingham and Amritsar–London Gatwick, a scaled-back Ahmedabad–London Gatwick service, and the withdrawal of Goa–London Gatwick. Core trunk routes such as Delhi–London, Delhi–Paris and Delhi–Frankfurt will retain high frequencies.

At the same time, the airline is strengthening its Asian network. From April 2026, Air India will add six weekly flights on the Delhi–Singapore route, taking the total to 27. Chennai–Singapore will double to 14 weekly services. The carrier is also expanding or introducing flights from Delhi to Denpasar, Kuala Lumpur, Manila, Ho Chi Minh City and Yangon, operating between seven and ten weekly services on several of these routes — significantly higher than a year ago.

Air India Express, the group's low-cost arm, is reinforcing the pivot, particularly from non-metro India. Its April 2026 Asean schedule shows new or expanded routes such as Bengaluru–Bangkok and Pune–Bangkok, along with higher frequencies on Hyderabad–Phuket. At the same time, earlier links such as Amritsar–Bangkok and Lucknow–Bangkok have been dropped compared with April 2025, effectively shifting capacity from northern gateways to southern and western leisure markets.

IndiGo's schedules point in a similar direction. While the airline continues to build a long-haul footprint with planned services to Manchester, Copenhagen and London Gatwick, much of its incremental capacity is being deployed into regional holiday markets including Bangkok, Phuket, Krabi, Singapore, Denpasar, Jakarta and Vietnam.

The carrier is also linking secondary cities such as Tiruchirappalli and Vijayawada to Singapore and adding connections to destinations such as Siem Reap (Cambodia) and secondary Malaysian islands, deepening its presence in short- and medium-haul Asian tourism flows.

Aviation analysts say airlines are navigating a delicate balance: robust demand for short breaks, constrained availability of wide-body aircraft, and the need to preserve yields on long-haul routes. The result is measured growth to Europe and North America, alongside an aggressive build-out in fast-growing Asian markets.

Data from aviation analytics firm Official Aviation Guide (OAG) underscores the trend. Scheduled seats from India to Southeast Asia in 2025 are projected to be 29% above 2019 levels.

Thailand received around 2 million Indian visitors in 2024 — 8.6% higher than 2019 — while Malaysia saw Indian arrivals jump 54% to more than 1.1 million. Vietnam has nearly tripled Indian arrivals compared with 2019 levels, OAG said.

"Southeast Asian countries are actively targeting the Indian market to diversify their tourism base beyond traditional source markets," OAG noted in its report.

The firm also observed that IndiGo is increasingly connecting secondary Indian cities to secondary Southeast Asian destinations — a pattern that mirrors both the rise of India's middle class and the relative economics of short- and medium-haul flying.

For now, as currency pressures weigh on long-haul travel budgets, airlines appear to be betting that Asia — closer, cheaper and quicker — offers the stronger near-term yield.

EXPLORING ALTERNATIVES

	Air India express asean	IndiGo asean	Air India asean	Air India Europe	IndiGo Europe
Total Weekly Frequencies	37	277	145	116	11
New Routes	2	6	2	1	0
Discontinued Routes	3	5	2	1	2
Net Change	-8	38	15	-5	-5

- Air India operated 72 weekly non-stop flights between India and North America in May '25
- The airline's frequency of flights to the US has fallen to around 54 flights ahead of March '26
- IndiGo is linking tier-II cities like Vijayawada and Trichy to Singapore
- Indian visitors to Thailand rose 8.6% to 2 mn in '24 while Malaysia saw a jump of 54% to 1.1 mn

Court rejects former Jaypee Infratech MD's bail plea

A DELHI COURT has dismissed the bail plea of former Jaypee Infratech managing director Manoj Gaur in a money-laundering case, underlining that the allegation against the accused is that of cheating and criminal breach of trust, involving scores of people. The court said while thousands of homebuyers, who had invested their hard-earned money in pursuit of their dream homes, kept running from pillar to post, Gaur was enjoying the proceeds of crime.

Additional Sessions Judge Dhirendra Rana was hearing the plea of Gaur, who was arrested by the Enforcement Directorate (ED) on November 13 last year in a case linked to a ₹14,599-crore "fraud" with homebuyers. **PTI**

Leaders miss the mental cue

India's mental health dialogue is growing louder — but its leaders are falling silent. MindPeers' new data reveals a sharp drop in engagement among senior managers, signalling that the people guiding organisations may be neglecting their own well-being.

By the numbers

52,445 therapy sessions analysed (Jan–Dec 2025)

34% ↓ 5% Engagement among ages **35–55**

18–35 age group: nearly **90%** of all users

25% ↑ (YoY) **68.4%** of therapy users were women

Returning users: Up from **33% to 40%**

Leadership wellbeing overlooked

Most workplace wellness programmes remain youth-centric, leaving mid and senior managers to navigate career stagnation, caregiving pressures, and decision fatigue without structured support.

Women driving mental health uptake

Women sought therapy often citing the impact of menstrual health on motivation and energy.

Hybrid work fuels emotional disconnect

Concerns around attachment and isolation rose 34% as hybrid work deepened emotional fatigue, absenteeism, and attrition risk—despite frequent digital interactions.

A positive shift

Anxiety-related crisis cases declined in the latter half of 2025.

Compiled by Biswajiban Sharma

14 FORMER CAPTAINS MAKE WRITTEN APPEAL TO PAKISTAN GOVT

Gavaskar, Kapil join cricket legends, seek justice for imprisoned Imran

PRESS TRUST OF INDIA
New Delhi, February 17

In 2023, the former Pakistan prime minister was sentenced to 14 years in prison in a corruption case FILE PHOTO

INDIAN CRICKET GREATS Sunil Gavaskar and Kapil Dev have joined 12 other former captains to express "deep concern" about jailed cricketer-turned-politician Imran Khan's deteriorating health, urging the Pakistan government to provide him adequate medical attention and dignified conditions in line with international standards.

There have been reports that the 1992 World Cup-winning skipper Imran has lost approximately 85% of vision in his right eye due to medical neglect while in custody at Rawalpindi's Adiala Jail. sAs many as 14 former captains wrote a letter titled "Appeal by former International Cricket Captains" to the Pakistan government asking for fair treatment for Khan. "We, the undersigned former captains of our national cricket teams, write with deep concern regarding the reported treatment and incarceration conditions of Imran Khan, the distinguished former Captain of Pakistan and a legendary figure in world cricket," the letter said.

"Recent reports concerning his health, particularly the alarming deterioration of his vision while in custody, and the conditions of his imprisonment over the past two and a half years have caused us profound concern.

"As fellow cricketers who understand the values of fair play, honour, and respect that transcend the boundary rope, we believe that a person of Imran Khan's stature deserves to be treated with the dignity and basic human consideration befitting a former national leader and a global sporting icon." The letter has also been signed by Michael Atherton, Allan Border, Michael Brearley, Greg Chappell, Ian Chappell, Belinda Clark, David Gower, Kim Hughes, Nasser Hussain, Clive Lloyd, Steve Waugh and John Wright.

In 2023, Khan, the former Pakistan Prime Minister, was sentenced to 14 years in prison in a corruption case. In the letter, the group of former captains asked for proper medical attention, transparent legal procedures and dignified treatment for the 73-year-old Khan.

"We respectfully urge the Government of Pakistan to ensure that Imran Khan receives: Immediate, adequate and ongoing medical attention from qualified specialists of his choosing to address his reported health issues.

KICL KOTHARI INDUSTRIAL CORPORATION LIMITED
CIN: L81100TN1970PLC005865
Regd. Office : "Kothari Buildings", 114, Mahathma Gandhi Salai, Nungambakkam, Chennai 600034 | Tel.No.:+91 044-28334565
Email: enquiries@kotharis.in | Website: www.kotharis.in

VOLUNTARY DELISTING OF SHARES FROM CALCUTTA STOCK EXCHANGE

Notice is hereby given that the Board of Directors of the Company at their meeting held today i.e 14th February, 2026, inter alia, had considered and approved the proposal of voluntary delisting of Equity Shares of the Company from Calcutta Stock Exchange Limited ("CSE"), without giving any exit opportunity to its shareholders in accordance with the Regulations 5 & 6 of Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021 ("SEBI Regulations") the Equity Shares of the Company would remain listed on the BSE Limited. Pursuant to SEBI (Delisting of Equity Shares) Regulations, 2021, the equity shares of the Company may be delisted from the Calcutta Stock Exchange Limited (CSE), as the shares continue to remain listed on BSE Ltd, there has been no trading activity in the Company's equity shares on the CSE for several years. Accordingly, continued listing on the CSE does not provide any meaningful benefit to investors but instead results in additional compliance and listing cost to the Company. The proposed delisting from the CSE will not prejudice the interests of shareholders, as the shares continue to be listed and traded on BSE which offers nationwide trading platforms with adequate liquidity.

By order of the Board
Sd/-
Rafiq Ahmed
Chairman cum Managing Director
DIN: 02861341

Date: 14.02.2026
Place: Chennai

Netweb TECHNOLOGIES

NETWEB TECHNOLOGIES INDIA LIMITED
(formerly known as Netweb Technologies India Private Limited)
Registerd Office : Plot No. H-1, Block-H, Pocket No. 9, Faridabad Industrial Town, Sector-57, Faridabad, Haryana 121004
Tel. No. : +91-129-2310400; CIN : L72100HR1999PLC103911
Website: www.netwebindia.com; E-mail: complianceofficer@netwebindia.com

POSTAL BALLOT NOTICE

Members of the Company are hereby informed that a postal ballot notice, seeking their approval to the resolutions set out in the said notice has been sent electronically, pursuant to the circulars issued by the Ministry of Corporate Affairs, to the members whose email address is registered with the Company/MUFG Intime India Private Limited, Company's Registrar & Share Transfer Agent/ Depository Participant(s)/ Depositories as on Friday 13th February, 2026 (Cut-off date). The Company completed the electronic dispatch of the Postal Ballot notice on Tuesday, 17th February, 2026.

The said Notice is also available on the website of the Company: www.netwebindia.com, the relevant section of the website of BSE Limited ("BSE"): www.bseindia.com and National Stock Exchange of India Limited ("NSE"): www.nseindia.com and on the website of MUFG Intime India Private Limited (www. in.mpms.mufg.com).

In accordance with the provisions of the MCA circulars, Members can vote only through e-voting process. The voting rights of the members shall be reckoned on the basis of the equity shares of the company held by them as on the cut-off date. Any person who is not a Shareholder of the Company as on the cut-off date shall treat the Postal Ballot Notice for the information Purpose only.

The Company has engaged the services of MUFG Intime India Private Limited for the purpose of providing an e-voting facility to all its Members. Details of the process/ method of casting votes by Members are included in the Postal Ballot Notice. The e-voting facility will be available during the following period:

Commencement of the e-voting period	9:00 a.m. IST, Thursday, February 19, 2026
Conclusion of the e-voting period	5:00 p.m. IST, Friday, March 20, 2026
Cut off date for eligible to vote	February 13, 2026

The e-voting Facility will be disabled immediately after 5:00 p.m. IST on Friday, March 20, 2026.

Members who are holding shares in physical form or who have not registered their email addresses and holds shares as on the cut-off date i.e. Friday 13th February, 2026 may obtain the log-in ID and password by sending a request at investor.helpdesk@in.mpms.mufg.com.

In case if you have not registered your email ID, please follow the below process for registering your email ID:

Physical Holding	Send a request to RTA of the Company i.e. MUFG Intime India Private Limited at C 101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai 400 083, India in duly filled Form No. ISR-1, which can be downloaded from the website of the Company at www.netwebindia.com under Investors tab as well as RTA's website i.e.www.in.mpms.mufg.com under download tab. You can also send the Form No. ISR-1 to RTA's email id investor.helpdesk@in.mpms.mufg.com under copy marked to Company at complianceofficer@netwebindia.com.
DEMAT Holding	Please contact your Depositary Participant (DP) and register your email ID as per the process advised by DP. Please also update your bank detail with your DP for final dividend payment by NACH if approved by the Shareholders.

The Board has appointed Mr. Nikhil Jain (M.No. F13835, COP No. 17727) Practicing Company Secretary, as the scrutinizer ("Scrutinizer") for conducting the e-voting process in a fair and transparent manner.

The resolution, if approved shall be deemed to have been passed on the last day of the e-voting i.e. Friday 20th March, 2026 and will be displayed on the Company's website and on the website of MUFG Intime India Private Limited and communicated to the stock exchange, depository, registrar and share Transfer agent.

In case of any grievances connected with facility for voting by electronic means please contact with our Registrar & share transfer agent at Tel No. 8108116767 and email ID: investor.helpdesk@in.mpms.mufg.com.

For Netweb Technologies India Limited
Sd/-
Lohit Chhabra
Company Secretary and Compliance officer

Date: February 18, 2026
Place: Faridabad

भारतीय कंटेनर निगम लिमिटेड
CONTAINER CORPORATION OF INDIA LTD.
(भारत सरकार का नवरत्न उपक्रम) (A Navratna Undertaking of Govt. of India)
NSIC New MDBP Building, 2nd Floor, Okhla Indl. Estate (Opp. NSIC Okhla Metro Station), New Delhi-110020

TENDER NOTICE (E-Tendering Mode Only)

E-Bids are invited for Open e-Tender (in Single Packet) for **Establishing of a Container Repair Facility for ISO Containers at MMLP Varnama (Gujarat).**

Tender No.	CON/AREA-II/ISO Container Repair/VERNAMA/2026
Estimated Cost	Rs. 22,00,436/- (Inclusive of GST) for Four (4) years
Date of Sale (On Line)	From 18.02.2026 at 15:00 hrs. to 10.03.2026 (up to 16:00 hrs.)
Last Date & Time of Submission	On 11.03.2026 up to 17:00 hrs.
Date & Time of Opening	On 12.03.2026 at 15:30 hrs.

For eligibility criteria and other details please log on to www.concorindia.com or eprocure.gov.in or www.tenderwizard.com/CCIL. Bidders are requested to visit the websites regularly.
Executive Director/Area-II

PPGCL
PRAYAGRAJ POWER GENERATION COMPANY LTD.
Regd Office: Shatabdi Bhawan, B12 & 13, Sector 4, Gautam Budh Nagar, Noida, Uttar Pradesh-201301
Plant Adress: PO- Lohgara, Tehsil-Bara, Prayagraj (Allahabad), Uttar Pradesh-212107
Phone : +91-120-6102000/6102009 CIN: U40101UP2007PLC032835

NOTICE INVITING EXPRESSION OF INTEREST

Prayagraj Power Generation Company Limited invites expression of interest (EOI) from eligible vendors for below packages of 3x660 MW Thermal Power Plant at Prayagraj Power Generation Company Limited, Bara, Dist. Prayagraj, Uttar Pradesh, India.

1. **1 year Outline agreement for Misc work in Civil OLA at PPGCL latest by 24th February 2026.**
2. **Civil work regarding Renovation of Rural Livelihood & Training, latest by 24th February 2026.**
3. **Procurement of Cassette Baffles for Boiler Back Pass Coils (LTRH) latest by 1st March 2026.**

Details of pre-qualification requirements, bid security, purchasing of tender document etc. may be downloaded using the **URL- https://www.ppgcl.co.in/tenders.php** Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest date by date with subtitle.

ANUH PHARMA LTD.
CIN: L24230MH1960PLC011586
Registered Office: 3-A Shivsagar Estate, North Wing, Dr. Annie Besant Road, Worli, Mumbai - 400 018
Phone: +91 22 66227575; Fax: +91 22 66227600;
Email: anuh@sk1932.com; Website: www.anuhpharma.com

NOTICE
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALISATION (DEMAT) OF PHYSICAL SHARES

Please note that a Special Window for transfer and dematerialisation (demat) of physical shares will remain open up to **February 04, 2027** as per **SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/ I/3750/2026 dated January 30, 2026 ("SEBI Circular").**

This facility is available to those investors who had **purchased physical shares of Anuh Pharma Limited ("the company") prior to 01st April, 2019** and:

a) Had not lodged the shares for transfer; or
b) Had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Lodged for transfer before April 01, 2019 ?	Is the Original shares Certificate available with the Investor ?	Whether eligible to lodged in the Special Window ?
No - it is fresh lodgement	Yes	Yes (subject to conditions stated in the SEBI Circular)
Yes, but was rejected/ returned earlier	Yes	
Yes, was lodged	No	No
No, was not lodged	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents with only be considered under the Special Window.

Investors wishing to avail of this Special Window may contact the company's Registrar and Transfer Agent, Bigshare Services Private Limited having their address at Office No. S6-2, 6th Floor, Pinnacle Business Park, Mahakali Caves Road, Andheri (East), Mumbai - 400093, Maharashtra, India, Tel: +91-22-62638200, Email: investor@bigshareonline.com or contact the Company at anuh@sk1932.com.

For further details, investors may refer to the SEBI Circular available at: https://tinyurl.com/yn82bnhn

Queries may be addressed to investor@bigshareonline.com or anuh@sk1932.com.

For and on behalf of the Board of Directors of
Anuh Pharma Limited
Sd/-
Manan Vadhan
Company Secretary & Compliance Officer

Date: 18th February, 2026
Place: Mumbai

UP Rajya Vidyut Utpadan Nigam Ltd.
(A U.P. Govt. Enterprises)
CIN: U31901UP1985SGC007135
NOTICE INVITING GLOBAL E-TENDER FOR PUMPED STORAGE PLANT

Tender ID: 03/E-Tender/Jal Vidyut/2026	Tender Cost: Rs. 30.00 Lacs + GST @18%	EMD: Rs. 79.06 Crore

Online electronic bids are invited for and on behalf of UPRVUNL, Lucknow (U.P.), India hereinafter referred to as "The Employer" through International Competitive Bidding (ICB) basis in Single Stage two part Bidding basis (i.e. Part-I: QR + Technical Bid and Part II: Financial Bid) with e-Reverse Auction (e-RA) from eligible bidders for the works of **"Selection of Developer for Setting up of minimum 640 MW Pumped Hydro Storage Plant (PSP) by using Upper Reservoir at Rihand Dam and Lower Reservoir at Obra Dam at Distt. Sonebhadra (U.P.), India on TBCB basis".**

Complete NIT and Tender Document can be downloaded and submitted through the U.P. Government e-portal **www.etender.up.nic.in.** The end date of submission of online bids is 18.04.2026 The date and time for e-Reverse Auction shall be intimated separately by UPRVUNL. Subsequent amendments, if any, shall be posted only on the aforesaid website. Hence the bidders are advised to visit website regularly.

Chief Engineer (MPS)
email: ce.mps.jvu@uprvunl.org
(Erstwhile : U.P.Jal Vidyut Nigam Ltd.)
"Save Electricity for Nation"

IOL Chemicals and Pharmaceuticals Limited
CIN: L24116PB1986PLC007030
Regd Office: Village & Post Office Handiaya, Fatehgarh Channa Road, Barnala, 148107, Punjab (India)
Corporate Office: 85 Industrial Area 'A', Ludhiana-141001
Tel: +91-161-4560500
E-mail: contact@iolcp.com, Website: www.iolcp.com

NOTICE
SPECIAL WINDOW FOR TRANSFER-CUM-DEMATERIALISATION OF PHYSICAL SECURITIES

Dear Shareholders,

Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated 30th January 2026, Shareholders of **IOL Chemicals and Pharmaceuticals Limited** holding shares in **physical form** are hereby informed that a **One-time Special Window** is open from **5th February 2026 to 4th February 2027** for lodgment the request for transfer and dematerialisation of shares.

The lodgment is **applicable only in cases where the original transfer deed was executed before 1st April 2019** and:

- **Where share transfer request lodged prior to 1st April 2019** but was returned, rejected, or remained unattended due to deficiencies in documentation or other procedural reasons; or
- **Where share transfer request was not lodged prior to 1st April 2019** and the shareholder continues to hold the original share certificate along with the duly executed transfer deed.

Further, as per the current SEBI guidelines, all shares re-lodged for transfer during this window shall be processed **only in dematerialized form.** The securities so transferred shall remain under **lock-in for a period of one (1) year** from the date of registration of transfer and shall not be transferred/ lien-marked/ pledged during the said lock-in period

Submission of Requests

Eligible shareholders are requested to submit their re-lodgment requests along with all requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at the following address:

Alankit Assignments Limited, (Unit: IOL Chemicals and Pharmaceuticals Limited) "Alankit Heights", 4E/2, Jhandewalan Extension, New Delhi - 110 055, Phone: +91-11-23541234, 42541234, Email: rta@alankit.com

All eligible shareholders are requested to utilize this Special Window and ensure timely submission of their transfer requests.

for IOL Chemicals and Pharmaceuticals Limited
sd/-
Abhay Raj Singh
Sr Vice President & Company Secretary

Place : Ludhiana
Date : 17th February 2026

PANACHE DIGILIFE LIMITED
CIN : L72200MH2007PLC169415
Registered Office : Bldg. A3, 102-108 & 201-208, Babosa Industrial Park, Mumbai - Nashik Highway NH3, Saravali Village, Bhiwandi, Thane - 421302, Maharashtra, India.
Corporate Office : B-507, Raheja Plaza Premises CSL, LBS Marg, Ghatkopar West Mumbai - 400 086, Maharashtra, India. Tel. : +91-22-2500 7002
Email : compliance@panachedigilife.com; Website : www.panachedigilife.com

NOTICE OF THE EXTRA-ORDINARY GENERAL MEETING ("EGM") OF PANACHE DIGILIFE LIMITED ("THE COMPANY"), TO BE HELD ON FRIDAY, 13th MARCH 2026 AT 3.00 P.M. (IST) THROUGH VIDEO CONFERENCE ("VC") OR OTHER AUDIO VISUAL MEANS ("OVAM") AND REMOTE E-VOTING FACILITY.

NOTICE is hereby given that the Extra-Ordinary General Meeting of the members of the Company is scheduled to be held on **Friday, 13th March 2026 at 3.00 P.M. (IST)** through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") without physical presence of the members at a common venue, in compliance with the provisions of the Companies Act, 2013 and the rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with all applicable circulars issued by the Ministry of Corporate Affairs ('MCA') and the Securities and Exchange Board of India ('SEBI') in this regard, to transact the business as set out in the Notice convening the EGM.

In compliance with the said MCA Circular and SEBI Circular, electronic copies of the Notice of the EGM will be sent only through electronic mode to those Members whose email addresses are registered with the Company's Registrar and Share Transfer Agent, Bigshare Services Private Limited ("RTA") / Depositories. Since all the members of the company are holding shares in dematerialized form, they are requested to register their email address and mobile number with their respective Depository Participants. Shareholders may note that the Notice of the EGM will also be made available on the Company's website at www.panachedigilife.com and on the website of the National Stock Exchange of India Limited at www.nseindia.com.

The Company is providing remote e-voting facility ("remote e-voting") to all its members to cast their vote on all resolutions set out in the Notice of the EGM. Additionally, the Company is providing the facility of voting through e-voting system during the EGM ("e-voting"). Detailed procedure for joining the EGM and remote e-voting/e-voting shall be provided in the Notice of the EGM. Members attending the EGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

By the Order of the Board of Directors
For Panache Digilife Limited
Sd/-
Harshil Chheda
Company Secretary & Compliance Officer

Place : Mumbai
Date : 17th February 2026

QUINT DIGITAL LIMITED
CIN: L63122DL1985PLC373314
Regd. Office: 403 Prabhat Kiran, 17, Rajendra Place, Delhi- 110008 Tel: 011-45142374
Corp. Office: Carnoustie Building, Plot No. 1, 9th Floor, Sector 16A, Film City, Noida-201301
Tel: 0120-4751818, Website: www.quintdigital.in Email: cs@thequint.com

NOTICE
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALISATION (DEMAT) OF PHYSICAL SECURITIES

Dear Members,

Please note that a Special Window for Transfer and Dematerialisation (Demat) of Physical Securities will remain open till February 4, 2027, pursuant to the SEBI Circular No HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026.

This facility of a Special Window is for lodgement of physical securities transfer and dematerialisation ("demat") which were sold/ purchased prior to April 1, 2019. Kindly refer to the below matrix with regards to the applicability of lodgement:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Original Security Certificate Available?	Eligible to lodge in the current window?
Before April 1, 2019	No (it is fresh lodgement)	Yes	✓
Before April 1, 2019	Yes (it was rejected/ returned earlier)	Yes	✓
Before April 1, 2019	Yes	No	✗
Before April 1, 2019	No	No	✗

Kindly note that request(s) which are accompanied by original security certificate(s) along with the transfer deeds and relevant supporting documents will only be considered under this special window. The securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/ lien-marked/ pledged during the said lock-in period.

For any queries on the above matter, shareholders are requested to contact to the Company or Company's Registrar and Share Transfer Agent on any of the address given below:

Quint Digital Limited	Skyline Financial Services Private Limited
To, The Company Secretary, Address- 403, Prabhat Kiran, 17, Rajendra Place, Delhi, 110008 Email: cs@thequint.com	Registrar and Share Transfer Agent Unit: Quint Digital Limited Address- A-506, Dattani Plaza, Andheri Kurla Road, Safeed Pool, Andheri - East, Mumbai- Maharashtra 400072 Email: pravin.cm@skylinerta.com

For Quint Digital Limited
Sd/-
Tarun Belwal
Company Secretary and Compliance officer
M. No. A39190

Date: February 17, 2026
Place: Noida

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 MATRIX GAS & RENEWABLES LIMITED

RELEVANT PARTICULARS

1.	**Name of Corporate Debtor**	**MATRIX GAS & RENEWABLES LIMITED**
2.	Date of incorporation of Corporate Debtor	06-03-2018
3.	Authority under which Corporate Debtor is incorporated / registered	ROC - Ahmedabad
4.	Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	U74999GJ2018PLC101075
5.	Address of the registered office and principal office (if any) of Corporate Debtor	15th Floor, A Block, Westgate Business Bay, S G Road, Jivraj Park, Ahmedabad, Ahmadabad City, Gujarat, India, 380051
6.	Insolvency commencement date in respect of Corporate Debtor	**11-02-2026** (IRP Received order's copy on 17.02.2026)
7.	Estimated date of closure of insolvency resolution process	**10-08-2026**
8.	Name and Registration number of the insolvency professional acting as Interim Resolution Professional	**Minerva Resolutions LLP (Represented by IP Navneet Kumar Gupta)** **Regn. No.:** IBBI/IPE-0135/IPA-1/2022-23/50025 **AFA Valid Upto** : 30.06.2026
9.	Address & email of the interim resolution professional, as registered with the board	Unit 2, Block D1, Golf Link, Sector 23B, Dwarka, New Delhi, 110077 **Email : navneet@minervaresolutions.com**
10.	Address and e-mail to be used for correspondence with the Interim Resolution Professional	Plot-108/109, Pocket-10 Lakeview Residency, Dhul Siras, Sector 23B, Dwarka, New Delhi - 110077 **Email : cirpofmatrixgas@minervaresolutions.com**
11.	Last date for submission of claims	**25-02-2026**
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: httpl://ibbi.gov.in/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 **Matrix Gas and Renewables Limited** on **11.02.2026**

The creditors of **Matrix Gas & Renewables Limited** are hereby called upon to submit their claims with proof on or before **25.02.2026** 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.

Note: As per the timeline prescribed under Regulation 40A of the Insolvency and Bankruptcy Code, 2016, the Public Announcement is required to be made by 14.02.2026. However, the Order was pronounced on 11th February 2026, the copy (certified true copy awaited) of the order was uploaded on the website of the Hon'ble National Company Law Tribunal on 17.02.2026. Consequently, the Public Announcement could not be made within the stipulated timeline and was delayed due to the late availability of the Order on the Tribunal's website.

Sd/-
Minerva Resolutions LLP (Represented by IP Navneet Kumar Gupta)
Date : 17.02.2026 Interim Resolution Professional
Place: New Delhi **Regn. No:** IBBI/IPE-0135/IPA-1/2022-23/50025

SALE NOTICE

(Under the provisions of Insolvency and Bankruptcy Code, 2016)

VIJAI SPINNERS (RJPM) PRIVATE LIMITED

(In Liquidation)
(CIN:U17125TN2013PTC092173)
Regd Office: (as per MCA records): 18-A, Pugalendhi Road Cotton Market, Virudhunagar, Rajapalayam, Tamil Nadu, 626117

Liquidator of Vijai Spinners (RJPM) Private Limited (In Liquidation) ("Corporate Debtor") hereby invites eligible bidder(s) for participation in e-Auction for Sale of Assets of the Corporate Debtor as a **"Going Concern"** on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on the terms and conditions as described in the Process Memorandum, which can be downloaded from https://ibbi.baanknet.com or can be obtained by sending an email to the Liquidator.

Particulars	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)	Incremental Bid Amount (INR)
Sale of the Corporate Debtor (an MSME unit) "AS A GOING CONCERN" with the following assets: (i) Land extent (approx.) 198.25 cents along with Buildings constructed thereon. (ii) Plant & Machinery - 17000 Spindles consisting of a Blow Room, Carding Hall, Simplex Machine, Spinning Machine, Autoconer Machine, Quality Control Lab, Humidification Plant, Compressor Section, Power Room and Accessories pertaining to spinning mill. (iii) Receivables	**Rs.18.80 Crs**	**Rs.1.88 Crs**	**Rs.10 Lakhs**

Last date for submission of Bid Application Form, EMD and Site Inspection	18th March 2026 (Wednesday)
Date & Time of e-Auction	20th March 2026 (Friday) @ 12:30 PM

Notes:

1. The Sale of the Corporate Debtor as a going concern is proposed based on the directions of the Hon'ble National Company Law Tribunal, Chennai Bench vide its order dated 14th November 2025.
2. Interested bidders are advised to refer to the Process Memorandum containing the details of the assets, eligibility criteria, terms and conditions etc., uploaded on website through which the e-auction will be conducted ie., https://ibbi.baanknet.com/eauction-ibbi/home and submit the bid application form and all required documents along with EMD amount, via the Baanknet platform.
3. The prospective bidders shall submit an undertaking that they do not suffer from any ineligibility under Section 29A of Insolvency and Bankruptcy Code, 2016. The Earnest Money Deposit shall be forfeited, if the bidder is found to be ineligible at any stage.
4. The Liquidator shall declare the highest bidder as the successful bidder or reject such bid after consultation with the Stakeholder's Consultation Committee.

S. Rajendran – Liquidator
IBBI Regn No. IBBI/IPA-002/IP-N00098/2017-18/10241
Date: 18.02.2026 **Authorisation for Assignment valid upto** 31st December 2026
Place: Chennai **E-mail ID:** liq.vijaispinners@gmail.com

PUBLIC NOTICE

Whereas (i) Stock Fayada (ii) Day Gains Solutions (iii) Tiger Stocks (iv) Market Gyan (v) Share Raja (vi) Profit Mirror (all collectively called Noticees) wants to refund the fees collected by them between 1st April 2013 to 31st March' 2015, for providing investment advisory services.

The clients of the Noticees are kindly requested to submit their claims alongwith details to advisormohanrefund@gmail.com or in person within 30 (Thirty) days from the date of this notice.

Sd/-
Noticees

FRANKLIN TEMPLETON

Franklin Templeton Mutual Fund
Registered Office: One International Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013

Income Distribution cum capital withdrawal (IDCW) in certain schemes /plans /options of Franklin Templeton Mutual Fund

The Trustees of Franklin Templeton Mutual Fund have decided to distribute the following Income Distribution cum capital withdrawal (IDCW):

Name of the Schemes / Plans / Options	Face Value per Unit (₹)	Amount of IDCW per Unit# (₹)	NAV per Unit as on February 16, 2026 (₹)
Franklin India Conservative Hybrid Fund (FICHF)			
FICHF - Monthly IDCW Plan	10.00	0.080	12.9962
FICHF - Monthly IDCW Plan – Direct		0.100	14.8184
Franklin India Equity Savings Fund (FIESF)			
FIESF - Monthly IDCW Plan	10.00	0.050	13.4167
FIESF - Monthly IDCW Plan – Direct		0.070	13.9882
FIESF - Quarterly IDCW Plan		0.140	12.4969
FIESF - Quarterly IDCW Plan – Direct		0.160	14.1092
Franklin India Small Cap Fund (FISCF)			
FISCF - IDCW Plan	10.00	4.500	45.2417
FISCF - IDCW Plan – Direct		5.500	53.6748
Franklin India Flexi Cap Fund (FIFCF)			
FIFCF - IDCW Plan	10.00	4.200	68.2321
FIFCF - IDCW Plan – Direct		5.500	77.0676

The Record Date for the same will be February 20, 2026 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the IDCW plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive IDCW. The investors in the IDCW re-investment plan/option will be allotted units for the IDCW amount at the NAV of next Business Day after the Record Date.

Please note that the IDCW payout shall be subject to the availability of distributable surplus and if the available distributable surplus as on the record date is lower than the aforementioned IDCW rate, then the available distributable surplus shall be paid out. The payout shall be subject to tax deducted at source i.e. TDS, as applicable.

Pursuant to payment of IDCW, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).

For **Franklin Templeton Asset Management (India) Pvt. Ltd.**
(Investment Manager of Franklin Templeton Mutual Fund)
Sd/-
Authorized Signatory
Date: February 17, 2026

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Emcure®

EMCURE PHARMACEUTICALS LIMITED

Registered and Corporate Office: Plot No. P-1 and P-2, IT-BT Park, Phase II, M.I.D.C., Hinjawadi, Pune - 411 057, Maharashtra, India.
Tel: +91 20 - 3507 0033 / 3507 0000; **Fax:** +91 20 3507 0060;
E-mail: investors@emcure.com; **Website:** www.emcure.com,
Corporate Identity Number: L24231PN1981PLC024251

NOTICE OF POSTAL BALLOT AND E-VOTING INFORMATION

NOTICE is hereby given to the Members of Emcure Pharmaceuticals Limited (**"the Company"**), pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 (**"the Act"**) read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 (**"the Rules"**) and other applicable provisions of the Act, if any, read with its Rules, the guidelines prescribed by the Ministry of Corporate Affairs (**"MCA"**) for holding general meetings/ conducting postal ballot process through e-voting vide General Circulars issued by MCA, the latest being No. 03/2025 dated September 22, 2025, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"SEBI Listing Regulations"**) read with Securities and Exchange Board of India (**"SEBI"**) Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 (**"SEBI Master Circular"**), Secretarial Standard on General Meetings (**"SS-2"**) issued by the Institute of Company Secretaries of India and other applicable laws, rules and regulations *(including any statutory modification(s) or re-enactment(s) thereof for the time being in force)*, that the approval of the Members is being sought for the following resolutions by way of **Postal Ballot through remote e-voting** process (**"e-voting"**):

Type of Resolution	Resolution
Special Resolution	Re-appointment of Mr. Vijay Keshav Gokhale (DIN: 09134089) as an Independent Director of the Company
Special Resolution	Re-appointment of Dr. Vidya Rajiv Yeravdekar (DIN: 02183179) as an Independent Director of the Company
Special Resolution	Re-appointment of Dr. Shailesh Kripalu Ayyangar (DIN: 00268076) as an Independent Director of the Company

In accordance with the MCA Circulars and SEBI Master Circular, the Company has completed the dispatch of Notice of Postal Ballot (**"Notice"**) on Tuesday, February 17, 2026, through electronic mode on the registered email addresses of the Members of the Company, as on Friday, February 13, 2026, i.e. **the Cut-off Date**.

A copy of the Notice is available on the Company's website, i.e. www.emcure.com, on the website of the Stock Exchanges, i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and on the website of MUFG Intime India Private Limited (Insta Vote) *(Formerly known as Link Intime India Private Limited)* (**"MUFG Intime"** or **"Registrar and Transfer Agent"**) at https://instavote.linkintime.co.in.

A person, whose name is recorded in the Register of Members of the Company and/ or in the Register of Beneficial Owners as on the Cut-off Date shall only be entitled to cast their vote through remote e-voting. The voting rights of Members shall be in proportion to the equity shares held by the Members in the paid-up equity share capital of the Company as on Cut-off Date. A person who is not a member as on the Cut-off Date, should treat this Notice for information purpose only.

Please note that, in accordance with the provisions of the MCA Circulars and SEBI Master Circular, printed copy of the Notice along with the Postal Ballot form and the pre-paid business reply envelope are not sent to the Members for this Postal Ballot and Members are required to communicate their assent or dissent only through remote e-voting facility.

The Company has engaged the services of MUFG Intime as the agency to provide e-voting facility. The Members may please note the following:

Cut-off Date	**Friday, February 13, 2026**
Commencement of e-voting:	9:00 a.m. (IST) on Thursday, February 19, 2026
End of e-voting:	5:00 p.m. (IST) on Friday, March 20, 2026

Members desiring to exercise their vote should cast their vote during this e-voting period. The remote e-voting will not be allowed beyond the aforesaid date and time and the e-voting module shall be disabled upon expiry of aforesaid period. Once the vote on a resolution is cast, the Member shall not be allowed to change it subsequently. The necessary instructions for remote e-voting has been set out in the Notice.

Members whose e-mail addresses and other KYC details are not registered, are requested to register the same with the Depository Participant(s) where they maintain their demat accounts. The Members are requested to register/update their information by submitting Form ISR-1 (available on the website of the Company at www.emcure.com).

The Board of Directors of the Company have appointed Ms. Ashwini Inamdar (Membership No. FCS 9409, CP No. 11226) failing her, Mr. Atul Mehta (Membership No. FCS 5782, CP No. 2486), Partners of M/s. Mehta & Mehta, Practicing Company Secretaries, as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner. The result of e-voting will be declared by placing the same along with Scrutinizer's Report on the Company's website at www.emcure.com, website of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively and on the website of MUFG Intime, respectively, within two working days from the conclusion of e-voting.

In case, the Members have any queries or issues regarding e-voting facility they may refer to the Frequently Asked Questions (FAQs) and e-voting user manual available at https://instavote.linkintime.co.in (under help section) or can send a request at enotices@in.mpms.mufg.com or contact on: Tel: 022 – 4918 6000. Any grievances connected with remote e-voting may be addressed to Ms. Amruta Yangalwar, Company Secretary and Compliance Officer of the Company, at the designated email address: investors@emcure.com.

Individual Shareholders holding securities in demat mode, for any technical issues related to login through Depository may contact, (i) NSDL by sending a request at evoting@nsdl.co.in or call at toll free no.: 022-4886 7000; (ii) CDSL by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33.

For **Emcure Pharmaceuticals Limited**
Sd/-
Amruta Yangalwar
Company Secretary & Compliance Officer
Membership Number: A25687

Place : Pune
Date : February 18, 2026

This is a public announcement for information purposes only and is not a prospectus announcement and does not constitute an invitation or offer to acquire, purchase or subscribe to securities. Not for release, publication or distribution directly or indirectly, outside India.

INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF THE STOCK EXCHANGES IN COMPLIANCE WITH CHAPTER II OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR Regulations").

PUBLIC ANNOUNCEMENT

(Please scan this QR Code to view the DRHP)

priority JEWELS

PRIORITY JEWELS LIMITED

Our Company was incorporated as Priority Jewels Private Limited at Mumbai, Maharashtra as a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated October 12, 2007, issued by the Registrar of Companies, Maharashtra at Mumbai. Our Company was converted from a private limited company to a public limited company pursuant to a board resolution dated February 1, 2025 and special resolution passed by the Shareholders at the EGM dated February 1, 2025. Consequently, the name of our Company was changed from 'Priority Jewels Private Limited' to 'Priority Jewels Limited' and a fresh certificate of incorporation was issued by the RoC on February 17, 2025. For further details, see ***"History and Certain Corporate Matters – Brief History of our Company"*** on page 165 of the draft red herring prospectus dated April 30, 2025 (**"DRHP"** or **"Draft Red Herring Prospectus"**)

Registered and Corporate Office: Plot No. 121, Street No.15/18 MIDC, Andheri (East), Mumbai City, Mumbai, Maharashtra, India, 400093; **Tel:** +91 22 6767 9898
Website: www.priorityjewels.in; **Contact Person:** Aakriti Bhushan, Company Secretary and Compliance Officer; **E-mail:** cs@priorityindia.com
Corporate Identity Number: U52393MH2007PLC174977

OUR PROMOTERS: SHAILESH SANGANI, MANISHA SHAILESH SANGANI, TUSHAR MEHTA, ADITI KARAN MOTLA, AASHNA SANGANI PARIKH AND PRIORITY RETAIL VENTURES PRIVATE LIMITED

NOTICE TO INVESTORS ("NOTICE")

INITIAL PUBLIC OFFERING OF UP TO 45,75,000 EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF PRIORITY JEWELS LIMITED (OUR "COMPANY" OR THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹ [●] PER EQUITY SHARE) ("ISSUE PRICE") AGGREGATING UP TO ₹ [●] MILLION (THE "ISSUE"). THE ISSUE COMPRISES OF A FRESH ISSUE OF UP TO 45,75,000* EQUITY SHARES OF FACE VALUE OF ₹10 EACH BY OUR COMPANY AGGREGATING UP TO ₹ [●] MILLION (THE "FRESH ISSUE" OR THE "ISSUE").

**Our Company has undertaken a Pre-IPO Placement by way of private placement of 8,25,000 Equity Shares for cash at a price of ₹190.00 per Equity Share aggregating to ₹156.75 million, in consultation with the BRLM, pursuant to the resolution of the Board dated February 14, 2026. The size of the Fresh Issue of up to 54,00,000 Equity Shares has been reduced by 8,25,000 Equity Shares pursuant to the Pre-IPO Placement, and accordingly, the Fresh Issue size is up to 45,75,000 Equity Shares.*

Potential bidders may note the following:

Our Company, in consultation with the BRLM, has undertaken the Pre-IPO Placement of 8,25,000 Equity Shares for cash at a price of ₹190.00 per Equity Share aggregating to ₹156.75 million, by way of a private placement in accordance with Section 42, 62 of the Companies Act, 2013, read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 and the Companies (Share Capital and Debentures) Rules, 2014, each as amended.

The Pre-IPO Placement has been undertaken pursuant to the approval of the Board and Shareholders in their meetings, each held on January 28, 2026.

The Company has allotted Equity Shares in the Pre-IPO Placement pursuant to the circular resolution dated February 14, 2026 passed by the Board, in the manner as set forth below:

Sr. No.	Name of allottees	Number of equity shares allotted	Face value per equity share (₹)	Issue price per equity share (₹)	Premium per equity share (₹)	Total Amount (₹)
1.	Invicta Continuum Fund I	100,000	10.00	190.00	180.00	1,90,00,000
2.	Cheay Investments Private Limited	50,000	10.00	190.00	180.00	9,500,000
3.	Plutus Equity Investment Series	50,000	10.00	190.00	180.00	9,500,000
4.	Maple Leaf Trading and Services Limited	50,000	10.00	190.00	180.00	9,500,000
5.	Alukkas Varghese Joy	50,000	10.00	190.00	180.00	9,500,000
6.	Mavjibhai Shamjibhai Patel	50,000	10.00	190.00	180.00	9,500,000
7.	Kirit Achratlal Bhansali	50,000	10.00	190.00	180.00	9,500,000
8.	Shrikant Zaveri	50,000	10.00	190.00	180.00	9,500,000
9.	Hiren Ashwin Sagar	37,750	10.00	190.00	180.00	7,172,500
10.	Samir Ashwin Sagar	37,750	10.00	190.00	180.00	7,172,500
11.	Equityrush Private Limited	25,000	10.00	190.00	180.00	4,750,000
12.	Suvankar Sen	25,000	10.00	190.00	180.00	4,750,000
13.	Shivani Siddharth Bhansali	25,000	10.00	190.00	180.00	4,750,000
14.	Tehmasp Nariman Printer	25,000	10.00	190.00	180.00	4,750,000
15.	Bhavin Narottam Jhakia	25,000	10.00	190.00	180.00	4,750,000
16.	Bhavesh Mukesh Jhakia	25,000	10.00	190.00	180.00	4,750,000
17.	Paresh Trikamlal Shah	25,000	10.00	190.00	180.00	4,750,000
18.	Abdul Salam K P	25,000	10.00	190.00	180.00	4,750,000
19.	Amisha Maulin Gandhi	25,000	10.00	190.00	180.00	4,750,000
20.	Parul Samir Gandhi	25,000	10.00	190.00	180.00	4,750,000
21.	Nipa Hospitality Services Private Limited.	24,750	10.00	190.00	180.00	4,702,500
22.	Kumari Job	24,750	10.00	190.00	180.00	4,702,500
	Total	**8,25,000**				**15,67,50,000**

Accordingly, pursuant to the Pre-IPO Placement, the size of the Fresh Issue has been reduced by 8,25,000 Equity Shares and accordingly, the Fresh Issue size is up to 45,75,000 Equity Shares.

The above mentioned allottees are not in any manner, connected with the Company, Promoters, Promoter Group, Directors, Subsidiaries, Associate, Key Managerial Personnel and Senior Management of the company.

Please note that the Notice does not reflect all the changes that have occurred between the date of filing of the DRHP with SEBI and the date hereof, and accordingly does not include all the changes and/or updates that will be included in the Red Herring Prospectus and the Prospectus.

BOOK RUNNING LEAD MANAGER	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
Mefcom Capital Markets Limited G-III, Dalamal House, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400021, Maharashtra, India **Telephone:** + 91 22 3522 7026 **Email:** pjl.ipo@mefcomcap.in; **Website:** www.mefcomcap.in **Investor Grievance ID:** investor.grievance@mefcom.in **Contact Person:** Rupesh khant/ Mukta Shirke **SEBI Registration Number:** INM000000016	**MUFG Intime India Private Limited** ***(Formerly Link Intime India Private Limited)*** C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai 400 083, Maharashtra, India; **Tel:** +91 81081 14949 **E-mail:** priorityjewels.ipo@in.mpms.mufg.com; **Website:** in.mpms.mufg.com **Investor grievance e-mail:** priorityjewels.ipo@in.mpms.mufg.com **Contact person:** Shanti Gopalkrishnan; **SEBI Registration Number:** INR000004058	**Aakriti Bhushan** Plot No. 121, Street No.15/18 MIDC, Andheri (East), Mumbai City, Mumbai - 400093 Maharashtra, India **Tel:** +91 22 6767 9898; **E-mail:** cs@priorityindia.com

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.

For PRIORITY JEWELS LIMITED
On behalf of the Board of Directors
Sd/-
Aakriti Bhushan
Company Secretary and Compliance Officer

Place: Mumbai
Date: February 17, 2026

PRIORITY JEWELS LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the DRHP with SEBI on April 30, 2025. The DRHP shall be available on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges, i.e., BSE at www.bseindia.com and NSE at www.nseindia.com and is available on website of the Company i.e. www.priorityjewels.in, websites of the BRLM, Mefcom Capital Markets Limited at www.mefcomcap.in. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risks, please see the section entitled **"*Risk Factors*"** on page 26 of the DRHP and the details set out in the RHP, when filed. Potential investors should not rely on the DRHP for making any investment decision.

This announcement has been prepared for publication in India and may not be released in the United States. This announcement does not constitute an offer of securities for sale in any jurisdiction, including the United States, and any securities described in this announcement may not be offered or sold in the United States absent registration under the U.S. Securities Act of 1933 or an exemption from registration. Any public offering of securities to be made in the United States will be made by means of a prospectus that may be obtained from the Company and that will contain detailed information about the Company and management, as well as financial statements. However, the securities described in this announcement are not being offered or sold in the United States.

CONCEPT

FORM G

INVITATION FOR EXPRESSION OF INTEREST FOR DISHA INFRASPACE SOLUTIONS PRIVATE LIMITED

operating in commercial and residential interior design services having registered office at Plot No. B4 / 37, CMDA's Industrial Complex, Maraimalai Nagar, S. No. 166, 167, 168, Kilakaranai, Chengalpettu, Kancheepuram, Tamil Nadu – 603 209

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

Sl. No.	RELEVANT PARTICULARS	
1.	Name of the corporate debtor along with PAN & CIN	**Disha Infraspace Solutions Private Limited** (IN CIRP) CIN: U45402TN2007PTC063761 PAN: AACCD6366R
2.	Address of the registered office	Plot No. B4 / 37, CMDA's Industrial Complex, Maraimalai Nagar, S. No. 166, 167, 168, Kilakaranai, Chengalpettu, Kancheepuram, Tamil Nadu – 603 209
3.	URL of website	Not Available
4.	Details of place where majority of fixed assets are located	Not Applicable
5.	Installed capacity of main products/ services	Not Applicable
6.	Quantity and value of main products/ services sold in last financial year	NIL
7.	Number of employees/ workmen	NIL
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Can be sought by writing an email to the RP at ip.displ@gmail.com
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Can be sought by writing an email to the RP at ip.displ@gmail.com
10.	Last date for receipt of expression of interest	5th March,2026
11.	Date of issue of provisional list of prospective resolution applicants	9th March,2026
12.	Last date for submission of objections to provisional list	12th March,2026
13.	Date of issue of final list of prospective resolution applicants	15th March,2026
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	16th March,2026
15.	Last date for submission of resolution plans	16th April, 2026
16.	Process email id to submit Expression of Interest	ip.displ@gmail.com
17.	[Details of the corporator debtor's registration status as MSME.]	Not Available

Mr. G Ramchandran
Resolution Professional
Disha Infraspace Solutions Private Limited (IN CIRP)
IP Registration No: IBBI/IPA-002/IP-N00167/2017-18/10437
F-10, Syndicate Residency, Dr. Thomas First Street, South Boag Road, T. Nagar, Chennai, Tamil Nadu - 600 017

Date : 18-02-2026
Place : Chennai

KAJARIA CERAMICS LIMITED

[CIN: L26924HR1985PLC056150]

Registered Office: SF-11, Second Floor, JMD Regent Plaza, Mehrauli Gurgaon Road, Village Sikanderpur Ghosi, Gurgaon, Haryana-122001, Phone +91-124-4081281
Corporate Office: J-1/ B-1 (Extn.), Mohan Co-operative Industrial Estate, Mathura Road, New Delhi- 110044
Phone: +91-11-26946409, **Fax:** +91-11-26946407
Website: www.kajariaceramics.com **E-mail:** investors@kajariaceramics.com

NOTICE

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALISATION OF PHYSICAL SHARES

Pursuant to the SEBI's Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026, the Shareholders of Kajaria Ceramics Limited ('Company') are hereby informed that a Special Window is opened for a period of one year from February 5, 2026 to February 4, 2027 to facilitate transfer and dematerialization ('demat') of physical shares.

The Special Window is available for transfer and demat of physical shares which were sold/purchased prior to April 1, 2019. The Special Window is also available for such transfer requests which were submitted earlier and were rejected/returned/not attended to due to deficiency in the documents/process/ or otherwise.

For clarity with regard to applicability of this Special Window to transfer deed(s) executed before April 1, 2019, below matrix may be referred:

Lodged for transfer before April 1, 2019?	Is the original share certificate available?	Whether eligible to lodge in the Special Window?
No - It is fresh lodgement	**Yes**	**Yes**
Yes - It was rejected/ returned earlier	**Yes**	**Yes**
Yes	**No**	**No**
No	**No**	**No**

Kindly note that request(s) which are accompanied by original share certificate(s) alongwith transfer deed(s) and other supporting documents will only be considered under the Special Window.

To avail of this Special Window, please contact to the Company's Registrar and Transfer Agent ('RTA') i.e. MCS Share Transfer Agent Limited at 179-180, DSIDC Shed, 3rd Floor, Okhla Industrial Area, Phase-1, New Delhi -110020. For further details, please refer the above said SEBI's circular available at **https://www.kajariaceramics.com/storage/pdf/ special-window-for-transfer-and-dematerialisation-of-physical-securities-31jan26. pdf?t=1770966792**

Shareholders of the Company are also requested to update KYC details including PAN, Email ID, Address, Mobile No. and Bank Account details with the Depository Participant(s) [If shares are held in demat form] or with the RTA [if shares are held in physical form], to ensure ease of communication and seamless payment of dividend (if any). Shareholders of the Company holding shares in physical form are requested to demat their shares by submitting share certificate of face value of Re. 1/- to their Depository Participant(s).

For Kajaria Ceramics Limited
Sd/-
Ram Chandra Rawat
COO (A&T) & Company Secretary

Place: New Delhi
Date: February 17, 2026

SKF India Limited

CIN: L29130PN1961PLC213113
Registered Office: Chinchwad, Pune, Maharashtra, India, 411033
Tel: +91 (20) 6611 2500 | **E-mail:** investorIndia@SKF.com
Website: https://www.skf.com/in/investors/skf-india-ltd

NOTICE WITH RESPECT TO SPECIAL WINDOW FOR RE-LODGMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given that the Securities and Exchange Board of India (SEBI), through its circular SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2nd July 2025 and HO/38/13/11(2)2026-MIRSD-POD/ I/3750/2026 dated 30th January 2026, has introduced a Special Window for the re-lodgment of transfer requests of physical shares. This initiative is intended to facilitate genuine investors in securing ownership of shares previously submitted for transfer but rejected or returned due to deficiencies.

Eligibility:

Investors who had **submitted transfer requests for physical shares prior to 01st April 2019** (the date from which SEBI discontinued transfer of shares in physical form), and whose requests were rejected or returned due to deficiencies, are now eligible to re-lodge such requests.

Special Window Period:

From 05th February 2026 to 04thFebruary 2027 (1 year)

Eligible shareholders are invited to re-lodge their earlier transfer requests along with necessary documents during the above window. Please note that:

- Re-lodged securities will be transferred only in dematerialized (demat) form.
- Requests must be submitted to the Company or its Registrar & Transfer Agent (RTA) at the addresses below.
- Transfer will be processed only upon successful verification and compliance with SEBI guidelines.

Investors may send the documents to the Company or RTA on any of the address given below:

SKF India Limited To, Mayuri Kulkarni Company Secretary & Compliance Officer Address: SKF India Limited, Chinchwad, Pune 411 033, Maharashtra, India. Phone no: 020 66112623 Email: investorIndia@SKF.com	**MUFG Intime India Private Limited** **(Formerly Link Intime India Private Limited)** (Unit: SKF India Limited) C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli West, Mumbai – 400 083 Tel No.: +91 810 811 8484 **Investor Queries:** **investor.helpdesk@in.mpms.mufg.com** **https://web.in.mpms.mufg.com/helpdesk/Service_Request.html**

We encourage all eligible investors who have not yet received transferred shares due to earlier rejections or pending deficiencies to avail themselves of this Special Window and complete the transfer process in accordance with the SEBI circular.

For SKF India Limited
Sd/-
Mayuri Kulkarni
Company Secretary & Compliance Officer

Place : Pune
Date : 18th February 2026

Registered Office: Chinchwad, Pune 411033, Maharashtra, India

United Foodbrands Limited

(Formerly known as Barbeque-Nation Hospitality Limited)

CIN: L55101KA2006PLC073031
Registered & Corporate Office: "Saket Callipolis", Unit No. 601 & 602, 6th Floor, Doddakannalli Village, Varthur Hobli, Sarjapur Road, Bengaluru - 560035, Karnataka, India. Tel. No.: +9180 69134900;
E-mail: compliance@barbequenation.com | Website: www.barbequenation.com

POSTAL BALLOT NOTICE AND E-VOTING INFORMATION

Notice is hereby given to the Shareholders/Members of United Foodbrands Limited (Formerly known as Barbeque-Nation Hospitality Limited) (hereinafter referred to as "the Company") in accordance with the provisions of Sections 108 and 110 of the Companies Act, 2013, read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 and any other applicable provisions of the Companies Act, 2013 and the rules made thereunder (collectively referred to as "the Act") (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 [hereinafter referred to as "the SEBI (LODR) Regulations"], the Secretarial Standard on General Meetings (hereinafter referred to as "SS-2") issued by the Institute of Company Secretaries of India, each as amended, and in accordance with the guidelines prescribed by the Ministry of Corporate Affairs for conducting general meetings/transacting items through Postal Ballot by e-Voting, vide General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, and subsequent circulars issued in this regard, including the latest one, 03/2025 dated September 22, 2025 (hereinafter referred to as "the MCA Circulars"), and any other applicable laws, rules, regulations, circulars and notifications issued by any statutory/regulatory authorities (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), that the following Special Business are proposed to be transacted through Postal Ballot by remote e-Voting process only ("e-Voting"):

Item No.	Particulars of the Business	Type of Resolution
1	Re-pricing of Employee Stock Options granted during the financial year 2023-24 under the "Barbeque Nation Hospitality Limited – Employee Stock Option Plan 2015" with the revised Vesting Period.	Special Resolution
2	Re-pricing of Employee Stock Options granted during the financial years 2023-24 and 2024-25 under the "Barbeque Nation Hospitality Limited – Employee Stock Option Plan 2022" with the revised Vesting Period.	Special Resolution
3	Modification of the "Barbeque Nation Hospitality Limited – Employee Stock Option Plan 2015"	Special Resolution
4	Modification of the "Barbeque Nation Hospitality Limited – Employee Stock Option Plan 2022"	Special Resolution

In compliance with the applicable provisions of the Act and the rules made thereunder, the MCA Circulars, and the SEBI (LODR) Regulations, as amended, the Postal Ballot Notice (hereinafter referred to as "the Notice") along with explanatory statement setting out the material facts has been sent only through electronic mode to all those Shareholders whose email addresses are registered with the Company/Depositories/Depository Participants as on the cut-off date, i.e., Friday, February 13, 2026. The dispatch of Notice through email has been completed on February 17, 2026. The Notice is available on the Company's website at www.barbequenation.com, and websites of Stock Exchanges where shares of the Company are listed, i.e., BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) at www.bseindia.com and www.nseindia.com, respectively, and is also available on the website of Central Depository Services (India) Limited (hereinafter referred to as "CDSL"/"e-Voting Agency") at www.evotingindia.com.

In accordance with the MCA Circulars, the Company is providing the facility to its Members to exercise their right to vote on the proposed resolutions only by electronic means (remote e-Voting). No physical postal ballot forms or pre-paid business reply envelopes have been dispatched to the Members.

The Shareholders are hereby informed that:

1. The Company has provided an e-Voting facility to the Shareholders to cast their votes electronically on the resolutions set forth in the Notice. For this purpose, the Company has appointed CDSL to provide e-Voting facility to the Members.
2. Members whose names are recorded in the register of members / register of beneficial owners maintained by the Depositories as on the cut-off date, i.e., Friday, February 13, 2026 are eligible to cast vote only through remote e-Voting. The voting rights of Shareholders for e-Voting shall be in proportion to the shares held by them in the paid-up equity share capital of the Company as on the cut-off date. Any person who is not a shareholder as on the cut-off date should treat this notice for information purpose only.
3. In case of Member(s) who have not registered their email addresses with the Company/Depository/ Depository Participant, they may register/update their email addresses by contacting their respective Depository Participants.
4. The e-voting period will commence on Wednesday, February 18, 2026, at 9:00 A.M. (IST) and conclude on Thursday, March 19, 2026 at 5:00 P.M. (IST). The e-voting shall not be allowed beyond the said date and time. The e-voting module shall be disabled by CDSL for voting thereafter. Once the vote on the resolutions is cast by the shareholder, such shareholder shall not be allowed to modify it subsequently.
5. The Members who are eligible to vote and have not received the Notice, can get a copy of the Postal Ballot Notice by writing an email to the Company Secretary of the Company at compliance@barbequenation.com.
6. The Board of Directors of the Company have appointed Mr. Parameshwar G. Bhat, Practising Company Secretary (M. No.: F8860; C.P. No.:11004), as a Scrutinizer for conducting the Postal Ballot e-voting process in a fair and transparent manner.
7. The results of Postal Ballot shall be declared on or before Sunday, March 22, 2026. The postal ballot results along with the Scrutinizer's Report shall be placed on the Company's website at www.barbequenation.com and on the website of CDSL immediately after declaration and shall also be submitted to BSE and NSE.
8. The Resolutions, if approved and passed with requisite majority, shall be deemed to have been passed on the last date of e-voting, i.e., Thursday, March 19, 2026.

For detailed information regarding e-voting, please refer to the Postal Ballot Notice. If you have any queries, doubts, or issues related to e-voting, kindly refer to the Frequently Asked Questions (FAQs) and the user manual for Shareholders on how to cast your votes, available at www.evotingindia.com or write an email to helpdesk.evoting@cdslindia.com or call on 1800-21-09911.

All grievances connected with the e-voting facility may be addressed to Mr. Rakesh Dalvi, Sr. Manager, Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai – 400013, Maharashtra, India, or send an email to helpdesk.evoting@cdslindia.com or call toll free no. 1800-21-09911.

By order of the Board
For **United Foodbrands Limited**
(Formerly known as Barbeque-Nation Hospitality Limited)
Sd/-
Amit V Betala
Chief Financial Officer

Place: Bengaluru
Date: February 17, 2026

VIMTA LABS LIMITED

Vimta — Driven by Quality. Inspired by Science.

CIN: L24110TG1990PLC011977
Registered Office: 142, IDA, Phase II, Cherlapally, Hyderabad – 500051, Telangana, India.
Tel:- +91 40 2726 4141; Fax: +91 40 2726 3657
E-Mail: shares@vimta.com, Website: www.vimta.com

NOTICE TO SHAREHOLDERS

Special Window for Transfer and Dematerialisation of Physical Shares

A Special Window for transfer and dematerialisation (demat) of physical shares will remain open till 04th February 2027 in terms of SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/ I/3750/2026 dated 30th January 2026 ("SEBI Circular").

This facility is available to those investors who had purchased physical shares of "Vimta Labs Limited" ("the Company") prior to 01st April 2019 and:

a) had not lodged the shares for transfer; or
b) had lodged the shares for transfer, but the same were rejected, returned or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer deeds executed prior to 01st April 2019, investors may refer to the matrix provided below.

Lodged for transfer before 01st April 2019?	Is the Original Share Certificate Available with the Investor?	Whether Eligible to lodge in the current window?
No - it is fresh lodgement	Yes	Yes (Subject to conditions stated in the SEBI Circular)
Yes, but rejected/ returned earlier	Yes	
Yes, was lodged	No	No
No, was not lodged	No	No

Kindly note that only request(s) which are accompanied by original share certificate(s), transfer deed(s) and other supporting documents will be considered under the Special Window.

Request(s) which will not be considered in this window:

- Cases involving disputes between the transferor and the transferee
- Securities which have been transferred to the IEPF

Investors wishing to avail of this Special Window or any Queries may contact the Company or Registrar and Transfer Agent.

Company:
Vimta Labs Limited
Secretarial Department
141/2 & 142, IDA, Phase – II
Cherlapally, Hyderabad – 500 051
Email: shares@vimta.com

Registrar and Share Transfer Agents:
CIL Securities Limited
214, Raghava Ratna Towers
Chirag Ali Lane
Abids, Hyderabad – 500 001
Email: rta@cilsecurities.com

For further details, investors may refer to the SEBI Circular available at: *https://vimta.com/wp-content/uploads/Special-Window-for-Transfer-and-Dematerialisation-of-Physical-Securities-30.01.2026.pdf* or can be accessed by scanning the QR code :

For Vimta Labs Limited
Sd/-
Sujani Vasireddi
Company Secretary & Compliance Officer

Place : Hyderabad
Date : 17th February 2026

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Branch : Rai, District Sonipat (Haryana) 131029

POSSESSION NOTICE (For Immovable property/ies)

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas,

The undersigned being the authorized officer of the **BANK OF BARODA** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers Conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **09.09.2025**, calling upon the borrower **Mr. PANKAJ KUMAR PANDEY S/o Sh. PARMESHWAR (Applicant) & Mrs. CHANDNI PANDEY W/O Mr. PANKAJ KUMAR PANDEY (Co-Applicant)** to repay the amount mentioned in the notice being **Rs. 13,34,699.78 (Rupees Thirteen Lakh Thirty-Four Thousand Six Hundred Ninety-Nine and Paisa Seventy-Eight Only) as on 11-11-2025 (Inclusive of Interest up to 08.11.2025) plus unapplied interest w.e.f. 09.11.2025 and other charges unrealized thereon** till date of payment within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section (4) of section 13 of the act read with rule 8 of the security interest Enforcement rules, 2002 on this the **13th day of February of the year 2026**.

The borrower/guarantor/Mortgager 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 the **Bank Of Baroda** for an amount of **Rs. 13,34,699.78 (Rupees Thirteen Lakh Thirty-Four Thousand Six Hundred Ninety-Nine and Paisa Seventy-Eight Only)** as on 11-11-2025 (Inclusive of Interest up to 08.11.2025) plus unapplied interest w.e.f. 09.11.2025 and other charges unrealized thereon till date of payment.

The borrower's attention is invited to provision 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 dt. 01.01.2016 of all that part and parcel of the residential property admeasuring 84 sq. yards bearing H.no. 597 & 597 A/4 Rakba Jamalpura Under M.C Limit Sonipat Haryana- 131001 belonging to Mrs. CHANDNI PANDEY vide vasika no. 9783 dated 21.12.2015. The property is Bounded as under: On the North - House of Raj Rani, On the South-Street, On the East- other's property, On the West-House of Surinder

Place : Rai (Sonipat) • Date : 13.02.2026 **Authorized Officer, Bank of Baroda**

WONDER ELECTRICALS LIMITED

CIN: L31900DL2009PLC195174
Regd. Office: 45, Ground Floor, Okhla Industrial Estate, Phase-III, New Delhi-110020
Email: info@wonderelectricals.com; **Website:** www.wonderelectricals.com; **Tel:** 011-66058952

NOTICE OF POSTAL BALLOT AND E-VOTING INFORMATION

NOTICE is hereby given that pursuant to Section 110 read with Section 108 of the Companies Act, 2013 **("the Act")** and other applicable provisions, if any, of the Act and Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 **("Rules")**, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 **("SEBI Listing Regulations")** and the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India **("SS-2")**, as amended from time to time, read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 8, 2021, 02/2022 dated May 5, 2022, 11/2022 dated December 28, 2022 and General Circular No. 9/2023 dated 25th September, 2023, Circular No: 09/2024 dated September 19, 2024 and General Circular No 09/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs **("MCA")** (hereinafter collectively referred to as **"MCA Circulars"**), for the approval of the Members of **Wonder Electricals Limited ("Company")** through Postal Ballot by voting through electronic means ("remote e-voting") on the Special Resolutions set out hereinafter.

Sr.no	Description of Resolution	Type of Resolution
1	**Appointment of Mr. Atul Mital (DIN: 01391029) as an Independent Director of the company**	Special Resolution

The said Notice is also available on the website of the Company: www.wonderelectricals.com the relevant section of the website of BSE Limited ("BSE"): www.bseindia.com and National Stock Exchange of India Limited ("NSE"): www.nseindia.com on which the Equity Shares of the Company are listed and on the website of National Securities Depository Limited (NSDL): www.evoting.nsdl.com.

In compliance with the MCA Circulars, the Company has sent this Notice on Tuesday,17th February, 2026 only in electronic form to those Members whose names appear in the Register of Members/List of Beneficial Owners as received from KFin Technologies Limited, the Company's Registrar and Transfer Agent ('RTA') / Depositories as on Friday, February 13, 2026 ('Cut-Off date') and whose email addresses are registered with the Company/ RTA/Depository Participants (in case of electronic shareholding) or who will register their email address in accordance with the process outlined in this Notice. The voting rights of the Members shall be in proportion to their share of the paid-up equity share capital of the Company as on the Cut-Off date i.e., **Friday, February 13, 2026**.

The Company has engaged the services of the National Securities Depository Limited ('NSDL') for the purpose of providing remote e-voting facility to its members and the communication of the assent or dissent of the Members would only take place through the remote e-voting system.

The remote e-voting period commences from **9.00 a.m. (IST) on Wednesday, February 18, 2026, and ends at 5.00 p.m. (IST) on Thursday, March 19, 2026**. The remote e-voting module shall be disabled by NSDL for voting thereafter and Shareholders will not be allowed to vote electronically beyond the said date and time. During this period, Shareholders of the Company holding shares in dematerialized form, as on the **Cut-off date, i.e., Friday, February 13, 2026,** may cast their vote by remote e-voting on the resolutions specified in the Notice.

The Board has appointed Ms. Rubina Vohra, Practicing Company Secretary (Membership no. FCS 9277) proprietor at M/s. Rubina Vohra & Associates, Company Secretaries as Scrutinizer to scrutinize the remote e-voting and e-voting process, in a fair and transparent manner.

The Scrutinizer will submit his report to the Chairman of the Company, or any person authorized by him upon completion of the scrutiny of the votes cast through remote e-voting. The results of the Postal Ballot will be announced on or before **Saturday, March 21, 2026**. The said results along with the Scrutinizer's Report would be intimated to BSE Limited and National Stock Exchange of India Limited, where the Equity Shares of the Company are listed. The results will also be uploaded on the Company's website www.wonderelectricals.com and on the website of National Securities Depository Limited ("NSDL") http://www.evoting.nsdl.com/.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022 - 4886 7000 and 022 - 2499 7000 or send a request at evoting@nsdl.co.in.

For M/s Wonder Electricals Limited
Sd/-
Dhruv Kumar Jha
Company Secretary & Compliance Officer

Place: New Delhi
Date: 17.02.2026

Rajasthan Tube Manufacturing Company Limited

CIN: L27107RJ1985PLC003370
Registered Office: 28-37, Banke Bihari Industrial Area, Jatawali Mod, Maharkala Road, Village Dehra, Chomu, Jaipur-303806, Phone: +918875009017, E-mail: rajtube@hotmail.com , Website: www.rajtube.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 31st December, 2025

(Rs. In Lacs)

Sr. No.	Particulars	Quarter ended			Nine Months Ended		Year Ended
		31/12/2025 Un-audited	30/09/2025 Un-audited	31/12/2024 Un-audited	31/12/2025 Un-audited	31/12/2024 Un-audited	31/03/2025 Audited
I	Revenue from operations	351.24	4.43	1,760.79	1,700.64	4,846.21	5,634.08
II	Other Income	-	-	-	0.81	0.01	9.02
III	Total Revenue (I+II)	351.24	4.43	1,760.79	1,701.45	4,846.22	5,643.10
IV	Expenses						
	(a) Cost of materials consumed	-	-	1,638.66	572.09	4,340.05	4,594.22
	(b) Purchases of stock-in-trade	-	-	-	-	-	-
	(c) Changes in inventories of finished goods, work-inprogress and stock-in-trade	52.16	-	69.52	874.97	331.00	693.42
	(d) Employee benefits expense	-	-	21.86	15.35	64.98	71.90
	(f) Finance Expenses	0.47	2.64	31.74	18.12	98.41	125.81
	(e) Depreciation & Amortization Expenses	1.82	1.82	2.52	5.47	7.44	10.73
	(e) Other expenses	7.37	0.08	24.61	35.33	65.71	96.29
	Total expenses (IV)	61.83	4.54	1,788.91	1,521.33	4,907.59	5,592.37
V	Profit / (Loss) before exceptional and extra-ordinary item and tax (III-IV)	289.41	(0.11)	(28.12)	180.12	(61.37)	50.73
VI	Exceptional items	-	-	-	-	-	-
VII	Profit / (Loss) before extra-ordinary item and tax (V-VI)	289.41	(0.11)	(28.12)	180.12	(61.37)	50.73
VIII	Extra-ordinary Item (refer note below)	-	-	-	-	-	-
IX	Profit / (Loss) before tax (VII-VIII)	289.41	(0.11)	(28.12)	180.12	(61.37)	50.73
X	Tax expense:						
	(a) Current tax	-	-	-	-	-	2.00
	(b) Deferred tax	-	-	-	-	-	-
XI	Profit / (Loss) for the year (IX-X)	289.41	(0.11)	(28.12)	180.12	(61.37)	48.73
XII	Other Comprehensive Income Items that will not be reclassified to profit or loss						
	- Remeasurement Gains/(Losses) on Defined Benefit Plans	-	-	-	-	-	-
	-Income tax on above	-	-	-	-	-	-
	Total other comprehensive income (XII)	-	-	-	-	-	-
XIII	Total Comprehensive Income for the Year (XI-XII)	289.41	(0.11)	(28.12)	180.12	(61.37)	48.73
	Paid up equity share capital	450.78	450.78	450.78	450.78	450.78	450.78
	Face value of equity share capital	1.00	1.00	10.00	1.00	10.00	10.00
XIV	Earnings per share (of Rs. 10/- each) (not annualised for quarters):						
	Basic/Diluted	0.64	(0.00)	(0.62)	0.40	(1.36)	1.08

Notes:

1. The above Unaudited Results for Quarter and Nine Months ended 31st December,2025 have been reviewed by audit committee and approved by the board of Directorsat their respective meeting held on 14th February 2026. The Auditors have carried out Limited Review of the above Financial Results as required under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations,2015.
2. These above unaudited financial results have been prepared in accordance with Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act 2013 read with the relevant Rules thereunder and in terms of Regulation 33 of the SEBI (Listing obligations & Disclosure Requirements) Regulations 2015.
3. During the quarter, no investor complaints were received
4. The Company is engaged in the business of manufacturing of ERW Steel Tubes. As there is only one reportable segment, the company has not given any segment information.
5. The unaudited financial results for the quarter and nine months ended 31st December,2025 are available on the website of the Company(www.rajtube.com) and on the website of the Stock Exchange(www.bseindia.com)
6. Provision for taxation, if any, will be considered at year end.
7. The figures of the previous year have been regrouped/ rearranged whereever necessary.
8. No production activities are carried out during the quarter edning 31.12.2025
9. The revenue generated this quarter came from the sale of our old stock.

For and on behalf of Board of Directors
RAJASTHAN TUBE MANUFACTURING COMPANY LTD
PANKAJ JAIN
Whole Time Director (DIN:11098222)

Place: Jaipur
Date: 14th February 2026

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015, E-mail : auction@hindujahousingfinance.com 2nd Floor, 212B & 212C. Plot no – TC/G-2/2 & TC/G-5/5 Cyber Heights, Vibhuti Khand, Gomtinagar Lucknow, UP - 226010

RLM-BRAJESH AWASTHI-9918301885, RRM-PUSHKAR AWASTHI 9453043399, CLM- AMAN KUMAR SAINI, 7007586439, CRM - SANJEEV SINGH 8948572913

PHYSICAL POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas, The undersigned being the Authorized Officer of Hinduja Housing Finance Ltd. (HHFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice Dated **12-11-2026** calling upon the **Rahul Singh C/o Jitendra Kr Singh, Archana Singh W/o Rahul Singh, Jitendra Kr Singh**. All at: R/o 6/1 P And T Colony Malviya Nagar Aishbagh Rajendra Nagar Lucknow Up-226004 **Loan A/c No** UP/LKW/LKNW/A000001021 to repay the amount mentioned in the notice being **Rs 8,46,068** (Rs. Eight Lakh Forty Six Thousand Sixty Eight Only) as on 05-11-2025 within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken Physical possession of the property described herein below in exercise of powers conferred on him under Sub-Section(4) of Section 13 of the said Act read with Rule 8 of the Security interest Enforcement Rules, 2002 on this **13th day of February of the year 2026.**

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.

The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of HHLF for an amount as mentioned herein under with interest thereon.

DESCRIPTION OF THE PROPERTY

Property having Khasra No. 322 situated at village Pahadpur Pargana Bijnor Tehsil & District Lucknow Area Admeasuring 185.873 Sq Mtr, Bounded as: North - Field Seller, South - Field Seller, East -Road 20 ft wide, West -Field Seller

Dated : 13-02-2026, **Authorised Officer,**
Place : Lucknow **HINDUJA HOUSING FINANCE LIMITED**

INDIAN SUCROSE LIMITED

CIN: L15424PB1990PLC010903

Registered Office: G. T. Road, Mukerian Distt Hoshiarpur, Punjab, India, 144211
Website: www.muksug.in , **E-mail :** isl.investor@yaducorporation.com
Phone: +91-9115110651/52

NOTICE

To Shareholders Special Window For Re-lodgement Of Transfer Requests Of Physical Shares

This is to inform that the Securities and Exchange Board of India ("SEBI") vide **Circular No.- HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026**, titled **"Ease of Doing Investment – Special Window for Transfer and Dematerialisation of Physical Securities"**, has opened a special **one-year window**, to facilitate transfer and dematerialisation of physical securities which were sold/purchased prior to April 01, 2019 and rejected / returned / not attended, due to deficiency in the documents / process or otherwise, for a period of one year, from February 05, 2026 to February 04, 2027.

The concerned investors may, accordingly, re-lodge the transfer deeds and furnish necessary documents, duly complete in all respects, to the Registrar and Transfer Agent (RTA) of Company.

The Details of Registrar and Transfer Agent (RTA) is as under:

Name – MCS SHARE TRANSFER AGENT LIMITED
Add. - 179-180, DSIDC Shed, 3rd Floor, Okhla Industrial Area, Phase-1, New Delhi – 110020 Cont. No. – 011-41406150/51,
Website. - www.mcsregistrars.com, E-Mail - helpdeskreply@mcsregistrars.com

This notice is issued for the information of shareholders and in compliance with SEBI. This information is also available on the website of the company i.e. www.muksug.in

For **Indian Sucrose Limited**
Sd/-
Kunal Yadav
Chairman Cum Managing Director

Date: 17[th] February, 2026
Place: New Delhi

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDIA.

PUBLIC ANNOUNCEMENT

Millworks
Machining your Concept

(scan this QR code to view the DRHP)

MILLWORKS TECHNOLOGIES LIMITED

(Formerly known as Millworks Technologies Private Limited)
CORPORATE IDENTITY NUMBER: U29200KA2021PLC153863

Our Company was originally incorporated as 'Millworks Technologies Private Limited' a private limited company under the Companies Act, 2013 at Bangalore, Karnataka, pursuant to a certificate of incorporation dated November 01, 2021, issued by the Registrar of Companies, Central Registration Centre. Thereafter, name of our Company was changed from 'Millworks Technologies Private Limited' to 'Millworks Technologies Limited', consequent to conversion of our Company from private to public company, pursuant to a special resolution passed by the shareholders in extra ordinary general meeting of our Company held on August 25, 2025 and a fresh certificate of incorporation consequent to conversion of the company was issued by the Registrar of Companies, Central Processing Centre on September 10, 2025. Our Company's Corporate Identity Number is U29200KA2021PLC153863. For details of change in administration of our Company, please refer to the chapter titled "History and Certain Corporate Matters" on page 157 of this Draft Red Herring Prospectus.

Registered Office: No.458/1, 10th A Cross, Phase-4, Peenya Industrial Area, Peenya Small Industries, Bangalore, Bangalore North, Karnataka, India – 560058
Tel: +91 9187045959 ; **E-mail id:** cs@millworksindia.com ;
Investor Grievance Maid Id: Investor.Relations@millworksindia.com; **Website:** https://millworksindia.com/
Contact Person: Mr. Srivathsan K N, Company Secretary and Compliance Officer;

OUR PROMOTERS: MR. SRIDHAR ACHARYA, MR. H K MADHU, MRS. SOWMYA MADHU AND MRS. RASHMI SRIDHAR ACHARYA

"THE ISSUE IS BEING MADE IN ACCORDANCE WITH CHAPTER IX OF THE SEBI ICDR REGULATIONS (IPO OF SMALL AND MEDIUM ENTERPRISES) AND THE EQUITY SHARES ARE PROPOSED TO BE LISTED ON SME PLATFORM BSE LIMITED ("BSE")."

THE ISSUE

INITIAL PUBLIC OFFER OF UP TO 50,00,000 EQUITY SHARES OF FACE VALUE ₹ 10 EACH (THE "EQUITY SHARES") OF MILLWORKS TECHNOLOGIES LIMITED ("OUR COMPANY" OR THE "ISSUER") FOR CASH AT AN ISSUE PRICE OF ₹ [•] PER EQUITY SHARE (INCLUDING A SECURITIES PREMIUM OF ₹ [•] PER EQUITY SHARE) ("ISSUE PRICE"), AGGREGATING UP TO ₹ [•] LAKHS (THE "ISSUE") OF WHICH [•] EQUITY SHARES AGGREGATING TO ₹ [•] LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER ("MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS THE MARKET MAKER RESERVATION PORTION I.E. ISSUE OF [•] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH AT AN ISSUE PRICE OF ₹ [•] PER EQUITY SHARE AGGREGATING UPTO ₹ [•] LAKHS IS HEREINAFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE [•] % AND [•] % RESPECTIVELY OF THE POST-ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

THE FACE VALUE OF EQUITY SHARES IS ₹10/- EACH. THE ISSUE PRICE IS [•] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGER AND WILL BE ADVERTISED IN ALL EDITION OF [•] (A WIDELY CIRCULATED ENGLISH NATIONAL DAILY NEWSPAPER), ALL EDITION OF [•] (A WIDELY CIRCULATED HINDI NATIONAL DAILY NEWSPAPER) AND EDITIONS OF [•] A KANNADA DAILY NEWSPAPER (KANNADA BEING THE REGIONAL LANGUAGE OF KARNATAKA, WHERE OUR REGISTERED OFFICE IS LOCATED) AT LEAST TWO WORKING DAYS PRIOR TO THE BID/ ISSUE OPENING DATE AND SHALL BE MADE AVAILABLE TO THE SME PLATFORM OF BSE ("BSE SME") FOR THE PURPOSES OF UPLOADING ON THEIR WEBSITE. IN ACCORDANCE WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (THE "SEBI ICDR REGULATIONS").

In case of any revision in the Price Band, the Bid/Issue Period shall be extended for at least three additional working days after such revision of the Price Band, subject to the total Bid/Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company, for reasons to be recorded in writing extend the Bid/Issue Period for a minimum of one working day, subject to the Bid/Issue Period not exceeding 10 Working Days. Any revision in the Price Band, and the revised Bid/Issue Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges by issuing a press release and also by indicating the change on the website of the BRLM and at the terminals of the Members of the Syndicate and by intimation to Designated Intermediaries and Sponsor Bank.

This Issue is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended (the "SCRR") read with Regulation 229 of the SEBI ICDR Regulations and in compliance with Regulation 253 (1) and 253 (2) of the SEBI ICDR Regulations 2018, wherein not more than 50.00% of the Net Issue shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that our Company in consultation with the BRLMs may allocate up to 60.00% of the QIB Portion to Anchor Investors on a discretionary basis ("Anchor Investor Portion"). of which, up to 40% of the Anchor Investor Portion shall be reserved in the following manner, (i) 33.33% shall be available for allocation to domestic Mutual Funds and (ii) 6.67% shall be available for allocation to life insurance companies and pension funds, subject to valid Bids being received from domestic Mutual Funds, life insurance companies, and pension funds at or above the Anchor Investor Allocation Price. In the event of under-subscription under (ii) above, the allocation may be made to domestic Mutual Funds. In the event of under-subscription or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the remaining QIB Portion (other than the Anchor Investor Portion) ("Net QIB Portion"). Further, 5.00% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, other than Anchor Investors, including Mutual Funds, subject to valid Bids being received at or above the Issue Price. However, if the aggregate demand from Mutual Funds is less than 5.00% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, the SEBI ICDR Regulations 2018, states that not less than 35% of the Net Issue shall be available for allocation to Individual Investors who applies for minimum application size. Not less than 15% of the Net Issue shall be available for allocation to Non-Institutional Investors of which one-third of the Non-Institutional Portion will be available for allocation to Bidders with an application size of more than two lots and up to such lots as equivalent to not more than ₹ 10.00 Lakhs and two-thirds of the Non-Institutional Portion will be available for allocation to Bidders with an application size of more than ₹ 10.00 Lakhs and under-subscription in either of these two sub-categories of Non-Institutional Portion may be allocated to Bidders in the other subcategory of Non-Institutional Portion. Subject to the availability of shares in non-institutional investors' category, the allotment to each Non-Institutional Investors shall not be less than the minimum application size in Non-Institutional Category and the remaining available Equity Shares, if any, shall be allocated on a proportionate basis in accordance with the conditions specified in this regard in Schedule XIII of the SEBI (ICDR) Regulations, 2018. All Potential Bidders, other than Anchor Investors, are required to participate in the Issue by mandatorily utilising the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA Account (as defined hereinafter) in which the corresponding Bid Amounts will be blocked by the Self-Certified Syndicate Banks ("SCSBs") or under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Issue through the ASBA process. For details, please refer to the chapter titled **"Issue Procedure"** on page **248** of this Draft Red Herring Prospectus.

This public announcement is being made in compliance with the Regulation 247(2) of SEBI (ICDR) Regulations, 2018 and SEBI (ICDR) (Amendment) Regulations, 2025 vide notification dated March 03, 2025, and applicability of corporate governance provisions under SEBI (LODR) Regulations, 2015 on SME companies to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt requisite approvals, market conditions and other considerations, to undertake initial public offering of its Equity Shares pursuant to the Issue and DRHP dated February 16, 2026 which has been filed with the SME Platform of BSE Limited.

Pursuant to SEBI (ICDR) (Amendment) Regulations, 2025 on March 03, 2025 and applicability of corporate governance provisions under SEBI (LODR) Regulations, 2015 on SME companies, for fulfilling all additional eligibility criteria, the DRHP filed with the SME Platform of BSE Limited (BSE SME) shall be made available to the public for comments, if any, for a period of at least 21 days, from the date of such filing by hosting it on the website of the BSE at https://www.bseindia.com/ and the website of the Company at https://millworksindia.com/ and at the website of BRLM i.e. GYR Capital Advisors Private Limited at https://gyrcapitaladvisors.com Our Company hereby invites the members of the public to give their comments on the DRHP filed with the SME Platform of BSE Limited (BSE SME) with respect to disclosures made in DRHP. The members of the public are requested to send a copy of their comments to Stock Exchange, to Company Secretary and Compliance Officer of our Company and/or the BRLM at their respective addresses mentioned below. All comments must be received by BSE, and/or our Company and/or Company Secretary and Compliance Officer of our Company and/or the BRLM in relation to the offer on or before 5 p.m. on the 21st day from the aforesaid date of filing the DRHP with BSE SME.

Investments in Equity and Equity-related securities involve a degree of risk and investors should not invest any funds in this issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the issue including the risks involved. The Equity Shares issued in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the Draft Red Herring Prospectus. Specific attention of investors is invited of the section titled **"Risk Factors"** beginning on Page No. 29 of this Draft Red Herring Prospectus.

Any decision to invest in the equity shares described in the Draft Red Herring Prospectus may only be taken after a Red Herring Prospectus has been filed with the ROC and must be made solely on the basis of such Red Herring Prospectus as there may be material changes in the Red Herring Prospectus from the Draft Red Herring Prospectus. The equity shares, when offered through the Red Herring Prospectus, are proposed to be listed on SME Platform of BSE (**'BSE SME'**). For details of the share capital and capital structure of our Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them of our Company, see **"Capital Structure"** beginning on page 65 of the Draft Red Herring Prospectus. The liability of the members of our Company is limited. For details of the main objects of our Company as contained in our Memorandum of Association, see **"Our History and Certain Corporate Matters"** beginning on page 157 of the Draft Red Herring Prospectus.

BOOK RUNNING LEAD MANAGERS TO THE ISSUE	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
GYR Capital Advisors CLARITY | TRUST | GROWTH **GYR CAPITAL ADVISORS PRIVATE LIMITED** **SEBI Registration Number:** INM000012810 **Address:** 428, Gala Empire, Near JB Tower, Drive in Road, Thaltej, Ahmedabad -380 054, Gujarat, India. **Telephone No:** +91 87775 64648 **Website:** www.gyrcapitaladvisors.com **Email ID:** millworks.ipo@gyrcapitaladvisors.in **Investor Grievance E-mail Id:** investors@gyrcapitaladvisors.com **Contact Person:** Mohit Baid/Sagar Vidhani	Purva Sharegistry **PURVA SHAREGISTRY (INDIA) PVT. LTD** **SEBI Registration No.:** INR000001112 **Address:** Unit no.9 Shiv Shakti India, Estt, J.R. Boricha Marg, Lower Parel, Mumbai- 400 011 **Telephone No:** 022-4961 4132 **Email:** newissue@purvashare.com **Investor Grievance e-mail:** newissue@purvashare.com **Website:** www.purvashare.com **Contact Person:** Ms. Deepali Dhuri	Millworks **Mr. Srivathsan K N** **Address:** No.458/1, 10th A Cross, Phase-4, Peenya Industrial Area, Peenya Small Industries, Bangalore, Bangalore North, Karnataka, India – 560058 **Tel.:** +91 9187045959 **E-mail:** cs@millworksindia.com **Website:** https://millworksindia.com/ Investors can contact our Company Secretary and Compliance Officer, the Lead Managers or the Registrar to the Issue, in case of any pre-issue or post-issue related problems, such as non-receipt of letters of allotment, non-credit of allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders and non-receipt of funds by electronic mode etc.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.

FOR MILLWORKS TECHNOLOGIES LIMITED
ON BEHALF OF THE BOARD OF DIRECTORS
SD/-
Mr. Srivathsan K N
COMPANY SECRETARY AND COMPLIANCE OFFICER

Place: Bangalore Karnataka
Date: February 17, 2026

Disclaimer: Millworks Technologies Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the Draft Red Herring Prospectus on February 16, 2026. The Draft Red Herring Prospectus is available on the website of BSE SME at https://www.bseindia.com/ and is available on the websites of the BRLM at https://gyrcapitaladvisors.com/offer-documents/ and also on the website of the Company https://millworksindia.com/. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, see section titled **"Risk Factors"** beginning on page 29 of the Draft Red Herring Prospectus. Potential investors should not rely on the Draft Red Herring Prospectus for making any investment decision. The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States, and unless so registered, and may not be issued or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in accordance with any applicable U.S. State Securities laws. The Equity Shares are being issued and sold outside the United States in 'offshore transactions' in reliance on Regulation "S" under the Securities Act and the applicable laws of each jurisdiction where such issues and sales are made. There will be no public offering in the United States.

GRIHUM HOUSING FINANCE LIMITED
Registered Office:- Office:- 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014.

DEMAND NOTICE Under Section 13(2) of The SARFAESI Act 2002

You the below mentioned Borrowers/ Co-Borrowers/ Guarantors have availed Home loans/ Loans against property facility (ies) by mortgaging your immovable property/ies from **Grihum Housing Finance Limited** hereinafter referred as Secured Creditor. You defaulted in repayment and therefore, your loan/s was classified as Non-Performing Assets. A Demand notice under section 13(2) of Securitisation and Reconstruction of Financial Asset and Enforcement of security Interest act 2002 for the recovery of the outstanding dues sent on last know addresses however the same have returned un-served. Hence the contents of which are being Published here with as per section 13(2) of the act read with Rule 3(1) of the security interest (Enforcement) Rules, 2002 as and by way of alternate service upon You. Details of the Borrowers, Co-Borrowers, Guarantors, Securities, Outstanding Dues, Demand Notice sent Under section 13(2) and amount claimed there under are give as under.

Sr. No.	Name of the Borrower, Co-Borrower, Guarantor & Loan Amount	Description of Property	Demand Notice Date	Amount in Demand Notice (Rs.)
1.	1. Niranjan Gupta, 2. Manju Devi, 3. Krishna Prasad, Loan Amount: Rs.1641194/- which includes Rs.141194/- vide Loan Account bearing LAP0659200000005042130 and Rs.1500000/- vide a loan account bearing no. HL0065910000005011805	All That Piece And Parcel Of The Freehold Residential Built Up Flat No. Ff-1, On First Floor Built Situated On Plot No. B-29, Area Measuring 200 Sq. Yds., Out Of Khasra No. 216 At Rail Vihar Sahakari Avas Samiti Ltd. Said Property) At Village - Sadullabad, Pargana & Tehsil Loni, Distt. Ghaziabad, U.P.: (Herein After Referred To As The Boundary As Per:- **East:** Rasta 30 Ft. Wide, **West:** Plot No. B-28, **North:** Plot No. B-30, **South:** Rasta 25 Ft. Wide.	11/02/2026	**Loan No.: LAP0659200000005042130 Rs.174890** (Rupees One Lakh SeventyFour Thousand Eight Hundred Ninety Only) **together with further interest @ 18.35% p.a till repayment. Loan No.: HL0065910000005011805 Rs.1526675** (Rupees Fifteen Lakh TwentySix Thousand Six Hundred SeventyFive Only) **together with further interest @ 12.85% p.a till repayment.**
2.	1. Abhay, 2. Ajit Verma, 3. Anjana Loan Amount: Rs.900000/- Loan No.: HF0399H21100082	All That Piece And Parcel Of The Freehold Residential Property Of Plot No. 2,3,4,5, Flat No. 308 On Third Floor, Area 300. Sq.Ft, Without Roof Right, Out Of Khasra No. 206/8 Situated In Ambuj City Ambuj City City Akbarpur Akt Beharampur Ghazibad. (Here In After Called The Said Property) Boundaries As Per Ats Dated 13.05.2022. **East:** N/A, **West:** N/A, **North:** N/A, **South:** N/A, Admeasuring Area:- Area 300. Sq.Ft.	11/02/2026	**Rs.913295 /-** (Rupees Nine Lakh Thirteen Thousand Two Hundred NinetyFive Only) **together with further interest @ 12.15% p.a till repayment.**
3	1. Hargovindra Govindra, 2. Kusum Kusum Loan Amount: Rs.1076400/- Loan No.: HL0039910000005064449	All The Piece And Parcel Of The Plot No. 46 Area Measuring 40sq Yds Out Of Khasra No.. 938 Situated At New Vikas Nagar Phase-2, Village Loni Pargana Loni Distt Ghaziabad. (Hereinafter Called Said Property) And Boundaries Of The Property. As Per Sale Deed Dated 13.05.2013 **East:** Rasta 20 Ft, **West:** Rasta 10 Ft, **North:** Plot Of Digar Malik, **South:** Plot Of Others.	11/02/2026	**Rs.1134321 /-** (Rupees Eleven Lakh ThirtyFour Thousand Three Hundred TwentyOne Only) **together with further interest @ 13.85% p.a till repayment.**
4	1. Nitesh Kumar Sharma, 2. Bimlesh Kumari Sharma Loan Amount: Rs.2130000/- Loan No.: HL0065910000005032382	All The Piece And Parcel Of The Free Hold Residential Flat No. 009, 2BHK, On Grouup Floor, Having Is Total Super Area 55.00 Sq. Mtrs, Built-Up Over Plot Of Land Area Measuring 1100 Sq. Yards, Comprising Khasra No. 176, Situated At Village Bhangel Begampur, Pargana & Tehsil Dadri, District Gautam Budh Nagar, U.P., Hereinafter Called The Property The **Bounded Of Flat: East:** Other Flat, **West:** Road 30 Feet, **North:** Road 15 Feet, **South:** Lobby.	11/02/2026	**Rs. 2165966 /-** (Rupees TwentyOne Lakh SixtyFive Thousand Nine Hundred SixtySix Only) **together with further interest @ 13.35% p.a till repayment.**
5	1. Shahrukh Shahrukh, 2. Saba Saba Loan Amount: Rs.1350000/- Loan No.: LAP0605200000005044235	All The Piece And Parcel Of The One Commercial Shop With Roof, Land Area Measuring 9.18 Sq. Mts., Situated At Mohalla Beriyaan, Ward No. 02 (Mula Wala Kuwa Se Mangal Chaurahe Tak), Kasba Jansath, Pargana Jolly Jansath, Tehsil Jansath & Distt Muzaffarnagar. **Boundaries : East:** Raasta 15 Fts Wide, **West:** Shop Of Kallu, **North:** Shop Of Manish, **South:** Raasta 15 Fts Wide.	11/02/2026	**Rs.1483418 /-** (Rupees Fourteen Lakh EightyThree Thousand Four Hundred Eighteen Only) **together with further interest @ 16.35% p.a till repayment.**
6	1. Aas Mohammad, 2. Reshma Loan Amount: Rs.750000/- Loan No.: LAP0303000000005001319	All That Piece And Parcel Of The One Residential House No. 288 In Khasra No. 951, Land Area Measuring 58.95 Sq. Mts.. Situated At Aabadi Village Panchli Khurd, Pargana, Tehsil & Distt. Meerut. **Boundaries East:** 51 Ft 2 Inch/ House Of Rajendra. **West:** 49 Ft 6 Inch / House Noor Jahan. **North**:11 Ft 5 Inch / Raasta 10 Ft Wide, **South:**11 Ft 9 Inch / House Of Rakesh. Land Area Measuring: 58.95 Sq. Mts.	11/02/2026	**Rs.804173 /-** (Rupees Eight Lakh Four Thousand One Hundred SeventyThree Only) **together with further interest @ 16.35% p.a till repayment.**
7	1. Yogender Kumar, 2. Suman Loan Amount: Rs.900000/- Loan No.: LAP0605200000005056082	All The Piece And Parcel Of The One Residential House, In Khasra No. 633, Land Area Measuring 425.34 Sq. Mts., Situated At Village Kadhli, Pargana & Tehsil Khatauli Distt. Muzaffarnagar, Situated In Above Given Address At District Meerut And Boundaries Of The House As Per Sale Deed/Technical Report Iseast- Protperry Of Yogendra. **West:**18 Ft Wide Road, **North:** House Of Vedpal, **South:** House Of Pramod & Manoj.	11/02/2026	**Rs.995796 /-** (Rupees Nine Lakh NinetyFive Thousand Seven Hundred NinetySix Only) **together with further interest @ 16.5% p.a till repayment.**
8	1. Ravi Ravi, 2. Neha Devi Loan Amount: Rs.1700000/- Loan No.: HL0060510000005056711	All The Piece And Parcel Of The Part Of One Residential House Bearing Municipal No. 91, In Khasra No. 1186, Land Area Measuring 46.80 Sq. Mts., Situated At Shiv Hari Mandir Colony, Pargana, Tehsil & Distt. Meerut. **Boundaries. East:** Property Of Hari Kishan, **West:** House Of Smt Kela, **North:** House Of Hari Kishan, **South:** Raasta 20 Ft Wide.	11/02/2026	**Rs.1816682 /-** (Rupees Eighteen Lakh Sixteen Thousand Six Hundred EightyTwo Only) **together with further interest @ 10.25% p.a till repayment.**
9	1. Yogesh Kumar, 2. Jyoti Loan Amount: Rs.1800000/- Loan No: LAP0244200000005019923	All The Piece And Parcel Of Plot No.A-27, Area Measuring 216 Sq. Yds., Upper Ground Floor, Without Roof Rights, Property No.1/3058-B,(Old No.I/3058), Khasra No. 794/604, Situated At Village Sikdarpur, Abadi Known As Ram Nagar Extn., Loni Road, Illaqa Shahdara, Delhi110032,; Hereinafter Referred As The "Said Property"),; Hereinafter Referred As The "Said Property")And Which Is Bounded As Under: **Boundaries: East:** Property Of Others, **West:** Property Of Neelam Jain, **North:** Remaining Portion, **South:** Gali 15' Ft. Wide.	11/02/2026	**Rs.1917920 /-** (Rupees Nineteen Lakh Seventeen Thousand Nine Hundred Twenty Only) **together with further interest @ 15.85% p.a till repayment.**
10	1. Maria Peter Wife And Legal Heir Of Gabriel Peter [Since Deceased] Loan Amount: Rs.3366000/- Loan No: HL0065210000005044039	All The Piece And Parcel Of The Property Bearing No.Rz-H-705-D, Built On Land Measuring 150 Sq. Yards, Le. 125.415 Sq. Meters, Out Of Khasra No.61/23, Situated In The Area Of Village Palam, Delhi State, Colony Known As Raj Nagar-Ii, Palam Colony, New Delhi 110077. **East:** Portion Of Plot, **West:** Other's Property, **North:** Portion Of Plot Then Road 20' Wide, **South:** Other's Property.	11/02/2026	**Rs. 3519352 /-** (Rupees ThirtyFive Lakh Nineteen Thousand Three Hundred FiftyTwo Only) **together with further interest @ 11.85% p.a till repayment.**

You the Borrower/s and Co-Borrower/s/Guarantors are therefore called upon to make payment of the above-mentioned demanded amount with further intrest as mentioned hereinabove in full with **60 Days** of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above mentioned security/ies. Please note that as per 13(13) of the said act, you are in the meanwhile, Restarined from transferring the above-referred securities by way of sale, lease or otherwise without our consent.

Note: In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Financial Express shall be prevail.

Place: Delhi **Sd/- Authorised Officer**
Date: 18-02-2026 **Grihum Housing Finance Limited**

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDIA. INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE" AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") IN COMPLIANCE WITH CHAPTER II OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS").

CORRIGENDUM: NOTICE TO INVESTORS

gaudium IVF
Delivering Motherhood Dreams

GAUDIUM IVF AND WOMEN HEALTH LIMITED

CORPORATE IDENTITY NUMBER: U85100DL2015PLC278296

Our Company was originally incorporated in the name of "Gaudium IVF and Women Health Private Limited" as a private limited company under the Companies Act, 2013, pursuant to a certificate of incorporation dated March 24, 2015 issued by the RoC, Delhi and Haryana. Subsequently, our Company was converted from a private limited company into a public limited company pursuant to a special resolution passed in the extraordinary general meeting of our Shareholders held on September 28, 2024 and consequently, the name of our Company was changed to 'Gaudium IVF and Women Health Limited', and a fresh certificate of incorporation dated October 24, 2024 was issued by the Central processing center.

Registered Office: B1/51, Janak Puri, B-1, New Delhi – 110058, India; **Telephone No:** 011- 4885 8585;
Contact Person: Naveen Kumar, Company Secretary & Compliance Officer;
E-mail: compliance@gaudiumivfcentre.com **Website:** www.gaudiumivfcentre.com

OUR PROMOTERS: DR. MANIKA KHANNA, DR. PEEYUSH KHANNA AND VISHAD KHANNA

INITIAL PUBLIC OFFERING OF UP TO 2,08,86,200 EQUITY SHARES OF FACE VALUE OF ₹ 5.00 EACH ("EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [●] LAKHS (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 1,13,92,500 EQUITY SHARES OF FACE VALUE OF ₹ 5.00 EACH AGGREGATING UP TO ₹ [●] LAKHS BY OUR COMPANY (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 94,93,700 EQUITY SHARES OF FACE VALUE OF ₹ 5.00 EACH AGGREGATING UP TO ₹ [●] LAKHS BY DR. MANIKA KHANNA, (THE "PROMOTER SELLING SHAREHOLDER") (THE "OFFER FOR SALE"). THE OFFER WOULD CONSTITUTE 28.70% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

NOTICE TO INVESTORS

CORRIGENDUM TO THE RED HERRING PROSPECTUS DATED FEBRUARY 13, 2026 AND PRICE BAND ADVERTISEMENT DATED FEBRUARY 16, 2026 (THE "CORRIGENDUM")

Change in Anchor Investor Bidding Date

This is with reference to the Red Herring Prospectus dated February 13, 2026 and Price Band Advertisement dated February 16, 2026 published on February 17, 2026 in Financial Express (English – All Editions) and Jansatta (Hindi – All Editions) in relation to the offer, the Investors are hereby informed that the Anchor Investor Bidding Date mentioned in the RHP and Price Band Advertisement as February 18, 2026 (Wednesday) stands revised.

The revised Anchor Investor Bidding Date shall be **February 19, 2026 (Thursday)**

There is no change in the Issue Opening Date, Issue Closing Date, or any other terms of the Offer as disclosed in the RHP and Price Band Advertisement.

The changes set out above are to be read in conjunction with the Red Herring Prospectus dated February 13, 2026 and accordingly, all the reference to this information in the Red Herring Prospectus stands amended pursuant to this Corrigendum. All capitalized terms not specifically defined herein shall, unless the context otherwise requires, have the same meaning as ascribed to them in the Red Herring Prospectus.

BOOK RUNNING LEAD MANAGER	REGISTRAR TO THE OFFER	COMPANY SECRETARY & COMPLIANCE OFFICER
SARTHI **Sarthi Capital Advisors Private Limited** **CIN:** U65190DL2012PTC238100 401, 4[th] Floor, Manek Plaza, 167, Vidyanagari Marg, Kalina, Santacruz (E), Mumbai – 400 098 **Tel No.:** +91 22 2652 8671/ 72 **Email Id:** ipo@sarthiwm.in **Investor Grievance E-Mail:** ipo@sarthiwm.in **Contact Person:** Pankaj Chaurasia **SEBI Registration No.:** INM000012011 **Website:** www.sarthi.in	**Bigshare Services Private Limited** **CIN:** U99999MH1994PTC076534 Office No S6-2, 6[th] Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai – 400093 **Tel. No.:** +91 22 6263 8200 **Email:** ipo@bigshareonline.com, **Investor Grievance E-Mail:** investor@bigshareonline.com **Contact Person:** Babu Rapheal C. **SEBI Registration No.:** INR000001385 **Website:** www.bigshareonline.com	gaudium IVF Delivering Motherhood Dreams **Gaudium IVF and Women Health Limited** B1/51, Janak Puri, B-1, New Delhi – 110058, India **Tel. No:** 011- 4885 8585 **E-mail:** compliance@gaudiumivfcentre.com **Website:** www.gaudiumivfcentre.com **Contact Person:** Naveen Kumar

On behalf of the Board of Directors
For **Gaudium IVF and Women Health Limited**
Sd/-
Naveen Kumar
Company Secretary and Compliance Officer

Place: New Delhi
Date: February 17, 2026

Disclaimer: Gaudium IVF and Women Health Limited is proposing, subject to applicable statutory and regulatory requirements, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed the Red Herring Prospectus with the Registrar of Companies, Delhi on February 13, 2026 and thereafter with SEBI and the Stock Exchange. The Red Herring Prospectus is available on the website of stock exchanges i.e BSE Limited and National Stock Exchange of India Limited and is available on the website of the BRLM at www.sarthi.in and on the website of the company at www.gaudiumivfcentre.com. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please refer to the Red Herring Prospectus including the section titled "***Risk Factors***" beginning on page 31 of the Red Herring Prospectus.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**") or any state securities laws in the United States, and unless so registered, and may not be issued or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in accordance with any applicable U.S. state securities laws. The Equity Shares are being issued and sold outside the United States in 'offshore transactions' in reliance on Regulation "S" under the Securities Act and the applicable laws of each jurisdiction where such issues and sales are made. There will be no public offering in the United States.

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♦ **Indian Newspaper**

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6) Financial Express
7) Live Mint
8) Hindustan Times
9) Business Standard

♦ **International Newspapers channel**

[Europian, American, Gulf & Asia]

♦ **Magazine Channel**

National & International
[Genaral & Exam related]

♦ **English Editorials**

[National + International Editorials]

Canara Bank — BRANCH OFFICE : ARM BRANCH, KARNAL

POSSESSION NOTICE [SECTION 13(4) (For Immovable property)

Whereas: The undersigned being the Authorised Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated **02-12-2025** calling upon the borrower.

Sh. Sushil Jha S/o Sh. Bhogendra Jha (Borrower & Mortgagor) and Sh. Bhagwan Kumar Jha S/o Sh. Sushil Jha residents of 85 & 86 2nd floor pocket 9 Sector 25, Rohini, New Delhi to repay the amount mentioned in the notice, being **Rs. 63,79,632.49 (Rupees Sixty Three lacs seventy nine thousand six hundred thirty two and paisa forty nine Only)** and with further applicable interest and charges from **02-12-2025** within **60 days** from the date of receipt of the said notice.

The borrower/ Mortgagor/ Guarantor having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this 13th day of February of the year 2026.

The borrower/ Mortgagor/ Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for an amount of **Rs. 63,79,632.49 (Rupees Sixty Three lacs seventy nine thousand six hundred thirty two and paisa forty nine Only)** and interest thereon.

The borrower/ Mortgagor/ Guarantor attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

Free hold DDA built Up property i.e. entire second floor without roof/terrace rights A part of expandable category flat bearing No. 85 area measuring 28 sq mtrs. In Block and Pocket 9 type A Sector 25 situated in the Layout plan of Rohini Residential Scheme Rohini Delhi 110085 with the proportionate freehold rights of the land under the said property.

Free hold DDA built Up property i.e. entire second floor without roof/terrace rights A part of expandable category flat bearing No. 86 area measuring 28 sq mtrs. In Block and Pocket 9 type A Sector 25 situated in the Layout plan of Rohini Residential Scheme Rohini Delhi 110085 with the proportionate freehold rights of the land under the said property.

Date: 13.02.2026 Place: NEW DELHI Authorized Officer, Canara Bank

Union Bank of India

Asset Recovery Branch, Chandigarh
SCO 137 & 138, Sector 8C, Chandigarh - 160008
Ph: 0172-2721096, e-mail: ubin0578711@unionbankofindia.bank.in

[RULE 8 (1)] POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)

Whereas the undersigned being the Authorized Officer for **Union Bank of India, Asset Recovery Branch, SCO 137-138, Sector 8C, Chandigarh,** Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of powers conferred under section 13(2) & 13(12) read with rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as briefed under calling upon the Borrower(s)/ Guarantor(s)/Mortgagor(s) to repay the amount mentioned in the notice and interest thereon within 60 days from the date of receipt of the said notice.

The Borrower(s)/Guarantor(s)/Mortgagor(s) having failed to repay the Amount, notice is hereby given to the Borrower(s)/Guarantor(s)/Mortgagor(s) and the public in general that the undersigned has taken **Possession** of the property/ies described herein below in exercise of the powers conferred on him/ her under section 13(4) of said Act read with Rule 8 & 9 of the Security interest Enforcement Rules on the date mentioned there against.

The Borrower(s)/Guarantor(s)/Mortgagor(s) in particular & the public in general is hereby cautioned not to deal with the property/ies and any dealings with the property/ies will be subject to the charge of the **Union Bank of India,** for the amount and interest thereon.

The Borrower(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 asset(s).

Name of Borrower(s) / Guarantor(s)	Description of the Property/ies	Date of Demand Notice	Date of Possession	Amount Outstanding
Borrower: M/s LK Traders (Through its Proprietor Sh. Love Kumar S/o Jagbir Singh), First Floor, Plot I-99, Pocket No. 1, Sector 2, DSIDC, Bawana, North West Delhi, Delhi- 110039. **Sh. Love Kumar** S/o Jagbir Singh **(Proprietor/ Borrower),** Village Mandori, Madauri (226), Nahri, Sonipat, Haryana-1311003 **& Smt. Anita Devi** W/o Satbir Singh (Guarantor & Mortgager), Flat No. 203, Tower 13, Sunshine County, Sonipat, Haryabna-131028, 2nd **Address-** 34, Jahanghu Mohalla, Bakhatawarpur, Delhi-110036.	All Parts and Parcels of Built-up Property measuring 300 Sq. yards out of Khasra No. 118, Situated in Old Lal Dora Abadi of year 190809 of Village Bakhtawarpur, Delhi-110036. Owned by Smt. Anita Devi W/o Sh. Satbir Singh vide Sale Deed 2581 dated 03.02.2003 and Rectification Deed No. 25538 dated 31.10.2003. Bounded as under: **East:** House of Sh. Mange Ram, **West:** House of Sh. Dayan and & Sh. Chander Singh, **North:** Gali, **South:** House of Sh. Roop Ram. **(CERSAI Id: Asset Id: 200098917992, Security Interest Id: 400096572070).**	13.11.2025	17.02.2026	Rs. 60,14,455.99 (Rupees Sixty Lakhs Fourteen Thousand Four Hundred Fifty Five and Paisa Ninety Nine Only) as of 30.09.2025 and interest thereon.

Date: 17.02.2026 Place: Chandigarh Authorised Officer

IDBI BANK LIMITED
CIN: L65190MH2004GOI148838

Office Premises Required in two locations (1) HAZRATGANJ, (2) NEAR SHAHEED PATH & NEARBY VICINITY

Bank desires to acquire on long lease, commercially approved office premises for banking activities for various location as per details mentioned below:

Branch Location	Carpet Area required	Application to be submitted to
Hazratganj & Nearby Vicinity	Around 1500-2000 sqft. (including onsite ATM)	**Shri Rajeev Ranjan Mishra,** GM and Senior Regional Head, Lucknow Region, IDBI Bank Limited. First Floor, Jahangirabad Palace 12, Rani Laxmibai Marg, Hazratganj, Lucknow, Uttar Pradesh, Pin: 226001
Shaheedpath & Nearby Vicinity	Around 5000 sqft.	

The premises should be located strategically on the main road preferably on Ground Floor having good frontage, visibility, adequate power supply and parking facility. Interested parties owning suitable premises may apply to address mentioned in front of respective location within 10 days. **Applications received by 6:00 pm on or before 03rd March, 2026 will only be accepted.** The applications should be made as per the **"Instructions / Guidelines for submitting the offer".** Estate agents offering premises should submit their offers with full details along with authorization letters from landlords. No brokerage will be paid by the Bank. IDBI Bank Ltd reserves the right to accept or reject any or all the offers without assigning any reasons thereof. Performa and other details can be downloaded from our website.

Place: Lucknow, Date: 17.02.2026 Zonal Head, Lucknow Zone

HINDUJA HOUSING FINANCE LIMITED

Registered office at 27-A, Developed Industrial Estate, Guindy, Chennai - 600 032, Tamil Nadu. E-mail : auction@hindujahousingfinance.com

CONTACT NO.: RLM - HASMUDDIN RAZA - 8468898202 | RRM - HARISH YADAV - 7060411785; CLM - RAVI-9999048581 | CRM - LALIT PANWAR - 9837000044

POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the Authorized Officer of the **HINDUJA HOUSING FINANCE LIMITED** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferredon him under sub-setion 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account. The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the HINDUJA HOUSING FINANCE LIMITED for an mount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. 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.

	Account Number, Name of the Borrowers & Address	Possession Date: Demand Notice Date & Total Outstanding :
1	DL/MNR/MVHR/A000000166. 1. Mr. Deepak Kumar Shishodia 2. Mr. Kamlesh Kamlesh. Pilot No-1, Mohalla Chhiddapuri Philkhuwa Near Chandi Mandir Hapur Uttar Pradesh-245104 | NPA Date: 05-Nov-24 | Description Of Property: Plot No. 1, area measuring 60 Sq. Yards, i.e., 50.18 Sq. Meters, arising from Khasra No 2013, Situated at colony Chhiddapuri, in Village Pilakhwa, Pargana Dasna, Tehsil Dholana Distt. Hapur, U.P. Boundaries: East: Plt of Suresh, West: Land of Katar Singh, North: Road 15 Ft., Wide, South: Plot No. 2.	16-02-2026 21-10-2025 & Rs. 9,23,896/- as on 17-10-2025
2	GH/HPR/ASOR/A000000013 & GH/HPR/ASOR/A000000062. 1. Mr. Rajendra Kumar 2. Mrs. Nitu... House No. Asoura Road Panchwati Colony Hapur, Urban, Hapur, Uttar Pradesh, India - 245101 | NPA Date: 06-10-2025 | Description Of Property: A Built Up Two Floor House, Built On Part Of Plot No. 33, Area Measuring 92.62 Sq. Meetrs Out Of 110.73 Sq. Yards, Part Of Khasra No. 2646, Situated In Village: Asounda, Mohalla: Panchwati Colony, Hapur, Under Nagar Palika Harpur, Tehsil And District: Hapur, Uttar Pradesh. Boundaries:- East: Plot No. 33 House Of Bhagwati Devi, West: House Of Saroj Yadav, North: House of Neeraj, South: Rasta 8 feet wide	16-02-2026 27-10-2025 & Rs. 14,75,086/- as on 16-10-2025

Place: Hapur Date: 18/02/2026 SD/-, Authorised Officer- HINDUJA HOUSING FINANCE LIMITED

AU SMALL FINANCE BANK LIMITED
(A SCHEDULED COMMERCIAL BANK)
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

Demand Notice Under Section 13(2) of Securitisation Act of 2002

As the loan account became NPA therefore the Authorized officer under section 13(2) of "The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002" had issued 60 days demand notice to the borrowers/co-borrowers/ Mortgagers/Guarantors (collectively referred as "Borrowers") as given in the table. According to the notice if the borrowers do not deposit the entire amount within 60 days. the amount will be recovered from auction of the mortgage properties/secured assets as given below. Therefore you the borrowers are informed to deposit the entire loan amount along with future interest and expenses within 60 days from the date of demand notice, otherwise under the provisions of 13(4)and 14 of the said Act, the Authorized officer is free to take possession for sale of the mortgage properties/Secured assets as given below,
Borrowers to note that after receipt of this notice, in terms of Section 13(13) of the Act, 2002, you are prohibited and restrained from transferring any of the secured assets by way of sale, lease or otherwise, without prior written consent of the secured creditor.
Borrowers attention are attracted towards Section 13(8) r/w Rule 3(5) of The Security Interest (Enforcement) Rules, 2002 Act that the borrowers shall be entitled to redeem their secured asset upon the payment of the complete outstanding dues as mentioned below before the publication of auction notice, which thereafter shall cease to exist.

Loan A/c No./ Name of the Borrower/ Co-Borrower/ Mortgagor/ Guarantor	Date and Amount of Demand Notice Under Sec. 13(2)	Description of Mortgaged Property
A/c No. 2406210261454311 **ARDH SAINIK SERVICES PRIVATE LIMITED THROUGH ITS DIRECTORS MRS. USHA ARYA & MR. NAVEEN KUMAR (Borrower)** MR. NAVEEN KUMAR S/O MR. BHAGMAL (Guarantor) MRS. USHA ARYA W/O MR. PURAN CHAND ARYA (Guarantor/Mortgagor) MR. PURAN CHAND ARYA S/O MR. DAYAL CHAND ARYA (Guarantor) ABHHYAM SERVICES PRIVATE LIMITED THROUGH ITS DIRECTOR MR. PURAN CHAND ARYA & MRS. USHA ARYA (Guarantor)	10-02-26 Rs. 72,27,162/- (Rupees Seventy Two Lakh Twenty Seven Thousand One Hundred Sixty Two Only) **As on 09-02-26**	All That Part and Parcel Along with Present and Future Structure of Non-Agriculture Residential Property, Entire Free Hold Built Up Property Bearing No. 82, Area Admeasuring 48 Square Meters, With Its Roof/Terrace Rights and Above, In Block-C, Poket-7, Sector-8, Situated in the Layout Plan of Rohni Residential Scheme, Rohni, Delhi. Owned by Mrs. Usha Arya. Four Boundaries as below:- East: Open West: Plot No. 87 North: Plot No. 88 South: Plot No. 83
A/c No. 9001220342184701 **MRS. USHA ARYA W/O MR. PURAN CHAND ARYA (Borrower/Mortgagor/Guarantor)** MR. PURAN CHAND ARYA S/O MR. DAYAL CHAND ARYA (Guarantor)	10-02-26 Rs. 1,25,97,654/- (Rupees One Crore Twenty Five Lakh Ninety Seven Thousand Six Hundred Fifty Four Only) **As on 09-02-26**	All That Part and Parcel Along with Present and Future Structure of Non-Agriculture Residential Property, Entire Free Hold Built Up Property Bearing No. 82, Area Admeasuring 48 Square Meters, With Its Roof/Terrace Rights and Above, In Block-C, Poket-7, Sector-8, Situated in the Layout Plan of Rohni Residential Scheme, Rohni, Delhi. Owned by Mrs. Usha Arya. Four Boundaries as below:- East: Open West: Plot No. 87 North: Plot No. 88 South: Plot No. 83

Date : 17-02-2026 Place: DELHI Authorised Officer AU Small Finance Bank Limited

Form No. INC-26

{Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014}
Before the Central Government, Regional Director, Northern Region I, Ministry of Corporate Affairs, New Delhi
In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014
AND
In the matter of **HIMCON ESTATE & DEVELOPERS PRIVATE LIMITED**
(CIN : U45201DL2003PTC123621)
having its Registered Office at
RA-4 (SHOP) INDERPURI, NEW DELHI, INDIA, 110012
.........Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the company proposes to make an application to the Central Government under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Annual General Meeting held on **30th September, 2025** to enable the company to change its Registered Office from "**National Capital Territory of Delhi**" to the **"State of Chhattisgarh".**

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the **MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his /her objections supported by an affidavit stating the nature of his / her interest and grounds of opposition to the **Regional Director, Northern Region I, Ministry of Corporate Affairs, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-
RA-4 (SHOP) INDERPURI, NEW DELHI, INDIA, 110012

For & on behalf of **HIMCON ESTATE & DEVELOPERS PRIVATE LIMITED**
Sd/-
MANISH JAIN (DIRECTOR)
DIN: 00095988
Date : 17.02.2026 | Place : Delhi

SEWA GRIH RIN LIMITED

Corprorate office Address: Building No. 8, Tower C, 8th Floor, DLF Cyber City, Gurugram 122002

CORRIGENDUM

Please refer to our earlier advertisement of **"RULE-8(1) POSSESSION NOTICE (For immovable Property)"** publish in this newspaper on **17.02.02026**. In the said publication, **"Loan Account No. is H4CP000005010390 & Name of Borrower is Late Mrs. Raj Rani W/o Shri Kamlesh Kumar (Borrower through legal heirs)** . is to be noted that at the time of printing the final version a typographical printing error has inadvertently happened wherein the details of Possession was published wrongly. **Correct details Possession of is Symbolic,** and not as publish earlier i.e. Physical.
This corrigendum should be read in continuation of the said publication and all the other items shall remain unchanged.

Place: Uttar Pradesh Authorised Officer,
Date: 17.02.2026 Sewa Grih Rin Limited

DCM LIMITED

Registered office: Unit Nos. 2050 to 2052, 2nd Floor, Plaza - II, Central Square, 20, Manohar Lal Khurana Marg, Bara Hindu Rao, Delhi - 110006
CIN: L74899DL1889PLC000004
Website: www.dcm.in, **Email id:** investors@dcm.in, **Tel No.:** 011-41539170

SPECIAL WINDOW FOR FRESH LODGEMENT/ RE-LODGEMENT OF SHARE TRANSFER REQUESTS

Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/ 1/3750/2026 dated January 30, 2026, all shareholders are hereby informed that a special window has been opened from February 5, 2026 and will remain opened till February 4, 2027 to facilitate transfer and dematerialization of physical securities which were sold/ purchased prior to April 01, 2019. The said special window shall also be available for such transfer requests which were submitted earlier and were rejected/returned/not attended to due to deficiency in the documents/process/or otherwise. Further, the securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lien-marked/pledged during the said lock-in period.

Eligible shareholders may submit their transfer request along with the requisite documents to the Company's RTA at MCS Share Transfer Agent Limited, **Unit: DCM Limited,** 179-180, DSIDC Shed, 3rd Floor, Okhla Industrial Area, Phase-1, New Delhi-110020.

Detailed guidelines are also available on the Company's website at www.dcm.in

For DCM Limited
Sd/-
Place: Delhi Sonal Gupta
Date: 17.02.2026 Company Secretary

SREI EQUIPMENT FINANCE LIMITED

(CIN : U70101WB2006PLC109898)
Registered Office & Head Office: 7th Floor, Unit No -704, Godrej Waterside-I, Plot-5, Block DP, Sector-V, Salt Lake, Kolkata-700091, West Bengal
Email: sefl@srei.com | Website: www.srei.com

Notice for Sale of NPA Account
Invitation of Expression of Interest Under Public E-Auction

Srei Equipment Finance Limited (**"SEFL"**) in terms of the SREI's Stressed Loans Transfer policy read with the RBI Transfer of Loan Exposures Guidelines (**"RBI-TLE Guidelines"**), SEFL places the sale NPA-Loan Accounts of **Raffles Supply Chain Solutions Private Limited** for sale on 'as is where is basis' and 'as it is basis' and 'Whatever there is basis" and "Without Recourse Basis" by way of Public – E Auction inviting Bids for Expression of Interest (**"EoI"**) from ARC and/or related entities on the following terms:-

- The auction for above account is under is strictly on the mode of Public E-Auction in the portal https://eauction.auctiontiger.net/EPROC/ .
- The Initial Consideration price for the account is fixed at **Rs. 35,00,00,000/- (Rupees Thirty-Five Crores)** only.
- The offer must be made on a 100% Cash basis only.
- The intending bidders should submit the duly filled in Expression of Interest (EOI) (formats available https://eauction.auctiontiger.net/EPROC/ or www.srei.com as per format prescribed in Annexure A) along with details and EMD amount as mentioned below addressed to "The Authorized Officer, Srei Equipment Finance Limited", at the office of Om Chambers, 3rd Floor, D No: 1-10-74/A/TF, Ward Block 1, Dwarakadas Colony, Begumpet, Hyderabad – 500016 latest by 25th February, 2026 before 5:00 pm or by Email to prashant.m@srei.com.
- The Bid form should be superscribed with "Bid for participating in **E-Auction Sale - in the A/c Raffles Supply Chain Solutions Private Limited.**
- The interested entities shall execute Non-Disclosure Agreement **(NDA)** as per format prescribed in Annexure B which is available at: https://eauction.auctiontiger.net/EPROC/ or www.srei.com before commencing the due diligence.
- Auction/bidding shall be strictly through ***"Online Electronic Mode"*** and only through the website: https://eauction.auctiontiger.net/EPROC/ on **25th March 2026 from 12.30 PM to 1.30 PM.**
- For participating in the e-auction sale, the intending bidders should register their details with the service provider M/s E-Procurement Technologies Ltd., B-704-705, Wall Street - 2, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad-380006, Gujarat: 079-35022125; Contact Persons: Mr. Maulik Shrimali representing Auction Tiger, mob: +91-91735 28727; Email: Maulik.shrimali@auctiontiger.net, well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
- The copies of Expression of Interest (EOI), NDA, Affidavit, Terms and Conditions of the Sale are available in https://eauction.auctiontiger.net/EPROC/ and www.srei.com.
- The copies of all the documents for carrying out due diligence are pooled and centralized at Head Office at Kolkata, West Bengal.

Name	Designation	Contact Details and Number
Mr. Prashant Mustii	**Senior Vice President**	Om Chambers, 3rd Floor, D No: 1-10-74/A/TF, Ward Block 1, Dwarakadas Colony, Begumpet, Hyderabad – 500016. Contact: 9703616776 Email: **prashant.m@srei.com**

Reserve Price	Earnest Money Deposit (EMD)	Bid Increment Amount	Date and Time of E-Auction
Rs. 35,00,00,000/- (Rupees Thirty-Five Crore only)	**Rs. 1,75,00,000/- (Rupees One crore Seventy-Five Lakh only)**	**Rs. 50,00,000/- (Rupees Fifty Lakh only)**	**Date: 25th March 2026 Time: From: 12.30 pm To 1.30 pm**

- The interested entities may contact the above-mentioned official to obtain the Preliminary Information Memorandum of the account and for conducting the due diligence.
- Expression of Interest to be forwarded to the above-mentioned address or through email to **prashant.m@srei.com**.
- The timelines of the proposed process are as follows which may be taken note of and adhered to since no further extension will be made to the schedule.
- Upfront payment to be made upon declaration of successful bidder, 20% (Twenty Percent) of the bid amount (to be adjusted with the EMD already deposited).
- Balance payment to be made within 21 days, subject to extension upon request of the successful bidder and on sole discretion of SEFL.

Sl. No.	Particulars	Timeline
(i)	Publication of auction notification	18th February, 2026
(ii)	Last date for submission of EOI, NDA and declaration of compliance under Sec. 29A (by 6:00 PM)	25th February, 2026
(iii)	Open Auction process (till 6:00 PM)	25th March, 2026
(iv)	Declaration of H1 (highest) bidder	26th March, 2026
(v)	Execution of Definitive Documents	To be determined by SEFL

- Bids to be submitted in a sealed cover in the above-mentioned address, the sale shall be on **"as is where is basis"**.
- SEFL reserves the right not to go ahead with the proposed sale at any stage, without assigning any reason, subject to extent of RBI guidelines. The decision of SEFL in this regard shall be final and binding.
- SEFL also reserves the right to negotiate for further improvement of the offer price with the highest bidder without exercising the option of "Swiss Challenge Method" and may negotiate for further improvement at its sole discretion with the highest bidder. After negotiations with the highest bidder/s and subject to approval from the competent authority, SEFL shall declare the successful bidder with whom Assignment Agreement shall be executed.
- The Highest bidder on being accepted and/or confirmed as the successful bidder by the competent authority would have to pay the purchase consideration and execute the assignment agreement within the period specified in the communication of acceptance/confirmation given by SEFL for the said account. In the case of the successful bidder seeking any extension for execution of assignment agreement, the same shall be with the prior written approval of SEFL.

Date : 18.02.2026 **For Srei Equipment Finance Limited**

Hinduja Housing Finance Limited

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015, Tamil Nadu, India, and Branch office: First Floor, Om Palace Cinema, 547, Bhagwan Nagar, Delhi Road, Hapur – 245101, Uttar Pradesh. Authorized Officer: RLM - Hasmuddin Raza - 8468898202 | RRM - Harish Yadav - 7060411785 | CLM - Ravi-9999048581 | CRM - Lalit Panwar - 9837000044; Email: ravikumar.lr@hindujahousingfinance.com

NOTICE OF SALE THROUGH PRIVATE TREATY

Sale Of Immovable Assets Charged To HHFL Under The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act 2002 (Sarfaesi Act).

The undersigned as Authorized Officer of HHFL has taken over possession of the scheduled property us/ 13(4) of the SARFAESI Act. 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 HHFL for the realization of it's dues on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".**
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 25% of the sale consideration on the next working day of receipt of HHFL's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter. **3.** The purchaser has to deposit 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above. **4.** Failure to remit the amount as required under clause (2) above will cause forfeiture of amount already paid including 10% of the amount paid along with application. **5.** In case of non-acceptance of offer of purchase by the HHFL, the amount of 10% paid along with the application will be refunded without any interest. **6.** The property is being sold with all the existing and future encumbrances whether known or unknown to HHFL. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims / rights / dues. **7.** 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. **8.** HHFL reserves the right to reject any offer of purchase without assigning any reason. **9.** In case of more than one offer, HHFL will accept the highest offer. **10.** The interested parties may contact the Authorized Officer for further details / clarifications and for submitting their application. **11.** The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties in respect of purchase of the property. **12.** Sale shall be in accordance with the provisions of SARFAESI Act / Rules. **13.** The sale date will be **09.03.2026**

LAN: GH/HPR/KITH/A000000037 & CO/CPC/CPCO/A000000147 & CO/CPC/CPOF/A000007401. Borrower details: Mrs. MONIKA MONIKA.	Reserve Price: Rs. 14,00,000/- (Rupees Fourteen Lakh(s) Only)
Schedule Description Of The Property (Secured Asset): Plot 10, Krishna Nagar, Modipuram Meerut, Modipuram Meerut, Modipuram Meerut, Urban, Meerut, Uttar Pradesh, India – 250110, Bounded As Below; 1. East; House Of Abid, 2. West; Rasta 15 Feet Wide, 3. North; Gali 8 Feet Wide, South; House Of Israr	

Place: Meerut Date : 18.02.2026 Sd/- Authorised Officer- Hinduja Housing Finance Limited

RBL BANK LTD.

REGISTERED OFFICE: 1st Lane, Shahupuri, Kolhapur-416001
National Operating Centre : 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai - 400062.

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrower has been served with demand notices to pay outstanding amount towards the loan facility against gold ornaments ("Facility") availed by them from RBL Bank Limited. Since the borrower has failed to repay dues under the Facility, we are constrained to conduct an auction of the pledged gold ornaments on **28-Feb-26.**
In the event any surplus amount is realised from this auction, the same will be refunded to the concerned borrower and if there is a deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. RBL Bank has the authority to remove following account from the auction without prior intimation. Further, RBL Bank reserves the right to change the Auction Date without any prior notice.

Sr. No.	Account Number	Borrower's Name	Details of Gold Ornament (in gms)	
1.	809008057982	AJAY SONI	TOTAL_GROSS_WT	52.5
			TOTAL_IMPURITY	2.2
			TOTAL_STONE_WT	31.0
			TOTAL_NET_WT	19.3
2.	809008137042	AJAY SONI	TOTAL_GROSS_WT	49.82
			TOTAL_IMPURITY	3.82
			TOTAL_STONE_WT	12
			TOTAL_NET_WT	34

The online auction will be held on https://egold.auctiontiger.net on 28-Feb-26 from 02:00 PM. 05:00 PM IST.
Intending bidders should contact M/s. e-Procurement Technologies Ltd. (AuctionTiger) at 6351896640 / 7984129853.
For detailed Terms and Conditions, please visit the auction portal.

Place : Delhi Authorized Officer
Date : 18/02/2026 RBL Bank Ltd.

MUFIN GREEN FINANCE LIMITED
CIN : L65990DL2016PLC0447681

Registered Office: 202, 2nd Floor, Best Sky Tower, Netaji Subhash Place, Delhi-110034
Corporate Office: 201, 2nd Floor, Best Sky Tower Netaji Subhash Place, Pitampura, Delhi-110034
E-mail: apmfinvestltd@gmail.com, Website: www.mufingreenfinance.com
Phone No.: 011-43094300

POSTAL BALLOT NOTICE

Notice is hereby given that pursuant to provisions of section 108, 110 and other applicable provisions, if any, of the Companies Act 2013, ("the Act") read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("the Rules"), Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India ("Secretarial Standard-2") (including any statutory amendment(s), modification(s) or reenactment(s) thereof, for the time being in force), General Circular No. 14/2020 dated 8 April 2020, General Circular No. 17/2020 dated 13 April 2020, General Circular No. 22/2020 dated 15 June 2020, General Circular No. 33/2020 dated 28 September 2020, General Circular No. 39/2020 dated 31 December 2020, General Circular No. 10/2021 dated 23 June 2021, General Circular No. 20/2021 dated 8 December 2021, General Circular No. 03/2022 dated 5 May 2022, General Circular No. 11/2022 dated 28 December 2022, General Circular No. 09/2023 dated 25 September 2023 and General Circular No. 09/2024 dated 19 September 2024, General Circular No. 03/2025 dated 22nd November, 2025, issued by the Ministry of Corporate Affairs, Government of India (collectively referred to as "MCA Circulars"), and any other applicable law, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), and/or any other applicable law, rules or regulations for the time being in force, to seek approval of the Members by way of Resolutions, through voting by electronic means ("remote e-voting") only.

The Company has on Tuesday, February 17, 2026, completed the dispatch of the Postal Ballot Notice to the Members whose names appear on the Register of Members/List of Beneficial Owners as received from the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) at their registered email ids. Members, whose names appeared on the Register of Members/List of Beneficial Owners as on Friday, February 13, 2026, i.e. the cut-off date, will be considered eligible for the purpose of e-voting. A person who is not a Member as on the cut-off date for reckoning voting rights, should treat this Notice for information purposes only.

The Members holding shares in dematerialized form are requested to furnish their email addresses and mobile number with their respective Depositories through their Depository Participants. The Members holding shares in physical form are requested to furnish their email addresses and mobile number with Company's Registrar and Share Transfer Agent; M/s. Skyline Financial Services Pvt Ltd on its website at https://www.skylinerta.com.

In compliance with provisions of Section 110 of the Act read with Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, the Company is offering remote e-voting facility to the Members of the Company. The Company has entered into an arrangement with NSDL for facilitating remote e-voting services. The detailed procedure for casting of votes through remote e-voting has been provided in the Notice. The details will also be made available on the website of the Company.

The remote e-voting period shall commence on Wednesday, February 18, 2026, at 09.00 A.M. and shall end on Thursday, March 19, 2026, at 5:00 P.M. Members may cast their vote electronically during the aforesaid period.

The Board of Directors of the Company has appointed Mr. Abhay Kumar (CP No. 22630), Proprietor Abhay K & Associates, Company Secretaries to act as the Scrutinizer for conducting this Postal Ballot process through remote e-voting facility, in a fair and transparent manner.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no. : 1800 222 990 or send a request to evoting@nsdl.co.in. The Members may also contact the Company's Secretarial department by sending an email to info@mufinfinace.com if you have any unresolved queries.

By Order of the Board of Directors
For **Mufin Green Finance Limited**
Sd/-
Date: 17/02/2026 **Mayank Pratap Singh**
Place: New Delhi Company Secretary & Compliance Officer

SMFG INDIA CREDIT COMPANY LIMITED

Corporate Office: 10th Floor, Office No. 101,102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Branch Office: 1st & 2nd floor, SCO 141-142, Madhya Marg, Sector 8C, Chandigarh 160008

PUBLIC NOTICE

Notice is hereby given to the public at large that deceased co-borrower namely **LATE SUBHASH GARG along with other Borrowers namely GARG PARIDHAN KENDRA, MAMTA GARG, MAYANK GARG, TUSHAR GARG** had availed financial assistance of **Rs. 32,69,860/- (Rupees Thirty-Two Lakhs Sixty-Nine Thousand Eight Hundred Sixty Only)** from SMFG India Credit Company Limited ("Secured Creditor") against immovable property bearing
OWNER OF THE PROPERTY – SUBHASH CHAND GARG & SMT. MAMTA GARG
PROPERTY DESCRIPTION –
PROPERTY NO. 1: PLOT NO. 21 ADMEASURING 1300 SQ.FT., KHEWAT NO. 42, KHASRA NO/ 245/7, MOHALLA SHEKHUPURA, KANKHAL, JWALAPUR, HARIDWAR, UTTARAKHAND. BOUNDED BY: EAST 25FT PASSAGE 20FT WIDE, LAND OF ANOTHER 25 FT., NORTH 52 FT PLOT NO. 20, SOUTH 52 FT PLOT NO. 22
OWNER OF PROPERTY: TUSHAR GARG AND MAYANK GARG
PROPERTY NO.2: PLOT NO. 22 ADMEASURING 1300 SQ.FT., KHEWAT NO. 42, KHASRA NO/ 245/7, MOHALLA SHEKHUPURA, KANKHAL, JWALAPUR, HARIDWAR, UTTARAKHAND. BOUNDED BY: EAST 25FT PASSAGE 20FT WIDE, LAND OF ANOTHER 25 FT., NORTH 52 FT PLOT NO. 21, SOUTH 52 FT PLOT NO. 23.." ("Secured Asset"). That, consequent to the defaults in repayment, the said loan account has been declared NPA and the SARFAESI proceedings will be initiated against the said Secured Asset. Meanwhile, the unfortunate demise of said Co-Borrower namely LATE SUBHASH GARG has come to the knowledge of Secured Creditor and despite several efforts of Secured Creditor, it has not been able to trace the identities of legal heirs of the said deceased Borrower.
Therefore by way of the present public notice, the legal heirs of the deceased co-borrower namely LATE SUBHASH GARG are hereby requested to intimate to the undersigned in writing about their identities with all necessary and supporting documents within 7 days from the date of publication hereof, failing which it shall be presumed that there are no legal heirs of the deceased borrower, whereupon Secured Creditor shall be at liberty to initiate proceedings in accordance with law including under the provisions of the SARFAESI Act, 2002 read with Security Interest (Enforcement) Rules, 2002 and enforce its security interest against the said Secured Asset which shall include taking possession of the said Secured Asset and thereafter effecting sale of the same to recover its outstanding dues. Authorized officer Mohit Bhadu & Mob: + 919997679116

Dated: 18-FEB-2026 Sd/-
Place: HARIDWAR Authorized Officer
SMFG INDIA CREDIT COMPANY LIMITED

FORM NO.14

[See Regulation 33(2)]
By Regd. A/D, Dasti failing which by Publication

OFFICE OF THE RECOVERY OFFICER – I/II
DEBTS RECOVERY TRIBUNAL DELHI(DRT 1)
4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001

DEMAND NOTICE

NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

RC/59/2023 29-01-2026
UNION BANK OF INDIA Versus PUSHPA DEVI

To,
(CD 1) PUSHPA DEVI
(CD 2) AJAY KUMAR
BOTH R/O 249, HARIZAN BASTI NEAR MCD SCHOOL, VILLAGE MADANPUR DABAS, NEW DELHI-110081 **ALSO AT:-** H. NO.81, FIRST FLOOR, POCKET-1, SECTOR-22, ROHINI DELHI North West. DELHI-110081
(CD2) DHARAM VIR, R/O 853/10, SAMPLA, ROUTAK, HARYANA

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL DELHI(DRT 1) in **TA/2632/2022** an amount of **Rs 375512.90** along witin pendentellite and future interest (a) 10.25% Compound Interest Monthly w.e.f. 30/01/2020 till realization and costs of **Rs 47000 (Rupees Forty Seven Thousands Only)** has become due against you (Jointly and severally/Fully/Limited).
2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.
3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.
4. You are hereby ordered to appear before the undersigned on **07/05/2026** at 10:30 a.m. for further proceedings.
5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.
Given under my hand and the seal of the Tribunal, on this date: **29/01/2026.**

NIRANJAN SHARMA, RECOVERY OFFICER-II
DEBTS RECOVERY TRIBUNAL DELHI (DRT 1)

DHANLAXMI BANK LIMITED

No. 10185 A, 1st Floor Arya Samaj Road,
Karol Bagh New Delhi-110005 | Mobile No. 95822 55262

See proviso to rule 8 (6)

Sale Notice For Sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of Dhanlaxmi Bank Ltd Secured Creditor, will be sold on "AS IS WHERE IS ","AS IS WHAT IS" AND "WHATEVER THERE IS" basis on 26/03/2026 for recovery of Rs.79,99,641.67 (Rupees seventy nine lakh ninety nine thousand six hundred forty one and paisa sixty seven only) as on 31/01/2026 along with future interest and expenses due to the Dhanlaxmi Bank Ltd Secured Creditor from Mrs. Smitha Jayaram & Mr. Jayaraman P.

The reserve price will be Rs.63,90,000/- (Rupees Sixty-Three Lakh Ninety Thousand only) and the earnest money deposit will be Rs.6,39,000/- (Rupees Six Lakh Thirty-Nine Thousand only).

PROPERTY ADDRESS WITH DESCRIPTION:

Immovable Residential Flat No. E-12-A, Second Floor without roof right, Khasra No.10/20, Village Asalatpur, Jeevan Park, Uttam Nagar, New Delhi-110059 admeasuring area 900 sq.ft. in the name of Mrs. Smitha Jayaram. Bounded by: East: Gali, West: Road 20 feet, North: Portion of land, South: Plot no.11

For detailed terms and conditions of the sale, please refer to the link provided in Dhanlaxmi Bank's website i.e., **www.dhanbank.com**

Date: 17/02/2026 — Dhanlaxmi Bank Ltd
Place: Delhi — Authorized Officer

PURSHOTTAM INVESTOFIN LIMITED

Regd. Off: L-7, Menz Floor, Greenpark Extension, New Delhi -110016
Ph No. 011-46067802 CIN: L65910DL1988PLC033799
GSTIN:07AAACD0419K1ZX
Email ID:purshottaminvestofin@gmail.com, Website: www.purshottaminvestofin.in

NOTICE

Special Window for Transfer and Dematerialisation of physical securities

Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated 30th January 2026, all Shareholders are hereby informed that a Special Window shall be opened for a period of one year, from 5th February, 2026 to 4th February, 2027 for transfer and dematerialisation ("demat") of physical securities which were sold/purchased prior to 1st April, 2019. The said special window shall also be available for such transfer requests which were submitted earlier and were rejected/returned/not attended to due to deficiency in the documents/process/or otherwise. Further, the securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lienmarked/pledged during the said lock-in period. The cases involving disputes between transferor and transferee; and securities transferred to the Investor Education and Protection Fund (IEPF) shall not be considered under this window. Shareholders are encouraged to take advantage of this opportunity by furnishing the Original Security Certificates, Share Transfer Deed, Client Master List (CML) and all other documents listed in the enclosed SEBI Circular, to the Company's Registrar and Share Transfer Agents ('RTA'), i.e. MAS Services Limited (Unit: Purshottam Investofin Limited), T-34, IInd Floor Okhla Industrial Area Phase-II New Delhi 110020. In case of any queries, shareholders are requested to raise a service request to RTA at investor@masserv.com/ info@masserv.com or to the Company at pil.cs0187@gmail.com.

For Purshottam Investofin Ltd.
Sd/-
Ankit Gupta
Company Secretary

Place : Delhi
Date: 17.02.2026

SBEC SUGAR LIMITED

Regd. Off.: Village Loyan Malakpur, Thesil Baraut, District: Baghpat, Uttar Pradesh-250611
CIN: L15421UP1991PLC019160
Tel.: 01234-259206 Fax:+91-1234-259200
E-mail: investors@sbecsugar.com, Website: www.sbecsugar.com

OPENING OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUEST OF PHYSICAL SHARES.

Shareholders of the Company are hereby informed that Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026, a special window has been further opened for open for a period of one year, from February 5, 2026 to February 4, 2027.for transfer and dematerialization ("demat") of physical shares that were sold or purchased prior to April 1, 2019.

This facility shall also be available for transfer requests that were submitted earlier but were rejected, returned, or not processed due to deficiency (ies) in documentation, procedural issues, or any other reason.

Shareholders may further note that shares transferred under this special window shall be mandatorily credited to the transferee only in dematerialized form and shall be subject to a lock-in period of one year from the date of registration of transfer. During the said lock-in period, such securities shall not be transferred, lien-marked, or pledged.

Shareholders are requested to re-lodge such cases with all the related documents with the Registrar to an Issue and Share Transfer Agent (RTA) on or before February 4, 2027, at M/s Beetal Financial & Computer Services Pvt. Ltd, Beetal House, 3rd Floor, 99, Madangir, Behind Local Shopping Centre, Near Dada Harsukhdas Mandir, New Delhi- 110062, beetalrta@gmail.com.

For SBEC Sugar Limited
Sd/-
A.K. GOEL
Company Secretary

Date: 17.02.2026
Place: New Delhi

SBEC SYSTEMS (INDIA) LIMITED

CIN: L74210DL1987PLC029979
Regd Off: 1400, Hemkunt Tower, 98, Nehru Place, New Delhi-110019
Ph.: 011-42504954/4878, Fax: 28293822
Email id: sbecsystems@rediffmail.com website: www.sbecsystems.in

OPENING OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUEST OF PHYSICAL SHARES.

Shareholders of the Company are hereby informed that Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026, a special window has been further opened for open for a period of one year, from February 5, 2026 to February 4, 2027.for transfer and dematerialization ("demat") of physical shares that were sold or purchased prior to April 1, 2019.

This facility shall also be available for transfer requests that were submitted earlier but were rejected, returned, or not processed due to deficiency (ies) in documentation, procedural issues, or any other reason.

Shareholders may further note that shares transferred under this special window shall be mandatorily credited to the transferee only in dematerialized form and shall be subject to a lock-in period of one year from the date of registration of transfer. During the said lock-in period, such securities shall not be transferred, lien-marked, or pledged.

Shareholders are requested to re-lodge such cases with all the related documents with the Registrar to an Issue and Share Transfer Agent (RTA) on or before February 4, 2027, at M/s Beetal Financial & Computer Services Pvt. Ltd, Beetal House, 3rd Floor, 99, Madangir, Behind Local Shopping Centre, Near Dada Harsukhdas Mandir, New Delhi- 110062, beetalrta@gmail.com.

For SBEC Systems India Limited
Sd/-
Himani Mittal
(Company Secretary)
M.N. ACS 37715

Date: 17.02.2026
Place: New Delhi

ADITYA BIRLA HOUSING FINANCE LIMITED

ADITYA BIRLA CAPITAL

Registered Office- Indian Rayon Compound, Veraval, Gujarat - 362266
Branch Office- No N/17, 1St Floor, Vijaya Building Barakhamba Road, New Delhi - 110001

APPENDIX IV

[See Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002]

Possession Notice (for Immovable Property)

Whereas, the undersigned being the authorized officer of **Aditya Birla Housing Finance Limited** under the Securitization 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 Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued a **demand notice dated 09-06-2025 calling upon the borrowers DEEPAK NANDA & SONIA SHARMA mentioned in the notice being of INR 14,78,319/-(Rupees Fourteen Lacs Seventy Eight Thousand Three Hundred Nineteen Only)** within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act. read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 **on this 17th day of February of the year, 2026.**

The 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 the **Aditya Birla Housing Finance Limited** for an amount of **INR 14,78,319/-(Rupees Fourteen Lacs Seventy Eight Thousand Three Hundred Nineteen Only)** interest thereon. Borrowers attention is invited to the 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

All That Piece And Parcel Of One Flat On Ground Floor, Type-Mig, Without Roof (Lhs), Admeasuring Total Coverd Area- 450 Sq. Ft. I.E., 41.805 Sq. Meter, Situated On Residential Plot No. A-138, Related To Khasra No. 350, Block-A, Rail Vihar, Hadbast Gram Sadullabad, Pargana & Tehsil-Loni, Ghaziabad, And The Said Flat Is **Bounded By As: East:** Plot No. A-139 **West:** Jeena **North:** Road 30'ft Wide **South:** Other Property.

Date: 17.02.2026 — **Authorised Officer**
Place: NEW DELHI — **Aditya Birla Housing Finance Limited**

ADITYA BIRLA CAPITAL LIMITED

ADITYA BIRLA CAPITAL — PROTECTING INVESTING FINANCING ADVISING

Registered Office : Indian Rayon Compound, Veraval, Gujarat-362266.
Corporate Office : R-Tech Park, 12th Floor, Nirlon Complex, off Western Expressway, Goregoan East -Mumbai - 400063.

POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

On account of the amalgamation between Aditya Birla Finance Ltd. and Aditya Birla Capital Ltd. vide the Scheme of Amalgamation dated 11.03.2024 duly recorded in the Order passed by the National Company Law Tribunal - Ahmedabad on 24.03.2025, all SARFAESI actions initiated by Aditya Birla Finance Ltd. in relation to the mortgaged property mentioned in Schedule A below, stands transferred to Aditya Birla Capital ltd., the amalgamated company.

Accordingly the undersigned being the **Authorized Officer** of **Aditya Birla Capital Limited (ABCL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice 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 to 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 the Security Interest (Enforcement) Rules, 2002. The Borrowers mentioned here in below in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of **Aditya Birla Capital Limited (ABCL)** for an amount as mentioned herein under and interest thereon. The Borrower's attention is invited to the provisions of sub-section 8 of Section 13 of the act, in respect of time available, to redeem the secured assets.

Sr No	Name of the Borrower(s)	Demand Notice Date & O/s Amt	Description of Immovable Property (Properties Mortgaged)	Possession Date
1	**1. M/S N.S. TRADING COMPANY THROUGH ITS PROPRIETOR MR. NARENDRA KUMAR, 2. MR. NARENDRA KUMAR S/O RAGHUVEER SINGH 3. MRS. PADMINI PADMINI W/O NARENDRA LOAN ACCOUNT NO. ABAGRSTS000000607570**	**08-12-2025 & Rs. 27,39,610.72/- as on 08-12-2025**	ALL THAT PIECE AND PARCEL OF THE PROPERTY/ HOUSE CONSTRUCTED ON PLOT NO.15 ADMEASURING 294.41 SQ. YDS. OR 246.16 SQ. MTRS. PART OF KHASRA NO. 75 AND 76 SITUATED AT MOUZA ROHTA, TEHSIL AND DISTRICT AGRA AND IS BOUNDED AS UNDER : EAST – PLOT NO.-12, WEST – 15 FT. WIDE ROAD AND EXIT, NORTH – PLOT NO. 14, SOUTH – PLOT NO.16	**14.02.2026 (Symbolic)**

Date : 14.02.2026, Place : Agra — **Sd/-, Authorised Officer, Aditya Birla Capital Limited**

INDIA SHELTER FINANCE CORPORATION LTD.

IndiaShelter Home Loans

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Regd: Office: -Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002

Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd, Under The Securitisation And Reconstruction Of Financial Assests And Enforcement (security) Interest Act,2002 And In Exercise Of Power Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (enforcement) Rules,2002,issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Properties And Any Dealing With The Property/ies Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

Sl No.	Name of The Borrower/ guarantor (owner of The Property) & Loan Account Number	Description of The Charged /mortgaged Property (all The Part & Parcel of The Property Consisting of)	Dt. of Demand Notice, Amount Due As On Date of Demand Notice	Date Of Possession
1.	**Mr./ Mrs. Maya Gupta & Karan Gupta, Reside At:** Plot No 31 Gopal Pura Baipass Jaipur 302019 Rajasthan **(Loan Account No - HLJACHLONS000005043594/ AP-10095022) Branch Office: Kalwar road**	All Piece And Parcel Of Plot No A 149 A, Monika Vihar 2nd, Magiyawas, Saganer, Jaipur Rajasthan Boundary: - East- plot No - A154, West-Road - 30ft, North-plot No - A149, South-plot No - A148	Demand Notice 12-November-2024 Rs. 21,91,480/- (Rupees Twenty One Lakh Ninety One Thousand Four Hundred Eighty Only) Due As On 11-november-2024 Together Interest Applicable From 11-november-2024 And Other Charges And Cost Till The Date Of The Payment.	14-02-2026
2.	**Mr./ Mrs. Manisha Meena & Rajendra Kumar Meena & Sataynaryan Parashar Reside At:** Plot No. 31,sarvodey Nagar, Hamathpura Niwaru Road 302029 Rajasthan **(Loan Account No - HLJACHLONS000005063182/ AP-10147467) Branch Office: JAIPUR**	All Piece and Parcel of All Piece And Parcel Of Plot no. 114, Ganesh Nagar-17,Hatoj, Kalwar road,Jaipur RajasthanJaipur Total Area :- 88.8 Sq.Yds. BOUNDARY: - East-Plot no. 114-B, West-Road 30 feet, North-Plot no. 113, South-Plot no. 114-A	Demand Notice 12-June-2025 Rs. 10,63,625.70/- (Rupees Ten Lakh Sixty Three Thousand Six Hundred Twenty Five Only & Paisa Seventy Only) Due As On 10-june-2025 Together Interest Applicable From 11-June-2025 And Other Charges And Cost Till The Date Of The Payment.	14-02-2026

Place: Rajasthan Date: 18-02-2026 — **For India Shelter Finance Corporation Ltd (Authorized Officer)**

FOR ANY QUERY, PLEASE CONTACT MR. Vinay Rana (79886 05030) OR Himmat Singh Rathore (8290680920

RBL BANK LTD.

RBL BANK apno ka bank

Administrative Office: 1st Lane, Shahpuri, Kolhapur-416001
Regional Operating Center: 1st Floor, Building No 1, Modi Mills Compound, Okhla Industrial Estate, Phase 3, New Delhi 110020.

SYMBOLIC POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of **RBL Bank Ltd.** under Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued demand notice calling upon Borrower/Guarantor(s)/Mortgagor(s) to repay the amount mentioned in the notice within 60 days from receipt of the said notice.

The borrower/Guarantor(s) having failed to repay the amount, notice is hereby given to the Borrower/Guarantor(s)/Mortgagor and the public in general that the undersigned being the Authorized Officer of the RBL Bank Ltd. has taken **SYMBOLIC POSSESSION** of the property described herein below in exercise of powers conferred on him/her under sub-section (4) of the section 13 of the said Act read with Rule 9 of the Security Interest (Enforcement) Rules, 2002.

Sl. No.	Name and Address of the Borrower, Co-Borrower/Guarantors/Mortgagor	Details of Properties/ Address of Secured Assets to be Enforced	Amount Due in Rs.	Date of 13(2) Notice / Date of possession (Symbolic)
1.	**Mr. Prabhjot Singh (Borrower),** C-53, Shivaji Park, First Floor, West Punjabi Bagh, Delhi-110026	Rear Side First Floor And The Barsati/ Second Floor With Roof Rights Of The Property Bearing No. C-53, Situated At Shivaji Park, Punjabi Bagh- New Delhi -110026 (Area Measuring 120 Sq Yds Out Of Total Area Measuring 240 Sq. Yds.)	**Rs. 1,23,51,336.87** (Rupees One Crore Twenty Three Lakhs Fifty One Thousand Three Hundred and Thirty Six and Paise Eighty Seven Only	11.12.2025 / 17.02.2026
2.	**Mr Jaswinder Pal Singh /Ishpreen Kaur (Co-Borrower)** C-53, Shivaji Park, First Floor, Delhi- 110026			
3.	**Mrs. Paramjit Kaur (Co-Borrower)** C-53, Shivaji Park, First Floor, Delhi- 110026			

The Borrower/Mortgagor/Guarantor(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the RBL Bank Ltd.

Place: Delhi — **Authorised Officer**
Date : 18-02-2026 — **RBL Bank Ltd.**

OFFICE OF THE RECOVERY OFFICER -II DEBTS RECOVERY TRIBUNAL-II, DELHI

4TH FLOOR, JEEVAN TARA BUILDING, PARLIAMENT STREET, NEW DELHI-110001

SALE PROCLAMATION NOTICE

T.R.C. NO. 344/2022

BANK OF INDIA VERSUS MR. PAWAN TANWAR

PROCLAMATION OF SALE UNDER RULE 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993.

CD#1 **Sh. Pawan Tanwar @ Pradeep Kumar S/o Shri Prem Prakash Tanwar**
R/o WZ-408A, Basai Darapur, Delhi-110015.
Also at :
BW-106A, Ground Floor, Shalimar Bagh, New Delhi-110088.
CD#2 **Rachna W/o Shri Pawan Tanwar**
R/o BW-106A, Ground Floor, Shalimar Bagh, New Delhi-110088.

1. **Whereas transfer Recovery Certificate No. 344/2022 in TA No.29/2015** drawn by the Presiding Officer, Debts Recovery Tribunal-II, for the recovery of a sum of **Rs.69,33,704.00/- (Rs. Sixty Nine Lac Thirty Three Thousand Seven Hundred Four Only)** against the defendants 1 to 2 alongwith interest @ 12% per annum from the Certificate debtors together with costs and charges as per recovery certificate from the date of institution of suit.

2. And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said Recovery Certificate.

3. Notice is hereby given that in absence of any order pf postponement, the said property shall be sold by **e-auction and bidding shall take place through "Online Electronic Bidding" through the website https://bankeauctions.com on 17.04.2026 between 03.00 p.m. to 04.00 pm.** with extensions of 5 minutes duration after 04:00 PM, if required.

4. The sale shall be of the property of the CD(s) above-named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.

5. The property shall be put up for the sale as specified in the schedule, If the amount to be realized by sale is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. the sale will also be stopped if, before auction is knocked down, the arrears mentioned in the said certificate, interest, costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of suct certificate, interest and costs have been paid to the undersigned.

6. No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

7. The sale shall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made thereunder and to the following further conditions :-

7.1 The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

7.2 The **Reserve Price** below which the property shall not sold and the Earnest Money Deposit **(EMD)** are as under :

Sr. No.	Property Description	Reserve Price	EMD
1.	Property bearing DDA Flat No. 161, 2nd Floor, Nagin Lake Apartment, Peeragarhi, Paschim Vihar, New Delhi	**Rs.87,00,000/-**	**Rs. 8,70,000/-**

7.3 The prospective bidder may inspect the site on **26.03.2026 and 27.03.2026** from 11:00 hours to 16: hours.

7.4 The interested bidders, who have submitted their bids not below the reserve price, alongwith documents including PAN Card, identity proof, address proof, etc., latest by **15.04.2026 before 4.00 Pm** in the Office of the Recovery Officer-II, DRT, Delhi, shall be eligible to participate in the e-auction to be held from **03.00 PM to 4.00 PM on 17.04.2026.** In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.

7.5 The bidder(s) shall improve their offer in multiples of **Rs. 1,00,000/- (Rupees One Lac Only).**

7.6 The unsuccessful bidder shall take the EMD directly from the **Office of Recovery Officer-II, DRT-II, Delhi/CH, i.e., Bank of India,** immediately on closure of the e-auction sale proceedings.

7.7 The Successful/ highest bidder shall have to prepare Demand and deposit Draft/Pay Order for 25% of the bid/sale amount favoring Recovery Officer-II, DRT-II, Delhi, A/c **T.R.C. No. 344/2022** within 24 hours after close of e-auction and after adjusting the EMD and send/deposit the same in the office of the Recovery Officer-II, DRT-II, Delhi so as to reach within 3 days from the close of e-auction, failing which the EMD shall be forfeited.

7.8 The successful/highest bidder shall deposit, through Demand Draft/Pay Order favoring Recovery Officer-II, DRT-II, Delhi, **A/c T.R.C. No. 344/2022**, the balance 75% of the sale proceeds before the Recovery Officer-II, DRT-II, Delhi on or before 15th day from the date of auction of the property, exclusive of such day, or if the 15th day be Sunday or other holiday, then on the first office day after the 15th day alongwith the poundage fee @ 2% upto Rs. 1,000/- and @ 1% on the excess of such gross amount over Rs. 1000/- in favour of Registrar, DRT-II, Delhi. (In case of deposit of balance amount of 75% through post the same should reach the Recovery Officer as above).

7.9 In case of default of payment within the prescribed period, the property shall be re-sold, after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.

8. The property is being sold on **"AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS".**

9. The undersigned reserves the right to accept or reject any or all bids of found unreasonable or postpone the auction at any time without assigning any reason.

SCHEDULE OF PROPERTY

Lot No.	Description of the property to be sold	Revenue assessed upon the property or any part thereof	Details of any encumbrance to which property is liable	Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value
1.	Property bearing DDA Flat No. 161, 2nd Floor, Nagin Lake Apartment, Peeragarhi, Paschim Vihar, New Delhi.	Not known	Not known	Not known

Given under my hand and seal on 30.01.2026

(Vaatsalya Kumar)
Recovery Officer-II
DRT-II, Delhi

SYMBOLIC POSSESSION NOTICE

ICICI Bank

Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rohtak Road, Karol Bagh, New Delhi-110005

The Authorised ICICI Bank Officer under the Securitisation, 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 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising 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 in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Vinay Kumar (Through His Legal Heir)/ Rajni/ LBAGR00005550016	Property Nagar Nigam No. Part Of 28/ 470 & And 28/ 470/ 1 Gudri Mansoor Khan Chatta Ward Agra-282001/ Feb 13, 2026	October 27,2025 Rs. 10,23,833.01/-	Agra

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: February 18, 2026 — Sincerely Authorised Officer
Place: Agra — For ICICI Bank Ltd.

IDFC FIRST Bank Limited

(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)
CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

IDFC FIRST Bank

APPENDIX IV [Rule 8(1)]
POSSESSION NOTICE
(For immovable property)

Whereas the undersigned being the Authorised Officer of the IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 27.09.2025 calling upon the borrower, co-borrowers and guarantors **1. GOVIND KARAMBIR, 2. RAJ RANI, 3. GAURAV KARAMVEER, to repay the amount mentioned in the notice being Rs. 5,11,250.72/- (Rupees Five Lakh Eleven Thousand Two Hundred Fifty and Seventy Two Paise Only) as on 26.09.2025 within 60 days from the date of receipt of the said Demand notice.**

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under sub – section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **12th day of FEB 2026.**

The 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 **THE IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of Rs. 5,11,250.72/- (Rupees Five Lakh Eleven Thousand Two Hundred Fifty and Seventy Two Paise Only) 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.

DESCRIPTION OF MORTGAGE PROPERTY

ALL THAT PIECE AND PARCEL OF PROPERTY KHEWAT NO. 1765/1651, KHATONI NO. 1826, KHASRA NO. 243 K.NO.19/2/1 (0-4), TOTAL LAND MEASURING 0 KANAL 4 MARLA TO THE EXTENT OF 1/2 SHARE WHICH COMES TO THE APPLICANT 0 KANAL 2 MARLA SITUATED IN WAKA MAUJA: JHAJJAR, TEHSIL & DISTRICT: JHAJJAR, HARYANA-124103, AND BOUNDED AS:- EAST: HOUSE OF SHRI OM - 33'2", WEST: HOUSE OF RAJBIR -33'2" NORTH: HOUSE OF OM PARKASH - 16', SOUTH: STREET 14" WIDE -16'

Date:12-02-2026 — **Authorised Officer**
Place:HARYANA — **IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)**
Loan Account No:117704463

G D L LEASING AND FINANCE LIMITED

CIN: L74899DL1994PLC057107
Reg. Office: 206, Second Floor , Vardhman Diamod Plaza, Plot No.3 DDA Community Centre , D.B Gupta Road, Motia Khan, Pahar Ganj, Central Delhi, New Delhi, Delhi, India, 110055
E-mail: invester_gdl.1995@yahoo.com , Website: www.gdl-finance.com

STATEMENT OF STANDALONE UN- AUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTH ENDED 31ST DECEMBER 2025. (In lacs)

Sr. No.	Particulars	Quarter Ended (31.12.2025) Unaudited	Quarter Ended (30.09.2025) Unaudited	Quarter Ended (31.12.2024) Unaudited	Nine Months Ended (31.12.2025) Unaudited	Nine Months Ended (31.12.2024) Unaudited	Yearly (31.03.2025) Audited
1	Total income from operations	85.77	113.85	21.41	269.03	90.28	117.84
2	Net Profit/(Loss) for the period (before Tax and Exceptional items)	11.02	54.32	6.44	102.47	49.52	53.67
3	Net Profit/(Loss) for the period before Tax (after Exceptional items)	11.02	54.32	6.44	102.47	49.52	53.67
4	Net Profit/Loss for the period after tax (after Exceptional items)	7.26	49.32	4.69	89.01	36.54	38.30
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period(after tax) and Other Comprehensive Income (after tax)]	7.26	49.32	4.69	89.01	36.54	38.30
6	Equity Share Capital	501.01	501.01	301.01	501.01	301.01	501.01
7	Reserve excluding Revaluation Reserves as per Balance Sheet of previous year	186.32	179.06	65.55	186.32	65.55	97.31
8	Earnings Per Share (of Rs. 10/-each) (for continuing and discontinued operations) -						
	a) Basic	0.14	0.98	0.16	1.78	1.21	0.76
	b) Diluted	0.14	0.98	0.16	1.78	1.21	0.76

Notes:
1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Bombay Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the website of the Bombay Stock Exchange and listed entity.
2. The above results have been approved by the Board of Directors in their meetings held on 12th February, 2026 and the statutory auditors of company have conducted a "Limited Review" of the above financial results for the quarter and half-year ended 31st December, 2025, in accordance with Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations 2015.

For G D L LEASING AND FINANCE LIMITED
Sd/-
PREM KUMAR JAINManaging Director
DIN: 01151409

Place- New Delhi
Date- February 17, 2026

ADITYA BIRLA HOUSING FINANCE LIMITED

ADITYA BIRLA CAPITAL

Registered Office- Indian Rayon Compound, Veraval, Gujarat – 362266
Branch Office- G-Corp Tech Park, 8th floor, Kasar Wadavali, Ghodbunder Road, Thane, MH-400601

DEMAND NOTICE (under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)

Substituted Service Of Notice U/S.13 (2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.

Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from **Aditya Birla Housing Finance Limited (ABHFL),** their loan accounts have been classified as **Non-Performing Assets** in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued **demand notices** under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire **outstanding amount** together with further interest at thecontractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Sl. No	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice	Amount due as per Demand Notice /as on Date
1	**1. Banti Singh,** Plot No. 28, Khasra No. 288, Mauza Dehtora, Lohmandi Ward, Agra, Tirupati Residency Colony, Agra, Uttar Pradesh-282002. **2. Snehlata,** Plot No. 28, Khasra No. 288, Mauza Dehtora, Lohmandi Ward, Agra, Tirupati Residency Colony, Agra, Uttar Pradesh-282002. **3. Banti Singh,** H.No-27, Vikas Kunj Sharda Vihar, Colony Phase-Iii, Bodla, Agra, Uttar Pradesh-282007. **4. Snehlata,** H.No-27, Vikas Kunj Sharda Vihar, Colony Phase-Iii, Bodla, Agra, Uttar Pradesh-282007. **5. Banti Singh,** C/O: Shiv Agro Biotech, 27, Sarda Vihar Colony, Bodila Agra Uttar Pradesh, 282007. **Loan Account No. LNAGR0HL-08180011229 & LNAGR0HL-08180011228**	**08.02.2026**	**12-02-2026 Old notice dated 19.11.2024 withdrawn. This publication to be treated as Effective notice.**	**Rs. 15,88,813.59/-** (Rupees Fifteen Lac Eighty Eight Thousand Eight Hundred Thirteen and Fifty Nine Paise Only) by way of outstanding principal, arrears (including accrued late charges) and interest till **12.02.2026**
	DESCRIPTION OF IMMOVABLE PROPERTY)PROPERTIES MORTGAGED: All That Piece And Parcel Of Residential Plot No. 28, Admeasuring 66.88 Sq. Mtrs., I.E. 720 Sq. Ft., Land Min. Khasra No. 288, Mauza Dehtora, Lohmandi Ward Agra, Tirupati Residency Colony, Agra, Uttar Pradesh-282002, And **Bounded As:** East: Rasta 20ft. Wide & Exit, West: Plot No. 45, North: Plot No. 28 A, South: Plot No. 27.			
2	**1. Vinay Kumar,** Flat No. 909, 9th Floor, Block B, Ace Platinum, Plot No. Gh-12/1, Sector Zeta 1, Greater Noida, Uttar Pradesh-201308. **2. Meenakshi Laxmi Chand Sharma,** Flat No. 909, 9th Floor, Block B, Ace Platinum, Plot No. Gh-12/1, Sector Zeta 1, Greater Noida, Uttar Pradesh-201308. **3. Rajender Harish Chand,** Flat No. 909, 9th Floor, Block B, Ace Platinum, Plot No. Gh-12/1, Sector Zeta 1, Greater Noida, Uttar Pradesh-201308. **4. Vinay Kumar,** H.No. 51, Crossia Spesicosa Estate, Sector-Phi-3, Greater Noida Kasana, Gautam Buddha Nagar, Uttar Pradesh-201310. **5. Meenakshi Laxmi Chand Sharma,** H.No. 51, Crossia Spesicosa Estate, Sector-Phi-3, Greater Noida Kasana, Gautam Buddha Nagar, Uttar Pradesh-201310. **6. Rajender Harish Chand,** H.No.A-1059, Near F Ca Godam, Dabua Colony, Faridabad, Faridabad Nit, Haryana-121001. **7. Vinay Kumar,** Flat No. D-908, Ace Platinum Zeta-1, Greater Noida, Gautam Buddh Nagar, Uttar Pradesh-201308. **8. Meenakshi Laxmi Chand Sharma,** Flat No. D-908, Ace Platinum Zeta-1, Greater Noida, Gautam Buddh Nagar, Uttar Pradesh-201308. **9. Rajender Harish Chand,** Flat No. D-908, Ace Platinum Zeta-1, Greater Noida, Gautam Buddh Nagar, Uttar Pradesh-201308. **Loan Account No. LNDELHL_-06180046865 & LNDELHL_-06180037375**	**08.02.2026**	**12-02-2026 Old notice dated 15.01.2025 withdrawn. This publication to be treated as Effective notice.**	**Rs. 31,06,184.6/-** (Rupees Thirty One Lac Six Thousand One Hundred Eighty Four and Six Paise Only) by way of outstanding principal, arrears (including accrued late charges) and interest till **12.02.2026**
	DESCRIPTION OF IMMOVABLE PROPERTY)PROPERTIES MORTGAGED: All That Piece And Parcel Of Residential Flat/Dwelling Unit Bearing No. 909 On Ninth Floor, Tower-B, Having Total Super Area Approx. 1150 Sq. Ft. (106.84 Sq. Mtr.) And Covered Area 978.13 Sq. Ft. (90.87 Sq. Mtr.) Along With Right To Use One Covered Car Parking Space In The "Ace Platinum" Built On Plot No. Gh-12/1, Situated At Sector-Zeta-1, Greater Noida, District Gautam Budh Nagar, Uttar Pradesh-201308, And, **Bounded As:** North-East: Flat 910, South East: Stairs, North West: Open, South West: Open.			

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s)together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to enforce the security interest including but not limited to taking possaesion of and selling the secured asset entirely at your risk as to the cost and consequences.

Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease orotherwise, the aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard.

Please note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred by ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL, and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Date: 18.02.2026 — **Sd/- Authorised Officer,**
Place: UTTAR PRADESH — **(Aditya Birla Housing Finance Limited)**

Landmark Property Development Company Limited

Registered Office: 11th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi- 110001
CIN: L13100DL1976PLC188942 **Phone No.** 011- 43621200 **Fax No.** 011-41501333
Email: info@landmarkproperty.in **Website:** www.landmarkproperty.in

NOTICE

NOTICE is hereby given that the Extra-ordinary General Meeting (EGM) of the Company will be held on Thursday, March 12, 2026, at 11.30 A.M. IST through Video Conference ("VC")/ Other Audio Visual Means ("OAVM") facility in compliance with applicable provisions of the Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and circulars issued thereunder, to transact the Businesses as set out in the Notice convening the said Meeting.

In compliance with the above circulars and SEBI Regulations, electronic copies of the Notice of EGM have been sent to all the members whose email IDs are registered with the Company/ Depository Participant(s).

The Company is pleased to provide its Members the facility to cast their vote by electronic means on all resolutions set forth in the Notice. The details relating to e-voting, are as under:

1. The Businesses as set out in the Notice of EGM may be transacted through voting by electronic means.
2. The remote e-voting shall commence on March 9, 2026 at 9:00 a.m.
3. The remote e-voting shall end on March 11, 2026 at 5:00 p.m.
4. The cut-off date for determining the eligibility to vote by electronic means or at the EGM is March 5, 2026.
5. Any person, who acquires shares of the Company and becomes member of the Company after despatch of Notice of EGM and holding Shares as of the cut-off date, i.e., March 5, 2026 may obtain login ID and password by sending a request at evoting@nsdl.co.in.
6. Members may note that: a) the remote e-voting module shall be disabled by NSDL after the aforesaid date and time for voting and once the vote on a resolution has been casted by a member, he shall not be allowed to change it subsequently; b) the facility for e-voting shall be made available at the EGM; c) a member who has casted his vote by remote e-voting prior to the EGM may also attend the EGM but shall not be entitled to cast his vote again; d) a person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail both the facilities of voting, i.e., either through remote e-voting or e-voting at the EGM.
7. The Notice of EGM is available on the Company's website and also on the NSDL's website https://www.evoting.nsdl.com.
8. In case of queries, members may refer to the frequently asked questions(FAQs) for members and e-voting user manual for the members at the downloads section of https://www.evoting.nsdl.com or call on.: 022 - 4886 7000 or send a request at: evoting@nsdl.co.in.

Closure of Register of Members

Notice is also hereby given that pursuant to Section 91 of the Companies Act, 2013 and Regulation 42 of the SEBI (LODR) Regulations, 2015, the Register of Members and Share Transfer Books of the Company shall remain closed from March 6, 2026 to March 13, 2026 (both days inclusive) at the time of Extra-ordinary General Meeting to be held as per schedule mentioned hereinabove.

By Order of the Board
Sd/-
Ankit Bhatia
Company Secretary

New Delhi
February 17, 2026

PHOTON SURYODAYA PRIVATE LIMITED
CIN : U40101DL2015PTC287148
Regd. Office: Statesman House, 8th Floor Barakhamba Road, New Delhi-110001,
E-mail : solarsec9@gmail.com
Tel No. 011-23721580

"FORM NO. INC-26"
[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]
Before The Central Government
Regional Director (Northern Region I)
Office: B-2 Wing, 2nd floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003
IN THE MATTER OF THE COMPANIES ACT, 2013, SECTION 13(4) OF COMPANIES ACT, 2013 AND RULE 30(5) (A) OF THE COMPANIES (INCORPORATION) RULES, 2014
AND
IN THE MATTER OF
PHOTON SURYODAYA PRIVATE LIMITED
CIN : U40101DL2015PTC287148
(A Company registered under the Companies Act, 2013 and having its registered office at Statesman House, 8th Floor Barakhamba Road, New Delhi, 110001)

.........APPLICANT

Notice is hereby given to the General Public that the company proposes to make application to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra-ordinary general meeting held on 19th December, 2025 to enable the company to change its Registered office from the "National Capital Territory of Delhi" to "Union Territory of Chandigarh".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver or cause to be deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Northern Region I, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003, within Fourteen days from the date of publication of this notice with a copy of the applicant company at its registered office at Statesman House, 8th Floor Barakhamba Road, New Delhi-110001.

For and on behalf of the Applicant
Photon Suryodaya Private Limited
Sd/-
Jagtar Singh Matharu
Director
DIN : 00011610

Date : 18.02.2026
Place : New Delhi

PHOTON OJAS PRIVATE LIMITED
CIN : U40104DL2015PTC287149
Regd. Office: Statesman House, 8th Floor Barakhamba Road, New Delhi-110001
E-mail : solarsec9@gmail.com
Tel No. 011-23721580

"FORM NO. INC-26"
[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]
Before The Central Government
Regional Director (Northern Region I)
Office: B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003
IN THE MATTER OF THE COMPANIES ACT, 2013, SECTION 13(4) OF COMPANIES ACT, 2013 AND RULE 30(5) (A) OF THE COMPANIES (INCORPORATION) RULES, 2014
AND
IN THE MATTER OF
PHOTON OJAS PRIVATE LIMITED
CIN : U40104DL2015PTC287149
(A Company registered under the Companies Act, 2013 and having its registered office at Statesman House, 8th Floor Barakhamba Road, New Delhi-110001)

.........APPLICANT

Notice is hereby given to the General Public that the company proposes to make application to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra-ordinary general meeting held on 19th December, 2025 to enable the company to change its Registered office from the "National Capital Territory of Delhi" to the "Union Territory of Chandigarh."

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver or cause to be deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Northern Region I, B-2 Wing, 2nd floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003, within Fourteen days from the date of publication of this notice with a copy of the applicant company at its registered office at Statesman House, 8th Floor Barakhamba Road, New Delhi-110001.

For and on behalf of the Applicant
Photon Ojas Private Limited
Sd/-
Jagtar Singh Matharu
Director
DIN : 00011610

Date : 18.02.2026
Place : New Delhi

Form No. INC-26
{Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014}
Before the Central Government, Regional Director, Northern Region I, Ministry of Corporate Affairs, New Delhi
In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014
AND
In the matter of
RTNS TECHNOLOGY PRIVATE LIMITED
(CIN : U74999DL2018PTC336027)
having its Registered Office at **WZ-185, PLOT NO. 402, F/F, CHAND NAGAR NEAR LAL BUILDING SCHOOL, NEW DELHI 110018**
.........Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the company proposes to make an application to the Central Government under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra Ordinary General Meeting held on **14th February, 2026** to enable the company to change its Registered Office from "**National Capital Territory of Delhi**" to the **"State of Uttar Pradesh".**

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the **MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his /her objections supported by an affidavit stating the nature of his / her interest and grounds of opposition to the **Regional Director, Northern Region I, Ministry of Corporate Affairs, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-

WZ-185, PLOT NO. 402, F/F, CHAND NAGAR NEAR LAL BUILDING SCHOOL, NEW DELHI 110018

For & on behalf of
RTNS TECHNOLOGY PRIVATE LIMITED
Sd/-
SANTOSH GOYAL (DIRECTOR)
DIN: 08179405
Date : 17.02.2026 | Place : Delhi

PEGASUS ASSETS RECONSTRUCTION PRIVATE LIMITED

55-56, 5th Floor, Free Press House, Nariman Point, Mumbai-400 021, Tel: 91-2261884700

DEMAND NOTICE

The ICICI Bank has vide a Deed of Assignment dated 29-07-2025 assigned in favour of Pegasus Assets Reconstruction Private Limited, inter alia, the debt due and payable by you/all along with all its right, title, interests, benefits, under/in respect of your captioned loan account/s/agreement along with the underlying securities and security interest created in respect of immovable properties for repayment of the debt.

The undersigned is the Authorized Officer of the Pegasus Assets Reconstruction Private Limited ("PARPL") under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. In exercise of powers conferred under the Section 13 (12) of the Act read with rule 3 of the security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued a Demand Notice under section 13 (2) of The Act, calling upon the following borrower(s), to repay the amounts mentioned in the respective Demand Notice issued to them that are also given below. In connection with above, Notice is hereby given once again, to the Borrowers to pay PARPL, within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice, from the date(s) mentioned below bill the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to PARPL by the said borrower(s) respectively.

Name of the Borrower/Co-Borrower	Demand Notice date and amount
1. Rajendra Pratap Singh (Borrower) 2. Swaita (Co-Borrower)	**21-01-2026 and ₹ 4,90,78,249.42/-** (Rupees Four Crore Ninety Lakh Seventy-Eight Thousand Two Hundred Forty-Nine and Forty-Two Paise Only) as on **20-01-2026** with further interest as applicable from **21-01-2-26** till the date of realization.

Description of Secured Asset (Immovable Property) – Property owned and mortgaged by Rajendra Pratap Singh.
RESIDENTIAL PROPERTY BEING FRONT/NORTHERN SIDE, THIRD FLOOR WITH ENTIRE TERRACE, CONSTRUCTED ON FREEHOLD PLOT ADMEASURING 398.275 SQUARE YARDS, BEARING PROPERTY NO. A-20, NARAINA VIHAR, NEW DELHI – 110075.

Please note that as per section 13 (13) of the Act, immediately on receipt of this notice, you are prohibited from transferring by way of sale, lease or otherwise the secured assets without the prior written consent of PARPL. Please also note that any breach of this provision of Section 13 (13) will attract penal provisions as laid down under section 29 of the Act and any other legal provisions in accordance with any other law

As per section 13(8) of the Act, if the dues of PARPL together with all costs, charges and expenses incurred by PARPL are tendered to PARPL at any time before the date fixed for sale or transfer, the secured assets shall not be sold and transferred by PARPL, and no further steps shall be taken by PARPL for transfer or sale of that secured asset.

If the said Barrower's shall fail to make payment to PARPL as aforesaid, PARPL shall proceed against the above secured assets under the section 13 (4) of the Act and applicable rules, entirely at the risks of the said Borrowers) as to costs and consequences. The Borrowers are prohibited under the Act from transferring the aforesaid assets whether by way of sale, lease of otherwise without the prior written consent of PARPL.

Date: 17.02.2026
Place: Delhi

Sd/- Authorized Officer
Pegasus Assets Reconstruction Pvt. Ltd.
Acting in its capacity as Trustee of PEGASUS 2024-TRUST-2

FORM NO. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI
[Pursuant to section 374(b) of the companies Act, 2013 and rule 4(1) of the companies (Authorized to Register) Rules, 2014]

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application has been made to the Registrar at **Delhi** that **M/s EDEN WELLNESS AND HOSPITALITY,** a Partnership Firm may be registered under Part I of Chapter XXI of the Companies Act 2013, as a company limited by shares.
2. The principal objects of the company are as follows:
   To carry on the business of washing, laundering and dry-cleaning of textile, garments and fur products, and to establish, operate and manage bars, restaurants including restaurants with bars, and to carry on the business of hotels, motels, inns, resorts and other hospitality establishments providing short-term lodging and accommodation facilities, including accommodation in houseboats, along with all incidental and allied services connected therewith.
3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the office at D-29, 3RD FLOOR, DEFENCE COLONY, NEW DELHI - 110024.
4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to **The Registrar of Companies - Delhi, NCT of Delhi & Haryana, 4th Floor, IFCI Tower, 61 Nehru Place, New Delhi - 110019,** within twenty one days from the date of publication of this notice, with a copy to the company at its registered office.

Dated this 17th day of February 2026

Name(s) of Applicant:
Sd/-
1. Mr. SANJIV VOHRA (Partner)
Sd/-
2. Ms. GEETA NAYYAR VOHRA (Partner)

FORM NO INC-26
[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]
Advertisement to be published in Newspaper for change in Registered Office of the Company from one state to another
Before the REGIONAL DIRECTOR
Northern Region Bench, Delhi
In the matter of sub section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub- rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014
AND
In the matter of **M/s. UPICO MEDICARE PRIVATE LIMITED (CIN:** U33301DL2018PTC334244) having its registered office at H. No. 155A, G.F, Nehru Kutia, Malkaganj Main Road Delhi, North Delhi, Delhi-110007, India.

Notice is hereby given to General Public that the Company proposes to make the application to the Central Government, under section 13 of the Companies Act, 2013, seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the extra-ordinary General meeting held on 29th July, 2025 to enable the company to change its registered office from "NCT of Delhi" to "State of Gujarat".

Any person whose interest is likely to be affected by the proposed change may deliver either on MCA portal (www.mca.gov.in) by filling investor complaint form or cause to be delivered or send by registered post of his/her objections, supported by an affidavit, stating the nature of his/her interest and ground of opposition to the Registrar of Companies at the address ROC B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi – 110003, Delhi, with in fourteen days from the date of publication of this notice with a copy to the applicant Company at its Registered office at the address mentioned above:

For and on behalf of the Applicant
UPICO MEDICARE PRIVATE LIMITED
Sd/-
ASHA GARG
DIRECTOR (DIN: 081392238)

Date : 17.02.2026
Place : New Delhi

INDIA SHELTER FINANCE CORPORATION LTD.

IndiaShelter Home Loans

Regd: Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules").

Notice is hereby given to the public in general and in particular to the Borrower(s), Co Borrower(s) and Guarantor(s) or their legal heir(s) or representative(s) that the below described immovable property(s) mortgaged/charged to India Shelter Finance Corporation Limited (hereinafter referred to the Secured Creditor), the possession of which has been taken by the Authorized Officer of the Secured Creditor having its Registered Office at India Shelter Finance Corp Ltd, 6th Floor, Plot No 15, Institutional Area, Sector 44 Gurugram-122003, Branch Office at 1St Floor, 10-D, Panjawani Complex, Opposite Multipurpose School, Gumanpura, Kota-324007, Rajasthan will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers, co borrowers and guarantors. The sale will be done by the Authorized Officer at the place mentioned below.

Loan Account Number/AP Number And Name of Borrower(s) / Co-Borrower(s) /Guarantor(s)	Demand Notice u/s 13(2) Date & Amount	Date and Type of Possession	Reserve Price	Date and Time of Inspection of the property
HLF700000226/AP-0496697 MR./ MRS. GUDDI BAI W/O JAGDISH CHAND, MR./ MRS. JAGDISH S/O BHAVANIRA, MR./ MRS. PAVAN PATIDAR S/O JAGDISH CHAND PATIDAR ,MR./ MRS. BALRAM PATIDAR S/O JAGDISH CHAND Reside-Choudriyan Mohalla, Samrai Tehsil Jhalrapatan Jhalawar 326501 Rajasthan	21-07-2022 & Rs. 299469.49/-(Rupees Two Lakh Ninety Nine Thousand Four Hundred Sixty Nine Paise Fourty Nine Only) Due As On 20.07.2022 **Bid Increase Amount 10000/-**	**Physical Possession 28-Apr-23** **TOTAL OUTSTANDING as on** Rs. 299469.49/- (Rupees Two Lakh Ninety Nine Thousand Four Hundred Sixty Nine Paise Fourty Nine Only) DUE AS OF 20.07.2022 with further interest & charges until payment of Full.	**Rs. 195000 (One lakh ninety-five thousand only)** Earnest Money Deposit (EMD) **19500/- (Nineteen thousand five hundred only)**	**06-03-2026 (Inspection Time 10:00 AM to 05:00 PM)** **EMD Deposition Last Date 07-03-2026** **Date & Time of Auction 09-03-2026 (Auction Time 10:00 AM to 5:00 PM)**

Description Of The Immovable Property/ Secured Asset : All That Part And Parcel Of The Property Bearing House/Plot/Patta No. JWR13601, Situated At Gram Samrai Gram Panchyat Samrai Panchayat Samiti Jhalrapatan Teh. Jhalrapatan Distt. Jhalawar Admeasuring Area 37X32.75 = 1211.75Sq. Ft. in favour of Mr. Jagdish S/o Mr. Bhavaniram Kulmi BOUNDARY:- East - Self Open Land, West - Common Road, North - Bada Of Dhuli Lal (Open Land), South - House Of Rameshwar

Place Of Emd Deposition / Place Of Auction: 1St Floor, 10-D, Panjawani Complex, Opposite Multipurpose School, Gumanpura, Kota-324007, Rajasthan

Mode Of Payment :- All payment shall be made by demand draft/RTGS/NEFT in favour of India Shelter Finance Corporation Limited.

For further details and queries, please contact Authorized Officer, Mr. Himmat Singh Rathore 8290680920 & Mr. GAURAV SHARMA, Mobile No.9251735408 at branch office at India Shelter Finance Corporation Limited, 1St Floor, 10-D, Panjawani Complex, Opposite Multipurpose School, Gumanpura, Kota-324007, Rajasthan or refer the website www.indiashelter.in of the Secured Creditor. **DATE: 18.02.2026 PLACE: RAJASTHAN** **FOR INDIA SHELTER FINANCE CORPORATION LTD**

U GRO Capital Limited

4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE OF 15 DAYS FOR SALE OF IMMOVABLE ASSET(S)["SECURED ASSET(S)"] UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 AND 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below describedSecured Asset(s) mortgaged / charged to U GRO Capital Limited("Secured Creditor"), the possession of which has been taken by the authorised officer of Secured Creditor, will be sold on **"Asis what is" and "As is where is" and "Whatever there is"** on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization of amount, due to Secured Creditor from the Borrower(s) and Guarantor(s) mentioned herein below. The Reserve Price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Sl. No.	Details of Borrower(s)/ Guarantor(s)	Description Of Secured Asset(S):	Details of Auction	
1	**1. ROSHAN FUN FOODS 2. UPENDRA KUMAR RAI 3. ROSHAN KUMAR LAN - HCFDELSEC00001015675 HCFDELSEC00001001077**	**Property 1:-** Property bearing No. 48 & 49 (now plot known as 48-A & 49-A), area admeasuring 125 Sq. Yds., carved out of Khasra No. 54/11/1 & 55/15/1 area of Village-Hastsal, abadi of Vidya Vihar, Pocket-D, Uttam Nagar, New Delhi	Reserve Price	Rs.1,35,92,340
			EMD	Rs.13,59,234
			Last Date of EMD Deposit	02.03.2026
			Date of Auction	06.03.2026
2.	**1. SD EMPIRE EDTECH PRIVATE LIMITED 2. ANIL KUMAR 3. ARUNA YADAV 4. SHANTI DEVI CAMPUS LEARNING HUB PRIVATE LIMITED 5. SHAIFALI SINGH LAN - HCFDELSEC00001032209 HCFDELSEC00001013050, UGDELSS0000011086, UGDELSS0000044317**	**Property 1:-** All that Part and Parcel Of The Immovable Property being Property 1- Flat No. S-1, On Second Floor Without Roof Rights, HIG Front Side, Area 850 Sq. Ft & Flat No F-1, On First Floor Without Roof Rights Front Side, Measuring 850 Sq. Ft. on Plot No. 16 Situated At Sector -5, Tha, Residential Colony, Rajendra Nagar, Ghaziabad, U.P. & Commercial Basement Floor Covered Area 600 Sq. Ft. I.E. 55.74 Sq. Mtrs& Ground Floor Without Roof Rights, Covered Area 140.46 Sq Mtrs On Plot No 16, Situated At Sector -5 , Tha, Rajendra Nagar, Ghaziabad. **Bounded As** East- Plot No. 15 West- Plot No. 17 North- Road 40 Ft. Wide South- Gali/Sewar Line.	Reserve Price	Rs.3,50,85,968
			EMD	Rs.35,08,597
			Last Date of EMD Deposit	02- 03-2026
			Date of Auction	06-03-2026
	Details of Demand Notice:- Date of Notice: 08-01-2025 Outstanding Amount: Rs. 5,39,19.930/- as on 05-11-2024	**Property 2:-** All that part and parcel of the immovable property Being House No. 1, Admeasuring 187.64 sq, mtr, Out of Khasra No. 01m Situated at Om Nagar, Village Arthala, Pargana Loni, Tehsil & Dist. Ghaziabad. **Bounded as** East- Road 25 ft. wide West- Plot another owner North- Plot No. 02 South – Property other owner	Reserve Price	Rs.1,64,03,047
			EMD	Rs.1,64,03,05
			Last Date of EMD Deposit	02- 03-2026
			Date of Auction	06-03-2026

Kindly note the Incremental Value of Rs. 1,00,000/-, For detailed terms and conditions of the sale, please refer to the link provided in **U GRO Capital Limited/Secured Creditor's** website. i.e. **www.ugrocapital.com** or contact the undersigned at **authorised.officer@ugrocapital.com**

Place: NEW DELHI
Date: 18.02.2026

Sd/-(Authorised Officer)
For UGRO Capital Limited

U GRO Capital Limited

4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE OF 30 DAYS FOR SALE OF IMMOVABLE ASSET(S)["SECURED ASSET(S)"] UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 AND 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below describedSecured Asset(s) mortgaged / charged to U GRO Capital Limited("Secured Creditor"), the possession of which has been taken by the authorised officer of Secured Creditor, will be sold on **"Asis what is" and "As is where is" and "Whatever there is"** on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization of amount, due to Secured Creditor from the Borrower(s) and Guarantor(s) mentioned herein below. The Reserve Price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Sl. No.	Details of Borrower(s)/ Guarantor(s)	Description Of Secured Asset(S):	Details of Auction	
1	**1.HIMANSHU ENTERPRISES 2.ANITA RANI 3.ADITYA MAHESHWARI LAN – UGDELSS0000029667**	All that part and parcel of the immovable property bearing Bearing no.197, 198, First floor without roof/terrace rights, area measuring 48.00 sq. mtrs., in Pkt. 2, situated at sector-22 in the layout plan of Rohini Residential Scheme, Rohini, Delhi	Reserve Price	Rs.1,20,06,000
			EMD	Rs.12,00,600
			Last Date of EMD Deposit	17- 03-2026
			Date of Auction	18- 03-2026
2	**1.MAAZ TRADERS 2.JAHID MALIK 3SEHJAANBEGAM 4.NAZIM NAZIM LAN – UGDELSS0000029667**	Portion Admeasuring 250 Sq. Yds. I.E. 209.20 Sq. Mtrs., Part Of Plot No. 96, Part Of Khasra No. 391 & 392, Residential Colony Indrapuri, Block-C, Village Dharoti Khurd, Pargana & Tehsil Loni, Distt. Ghaziabad, U.P.; (Hereinafter Referred To As The Said Property) **Boundaries:** East: Service Lane 12 Ft. Wide West: Road 60 Ft. Wide North: Plot No. 97 South: Remaining Portion Of The Said Plot	Reserve Price	Rs.1,45,00,000
			EMD	Rs.14,50,000
			Last Date of EMD Deposit	17- 03-2026
			Date of Auction	18- 03-2026
3	**1.M/S JANTA ELECTRICALS 2.MAMTA 3. NEW JANTA ELECTRICALS 4. VIVEK KUMAR SHISHODIA LAN – HCFDELSEC00001028065**	Residential Plot Area Measuring 165 Sq. Yds., I.E. 137.95 Sq. Mtrs., Out Of Khasra No. 357, Situated In The Area Of Village Rasulpur Dasna, Pargana & Tehsil Dadri, District Gautam Parth Nagar, U.P. **Boundaries:** East: Rasta 15 Ft Wide. West: Plot Mamta. North: Plot Satish South: Rasta 15 Ft Wide	Reserve Price	Rs.55,70,000
			EMD	Rs.5,57,000
			Last Date of EMD Deposit	17- 03-2026
			Date of Auction	18- 03-2026
4	**1.RB CAR ACCESSORIES AND WASHING CENTRE 2. VIPIN BHATI 3.SARITA NAGAR 4.RAJENDRA SINGH LAN – HCFDELSEC00001047511 &UGDELTH0000001176**	Plot of land area measuring 88 Sq, Yds, out of Khasra No. 247, situated in the area of Village Chithera, Pargana & Tehsil Dadri, Gautam Budh Nagar, U.P. **Boundaries:** EAST: Rasta 18 Wide, WEST: House of Rampal, NORTH: House of Raj Singh, SOUTH: Shop.	Reserve Price	Rs.62,95,800
			EMD	Rs.6,29,580
			Last Date of EMD Deposit	17- 03-2026
			Date of Auction	18- 03-2026
5	**1.VIAAN INDUSTRIES 2.NIDHI JAIN 3.NEERAV JAIN LAN –UGDELTH0000009351, UGDELTH0000010962**	All that piece and parcel of immovable property being freehold House having area measuring 497 Sq Yds, 415.54 Sq Mtrs, bearing Khasra No 1618, Situated in Krishna Vihar, Colony, Phase 3, Vill Bhatta, Hazipur, Pargana & Tehsil Loni, Distt Ghaziabad.	Reserve Price	Rs.1,14,07,300
			EMD	Rs.11,40,730
			Last Date of EMD Deposit	17- 03-2026
			Date of Auction	18- 03-2026

Kindly note the Incremental Value of Rs. 1,00,000/-, For detailed terms and conditions of the sale, please refer to the link provided in **U GRO Capital Limited/Secured Creditor's** website. i.e. **www.ugrocapital.com** or contact the undersigned at **authorised.officer@ugrocapital.com**

Place: NEW DELHI
Date: 18.02.2026

Sd/-(Authorised Officer)
For UGRO Capital Limited

Form No. INC-25A
Advertisement to be published in the newspaper for conversion of public company into a private company.
Before the Regional Director,
Ministry of Corporate Affairs Northern Region
In the matter of the Companies Act, 2013, section 14 of Companies Act, 2013 and Rule 41 of the Companies (Incorporation) Rules, 2014.
AND
In the matter of **Vibhu International Limited**, CIN: U74899DL1995PLC067370 having its registered office at B-27 Amber Tower Azadpur Commercial Complex Naniwala Bagh Delhi, North West, Delhi, India, 110033. **.........Applicant**

Notice is hereby given to the general public that the company intending to make an application to the Central Government under section 14 of the Companies Act, 2013 read with aforesaid rules and is desirous of converting into a private limited company in terms of the special resolution passed at the Extra Ordinary General Meeting held on 12.02.2026 to enable the company to give effect for such conversion.

Any person whose interest is likely to be affected by the proposed change/status of the company may deliver or cause to be delivered or send by registered post of his objections supported by an affidavit stating the nature of his interest and grounds of opposition to the Regional Director, Northern Region, B-2 Wing, 2nd floor, Pt. Deendayal Antyodaya Bhawan (formerly Paryavaran Bhawan), CGO Complex, Lodhi Road New Delhi-110003, within fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

For and on behalf of the Applicant
Sd/-
Sunil Kansal
Director
DIN: 00064194

Date- 18.02.2026
Place- New Delhi

Address of registered office: B-27 Amber Tower Azadpur Commercial Complex Naniwala, Bagh Delhi, North West, Delhi, India, 110033.

FORM NO. 14
[See Regulation 33(2)]
By Regd. A/D, Dasti failing which by Publication.

OFFICE OF THE RECOVERY OFFICER-I/II
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)
1st Floor SCO 33-34-35 Sector-17 A, Chandigarh (Additional space allotted on 3rd & 4th Floor also)

DEMAND NOTICE

NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

RC/403/2025 **02-12-2025**

KARUR VYSYA BANK
Versus
SH. VIPIN SHARMA

To,
(CD 1) SH. VIPIN SHARMA
S/O SH. KHEM CHAND SHARMA R/O MINAR GATE, G.T. ROAD, DISTRICT PANCHKULA, HARYANA- **Also At:** B-9, NEHRU GROUND,
(CD 2) SH. RAKESH SHARMA
S/O SH. KHEM CHAND SHARMA, R/O HOUSE NO. 1166, SECTOR-17, DISTRICT FARIDABAD, HARYANA-

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2) in **OA/2359/2018** an amount of **Rs 1072579.40 (Rupees Ten Lakhs Seventy Two Thousands Five Hundred Seventy Nine And Paise Forty Only)** along with pendentellite and future interest @ 13.50% **Compound Interest Monthly w.e.f. 03/10/2018** till realization and costs of **Rs 13005 (Rupees Thirteen Thousands Five Only)** has become due against you (Jointly and severally/ Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.
3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.
4. You are hereby ordered to appear before the undersigned on **26/02/2026** at 10:30 a.m. for further proceedings.
5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate/execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: **02/12/2025**

SEAL

Sd/-
NITIN GROVER
Recovery Officer
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)

INDIA SHELTER FINANCE CORPORATION LTD.

IndiaShelter Home Loans

Regd: Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules").

Notice is hereby given to the public in general and in particular to the Borrower(s), Co Borrower(s) and Guarantor(s) or their legal heir(s) or representative(s) that the below described immovable property(s) mortgaged/charged to India Shelter Finance Corporation Limited (hereinafter referred to the Secured Creditor), the possession of which has been taken by the Authorized Officer of the Secured Creditor having its Registered Office at-6th Floor, Plot No 15, Institutional Area, Sector 44 Gurugram Haryana -122002, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers, co borrowers and guarantors. The sale will be made by the Authorized Officer at the place mentioned below.

Loan Account Number/AP Number And Name of Borrower(s) / Co-Borrower(s) /Guarantor(s)	Demand Notice u/s 13(2) Date & Amount	Date and Type of Possession	Reserve Price	Date and Time of Inspection of the property
HLRNCHLONS000005105585/LA RNVLLONS000005113845//AP-10246540/AP-10247408 Mr./ Mrs. Manju Devi W/o Mr. Mahendra Kumar Varma	10-OCTOBER-2025 And Rs. 15,37,246/- (Rupees Fifteen Lakh Thirty-Seven Thousand Two Hundred Forty-Six) **Bid Increase Amount 10000/-**	**Symbolic Possession 06-01-2026** **TOTAL OUTSTANDING as on** 10-OCTOBER-2025 And Rs. 15,37,246/- (Rupees Fifteen Lakh Thirty-Seven Thousand Two Hundred Forty-Six) AND Further Interest & Charge Effective From 11-OCTOBER-2025	**RS. 22,00,000/- (RUPEES TWENTY-TWO LAKH ONLY)** Earnest Money Deposit (EMD) **2,20,000/- (RUPEES TWO LAKH TWENTY THOUSAND ONLY)**	**25-03-2026 (Inspection Time 10:00 AM to 05:00 PM)** **EMD Deposition Last Date 26-03-2026** **Date & Time of Auction 27-03-2026 (Auction Time 10:00 AM to 5:00 PM)**

Description Of The Immovable Property/ Secured Asset : All Piece And Parcel Of Patta No. 28gram & Gram Panchayat - Lapuwa, Tehsil - Shrimadhopur, Tehsil - Shrimadhopur Sikar Rajasthan Admeasuring Area About- 362.66 Sq. Yrds, Boundary: - East: Dhukalram Jat Ka Makan West: Aam Rasta , North: Jaiprakash Balai Ka Makan , South: Ramawatar, Ramgopal, Chhitar Nai Ka Makan

Place Of Emd Deposition / Place Of Auction: Ganpati Complex, Ground Floor, Near Dhayal Hospital, Main City Road Ringus, Dist - sikar Rajasthan, Pin-332404

Mode Of Payment :- All payment shall be made by demand draft/RTGS/NEFT in favour of India Shelter Finance Corporation Limited.

For details and queries, please refer the enclosed Auction Sale Notice or refer our website https://www.indiashelter.in or contact Authorized Officer, Mr. Vinay Rana, M.7988605030 & HIMMAT SINGH RATHORE, M. 8290680920

DATE: 18.02.2026 PLACE: RAJASTHAN **FOR INDIA SHELTER FINANCE CORPORATION LTD**

"IMPORTANT"
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"FORM NO. INC-26"
[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]
BEFORE THE REGIONAL DIRECTOR NORTHERN REGION I, NEW DELHI
In the matter of the Companies Act, 2013, Section 13(4) of the Companies Act, 2013 and Rule 30(5)(a) of the Companies (Incorporation) Rules, 2014
AND
In the matter of
KUMAON INVESTMENTS PRIVATE LIMITED
having its registered office at 66 RPS DDA Flats, Sheikh Sarai Phase-I, New Malviya Nagar, Delhi-110017
......Petitioner

Notice is hereby given to the General Public that the Company proposes to make an application to the **Regional Director (Northern Region I)** under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the Special Resolution passed at the Extra Ordinary General Meeting held on 31st Day of January, 2026 to enable the Company to change its Registered Office from **"National Capital Territory of Delhi"** to **"State of Uttar Pradesh".**

Any person whose interest is likely to be affected by the proposed change of the registered office of the Company may deliver or cause to be delivered or send by registered post of his/ her objections supported by an affidavit stating the nature of his/ her interest and grounds of opposition to the Regional Director (Northern Region I) B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi–110003 within fourteen days from the date of publication of this notice with a copy of the applicant company at its registered office at the address mentioned below:
66 RPS DDA Flats, Sheikh Sarai Phase-I, New Malviya Nagar, Delhi-110 017

For and on Behalf of the Applicant
For Kumaon Investments Private Limited
Sd/-
Mahendra Pratap Singh
(Director)
DIN : 00717208
Address : B-250, B Block Park, Sector 50, Gautam Buddha Nagar, Noida, Uttar Pradesh–201301

Date : 16.02.2026
Place : Delhi

INDIA SHELTER FINANCE CORPORATION LTD.

IndiaShelter Home Loans

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

REGD: OFFICE:- Plot-15,6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002

Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd, Under The Securitisation And Reconstruction Of Financial Assests And Enforcement (security) Interest Act,2002 And In Exercise Of Power Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (enforcement) Rules,2002,issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Propertyies And Any Dealing With The Property/ies Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

NAME OF THE BORROWER/GUARANTOR (OWNER OF THE PROPERTY) & LOAN ACCOUNT NUMBER	DESCRIPTION OF THE CHARGED /MORTGAGED PROPERTY(ALL THE PART & PARCEL OF THE PROPERTY CONSISTING OF)	DT. OF DEMAND NOTICE, AMOUNT DUE AS ON DATE OF DEMAND NOTICE	DATE OF POSSESSION
MR./ MRS. Rukama Bai W/o Bhurmal Meena MR./ MRS. Bhurmal S/o Bhanwar Lal & MR./ MRS. Dilkush Meena S/o Bhurmal Meena **Reside At:** Patel ,Mohalla ,Mandola Gram - Mandola , Gram Panchayat - Jhanjhani Teh - Chhipabarod, District - Baran , Rajasthan 325221 (LOAN ACCOUNT NO - HL12CHLONS000005103222/AP-10240521) **Branch Office : Chhabra-1**	All Piece And Parcel Of Property Patta No. 40 of Plot Situated at Khasra No. 236 Village- Mandola Tehsil Chhipabarod Distt. Baran. Admeasuring Area 20X60= 1200 Sqft. BOUNDARY:- On the East by - Heeralal On the West by - Bhograj On the North by - Road On the South by - Road	**Demand Notice 14-july-2025 Rs. 617734/-** (Rupees Six Lakh Seventeen Thousand Seven Hundred Thirty Four Only) Due As On 10th July 2025 Together With Interest From 11th July 2025 And Other Charges And Cost Till The Date Of The Payment.	14-FEB-2026
MR./ MRS. Kailash Bai W/O Om Prakash, MR./ MRS. Om Prakash S/O RATN LAL& MR./ MRS. Shivaraj S/O Om Prakash Reside At: Ward No.3, 118, Majara Tapriya Ajnawar, Ajnawar Dist- Baran, Rajasthan 325221 (LOAN ACCOUNT NO- HL12CHLONS000005080216/AP-10183667) Branch Office : Chhabra-1	All Piece And Parcel Of Property Patta No.26 On Dated 06/3/23,,Gram And Panchayat Aznawar, Panchayat Samiti Chhipabarod,District Baran Rajasthan 325221,325221Rajasthan BOUNDARY:- East-Road,West-H/O Girraj Bheel,North-H/O Rajendra,South-H/O Chitarla	Demand Notice 12-Aug-2025 Rs. 291463/- (Rupees Two Lakh Ninety One Thousand Four Hundred Sixty Three Only) DUE AS ON 10th AUG. 2025 TOGETHER WITH INTEREST FROM 11th AUG. 2025 AND OTHER CHARGES AND COST TILL THE DATE OF THE PAYMENT.	14-FEB-2026
MR./ MRS. Yashoda Bai W/o MAHAVEER GURJAR & MR./ MRS. Mahaveer Gurjar S/o GOBARI LAL Reside At: Brahmpuri Mohalla, Gram Panchayt Kunjed, Panchayt Samiti Atru, Dist.Baran-325207 Rajasthan (Loan Account No. LA11VLLONS000005102248 & HL11RNLONS000005056228/AP-10244232 & AP-10132723) Branch Office : Baran-1	All Piece and Parcel of Property Plot Situated at Khasra No. 13 17 Village-Kunjed Tehsil Atru Distt. Baran. Admeasuring Area 40X40= 1600 Sqft BOUNDARY: - East-Amarchand And Laxmi Chand Sen House, West-Road And Mahaveer Patwari House, North-Prashant Ji House, South-Road	Demand Notice 14-july-2025 Rs. 756867/- (Rupees Seven Lakh Fifty Six Thousand Eight Hundred Sixty Seven Only) Due As On 10 July 2025 Together With Interest From 11 July 2025 And Other Charges And Cost Till The Date Of The Payment.	15-FEB-2026

PLACE: Kota(Rajasthan) **DATE: 18/02/2026** **(AUTHORIZED OFFICER) FOR INDIA SHELTER FINANCE CORPORATION LTD**

For any query please Contact MR. MR. Vinay Rana (79886 05030)

OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED

Corporate Office: Kohinoor Square, 47th Floor, N.C. Kelkar Marg, R.G. Gadkari Chowk, Dadar (West), Mumbai, Maharashtra 400028.

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Omkara Assets Reconstruction Private Limited. under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). That the Assignor (Capri Global Capital Limited) vide Assignment Agreement dated 30th September 2024 entered between Assignor and OARPL has assigned all their rights, title, interests with respect to the said financial assistance, secured assets, guarantees and any other underlying security interest and all their other rights, title and interests with respect to the said Non Performing Assets (herein after referred to as financial assets), in favour of Omkara Assets Reconstruction Private Limited acting in its capacity as Trustee of the Omkara PS16/2024-25 Trust. In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to Omkara Assets Reconstruction Private Limited, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to Omkara Assets Reconstruction Private Limited by the said Borrower(s) respectively in respect of the above mentioned assignment agreement..

S.N.	Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (Immovable property)
1.	**(**Loan Account No. **LNMEDEL000015070** (Old) **80900005581145 (New) Netaji Subhash Place Branch) M/s. Bath Collection** (Borrower) **Late Mr. Brijesh Kumar (through his Legal Heirs) , Mrs. Tara R , Late Mrs. Prem Pal (through his Legal Heirs)**(Co-Borrower)	**23-01-2026 Rs. 591062/- As on date 31.07.2025**	All that Piece and Parcel of the Property bearing Plot No. 79-A, Now Known As A - 107, Khasra No. 395 Min, Village Dharauti Khurd, Pargana Loni, Mandola, Ghaziabad, Uttar Pradesh – 201102. Area Admeasuring 100 sq yds. Bounded As: - East- Gali 10 ft Wide ; West - Plot No. 108 ; North - Rasta ; & South - Plot No. 107-B
2.	**(**Loan Account No. **LNMEFRD000023060** (Old) **80900005621633 (New) LNCGCFBDTL0000006727** (Old) **80900005432747 (New) Faridabad Branch) M/s. Pooja Foundry** (Borrower) **Mr. Raju Yadav ,Mr. Ram Kesh,Mrs. Sudha R** (Co-Borrower)	**27-01-2026 Rs. 967891/- As on date 31.07.2025**	All that piece and parcel of the property bearing No- 108, Khasra No 7//24, situated in the area of Village Nagla Gujran, Tehsil & District Faridabad, Haryana - 121005 Area Admeasuring- 100 Sq. Yards
3.	**(**Loan Account No. **LNMENOI000018139** (Old) **80500005902872 (New) NOIDA Branch) Mr. Prem Kumar** (Borrower) **Mr. Divesh Kumar,Mrs. Monika M** (Co-Borrower)	**27-01-2026 Rs. 1128404/- As on date 31.07.2025**	All that Piece and Parcel of the Property bearing Khasra No. 609, Village Sorakha Zahidabad, Pargana & Tehsil Dadri, Distt Gautam Budh Nagar, Uttar Pradesh - 201301, Area Admeasuring- 35 Sq. Yards i.e. 29.26 Sq. Mtrs. Bounded as Follows:, East- Other's Property, West- Other's Property, North- Other's Property, South- Road

If the said Borrowers shall fail to make payment to Omkara Assets Reconstruction Private Limited as aforesaid, Omkara Assets Reconstruction Private Limited shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale,leaseor otherwise without the prior written consent of Omkara Assets Reconstruction Private Limited. Any person who contravenes or abets contravention of the provisions of the said Actor Rules made the reunder, shallbe liable for imprisonment and/or penalty as provided under the Act.

Place :- DELHI / NCR
Date :- 18.02.2026

Sd/- Authorized Officer,
For Omkara Assets Reconstruction Private Limited
(Acting in its Capacity as Trustee of Omkara PS16/2024-25)

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola Enter a better life

Corporate Office : Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032, T. N.

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. (the Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Sec. 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sr. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & O/s. Amt.	Description of the Property / Secured Asset
1.	**Loan A/C. No(S). : LAP1BLY000196396** **1. Mr/Mrs. Rohit Kumar Dinker** **2. Mr/Mrs. Indra Daya Ram** **3. Mr/Mrs. Shashi Shashi** **Add**:- C/o. Krishna Swroop Dinker Mankara Nagar, B. D. A Colony Kargaina Kareli Po Kareli Bareil, House No. 226, Bareilly - 243001. **Also At:** Khasra No. 470 Village - Kargaina, Pargana, Tehsil and District Bareilly, Kargaina, Bareilly, Mankava Temple, Uttar Pradesh - 243001.	Rs. 25,00,000/-	**10.02.2026** **Rs. 27,60,730/-** (Rupees Twenty Seven Lakhs Sixty Thousand Seven Hundred Thirty Only) as on **10.02.2026**	Residential Plot Measuring area 138.79 sq. Mtr. On Khasra No. 470 Village Kargaina Pargana, tehsil and District Bareilly Uttar Pradesh, **East:** House of Har Narayan Saxena, **West:** Remaining Property of seller, **North:** Rasta 20 Feet, **South:** Property of Hori lal.
THIS NOTICE IS SENT IN SUPERSESSION OF OUR EARLIER NOTICE DATED 12.11.2025. Please be informed that earlier Notice dated: 12.11.2025 issued under 13(2) of the SARFAESI ACT, stands withdrawn with immediate effect				
2.	**Loan A/C. No(S). : LAP4VAR000178668** **1. Mr/Mrs. Subhash Prajapati** **2. Mr/Mrs. Reena Devi** **3. Mr/Mrs. Vedprakash Prajapati** **4. Mr/Mrs. Pushpa Devi** **Add**:- S/o. Mitthu Ram Prajapati Reeva Road, Lohadi Kalan Bhujvan Ki Choki Nakahara, Near Shiv Mandir, Mirzapur, Uttar Pradesh - 231001. **Also At:** Arazi No. 767 And 769, Mauza - Lohadi, Tappa 84, Pargana Kantit, Tahsil - Sadar, District Mirzapaur, Lohadi, Sadar, Utta Pradesh - 231001.	Rs. 20,00,000/-	**10.02.2026** **Rs. 21,13,787/-** (Rupees Twenty One Lakhs Thirteen Thousand Seven Hundred Eighty Seven Only) as on **10.02.2026**	All that piece and parcel Part of Arazi No. 767 and 769, Situated at village Lohadi Kalan Tappa 84, Pargana - Kantit , Tehsil - sadar and District - Mirzapur, 2 Gata Total land area measuring 422.33 Sq.Mtr. And **Bounded On:- East:-** Land of Ramesh Maurya, **West:** -Land of Vikash Maurya, **North:-** Land of Vijay Kumar, **South:-** Rasta 10 ft. Wide.

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinabove **within 60 days** from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that **Cholamandalam Investment and Finance Company Ltd.** is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor shall be entitled to exercise all the rights U/s. 13(4) of the Act to take possession of the secured assets(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to **ATTACH AND / OR SEAL** the secured assets(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured assets(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law.
The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place : Bareilly / Mirzapur, Uttar Pradesh
Date : 10.02.2026

Sd/-
Authorized Officer
For Cholamandalam Investment and Finance Company Limited

GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014. Branch Off Unit: 1st Floor, Satya Business Park, 1, Nawal Kishore Road, Hazratganj, Lucknow, Pin- 226001

E-AUCTION - SALE NOTICE
Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to **Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act)** , the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.
The Secured Assets will be sold on **"As is where is", "As is what is", and "Whatever there is" basis on 06-03-2026** through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: **https://www.bankeauctions.com.**
For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. **www.grihumhousing.com**

Sl. No.	Proposal No. Customer Name {A}	Demand Notice Date and Outstanding Amount {B}	Nature of Possession {C}	Description of Property {D}	Reserve Price {E}	EMD (10% of RP) {F}	EMD Submission date {G}	Incremental Bid {H}	Property Inspection Date & Time {I}	Date and time of Auction {J}	Known encumbrances/ Court cases if any {K}
1	**Loan No. HL00630100000005054560 LAKSHMI NARAYAN (BORROWER) POONAM DEVI (CO BORROWER)**	**Notice date: 09-07-2025 Total Dues:Rs. 1538573/-** (Rupees Fifteen Lakh ThirtyEight Thousand Five Hundred SeventyThree Only) payable as on **09-07-2025** along with interest @14.6% p.a. till the realization.	**Physical**	All That Piece And Parcel Of Plot Part Of Khasra No 301, Situated At Vill Shahpur Bhamrauli, Ward Haidarganj, Tehsil & Distt Lucknow. Adm Area 700squire Feetmeans 65.055 Squire Meter. Particularly Mentioned In Gift Deed Executed. **Bounded By:- East:** Land Of Dwivedi, **West:** Land Seller (Ram Bharose), **North:** Khet Ram Asre, **South:** Road 20 Feet Wide.	**Rs. 1096375.00/-** (Rupees Ten Lacs Ninety Six Thousand Three Hundred Seventy Five Only)	**Rs. 109637.50/-** (Rupees One Lacs Nine Thousand Six Hundred Thirty Seven and Fifty Paisas Only)	**05-03-2026 Before 5 PM**	**10,000/-**	**02-03-2026 (11AM – 4PM)**	**06-03-2026 (11 AM- 2PM)**	**NIL**
2	**Loan No. HL00671100000005034934 RIYASAT HUSAIN (BORROWER) RAHIN JAHAN (CO BORROWER)**	**Notice date: 10-05-2025 Total Dues: Rs. 2089533/-** (Rupees Twenty Lakh EightyNine Thousand Five Hundred ThirtyThree Only) payable **as on 10-05-2025** along with interest @15.6% p.a. till the realization.	**Physical**	All That Piece And Parcel Of Plot On Khasra No 10, Situated At Mauja Mahmoodpur Lal, Tehsil Thakurdwara, Distt Moradabad, Adm Area 135.65 Squire Mtrs. **Bounded By:- East-** Plot Satendra, **West-** Plot Naresh Kumar, **North:** 27 Ft. Wide Road, **South:** Plot Satendra Particularly Mentioend In Sale Deed Executed	**Rs. 1300000.00/-** (Rupees Thirteen Lacs Only)	**Rs. 130000.00/-** (Rupees One Lacs Thirty Thousand Only)	**05-03-2026 Before 5 PM**	**10,000/-**	**02-03-2026 (11AM – 4PM)**	**06-03-2026 (11 AM- 2PM)**	**NIL**
3	**Loan No. HF0392H21100121 MOHD HANEEF (BORROWER) KHUSHNUMA (CO BORROWER) MOHD RAIS**	**Notice date: 09-07-2024 Total Dues: Rs. 1275339/-** (Rupees Twelve Lakh SeventyFive Thousand Three Hundred ThirtyNine Only) payable as on **09-07-2024** along with interest @15% p.a. till the realization.	**Physical**	All That Pice & Parcel Of Part Of Plot Situated At Part Of Arazi No 38 Mauja Katari Piperkhera Pargana Hadaha Tehsil And District Unnao Up Adm. 500.Sq.Ft. Pin Code-209861 **Bounded By:- East:-** Plot Shaheen Begum, **West:-** 20 Ft Wide Road, **North:-** Part Of Plot Of Matloob, **South:-** Other Plot .	**Rs. 700000.00/-** (Rupees Seven Lacs Only)	**Rs. 70000.00/-** (Rupees Seventy Thousand Only)	**05-03-2026 Before 5 PM**	**10,000/-**	**02-03-2026 (11AM – 4PM)**	**06-03-2026 (11 AM- 2PM)**	**NIL**

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.
The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id – Support@bankeauctions.com. **Contact Person –Dharni P, Email id- dharani.p@c1india.com Contact No- 9948182222..** Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915 , ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before **05-03-2026** and register their name at https://www.bankeauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at **Address: 1st Floor, Alka Trivedi Market, 1264 Adarsh Nagar, Opp. Bhabhya Sikha Hospital, P.D. Nagar, Unnao – 209801 Mobile no. +91 8281138143 e-mail ID p.adith@grihumhousing.com For further details on terms and conditions please visit https://www.bankeauctions.com & www.grihumhousing.com to take part in e-auction.**
This notice should also be considered as 15 DAYS (Fifteen) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Financial Express shall be prevail

Date: 18.02.2026 Place: UTTAR PRADESH **Sd/- Authorised Officer, Grihum Housing Finance Limited**

GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B- Building, Ganga Trueno Business Park, Lohegaon, Pune -411014

DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT,2002

You the below mentioned Borrowers/ Co-borrowers /Guarantors have availed Home loans/Loans against Property facility (ies) by mortgaging your Immovable property/ies from **Grihum Housing Finance Limited** herein after referred as Secured Creditor" . You defaulted in repayment and therefore, your loan/s was classified as Non-Performing Assets. A Demand Notice under Section 13(2) of Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 for the recovery of the outstanding dues sent on last known addresses however the same have returned un-served. Hence the contents of which are being published herewith as per Section 13(2) of the Act read with Rule 3(1) of The Security Interest (Enforcement) Rules, 2002 as and by way of Alternate Service upon you.
Details of the Borrowers, Co-borrowers, Guarantors, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed there under are given as under

Sr. No.	Name of the Borrower, Co-Borrower, Guarantor and Loan Amount	DETAILS OF THE SECURED ASSET	Demand Notice Date / Amount Due in Rs.
1	**NIZAM UDDIN, INTZAR DULER MIYA, TABASSUM SHABBER AGHMAD Loan Amount: Rs.315000/- Loan No:HL00604000000005055963**	All That Piece And Parcel Of Property Being Property Situated At House No. 247 At Kuwarpur Tehsil And Distt. Bareilly Measuring 19.88 Sq. Mtr., And Its **Boundaries Are As Under:** East – Rasta 18 Feet Wide, West – House Of Legal Heir Of Jhumman, North – House Of Legal Heir Of Pyare, South – Rasta Gali 4.50 Feet Wide Thereafter House Of Mahfooj.	**11/02/2026** **Rs.347213/-** (Rupees Three Lakh FourtySeven Thousand Two Hundred Thirteen Only) together with further interest @ 16.25%p.a till repayment.
2	**RAKESH KUMAR, LAXMAN KUMAR, SUMAN DO BHUDEV Loan Amount: Rs.500000/- Loan No:LAP06692000000005029520**	All That Piece And Parcel Of Property Being Plot Measuring 65 Sq. Yards = 54.34 Sq. Meters Part Of Khasra No. 30 Situated At Mauja Sarsaul (Bahar Chungi), Pargana & Tehsil Koil, District Aligarh, **Bounded As Following:** East: Measuring 34 Ft. After Plot Of Brajpal, West: Measuring 41 Ft. After Plot Of Geeta, North: Measuring 16 Ft. After Road 16 Ft. Wide, South: Measuring 15 Ft. After Land Of Laxmi Narayan	**11/02/2026** **Rs.546746/-** (Rupees Five Lakh FourtySix Thousand Seven Hundred FourtySix Only) together with further interest @ 18.35%p.a till repayment.
3	**ISTIKHAR KHAN, IMRANA BEGAM Loan Amount: Rs.400000/- Loan No:HL00689000000005052368**	All That Piece And Parcel Of Property Being House No 19/2 Area 97.75 Sq Mtr Situated At Ward No 23 Mohalla Kaua Tola Kasba Pargana & Tehsil Bisauli Distt Budaun: **Boundaries :** East – House Of Gift Deed Executor, West – Talaab Etc, North – House Of Late Khaleel Master, South – Rasta 6 Ft	**11/02/2026** **Rs.441716/-** (Rupees Four Lakh FourtyOne Thousand Seven Hundred Sixteen Only) together with further interest @ 15.6%p.a till repayment.
4	**ARUN KUMAR, MITHLESH KUMARI, RITIK KUMAR Loan Amount: Rs.651150/- Loan No:HL00671100000005049128**	All That Piece And Parcel Of Property Being Plot Khasra No. 732, Area 139.49 Sq Mtr., Situated At Mohalla Gohabar Hallu Budepur Tehsil Chandpur Distt Bijnor. Area 128.00 Sq.Mtr. **Boundaries :** East: House Bablu Singh, West: Road, North: House Subhash Kumar And Other, South: Road	**11/02/2026** **Rs.692582/-** (Rupees Six Lakh NinetyTwo Thousand Five Hundred EightyTwo Only) together with further interest @15.6%p.a till repayment.
5	**SALEEM KHAN, ARIF ALI KHAN, MOHD SHAREEF,RANI SHABANA Loan Amount: Rs.550000/- Loan No:HF0100H21100191**	All That Piece And Parcel Of Property Being Property Situated At Part Of Khasra No. 769 Mi, 770 Mi, 773 Mi To 775, Harunagla Tehsil And Distt. Bareilly Measuring 83.61 Sq. Mtr. And Its **Boundaries Are As Under :-** East - Plot Of Master Sahab, West - Property Of Seller, North - Property Of Seller, South - Rasta 20 Feet Wide.	**11/02/2026** **Rs.535870/-** (Rupees Five Lakh ThirtyFive Thousand Eight Hundred Seventy Only) together with further interest @16.35%p.a till repayment.
6	**CHANDAN CHAUHAN, RAJKUMARI DO LAL BAHADUR Loan Amount: Rs.755700/- Loan No:LAP06312000000005032648**	All That Piece And Parcel Of Property Being Khata Number 00397, Out Of Arazi No. 396 / 0.085 Hectare, 0.014 Hectare (I.E. 1522.5 Square Feet Or 141.49 Square Meters) Out Of This, 384 Square Feet (I.E. 35.68 Square Meters) Contains A Construction Of Two Rooms Made With Second☐Grade Stone Slabs (Gattar Pattiya).Kharona, Pargana – Rari, Tehsil – Sadar, District – Jaunpur. **Boundaries :** East: House Of Umrao Chauhan, West: House Of Shyam Sundar Chauhan, North: Unpaved Road, South: House Of Mandan Chauhan.	**11/02/2026** **Rs.825979/-** (Rupees Eight Lakh TwentyFive Thousand Nine Hundred SeventyNine Only) together with further interest @ 18.35%p.a till repayment.
7	**PREMCHAND, MUNNI, KUMARI POOJA Loan Amount: Rs.551000/- Loan No:HL00055000000005052447**	All That Piece And Parcel Of Property Being Arazi No. 280 Min Area 35.5 Sq.Mtr Out Of 0.0280 Hect. & Arazi No. 279 Min Area 60 Sq.Mtr. Out Of 0.0120 Hect. Which Is Total 2 Gata Area 95.5 Sq.Mtr. Situated At Mauza Pamhat, Pargana Majhwar, Tehsil & District Chandauli And **Boundaries:** East – Minor Bina Patari T/A Pakki Sadak 12 Ft. Wide, West – Rcc Pakki Gali 5 Ft. Wide, North – House Of Umesh, South – Rcc Pakki Gali 4 Ft Wide.	**11/02/2026** **Rs.593961/-** (Rupees Five Lakh NinetyThree Thousand Nine Hundred SixtyOne Only) together with further interest @15.85%p.a till repayment.
8	**SATYAPAL SINGH, BABLI SATYPAL Loan Amount: Rs.550000/- Loan No:HL00604000000005034005**	All That Piece And Parcel Of Property Being Property Situated At House No. 829, Khasra No. 85, Village Sukhdevpur, Pargana Tehsil Faridpur And Distt. Bareilly Measuring 84 Sq. Mtr., And Its **Boundaries Are As Under:** East – Rasta 3.5 Mtr Wide, West – Khet Of Seller, North – Property Of Kunti Devi, South – Khet Of Seller.	**11/02/2026** **Rs.594531/-** (Rupees Five Lakh NinetyFour Thousand Five Hundred ThirtyOne Only) together with further interest @ 16.1%p.a till repayment.
9	**SANJAY GUPTA, MANISHA GUPTA Loan Amount: Rs.600000/- Loan No:HL00664000000005041871**	All That Piece And Parcel Of Property Being Plot Area 60.68 Sq. Mtr. Gata No 280m Village Banda Brijpal Nagar Colony Pargana And Tahsil Powayan District Shahjahanpur And **Boundaries Of The Plot,** East – Shani Gupta, West – House Sunil Verma, North – House Naresh Paswan, South – Rasta 6 Mtr Se Kam	**11/02/2026** **Rs.649725/-** (Rupees Six Lakh FourtyNine Thousand Seven Hundred TwentyFive Only) together with further interest @ 15.6%p.a till repayment.
10	**SAVITA ., RAJEEV MATHUR, BHUPENDRA MATHUR Loan Amount: Rs.1100000/- Loan No:LAP06302000000005029423**	All That Piece And Parcel Of Property Being Single Storied House With Land, Constructed Over The Plot No. 12, Part Of Khasra No. 175, Admeasuring 84.758 Sq.Mtr I.E. 912 Sq.Ft., Situated At Naubasta Khurd, Ward Faizullaganj, Pargana, Tehsil And District Lucknow, Bounded As Below:- **Boundaries -** East: Land Of Others, West: Plot Of Society, North: Plot Of Society, South: 15 Ft. Wide Road. Dimensions - East: 36.6 Ft., West: 36.6 Ft., North: 24-11.75 Ft., South: 24-11.75 Ft.	**11/02/2026** **Rs.1161461 /-** (Rupees Eleven Lakh SixtyOne Thousand Four Hundred SixtyOne Only) together with further interest @15.85%p.a till repayment.
11	**SANTOSH KUMAR, BASANTI DEVI Loan Amount: Rs.436823/- Loan No:HF0045H21100263**	All That Piece And Parcel Of Property Being Plot No. 2 Measuring 55.75 Sq.Mtr. Situated In Part Of Arazi No. 395kha, Village Sherpur Taraunda, Pargana-Teshil Akbarpur, District Kanpur Dehat, **Bounded:** East : Pvt. Plot No. 3 Sharda Devi, West : Pvt. Plot No. 1, North: Other Arazi, South: 10 Feet Wide Rasta.	**11/02/2026** **Rs.557932/-** (Rupees Five Lakh FiftySeven Thousand Nine Hundred ThirtyTwo Only) together with further interest @16.35%p.a till repayment.
12	**MOHD YUNUS, HABIB AHMED, SALMA WO HABIB AHMED Loan Amount: Rs.520000/- Loan No:LAP06712000000005047075**	All That Piece And Parcel Of Property Being House Khasra No. 456/4 Situate At Mohalla Eidgah Amroha Khas Bahar Chungi Distt Amroha. **Boundaries Of The Property:** East: Property Iqbal And Other, West: Property Seller And Other, North: Property Ameen Ahmad And Other, South: Road 16 Feet Wide	**11/02/2026** **Rs.596955/-** (Rupees Five Lakh NinetySix Thousand Nine Hundred FiftyFive Only) together with further interest @18.35%p.a till repayment.
13	**YUSUF KHAN, NAGMA ALIM Loan Amount: Rs.800000/- Loan No:HL00655000000005035248**	All That Piece And Parcel Of Property Being Plot Made On Portion Of Gata No. 700 Mi At Measuring – East 25 Feet, West 25 Feet, North 24 Feet, South 24 Feet. Total Area – 600 Sq.Ft. Situated At Mohalla & Ward – Shivpuri (Lakhimpur) Tehsil Lakhimpur, Pargana & Distt. Kheri Thereon, **Bounded As Below:** East – Plot Of Seller, West – Plot Of Noorsaba, North – Sadak 06 Mt. Wide, South – Plot Of Janardan	**11/02/2026** **Rs.854616/-** (Rupees Eight Lakh FiftyFour Thousand Six Hundred Sixteen Only) together with further interest @15.6%p.a till repayment.
14	**ABID SO SABIR, PARVEN Loan Amount: Rs.800000/- Loan No:LAP06692000000005024770**	All That Piece And Parcel Of Property Being House Area 50 Square Yards As 41.80 Square Meters, Part Of Khasra Number Nagar Nigam Number 4/541. Situated At Mauza Ramgarh Panjupur (Maulana Azad Nagar) Pargna And Tehsil Koil District Aligarh. And **Boundaries Of The House:** East – Measuring 10 Feet After Rasta 20 Feet Wide, West – Measuring 10 Feet After Plot Of Nause Khan, North – Measuring 45 Feet After Plot Of Javed, South – Measuring 45 Feet After Plot Of Islam.	**11/02/2026** **Rs.897799/-** (Rupees Eight Lakh NinetySeven Thousand Seven Hundred NinetyNine Only) together with further interest @18.85%p.a till repayment.
15	**SABIR, MOHD SAJID, SABIRA Loan Amount: Rs.1450000/- Loan No:HL00697000000005050645**	All That Piece And Parcel Of Property Being Plot Situated At Nyamupur, Parg.- Husampur, Tehsil- Kaisarganj & Distt.- Baharaich. **Boundaries As Per Site:** East – Rest Land Seller, West – Rest Land Seller, North – Riad From Kurmaura To Rasukabad, South – Land Of Sheetla Prasad	**11/02/2026** **Rs.1524378/-** (Rupees Fifteen Lakh Twenty Four Thousand Three Hundred SeventyEight Only) together with further interest @ 15.6%p.a till repayment.
16	**RAJESH SINGH, MAYA SINGH Loan Amount: Rs.1000000/- Loan No:LAP06302000000005009012**	All That Piece And Parcel Of Property Being Shop No.7 Ugf Built On Bearing Municipal No.110/40, Situated At Mohalla- Naya Gaon Purab, Ward- Shivaji Marg, Tehsil & Distt Lucknow. And **Boundaries Of The Plot :** East: House Digar, West: Common Passage 6 Ft Wide, North: House Digar, South: Stairs	**11/02/2026** **Rs.1059812/-** (Rupees Ten Lakh FiftyNine Thousand Eight Hundred Twelve Only) together with further interest @15.35%p.a till repayment.
17	**ZEHRA HASAN, SYED KAZIM MEHDI Loan Amount: Rs.1237000/- Loan No:HL00630100000005030328**	All That Piece And Parcel Of Property Being Plot Situated At Khasra No. 246 And Chowki Land Khasra No. 257, Saleable Portion Measuring 500 Sq. Ft., I.E., 46.468 Sq. Meters, Situated At Village Narayanpur (Topiwala), Ward – Balkampan / Veertanagar,Tehsil And District Lucknow, U.P. **Boundaries:** East – House Of Jaffar, West – Remaining Portion Of The Seller, North – 15-Ft-Wide Road, South – House Of Beegar	**11/02/2026** **Rs.1314516/-** (Rupees Thirteen Lakh Fourteen Thousand Five Hundred Sixteen Only) together with further interest @14.35%p.a till repayment.
18	**SANJAY, PUSPA Loan Amount: Rs.900000/- Loan No:LAP06542000000005007081**	All That Piece And Parcel Of Property Being Residential House Without Number Total Area 450 Sq. Ft. I.E. 41.82 Sq. Mtr. Situated At Mohalla Outside Khandero Gate Jhansi. And **Boundaries Of The Plot/House:** East – Gali 10 Ft., West – House Of Tulsi, North – House Of Prabhudayal, South – Plot Of Other	**11/02/2026** **Rs.1000530/-** (Rupees Ten Lakh Five Hundred Thirty Only) together with further interest @15.85%p.a till repayment.
19	**ASIF, SHAHANAZ KHATOON Loan Amount: Rs.960000/- Loan No:LAP06622000000005035578**	All That Piece And Parcel Of Property Being Residential Property Situated At Vill. Girdharpur Urf Safiyabad, Pargana Seohara, Tehsil Dhampur, Distt. Bijnor, U.P. Khasra No. 35 At Village Safiyabad. Total Area: 83.61 Sq. Mtr. **Boundaries**: East: Arazi Of Jahid, West: Raasta 9' Wide, North: Arazi Of Izhar Ali, South: Arazi Of Shamsheeda	**11/02/2026** **Rs.1047709/-** (Rupees Ten Lakh FourtySeven Thousand Seven Hundred Nine Only) together with further interest @17.35%p.a till repayment.
20	**AFRAAN AHMAD, NABI AHMAD, NEHA DO MUNNA Loan Amount: Rs.570000/- Loan No:LAP06042000000005024166**	All That Piece And Parcel Of Property Being Property Situated At Residential House At Khet No 10mi At Chakmahmood Tehsil And Distt. Bareilly Measuring 41.80 Sq. Mtr. And Its **Boundaries Are As Under :-** East – Rasta 10 Feet Wide, West – House Of Guddu, North – Plot Of Mahboob, South – House Of Jalle	**11/02/2026** **Rs.651026/-** (Rupees Six Lakh Fifty One Thousand TwentySix Only) together with further interest @18.35%p.a till repayment.
21	**ANTU RAM, GULABI DEVI, TRIVENI PRASAD Loan Amount: Rs.770000/- Loan No:HL00055000000005018097**	All That Piece And Parcel Of Property Being Arazi No. 51 Area 1741.8288 Sq.Ft. I.E. 161.88 Sq.Mtr. Situated At Mauza Mudda, Pargana Narwan, Tehsil And District Chandauli. **Boundaries As :** East: Land Of Gulabi Devi, West: Land Of Urmila Devi, North: Land Of Omprakash Singh And & Others, South: Kachcha Rasta 8 Ft. Wide T/A Land Of Duryodhan Singh.	**11/02/2026** **Rs.844836/-** (Rupees Eight Lakh FourtyFour Thousand Eight Hundred ThirtySix Only) together with further interest @ 16.6%p.a till repayment.
22	**SONVEER ., GITA . Loan Amount: Rs.525000/- Loan No:LAP06622000000005051896**	All That Piece And Parcel Of Property Being Residential House Area 64.89 Sq. Yds., I.E. 54.25 Sq. Mtrs., Out Of Khasra No. 128 Situated In The Village Kheri Jat, Pargana Nahtaur Tehsil Dhampur, District Bijnore U.P. And Boundaries Of The Property, **As Per Gift Deed -** East: Rasta, West: House Of Rajpal Singh, North: House Of Manveer Singh, South: House Of Netram Singh	**11/02/2026** **Rs.613836/-** (Rupees Six Lakh Thirteen Thousand Eight Hundred ThirtySix Only) together with further interest @ 25.35%p.a till repayment.
23	**BALADEV, VIJAY SO RAAMABRKSH, SARASWATI DEVI Loan Amount: Rs.1950000/- Loan No:HL00704100000005065216**	All That Piece And Parcel Of Property Being Plot Having Part Of Khasra No. 221, Area – 562.5 Sq. Ft. Situated At Vill–Malhpur, Ward–Haiderganj, Tehsil & Dist–Lucknow. **Boundaries Of The Plot :** East – Araji Deegar, West – 15 Ft Wide Road, North – Plot Of Shahina Bano, South – Plot Of Shagufta Parveen.	**11/02/2026** **Rs.2066007/-** (Rupees Twenty Lakh SixtySix Thousand Seven Only) together with further interest @14.51%p.a till repayment.
24	**SONU SO MUNNE, MUNNE SO ABDUL HAMEED, HASEENA HAMID MUNNE Loan Amount: Rs.800000/- Loan No:LAP06042000000005017254**	All That Piece And Parcel Of Property Being Property Situated At Khasra No 1117, Village Ayodhyaganj, Paragana Ujhani Ward No 8, Tehsil And Distt. Badaun Measuring 71.32 Sq. Mtr. And Its **Boundaries Are As Under :-** East – Rasta 10 Feet Wide Gali, West – House Of Mohd Tekhedar, North – House Of Aslam, South – House Of Younis	**11/02/2026** **Rs.877032/-** (Rupees Eight Lakh SeventySeven Thousand ThirtyTwo Only) together with further interest @17.35%p.a till repayment.
25	**NAFES SO MOHD YUNUS, SALMAN SO NAFIS, RAJIYA DO ABDUL RAHEEM, SAFURAN DO ABDUL GABUR AHAMAD Loan Amount: Rs.800000/- Loan No:LAP06602000000005053707**	All That Piece And Parcel Of Property Being House No. 443 Ward No. 5, Gifted Area 66.402 Sqr. Mtr, Situated At Vill.- Sarvodaya Nagar, Pargana & Tehsil–Sadar, Distt.–Raebareli. **Boundaries :** East: Rasta 14 Fit Wide, West: Plot Of Mohd. Anees, North: House Of Mohd. Rais, South: House Of Gupta Ji	**11/02/2026** **Rs.898435/-** (Rupees Eight Lakh NinetyEight Thousand Four Hundred ThirtyFive Only) together with further interest @17.35%p.a till repayment.
26	**JITENDRA KUMAR, PRIYA SAHARAWAT Loan Amount: Rs.1700000/- Loan No:LAP06822000000005044721**	All That Piece And Parcel Of Property Being Residential Property West & South Faced Which Situated In Morna, Tehsil Jansath District Muzaffarnagar Total Area 167.568 Sq Meter Or 200.41 Yard Situated In Above Given Address At District Muzaffarnagar And **Boundaries & Measuring Of The Plot -** East – House Joravar 46.25 Feet, West – Rasta 10 Feet Wide 46.25 Feet, North – Plot Anil Kumae 39 Feet 0 Inch, South – Rasta 15 Feet, Wide 39 Feet 0 Inch.	**11/02/2026** **Rs.1852148/-** (Rupees Eighteen Lakh FiftyTwo Thousand One Hundred FourtyEight Only) together with further interest @ 17.35%p.a till repayment.
27	**FAHEEM AHMAD, MOHD AZAM, NOOR JAHAN Loan Amount: Rs.1500000/- Loan No:HF0604H21100132**	All That Piece And Parcel Of Property Being Property Situated At Shop No. 3, Village Tanda, Mohlla Talpura Paragana Chaumehla Kasba Bahari Tehsil Bahari And Distt. Bareilly Measuring 11.15 Sq. Mtr. And Its **Boundaries Are As Under:-** East – Shop Of Mohd. Azeem, West – Shop Of Mohd. Azeem, North – House Of Ali Ahmad And Other, South – Pvt. Market Rasta 9 Feet Wide	**11/02/2026** **Rs.1581518/-** (Rupees Fifteen Lakh EightyOne Thousand Five Hundred Eighteen Only) together with further interest @17.35%p.a till repayment.
28	**ANSHU SHUKLA, SHASHI SHUKLA Loan Amount: Rs.1400000/- Loan No:HF0604H21100069**	All That Piece And Parcel Of Property Being House Having : 62.491 Area Measuring 52.25 Sq. Meters, Which Is Plot No. 6, Including 10 Mi. Khasra No. 206, Constructed On The Land Located At Nangal Bareilly. **Boundaries:** East: 4.5 Meters Wide Road, Adjacent Open Land., West: 4.5 Meters Wide Road, Adjacent House Wall., North: House Of Vimal Saxena., South: House Of Deepak Saxena.	**11/02/2026** **Rs.1480332/-** (Rupees Fourteen Lakh Eighty Thousand Three Hundred ThirtyTwo Only) together with further interest @ 10.6%p.a till repayment.
29	**RAMMILAN, SUMAN DEVI, SHIVAM YADAV Loan Amount: Rs.1750000/- Loan No:LAP06542000000005056627**	All That Piece And Parcel Of Property Being Plot Having Part Of Arazi No. 505mi, Total Area 1628 Sq. Ft. I.E. 151.30 Sq. Mtr., Situated At Mauja Lahargird, Near Harikishan Degree College, Tehsil & Distt. Jhansi. **Boundaries :** East – Plot Of Seller, West – Road 30 Ft., North – Plot Of Smt. Kalawati, South – Road 20 Ft.	**11/02/2026** **Rs.1922440/-** (Rupees Nineteen Lakh TwentyTwo Thousand Four Hundred Fourty Only) together with further interest @17%p.a till repayment.
30	**TULA RAM, UMA DEVI Loan Amount: Rs.810000/- Loan No:HL00654100000005034300**	All That Piece And Parcel Of Property Being Residential Plot Located At Joint Portion Of Arazi No. 813/16, Mauza Bhagwantpura, Tehsil And District Jhansi, Has A Size Of 15 Feet × 60 Feet, With A Total Area Of 900 Sq. Ft, 83.64 Square Meters (I.E., 0.0083 Hectare) **Boundaries :** East: Plot Of Ruksana Begum, West: Plot Of Kushwaha, North: Land Of Banwari Etc., South: Road 6.71 Meters Wide.	**11/02/2026** **Rs.877893/-** (Rupees Eight Lakh SeventySeven Thousand Eight Hundred NinetyThree Only) together with further interest @15.6%p.a till repayment.
31	**RAMSVARUP, SOCHANI Loan Amount: Rs.1200000/- Loan No:HF0043H21100918**	All That Piece And Parcel Of Property Being Gata No. 502 Plot Area 1361 Sqr. Fit Situated At Vill - Shora Pargana & Tahsil - Sadar Distt. – Raebareli. **Boundaries -** East: 18☐Foot Wide Road, West: Plot Seller, North: Vacant Land, Etc., South: Plot Seller	**11/02/2026** **Rs.1276444/-** (Rupees Twelve Lakh SeventySix Thousand Four Hundred FourtyFour Only) together with further interest @15.6%p.a till repayment.
32	**NAVEEN KUMAR SAXENA, PRIYA SAXENA Loan Amount: Rs.904000/- Loan No:HL0100H19100215**	All That Piece And Parcel Of Property Being House Situated At Khasra No. 412 And 413, Sithora, Tehsil And Distt. Bareilly Measuring 42.22 Sq. Mtr. And Its **Boundaries Are As Under :-** East – House Of Ram Phool, West – Rasta 10 Feet Wide Thereafter House Of Panna Lal, North – House Of Chotey Lal, South – House Of Sharma Ji	**11/02/2026** **Rs.1013843/-** (Rupees Ten Lakh Thirteen Thousand Eight Hundred FourtyThree Only) together with further interest @16.35%p.a till repayment.
33	**ASHISH SINGH, PRATIKSHA SINGH Loan Amount: Rs.2500000/- Loan No:HF0055H21100653**	All That Land & Building Situate Over Arazi No. 509 Area 5534 Sq.Ft. I.E. 514.31 Sq.Mtr. Situated At Mazua Patti Bharatrai Pargana Bharsathi Tehsil Mariyahu District Jaunpur. **Boundaries :** East – Rasta 15 Ft. Wide. West – Land Of Kamal. North – Land Of Rajendra Singh. South – Gali 5 Ft. Wide T/A Land Of Lalman & Others.	**11/02/2026** **Rs.2607384/-** (Rupees TwentySix Lakh Seven Thousand Three Hundred EightyFour Only) together with further interest @17.35%p.a till repayment.
34	**SUNIL SHARMA, VEENA SHARMA Loan Amount: Rs.1500000/- Loan No:LAP06542000000005024633**	All That Piece And Parcel Of Property Being One Residential House Old No. B☐274 & 1000 & New No. 699 Total Area 541.78 Sq.Ft. I.E. 50.35 Sq.Mtr. Situated At Mohalla Avas Vikas Colony B☐Block (Nandanpura) Jhansi. **Boundaries As Per Gift Deed:** East – Rasta 6.33 Mtr., West – House Of Vijay Birgaiyan, North – House Of Ashutosh Dwivedi, South – Rasta 5.18 Mtr.	**11/02/2026** **Rs.1644901/-** (Rupees Sixteen Lakh FourtyFour Thousand Nine Hundred One Only) together with further interest @ 17.35%p.a till repayment.
35	**PANKAJ KUMAR, REKHA DEVI Loan Amount: Rs.1500000/- Loan No:LAP00552000000005023220**	All That Piece And Parcel Of Property Being Flat No. 101 Of Eastern Portion On First Floor Situated Over H.No. S.8/124+126☐B Super Built Up Area 682 Sq Ft Situated At Mauza Khajuri, Ward Secrole, Tehsil And Distt Varanasi. **Boundaries -** East- Open To Sky, West- Common Passage 7 Ft Wide T/A Flat Amin, North - Land Of Sonu Singh, South- House Of Vijay Seth.	**11/02/2026** **Rs.1616493/-** (Rupees Sixteen Lakh Sixteen Thousand Four Hundred NinetyThree Only) together with further interest @ 17.35%p.a till repayment.
36	**ABDUL KADIR DIL MOHAMMAD, RUBINA KHATOON, DIL MUHMMAD,SAMSULQAMAR DIL MOHAMMAD MANSURI Loan Amount: Rs.1200000/- Loan No:LAP06482000000005020103**	All That Piece And Parcel Of Property Being Arazi No☐233ka, Mouza☐ Sadahara, Tappa☐ Fidaipur, Pargana☐ Mahulipurab, Tehsil☐ Dhanghata, Distt☐ Santkabirnagar, Uttar Pradesh. And **Boundaries -** East - House Of Sahid, West- House Of Mazid, North - Road (2☐5 Meter), South - Pit. Admeasuring Area – 253 Sq.Mt.	**11/02/2026** **Rs.1303880/-** (Rupees Thirteen Lakh Three Thousand Eight Hundred Eighty Only) together with further interest @18.35%p.a till repayment.
37	**ATAR SINGH, GEETA DEVI, SHOBHAWATI RAM NARAYAN Loan Amount: Rs.1000000/- Loan No:HF0045H20100090**	All That Piece And Parcel Of Property Being House Built On Pvt. Plot No. 106 Measuring 104.50 Sq. Mtr. Situated In Part Of Arazi No. 183, Village Gangapur, Pargana–Tehsil Kanpur Sadar, District Kanpur Nagar, **Bounded :** East: Plot No. 107, West: Plot No. 105, North: 30 Feet Wide Road, South: Plot No. 99	**11/02/2026** **Rs.1041530/-** (Rupees Ten Lakh FourtyOne Thousand Five Hundred Thirty Only) together with further interest @16.85%p.a till repayment.
38	**SAYED RASHID HUSSAIN, TOOBA KHATUN, JAVED KHAN Loan Amount: Rs.2486000/- Loan No:HF0094H20100368**	All That Piece And Parcel Of Property Being Property Bearing House No. 277a Ews & 277b Ews, Total Area – 54 Sq. Mtr. Situated At Taj Nagri, Phase – Ii, Tajganj Ward, Agra. **Boundaries Of The Plot -** East: Ews Plot, West: Rasta 4.5 Mtr. Wide, North: House No. 277 Ews, South: House No. 278 Ews	**11/02/2026** **Rs.2629306/-** (Rupees TwentySix Lakh Twenty Nine Thousand Three Hundred Six Only) together with further interest @13.85%p.a till repayment.
39	**MOHD KASIM ALI, UHEENA ZAIDI Loan Amount: Rs.1331510/- Loan No:HF0043H21100198**	All That Piece And Parcel Of Property Being Plot No. 145 Part Of Khasra No. 137, 138, 139 & 141 Area – 541 Sq Ft Situated At Vill☐Malhpur, Tehsil & Dist☐Lucknow. And **Boundaries Of The Plot,** East: 12 Ft Wide Road, West: Aaraji Deger, North: Plot No. 144, South: Plot No. 146, Admeasuring Area: 541 Sq Ft	**11/02/2026** **Rs.1513286/-** (Rupees Fifteen Lakh Thirteen Thousand Two Hundred EightySix Only) together with further interest @ 14.36%p.a till repayment.
40	**ANKIT AGRAWAL, SUCHI AGARWAL Loan Amount: Rs.2500000/- Loan No:HF0604H21100080**	All That Piece And Parcel Of The Property Situated At Part Of Gata No 806, State Bank To Society Road Tehsil Aonla And Dist Bareilly Measuring 12.1 Sq. Mtr And Its **Boundaries Are As Under :-** East-Rasta Pvt. 10 Feet Wide, West-Property Of Seller, North- State Bank To Saghan Sahkari Samiti Marg, South - Shop Of Seller	**11/02/2026** **Rs.103295/-** (Rupees One Lakh Three Thousand Two Hundred NinetyFive Only) together with further interest @17.35%p.a till repayment.
41	**ZAMEER BAKSH SIDDIQUI, SWALEHA ZOYA KHAN SIDDIQUI, SALIM BAKSH SIDDIQUI Loan Amount: Rs.3090687/- Loan No:HM0043H18100484**	All That Piece And Parcel Of The Flat No. 301, Admeasuring 1325 Sq. Fts. Only (Super Area) On 3rd Floor Of The Building Known As "Arif Square" Constructed On Plot Nos. 53 & 54 Being Portion Of Khasra No. 243, Situated At Khurram Nagar, (Shyam Nagar) Ward- Shankerpurwa, Lucknow **Bounded As Under:** East: Flat No. 302, West: Other Property, North : Common Passage, South: Open To Sky	**11/02/2026** **Rs.3273449/-** (Rupees ThirtyTwo Lakh Seventy Three Thousand Four Hundred FourtyNine Only) together with further interest @13.85%p.a till repayment.
42	**RESHMA Wife and Legal Heir of SHAKIR ALI [Since Deceased] Loan Amount: Rs.2500000/- Loan No:HF0100H21100197**	All That Piece And Parcel Of The One Plot Measuring East 37 Feet 5 Inch, West 37 Feet 5 Inch, North 24 Feet, South 24 Feet, Total Area 83.60 Squire Meter Situated Mohalla Kaboolpura, City Budaun. **Bounded By:-** East- House Of Prakash, West- Plot Sameer Khan, North- Plot Mukir, South- Passege 12 Feet Wide	**11/02/2026** **Rs.2891488 /-** (Rupees Twenty Eight Lakh Ninety One Thousand Four Hundred Eighty Eight Only) together with further interest @15.6%p.a till repayment.
43	**CHANDRA PRAKASH GUPTA, MOHIT GUPTA, MITHLESH MOHIT Loan Amount: Rs. 1550000/- which includes Rs.650000/- vide Loan Account bearing LAP06042000000005058488and Rs. 900000/- vide a loan account bearing no LAP06042000000005009605**	**Property 1:-** All That Piece And Parcel Of Plot Situated Village Bagrain, Pargana Satasi, Tehsil Bisauli Distt Budaun. **Bounded By:-** East- Khet Ranveer Narayan Mehrotra, West- Plot Thakur Satyapal Singh, North- Khet No 713, South- Khet No 713 Ranveer Narayan Mehrotra. **Property 2:-** All That Part And Parcel Of Property House Situated At Village Bagrain, Pargana Satasi, Tehsil Bisauli Distt Budaun. **Bounded By:-** East- House Sakir & Plot Raza Hasan, West- House Of Manoj, North- Aonla Road, South- Road 10 Feet Wide.	**11/02/2026** **Loan No:LAP06042000000005058488 Rs.689299** (Rupees Six Lakh EightyNine Thousand Two Hundred Ninety Nine Only) together with further interest @18%p.a till repayment. **Loan No:LAP06042000000005009605 Rs.960787** (Rupees Nine Lakh Sixty Thousand Seven Hundred EightySeven Only) together with further interest @17.35%p.a till repayment.
44	**NAIM MOHAMMAD UMAR, SALMA BEGUM Loan Amount: Rs. 3300000/-which includes Rs.1650000/- vide Loan Account bearing LAP06042000000005042296 and Rs. 1650000/- vide a loan account bearing no HL00604200000005042294**	All That Piece And Parcel Of Property Being Property Situated At Residential Plot At Khasra No 1422 At Mohalla Budaun Anadar Chungi Masuma Abdullanagar Tehsil Budaun And Distt. Budaun Measuring 83.61 Sq. Mtr. And Its **Boundaries Are As Under:** East – Plot Of Seller Sakina Begum, West – Rasta 12 Feet Wide, North – Plot Of Kamruddin, South – House Of Abjaal.	**11/02/2026** **Loan No:LAP06042000000005042296** **Rs.1795491** (Rupees Seventeen Lakh NinetyFive Thousand Four Hundred NinetyOne Only) together with further interest @16.6%p.a till repayment. **Loan No:HL00604200000005042294 Rs.1699054** (Rupees Sixteen Lakh NinetyNine Thousand FiftyFour Only) together with further interest @ 13.1%p.a till repayment.
45	**MOHAMMAD ZAFAR, MO SHAHID, SHABNAM BANO Loan Amount: Rs. 1240000/- (Rupees Twelve Lakh Fourty Thousand Only) which includes Rs. 310000/- vide Loan Account bearing No. LAP06302000000005014315 and Rs. 390000vide a loan account bearing no LAP06302000000005012641 & Rs.540000/- vide a loan account bearing no HL00630200000005005527**	All That Piece And Parcel Of Property Being Plot No-23 Plot Part Of Khasra No.-128 Area- 730 Sq.Ft. Situated At Mittal Nagar, Vill-Lohramau, Ward-Faiuzullaganj, Tehsil & Dist- Lucknow. And **Boundaries Of The Plot -** East - Aaraji Deegar West - 20 Ft. Wide Road North - Khasra No-22 South - Land Of Parashuram Admeasuring Area: - Area- 730 Sq.Ft.	**11/02/2026** **Loan No:LAP06302000000005014315** **Rs.340242/-** (Rupees Rupees Three Lakh Fourty Thousand Two Hundred FourtyTwo Only)together with further interest @16.25%p.a till repayment. **Loan No:LAP06302000000005012641 Rs.436906/-** (Rupees Rupees Four Lakh ThirtySix Thousand Nine Hundred Six Only)together with further interest @16.35%p.a till repayment. **Loan No:HL00630200000005005527 Rs.570721/-** (Rupees Rupees Five Lakh Seventy Thousand Seven Hundred TwentyOne Only) together with further interest @ 14.35%p.a till repayment.

You the Borrower/s and Co-Borrower/s/Guarantors are therefore called upon to make payment of the above-mentioned demanded amount with further interest as mentioned hereinabove in full within 60 Days of this Notice failing which the undersigned shall be constrained to take action under the act to enforce the above mentioned security/ies. Please Note that as per Section 13(13) of The Said Act, You are in the meanwhile, restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent.

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Financial Express shall be prevail

Place: UTTAR PRADESH
Date: 18.02.2026

Sd/- Authorised Officer
Grihum Housing Finance Limited,

THE BUSINESS DAILY FOR DAILY BUSINESS
FINANCIAL EXPRESS Read to Lead
INDIAN EXPRESS GROUP

S. E. RAILWAY – TENDER

Tender Notice No.: MECHCKP-25-26-31, Date: 16.02.2026. For and on behalf of President of India, Divisional Railway Manager (Mechanical), South Eastern Railway, Chakradharpur invites E-tender under two packet system for the under mentioned work. Manual offers are not allowed against the tender and any such manual offer received shall be ignored. **Name of work:** Enroute watering of nominated trains at Tatanagar for a period of three years. **Tender Value:** ₹ 2,78,08,982.11. **Bid Security:** ₹ 2,89,100. **Cost of tender form:** ₹ 10,000. **Place of opening of tender:** Office of the Sr.DME/Chakradharpur, South Eastern Railway. **Date and time of closing of tender:** 15.00 hrs. of 10.03.2026. Tender can be viewed at website **http://www.ireps.gov.in.** The tenderer/bidder must have Class-III Digital Signature Certificate & must be registered under IREPS portal. Only registered tenderer/bidder can participate on e-Tendering. All relevant paper must be uploaded at the time of participating in e-tendering. **(PR-1202)**

HINDUJA HOUSING FINANCE LIMITED
Registered Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015.

Contact No.: RLM - Hasmuddin Raza - 8468898202 | RRM - Harish Yadav - 7060411785; CLM - Ravi-9999048581 | CRM - Lalit Panwar - 9837000044

PUBLIC NOTICE OF PHYSICAL POSSESSION OF IMMOVABLE PROPERTY

To, 1. Mr. Amar Kumar...borrower 2. Mrs. Savitri Savitri. 3. Mr. Dharmendra Dharmendra...Co-borrower. Samana Ghaziabad, Ghaziabad, Metro, Ghaziabad, Uttar Pradesh, India-245301 & Mohalla Indergahi Magli Mata Road Gali No. 10, Urban, Hapur, Uttar Pradesh, India-245101.
LAN No. GZ/GNR/GNRN/A000000246

Whereas Vide Order Dated 11.12.2025 Passed By Chief Judicial Magistrate District Court, Hapur, Uttar Pradesh, The Physical Possession Of The Property Being All That Piece And Parcel Of i.e.* A Residential Single Stored House Of Area Measuring 78.44 Sq. Yards Or Say 65.60 Sq. Meters, Part Of Khasra No. 444, Situated In Village Samana Pargana Dasna, Tehsil Dhaulana, District Hapur, Uttar Pradesh Bounded By: East: Road 10 Feet Wide, West: Others House, North: Other House, South: Other Plot * Has Been Taken Over By M/s Hinduja Housing Finance Ltd. On 13.02.2026.
The Borrowers In Particular And The Public In General Are Hereby Cautioned Not To Deal With The Property And Any Dealings With The Property Will Be Subject To The Charge Of M/s Hinduja Housing Finance Ltd.

Date : 18/02/2026 Place: Hapur
Authorised Officer- HINDUJA HOUSING FINANCE LIMITED

VASTU HOUSING FINANCE CORPORATION LTD

Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015. Maharashtra.
CIN No.: U65922MH2005PLC272501

POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of Vastu Housing Finance Corporation Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred to him under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in therespective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 8 of the said rules on the date mentioned below. The borrower and guarantor 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 the Vastu Housing Finance Corporation Limited Branch for an amount metioned as below and interest thereon, costs etc.

S N	Name of Borrower, Co-Borrower and LAN No.	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
1	Gomti (Borrower), Sunny (Co Borrower) HL0000000153452	21/Nov/25 Rs.1897608/- as on 3/Nov/25	A House Which Old Nagar Nigam No – 1/1067/5, New No – 1/2199, Measuring161.75Sq.Yards,Which Dimension in East and West – 46.96 Feet , in North and South - 31 Feet , SituatedatMohalla Sharda Nagar , Pragna , Tehsil and Dist. Saharanpur. 247001 Boundaries as follows: North – Rasta 10 Feet Wide South – House of Sudhir East – House of Ratan Singh West – House Chandra	Symbolic Possession Taken 14/02/2026

Date : 18.02.2026
Place : Saharanpur

Authorised officer
Vastu Housing Finance Corporation Ltd

KOTAK MAHINDRA BANK LIMITED — PHYSICAL POSSESSION NOTICE

Registered Office: 27bkc, C-27, G-block, Bandra Kurla Complex, Bandra (E), Mumbai 400051
Branch Office: 7th Floor, Plot No.7 ,Sector -125 , Noida, UP - 201313

Whereas, The Undersigned Being The Authorized Officer Of Kotak Mahindra Bank Ltd., Under The Securitization 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 Rule 3 Of The Security Interest (Enforcement) Rules 2002 Issued Demand Notices To The Borrowers As Detailed Hereunder, Calling Upon The Respective Borrowers To Repay The Amount Mentioned In The Said Notices With All Costs, Charges And Expenses Till Actual Date Of Payment Within 60 Days From The Date Of Receipt Of The Same. The Said Borrower(S)/ Co Borrower(S) Having Failed To Repay The Amount, Notice Is Hereby Given To The Borrowers/ Co Borrowers And The Public In General That The Undersigned Has Taken Physical Possession Of The Property Described Hereunder In Exercise Of Powers Conferred On Him Under Section 13(4) Of The Said Act R/W Rule 8 Of The Said Rules On The Dates Mentioned Along-With. The Borrowers In Particular And Public In General Are Hereby Cautioned Not To Deal With The Properties And Any Dealings With The Properties Will Be Subject To The Charge Of Kotak Mahindra Bank Ltd., For The Amount Specified Therein With Future Interest, Costs And Charges From The Respective Dates. The Borrowers 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. Details Of The Borrowers, Scheduled Property, Outstanding Dues, Demand Notices Sent Under Section 13(2) And Amounts Claimed There Under, Date Of Possession Is Given Herein Below:

Name And Address Of The Borrower, Co-Borrower Loan Account No., Loan Amount	Details Of The Immovable Property	1. Date of Possession 2. Type of Possession 3. Demand Notice Date 4. Amount Due In Rs.
1. The Brand Store At:- Jagdishpur Sarkari Aspatal Ke Samne Jagdishpur Amethi, Sultanpur, Uttar Pradesh, 227809 & **2. Shaharyar Warsi At:-** Gram Jalalpur Tiwari Jagdishpur, Amethi, Sultanpur, Uttar Pradesh, 227809 & **3. Kaneez Fatima At:-** Jalalpur Tiwari Jagdishpur, Amethi, Sultanpur, Uttar Pradesh, 227809 **Loan Account Number :** P20FPBL1945420 **Loan Amount** : Rs. 19,65,773 /- (Rupees Nineteen Lakhs Sixty Five Thousand Seven Hundred and Seventy Three Only)	All that piece and parcel of the immovable property Khata No.178 Of Gata No.427, measuring 116.2 sq. mtr. situated at Village Jalalpur Tiwari, Pargana-Jagdishpur, Tehsil-Musafirkhana, District-Amethi. Bounded as: East: Remaining part of Seller Land & thereafter Nala West: 10 ft. wide road North: Araji Samudayik Swasthya Kendra South: Remaining part of Seller Land **Name of the Mortgagor: Mr. Shaharyar Warsi**	1. 12.02.2026 2. **Physical Possesion** 3. 29.12.2023 4. Rs.29,70,975.56/- (Rupees Twenty Lakh Seventy Thousand Nine Hundred Seventy five and Paise Fifty Six Only) due And Payable As Of 06.02.2026 With Applicable Interest From 07.02.2026 Until Payment In Full.

For any query please Contact Mr. Arvindkumar Tiwary & Mr. Shailender Singh (Mob-+919810698044 / +919811638929)

Date: 18.02.2026 Place: Uttar Pradesh — **For Kotak Mahindra Bank Limited, Authorized Officer**

Kotak Mahindra Bank Limited — Online E – Auction Sale Of Asset

Registered Office: 27 BKC, C 27, G-Block, Bandra Kurla Complex, Bandra (E) Mumbai, Maharashtra, Pin Code-400 051; Branch Office: Kotak Mahindra Bank Ltd, ,7th Floor, Plot No.7, Sector-125, Noida, Uttar Pradesh-201313

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction sale notice for sale of immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 under rules 8(5) read with proviso to rule 9 (1) of the security interest (enforcement) rule, 2002.
Subsequent to the assignment of debt in favour of Kotak Mahindra Bank Limited by **" PNB Housing Finance Limited** (hereinafter referred to as **"PNBHFL"**) The Authorised Officer of Kotak Mahindra Bank Limited (hereinafter referred to as "The Bank/ KMBL/Secured Creditor) has taken the physical possession of below described immovable property (hereinafter called the secured asset) mortgaged/charged to the secured creditor on 04.04.2025
Notice is hereby given to the borrower (s) and Guarantor(s) in particular and public in general that the bank has decided to sale the secured asset through E-auction under the provisions of the sarfaesi act, 2002 on "as is where is", "as is what is", and "whatever there is" basis for recovery of **Rs.1,31,94,028/- (Rupees One Crore Thirty One Lakh Ninety Four Thousand Twenty Eight Only)** outstanding as on **16.02.2026** along with future applicable interest till realization, under the Loan Account No. HOU/GUR/1115/249702; Loan Availed By Mr. Deepak Goenka, Mrs. Shivani Goenka and Mr. Amit Goenka as per below details.

Particular	Detail
Date Of Auction	10.03.2026
Time Of Auction	Between 12:00 Pm To 1:00 Pm With Unlimited Extension of 5 Minutes
Reserve Price	Rs.72,00,000/- (Rupees Seventy Two Lakh Only)
Earnest Money Deposit (EMD):- Rs.7,20,000/- (Rupees Seven Lakh Twenty Thousand Only)	
Last Date For Submission Of Emd With Kyc: 09.03.2026 UP TO 6:00 P.M (IST)	
Description Of The Secured Asset:- All that piece and parcel of property bearing Apartment No. A-1402, Block/Tower A, 14th Floor, RG Residency, admeasuring super built up area 1503 Sq. Ft. situated at GH-02, Sector-120, Noida-201301 along with undivided proportionate share of land and common facilities.	
Known Encumbrance	Builder dues Rs.32,41,151/- Maintenance dues Rs.3,00,000/-

The borrowers' attention is invited to the provisions of sub section 8 of section 13, of the act, in respect of the time available, to redeem the secured asset.
Borrowers in particular and public in general may please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty.
In case of any clarification/requirement regarding assets under sale, bidder may contact **Mr. Rajender Dahiya (Mob- +919560900283) and Mr. Akshit Solanki (Mob +916394015464) Bidder may also contact the bank's IVR No. (+91-9152219751)** for clarifications.
For detailed terms and conditions of the sale, please refer to the link https://bankeauctions.com/kotak Provided In The Bank's Website i.e. www.kotak.com And/or On https://bankeauctions.com/

Date : 18.02.2026 Place : Noida, Uttar Pradesh

Authorized Officer,
Kotak Mahindra Bank Limited

CAPRI GLOBAL HOUSING FINANCE LIMITED

Registered & Corporate Office 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013
Circle Office Address - 9B, 2nd Floor, Pusa Road, New Delhi – 110060

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Capri Global Housing Finance Limited .(CGHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to CGHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, togetherwith further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment ofthe loan, the following assets have been mortgaged to CGHFL by the said Borrower(s) respectively.

S. N.	Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
1.	**(Loan Account No. 51500000998457 (Bareilly Branch) Mr. Pavan Kumar Bajpaee (Borrower) Mrs. Sulekha Mishra, Mrs. Meena Bajpai (Co-Borrower)**	**09.02.2026 Rs. 11,12,998/- (As on 04.02.2026)**	All that Piece and Parcel of Land and Building, the Property bearing Khata No. 157 (As per certificate issued by Nagar Palika), admeasuring 90.40 Sq.Mtrs, Ward No. 25, Mohalla Gopal Singh, Dori Lal Darwaja, Tehsil and District Pilibhit, Uttar Pradesh - 262001 Bounded As:- East: Rasta 1.40 Mtrs Wide, West: House of Vivek Kumar and Virendra Kumar, North: House of Smt. Ram Bala, South: House of Mohan Lal

If the said Borrowers shall fail to make payment to CGHFL as aforesaid, CGHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, leaseor otherwise without the prior written consent of CGHFL. Any person who contravenes or abets contravention of the provisions of the said Actor Rules made the reunder, shallbe liable for imprisonment and/or penalty as provided under the Act.

Place : Pilibhit
Date : 18.02.2026

Sd/- (Authorised Officer),
For Capri Global Housing Finance Limited (CGHFL)

RBL BANK LTD.

RBL BANK *apna ka bank*
Administrative Office: 1st Lane, Shahpuri, Kolhapur-416001.
Branch Office: Property No. 1, First Floor, Opposite Modi Mills, Okhla Phase-3, New Delhi-110020.

PUBLICATION OF NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002

Notice is hereby given that the under mentioned borrower(s)/ guarantor(s)/mortgagor(s) who have defaulted in the repayment of principal and interest of the Credit/Loan facilities obtained by them from the Bank and whose loan accounts have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of the Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) on their last known addresses.

Sl. No	Name and Address of the Borrower, Co-Borrower/Guarantors/Mortgagor	Loan Account No.	Details of Properties/ Address of Secured Assets to be Enforced	Date of Notice / Amount Due in Rs.
1.	**Mohd. Danish S/o Laeeq Ahmad** 470/20, Madhalchi Tola, Nirala Nagar, Near Pakka Pul, Lucknow, Uttar Pradesh 226020 **Also At:** Mohd. Danish S/o Laeeq Ahmad Proprietor- Danish Footwear 538C/ 018, Baba ka Purwa, Khadra, Near Arzu General Store, Nirala Nagar, Lucknow, Uttar Pradesh 226020 **Also At:** Mohd. Danish S/o Laeeq Ahmad Shop No. 3, Lower Ground Floor, Constructed on Part of Plot No. 5, Mohalla Bazar, Jhau Lal, Surendra Nath Shrivastav Marg, Ward Rani Laxmi Bai, Lucknow, Uttar Pradesh 226001	809009 129121	Ek Kita Shop No-3, Lower Ground Floor, Constructed on Plot No. 05, Rakba 250 Sq Ft i.e. 23.234 Sq Mts, Situated in Mohalla Bazaar, Jhau Lal (Surendra nath Shrivastav Marg), Ward Rani laxmi Bai, Tehsil and District Lucknow, Uttar Pradesh 226001 **Bounded as follows:-** East: Shop Digar and Palace, West: Chaudhary Bashir Hussain Palace, North: Chaudhary Bashir Hussain Palace, South: Property Digar	**10.02.2026** **Rs.47,57,537/- (Rupees Forty Seven Lakhs Fifty Seven Thousand Five Hundred and Thirty seven only)** together with interest at contractual rate, (till complete payment) and incidental expenses thereon.
2.	**Mr. Istiyak S/o Mr. Mushtak Ali** 432/217, Yaseen Ganj Chowk, Lucknow, Uttar Pradesh 226003			

The above borrowers and /or their guarantor(s)/mortgagor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of said **60 days** under sub-section (4) of Section 13 of SARFAESI Act.
Please note that this publication is made without prejudice to such rights and remedies as are available Bank against the borrower(s) /guarantor(s)/mortgagor(s) of the said loan/facility under the law. You are further requested to note that as per section 13(13) of the said act, you are restrained /prohibited from disposing of or dealing with the above secured asset or transferring by way of sale, lease or otherwise of the above secured asset, without our prior written consent.

Place: Lucknow, Date : 18-02-2026

Authorised Officer
RBL Bank Ltd.

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

Whereas, the undersigned being the Authorized Officer of **IIFL Home Finance Limited** (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has **taken possession** of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IIFL HFL** for an amount as mentioned herein under with interest thereon."The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, If the borrower clears the dues of the **"IIFL HFL"** together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by **"IIFL HFL"** and no further step shall be taken by **"IIFL HFL"** for transfer or sale of the secured assets.

Name of the Borrower (s)/ Co-Borrower(s)/	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Dharambir Mrs. Rajpati Dharambir Milk Dairy **(Prospect No IL10505540)**	All that piece and parcel of Property Bearing Property comprised in Khewat no 314 min,Khata no 346,Khasra no 96 killas 11/5(1- 12),kitte 1 Situated at Ludiana,Tehsil Pillukhera.District Jind 126102 Area Admeasuring (IN SQ. FT.): Property Type: Area_Admeasuring Property Area: 4356	**Rs.1169162/-** Rupees Eleven Lakh Sixty Nine Thousand One Hundred Sixty Two Only	**04-12-2025**	**16/02/2026**

For, further details please contact to Authorised Officer at **Branch Office: SCO -41P, First Floor, Sector -7, Main market, Karnal-132001 or Corporate Office:** Plot No.98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.

Place: Haryana Date: 18-02-2026 — **Sd/- Authorised Officer, For IIFL Home Finance Ltd.**

POSSESSION NOTICE

Whereas, the authorized officer of **Jana Small Finance Bank Limited** under the Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued **demand notices** to the borrower(s)/ Co-borrowers(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within **60 days** from the date of receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	46069630000134	1) Mr. GopiKishan (Borrower), 2) Mrs. Aneeta Devi (Co-Borrower)	**14.11.2025** **Rs.12,82,893.66** (Rupees Twelve Lac Eighty Two Thousand Eight Hundred Ninety Three and Sixty Six Paisa Only) **as on 12-11-2025**	**Date: 16.02.2026 Time: 05:10 PM Symbolic Possession**
	Description of the Property: Property Detail: All that piece and parcel of the immovable property being Private Plot No.C-64, Admeasuring Area 83.64 Sq.mtrs, situated at Part of Araji No.1001, Bairi Akbarpur Kachhar, Pargana & Tehsil Sadar, Kanpur, Uttar Pradesh-208017. Owned by **Mr. Gopi Kishan, S/o. Mr. Jagdamba Prasad (Being the Legal Heir of the Deceased Owner Late (Smt.) Kamla Devi, W/o. Mr. Jagdamba Prasad). Bounded: On the North by:** 20 Feet wide Road, **On the South by:** Other's Land, **On the East by:** Other's Land, **On the West by:** Other's Land.			

Whereas the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrower's mentioned herein above in particular and to the Public in general that the authorised officer of **Jana Small Finance Bank Limited** has **taken possession** of the properties/ secured assets described herein above in exercise of powers conferred on him under Section 13(4) of the said act read with Rule 8 of the said rules on the dates mentioned above. The Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured assets will be subject to the charge of **Jana Small Finance Bank Limited.**

Place: Kanpur
Date: 18.02.2026

Sd/- Authorised Officer,
For Jana Small Finance Bank Limited

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. Branch Office: Basement, U.P Tower, B 7-8 & G 7-8, Sanjay Palace, Agra, Uttar Pradesh-282002.

Assets Care & Reconstruction Enterprise Ltd

ACRE MAKING ASSETS WORK
Unit No. 502, C Wing, One BKC, Radius Developers, Plot No. C 66, G Block, Bandra Kurla Complex, Mumbai: 400 051

Demand Notice Under Section 13(2) of Securitisation Act of 2002

ACRE-ARC has acquired the entire Financial Assets along with underlying securities of the Borrower under the provisions of section 5 of the SARFAESI Act from the Assignor. By virtue of the said Acquisition of debt, ACRE-ARC has acquired all the rights, title and interest in the outstanding debts of the Borrower acting in its capacity as trustee by way of assignment of Financial Assets as per financial documents and the underlying securities, ACRE-ARC has stepped into the shoes of Assignor being Secured Creditor to the Borrower and is entitled to recover outstanding dues in respect of the Loan facilities and enforce the underlying security interest.

Loan A/c No.	ACRE TRUST	Portfolio	Date of Assignment -ACRE	Name of Borrower, Co-borrower	Date & Amount of Demand Notice Under Sec. 13(2)
62484600000010	Trust 166	JCF ARC	13.12.2024	AMIR GENERAL STORE (Borrower), MOHAMMAD NAVI (Co Borrower)	31-Dec-2025 & Rs.2948296.76 as on 26-Dec-2025
Description of Mortgaged property : - Description Of Property All That Piece And Parcel Of The Property Situated At T P No 147/214 Having Total Admeasuring Of 24.23 Sq.mtr, Situated At Mohalla Chamkani Gadipura Shahjahanpur Up- 242001 Bounded By- East : H/o Mohammad Navi, West : H/o Mohammad Parvej, North: Rasta Kharanja, South: H/o Manjulla					
AFH000300576093	Trust 166	JCF ARC	13.12.2024	YATENDER SHARMA (Borrower), MEENU SHARMA (Co Borrower)	31-Dec-2025 & Rs.1544943.91 as on 26-Dec-2025
Description of Mortgaged property : - Flat No 1504 Admeasuring 440.13 Sq. Ft. (carpet Area) On The 5th Floor Of The Building Proposed To Be Named As / Known As Spls Aawasiya Yojna Situated At Jal Nigam Road, Govind Puram Extension, Nh-24 Ghaziabad-201017					
AFH000300759838	Trust 166	JCF ARC	13.12.2024	TARUN PARKASH (Borrower),	31-Dec-2025 & Rs.2988490.78 as on 22-Dec-2025
Description of Mortgaged property : - Flat No C-008 Admeasuring 541.10 Sq. Ft. (carpet Area) On The Ground Floor Of The Building Proposed To Be Named As /known As Spls Aawasiya Yojna Situated At Jal Nigam Road, Govind Puram Extension, Nh-24 Ghaziabad-201017					
12000005321	Trust 174	Piramal Finance Limited	28.03.2025	MAHENDRA PARATAP YADAV (Borrower), NAGENDRA YADAV (Co Borrower), RAMJEET YADAV (Co Borrower), UPENDRA NATH YADAV (Co Borrower),	16-Jan-2026 & Rs.33415316 as on 04-Dec-2025
Description of Mortgaged property : - All That Piece And Parcel Of The Plot No. 92, Block-a, Ashok Nagar Colony Which Is A Part Of Arazi No. 146, House No. Sa. 18/106-92a Area 4400 Sq. Ft. Situated In Mauja Hall, Pargana Shivpur, Ward Sarnath, City Varanasi, Whose Four Sides Boundaries Are As Follows:- East Colony Way, West : House Srivastava, North :land Suman Yadav Then Ashok Girls School, South :house Nagendra Yadav. Schedule Of Second Property All That Piece And Parcel Of The Land Measuring 3600 Sq. Ft. I.e. 334.572 Sq. Meter, Having Corporation No. Sa. 18/106-a-2-n-1-n, Which Is Part Of Arazi No. 149, Muza Haal, Ward Sarnath, Pargana Shivpur, Tahsil Sadar, District Varanasi Bounded As Below: East:pitch Road To Nakkhi Ghat., West: House Of Srivastava Ji., North: House Of Vendor., South: Temporary Tin Shade And Open Land Of Vendor. ,					
1884600001894 & 1884600001907	Trust 166	JCF ARC	13.12.2024	GAURAV ENTERPRISES (Borrower), GAURAV SRIVASTAVA (Co-Borrower), KANCHAN SHRIVASTAVA (Co-Borrower),	22-Dec-2025 & Rs.2788226 as on 22-Dec-2025
Description of Mortgaged property : - All That Piece And Parcel Of The Commercial Shop No. Lg-22 On Lower Ground Floor Constructed Over Plot Of Land No. 48, 51 Measuring 54 And 125.00 Sqr. Feet, Situated At Goel Plaza, Opp. Sahara Shopping Centre ,faizabad Road, Village Sheikhupur Kasaila Nagar Mard Lucknow,u.p.-226016 Boundary Of Property East-Rasta, West Tara Market, North-shop No. Lg 23, South-shop No Lg 21,					
701LA40212030002 & 7018460000050.	Trust 166	JCF ARC	13.12.2024	VASU MANUFACTURER PRIVATE LIMITED (Borrower), ANIL KUMAR GARG (Co-Borrower), SEEMA GARG (Co-Borrower), PANNA LAL GARG (Co-Borrower)	01-Dec-2025 & Rs.1,91,532 & Rs.17,014 as on 26-Dec-2025
Description of Mortgaged property : - All That Piece And Parcel Of The Plot No K. 402, Situated Within The Industrial Area At Surajpur-v, Area Measuring 501.50 Sq. Meters, Village Kasna, Tehsil Sadar, District Gautam Budh Nagar, U.p.; (hereinafter Referred To As "Said Property") Boundaries East: Plot No. K-401, West: Plot No. K-403. , North: 30 Meters Wide, Road No. 64., South: Plot No. K-409. ,					
H401HLP0969769	Trust 178	Bajaj Housing & Fianance Limited	23.09.2025	SUKHVEER SINGH NAGAR (Borrower), RUMA (Co-Borrower),	05-Feb-2026 & Rs.797405 as on 18-Sep-2025
Description of Mortgaged property : - Residential Ground Floor Constructed On A Part Of Freehold Residential Plot No. 65/4, Whose Covered Area Is 426 Sq. Ft. I.e. 39.60 Sq.m., Complete Details Of The Construction Are Shown In The Map Attached With This Sale Deed, Which Is A Part Of This Document, Related Number Nagar Nigam Old 42 New Number-65, Situated Old Abadi Village Nasarpur Tehsil And District Ghaziabad. Boundaries: East: Plot No.-65/3, West: The Road Is 50 Feet Wide., North: Remaining Portion Of Plot No. 65/4, South: The Road Is 40 Feet Wide.					
19817398	Trust 158	IDFC First Bank Limited (IDFC)	19.06.2025	ABINESH SONKAR (Borrower), SEEMA SONKAR (Co-Borrower),	13-Feb-2026 & Rs.59,43,001.14 as on 09-Feb-2026
Description of Mortgaged property : - All That Piece And Parcel Of House No. 55/036, Admeasuring 1000 Sq.ft. I.e. 92.94 Sq.mt., Situated At Chitvapur Bhuiyan, Ward-babu Banarsi Das, Lucknow, Uttar Pradesh-226001 And, Bounded As: East: House Of Sharma Ji West: House Of Chemka Prasad North: Subhash Complex South: 10 Ft. Gali					
20296551 & 33993887	Trust 158	IDFC First Bank Limited (IDFC)	19.06.2025	ARIF RASHEED (Borrower), MEHANAZ AKHTAR (Co-Borrower),	13-Feb-2026 & Rs.59,23,815.73 as on 09-Feb-2026
Description of Mortgaged property : - All That Piece And Parcel Of House No. 178/83, Plot Admeasuring 863 Sq. Ft. Situated At Ghanti Wali Gali, Makbara Golaganj, Lucknow (u.p.), And Bounded As: East: House Of Iqbal Begum, West: House Of Shiv Ram, North: House Of Nafees Band , South: Ganti Wali Gali 6 Ft. Wide					
23193680	Trust 158	IDFC First Bank Limited (IDFC)	19.06.2025	SHIV KUMAR SHUKLA (Borrower), VIJAY KUMAR SHUKLA (Co-Borrower), PAWAN KUMAR SUKLA (Co-Borrower)	13-Feb-2026 & Rs.66,20,668.40 as on 09-Feb-2026
Description of Mortgaged property : - All That Piece And Parcel Of House No. 112/204 E Swaroop Nagar, Built On Part Of Free Hold Plot No. 118, Block "a", Gutaiya Scheme No. 7, Kanpur Nagar, Measuring 136.6 Sq. Yds. (residential) Kanpur, Uttar Pradesh - 208002. And Bounded By As Following: North: Part Of Plot No. 118, South: Plot No. 119, East:Plot No. 12, West: Public Road					
15177512 &25942696 & 32560456	Trust 158	IDFC First Bank Limited (IDFC)	19.06.2025	AAMAYA ENTERPRISES (Borrower), NISHANT KUMAR (Co-Borrower), PRASHANT KUMAR VERMA (Co-Borrower), PREMA DEVI VERMA (Co-Borrower)	13-Feb-2026 & Rs.1,09,90,697.1 as on 09-Feb-2026
Description of Mortgaged property : - All That Piece And Parcel Of The Plot No. 10 & 11, Admeasuring 1350 Sq. Fts. I.e. 125.465 Sq Mts. Only Being Portion Of Khasra No. 93 & 217, Situated At Mohammadpur Khatri, Ward-shankerpurwa, Pargana / Tehsil & District-lucknow And Bounded As: East: 25 Fts. Wide Road , West: Aaraji Digar, North: Plot No. 09, South: House Of Smt. Katiyar					
AFH000300566914	Trust 166	JCF ARC	13.12.2024	KUMAR SAURABH (Borrower), SUGANDHA KUMARI (Co-Borrower),	16-Feb-2026 & Rs.19,47,722.60 as on 09-Feb-2026
Description of Mortgaged property : - All That Piece And Parcel Of Unit/flat No.j802, Tower-j, Type-t2, Having Carpet Area Measuring 440.13 Sq. Ft In The Project Known As "spls Aawasiya Yojna Situated At Govind Puram Extension, Jal Nigam Road, Nh 24, Ghaziabad (u.p.)- 201017					

The steps are being taken for substituted service of notice. The above borrowers, co- borrowers and/or their guarantors (where ever applicable) are advised to make the payments of outstanding within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice as per the provision of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
Please be informed that the said notice is also under section 13(13) informing the borrowers/guarantors/ mortgagors that the said mortgaged property should not be sold/leased/transferred.

Date : 18.02.2026
Place : Shahjahanpur, Ghaziabad, Gautam Budh Nagar

Authorized Officer,
Assets Care & Reconstruction Enterprise Ltd

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015,
E-mail : auction@hindujahousingfinance.com 2nd Floor, 212B & 212C. Plot no – TC/G-2/2 & TC/G-5/5 Cyber Heights, Vibhuti Khand, Gomtinagar Lucknow, UP - 226010

RLM-BRAJESH AWASTHI-9918301885, RRM-PUSHKAR AWASTHI 9453043399, CLM- Mr. Aman Kumar Saini, 7007586439, CRM - SANJEEV SINGH 8948572913

SYMBOLIC POSSESSION NOTICE

Whereas the undersigned being the Authorized Officer of the **HINDUJA HOUSING FINANCE LIMITED** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice. The borrowers having failed to repay the amount, notice is hereby given to the 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 under sub- section 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account. The borrower/guarantor 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 the **HINDUJA HOUSING FINANCE LIMITED** for an amount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. 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.

Sr. No.	Application No./ Name of Borrowers/Guarantors	Demand Notice Date / Date of Possession	Amount Outstanding	Details of Immovable Property
1	UP/LKW/LKNW/A000001300 & UP/LKW/LKNW/A000002154 ALOK KUMAR GUPTA S/O Hari Das Gupta, PRITI GUPTA W/O Alok Kr Gupta, **both at:** R/O 57 Monark City , Para Manak Nagar Lucknow UP-226011	**22-11-2025** / **13-02-2026 Symbolic**	₹ 2520458 as on 20-11-2025 plus interest thereon	Property having plot being part of Khasra No. 1425 situated at village Para ward Alamnagar Lucknow Sub Registrar 5th Lucknow, Area Admeasuring 750 Sq Ft, Bounded as:, North -Property others, South - Property others, East - 15ft road, West - Plot Sonelal Pal
2	UP/LKN/LUKN/A000002152 & CO/CPC/CPOF/A000005906 Ajit Kumar & Vikas Krishna Kumar Gupta, & Guddi Gupta **All at:** Laxmi Nagar Bhuhar Near Lalbag , Lucknow Uttar Pradesh , India - 226017	**14-06-2025** / **13-02-2026 Symbolic**	₹ 2522110 as on 10-06-2025 plus interest thereon	Plot being part of Khasra No. 548 situated at Bhuhar Lucknow Sub Registrar 5th Lucknow Area Admeasuring 1000 Sq Ft, Bounded as: North -12.5ft wide road, South - 17ft road, East -Arazi Plot Seller, West -Plot Praveen Mishra

Dated : 17-02-2026, Place : Lucknow — **Authorised Officer, HINDUJA HOUSING FINANCE LIMITED**

Kotak Mahindra Bank Limited — Online E – Auction Sale Of Asset

Registered Office: 27 BKC, C 27, G-Block, Bandra Kurla Complex, Bandra (E) Mumbai, Maharashtra, Pin Code-400 051; Branch Office: Kotak Mahindra Bank Ltd, 7TH Floor, Plot No.7,Sector-125, Noida, Uttar Pradesh-201313

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction sale notice for sale of immovable assets under the "Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" under rules 8(5) read with proviso to rule 9 (1) of the security interest (enforcement) rule, 2002.
Subsequent to the assignment of debt in favour of Kotak Mahindra Bank Limited by **"SMFG India Home Finance Company Limited** (hereinafter referred to as **"SMFG"**) (formerly known as **Fullerton India Home Finance Company Limited**) The Authorised Officer of SMFG has taken the physical possession of below described immovable property (hereinafter called the secured asset) mortgaged/charged to the secured creditor on 24.04.2024
Notice is hereby given to the borrower (s) and Guarantor(s) in particular and public in general that the bank has decided to sale the secured asset through E-auction under the provisions of the sarfaesi act, 2002 on "as is where is", "as is what is", and "whatever there is" basis for recovery of **Rs.1,37,68,588/- (Rupees One Crore Thirty Seven Lakh Sixty Eight Thousand Five Hundred Eighty Eight Only)** outstanding as on **09.02.2026** along with future applicable interest till realization, under the Loan Account No. 605439511205800; Loan Availed By Mr. Ravi Kumar and Mrs. Gunjan Devi as per below details.

Particular	Detail
Date Of Auction	10.03.2026
Time Of Auction	Between 12:00 Pm To 1:00 Pm With Unlimited Extension of 5 Minutes
Reserve Price	Property No.1 Rs.25,00,000/- (Rupees Twenty Five Lakh Only) Property No.2 Rs.26,00,000/- (Rupees Twenty Six Lakh only)
Earnest Money Deposit (EMD):- **Property No.1** Rs.2,50,000/- (Rupees Two Lakh Fifty Thousand Only) **Property No.2** Rs.2,60,000/- (Rupees Two Lakh Sixty Thousand only)	
Last Date For Submission Of Emd With Kyc: 09.03.2026 UP TO 6:00 P.M (IST)	
Description Of The Secured Asset:- Property No.1: All that piece and parcel of property built up Second Floor, (without roof rights), measuring area 108 sq yds, i.e. 90.29 sq. mtr, bearing Property No.1/1759/A, out of Khasra No.124, alongwith its whole of the structure built at site, with all its fixtures and fittings fitted thereon fitted with electricity and water meter connection with their separate meters with common entrance with all common facilities such as common staircase/services like sewar line & separate water line, common gallery, common passage, 1/4th parking space on stilt floor with use the terrace of the top floor only for installed and maintenance of the TV Antenna & water tank etc on the roof of the top floor along with all proportionate undivided, indivisible and impartible ownership rights land underneath, situated in the area of village chandrawali alias shahdara, in the Abadi of Baghicili Hardev Missar G.T. Road Shahdara known as Moti Ram Road, Ram Nagar Near G.T. Road Shahdara Delhi-110032. **Property No.2:** All that piece and parcel of property built up Third Floor, (without roof rights), measuring area 108 sq.yds, i.e. 90.29 sq. mtr, bearing Property No.1/1759/A, out of Khasra No.124, alongwith its whole of the structure built at site, with all its fixtures and fittings fitted thereon fitted with electricity and water meter connection with their separate meters with common entrance with all common facilities such as common staircase/services like sewar line & separate water line, common gallery, common passage, 1/4th parking space on stilt floor alongwith all proportionate undivided, indivisible and impartible ownership rights land underneath, situated at in the area of village Chandrawali Alias Shahdara, in the abadi of Baghicili Hardev Missar G.T. Road Shahdara known as Moti Ram Road, Ram Nagar, Near G.T Road, Shahdara Delhi-110032.	
Known Encumbrance	Sealed by MCD under Section 345-A of the Delhi Municipal Corporation Act, 1957

The borrowers' attention is invited to the provisions of sub section 8 of section 13, of the act, in respect of the time available, to redeem the secured asset.
Borrowers in particular and public in general may please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty.
In case of any clarification/requirement regarding assets under sale, bidder may contact **Mrs. Prakshi Aggarwal (Mob- +918655643312) Mr. Pankaj Rai (Mob +91 7768003567) and Bidder may also contact the bank's IVR No. (+91-9152219751)** for clarifications.
For detailed terms and conditions of the sale, please refer to the link https://www.kotak.com/en/bank-auctions.html Provided In The Bank's Website i.e. www.kotak.com And/or On http://bankauctions.in/

Date : 18.02.2026 Place : New Delhi, Delhi

Authorized Officer,
Kotak Mahindra Bank Limited

U GRO Capital Limited

U GRO CAPITAL
4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE OF 30 DAYS FOR SALE OF IMMOVABLE ASSET(S)["SECURED ASSET(S)"] UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 AND 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below describedSecured Asset(s) mortgaged / charged to U GRO Capital Limited("Secured Creditor"), the possession of which has been taken by the authorised officer of Secured Creditor, will be sold on **"Asis what is" and "As is where is" and "Whatever there is"** on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization of amount, due to Secured Creditor from the Borrower(s) and Guarantor(s) mentioned herein below. The Reserve Price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Sl. No.	Details of Borrower(s)/ Guarantor(s)	Description Of Secured Asset(S):	Details of Auction	
1	**1.APEX ENTERPRISES 2.APEXCARE MEDIGENIX PRIVATE LIMITED 3.RAKESH KUMAR SHARMA 4.ARTI SHARMA LAN – UGLOWSS0000066372**	Full Description Of The Property Investigated And Proposed To Be Mortgaged. (This Should Specify Theplot No., Survey No. Ward No. Etc. Along With The Area Of The Land / Area Of The Flat / Building And Theboundaries Of The Property As Mentioned The Title Documents]House No-599pc/457d Built On Plot No-47,48,49, 50 Part Of Khasra No.609, 614, 665, 667,668, 669, 676,677, 678 & 674 Area-768 Sq. Ft. Situated At Village-Para, War-Alamnagar, Tehsil &. District-Lucknow Butted And **Bounded By:** North: House Of Abha, South: Plot/House Of Shri Kuware, East: Plot Of Usha Dixit, West: 15 It. Wide Road.	**Reserve Price**	**Rs.43,18,400**
			EMD	**Rs.4,21,840**
			Last Date of EMD Deposit	**17- 03-2026**
			Date of Auction	**18- 03-2026**

Kindly note the Incremental Value of Rs. 1,00,000/-, For detailed terms and conditions of the sale, please refer to the link provided in **U GRO Capital Limited/Secured Creditor's** website. i.e. **www.ugrocapital.com** or contact the undersigned at **authorised.officer@ugrocapital.com**

Place: LUCKNOW, UP
Date: 18.02.2026

Sd/-(Authorised Officer)
For UGRO Capital Limited

INDIA SHELTER FINANCE CORPORATION LTD.

IndiaShelter Home Loans

Regd: Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002

CORRIGENDUM

This is in reference to the Sale notice for sale of immovable properties published Under Section (**Rule 9 (1)** of Sarfaesi Act. in case of **LOAN ACCOUNT NO. HLLDCHLONS000005106982 / AP-10251643 MR./ MRS. SWEETY RANI, MR./ MRS. SURAJ S/O MR. SANJEEV KUMAR** published in this news paper on **12-02-2026.**

Loan Account/AP Number And Name of Borrower(s) / Co-Borrower(s) /Guarantor(s)	WRONGLY WRITTEN : {Reserve Price & Earnest Money Deposit (EMD)}	PLEASE READ AS: {Reserve Price & Earnest Money Deposit (EMD)}
MR./ MRS. SWEETY RANI, MR./ MRS. SURAJ S/O MR. SANJEEV KUMAR HLLDCHLONS000005106982 / AP-10251643	**Rs. 8,00,000/- (Rupees Eight Lakh Only) Rs. 80,000/- (Rupees Eighty Thousand Only)**	**Rs. 7,00,000/- (Rupees Seven Lakh Only) Rs. 70,000/- (Rupees Seventy Thousand Only)**

The change should be read as part and Parcel of the earlier publication.

Date: 18.02.2026 Place: LUDHIANA **For India Shelter Finance Corporation Ltd**

FORM No. INC-26

[Pursuant to rule 30 of Companies (Incorporation) Rules, 2014]

Advertisement to be published in Newspaper for the change in Registered Office of the Company from one state to another

Before the Central Government (Regional Director, Northern Region-II, Chandigarh)

In the matter of sub-section (4) of section 13 of the Companies Act 2013 and clause (a) of sub-section (5) of Rule 30 of the Companies (Incorporation) Rules 2014

AND

In the matter of **M/s RITA HANDICRAFTS INDIA PRIVATE LIMITED** having its Registered Office at 963, Cancon Enclave, Sector-4, OPP. Chintapuri Mandir, Railway Road, Gurgaon-122002 (Haryana)

...... **Applicant**

Notice is hereby given to General Public that the company proposes to make the application to the Central Government power vested with Regional Director, Northern Region-II, Ministry of Corporate Affairs, Chandigarh under section 13 of the Companies Act 2013, seeking confirmation of alteration of Memorandum of Association of the company in term of special resolution passed at Extra ordinary General Meeting held on **Tuesday, 10th Day of February, 2026** to enable the company to change its Registered Office from "State of Haryana" to "State of **Uttar Pradesh**". Any person whose interest is likely to be affected by the proposed change, the cause to be deliver or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and ground of opposition to **The Regional Director, Northern Region-II** at the Address **3rd Floor, Corporate Bhawan, Plot No. 4-B, Sector-27B, Chandigarh-160019,** within 14 Days of date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

For and on behalf of

RITA HANDICRAFTS INDIA PRIVATE LIMITED

Sd/-

Date: 18.02.2026 **(Rita Devi Shukla)**

Place: Gurgaon **DIN: 02361570**

HINDUJA HOUSING FINANCE LIMITED

Registered office at 27-A, Developed Industrial Estate, Guindy, Chennai - 600 032, Tamil Nadu. E-mail : auction@hindujahousingfinance.com

Contact: Promod Chand:99903 38759 | Ruchika Goswami : 9899504055 | Mukul Sharma:8285415168

POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the Authorized Officer of the HINDUJA HOUSING FINANCE LIMITED under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferredon him under sub-setion 4 of section 1a3 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account. The borrower / guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the HINDUJA HOUSING FINANCE LIMITED for an mount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. 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.

	Account Number, Name of the Borrowers & Address	Date of Possession
1	HR/GGN/FRBD/A000000604 & HR/GGN/FRBD/A000002337. 1. Mr. Ashok S/o Mr. Tikam Singh 2. Mr. Poonam. Bahbalpur (69), Fatehpur Biloch, Faridabad, Haryana-121004| Description Of Property: A Built Up House/plot Area Measuring 203 Sq. Yards Comprised Out Of Khewat No.141/142, Mu No.25, Kila No.10/1(2-2), 10/5(2-3), Mu No.26, Kila No.4/3(0-5), 5(6-11), 6(8-0), 7(8-0), 8(8-0), Kita 7 Barakba 35 Kanal, 1 Marle Of 167/701 Share, Rakba 8 Kanal 7 Marle Of ½ Share Rakba 4 Kanal, 1 Kanal 18 Marle Out Of 3 And Half Marle, Situated At Waka Mauja Bahbalpur, Tehsil Ballabhgarh, District Faridabad, Haryana-121004. Boundaries: - East: Rasta 18ft., West: Karan Singh, North: Vijay Pandit, South: Rasta 15ft.	: 11-Feb-26 Demand Date & Total Outstanding : 8-Dec-25 & Rs. 16,90,809/- as on 9-Oct-25
2	DL/BDP/BDRP/A000001106. 1. Mr. Vinod S/o Hansraj 2. Mrs. Sheela W/o Hansraj. 373 Shiv Mandir, Narsinghpur Gurgoan, Haryana - 122004 | Description Of Property: A Property/house/plot Area Measuring 421 Sq. Yds., Comprised In Khewat/khata No. 173/202, Mustkil No. 25, Killa No. 10/1(2-8), Mustakil No. 26, Killa No 5/1(0-12), 5/3(7-7) Kita 3 Rakba 10 Kanal 7 Marla Of Share 6/207 Bakdar 0 Kanal 6 Marla And Khewat No. 174/203 Mustkil No. 19 Killa No. 25/1(7-8) And Mustkil No. 25 Killa No. ½(7-7) Kita 2 Rakba 14 Kanal 15 Marla Rakba 8/295 Share Bakdar 0 Kanal 8 Marla By This Total Of Both Khewat 0 Kanal 14 Marla I.e. 421 Sq. Yds., Situated At Mohammadpur Jhadsa Tehsil And District Gurgoan, Haryana	13-02-2026 8-Dec-25 & Rs. 9,74,571/- as on 8-Dec-25
3	DL/JNK/JNKP/A000001329 & CO/CPC/CPOF/A000008501. 1. Mr. Shailendra Kumar S/o Mohan 2. Mr. Mohan S/o Lalappa. R 17 Second Floor, Right Side, Khirhi Entn Malviya Nagar , Po Malviya Nagar South Delhi - 110017 & HNO 2/151, Khadwad, Bidar, Karnataka – 585226 | Description Of Property: Flat No. -t3 401, 2bhk, 4th Floor, At Tower-003, Admesuring 467 Sq. Ft. (carpet) In Arawali Homes, Damdama Lake Road, Viii-khaika, Sector-4, Sohna, Gurgoan Haryana	13-02-2026 8-Dec-25 & Rs. 24,44,432/- as on 8-Dec-25
4	DL/RJP/RJPC/A000000565. 1. Mr. Shiv Kumar S/o Shyam Lal 2. Mrs. Anguri W/o Shiv Kumar. Abhepur 173. Near School, Damdama, Gurgoan, Haryana – 122102 | Description Of Property: A Property/house/plot Area Measuring 605 Sq. Yds., Comprised In Khewat/khata No. 503/602, Rect No. 39, Killa No. 1(8-0), 2(8-0), 3(8-0), 4(8-0), 5/1(2-0), 6(8-0), 8(8-0), 9(8-0), 10(8-0), 12 (8-0), 13(8-0), 14(8-0), 15(8-0), Rect No. 40, Killa No 6(8-0), 7(8-0), Kita 15 Area 114 Kanal 0 Marla (share -20/2280) Measuring Area 1 Kanal 0 Marla Situated At Village Abhaypur Tehsil Sohna District Gurgoan, Haryana.	13-02-2026 8-Dec-25 & Rs. 19,42,686/- as on 8-Dec-25
5	DL/SDR/SDRA/A000001730. 1. Mr. Mukul Sharma S/o Ramji Lal Sharma 2. Mrs. Richa Sharma W/o Mukul Sharma. H No A1 501 Puri Emerald Bay Dwarka Expressway, Sector 104 Gurgaon Haryana - 122006 | Description Of Property: Flat/apartment No. -501, Fifth Floor, Tower-a1/501, Carpet Area 1330 Sq. Ft. Super Area 2450 Sq. Ft., "emerald Bay", Sector-104, Village Dhanwapur, Gurgoan Haryana	13-02-2026 8-Dec-25 & Rs. 48,62,279/- as on 8-Dec-25
6	GR/KAP/KUNJ/A000001104. 1. Mr. Jai Prakash Heera Singh S/o Hira Singh 2. Mrs. Sudesh W/o Jay Parkash 3. Mr. Manish S/o Jay Parkash. Dhani Nandha,bhora Kalan (134), Gurgaon, Haryana - 122413 | Description Of Property: Entire Plot Property Bearing Khewat No. 2393 Khata No. 2689, Mustil No. 76 Killa No. 8/1(6-12) Kitta 1, Rakba 6 Kanal 12 Marla To The Extent Of 74/1188 Share Comes To 0 Kanal 8 Marla, 2 Sarsai Area Measuring 250 Sq. Yds., Situated At Bhora Kalan Tehsil Pataudi District Gurugram Haryana-122503	13-02-2026 8-Dec-25 & Rs. 11,85,021/- as on 8-Dec-25
7	HN/RTK/BHGH/A000000015. 1. Mr. Tota Ram S/o Ishwar 2. Mrs. Hukam Kaur W/o Ishwar. H No 689, V P O Birdhana 108 Jhajjar Haryana - 124102 | Description Of Property: A Property/house/plot Area Measuring 5 Marla Part Of Khewat No. 401 Khata No. 425 Kita 2 Rakba 5 Kanal 14 Marla Of Share 5/114 Bakdar 0 Kanal 5 Marla Situated At Birdhana Tehsil & District Jhajjar	13-02-2026 8-Dec-25 & Rs. 7,56,188/- as on 8-Dec-25
8	HR/GGN/KRNL/A000001543. 1. Mr. Jile Singh Badgujjar S/o Surte 2. Mrs. Manju W/o Jile Singh. House No-131, Ambedekar Colony, Village Khandsa (104), Sector 37, Gurgaon Haryana - 122004| Description Of Property: A Property/house/plot No. 271. Out Of Old Khewat/khata No. 1047/1226, New Khewat/khata No. 1186/1307 Khasra No. 1022/22(0-12), Kita 1 Rakba 0 Bigha 0 Biswa 12 Biswansi Of Share 13/24 Bakdar Rakba 0 Bigha 0 Biswa 6 ½ Biswansi I.e. 50 Sq. Yds., Total Super Area 450 Sq. Ft., Bymeasuring 16.5 Ft X 27 Ft., Situated At Khandsa, Municipal Corporation, Sub-tehsil Kadipur, Near Jnj Electronics Ltd., District Gurugram Haryana-122004. Boundaries: - East: House Of Lalita Devi, West: House Of Abhay, North: Rasta 10 Foot Wide, South: House Of Jagdish	13-02-2026 9-Dec-26 & Rs. 20,04,425/- as on 9-Dec-26
9	GR/PLW/MNGT/A000000026. 1. Mr. Satish Satish 2. Anita. Waka Mauja Keekri Gurjar,khewat No-67 Khata No-79, Palwal, Haryana- 121102| Description Of Property: Property Area Measuring 563 Sqyds Of Khewat No-67,khata No79,mustakil No- 20, Killa No-7(4-17),& Mustakil No- 27, Killa No- 1/3(3- 10), 7/2(5-17),10(7-9),11(7-18),13(8-0),14/1(5-5),17/2(3-3), situated At Tikri Gurjjar, Tehsil & District – Palwal, Haryana. Boundaries: - East: House Of Jagat Singh, West: Plot Of Birender, North: Rasta, South: House Of Prem Chand	13-02-2026 9-Dec-26 & Rs. 12,62,949/- as on 9-Dec-26
10	HR/GGN/FRBD/A000001824. 1. Mr. Sushil Satya 2. Hemlata Sushil. House No - 21, Harijan Mohalla Gulawad, Near Post Office, Palwal, Haryana- 121107| Description Of Property: Property Area Measuring 200 Sqyds Of Khewat /khata No- 381/393 ,khasra No-333(0-9), Situated At Gulavad Tehsil Hassanpur District-palwal, Haryana. Boundaries: - East: House Of Rajveer, West: Road, North: House Of Prem, South: Gali 10ft Wide	13-02-2026 9-Dec-26 & Rs. 12,23,599/- as on 9-Dec-26
11	HR/GGN/FRBD/A000001887. 1. Mr. Devesh Girdhari Lal 2. Jaipali Girdhari. House No-1913, Andaka Mohalla, Alawalpur (62), Palwal, Haryana-121103.| Description Of Property: Property Area Measuring 1210 Sqyds Of Khewat No-983, Khata No-1050, Musatkil No- 85, Killa No-9(7-14),12/2(0-7),27(0-10) Situated At Alawalpur Tehsil & District- Palwal, Haryana. Boundaries: - East: Road, West: Africultural Land, North: Balraj Agricultural Land , South: Agricultural Land.	13-02-2026 9-Dec-26 & Rs. 18,66,980/- as on 9-Dec-26
12	HR/GGN/FRBD/A000002221. 1. Mr. Manish Kumar Jain 2. Niti Jain. H No- Ds 238/1, Meemtala Mohalla, Ward No-19, Palwal, Haryana 121102| Description Of Property: Flat No- B-4, 1st Floor,(Without Roof Rights Area Measruing 500 Sqyds, Build Upon Plot Area Measruing 230 Sqyds Part Of Khasra No- 1630(3-0) Situated At Moti Colony, Tehsil & District- Palwal , Haryana. Boundaries: - East: Flat Od Deepak Tayal, West: Flat Of Shashi Garg, North: Stairs & Gallery, South: Stairs & Gallery	13-02-2026 9-Dec-26 & Rs. 13,64,084/- as on 9-Dec-26

Place: HARYANA Date: 18/02/2026 SD/-, Authorised Officer- HINDUJA HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015. Branch Offices: 1st Floor, Above IndusInd Bank, Old G.T. Road Sham Nagar, Near Namaste Chowk, Karnal - 132001

CRM: SANJEEV - 9034326375 • CLM: ANKIT KUMAR- 9991112298

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

In respect of loans availed by below mentioned borrowers / guarantors through HINDUJA HOUSING FINANCE LIMITED, which have become NPA with below mentioned balance outstanding on dates mentioned below. We have already issued detailed Demand Notice dated as mentioned below Under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 by Registered Post / Speed Post / Courier with acknowledge due to you which has been returned undelivered / acknowledgment not received. We have indicated our intension of takin possession of securities owned on one of you as per Sec. 13(4) of the Act in case of you failure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred vide section 13(4) of SARFAESI Act while publishing the possession notice / auction notice, electronically or otherwise, as required under the SARFAESI Act, the Bank / Secured Creditor may also publish your photograph. Details are hereunder:-

Sr.	Borrower(s)/Co-Borrower(s) / Guarantor(s)	Demand Notice Date & Amount
1.	**HR/KRN/KARN/A000000672, Babli Devi W/o Ramdhan, Ramdhan S/o Devraj,** 172, Munak, 28, Karnal, Haryana, 132040.	**11.02.2026 & Rs.13,89,743/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: Property Measuring 0K-10.5M, being 105/16470 share of land meas. 82K-7M, comprised in Khewat No. 1020/3, Khatoni No. 1187/3, Kittas-11. situated at Village Munak, Sub Tehsil Ballah, District Karnal owned by Ramdhan vide Transfer deed no. 941/1 dated 29.12.2023. **Bounded as:** EAST: 24 Ft + 28 Ft Owner Property and Street 15 Feet Wide., WEST: 35 Fr Land of Kashmir Singh., NORTH: 58 Ft + 22 Ft House of Hansraj and Owner Property., SOUTH: 40 Ft + 40 Ft Owner Property.	
2.	**HR/KRN/KARN/A000000145, Mangat Ram S/o Budh Ram, Prakashi W/o Mangat Ram, Sachin Kumar S/o Mangat Ram,** Ward No.6, Bhola Colony, Gharaunda, Karnal, Haryana,132114.	**11.02.2026 & Rs.11,53,473/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the Property (House) measuring 57 Sq. Yds. i.e.,0K-1M-8S being 17/1359 share out of total property measuring 7K-11M which is comprised in Khewat No.187 Khatoni No.210, Muraba No.124. Killa No. 5(7-11), situated at Bhola Colony, Gharaunda, Tehsil Gharaunda and Distt. Karnal owned by Prakashi Vide Transfer Deed Vasika No. 754/1 Dated 09.06.2022 of Sub-Registrar Gharaunda. Distt. Karnal. **Bounded as:** EAST: House Of Narshi, WEST: House of Saleem, NORTH: Street, SOUTH: House of Gurdayal Singh	
3.	**HN/RTK/BIWI/A000000172, Mukesh S/o Kidara, Laxmi W/o Mukesh,** V.P.O. Haluwas, Bhiwani, Haryana.	**11.02.2026 & Rs.5,99,968/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the Land measuring 0 Kanal 11 Marlas (332 Sq. Yards), i.e. 1/2 share of land measuring 01 Kanal 02 Marlas comprised in Khewat No. 475//391 Khatoni No.637 & 638 bearing in Khasra/Killa No.1326(1-0) 1915(0-2) Kitte-2 situated at Village Devsar, Tehsil & District Bhiwani owned by Laxmi vide Transfer Deed no.3293 dated 19.06.2024. **Bounded as:** EAST: Parkash son of Chandu, measurement 82 feet, WEST: Bhanwar Singh son of Raghunath, measurement 82 feet, NORTH: Bhagirath Son of Amilal, Measurement 41 feet, SOUTH: Gali Sare Aam, Measurement 32 feet	
4.	**HN/PNP/PNPT/A000000068, Muniram S/o Kedarnath, Priyanka W/o Munni Ram,** Bhag Khera, Near Guga Mandir, Jind, Hadwa, Haryana-126113.	**11.02.2026 & Rs.9,46,925/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the property measuring 156 Sq. yds. i.e. 0K-5M-1S being 1/24 share out of property measuring 6K-4M which is comprised in Khewat No. 249, Khatoni No. 260 situated at Village Bagh Khera, Tehsil Pilukhera, District Jind owned by Priyanka vide sale deed no. 3747/1 dated 18.02.2022. **Bounded as:** EAST: Property of Jaibhagwan S/o Ishwar, WEST: Street and Santram S/o Kirdara, NORTH: Plot, SOUTH: House of Radhey Shyam S/o Murari Lal	
5.	**HR/KRN/KARN/A000000346, Nawab Singh S/o Nishan Singh, Nishan Singh S/o Singara Singh, Lakhvinder Kaur W/o Nishan Singh,** Dera Thal Road, Thal 68, Karnal, Haryana, 132039.	**11.02.2026 & Rs.14,49,183/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the land (House) measuring 1K-15M out of total property measuring 120K-17M which is comprised in Khewat No. 255, Khatoni No. 388, Kitte-18 situated at Village Thal, Tehsil Assandh and District Karnal, owned by Lakhvinder Kaur Vide Registered Transfer Deed No. 3550/1 dated 02.03.2023 regd. in the office of Sub-registrar, Assandh, Karnal. **Bounded as:** EAST: 91 foot 9 inch and land of Nishan Singh, WEST: 91 foot 3 inch road and land of Nishan Singh, NORTH: 104 foot and land of Nishan Singh, SOUTH: 104 foot and land of Nishan Singh	
6.	**HR/HSR/HISR/A000000364, Pritam Soni S/o Surender Kumar,** House No. 735, Jheel Kuranja Krishna Nagar, East Delhi, 110051. **Rajender Kumar S/o Kashi Ram,** Ward No.11, Gali No.10, Shiv Nagar, Hisar, Haryana-125001. **Sunita Devi W/o Rajender Kumar S/o Kashi Ram,** House No. 297, Ward No.11, Gali No.10, 12 Quarter Road, Shiv Nagar, Hisar, Haryana-125001. **Annu W/o Pritam Soni,** Jheel Kuranja Krishna Nagar, East Delhi, 110051. Also at: Jalday Vibag ke samne, Ward No. 16, Sahwa, Churu, Rajasthan-331302.	**11.02.2026 & Rs.21,99,090/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the Property bearing Plot No.62 having PIDNo.1D5NJV38, measuring 111.11 sq.yards situated at Tibba Danasher, Shiv Nagar, Near Mela Ground Area Hisar Tehsil and District Hisar vide Transfer Deed No. 5305 dated 23.08.2024. **Bounded as:** EAST: Danda 20 Ft Gali Aam, WEST: Danda 20 Ft House Of Chhipyo, NORTH: Danda 50 Ft House Of Hari Ram , SOUTH: Danda 50 Ft House Of Ishwar Khati	
7.	**HN/PNP/PNPT/A000000561, Ravinder Singh S/o Karam Singh, Rinu W/o Ravinder Singh,** House No.301, Ward No.11, Arainpura (12), Karnal, Haryana-132114.	**11.02.2026 & Rs.21,50,542/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the Property measuring 225 sq. yds. i.e. 7M-5S being 3/16 share of 02 Kanal comprised in Khewat no.146/1, Khatoni No.186/1, Murabba No.13 Killa No.14/2/2(0-13),14/3(1-7) Kitta 2 situated at Village Araipura Tehsil Gharaunda Distt. Karnal owned by Rinu. **Bounded as:** EAST: 44 Foot and House of Ranbir Singh, WEST: 44 Foot and 2 Shops And Vacant Plot, NORTH: 46 Foot and Gali, SOUTH: 46 Foot and House Of Labh Singh	
8.	**HN/RTK/RHTK/A000000108, Subhash S/o Satpal Singh, Pooja W/o Subhash,** House No. 503, VPO Banyani(123), Rohatk, 124411	**11.02.2026 & Rs.11,23,226/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the property measuring 226.83 sq. yards i.e. 7.49M being 5/618 share of 6K-15M comprised in Khewat No. 636 Khatoni the 673 Killa No. 100//22(6-15) and Khewat no. 637 Khatoni No. 674 Killa No. 100//7(7-8), 10/1(2-0), 11/2(5-4), 12(7-12), 19(7-12), 20/1(5-4), 21/2(4-12) Kitta 7 Mouja Baniyani Tehsil Kalanaur District Rohtak owned by Pooja. **Bounded as:** EAST: House of Babal, WEST: Gali, NORTH: House of Surender, SOUTH: Property of Birju/ Brij Pal.	
9.	**HR/KRN/KARN/A000000634, Sunil Kumar S/o Bal Kishan ,** Anand Vihar Colony, Gali No.4, Near Essar Petrol Pump, Karnal, Haryana **Also at:** House No. 276, Jattan Mohalla Karnal, Dunga Baggar, Haryana-132001. **Minakshi W/o Sunil Kumar,** Anand Vihar Colony, Gali no.4, Karnal, Haryana. **Also at:** H. No. 84/2 Ward No.17 Jattan Mohalla Karnal, Haryana-132001.	**11.02.2026 & Rs.9,98,846/- as on 01.02.2026 NPA Date : 05.02.2026**
	Description of Property: All that piece and parcel of the Property situated at plot vaka Anand Vihar, property ID No. 1EW1HAB5 measuring 134 sq. yards i.e. 2.68 Biswa being 268/22700 share of Land 11 Bigha 7 biswa comprised in Khewat No. 3673, Khatoni No. 5528 min, Khasra No. 2576(3-17), 2577(5-19), 2582(1-11) Kitte 3 situated at rakba vide vasika no. 11459 dated 20.02.2024 Tehsil and District Karnal owned by Meenakshi. **Bounded as:** EAST: 54.6', Plot of Sonia wife of Neeraj, WEST: 41' +12', House of Sajan, NORTH: 23', Rasta 20', wide, SOUTH: 31.3', House of Vikram.	
10.	**HN/PNP/PNPT/A000000328, All the Legal Heirs Deceased Arun S/o Ramesh Sharma, Manju Rani W/o Arun (Legal Heir Of Deceased Arun and Co-Applicant), Devender Sharma S/o Ramesh Chand Sharma, Nakul Sharma S/o Ramesh Sharma,** Shakti Nagar, Kabdi Road, Panipat, Haryana-132103	**11.02.2026 & Rs.10,95,354/- as on 01.02.2026 NPA Date : 03.07.2025**
	Description of Property: All that piece and parcel of the Plot/Property measuring 150 sq.yds. i.e. 3 biswa being 3/849 share out of 42 bigha 9 biswa comprised in Khewat No.80min, Khatoni No.147min Khasra No.617(1-16), 618(1-4), 619(1-10), 620(1-4), 621(0-15), 622(1-10), 623(0-15), 624(2-17), 625(1-7), 626(1-16), 627(2-14), 628(2-5), 629(0-12), 630(0-12), 631(1-4), 632(2-2), 633(0-18), 736(1-10), 737(0-15), 4179/738/740(0-18) 739(1-4), 741(0-9), 742(0-6), 743(0-18), 744(0-6), 745(0-6), 746(1-7), 747(1-19), 748(1-4), 749(4-1), 843(2-5), situated at Patti Rajputtan Panipat by way of Sale Deed Vasika No.1028 Dated. 05.05.1998 registered in the office of Sub-Registrar Panipat owned by Arun Kumar, Devender Sharma and Nukul Sharma. **Bounded as:** EAST: Other, WEST: Gali, NORTH: Gali, SOUTH: Other.	
11.	**HR/HSR/HISR/A000000085, Bijender Singh S/o Hari Chand, Rajbala W/o Bijender Singh,** Village Surewala, 86, Near Airtel Tower, Haryana,125113	**11.02.2026 & Rs. 2291900 as on 01.02.2026 NPA Date : 05.04.2025**
	Description of Property: All that piece and parcel of the property measuring 5 marla being 1/4 share of 1K-0M comprised in Khewat no. 169 Khatoni No. 209 and plot no.266(1-0) situated at Village Soorewala Sub Registrar Uklana Mandi District Hisar vide transfer deed no. 466 dated 21.05.2019 owned by Rajbala. **Bounded as:** EAST: 49.16 FT Self Property, WEST: 49.16 FT Street, NORTH: 97 Ft House of Krishan, SOUTH: 97 Ft House of Nasseb Singh	
12.	**HR/KRN/KARN/A000000232, All the Legal Heirs Deceased Jagroop Singh S/o Inder Singh, Sumitra Devi (Co-Applicant and Legal Heir of Deceased) C/o Jagroop Singh,** Ward No. 17, Near New Bus Stand, Shiv Colony, Safidon, Jind, Haryana-126112.	**11.02.2026 & Rs.21,22,412/- as on 01.02.2026 NPA Date : 06.05.2024**
	Description of Property: All that piece and parcel of the property measuring 02 Marlas 03 Sarsai i.e. 70 Sq. Yards i.e. 02 Marlas 03 Sarsai, comprised in Khewat No. 143, Khata No. 154 to 158, being 7/2787 share of the land measuring 46 Kanal 09 Marlas, situated at Mouja Safidon, Tehsil Safidon, District Jind owned vide Regd. Transfer Deed No. 4961 Dated 03-03-2022 owned by Sumitra Devi. **Bounded as:** EAST: 18-6" Plot of Other, WEST: 18"-6"Street 20' wide, NORTH: 34 Plot of Other, SOUTH: 34 Plot of Other.	
13.	**HN/PNP/PNPT/A000000061, All the Legal Heirs Deceased Ram Kumar S/o Hokama, Ritu Raj W/o Ram Kumar (Co-Applicant and Legal Heir Of Deceased Ram Kumar),** 1348, Husan Pana Kalwa, Jind, Kalwan, Haryana,126113.	**11.02.2026 & Rs.1509356/- as on 01.02.2026 NPA Date : 06.10.2025**
	Description of Property: All that piece and parcel of the property Measuring 212 Sq. Yds i.e., 0K-07M being 7/500 share out of property measuring 25K-0M comprised in Khewat No. 888, Khatoni No. 1205 to 1207 Khasra No. 990(2-2) situated at Village Kalwa, Tehsil Pillukhera, District Jind owned by Rituraj W/o Ramkumar vide sale deed no. 1746/1 dated 09/12/2015. **Bounded as:** EAST: Street, WEST: Plot of Balwan S/o Teka, NORTH: Plot of Wajir, SOUTH: Plot of Ramkumar	
14.	**HR/KRN/KARN/A000000047, Suraj Panjeta S/o Sukhbir Singh, Ankita Rani W/o Suraj Panjeta,** Village Barachpur Kurukshetra, 136132. Jathlana, Yamunanagar, Haryana, 135133.	**11.02.2026 & Rs.28,60,937/- as on 01.02.2026 NPA Date : 06.02.2025**
	Description of Property: All that piece and parcel of the property measuring 0K-11M-01S being 100/33669 share out of property measuring 187K-01M which is comprised in Khewat No. 81, Khatoni No. 115-131 Killa No. 73(0-19M) Kitte-35 situated at Village Badachpur, Tehsil Ladwa District Kurukshetra Vide Registered Transfer Deed No. 1797/1 dated 28.06.2021 regd. in the office of Sub-registrar, Ladwa, Kurukshetra owned by Anikta Rani. **Bounded as:** EAST: 65' and Street, WEST: 65' Street and Road and Plot of Avtar Singh, NORTH: 50' and House of Gulab Singh, SOUTH: 43' and Rasta Sare Aam	
15.	**HN/RTK/RHTK/A000000182, All the Legal Heirs Deceased Vinod Kumar S/o Jarnail Singh, Bala Devi W/o Vinod Kumar (Co-Applicant and Legal Heir Of Deceased Vinod Kumar),** Kheri Taloda, Jind, Haryana, 126102.	**11.02.2026 & Rs.5,58,501/- as on 01.02.2026 NPA Date : 04.08.2025**
	Description of Property: All that piece and parcel of the Property measuring 3 Marla comprised Khewat No. 310 Khata No. 356 Khasra No. 56/14 Waka Kheri Taloda Tehsil and Distt Jind owned by Vinod Kumar vide Transfer deed No. 709 Dated 10/05/2022. **Bounded as:** EAST: 49 Ft, House of Ramkuwar, WEST: 49 Ft, House of Phool Kumar, NORTH: 16.25 Ft House of Leela Ram, SOUTH: 16.25 Ft Steet-25 Ft.	
16.	**HR/KRN/KIHL/A000000457, All the Legal Heirs of deseased Kaushalya W/o Mahender Singh, Gourav Ranga (Legal Heir of Deceased Kaushalya) S/o Mahender Singh,** Patti Gadar Kaithal 136027. Also at: Bhana, Kaithal, Haryana-136043.	**11.02.2026 & Rs.4,97,821/- as on 01.02.2026 NPA Date : 06.10.2025**
	Description of Property: All that piece and parcel of the Property/ Plot bearing P.P.I.D.NO 3L5QTHF8 having an area 80 sq. yards being 8/9453 share of 157K-11M comprised in Khewat No. 268 Kittee 22 situated at Oxford School Colony, Patti Gadar, Kaithal within MC area of Kaithal owned by Kaushalya vide Regd. Sale Deed No. 9368/1 Dated 18-02-2025. **Bounded as:** EAST: Street 15 Feet width, WEST: Other, NORTH: Street 18 Feet width, SOUTH: Other.	

The above mentioned Borrowers/ Guarantors are advised (1) To collect the original notice from the undersigned for more and complete details and (2) To pay the balance outstanding amount interest and costs etc. within 60 days from the date of notice referred to above to avoid further action under the SARFAESI Act.

Date: 18.02.2026, **Authorised Officer,**

Place: KARNAL **Hinduja Housing Finance Limited**

DEMAND NOTICE

Whereas the Authorized Officer of Asset Reconstruction Company (India) Limited (acting in capacity as Trustee for the below mentioned Trusts) (hereinafter referred to as "ARCIL") is incorporated under the companies Act, 1956 and registered as an Asset Reconstruction Company with the Reserve Bank of India of Securitization and Reconstruction of Financial assets and Enforcement of security interest Act, 2002 (hereinafter referred to as "the SARFAESI Act") and whereas the Borrower / Co-Borrowers as mentioned in Column No. 2 of the below mentioned chart obtained loan from **IIFL-Home Finance Ltd.** the Original Lenders and whereas ARCIL has acquired the financial assets relating to the loan accounts mentioned herein below and whereas ARCIL being the secured creditor under the SARFAESI Act, and in exercise of powers conferred under section 13(2) of the said Act read with Rule 2 of the security interest (Enforcement) Rules 2002, issued demand notice calling upon the Borrowers / Co-Borrowers as mentioned herein below, to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons.

Name of Trust: Arcil - Trust -2026 - 015

Name of the Borrower (s)/ Guarantor (s)	Demand Notice Date & Amount	Description of the Secured Asset (Immovable Property)
Mr. Jammna Dass Mrs. Asha Devi Jammnadas Building Material **(Prospect No IL10702491)**	**05-Jan-2026, Rs.1596854.74/-** (Rupees Fifteen Lakh Ninety Six Thousand Eight Hundred Fifty Four Rupees And Seventy Four Paise Only)	All That Piece And Parcel Of The Property Being: Comprised In Khasra No.16//22/1/1-22/2-23-19//5 Khatta Situated At Village Kuliyewal, H.B No.178, Abaddi Known As Shiv Shakti Enclave, Star City, Tibba Road Teh. & Distt. Ludhianano.409/413 Situated At Village Kuliyewal, H.B No.178, Abaddi Known As Shiv Shakti Enclave, Star City, Tibba Road Teh. & D 141001 Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Super_Built_Up_Area Property Area: 600.00, 600.00
Mr.Jagnandan Singh Mrs. Jaswant Kaur Contractor of Bar Bending **(Prospect No IL10659850)**	**05-Jan-2026, Rs.659957.37/-** (Rupees Six Lakh Fifty Nine Thousand Nine Hundred Fifty Seven & Thirty Seven Paise Only)	All That Piece & Parcel Of The Property Being: Property Bearing Khewat No 775 Khounti 1089 Musthil No 152 Killa No 2/2(3-4) 3/292-9) & Othrs Village Rupana Tehssil & District Shri Muktsar ,Punjab,India 152032 Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area Property Area: 1375.00, 1000.00
Mr. Sukhdev Singh Mrs. Rajinder Kaur Raj Mistry **(Prospect No IL10664831)**	**06-Jan-2026, Rs.821714.15/-** (Rupees Eight Lakh Twenty One Thousand Seven Hundred Fourteen And Fifteen Paise Only)	All That Piece And Parcel Of The Property Being: Property Khata No. 1020/1491 Khasra No. 360//1/2(3-0-4.50) 360//10/1(0-8) Situated At Model Town ,Sheron,,Opp Beas Dera, Cheema,Near Mobile Tower, Sangrur, Punjab 148106 Area Admeasuring (In Sq. Ft.): Property Type: Area_Adm. Property Area: 4657
Mr. Toni Mrs. Seela Rani Painter **(Prospect No IL10665218)**	**05-Jan-2026, Rs.1024784.6/-** (Rupees Ten Lakh Twenty Four Thousand Seven Hundred Eighty Four And Sixty Paise Only)	All That Piece And Parcel Of The Property Being: Property Bearing Khata No 994/1921 To 1923 Khasra No 77/12/1(2-8) And Othrs Sangrur,Punjab,India 148031 Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area Property Area: 1092.00, 1053.00
Mr. Babu Singh Mrs. Sukhpal Kaur Babu Mistary **(Prospect No IL10666204)**	**06-Jan-2026, Rs.552741.29/-** (Rupees Five Lakh Fifty Two Thousand Seven Hundred Forty One And Twenty Nine Paise Only)	All That Piece And Parcel Of The Property Being: Property Khasra 153//5/1(4-16,19, Jawahar Nagar, Rampura Phul, Near Stelco Factory, Bathinda, Punjab 151103 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 1692
Mr. Mukha Singh Mrs. Rekha Rani Mukha Singh Hardware Rekha Boutique **(Prospect No IL10674723)**	**06-Jan-2026, Rs.2351306.76/-** (Rupees Twenty Three Lakh Fifty One Thousand Three Hundred Six Rupees And Seventy Six Paise Only)	All That Piece And Parcel Of The Property Being: Property Comprised In Khasra No. 4761 Min(7-8,1/2), Khewat No.223 Khatauni No. 1982 Within The Revenue Limits Of Patti Jhutti, Situated At Street No. 29/1, Near Vishwakarma Mandir, Paras Ram Nagar, Bathinda, Punjab. 151001 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 1113
Mr. Saimber Singh Mrs. Paramjeet Kaur **(Prospect No IL10680809)**	**06-Jan-2026, Rs.892468.7/-** (Rupees Eight Lakh Ninety Two Thousand Four Hundred Sixty Eight And Seventy Paise Only)	All That Piece And Parcel Of The Property Being: Comprised In Khasra No. 99//23/2/2(0-17), Khewat/Khata No. 30/40,Situated At Within The Revenue Limits Of Malakpur, Tehsil & District Mansa 151508 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 880
Mr. Gurjinder Singh Mrs. Kulwinder Kaur G And S Tuition Coaching Centre **(Prospect No IL10681290)**	**06-Jan-2026, Rs.1593540.63/-** (Rupees Fifteen Lakh Ninety Three Thousand Five Hundred Forty And Sixty Three Paise Only)	All That Piece And Parcel Of The Property Being: Property Out Of The Khata No. 109/127, Khasra No. 3093/1219(0-11), 3158/1467-1468(1-4) Situated In Village Atowal, Hoshiarpur, Punjab 146111 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 2337
Mr. Balwinder Singh Mrs. Roobi Devi Balwinder Fruit Shop **(Prospect No IL10699539)**	**05-Jan-2026, Rs.594689.14/-** (Rupees Five Lakh Ninety Four Thousand Six Hundred Eighty Nine And Fourteen Paise Only)	All That Piece And Parcel Of The Property Being: Bearing Khasra No 92/1//20/3(3-7) As Per Khewat No 294 Khaotni No 364 Of Moga Jit Singh 1 Distt Moga 142046 Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Super_Built_Up_Area Property Area: 1620.00, 1033.00
Mr. Happy Royal Cut Mrs. Tamanna **(Prospect No IL10720161)**	**06-Jan-2026, Rs.1495432.62/-** (Rupees Fourteen Lakh Ninety Five Thousand Four Hundred Thirty Two Rupees And Sixty Two Paise Only)	All That Piece And Parcel Of The Property Being: Property Out Of Bearing Khasra No.17//11/2 Min Situated At Area Of Kot Khalsa Sub Urban, Abadi Prem Nagar Tehsil Amritsar-Ii Distt. Amritsar, Punjab. 143001 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 800
Mr. Sunil Kumar Mr. Harbinder Pal Mrs. Amarjit Kaur **(Prospect No IL10735015)**	**06-Jan-2026, Rs.1431490.59/-** (Rupees Fourteen Lakh Thirty One Thousand Four Hundred Ninety And Fifty Nine Paise Only)	All That Piece And Parcel Of The Property Being: R Khasra No. 191 Situated At Gali No. 12, New Mansa Devi Nagar, Village Narangshahpur Tehsil Phagwara, Distt Kapurthala 144502 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 612
Mr. Deepak Mrs. Usha Rani Ambica Tent House **(Prospect No IL10738938)**	**06-Jan-2026, Rs.3225989.01/-** (Rupees Thirty Two Lakh Twenty Five Thousand Nine Hundred Eighty Nine And One Paise Only)	All That Piece And Parcel Of The Property Being: Property No. B-Vi-S8/67situated Within The Municipal Limits Of Bassi Khwaju Hoshiarpur, Tehsil And District Hoshiarpur 146001 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 966
Mr. Ram Sunder Mr. Krishan Kumar Mrs. Sunita Dubey Tea Stall **(Prospect No IL10668715)**	**06-Jan-2026, Rs.1632575.6/-** (Rupees Sixteen Lakh Thirty Two Thousand Five Hundred Seventy Five And Sixty Paise Only)	All That Piece And Parcel Of The Property Being: Property Bearing Khewat/Khatoni No. 765/1493, Khasra No. 201//7/2/1(1-0), Situated At Palak Enclave, Village-Lalru, Hadbast No. 218, Tehsil- Derabassi And District- Sas Nagar Mohali, Punjab 140501 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 900

Notice, is therefore given to the Borrowers / Co-Borrowers, as mentioned herein above, calling upon them to make payment of the total outstanding amount as shown herein above, against the respective Borrower / Co-Borrower, within 60 days of publication of this notice. Failure to make payment of the total outstanding amount together with further interest by the respective Borrower/ Co-Borrower, ARCIL shall be constrained to take u/s 13(4) for enforcement of security interest upon properties as described above, steps are also being taken for service of notice in other manners as prescribed under the Act and the rules made hereunder. You are put to notice that the said mortgage can be redeemed upon payment of the entire amount due together with costs, charges and expenses incurred by Arcil at any time before the date of publication of notice for public auction or private treaty for transfer by way of sale, as detailed in Section 13(8) of the SARFAESI Act.

Take note that in terms of S- 13 (13) of the SARFAESI Act, you are hereby restrained from transferring and/or dealing with the Secured Properties in any manner by way of sale, lease or in any other manner

Place: Punjab, Date: 18-02-2026 **Sd/- Authorised Officer, Asset Reconstruction Company (India) Ltd (In capacity as Trustee)**

ASSET RECONSTRUCTION COMPANY (INDIA) LTD. CIN No.-U65999MH2002PLC134884

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. **Tel: +91 2266581300.** Website: **www.arcil.co.in**

"FORM NO. INC-26"

[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]

Before the Central Government/Regional Director, Northern Region Directorate II 3rd Floor, Corporate Bhawan, Plot No.4-B, Setor-27 B, Chandigarh-160019

In the matter of sub-section (4) of Section 13 of CompaniesAct, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of

CHRYSELYS SERVICES PRIVATE LIMITED

having its registered office at H No : 765 FF Sec 9 PKL, Panchkula, Haryana-134109

.........Petitioner

Notice is hereby given to the General Public that the company proposes to make application to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra OrdinaryGeneral meeting (EoGM) held on **Saturday, January 31, 2026** to enable the company to change its Registered office from the **"State of Haryana"** to the **"State of Telangana".**

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint formor cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Northern Region Directorate II, 3rd Floor, Corporate Bhawan, Plot No.4-B, Setor-27 B, Chandigarh-160019, within Fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

H No : 765 FF Sec 9 PKL, Panchkula, Haryana-134109

For and Behalf of For Chryselys Services Private Limited

Sd/-

Dated : 16.02.2026 (Gopal Krishan Khanna)

Place : New Delhi Director

DIN : 09400166

Address : H No : 765 FF Sec 9 PKL, Panchkula, Haryana-134109

CAPRI GLOBAL CAPITAL LIMITED

CAPRI GLOBAL CAPITAL LIMITED

Registered & Corporate Office :- 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013,

Circle Office :-9B, 2nd Floor, Pusa Road, New Delhi – 110060

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Capri Global Capital Limited .(CGCL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to CGCL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to CGCL by the said Borrower(s) respectively.

S. N.	Name of the Borrower (s)/ Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
1.	(Loan Account No. LNCGCAMBTL0000006452 (Old) 80400005424762 (New) (Ambala Branch) Mr. Amrik Singh (Borrower) Mrs. Harminder Kaur (Co-Borrowers)	09.02.2026 Rs. 20,26,526/- (As on 03.02.2026)	All Piece and Parcel of Land and Building, the property bearing Khevat No. 311 min/362, Khasara Number 17//5/1 Raquba 4 Kanal 18 Marla's 119/1900 Part Bakadar 1.19 Marle, Khevat No.278 min / 327 min, Khasara No. 17//5/2, 6/1, Kita 2 Raquba 4 Kanal 13 Marla's 315/9300 part Bakadar 3.15 Marle, Total Tadadi 4.34 Marle as per jamabandi 2008-09, Intkal no. 3141, Mauja Adhoya, Musalmanan, Barara and District Ambala, Haryana - 133201 East : Other's Property (21'-06"), West : Street (21'-06"), North : Vacant Land of Sh. Johny (55'-00"), South : Other's Property (55'-00")

If the said Borrowers shall fail to make payment to CGCL as aforesaid, CGCL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of CGCL. Any person who contravenes or abets contravention of the provisions of the said Actor Rules made the reunder, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Ambala **Sd/- (Authorised Officer)**

Date : 18-02-2026 **For Capri Global Capital Limited (CGCL)**

OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED

Corporate Office: Kohinoor Square, 47th Floor, N.C. Kelkar Marg, R.G. Gadkari Chowk, Dadar (West), Mumbai, Maharashtra 400028.

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Omkara Assets Reconstruction Private Limited. under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). That the Assignor (Capri Global Capital Limited) vide Assignment Agreement dated 30th September 2024 entered between Assignor and OARPL has assigned all their rights, title, interests with respect to the said financial assistance, secured assets, guarantees and any other underlying security interest and all their other rights, title and interests with respect to the said Non Performing Assets (herein after referred to as financial assets), in favour of Omkara Assets Reconstruction Private Limited acting in its capacity as Trustee of the Omkara PS16/2024-25 Trust. In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to Omkara Assets Reconstruction Private Limited, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to Omkara Assets Reconstruction Private Limited by the said Borrower(s) respectively in respect of the above mentioned assignment agreement..

S.N.	Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (Immovable property)
1.	(Loan Account No. **LNCGCAMBTL0000004911** (Old) **80400005423720 (New) Ambala Branch)** **Late Mr. Kawal Kishore-Though his Legal Heirs** (Borrower) **Mr. Hari Krishan,Mrs. Usha Rani, Late Mr. Anil Kumar-Though his Legal Heirs** (Co-Borrower)	**23-01-2026 Rs. 2040464/- As on date 31.07.2025**	All that Piece and Parcel of the Property bearing No. M.C.K. No. 176, Situated at Ward No. 1, Vaka Mohalla Majri, Shahabad, Markanda, Tehsil Shahbad and District Kurukshetra, Haryana - 136135, Area Ad-measuring 93 Sq. Yds Bounded As:- , East – Other's Property , West - Street North - House of Sh. Diwan Chand, South - House of Sh. Kashi Ram.

If the said Borrowers shall fail to make payment to Omkara Assets Reconstruction Private Limited as aforesaid, Omkara Assets Reconstruction Private Limited shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale,leaseor otherwise without the prior written consent of Omkara Assets Reconstruction Private Limited. Any person who contravenes or abets contravention of the provisions of the said Actor Rules made the reunder, shallbe liable for imprisonment and/or penalty as provided under the Act.

Place :- HARYANA

Date :- 18.02.2026

Sd/- Authorized Officer,

For Omkara Assets Reconstruction Private Limited

(Acting in its Capacity as Trustee of Omkara PS16/2024-25)

Assets Care & Reconstruction Enterprise Ltd

ACRE MAKING ASSETS WORK

Unit No. 502, C Wing, One BKC, Radius Developers, Plot No. C 66, G Block, Bandra Kurla Complex, Mumbai: 400 051

Demand Notice Under Section 13(2) of Securitisation Act of 2002

ACRE-ARC has acquired the entire Financial Assets along with underlying securities of the Borrower under the provisions of section 5 of the SARFAESI Act from the Assignor. By virtue of the said Acquisition of debt, ACRE-ARC has acquired all the rights, title and interest in the outstanding debts of the Borrower acting in its capacity as trustee by way of assignment of Financial Assets as per financial documents and the underlying securities, ACRE-ARC has stepped into the shoes of Assignor being Secured Creditor to the Borrower and is entitled to recover outstanding dues in respect of the Loan facilities and enforce the underlying security interest.

Loan A/c No.	ACRE TRUST	Portfolio	Date of Assignment -ACRE	Name of Borrower, Co-borrower	Date & Amount of Demand Notice Under Sec. 13(2)
5384600000275	Trust 166	JCF ARC	13.12.2024	RAJ AGENCIES (Borrower), RAJESH GUPTA (Co Borrower), RAVI PRAKASH GUPTA (Co Borrower)	29-Nov-2025 & Rs.70,70,359 as on 29-Nov-2025
Description of Mortgaged property : - All That Piece And Parcel Of Shop Nagar Palika House No.237/125, With An Area Of 65.05 Sq.mtr., Situated At Mohalla Ganj,, Tehsil Kashipur, Distt.Udham Singh Nagar, Uttarakhand. Bounded By:- East : Land Of Ramprakash Gupta, West : Shop Seller & House Of Other Person, North: Shop Of Seller & Road , South: Shop Of Sureh Verma & Dr. Subodh ,					
944LA17182280001 & 944LA40202690003	Trust 166	JCF ARC	13.12.2024	SUDARSHAN SATI (Borrower), SS ENTERPRISES (Co Borrower), MEENA SATI (Co Borrower)	01-Dec-2025 & Rs.42,03,464 as on 01-Dec-2025
Description of Mortgaged property : - All The Piece And Parcel Of The Plot Of Total Admeasuring Area Of 2825 Sq.mtrs., Constructed Area Measuring 239.09 Sq.mtrs., Khasra No. 513/1 521/3, Situated At Mauza Niranjanpur ,pargana Kendriyedoon District Dehradun Uttarakhand 248001. Boundary: On Or Towards The East: Another Land, On Or Towards The West: Road, On Or Towards The North: Road , On Or Towards The South: House Of Shri					
13192338	Trust 158	IDFC First Bank Limited (IDFC)	19.06.2025	VANAJAKSHI KALLAPLI (Borrower), NEERAJ AGARWAL (Co Borrower),	13-Feb-2026 & Rs.60,61,558.23 as on 09-Feb-2026
Description of Mortgaged property : - All The Piece And Parcel Of Property Situated At Khasra No. 279 Muj Admeasuring 46.66 Sq Yards I.e, 39.02 Sq Meter Out Of Which 78.04 Sq Meter (ground Floor And First Floor) 2 Storied Condstructed House Situated At Veerbhadra Road, Rishikesh (with Limit Of Municipal Council Rishikesh) Tehsil Rishikesh Distt. Dehradun (uttrakhand), And Bounded As: North: Property Of Mr. Amreesh Kumar, South: Property Of Baba Kali Kamli, East: Road Of Veerbhadr Marg 40 Feet Wide, West: Property Of Stadia Chemical Factory					

The steps are being taken for substituted service of notice. The above borrowers, co- borrowers and/or their guarantors (where ever applicable) are advised to make the payments of outstanding within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice as per the provision of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Please be informed that the said notice is also under section 13(13) informing the borrowers/guarantors/ mortgagors that the said mortgaged property should not be sold/leased/transferred.

Date : 18.02.2026 **Authorized Officer,**

Place : Udham Singh Nagar, Dehradun **Assets Care & Reconstruction Enterprise Ltd**

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

Whereas, IIFL-HFL, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice calling upon the borrower/co-borrower, guarantors, mortgagors to repay the amount, details of which are mentioned in the table below.

And whereas subsequently, IIFL-HFL has vide Assignment Agreement dated **30-Nov-2025** assigned all its rights, title, interest and benefits in respect of the debts due and payable by the borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by IIFL-HFL, Bank to borrower/ guarantor(s) alongwith the underlying Immovable Property to Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of Arcil **Arcil - Trust -2026 - 015** ("Arcil") for the benefit of the holders of Security Receipts. Therefore, in view of the said assignment, Arcil now stands substituted in the place of IIFL-HFL and Arcil shall be entitled to institute/continue all and any proceedings against the borrower/ guarantor(s)/mortgagor(s) and to enforce the rights and benefits under the financial documents including the enforcement of guarantee and security interest executed and created by the borrower/guarantor(s)/mortgagor(s) for the financial facilities availed by them. The borrower/ guarantor(s)/ mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of Arcil has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on **"AS IS WHERE IS & WHATEVER THERE IS BASIS"** on the date mentioned below.

Name of the Borrower (s)/Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (IN Rupees)	Date of Demand Notice	Date of Possession
Mr. Gurpreet Singh S/o. Satnam Singh Mr. Lovepreet Singh S/o. Hakam Singh Mrs. Inderjit Kaur D/o. Hakam Singh W/o. Satnam Singh Raj Mistry **(Prospect No IL10748691)**	Khewat Khatauni No 1943/2881 Khasra No,48//19min/1-12.Situated at Near Bakhopeer Road Bhawanigarh Tehsil Bhawanigarh Distt. Sangrur, INDIA, 148026 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area, Carpet_ Area Property Area: 2925.00, 1705.00,1534.00	**Rs.742708/-** Rupees Seven Lakh Forty Two Thousand Seven Hundred Eight Only	16-10-2025	14/02/2026

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in the lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/ guarantor(s)/ mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the Immovable Property, without prior written consent of Arcil and any dealings with the Immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.

The borrowers'/guarantors'/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above-mentioned Immovable Property.

Place:Punjab **Sd/- Authorised Officer,**

Date: 18-02-2026 **Asset Reconstruction Company (India) Ltd (In capacity as Trustee)**

ASSET RECONSTRUCTION COMPANY (INDIA) LTD. CIN No.-U65999MH2002PLC134884

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. **Tel: +91 2266581300.** Website: www.arcil.co.in

pnb Housing Finance Limited REGD. OFFICE : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001, PH : 011-23357171, 23357172, 23705414, Website : www.pnbhousing.com
BRANCH ADDRESS: 1st Floor, Sumriddhi Complex, Suite No. 104- 105, Block No. 38/A4, Sanjay Place, Agra- 282002

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

Whereas the undersigned being the Authorised Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/ date of receipt of the said notice/s.

The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. **The borrowers' attention is invited to provisions of Sub-section (8) of Section13 of the Act, in respect of time available, to redeem the secured assets.**

Loan Account No.	Name of the Borrower/Co-Borrower/Guarantor	Demand Notice Date	Amount Outstanding	Date of Possession Taken	Description Of The Property Mortgaged
HOU/AGR/1221/ 933773 & NHL/ AGR/1221/936113 B.O.: AGRA	Mr. Shelendra Pratap Singh & Mr. Ram Veer Singh	07.11.2025	Rs. 21,20,941.73 (Rupees Twenty One Lakh Twenty Thousand Nine Hundred Forty One & Seventy Three Paisa Only)	12-02-2026 (Symbolic)	House on Plot No 47, Om Nagar Part - II nd, Khasra No. 680 688/1, 691/1 692 632 672 673 678, Mauza Mau Mustkil, Tehsil-Agra, Uttar Pradesh - 282001
00026660003325 B.O.: AGRA	Mr. Jitendra Sharma & Mr. Dinesh Jha	11.11.2025	Rs. 4,50,459.16 (Rupees Four Lakh Fifty Thousand Four Hundred Fifty Nine and Sixteen Paisa Only)	12-02-2026 (Symbolic)	EWS A-307, Shastri Puram Sikandra Agra, Uttar Pradesh - 282007

PLACE:- AGRA, DATE:- 17-02-2026 AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.

VASTU HOUSING FINANCE CORPORATION LTD

VASTU HOUSING FINANCE
Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015. Maharashtra.
CIN No.: U65922MH2005PLC272501

POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of Vastu Housing Finance Corporation Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred to him under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in therespective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 8 of the said rules on the date mentioned below. The borrower and guarantor 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 the Vastu Housing Finance Corporation Limited Branch for an amount metioned as below and interest thereon, costs etc.

S N	Name of Borrower, Co-Borrower and LAN No.	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
1	Shiv Kumar (Borrower), Ajay Kumar (Co Borrower), Nitu (Co Borrower), Netrapal Singh (Co Borrower), Lajjavati Devi (Co Borrower) LP0000000086680	14/Nov/25 Rs.1891281/- as on 12/Nov/25	Plot On Land Area Measuring 2000 Sq. Ft., I.e., 186 Sq. Mtrs., Out Of Gata No.1559, Situated At Mauja Chandrawar, Behad Area, Tehsil District Firozabad; (hereinafter Referred As The Said Property) 283203 Boundaries As Follows: North – 10ft Wide Road South – - Plot Of Netra Pal East – Land Of Mavasiram West – 10ft Wide Road	Symbolic Possession Taken 13/02/2026

Date : 18.02.2026 Authorised officer
Place : Firozabad Vastu Housing Finance Corporation Ltd

CAPRI GLOBAL HOUSING FINANCE LIMITED

CAPRI GLOBAL HOUSING FINANCE LIMITED
Registered & Corporate Office 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013
Circle Office Address - 9B, 2nd Floor, Pusa Road, New Delhi – 110060

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Capri Global Housing Finance Limited .(CGHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to CGHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, togetherwith further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment ofthe loan, the following assets have been mortgaged to CGHFL by the said Borrower(s) respectively.

S. N.	Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
1.	(Loan Account No. LNHLPS4000114024 (Old) 51200000867350 (New) (Pusa Road Branch) Mrs. Rikhita Khurana (Borrower) Mr. Hanish Khurana (Co-Borrower)	09.02.2026 Rs. 22,20,388/- (As on 04.02.2026)	All that Piece and Parcel of Property bearing No. 2633, Ward No. XII, Entire first Floor without its terrace / roof rights, (admeasuring 90 Sq.Yrds i.e. 75.6 Sq.Mtrs), situated at Lambi Gali, Basti Punjabian, Subzi Mandi, Delhi - 110007 Bounded As:- East: Property No. 2634, West: Property No. 2632, North: Gali, South: Gali
2.	(Loan Account No. LNHEAH1000146130 (Old) 53000000502947 (New) (Aligarh Branch) Mr. Taushi Kant Varshney (Borrower) Mrs. Sangeeta Varshney, Mr. Saty Murti Gupta (Co-Borrower)	09.02.2026 Rs. 19,21,154/- (As on 04.02.2026)	All that Piece and Parcel of Land and Building, the Residential House bearing Nagar Panchayat No. 121, admeasuring 71.5 Sq. Mtrs, situated at Kasba Jalali Mohalla Garhi, Pargana and Tehsil-Koil, District Aligarh, Uttar Pradesh - 202128 Bounded As:- East: Other's Property, West: Other's Property, North: Other's Property, South: Rasta

If the said Borrowers shall fail to make payment to CGHFL as aforesaid, CGHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, leaseor otherwise without the prior written consent of CGHFL. Any person who contravenes or abets contravention of the provisions of the said Actor Rules made the reunder, shallbe liable for imprisonment and/or penalty as provided under the Act.

Place : Delhi Sd/- (Authorised Officer),
Date : 18.02.2026 For Capri Global Housing Finance Limited (CGHFL)

HINDUJA HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE
Corporate Office at 167-169, 2nd Floor, Little Mount, Saidapet, Chennai – 600015. E-mail : auction@hindujahousingfinance.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY APPENDIX- IV-A [See proviso to rule 8 (6)]

Contact No.: RLM - Hasmuddin Raza - 8468898202 | RRM - Harish Yadav - 7060411785 | CLM - Ravi-9999048581 | CRM - Lalit Panwar - 9837000044

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules"). Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below-described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of **Hinduja Housing Finance Limited (Secured Creditor) having its Corporate Office at 167-169, 2nd Floor, Little Mount, Saidapet, Chennai – 600015** and one of its **Branch Offices at First Floor, Om Palace Cinema, 547, Bhagwan Nagar, Delhi Road, Hapur – 245101,** will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers and guarantors. The sale will be done by the Authorized Officer through e-auction platform provided at the **website: www.bankeauctions.com**

INSPECTION DATE : 13/03/2026 - 14/03/2026 14:00 hrs -17:00 hrs | EMD LAST DATE : 21st March, 2026 Till 17:00 hrs. | E-AUCTION DATE : 23rd March, 2026 - 11:00 hrs-13:00 hrs. | BID INCREASE AMOUNT Rs. 10,000/-

	LAN/Borrower(s)/Co-Borrower(s)/Guarantor(s)		
1	Loan Account No. DL/LON/LONI/A000000039 1. Mr. DHARMENDRA SINGH TOMER (Borrower) 2. Mrs. SAVITRI KUMARI (Co-Borrower)	Total Outstanding as on 17.02.2025 Rs. 10,93,477/-	Reserve Price Rs. 20,79,180 /-
		Demand Notice Date & Amount: 17/02/2025 And Rs. 10,93,477/- as on 17/02/2025	Earnest Money Deposit (EMD) Rs. 2,07,918/- Date of Symbolic Possession: 18-Aug-2025

Description Of Property: House land area measuring 111.15 sq. yards, i.e. 92.96 sq. meters, out of Khasra no. 264, Situated at Village Galland, Pargana Dasana, Tehsil Dhoulana, District- Hapur UP. BOUNDRIES: East- Plot of other, side 58 ft, 5 inch, West-House of other, side 58 ft, 5 inch, North- Plot of other, side 17 ft, 1 inch, South- Road 18 ft, wide, side 17 ft, I inch

2	Loan Account No. GR/SNR/SCND/A000000338 1. Mr. RAHUL RAHUL (Borrower) 2. Mrs. POOJA POOJA (Co-Borrower) 3. Mr. MAHARAJ SINGH (CO-BORROWER)	Total Outstanding as on 14.06.2025 Rs. 12,20,497/-	Reserve Price Rs. 32,78,491/-
		Demand Notice Date & Amount: 14/06/2025 And Rs. 12,20,497/- as on 14/06/2025	Earnest Money Deposit (EMD) Rs. 3,27,849/- Date of Symbolic Possession: 19-Sep-2025

Description Of Property: A Residential House Of Area Measuring 450.92 Sq. Yards I.e. 377.05 Sq. Meters, Out Of Gata No. 19, Situated In The Village Of Gadana, Pargana & Tehsil Sikandrabad, District Bulandshahar. Boundries: East: Agriculture Land, West: House Of Santveer, North: Road 15 Feet Wide, South: Road 15 Feet Wide

3	Loan Account No. GZ/CHP/CHPL/A000000213 1. Mr. RAKESH KUMAR (Borrower) 2. Mrs. SANTOSH SANTOSH (Co-Borrower)	Total Outstanding as on 16.08.2024 Rs. 24,24,942/-	Reserve Price Rs. 27,19,642/-
		Demand Notice Date & Amount: 16/08/2024 And Rs. 24,24,942/- as on 16/08/2024	Earnest Money Deposit (EMD) Rs. 2,71,964/- Date of Symbolic Possession: 09-Jan-2025

Description Of Property: All That Part And Parcel Of The Property Residential Plot Measuring Area 130 So. Yads Ie 108.73 Sq. Mtrs Out Of Khasra No, 638 Min Situated At In Village Plakhuwa Dehat Nagar Palika Paragan Dasana Tehsil Dholana District Hapur UP. Boundries: East: Other Plot And Aem 44 Ft. 9 Inch, West: Road 15 Ft Wide And Arm 45 Ft. 2 Inch, North: Road 15ft Wide And Arm 26 Ft, South: Other Plot And Arm 26 Ft

Mode Of Payment :- All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Delhi or through RTGS/NEFT

Special Instructions/Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE: - 1. The Property is being sold on **"As is Where is", "As is What is", "Whatever there is" and Without Recourse"** basis. As such sale is without any kind of warranties & indemnities. **2.** Particulars of the property/assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of the information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual extant & dimensions may differ. **3.** E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Secured Creditor. Interested bidders are advised to peruse the title deeds with the Secured Creditor and to conduct own independent enquiries/due diligence about the title & present condition of the property/assets and claims/dues affecting the property before submission of bids. **4.** Auction/bidding shall only be through "online electronic mode" through the website: auction@hindujahousingfinance.com and https://www.bankeauctions.com/ Or Auction provided by the service provider C1 India PVT LTD, who shall arrange & coordinate the entire process of auction through the e-auction platform. **5.** The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor/service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure etc. **6.** For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider C1 INDIA PVT.LTD. 605A, Add: C1 INDIA PVT.LTD. First Floor, Om Palace Cinema, 547, Bhagwan Nagar, Delhi Road, Hapur – 245101, (Contact Person: Mithalesh Kumar, Phone No. 7080804466, Email: delhi@c1india.com , Support Mobile Number:-7291981124/1125/1126). **7.** For participating in the e-auction sale the intending bidders should register their name at https://www.bankeauctions.com/ and auction@hindujahousingfinance.com well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider. **8.** For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft in favor of " Hinduja Housing Finance Limited. **9.** The intending bidders should submit the duly filled in Bid Form (format available on https://www.bankeauctions.com/ and auction@hindujahousingfinance.com along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer at **Hinduja Housing Finance Limited, at Office Hinduja Housing Finance Limited, at Office First Floor, Om Palace Cinema, 547, Bhagwan Nagar, Delhi Road, Hapur – 245101.** **10.** The sealed cover should be super scribed with "Bid for participating in E-Auction Sale in the Loan Account Number (as mentioned above) for the property (as mentioned above). After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider C1 India PVT LTD to enable them to allow only those bidders to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale Notice. **11.** Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension. **12.** Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone. **13.** Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him by E-Mail both to the Authorized Officer on his mail id parmod.chand@hindujahousingfinance.com and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings. **14.** The successful bidder shall immediately i.e. on the same day or not later than next working day, as the case may be, pay a deposit of twenty five per cent, of the amount of the sale price, which is inclusive of earnest money deposited, if any, to the Authorized Officer conducting the sale. The balance amount of purchase price payable shall be on or before fifteenth day of confirmation of sale of the immovable property. **15.** In case of default in payment of above stipulated amounts by the successful bidder/auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale. **16.** At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount. **17.** The Successful Bidder shall pay applicable TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer. **18.** Municipal/Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property. **19.** Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price/bid amount and furnishing the necessary proof in respect of payment of all taxes/charges. **20.** Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. **21.** The Authorized officer may postpone/cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider. **22.** The decision of the Authorized Officer is final, binding and unquestionable. **23.** All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them. **24.** For further details and queries, please **contact Authorized Officer, Mr. Ravi Kumar Mobile No. 9999048581 at branch office at** Hinduja Housing Finance Limited, at Office First Floor, Om Palace Cinema, 547, Bhagwan Nagar, Delhi Road, Hapur – 245101. **25.** This is also 30 (Thirty) days' notice to the Borrower/Mortgagor/Guarantors in case of E-Auction of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date/place.

Place: Hapur Date : 18/02/2026. Sd/- Authorised Officer - HINDUJA HOUSING FINANCE LIMITED

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

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (II FL-H FL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) mad with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below to repay the amount notice is hereby given to the borrower and the public in general that the undersigned has **taken possession** of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IIFL HFL** for an amount as mentioned herein under with interest thereon. The borrowers attention is invited to provisions of sub-section (8) of section 13 of the Act, If the borrower dears the dues of the **"IIFL HFL"** together with all costs. charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by **"IIFL HFL"** and no further step shall be taken by **"IIFL HFL"** for transfer or sale of the secured assets.

Name of the Borrower(s)/ Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Pankaj Bhagat, Lennarts Equipments Pvt Ltd, Mr. Tilak Raj Bhagat , Mr. Tilak Raj Bhagat, Mrs. Raj Bhagat **(Prospect No 874776)**	Shop No 14, 2nd Floor, Lsc, Sheikh Sarai, , Phase II Delhi 110017, Area Admeasuring (in Sq. Ft.): Property Type: Land_area, Carpet_area Property Area: 524.00, 504.00	**Rs.2624432.52/-** Rupees Twenty Six Lakh Twenty Four Thousand Four Hundred Thirty Two Only	17-10-2025	13-02-2026
Mr. Bittu Kumar Jha Mrs. Bhavana Umesh Jha **(Prospect No IL10797287)**	Apartment No. 06 , Tower 1 On 7th Floor Carpet Area Area Measuring 569 Sq.ft And Balcony Area 89 Sq.ft Situated At Zara Aavaas Village Gurugram Sector 104 122001 Area Admeasuring (in Sq. Ft.) : Property Type: Area_admeasuring Property Area : 658	**Rs.3223613/-** Rupees Thirty Two Lakh Twenty Three Thousand Six Hundred Thirteen Only	04-12-2025	14-02-2026

For, further details please contact to Authorised Officer at **Branch Office** : D-11/151, 2nd Floor, Sector-8, Rohini, New Delhi-110085 or **Corporate Office** : IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.

Place : Delhi, Date : 18.02.2026 Sd/- Authorised Officer, For IIFL Home Finance Ltd.

Unity Small Finance Bank Limited

UNITY
Corporate Office:Centrum House, Vidyanagari Marg, Kalina, Santacruz (E) Mumbai – 400 098

SYMBOLIC POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES) SEE RULE 8(1)

Whereas, the undersigned being Authorized Officer of **Unity Small Finance Bank Limited** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned hereunder calling upon the following Borrower/Co-Borrowers/ Guarantors to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The following Borrower/Co-Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the following Borrower/Co-Borrowers/ Guarantors and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The Borrower/Co-Borrowers/ Guarantors in particular and the public in general is hereby cautioned not to deal with the properties described herein below and any dealing with the said properties shall be subject to the charge of Unity Small Finance Bank Limited for the amount mentioned herein below and interest thereon. The Borrower's/Co-Borrower'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 Borrower/Co-Borrowers/ Guarantors & Loan Account Number	Date of Demand Notice and Outstanding Amount
1. Atharva Enterprises (borrower) 2. Nidhi Kumar (co-borrower) 3. Avani Kumar (co-borrower & Mortgagor) 4. Avish Kumar (co-borrower) 5. Archana Avani Kumar (co-borrower & Mortgagor). Loan Account Number; USFBDELLOAN000005017317 & USFBDELGCTL000007776 Symbolic Possession Date – 11-02-2026	Demand Notice Dated 11/11/2025 for Amounting to Rs. 2,04,03,333.61/- (Rupees Two Crore Four Lakh Three Thousand Three Hundred And Thirty-three And Sixty-one Paisa Only) AS ON 05/11/2025 Plus Applicable Interest and Other Charges.

Description Of The Properties Mortgaged/secured Asset(s) : All That Piece And Parcel Of Immovable Property Bearing Flat No 1016, On Ninth Floor, Covered Area 2215. 23 Sq. Ft. (205. 80 Sq. Mtrs.), In Supertech Estate, Imperial Block, Situated At Village Prahalad Garhi, Ghaziabad, Tehsil & District Ghaziabad, Uttarpradesh. Boundaries (as Per Technical Report): East: Tower – Imperial - II, West: Open At Ground Floor, North: Open At Ground Floor, South: Entry/stairs/lift And Opent at Ground Floor

Date : 18/02/2026. Place: Ghaziabad SD/- Authorised Officer- Unity Small Finance Bank Limited

SBFC Finance Limited

SBFC
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	Description of Property(ies) & Date of Possession	Amount demanded in Possession Notice (Rs.)
1. **Saroha Laboratory (Applicant), 2. Nutan Kumari (Co-Applicant 1), 3. Parveen P (Co-Applicant 2), 4. Ankit Malik (Co-Applicant 3) Having address at:** Harsana Station Road, Jagdispur Sonipat, Near Burekhan Peer, Sonipat Haryana-131001. **And Also, At: 1a. Saroha Laboratory (Applicant)** Property/ Plot Measuring 400 sq.yrds, comprising in Khewat No.60 Min, Khata No.70 Min Killa No.1//18 (6-16) Situated at Waka Rakba Village Jagdishpur, Tehsil & Dist. Sonipat, Situated in within the limit of M.C. abadi known as Jagdishpur, Haryana-131001. **Loan Account No. 4021060000246220 (PR01244943) Demand Notice Date: 28th October 2025**	All that the piece & parcel of Property/ Plot Measuring 400 sq.yrds, comprising in Khewat No.60 Min, Khata No.70 Min Killa No.1//18 (6-16) Situated at Waka Rakba Village Jagdishpur, Tehsil & Dist. Sonipat, Situated in within the limit of M.C. abadi known as Jagdishpur, Haryana-131001. And bounded By: East : Plot of Sumit, West : Land Ran Singh, North : Road, South : Land Ran Singh **Date of Symbolic Possession: 14th February 2026**	**Rs. 2108505/-** (Rupees Twenty One Lacs Eight Thousand Five Hundred Five Only) as on 27th October, 2025, plus unapplied interest from the date of **28th October, 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.

Place: Jagdishpur/Haryana-131001 Sd/- (Authorized Officer),
Date: 18-02-2026 SBFC Finance Limited.

AXIS BANK LTD.

STRUCTURED ASSETS GROUP, PLOT I-14, TOWER 4, 4th FLOOR, SECTOR 128, NOIDA (U.P.)-201304

E-AUCTION SALE NOTICE

Whereas, the Authorized Officer of Axis Bank Limited (hereinafter referred to as "**the Bank**") under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "**SARFAESI Act**") and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand notice respectively under Section 13(2) of the SARFAESI Act calling upon the below-mentioned Borrower / Guarantor (s) / Mortgagors (s) / Hypothecator (s) to repay the amount mentioned in the said respective notice being the amount due together with further interest thereon at the contractual rate plus all costs, charges and incidental expenses etc. till the date of payment within 60 days from the date of the said notice.

The Borrowers / Guarantor (s) / Mortgagors (s)/ Hypothecator (s) having failed to repay the below-mentioned amount within the specified period, the authorized officer of the bank has taken **Physical possession** of the secured property/asset mentioned below in exercise of powers conferred under section 13 (4) of the SARFAESI Act read with Security Interest (Enforcement) Rules, 2002, which is proposed to be sold by way of e-auction on **"As Is Where Is Basis", "As Is What Is Basis", "Whatever There Is Basis"** and **"No Recourse Basis"** for realization of Bank's dues under Rules 8 and 9 of Security Interest (Enforcement) Rules, 2002 by inviting tenders/bids as per below Auction schedule.

Sale of immovable properties by E auction under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower / Guarantor (s) / Mortgagors (s) / Hypothecator (s) that the immovable property described herein will be sold by the Authorized Officer by inviting public/holding e auction on the date and time mentioned in this notice on **"AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS"** and **"NO RECOURSE BASIS".** Interested bidders may contact the Authorized Officer for further details/terms of sale, if required.

Name of the Borrower, Guarantor & Mortgagor	Date of Demand Notice	Secured Debts
1. M/s Jawala Trading Company (Borrower, Hypothecator) Arjun Nagar, Kabri Road Panipat, Haryana-132103, **2. Mr. Pankaj Singla (Proprietor & Mortgagor)** H. No. 240-L Model Town Panipat-132103, **3. Shri. Sewa Ram Singla (Mortgagor & Guarantor)** H. No. 99-R, Model Town Panipat-132103, **4. Mr. Sanjay Singla (Mortgagor & Guarantor)** H. No. 99-R, Model Town Panipat-132103, **5. Ms. Suman Singla (Mortgagor & Guarantor)** H. No. 240-L Model Town, Panipat -132103	21.05.2024	**Rs. 3,57,55,159/-** (Rupees Three Crore Fifty Seven Lakh Fifty Five Thousand One Hundred and Fifty Nine Only) being the amount due as on 31.12.2025, (this includes applied interest till 28.02.2023) along with entire further interest and all other charges from 01.03.2023 till the date of final payment less if any credit .

Description of property(s)/secured assets	Reserve Price	Date & Time of E-Auction
1. Commercial Unit No. 801, 8th Floor, Best Sky Tower situated at Plot No. F-5, Wazipur District Centre, Netaji Subhash Place, Pitampura Delhi-110034, having covered area 41.53 Sq. Mtrs (447 Sq. Fts), total area of 60.20 Sq. mtr. in the name of Shri Sanjay Singla **(Physical Possession).**	**Property No. 801 Rs. 1.34 Crore EMD: Rs. 13.40 Lacs**	**Property No. 801 27.03.2026 between 11.30 am to 12.30 pm**
2. Commercial Unit No. 802. 8th Floor, Best Sky Tower situated at Plot No. F-5, Wazipur District Centre, Netaji Subhash Place, Pitampura Delhi-110034, in the name of Shri Sanjay Singla S/o Shri Sewa Ram together having covered area 39.49 Sq mtrs (425 Sq Fts), total area of 57.23 Sq mtr **(Physical Possession)**	**Property No. 802 Rs. 1.27 Crore EMD: Rs. 12.70 Lacs**	**Property No. 802 27.03.2026 between 1.30 Pm to 2.30 pm**

The sealed bids can be submitted online through website https://axisbank.auctiontiger.net as per schedule given below:

EMD Remittance	Demand Draft in the favour of '**Axis Bank Limited**.' payable at Panipat /Noida to be submitted on or before **23.03.2026 by 3.00 p.m.** at either of the following address: Axis Bank Ltd, Structured Assets Group, Plot I-14, Tower 4, 4th Floor, Sector 128, Noida (U.P.)-201304 and Axis Bank Limited, Hotel Gaylord Building, G.T. Road, Panipat (Haryana)- 132103 or as may be mutually acceptable with prior discussion / permission from the Authorized Officer.		
Date of Symbolic Possession	09.09.2024	Date of Physical Possession	30.12.2024
Inspection of Property	With prior intimation to the Authorized Officer (Mob. No. +91- 8284082352 / Recoverycell.north@axisbank.com) between 11.30 a.m. to 4.00 p.m. on 20.03.2026 (Excluding Bank Holidays)		
Date & time of e-auction	**27.03.2026 between 11.30 a.m. to 2.30 p.m. with unlimited extension of five minutes each in the event of bids placed in the last five minutes.**		
Bid Increment Amount	**Rs. 5,00,000 /- (Rupees Five Lac Only) & in such Multiples**		
Encumbrances Known to the Bank	Nil		

Note: The borrower/guarantors/mortgagors/hypothecators are given 30 day's Notice to repay the total dues with further interest and other charges within 30 days from the date of Publication of this Notice as per provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rule 2002, failing which the property shall be sold as per schedule mentioned in this Notice.

For any query Contact No: 8284082352, RecoveryCell.North@axisbank.com.

Terms & Conditions:- 1. The property will be sold by e-auction through bank approved service provider **M/s e-procurement Technologies Ltd. (Auction Tiger) Ahmedabad** under the supervision of the Bank's Authorized officer in conducting the online auction. **2.** Bidding would be only through "Online Electronic Bidding" process through Auction sale the website **https://axisbank.auctiontiger.net/** also on Auction Tiger mobile app on dates mentioned above with unlimited auto extension of 5 minute each. **3.** Sale is strictly subject to the terms & conditions incorporated in this notice and the prescribed Tender Document. The Tender Document describing the terms & conditions of sale forming part of this sale notice may be downloaded from the e-Auction website or may be collected from at the above mentioned address with prior intimation to the Authorized Officer from **20.03.2026 to 23.03.2026 in between 11.30 am to 2.30 pm,** except on Saturday, Sunday and Bank Holidays. **4.** Inspection of the property will be offered on a mutually agreed date and time. Inspection of relevant documents available with the Bank will be offered with prior appointment. **5.** The intending purchasers shall submit the EMD amount mentioned hereinabove via Demand Draft in favour of 'Axis Bank Limited "payable at Noida/ Panipat at the address mentioned above latest by **23.03.2026 by 3.00 pm.** The intending purchaser shall also submit along with the offer (i) Full name of the bidder (ii) Copy of PAN Card (iii) Active Mobile Number (iv) Email Address and (v) Address proof. Full name of the bidder, Address & Contact No. & E-mail ID should be mentioned at the back of the demand draft (EMD). Bids submitted otherwise than in the format prescribed in the portal shall not be eligible for consideration. Detail of bidder (KYC documents i.e. photo ID proof, PAN Card and address proof & E-mail ID) in a sealed envelope and EMD is to be Submitted to Bank Office address- either (1) Structured Assets Group, Plot I-14, Tower 4, 4th Floor, Sector 128, Noida (U.P.)-201304 OR (2) Axis Bank Limited, Hotel Gaylord Building, G.T. Road, Panipat (Haryana)- 132103 .Please note that interested purchasers shall be permitted to participate and bid in the e-auction only if EMD amount has been received by the Bank along with the documents and in the manner mentioned in point 5 hereinabove. **6.** After the submission of EMD, the bidders shall not be allowed to withdraw the Bid forms/ EMD. **7.** Eligible bidders who have duly complied with requirements in point 5 hereinabove shall be contacted and provided with User ID and Password for participating and submitting bids in the e-auction portal. Sealed Bids can be submitted online through the portal in the format available at https://axisbank.auctiontiger.net/ **8.** Please note that intending bidders may avail training for online bidding from **M/s. eProcurement Technologies. Ltd., A-801, M/s. eProcurement Technologies. Ltd., A-801, Wall Street - 2, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad-380006, Gujarat.: Contact Persons: Ram Sharma on Mobile Nos: 8000023297 Help Line Number 9265562821/ 9265562818 email: ramprasad@auctiontiger.net / support@auctiontiger.net.** **9.** Auction will be conducted online on the website **https://axisbank.auctiontiger.net on 27.03.2026 between 11.30 a.m. to 2.30 p.m** with auto-extension of five minutes each in the event of bids placed in the last five minutes. The bidder(s) may improve his/their offer(s) by way of inter say bidding among the bidders. The inter se bidding shall commence at the amount of highest bid received via sealed bids. The bidder may improve their offer in multiple of the amounts mentioned under the column **"Bid Increment Amount"**. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer/ Secured Creditor. **10.** The Authorized Officer reserves the right to accept or reject any/or all the offers/bids or adjourn, postpone or cancel the auction sale without assigning any reason thereof. **11.** The unsuccessful bidders may contact the Authorized Officer of the Bank to collect the EMD amount which will be returned without interest to them within one week from the date of the auction. **12.** The Successful Purchaser(s) shall deposit 25% of the amount of sale price, after adjusting the EMD already paid, immediately i.e. on the same day or next working day, failing which the EMD shall be forfeited without any prior notice. The balance 75% of the sale price is payable within Thirty days from the date of confirmation of sale by the Authorized Officer or such extended period [as may be agreed between the Successful Purchaser and the Bank, in any case not exceeding 3 months]. In case of failure to deposit the balance amount within the prescribed period mentioned above, same shall be dealt in accordance with the terms of the tender document. **13.** The Borrower/Guarantor/Mortgagor are hereby put to notice in terms of rule 6(2) and rule 8(6) of Security Interest (Enforcement) Rules, 2002 that the Secured / aforementioned Assets would be sold in accordance with this Notice, in case the amount outstanding as per the demand notice mentioned above is not fully repaid. **14.** All charges for conveyance, stamp duty, registration charges and all taxes etc., as applicable shall be borne by the successful bidder only. Any Statutory and other dues payable and due on the property including but not limited to the society dues shall have to be borne by the Purchaser. The person(s) interested shall make his/their own independent enquiries as to the title of the property and all dues/claims against the property. **15.** The successful bidder should bear the charges/fees payable for conveyance such as Stamp Duty Registration Fees, incidental expenses etc. as applicable as per law. **16.** Nothing in this notice constitutes or will be deemed to constitute any commitment or representation on the part of the Bank to sell the above property/ies. Bank / Authorized Officer reserves the right to cancel the sale for any reason it may deem fit or even without assigning any reason and such cancellation shall not be called in question by the bidders. **17.** In addition to the sale consideration, it shall be the responsibility of the successful bidder to pay all applicable taxes, levies & duties, and bank shall not take any responsibility for the same. **18.** This publication is also **Thirty Day's** notice to the above borrowers /guarantors / mortgagors to the advance. **19.** Encumbrances, if any other than Bank's loan and mentioned above are not known to Bank. **20.** In case the sale/ auction is postponed/failed for want of bid(s) of an amount not less than reserve price, the Bank reserves the right to bid and acquire the property in accordance with Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. **21.** Sale Certificate under SARFAESI Act shall be executed in favour of the successful purchaser only after the payment of the entire bid amount and other charges if any. **22.** Special instruction & caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Axis bank nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order to ward off such contingent situation, the bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully. Note: The Authorized officer reserves the right to accept or reject any bid or bids or to postpone or cancel the sale/auction without assigning any reason thereof.

Date: 18.02.2026 Place: Noida *Authorized Officer, (Axis Bank Ltd.)*

FORM NO. INC -26

[Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014]
Before the Central Government
Regional Director, Northern Region-I, New Delhi
In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014
AND
In the matter of Powerstatic Solutions India Private Limited, ("the Company"), having its Registered Office at 4th Floor, A Wing, Prius Platinum. D3 P3B, District Centre, Saket, South Delhi, New Delhi- 110017
....Applicant

Notice is hereby given to the General Public that the company proposes to make application to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra ordinary General Meeting held on **Friday, 09th day of January, 2026** to enable the company to change its Registered Office from **"National Capital Territory of Delhi (NCT of Delhi)" to "State of Gujarat".**

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver **either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the **Regional Director, Northern Region-I, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, 2nd floor, CGO Complex, New Delhi-110003** within fourteen days of the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned above.

For and on behalf of the
Powerstatic Solutions India Private Limited
Sd-
Prerna Priya
Company Secretary
M. No.- A32539

Date: 17.02.2026
Place: New Delhi

FORM NO.14
[See Regulation 33(2)]
By Regd. A/D, Dasti failing which by Publication

OFFICE OF THE RECOVERY OFFICER - I/II DEBTS RECOVERY TRIBUNAL DELHI(DRT 1)

4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001

DEMAND NOTICE

NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

TRC/58/2024 **24-12-2025**

SBI Versus INDU JAIN AND ANR.

To,

(CD1) INDU JAIN W/O RAJ KUMAR JAIN. C-10. RAMPRASTHA, GHAZIABAD. U.P - 201010

(CD2) M/S IDEA BUILDERS PVT. LTD., THROUGH ITS MANAGING DIRECTOR. HAVING ITS REGD. OFFICE AT: C-94, 1ST FLOOR, VIVEK VIHAR, DELHI 110095 HAVING ITS CORP. OFFICE AT: C-10, RAMPRASTHA, GHAZIABAD, U. P. 201010

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL DELHI (DRT 1) in an amount of **Rs 3782058.16** along with pendentellite and future interest @9% w.e.f. **01/05/2018** till realization and costs of **Rs 29,000.00** has become due against you (Jointly and severally Fully/Limited):

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on **20/02/2026** at 10:30 a.m. for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay:

(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.

(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: **24/12/2025.**

RAVINDER KUMAR TOMAR, Recovery Officer-I
DEBTS RECOVERY TRIBUNAL DELHI (DRT 1)

HINDUJA HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE
Registered office at 27-A, Developed Industrial Estate, Guindy, Chennai - 600 032, Tamil Nadu. E-mail : auction@hindujahousingfinance.com
CONTACT: BRAJESH GUPTA - 8881189541

POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the Authorized Officer of the **HINDUJA HOUSING FINANCE LIMITED** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferredon him under sub-setion 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account. The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the HINDUJA HOUSING FINANCE LIMITED for an mount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. 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.

	Account Number, Name of the Borrowers & Address	Symbolic Possession
1	DL/DEL/DLHI/A000003422. 1. Mr. Rishabh Sinha 2. Mrs. Anjli Priya. B 111 Pars Nath Pradise, 1, Mohan Nagar District Ghaziabad, Metro, Ghaziabad, Uttar Pradesh, India - 201007 | Demand Notice Date: 11-Dec-25 & Rs. 23,62,479/- as on 09-Dec-25 | Description Of Property: Residential Apartment no. 0506, on 5th floor, in tower Amulya Sun-4, consisting of 1-BK+1T+Study, having super area 599 se. Ft., (55.648 sq. mtrs.,) & Carpet area 356.288 sq. Ft., (33.100 sq. mtrs.,) approximately in the multi-storied project "Migsun Roof" constructed on plot bearing khasra no. 4, 5 & 51, in Raj Nagar Extn. in village Makarmatpur, sikrod Jalalabad tehsil & district Ghaziabad (U.P); Herein after referred to as the "said property". Boundaries: East : Entry, West : Open, North : Lift, South :Flat no. 505	Date: 17-Feb-26 Total Outstanding : Rs. 23,87,034/- as on 16-Feb-26
2	DL/MNR/NANR/A000000053. 1. Mr. Nishit Budhiraja 2. Mrs. Parvesh Rani. B-67 2nd Floor B-block Ramprasth Colony Chander Nagar Ghaziabad-uttar Pradesh, India - 201011 | Demand Notice Date: 11-Dec-25 & Rs. 12,37,802/- as on 09-Dec-25 | Description Of Property: Freehold Residential Entire Second Floor (without roof rights) admeasuring area 127.02 sq.mtr. built on Plot No. 67 situated at Block-B, Sector-12, Ramprastha Residential Colony in Village Maharajpur Pargana Loni Tehsil & Distt. Ghaziabad (U.P.) hereinafter referred to as "the said property." Boundary of Plot as per Document. East 12 ft. wide road, West :12 ft. wide road, North :Other's Land, South :Other's House	17-Feb-26 Rs. 24,75,080/- as on 16-Feb-26
3	DL/NDP/NDPH/A000000221. 1. Mr. Kamod Shah 2. Mrs. Chandani Devi. 221 Ground Floor Kam, 0, 221 Ground Floor Kamna Vaishali Ghaziabad, 221 Ground Floor Kamna Vaishali Ghaziaba, Metro, Ghaziabad, Uttar Pradesh, India - 201001 | Demand Notice Date: 11-Dec-25 & Rs. 19,63,592 /- as on 09-Dec-25| Description Of Property: Flat No. 5/230, On Ground Floor, Area Measuring 28.56 Sq. Mtrs., Situated At Sector-5, Vaishali Ghaziabad, Tehsil & District Ghaziabad. Boundaries As Per Technical: East : Gallery, West : Rasta 29 Ft. North : Flat No. 229, South : Flat No. 231	17-Feb-26 Rs. 19,78,407/- as on 16-Feb-26
4	GZ/CHP/CHPL/A000000478. 1. Mr. Pardeep Kumar Gupta 2. Mrs. Sunita Devi. B 539, 0, Nyay Khand 2 Indrapuram Ghaziabad, Metro, Ghaziabad, Uttar Pradesh, India - 201014 & H NO 72, Bagahawa, Siddhatrhnagar Chetra, Metro, Shohratgarh, Uttar Pradesh, India - 272205| Demand Notice Date: 11-Dec-25 & Rs. 11,23,815 /- as on 09-Dec-25| Description Of Property: A Residential Flat No. 539b, E.w.s. (second Floor), Covered Area 20.14 Sq. Meter (as Per Technical Area 19.51 Sq. Meter), Situated At Nayay Khand-ii, Near By Aditya Mega City, Indirapuram Ghaziabad, Tehsil And District: Ghaziabad, Uttar Pradesh-201014 Hereinafter Called Referred To As The Said Property"). Boundaries Of The Property: As Per Technical East: House No. 540-b, West: House No. 534-b, North: Other Block, South: House No. 537-b	17-Feb-26 Rs. 11,63,033/- as on 16-Feb-26
5	DL/MNR/PLKH/A000000427. 1. Ms. Mahi Nayar 2. Mrs. Rachna Kulwant. 3 145, Rajendar Nagar, Ghaziabad, Metro, Ghaziabad, Uttar Pradesh, India - 201007| Demand Notice Date: 11-Dec-25 & Rs. 30,88,943/- as on 09-Dec-25 | Description Of Property: Freehold Residential MIG Front Side RHS Flat no. S-3 (New) Flat no. F-2 (Old) Second Floor with Roof rights measuring 610 Sq. ft. or Say 56.669 Sq. ML., Built on Plot no. 720, situated in Shalimar Garden Extn. I, Village Pasonda, Pragna Loni, Tehsil & Distt Ghazibad. (Hereinafter referred as the "Said Property"). Boundaries as per TSR in respect of the said property are bounded as under: East: Property no. 719, West: LIG Flat no. S-4/Other Plot no. 721, North: Entry & Flat no. S-1, South: Road 60 ft.	17-Feb-26 Rs. 31,21,077/- as on 16-Feb-26
6	DL/DEL/LXND/A000001921. 1. Mr. Pravesh Pal 2. Mrs. Somwati Devi. House No 1879, 5, Arthala Mohan Nagar Ghaizabad, Metro, Ghaziabad, Uttar Pradesh, India - 201002| Demand Notice Date: 11-Dec-25 & Rs. 11,98,609/- as on 09-Dec-25 | Description Of Property: House No. 1879, Gali No. 11, area measuring 50 Sq. Yards i.e. 41.805 Sq. Meters, situated at Ambedkar Nagar, in the Revenue Estate of Village Arthala, Pargana Loni, Tehsil and Dist. Ghaziabad, U.P.-201007. (Hereinafter called the "said property") Boundaries as per technical: -East : House of Kamlesh, West : Entry of Property/Road, North : House of Sunesh Pal, South : Others Property	17-Feb-26 Rs. 12,04,927/- as on 16-Feb-26
7	DL/NCU/NOIU/A000001418. 1. Mr. Rahul Deo Sharma 2. Mrs. Rani Kumari. 393a, Nyaykhand 2nd, Indirapuram, Indirapuram, Near Shiv Mandir, Rural, Ghaziabad, Uttar Pradesh, India - 201014| Demand Notice Date: 11-Dec-25 & Rs. 10,06,009/- as on 09-Dec-25| Description Of Property: Flat No. 166A on 1st Floor area measuring 19.82 sqmt situated at Sector-2, Nyay Khad-II Indrapuram Tehsil and District Ghaziabad, Uttar Pradesh; Herein after referred to as the "said property". Boundaries: As per technical Report. East : Other Block, West : Flat No. 165-A, North : Flat No. 163-A, South : Flat No. 167-A and 168-A	17-Feb-26 Rs. 10,19,821/- as on 16-Feb-26
8	GR/KAP/KUNJ/A000000573. 1. Ms. Aaysha Naseer 2. Mr. Isreil Mukhtiyar. H No. 68/a G/f Khureji Khas, Phatak Wali Gali Krishna Nagar East Delhi, Near Rubi Dhaba, Semiurban, Delhi, India - 110051| Demand Notice Date: 11-Dec-25 & Rs. 27,56,655/- as on 09-Dec-25| Description Of Property: Residential Plot No B/43 (RHS) area measuring 40 sq yards comprised in Plot No B/43. Residential Colony Chabra Colony Vikram Enclave Shalimar Garden, Village Shahibabad Pargana Loni, Tehsil and District Ghaziabad Up. (Hereinafter called the said property) As per Technical the said property is bounded as under: NW – Road 20 Feet. NE – Part of Plot. SE – Other Property. SW – Road 20 Feet.	17-Feb-26 Rs. 29,06,261/- as on 16-Feb-26
9	DL/KRB/KRBH/A000001170. 1. Mr. Vinay Pandit 2. Mrs. Vandana Pandit 3. Mr. Vivek Pandit. H No 404, Gali No 4, Main Shyam Park, Sahibabd, Mandal Coaching Centre, Metro, Ghaziabad, Uttar Pradesh, India - 201005| Demand Notice Date: 11-Dec-25 & Rs. 18,04,980/- as on 09-Dec-25 | Description Of Property: Residential (Triple Storeyed) House Part of Old Plot No. 96, New No. 404/A, area measuring 45 sq. yards, i.e. 37.62 sq. meters, (each floor area 45 sq. yards, i.e. 37.62 sq. meters), Situated at Shyam Park Main Hadbast Village Sahebabad, Pargana Loni, Tehsil and District-Ghaziabad, UP (Hereinafter referred as the "said property"). As per as per Gift Deed the boundaries are: East : - Property of Sandeep Pal, West : - Property of Rahul Goyal, North: - Part of Property, South: - Gali 10 feet wide	17-Feb-26 Rs. 18,18,731/- as on 16-Feb-26
10	DL/CNP/CNPL/A000000255. 1. Ms. Amandeep Kaur 2. Mr. Beant Singh. S-15 B /b2 Smg 2, 0, S-15 B /b2 Smg 2, Shalimar Gatrden Ghaziabad, Metro, Ghaziabad, Uttar Pradesh, India - 201005| Demand Notice Date: 11-Dec-25 & Rs. 19,09,775/- as on 09-Dec-25| Description Of Property: Flat No. B-2 MIG, Second Floor with roof rights area measuring 700 sq.ft. of Plot No.S-15B, Situated at Shalimar Garden Ex-II, Village Pasonda, Ghaziabad. UP (Hereinafter referred to as "said property") Boundaries – AS PER SITE INVESTIGATION. East: Entry/exit gate for subject property & Service lane wrt plot West: Flat No A2 & 40 feet wide road wrt plot, North: Plot No S 14B, South : Plot No S 16B	17-Feb-26 Rs. 19,24,587/- as on 16-Feb-26
11	DL/JNK/JNKP/A000001215. 1. Mr. Vinesh Kumar Bansal 2. Mrs. Simlesh Simlesh. Mahiuddin Kanavani Indirapuram, 1, Mahiuddin Kanavani Indirapuram Ghaziabad UP, Metro, Ghaziabad, Uttar Pradesh, India - 201014 | Demand Notice Date: 11-Dec-25 & Rs. 11,72,999/- as on 09-Dec-25 | Description Of Property: Ground Floor without roof rights Built Upon Plot No. 5/130 area measuring 50 sqmt situated at Sector-5 Colony Known as Vasundra, Paragana Loni Tehsil and District Ghaziabad, Uttar Pradesh; Herein after referred to as the "said property". Boundaries: As per Technical. East : Plot No. 5/131, West : Plot No. 5/129, North : Others, South : Road 25ft Wide	17-Feb-26 Rs. 12,60,121/- as on 16-Feb-26
12	DL/SHL/LJPT/A000000653. 1. Mr. Harvindar Singh 2. Mr. Ankit Pal. 106/d Anil Vihar,khoda Colony, 106/d Anil Vihar, khoda Colony, Anil Vihar, Shiv Mandir, Metro, Ghaziabad, Uttar Pradesh, India - 201001 | Demand Notice Date: 11-Dec-25 & Rs. 2,59,565/- as on 09-Dec-25 | Description Of Property: Residential House Nagar Nigam No. 307, old House No. 126, area measuring 50 Sq. Yards, i.e. 41.805 Sq. Meters, Situated at Anil Vihar Colony, Village Khora, Pargana Loni, Tehsil & Dist. Ghaziabad, Uttar Pradesh-201001, as per Technical AS PER Gift DEED As per Technical East Road 10 Ft. wide 10 Ft. Gali, West Other Plot Other property, North Other Plot Municipal no 125, South Other Plot Municipal no 127	17-Feb-26 Rs. 2,90,049/- as on 16-Feb-26

Place: Uttar Pradesh Date: 18/02/2026 SD/-, Authorised Officer- HINDUJA HOUSING FINANCE LIMITED

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PERSONAL

I, Hirday Sharma S/o Rajesh Sharma R/o House No-118, 4th Floor, Block-G, Vikas Puri, West Delhi-110018 have changed my name to Hriday Sharma 0071019459-1

I,Malay Sharad Kumar Virani, S/o-Sharad Kumar Shiv Lal Virani, R/o-B-500 Sarita Vihar, Delhi-110076,have changed my name to Malay Virani.

0040839536-11

LOST AND FOUND

Original 10th Class Certificate Roll No.132664, Ph.D (Vide Enrollment No.2009-751-002) Year-2015, from Jamia Hamdard University, M.Sc. Chemistry examination in 1976 from the Aligarh Muslim University with Roll No.74CHM-66, Enrolment No.L-671, B.Sc. Hons examination in 1974 from the Aligarh Muslim University with Roll No.71CHB-50, Enrollment No. L-671 passed in 1974 and was placed in the 2nd division and obtained the degree/diploma/certificate in 1st May 1975 and M Phil Enrollment No.L-0761 awarded the degree of Master of philosophy in chemistry in 1990 date of issue 09/07/2013 have been lost. Finder contact: **Mohd Asif** S/o Mohd Yusuf R/o B-774, Sangam Vihar, New Delhi-110080, Mobile No.**9911148832.**

PUBLIC NOTICE

My clients **Nem Singh** and Usha both R/o B-689/B, Sangam Vihar, New Delhi-110080 also at B-946-A, Ground Floor, Sangam Vihar, New Delhi-110080 have debarred/disowned their son **Sandeep** and his wife **Shalu** from all their movable/immovable properties/assets and severed all relations with them due to their misbehavior/ misconduct towards my clients, if anybody deals with them at his/their own risk in future.

Sd/-
Khyati Prajapati
Advocate
Ch.No.444, Lawyers Chamber Block
Saket Court, New Delhi-110017

सार्वजनिक सूचना

यह सार्वजनिक रूप से सूचित किया जाता है कि मैं, श्रीमती इंदु चौरसिया, निवासी C-28 A, C ब्लॉक–N, राजा पुरी, उत्तम नगर, नई दिल्ली–110059, पूर्ण होशो–हवास में यह घोषणा करती हूँ कि मैं अपने पुत्र जय कुमार को आज दिनांक 17/02/2026 से मेरी किसी भी प्रकार की संपत्ति, जैसे मकान, भूमि, प्लॉट, दुकान, बैंक जमा राशि अब उसका कोई अधिकार नहीं होगा। भविष्य में यदि कोई व्यक्ति मेरे उक्त पुत्र जय कुमार के साथ मेरी संपत्ति के संबंध में किसी भी प्रकार का लेन–देन करता है, तो उसकी संपूर्ण जिम्मेदारी स्वयं उस व्यक्ति की होगी। यह घोषणा मैंने बिना किसी दबाव, प्रलोभन या भय के स्वेच्छा से की है।

Parvesh Kumar Tyagi,
Advocate

NORTHERN RAILWAY

NOTICE FOR E-AUCTION

Senior Divisional Commercial Manager/FS, Delhi Division, Northern Railway, in terms of Railway Board letter no. 2022/TC(FM)/10/04 dated 13.06.2022, invites bids through e-Auction **(www.ireps.gov.in)** for the contracts of Management and Operation of Cloakrooms (on ROMT basis) situated at New Delhi Railway Station (NDLS) separately for Pahar Ganj Side at Platform No.-1 and for Ajmeri Gate Side at Platform No.-16 as per detail and schedule given below:-

S.No.	Date & Time of e-Auction	Assets to be auctioned
1	03.03.2026 at 11:00 Hrs.	**Site for Cloak Room at NDLS (PF-1), Pahar Ganj Side:** The contract of Management and Operation of Cloakroom (on ROMT basis) situated at New Delhi Railway Station (Platform no. 1), Pahar Ganj Side (Area 120 Sq. Mtrs.) for a period of 02 (two) years.
2	03.03.2026 at 11:00 Hrs.	**Site for Cloak Room at NDLS (PF-16), Ajmer Gate Side:** The contract of Management and Operation of Cloakroom (on ROMT basis) situated at New Delhi Railway Station (Platform no. 16), Ajmeri Gate Side (Area 128.53 Sq. Mtrs.) for a period of 03 (three) years.

Important notes:

1. For more information, requirement and various aspects regarding these e-Auctions, interested bidders are advised to visit **https://www.ireps.gov.in/html/helpdesk/learning centre.html**. (E-Auction leasing section).
2. Earnest Money Deposit (EMD): 10% of the total contractual bid value to be deposited online during the auction. EMD of the successful bidder will be retained as Security Deposit.
3. Railway Administration reserves the full and absolute rights to short terminate these contracts at any point of time and/or for taking any decision regarding the discontinuation/ continuation of these contracts with modified/additional terms and conditions depending upon the situations.

542/2026

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SCO 87, 1ST FLOOR SEC 47 D, CHANDIGARH, 160047
EMAIL ID: CHANDIGARH@CANFINHOMES.COM,
Mob: 7625079132,
TELEPHONE NO 0172-2632925, CIN: L85110KA1987PLC008699

APPENDIX- IV-A [See proviso to rule 8(6)]
Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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.

NOTICE is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **physical** possession of which has been taken by the Authorised Officer of Can Fin Homes Ltd., Chandigarh Branch, will be sold by holding e-auction on **"As is where is", "As is what is",** and **"Whatever there is"** on **24/03/2026,** for recovery of **Rs. 23,71,014/-** (Rupees Twenty Three Lakh Seventy One Thousand Fourteen Only) due to Can Fin Homes Ltd. from **Mrs. Raj Kumari W/o Babu Ram, Mr. Ashu S/o Babu Ram** and **Mr. Ravi Kumar S/o Babu Ram** (Borrowers), as on 17/02/2026, together with further interest and other charges thereon. The reserve price will be **Rs. 21,75,000/-** (Rupees Twenty One Lakh Seventy Five Thousand Only) and the earnest money deposit will be **Rs. 2,17,500/-** (Rupees Two lakh Seventeen Thousand Five Hundred Only).

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the Property being Villa No. 3, measuring 00 Bigha 01 Biswa 12 Biswasi (80 sq. yards) Bearing Khewat/Khatoni no. 11/1/11/1 comprised under Khasra no. 286/1(0-3), 287(4-18), 291(4-0), 292(4-0), 296(2-15), 572/295(1-16), Kitte 06, land measuring 17 Bigha 12 biswa, share to the extent of 32/7040 i.e. 00 Bigha 01 Biswa 12 Biswasi, situated at Green Enclave, Village Dhanoni, Hadbast No. 36, MC and Tehsil Derabassi, Distt. S.A.S Nagar Mohali, Punjab.

Boundaries:

North – Other Property, South - Road
East – House No 2, West – House No 4

Encumbrances - NIL

The detailed terms and conditions of the sale are provided in the official website of Can Fin Homes Ltd., **(https://www.canfinhomes.com/SearchAuction.aspx).**
Link for participating in e-auction : **www.bankeauctionwizard.com**

Date : 18.02.2026
Place : Chandigarh

Sd/-
Authorised Officer
Can Fin Homes Ltd.

बैंक ऑफ़ बड़ौदा Bank of Baroda

Bank of Baroda, Chirag Enclave Branch, New Delhi
Tele: 011-26220127, 26215436, Email: VJNEHR@bankofbaroda.bank.in

Notices to Lockers Holders- Bank of Baroda Defaulters in Payment of Rent of Lockers

Consequent upon non-payment of rent which was not paid in terms of Safe Deposit Locker Agreement executed between the Locker Holders & the Bank, the Termination Notice & Break Open Notice were sent through post to the following Locker Holders on their registered address however the said Notices returned undelivered and in spite of all other efforts made in terms of the said locker agreement, the locker holders neither responded nor be traced.

S. No.	Branch	Name of Locker	Locker No	Issue Date	Due Date	Over Due Amount	Over Due with penalty
01.	VJNEHR	RAHUL GANDHI & SHVET	7678AX0158	17-12-2004	17-12-2021	Rs. 8850.00	Rs. 16874.00
02.	VJNEHR	VIJAY KUMAR VASUDEVA	7678AX0108	30-08-2003	30-08-2021	Rs. 8850.00	Rs. 15458.00
03.	VJNEHR	ASLAM ALI	7678AX0017	08-01-2020	08-01-2022	Rs. 8850.00	Rs. 16638.00

In terms of the provisions of above Locker Agreement, we hereby give you notice that if the locker is not surrendered & the key of the locker is not returned within a period of 3 months from the date of this Notice, we will proceed to break open your locker whether you remain present or not, after 30 days from the date of publication and while breaking open the Locker an inventory of the contents recovered from the Locker, if any, shall be prepared.

Further, the overdue rent, penalties, charges, break open charges & other expenses shall be recovered from you & the contents of the Locker shall be dealt with, in terms of executed locker agreement and law.

Please note that any action taken by the Bank in the in the above regard is without prejudice to the rights, remedies & contentions available to the Bank and it shall be at your cost, liability, risk & responsibility, consequences and Bank shall not be liable in any manner whatsoever.

DATE: 16.02.2026, PLACE: New Delhi **Authorized Officer, Bank of Baroda**

ADITYA BIRLA HOUSING FINANCE LIMITED

ADITYA BIRLA CAPITAL

Registered Office- Indian Rayon Compound, Veraval, Gujarat – 362266
Branch Office- G-Corp Tech Park, 8th floor, Kasar Wadavali, Ghodbunder Road, Thane, MH-400601

DEMAND NOTICE (under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)

Substituted Service Of Notice U/S.13 (2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.

Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from **Aditya Birla Housing Finance Limited (ABHFL),** their loan accounts have been classified as **Non-Performing Assets** in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued **demand notices** under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire **outstanding amount** together with further interest at thecontractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Sl. No	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice	Amount due as per Demand Notice /as on Date
1	**1. Rajendra Prasad,** Plot No 25 Being Portion Of Khasra No 82/1, After Consolidation Proceeding New Khasra No 123, Pargana Mahona Tehsil Bakshi Ka Talab, Ssituated Atvillage Aadhar Khera Kinder Heart School, Lucknow, Uttar Pradesh, India - 226021. **2. Saroj Shukla,** Plot No 25 Being Portion Of Khasra No 82/1, After Consolidation Proceeding New Khasra No 123, Pargana Mahona Tehsil Bakshi Ka Talab, Ssituated Atvillage Aadhar Khera Kinder Heart School, Lucknow, Uttar Pradesh, India - 226021. **3. Aditya Enterprises,** Plot No 25 Being Portion Of Khasra No 82/1, After Consolidation Proceeding New Khasra No 123, Pargana Mahona Tehsil Bakshi Ka Talab, Ssituated Atvillage Aadhar Khera Kinder Heart School, Lucknow, Uttar Pradesh, India - 226021. **4. Rajendra Prasad,** 89. Adil Nagar Lucknow, Satyarthi Dham Mandir Kalyanpur, Lucknow, Uttar Pradesh- 226022. **5. Saroj Shukla,** 89. Adil Nagar Lucknow, Satyarthi Dham Mandir Kalyanpur, Lucknow, Uttar Pradesh- 226022. **6. Aditya Enterprises,** 30-A Adil Nagar Lucknow, Near Baniyan Devi Mandir, Kursi Road Lucknow, Uttar Pradesh- 226022. **Loan Account No. LNLUC0HL-03190020966 & LNLUC0HL-03190020965**	**08.02.2026**	**12-02-2026**	**Rs. 11,19,533.87/-** (Rupees Eleven Lac Nineteen Thousand Five Hundred Thirty Three and Eighty Seven Paise Only) by way of outstanding principal, arrears (including accrued late charges) and interest till **12.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTY)PROPERTIES MORTGAGED: All That Piece And Parcel Plot No. 25, Admeasuring 100.372 Sq. Mts. Only Being Portion Of Khasra No. 82/1 [After Consolidation Proceedings New Khasra No. 123], Situated At Village- Aadhar Khera, Pargana- Mahona, Tehsilbakshi Ka Talab, Distt. Lucknow **Bounded As Below:** East: 20 Fts. Wide Road, West Plot No. 35, North: Plot Of Other, South: Plot No. 26.

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s)together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to enforce the security interest including but not limited to taking possaession of and selling the secured asset entirely at your risk as to the cost and consequences.

Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease orotherwise, the aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard.

Please note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred by ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL, and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Date: 18.02.2026
Place: UTTAR PRADESH

Sd/- Authorised Officer,
(Aditya Birla Housing Finance Limited)

G R INFRAPROJECTS LIMITED

Registered Office: Revenue Block No.223, Old survey No. 384/1, 384/2, Paiki and 384/3, Khata No.464, Kochariya, Ahmedabad, Gujarat - 382220
CIN: L45201GJ1995PLC098652, Ph: +91 124-6435000
Website: www.grinfra.com, Email: cs@grinfra.com

NOTICE OF POSTAL BALLOT

The Members of G R Infraprojects Limited (the "Company") are hereby informed that pursuant to the provisions of Sections 108 and 110 and all other applicable provisions, if any, of the Companies Act, 2013 (the "Act"), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (the "Rules"), Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations") including any statutory modification(s), substitution(s) or re-enactment(s) thereof for the time being in force, read along with the applicable circulars issued by the Ministry of Corporate Affairs from time to time in this regard (the "MCA Circulars") and any other applicable law, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), the Company seeks the approval of the Members for the Special Business by way of Special Resolution, as set out in the Postal Ballot Notice dated 17th February 2026 along with the Explanatory Statement (the "Notice"), by way of electronic means (i.e. remote e-voting) only.

The electronic copies of Postal Ballot Notice ("Notice") along with the Explanatory Statement have been sent on Tuesday, 17th February 2026, to those Members whose names appear on the Register of Members/List of Beneficial Owners as received from the National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") as on Friday, 13th February 2026 ("Cut-Off date") and who have registered their e-mail addresses with the Company/ Depositories. Physical copies of the Postal Ballot Notice, along with Postal Ballot forms and pre-paid business reply envelopes, are not being sent to the Members for this Postal Ballot.

Members who have not registered their e-mail address and in consequence could not receive the Postal Ballot Notice may temporarily register e-mail address with the Company's RTA, M/s. KFin Technologies Limited ("Kfintech"). Post successful registration of the e-mail address, the Member would receive a soft copy of the notice and the procedure for e-voting along with the User ID and Password to enable e-voting for this Postal Ballot. In case of any queries, member may write to einward.ris@kfintech.com.

The Company has engaged the services of Kfintech to provide remote e-voting facility to its members. The remote e-voting period commences from 9:00AM (IST) on Thursday, 19th February 2026 and ends at 5:00PM (IST) on Friday, 20th March 2026. The remote e-voting module shall be disabled by Kfintech for voting thereafter. Detailed instructions for e-voting have been provided in the Notice.

Members holding shares as on Friday, 13th February 2026 ("Cut-Off date") may cast their vote by e-voting. Once the vote on a resolution is cast by the Member, he/she is not allowed to change it subsequently. The voting rights of the Members shall be in proportion to their shareholding of the paid-up equity share capital of the Company as on the cut-off date. A person who is not a member as on the cut-off date should treat this Notice for information purpose only. Any vote cast by the Member beyond the aforesaid remote e-voting period shall not be valid and voting through electronic means shall not be allowed beyond the said date and time.

The Board of Directors had appointed M/s. Ronak Jhuthawat & Co., Practicing Company Secretaries, as the Scrutinizer for conducting the Postal Ballot only through the remote e-voting process and for scrutinizing the votes cast therein in a fair and transparent manner.

The Scrutinizer will submit his report to the Chairman or any authorised person of the Company, and the results of the Postal Ballot will be announced within two working days from the conclusion of the remote e-voting period. The said results would be displayed at the Registered Office of the Company and intimated to the National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE") where the shares of the Company are listed. Additionally, the results will also be uploaded on the Company's website at www.grinfra.com and on the website of Kfin Technologies Limited at www.evoting.kfintech.com.

The Notice is available on the websites of the Company i.e. www.grinfra.com and of the Stock Exchange(s) i.e. BSE Limited and the National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively and also on the website of the Kfin Technologies Limited at www.evoting.kfintech.com.

In case you have any queries or issues regarding e-voting, please visit "Help & FAQ's" section available at KFintech's website https://evoting.kfintech.com/. Alternatively, shareholders may write an email to einward.ris@kfintech.com or contact Ms. Shobha Anand, Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Telangana, India - 500032.

For G R Infraprojects Limited
Sd/-
Sudhir Mutha
Company Secretary
ICSI Membership No. ACS18857

Date: 17.02.2026
Place: Udaipur

TAMIL NADU INFRASTRUCTURE DEVELOPMENT BOARD

TNIDB

3rd floor, CMDA Building Tower-II, 'Thalamuthu-Natarajan Maaligai',
No.1, Gandhi Irwin Road, Egmore, Chennai – 600 008
Phone: 044-28550255/355/455;
E-mail: soinfra.findpt@tn.gov.in,fininfracell@gmail.com Website: www.tnidb.tn.gov.in

INVITATION OF APPLICATIONS FOR RECRUITMENT OF PROFESSIONALS

TNIDB is looking for experienced dynamic candidates for positioning in the organization, on contract basis for two posts of Professional Consultants for the Tax Policy Research Unit of Finance Department.

Competitive Salary package aligned with Government/allied sector pay scales, based on qualifications and experience. For further information regarding the detailed qualifications and experience, roles and responsibilities and application format please visit website **https://tnidb.tn.gov.in** under **'Notifications'.**

All filled applications shall be sent by email to **soinfra.findpt@tn.gov.in, fininfracell@gmail.com** or through post to the above mentioned address in the prescribed format.

Last date for receipt of application is 26.02.2026

DIPR/1139/Tender/2026

Chief Executive Officer, TNIDB

"IMPORTANT"

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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. **Branch Office:** Basement, UP Tower, B-7, B-8 & G-7, G-8, Sanjay Palace, Agra, Uttar Pradesh-282002.

E-AUCTION NOTICE

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

The undersigned as authorised officer of **Jana Small Finance Bank Limited** has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that **online auction (e-auction)** of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 20.01.2026	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	30739610000523	1) Mr. Pankaj Kumar (Applicant), 2) Ms. Priyanka (Co-Applicant)	24.10.2025	12.01.2026	Rs.19,02,154.32 (Rupees Nineteen Lac Two Thousand One Hundred Fifty Four and Thirty Two Paisa Only)	10.03.2026 09:30 AM to 05:00 PM	Rs.16,20,000.00 (Rupees Sixteen Lac Twenty Thousand Only)	Rs.1,62,000.00 (Rupees One lac Sixty Two Thousand Only)	23.03.2026 Time: 11:00 AM	22.03.2026 Before 5.00 PM Jana Small Finance Bank Ltd., Basement, UP Tower, B-7, B-8 & G-7, G-8, Sanjay Palace, Agra, Uttar Pradesh-282002.
		Details of Secured Assets: All that piece and parcel of the Immovable Residential Plot No.154 A & 155, Khasra No.05, Admeasuring Area 200 Sq.yard i.e. 167.22 Sq.mtrs. situated at Sector 5 Colony Nawada Road Gram Fatehpur Jatt, Saharanpur, Uttar Pradesh-247001. Owned by **Pankaj Kumar, S/o. Mr. Deshraj. Bounded as: North:** Plot No.153, **South:** Plot No.155A, **East:** Plot No.133 & 134, **West:** Road 20 feet wide.								

The properties are being held on **"AS IS WHERE IS BASIS" &" AS IS WHAT IS BASIS"** and the **E-Auction** will be conducted **'On Line'.** The auction will be conducted through the Bank's approved service provider **M/s. 4 Closure** at the web portal **https://bankauctions.in** & **www.foreclosureindia.com.** For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact **M/s. 4 Closure; Contact Mr. Uttkarsh Adesh Contact Number: 9515160064. Email id: info@bankauctions.in/ adesh@bankauctions.in.**

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact **Jana Small Finance Bank Authorized officers Mr. Ranjan Naik (Mob. No.6362951653),** To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named borrowers/ Guarantor's/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 18.02.2026, Place: Saharanpur **Sd/- Authorized Officer, Jana Small Finance Bank Limited**

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(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, GURUGRAM
Address: Plot No. 5, Institutional Area,
Sector – 32, Gurugram - 122001, Email.: cs8230@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Account / Name and Addresses of the Borrower/Guarantors Account / Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	"1. Date of Demand Notice u/s 13(2) of SARFAESI ACT-2002/ 2.Outstanding Amt. as on 3.Nature/ Date of Possession"	"A.Reserve Price (Rs. in Lakh) / B.EMD (in Lakhs) C.Bid Increase Amt. (in Lakhs)"	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
1.	**Mr Somnath Sen Gupta and Mrs Sharmistha Sen Gupta 1. Mr Somnath Sen Gupta,** House No 90, Front Side, Ground Floor, Ashoka Enclave, Part 1, Sector 34, Faridabad-121003. **2.Mr Somnath Sen** Gupta, House No 258, Ashoka Enclave, Main Sector 35, Faridabad.**3. Mr Somnath Sen Gupta**, Flat No 2D, Second Floor, 3B9, PS Kashipur, Distt 24 Paraganas (South) West Bengal 700135 **4.Mrs Sharmistha Sen Gupta,** House No 90, Front Side, Ground Floor, Ashoka Enclave, Part 1, Sector 34, Faridabad-121003. **5.Mrs Sharmistha Sen Gupta,** House No 258, Ashoka Enclave, Main Sector 35, Faridabad. 6. Mrs Sharmistha Sen Gupta, Flat No 2D, Second Floor, 3B9, PS Kashipur, Distt 24 Paraganas (South) West Bengal 700135 **Branch Office :- ARMB, Gurugram (823000) / (NIT Faridabad (048320)**	EM of Residential property bearing No. Flat No.2D, Second Floor, Block 3B9 Satuli PS Kashipur, Distt. 24 Parganas (South), West Bengal – 743502 in the name of Mr. Somnath Sengupta and Mrs. Sharmistha Sengupta. Location: Latitude-25.540342, Longitude-88.5433787/Area: 549.60 Sq Ft, **Boundaries-** North: RS Dag Nos 1381,1380,1379,1372,1415, South: Bagjola Canal Side Road, East: RS Dag Nos 1407,1412,1413,1414,1416, West: 12.00 Mt wide Road; Geographic Co-ordinates: Latitude: 25.540342, Longitude: 88.5433787	1) 04/01/2022, 2) Rs.25,73,552.71 as on 04/01/2022 + further Intt. 3) Physical as on 04/03/2024	A.Rs.24.96 Lakh, B.Rs.2.496 Lakh C.Rs.0.50 Lakh	12/03/2026 11:00 AM	Not Known/ Deepshikha Singh, 9953494313
2.	**M/s B M Traders, Prop. Mrs. Archana Bansal 1. Mrs. Archana Bansal,** House No. 215 Bansal Traders, Uncha Goan Gate, Main Bazar, Ballabhgarh, Faridabad, Haryana 121004 **2. Mr. Rajiv Bansal,** House No. 215, Bansal Traders, Uncha Goan Gate, Main Bazar, Ballabhgarh, Punjabi Wara, Faridabad, Haryana, 121004 **3.M/s B M Traders,** Shop No. 1, Punjabi Wara Ballabgarh -121004 **Branch Office :- ARMB, Gurugram (823000) / (Sanjay Colony(773300)**	EM of property first floor without roof rights, having its total covered area 981 Sq. Ft. constructed upon western part of 3A/157, SR Krishna Tower, ESI Hospital Road, Opposite DAV Collage, situated at NH 3 NIT Faridabad, Haryana, **Boundaries-** North: Common Passage, South: Remaining portion of 3-4/157, East: Lift & Stairs, West: Wall; Geographic Co-ordinates: Latitude: 28.398375 N, Longitude: 77.295458 E	1) 09/09/2019, 2) Rs.27,01,132.00 as on 12/10/2018 + further Intt. 3) Symbolic as on 08/02/2022	A.Rs.48.28 Lakh, B.Rs.4.828 Lakh C.Rs.0.50 Lakh	12/03/2026 11:00 AM	Not Known/ Deepshikha Singh, 9953494313
3.	**M/s Shree Balaji Enterprises, Proprietor Mr Umed Singh 1.Mr Umed Singh S/o Jeewan Lal,** Village Jatola, Post Office Asoti situated near Dee Development Industrial Plant District Palwal-121102 **2. Mr Umed Singh S/o Jeewan Lal,** House No 23, Village Jatola, Post Office Asaoti, District Palwal-121102 **Branch Office :- ARMB, Gurugram (823000) / (Sanjay Colony (773300)**	All that part and parcel of the property consisting of Khewat/ Khata No. 109/ 134, Rect No. 21, killa no. 26 (4-13), rect. no. 37, killa no. 9/2 (1-0), 11 (8-0), killa no. 12 (7-7), 13/1 (3-4), 19 (7-7), 20 (8-0), 22/1 (5-12), 23/1 (0-8), rect. no. 41, killa no. 11 (7-10), 12 (1-1), 20 (2-4), rect. no. 65, killa no.1 (1-7), 6 (0-11), khata no. 135, rect. no. 37, killa no. 21 (8-0), 22/2 (1-14), khata no. 136, rect. no. 41, killa no. 9 (6-0), khata no. 137, rect. no. 41, killa no. 1 (8-0), 2 (7-7), 10 (8-0) total land 97 Kanal 15 marla to the extent of 12/1955th share i.e. 12 marla situated nearby Dee Development IInd Plant, Mauja-Jatola, Tehsil and District Palwal, Haryana in the name of Shri Umed Singh.. **Boundaries-** North: Property of Dharam Singh, South: Property of Umed Singh, East: Property of Entrance – 40ft wide road, West: Bright Food Shop; Geographic Co-ordinates: Latitude: 28°13'59.6, Longitude: 77°18'43.2	1) 05/08/2019, 2) Rs.26,50,845.00 as on 05/08/2019 + further Intt. 3) Symbolic as on 18/09/2025	A.Rs.59.43 Lakh, B.Rs.5.943 Lakh C.Rs.0.50 Lakh	12/03/2026 11:00 AM	Not known/ Deepshikha Singh, 9953494313
4.	**1.Loops N Style Company Private Limited** D-27, Phase 6, Sector37, Udyog Vihar Gurugram Haryana 122015 **2.Shri Bharat Makkar s/o Shri. Amarlal Makkar (Director of Loops N Style Company Private Limited)** D-5/1,2nd floor, DLF phase V Gurugram, Haryana 122002 **3.Shri Nanthu Chandra Dey s/o Shri Sadhan Chandra Dey (Director of Loops N Style Company Private Limited)** H No. 1663A, Sector 10-A, Gurugram, Haryana 122001 **4.Shri Nanthu Chandra Dey s/o Shri Sadhan Chandra Dey (Director of Loops N Style Company Private Limited)** D-27, Phase 6, Sector 37, Udyog Vihar Gurugram, Haryana 122001 **5.Shri Nanthu Chandra Dey s/o Shri Sadhan Chandra Dey (Director of Loops N Style Company Private Limited)** House no. 1130, Sector 10 A, Gurugram, Haryana, 122001 **Branch Office :- ARMB, Gurugram (823000) / Overseas Branch, Gurugram (098710)**	D 05/01, 2nd Floor, Exclusive Floor DLF, without roof rights, DLF Phase 5 Gurugram in the name of Shri Bharat Makkar S/o Shri Amar Lal Makkar	1) 15/09/2025, 2) Rs.1,31,59,971 as on 30/07/2025 + further Intt. 3) Symbolic as on 26/12/2025	A.Rs.228.00 Lakh B.Rs.22.80 Lakh C.Rs.1.00 Lakh	23/03/2026 11:00 AM	Not known/ Deepshikha Singh, 9953494313
5.	**1.M/S LMS Tyre Co.Through its Partners Smt Anita Singla & Sh. Saurabh Singla (Deceased),** Address (i)-2.5 KM Stone, Basai Road Near Govt. College, Sector-9,Gurugram-122001, Address (ii)-Plot No-417, Shree Developers Industrial Estate., Mahua Khera Ganj, Aliganj Road, Kashipur-244713 (Uttarakhand) **2.Smt. Anita Singla (Partner of M/s LMS Tyre Co.),** Address (i) House No-816-P, Sector-15-II, Gurugram, Address (ii)- H No. 712, 18 Barf Khana Road, Civil lines, Gurugram, Haryana **3. Sh Saurabh Singla (Deceased) (Partner of M/s LMS Tyre Co.)** Through Leagl Hairs, House No-816-P, Sector-15-II, Gurugram **4. Guarantor-Smt. Anita Singla (Partner of M/s LMS Tyre Co.),** Address (i) House No-816-P, Sector-15-II, Gurugram, Address (ii)- H No. 712, 18 Barf Khana Road, Civil lines, Gurugram, Haryana **5. Sh. Lovlesh Mohan Singla (Guarantor/ mortgager of M/s LMS Tyre Co.)** Address (i)- House No-816-P, Sector-15-II, Gurugram, Address (ii)-Khewat no-16 min, Khata No-19 min, Killa no-21, 22, 18/2 19, 205 KM Stone, Basai Road, Near Govt College, Sector-9, Gurugram-122001 (Haryana) **6. Sh Saurabh Singla (Deceased) (Guarantor of M/s LMS Tyre Co.)** Through Leagl Hairs, House No-816-P, Sector-15-II, Gurugram **Branch Office :-** ARMB, Gurugram (823000) / (NIT Faridabad (048320)	A Plot no 406 and 407 bearing khasra No 181, Shree Developers Industrial Estate Mahua Khera Ganj, Tehsil-Kashipur, District-Udham Singh Nagar, Uttarakhand measuring 4000 sq metres. Owned by Lovesh Mohan Singla. Property ID-PUNB2PA10080307, Boundaries- North: Plot No 416,417,417 A (Shree Developers Industrial Estate), South: Rasta, East: Plot No 408,409,410,411 (Shree Developers Industrial Estate), West: Green area; **Geographic Co-ordinates: Latitude:** 29.144399N, Longitude: 78.937599E Note : This property is also mortgaged in the A/c of M/s Naresh Mohan Lovlesh Mohan having total O/s Rs. 87180884.01/- as on 31.12.2025 + Further Charges and M/s. Singla Polymers having total O/s Rs. 64971357.17/- as on 31.12.2025 + Further Charges.	1) 15/07/2017, 2) Rs.2,88,31,781.47 as on 31/12/2016 + further Intt. 3) Physical as on 13/10/2017	A.Rs.212.80 Lakh, B.Rs.21.28 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	SA 649/2024 at DRT II Chandigarh with LDOH 12.02.2026./ Praveen Kumar Sammi, 8527977711
6.	**1. Shri Rajbir Singh S/o Shri Ram Kawar Yadav,** Address-Village : Palra, Gurugram, Haryana-122001 **2.Guarantor-Smt. Darshna Yadav w/o Shri Rajbir Singh,** Address-Village : Palra, Gurugram, Haryana-122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase-I/386200	A House constructed in the plot of land measuring khewat/ Khata no 173/228, Mustatil no 25, 7.6 Marla, part of rectangle no 25, Killa no 21/1 (2-9), Plot Area (229sqy) to the extent of 15/96 th share, total covered Area approx. 1760 sft, situated within revenue estate of Vill-Palra, Tehsil & district Gurgaon owner of the Property is Sh Rajbir Singh S/o Ram Kanwar (Undemarcated). Property ID-PUNB386206, **Boundaries-** North: House of Other, South: Common Street, East: House of Other, West: Property of Other; **Geographic Co-ordinates:** Latitude: 28.378915N, Longitude: 77.020381E Note : This property is also mortgaged in the A/c of M/s Keshav Stone Crushing co. having total O/s of Rs. 7,33,99,868.44/- as on 30.09.2025.	1) 04/04/2019, 2) Rs.42,63,462.98 as on 31/12/2018 + further Intt. 3) Symbolic as on 23/12/2020	A.Rs.79.00 Lakh, B.Rs.7.90 Lakh C.Rs..50 Lakh	12/03/2026 11:00 AM	SA 272/2019 at DRT II Chandigarh with NDOH 18.02.2026/ Praveen Kumar Sammi, 8527977711
7.	**1.M/s GITANJALI STONE CRUSHER CO.,** Address (i)-House no.1705, Sector 10A, Gurugram , Haryana -122001, Address (ii)-Mustil No.23, Killa no.2, Village Gangutana,Nangal Chaudhary, Mahendergarh, Haryana-123023 **2.Smt. Krishna Devi (Proprietor) w/o Shri Rajpal Singh,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **3. Guarantor-Shri Ajay Mangla s/o Shri Raghunath Sahai,** Address-House no. 3A, Mianwali colony, Gurugram, Haryana -122001 4. **Guarantor-** Sh. Samay Singh s/o Sh. Dharampal singh, Address- House no.26, Sector-N -74, Mirzapur, Tehsil: Tigaon, Nimka, Faridabad, Haryana -121004 **5. Guarantor cum Mortgager-Smt. Krishna Devi w/o Shri Rajpal Singh,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase I, Gurugram/386200	A vacant plot area measuring 2178 sq yards situated at Rectangle no- 7, killa no- 19/2/3/2(0-1), 20/3/2(3-11) total 3 kanal 12 marla situated at Village – Sakatpur, Tehsil -Manesar, District-Gurgaon, Haryana in the name of Krishana devi W/o Rajpal (Undemarcated) Landmark- Opposite Deepak Bhatta Company. Property ID-PUNB82300048, **Boundaries-** North: Other Vacant land, South: Other Vacant land, East: Road, West: Other Vacant land; **Geographic Co-ordinates:** Latitude: 28.374648N, Longitude: 77.014840E	1) 29/01/2019, 2) Rs.4,01,62,625.23 as on 31/12/2018 + further Intt. 3) Symbolic as on 05/03/2020	A.Rs.414.90 Lakh, B.Rs.41.49 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
8.	**1.M/s Keshav Aggregate Company (Prop. Sh. Smay Singh s/o Dharampal singh),** Address- Mustil No.23, Killa no.2, Village Gangutana,Tehsil Nangal Chaudhary, Mahendergarh, Haryana-123023 **2.Sh. Smay Singh s/o Dharampal singh,** Address-H No 1705, sector 10A, Gurgaon **3. Guarantor-Smt. Krishna Devi w/o Shri Rajpal,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **4. Guarantor-Smt. Pooja Yadav w/o Shri Pawan Yadav,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase-I/386200	Plot of land measuring 211.75 sq gaj part of land bears rectangle No-25, killa no 22/2/2/2 (1-19), 22/2/2/1(1-3) Total 3 Kanal 2 Marla to the extent of 409/2976 th share i.e. 8.5 marla & rectangle No-25, killa no 21/4(1-1) Total 1 Kanal 1 Marla to the extent of 527/2016 th share i.e. 5.5 Marla in Total 14 marla to the extent of ½ share i.e. (7 Marla) situated within village- Palra, Haryana in the name of Krishana W/o Rajpal. Property ID PUNB386209 **Boundaries-** North: Common Street, South: Property of other, East: Property of other, West: Property of other; **Geographic Co-ordinates:** Latitude: 28.37967943N, Longitude: 77.02032844E	1) 29/01/2019, 2) Rs.3,70,05,685.86 as on 31/12/2018 + further Intt. 3) Symbolic as on 26/07/2019	A.Rs.86.00 Lakh, B.Rs.8.60 Lakh C.Rs..50 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
9.	**1.M/s Keshav Aggregate Company (Prop. Sh. Smay Singh s/o Dharampal singh),** Address- Mustil No.23, Killa no.2, Village Gangutana,Tehsil Nangal Chaudhary, Mahendergarh, Haryana-123023 **2.Sh. Smay Singh s/o Dharampal singh,** Address-H No 1705, sector 10A, Gurgaon **3. Guarantor-Smt. Krishna Devi w/o Shri Rajpal,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **4. Guarantor-Smt. Pooja Yadav w/o Shri Pawan Yadav,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase-I/386200	Property constructed in a plot of 315 sq gaj comprised in Rectangle no -38, killa no- 9/1 (6-15) share 10 1/2 Marla situated at village – Palra, Gurgaon in the name of Krishana W/o Rajpal (Property not properly Demarcated). Property ID-PUNB386211, **Boundaries-** North: Rasta, South: Property of other, East: Property of other, West: Property of other; **Geographic Co-ordinates:** Latitude: 28.37677397N, Longitude: 77.01847016E Note : This Property is also mortgaged in the A/c of M/s Jai Bhole Tranposrt having total O/s of Rs. 2,03,26,564.02/- as on 30.09.2025.	1) 29/01/2019, 2) Rs.3,70,05,685.86 as on 31/12/2018 + further Intt. 3) Symbolic as on 26/07/2019	A.Rs.80.00 Lakh, B.Rs.8.00 Lakh C.Rs..50 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
10.	**1.M/s Keshav Aggregate Company (Prop. Sh. Smay Singh s/o Dharampal singh),** Address- Mustil No.23, Killa no.2, Village Gangutana,Tehsil Nangal Chaudhary, Mahendergarh, Haryana-123023 **2.Sh. Smay Singh s/o Dharampal singh,** Address-H No 1705, sector 10A, Gurgaon **3. Guarantor-Smt. Krishna Devi w/o Shri Rajpal,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **4. Guarantor-Smt. Pooja Yadav w/o Shri Pawan Yadav,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase-I/386200	Plot of land Khewat no 212, Khata no 312, Must no 25 , measuring 14 marla 7 sarsai i.e. 445 sq gaj part of land bears rectangle No-25, killa no 21/3 (1-2), to the extent of 600/896 th share i.e. 14 marla 7 sarsai, i.e. situated within village- Palra, Haryana in the name of Krishana W/o Rajpal. (Undemarcated). Property ID-PUNB386207, **Boundaries-** North: Common Street, South: Property of other, East: Property of other, West: Property of other; **Geographic Co-ordinates:** Latitude: 28.37967943N, Longitude: 77.02032844E	1) 29/01/2019, 2) Rs.3,70,05,685.86 as on 31/12/2018 + further Intt. 3) Symbolic as on 26/07/2019	A.Rs.102.00 Lakh, B.Rs.10.20 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
11.	**1.M/S Shree Shyam Industries (Prop Sh. Sunil Yadav s/o Sh. Sumer Singh),** Address-Saraswati Enclave, Plot No. B-275, Near Sector 10A, Gurugram, Haryana-122001 **2.Shri Sunil Yadav (Proprietor in M/s Shree Shyam Industries- Now Deceased)-** Through Legal Heirs, Address-House No.571, Sector-10, Gurugram, Haryana-122001 **3.Guranator cum Mortgager-Mrs. Seema Yadav w/o sh. Sunil Yadav,** Address-House No.571, Sector-10, Gurugram, Haryana-122001 **4.Guranator cum Mortgager-Smt. Krishna Devi w/o Shri Rajpal,** Address (i)-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001, Address(ii)- 1785 P, Kadipur, Sector-10A, Gurugram, Haryana-122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase-I, Gurugram/386200	A plot of land bearing measuring 1 Kanal 3 Marla 4 Sarsai bears rectangle No. 56 Killa no. 19/2(1-11) to the extent of 211/279 th share situated within revenue estate of Village Wazirpur, Gurgaon measuring 709.19 sq yards. in the name of Seema w/o Sunil Yadav and Krishana W/o Rajpal (Undemarcated). Property ID-PUNB6YA9599347, **Boundaries-** North: Other Property, South: Road, East: Other Property, West: Other Property; **Geographic Co-ordinates: Latitude:** 28.25213N, Longitude: 76.55158E Note : This Property is also mortgaged in the A/c of Shri Hari Enterprises having total O/s of Rs. 5,47,03,041.81/- as on 30.09.2025.	1) 15/11/2018, 2) Rs.18,50,972.70 as on 30/09/2018 + further Intt. 3) Symbolic as on 10/05/2019	A.Rs.282.60 Lakh, B.Rs.28.26 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
12.	**1. M/s SACHIT STONE CRUSHER CO.,** Address(i)-House no.1785, Sector 10A, Gurugram , Haryana -122001, Address (ii)-Mustil No. 23, killa No. 09, Village Gangutana, Tehsil Nangal Chaudhary, District Mahendragarh, Haryana **2.Partner: Smt. Pooja Yadav w/o Shri Pawan Yadav,** Address- House no. 1785P, sector-10A, Gurugram , Haryana -122001 **3.Partner: Smt. Poonam Yadav w/o Shri Manoj Yadav,** Address-House no. 2970, Sector-23, Gurugram Haryana-122001 **4.Partner: Smt. Sarita Yadav w/o Shri Anil Yadav,** Address-House no. 2970, Sector-23, Gurugram, Haryana-122001 **5.Partner: Smt. Suman Yadav w/o Sh. Samay Singh s/o Sh. Dharampal singh,** Address (i)- House no.26, Sector-N -74, Mirzapur Tehsil: Tigaon, Nimka, Faridabad, Haryana -121004, Address (ii)-House no. 1705, sector-10A, Gurugram , Haryana -122001 **6. Guarantor-Smt. Krishna Devi w/o Shri Rajpal Singh,** Address-House No.1, Numberdar House, c/o Lakshya dakshya public School, Village Palra, Gurugram-122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase-I, Gurugram/386200	An IP comprised in Khewat no/ Khata no 459/491, Mustil no- 3, Killa no -26 (2-18) measuring 2 kanal 18 marla being 7/58th share i.e. 7 marla (212 Sq Yds) situated at village Kadipur, Gurgaon. Property ID-PUNB386231, **Boundaries-** North: Other property, South: Common Street, East: Common Street, West: Part of Drona Public school; **Geographic Co-ordinates:** Latitude: 28.458470N, Longitude: 77.006599E Note : This Property is also mortgaged in the A/c of M/s Jai Bajrangbali Transport Co. having O/s of Rs. 2,46,52,135.24/- as on 31.12.2025.	1) 29/01/2019, 2) Rs.2,62,20,232.88 as on 31/12/2018 + further Intt. 3) Symbolic as on 26/07/2019	A.Rs.107.10 Lakh, B.Rs.10.71 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
13.	**1.M/S Riddhi Siddhi Enterprises,** Address (i)-C/o. Yadav Stone Crushing Naurangpur Crushing Zone,Naurangpura, Gurugram; Address (ii)-1705, Sector-10A,Gurugram **2.Mrs. Suman Yadav W/o Sh. Samay Singh (Proprietor),** Address (i)-1705, Sector-10A, Gurugram; Address (ii)-Village Mirzapur, PO Neemka, Tehsil & Distt-Faridabad **3. Guarantor-Mr. Samay Singh,** Address (i)-H No-1705 P, Sector 10A, Gurugram; Address (ii)-Village Mirzapur, PO Neemka,Tehsil & Distt-Faridabad. **Branch Office :-** ARMB, Gurugram (823000) / (Gurgaon Large Corporate Branch/461500	Plot measuring 494 Sq Yds bearing Rectangle No-34, killa no-24/2/1(1-7), 24/3/2/1(1-2), total 2 Kanal 9 marla to the extent of 1/3rd share i.e. 16 marla 3 sarsai. Situated within revenue of village Palra, Tehsil & Dist-Gurugram owned by Mrs. Suman Yadav (Undemarcated) . Property ID-PUNBGVM00228702, **Boundaries-** North: Road 66' wide, South: Property of Pawan Yadav, East: Property of Hawaldhar Sh Rakesh Raghav, West: Property of Raaj Pal and Rasta ; **Geographic Co-ordinates:** Latitude: 28.380666N, Longitude: 77.018069E	1) 26/06/2019, 2) Rs.4,75,31,993.49 as on 25/06/2019 + further Intt. 3) Symbolic as on 26/09/2019	A.Rs.104.40 Lakh, B.Rs.10.44 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
14.	**1.M/s. L and D Constructions Co.,** Address-Mustil No 23, Kila No 3, Village Gangutana, Tehsil Nangal Chaudhary, Distt. Mahanedergarh, Haryana **2.Sh Sher Singh Yadav (Proprietor),** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **3. Guarantor-Smt Krishna Devi W/o Sh. Rajpal,** Address-Village Palra, Gurgaon – 122001 **4.Guarantor-Smt Pooja Yadav W/o Sh. Pawan Yadav,** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **Branch Office :-** ARMB, Gurugram (823000) / (Large Corporate Branch, Gurugram/461500	Stock yard constructed on the plot of land measuring 3 kanal 11 marla bearing Rect. No 24, killa no 18/1 (3-11), village palra, tehsil and Distt. Gurugram in the name of Sh Sher Singh Yadav (Undemarcated). Property ID-PUNB82300059, **Boundaries- North:** Other's Land, South: Other's Land, East: Other's Land & Rasta, West: Other's Land; **Geographic Co-ordinates:** Latitude: 28.380486N, Longitude: 77.018143E	1) 26/06/2019, 2) Rs.9,39,51,033.85 as on 25/06/2019 + further Intt. 3) Symbolic as on 26/09/2019	A.Rs.369.90 Lakh, B.Rs.36.99 Lakh C.Rs.2.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
15.	**1.M/s. L and D Constructions Co.,** Address-Mustil No 23, Kila No 3, Village Gangutana, Tehsil Nangal Chaudhary, Distt. Mahanedergarh, Haryana **2.Sh Sher Singh Yadav (Proprietor),** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **3. Guarantor-Smt Krishna Devi W/o Sh. Rajpal,** Address-Village Palra, Gurgaon – 122001 **4.Guarantor-Smt Pooja Yadav W/o Sh. Pawan Yadav,** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **Branch Office :-** ARMB, Gurugram (823000) / (Large Corporate Branch, Gurugram/461500	Open plot of Land Bearing Rectangle No 69, Killa No 6/1/2/2/2 (1-17), Total 1 kanal 17 Marla, Situated at village Bilaspur, Tehsil Maneser, Distt. Gurgaon in the name of Smt Pooja Yadav w/o Sh Pawan Yadav (Undemarcated). Property ID-PUNB82300062, **Boundaries-** North: Other's Land, South: NH-8, East: Property of Smt. Krishna, West: Property of Sh. Sher Singh; **Geographic Co-ordinates:** Latitude: 28.280341N, Longitude: 76.850789E	1) 26/06/2019, 2) Rs.9,39,51,033.85 as on 25/06/2019 + further Intt. 3) Symbolic as on 25/09/2019	A.Rs.299.70 Lakh, B.Rs.29.97 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
16.	**1.M/s. L and D Constructions Co.,** Address-Mustil No 23, Kila No 3, Village Gangutana, Tehsil Nangal Chaudhary, Distt. Mahanedergarh, Haryana **2.Sh Sher Singh Yadav (Proprietor),** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **3. Guarantor-Smt Krishna Devi W/o Sh. Rajpal,** Address-Village Palra, Gurgaon – 122001 **4.Guarantor-Smt Pooja Yadav W/o Sh. Pawan Yadav,** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **Branch Office :-** ARMB, Gurugram (823000) / (Large Corporate Branch, Gurugram/461500	Open plot of land bearing Rectangle No 69, Killa No 6/1/2/2/1 (1-10),Rectangle No 68, Killa No 10/1/2/1/2 (0-6), total 1 Kanal 16 Marla, to the extent of half share ie 18 Marla, situated at Village Bilaspur, Tehsil Manesar, Distt Gurgaon in the name Of Smt Krishna w/o Sh Raj Pal (Undemarcated). Property ID-PUNB82300060, **Boundaries-** North: Other's Land, South: NH-8, East: Property of Others, West: Property of Sh. Pooja Yadav; **Geographic Co-ordinates:** Latitude: 28.280504N, Longitude: 76.851259E	1) 26/06/2019, 2) Rs.9,39,51,033.85 as on 25/06/2019 + further Intt. 3) Symbolic as on 25/09/2019	A.Rs.145.80 Lakh, B.Rs.14.58 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
17.	**1.M/s. L and D Constructions Co.,** Address-Mustil No 23, Kila No 3, Village Gangutana, Tehsil Nangal Chaudhary, Distt. Mahanedergarh, Haryana **2.Sh Sher Singh Yadav (Proprietor),** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **3. Guarantor-Smt Krishna Devi W/o Sh. Rajpal,** Address-Village Palra, Gurgaon – 122001 **4.Guarantor-Smt Pooja Yadav W/o Sh. Pawan Yadav,** Address-Lakshya & Dakshya Public School, Village Palra, Gurgaon – 122001 **Branch Office :-** ARMB, Gurugram (823000) / (Large Corporate Branch, Gurugram/461500	Open plot of land bearing Rectangle No 69, Killa No 6/1/2/2/3 (1-17), total 1 Kanal 17 Marla, situated at Village Bilaspur, Tehsil Manesar, Distt Gurgaon in the Name Of. Sh Sher Singh Yadav (Undemarcated). Property ID-PUNB82300061, Boundaries- North: Other's Land, South: NH-8, East: Property of Smt. Pooja Yadav, West: Other's Land; Geographic Co-ordinates: Latitude: 28.280341N, Longitude: 76.850789E	1) 26/06/2019, 2) Rs.9,39,51,033.85 as on 25/06/2019 + further Intt. 3) Symbolic as on 25/09/2019	A.Rs.299.70 Lakh, B.Rs.29.97 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711
18.	**1. M/S Kartik Stone Crusher,** Address(i)-House No. 2970, Sector-23, Gurugram, Haryana -122001, Address(ii)- Khata No.38, Khatoni no.44, Killa no.23/123 Rakba 8 kanal, Mauza Gangutana, Tehsil ;Nangal Choudhary, Mahendergarh, Haryana-123023 **2. Mr. Anil Yadav (Propreitor) s/o Sh. Jagmal singh Yadav,** Address(i)- House No. 2970, Sector-23, Gurugram, Haryana -122001, Address(ii)- House no.62,, Village Sarhol, Gurugram, Haryana -122001 **3. Guarantor- M/s Gaurav Stone Crusher,** Address (i)-Mustil No 23, Killa No -22 , Vill Gangutana,Tehsil Nangal Choudhary, Distt Mahendergarh **4. Guarantor- Mr. Smay singh s/o Sh.Dharampal Singh (Partner in m/s Gaurav Stone Crusher),** Address (i)-House no.1705, Sector-10,Gurugram, Haryana-122001, Address (ii)-Village Mirzapur, P. O. Nimka, Faridabad, Haryana-121004 **5. Guarantor- Mr. Anil Yadav (Partner in m/s Gaurav Stone Crusher) s/o Sh. Jagmal singh Yadav,** Address(i)- House No. 2970, Sector-23, Gurugram, Haryana -122001, Address(ii)- House no.62,, Village Sarhol, Gurugram, Haryana -122001 **Branch Office :-** ARMB, Gurugram (823000) / (Udyog Vihar Phase I, Gurugram/386200	A built Up property comprised in regd deed no 1906 dated 20.02.2014 Rect no. 23, Killa no. 22(8-0) Mustil No. 23 measuring 4840 sq yards (8 Kanal), situated at revenue estate of Village – Gangutana, Tehsil – Nangal Choudhary, Dist- Mahendragarh, Haryana, (ownership of M/s Gaurav Stone Crusher through its partner Sh Anil Yadav 51% and Sh Samay Singh 49%) (Undemarcated) Property ID- PUNBCIC10764569, **Boundaries-** North: Killa No. 19, South: Agriculture Land of others, East: Killa No. 23, West: Rasta; **Geographic Co-ordinates: Latitude:** 27.87982341N, Longitude: 76.06180121E	1) 29/01/2019, 2) Rs.5,27,63,244.48 as on 31/12/2018 + further Intt. 3) Symbolic as on 16/11/2019	A.Rs.224.00 Lakh, B.Rs.22.40 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	Not Known/ Praveen Kumar Sammi, 8527977711

Continued to next page...

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HINDI NEWSPAPERS

दैनिक जागरण, अमर उजाला, दैनिक भास्कर, हिंदुस्तान, बिज़नेस स्टैण्डर्ड, राजस्थान पत्रिका, हरी भूमि, लोकसत्ता , पायनियर , दैनिक ट्रिब्यून , द हिन्दू , राष्ट्रीय सहारा , नवभारत टाइम्स, पंजाब केसरी, जनसत्ता, देशबंधू

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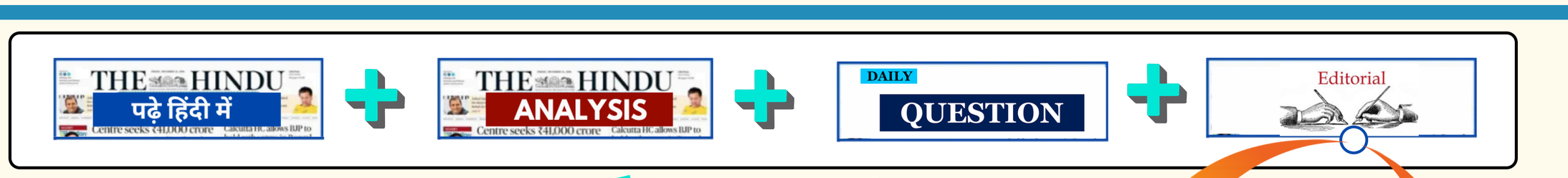

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Amit Raj (UPSC Aspriant)
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9:20 AM

Shalini Verma
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9:19

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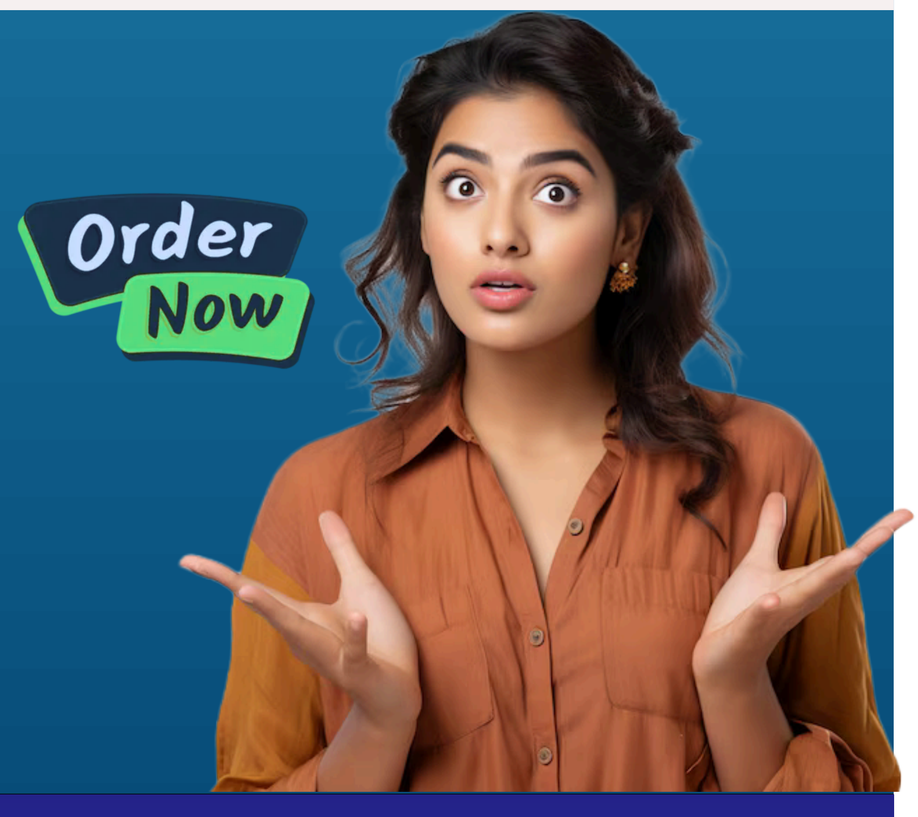

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पंजाब नैशनल बैंक punjab national bank

...भरोसे का प्रतीक ...the name you can BANK upon!
(A GOVERNMENT OF INDIA UNDERTAKING)

ARMB- Ghaziabad; KJ-13, Kavi Nagar, Ghaziabad, Uttar Pradesh-201001 M: -9971720088, E-mail: cs8228@pnb.bank.in

Notice u/s 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

A notice is hereby given that the following Borrower/s **Shri Manoj Som S/o Shri Gajendra Som (Borrower),** have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this public notice.

No.	Name of the Borrower / Guarantors/Details of Properties	Address of Secured Assets to be Enforced	Date of notice	Date of NPA	Amount outstanding
1.	**1. Shri Manoj Som S/o Shri Gajendra Som (Borrower)** H No 66, 2nd Floor, Sector 10 A, Vasundhara, Ghaziabad, UP **Also at:** Flat no 33, Ground Floor, Gangotri Apartment, Kaushambi, Ghaziabad, UP **Also at:** Flat no 34, Ground Floor, Gangotri Apartment, Kaushambi, Ghaziabad, UP **2. Shri Amit Rustagi S/o Shri Ramesh Babu Rustagi (Guarantor)** A 138, Ramprasth Colony, Ghaziabad. **Also at:** 6, Neelgiri Tower, Kaushambi, Ghaziabad.	**1.** E M of Residential Flat no 33, Ground Floor, without roof right Measuring 27.87 sq. Mtrs situated at Gangotri tower at residential colony Kaushambi Ghaziabad in the name of Shri Manoj Som S/o Shri Gajendra Som. **2.** E M of Residential Flat no 34, Ground Floor, without roof right Measuring 27.87 sq. Mtrs situated at Gangotri tower at residential colony Kaushambi Ghaziabad in the name of Shri Manoj Som S/o Shri Gajendra Som	05-02-2026	30-11-2023	**Rs.2308911.90** (Rupees Twenty-Three Lakh Eight Thousand Nine Hundred Eleven & Paisa Ninety only) as on 31.01.2026

The above Borrower(s) and /or their Guarantor(s) (whenever applicable)are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002. The borrowers 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.

Date: 17.02.2026, Place: Ghaziabad **Authorised Officer, Punjab National Bank**

यूनियन बैंक Union Bank of India

Union Bank Of India, Faridabad Sector-7 (45110) Branch, Address At Faridabad Sector-7 (45110) (45110), Faridabad, Haryana, 121006 Mail ID ubin0545112@unionbankofindia.bank.in

DEMAND NOTICE UNDER SECTION 13(2)

To: Dated: 21.11.2025, Place: Faridabad

1. THE BORROWER/S
NAZREEN, H NO 5082, SECTOR-3 SEC-3, BALLABGARH FARIDABAD HARYANA 121004

Sir/Madam,

Notice under Sec.13 (2) read with Sec.13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The addressee No 1 herein have availed the following credit facilities from our **FARIDABAD SECTOR-7 (45110)** Branch and failed to pay the dues/instalment/ interest / operate the accounts satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your account/s has/have been classified as **Non-Performing Asset as on 16/06/2024.** As on 21.11.2025 a sum of **Rs. 852362.26 (Rupees Eight Lakh Fifty Two Thousand Three Hundred Sixty Two and Paise Twenty Six Only)** is outstanding in your account/s.

The particulars of amount due to the Bank from No.1 of you in respect of the aforesaid account/s are as under:

Type of the Facility	Outstanding amount as on date of NPA i.e. as on 16/06/2024	Un applied interest w.e.f. 16/06/2024 to __	Penal Interest (Simple)	Cost/ charges incurred by bank	Total dues
RUPAY CONTACT LESS CARD	0.00	0.00	-	0.00	0.00
PURCHASE OF NEW 4 WHEELER	745103.00	107259.26	-	0.00	852362.26
Total Dues					Rs.852362.26

To secure the repayment of the monies due or the monies that may become due to the Bank, NAZREEN, had /have executed documents on 30/06/2023 and created security interest by way of:

Hypothecation of movable property described herein below:
HYPO OF VEHICLES
HYUNDAI AURA 1.2 MT CNG SX – REGISTRATION NO HR38AF0772

Therefore You are hereby called upon in terms of section 13(2) of the Securitisation and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002, to pay a sum of Rs. 852362.26 together with further interest and charges at the contractual rate as per the terms and conditions of loan documents executed by you and discharge your liabilities in full within 60 days from the date of receipt of this notice , failing which, we shall be constrained to enforce the aforesaid securities by exercising any or all of the rights given under the said Act.

As per section 13 (13) of the Act, on receipt of this notice you are restrained /prevented from disposing of or dealing with the above securities without the consent of the bank.

Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI in respect of time available, to redeem the secured assets.

Yours faithfully, AUTHORISED OFFICER

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

POSSESSION NOTICE

ASSET RECOVERY MANAGEMENT BRANCH AGRA, CIRCLE OFFICE AGRA : 1-2, RAGHUNATH NAGAR, M.G RAOD, AGRA Email id: cs8182@pnb.co.in

APPENDIX-IV [(Rule-8 (1)]
Possession Notice (For Immovable Property)

Whereas, The Undersigned being Authorized Officer of Punjab National Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act , 2002 (Act no. 54 of 2002) and in exercise of powers conferred under Section-13 (12) read with Rule-3 of the Security interest (Enforcement) Rules, 2002, issued a demand notice on the date mentioned against account and stated here under calling upon the borrowers/ guarantors/mortgagors to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within (60) sixty days from the date of receipt of said notice.

The borrowers/guarantors/mortgagors having failed to repay the amount notice is hereby given to the borrowers/ guarantors/ mortgagors and the public in general that the undersigned has taken the Symbolic possession of the properties described herein below in exercise to powers conferred on him/her under section-13 (4) of the said act read with the Rule 8 of the said Rules on the date mentioned hereunder.

The borrowers/guarantors/mortgagors in particular and the public in general are hereby cautioned not to deal with the property. Any dealing with the property will be subject to the charge of Punjab National Bank for the amount and interest thereon.

The borrowers/guarantors/mortgagors attention is invited to the provision of Sub-Section (8) of section-13 of the Act, in respect of time available, to redeem the secured assets.

Details of the mortgaged Properties of which the possession had been taken is as follows.

Name of Borrowers/ Mortgagors/Guarantors	Details of the Mortgaged Property on which possession taken	Demand Notice Date	Date of Possession	Amt. Due as per Demand Notice
Borrower/Mortgagor /Guarantors- Shri Dinesh Verma S/o Shri Subhash Chandra Verma	All that Part and Parcel of Residential Flat In the Name of Shri Dinesh Verma S/o Shri Subhash Chandra Verma at Unit No. 10-S, 2nd Floor, Over The Plot No. 10, Part of Survey No. 207, Anupam Garden, Village- Barauli Aheer, Tehsil & District-Agra (UP) Area 65.05 Sq.mtr., Bounded as Under: On the East by- Rasta 9 meter wide, On the West by-Others Land, On the North by-Unit No. 11-S, 2nd floor, Plot no. 19 below unit No. 10-F, 1st Floor 10 Above Roof, On The South By- Colony Plot No. 09.	03.04.2024	13.02.2026	**Rs. 15,32,716.00/-** (Rupees Fifteen Lakh Thirty Two Thousand Seven Hundred Sixteen only) as on 31.03.2024 with Further Interest and Incidental Charges w.e.f. 01.04.2024 less Recovery if any.

Place: Aligarh, Date: 13.02.2026 Authorised Officer

FORM NO INC-26

[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]

Advertisement to be published in Newspaper for change in Registered Office of the Company from one state to another

Before the REGIONAL DIRECTOR
Northern Region Bench, Delhi

In the matter of sub section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub- rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of **M/s. CGMP PHARMA 'N' PLANS PRIVATE LIMITED** (CIN: U74900DL2009PTC191902) having its registered office at A-63, Sarita Vihar, New Delhi-110076, India.

Notice is hereby given to General Public that the Company proposes to make the application to the Central Government, under section 13 of the Companies Act, 2013, seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the extra-ordinary General meeting held on 28th January, 2026 to enable the company to change its registered office from "NCT of Delhi" to "State of Uttar Pradesh".

Any person whose interest is likely to be affected by the proposed change may deliver either on MCA portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his/her objections, supported by an affidavit, stating the nature of his/her interest and ground of opposition to the Registrar of Companies at the address ROC B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi – 110003, Delhi, with in fourteen days from the date of publication of this notice with a copy to the applicant Company at its Registered office at the address mentioned above:

For and on behalf of the Applicant
CGMP PHARMA 'N' PLANS PRIVATE LIMITED
Sd/-
Date : 17.02.2026 NEETI BHARDWAJ
Place : New Delhi DIRECTOR (DIN: 02904437)

Indian Overseas Bank

INDIRAPURAM BRANCH (1852)
1/3, Amrapali Green Market, Vaibhav Khand, Indirapuram,Ghaziabad - 201012 E-mail ID : iob1852@iob.in
Phone Number - 0120-2605676/ 2607659, 8925951852

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Proviso to Rule 8(6) of Security Interest (Enforcement) Rules]

E-Auction Sale Notice for Sale of immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provison to Rule 8(6) of Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/ charged to Indian Overseas Bank, the possession of which has been taken by the Authorised Officer of Indian Overseas Bank, will be sold on "As is where is", "As is what is" and "Whatever there is" basis as per details mentioned hereunder:

SL	NAMES OF BORROWERS / NAMES OF GUARANTORS	AMOUNT DUE TO INDIAN OVERSEAS BANK AS ON 12.02.2026	DESCRIPTION OF THE IMMOVABLE PROPERTY / KNOWN ENCUMBRANCES IF ANY : NOT KNOWN	TYPE OF POSSESSION	RESERVE PRICE / EARNEST MONEY DEPOSIT / BID INCREMENT	DATE OF AUCTION / LAST DATE FOR SUBMISSION OF EMD
1	Borrower Mr. Brij Kumar S/o Mr. Dharamveer Singh Guarantor Mr. Kashyap Pal S/o Sh. Amar Nath	Rs. 19,94,247.80 (Rupees Nineteen Lacs Ninety Four Thousand Two Hundred Forty Seven and Paise Eighty Only) ***With further interest at contractual rates and rests, besides costs/ charges incurred till the date of repayment in full	One Residential Flat E/M of Entire Third Floor, Without Roof right Out of Property situated at Plot No. C-263, Khasra No. 136, Panchwati Colony, Village Mohmasaray, Urf Kot Ghaizabad-201009 owned by Mr. Brij Kumar S/o Sh Dharamveer Singh	SYMBOLIC POSSESSION	Rs. 26,20,000/- / Rs. 2,62,000/- / Rs. 25,000/-	25.03.2026 between 11.00 am to 2.00 pm with auto extension of 10 minutes each till sale is completed. / 24.03.2026 ends @ 5.00 P.M.

* For detailed terms and conditions of the sale, please refer to the link https://baanknet.com
* *This may also be treated as a Notice under rule-8(6) / Rule 9(1) of Security Interest (Enforcement) Rules,2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above-mentioned date.*
* E-Auction will be held through web portal BAANKNET.com URL:https://baanknet.com
* *Date of Inspection:* **16.03.2026 to 24.03.2026** between 11.00 am to 4.00 pm, with prior permission from Branch Manager.

Date : 17.02.2026 **Place : Ghaziabad** **Authorised Officer, Indian Overseas Bank**

बैंक ऑफ़ बड़ौदा Bank of Baroda

Branch – PALWAL HUDA SECTOR-2, PALWAL
Aggarwal Towers, Opp. HUDA Sector-2, Old GT Road, Palwal, Haryana-121102
vjpalw@bankofbaroda.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Sale Notice For Sale Of Immovable Properties
"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s.

The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sr. No.	Name & address of Borrower/s /Guarantor/s/Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues as on 31.01.2026	Date & Time of e-Auction	1.Reserve Price 2.Earnest Money Deposit (EMD) Amount 3.Bid Increase Amount	Status of Possession	Property Inspection date & Time.
1	1. Ms. Anuradha (Borrower) 2. Mr. Jai Narayan (Co-Borrower) Address: H. No. 165, Ward No. 1, Prakash Vihar Colony, Palwal, Haryana -121002	2 Storied residential building (Free Hold) NEW HOUSE NO. 165, PART OF PROPERTY BEARING KH. NO. 196/9/1,2,7,8, MUSTIL NO. 62/23/2, 21, 20/2, MUSTIL NO. 75/2, 3/1, PRAKASH COLONY, PALWAL, HARYANA – 121102 Bounded: North :- Property of satpal South:- Road East :- House No.166 (Sohan Pal Singh) West : House No.164 (Happy Singh)	Amount O/s Rs. 16,50,740.38/- (Sixteen Lacs Fifty Thousands Seven Hundred Forty Rupees & Thirty Eight Paisa Only) + Unapplied Interest+ Other Charges.	20-03-2026 ---------- 02:00 PM To 06:00 PM	Reserve Price: Rs. 2620000/- ---------- EMD Amount: Rs. 262000/- ---------- Bid Increase : Rs. 20000/-	Symbolic	Date: 17-03-2026 To 19-03-2026 Time: 10:00 AM To 04:00 PM

For detailed terms and conditions of sale, please refer/visit to the website link **https://www.bankofbaroda.bank.in/e-auction** and online auction portal **Baanknet.com**. Also, prospective bidders may contact the Authorised officer at Mobile No. 9004921106.

Date : 17.02.2026, Place : Palwal **Mr. Deepak Kumar Singh, Authorized Officer, Bank of Baroda**

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

Branch: - OLD FARIDABAD
Branch Address: C-1087, Puran Enclave, Main Market, Old Faridabad, Faridabad-121002

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

In respect of loans availed by below mentioned borrowers / guarantors through **INDIAN BANK,** which have become NPA with below mentioned balance outstanding on dates mentioned below. We have already issued detailed Demand Notice dated as mentioned below Under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 by Registered Post / Speed Post / Courier with acknowledge due to you which has been returned undelivered / acknowledgment not received. We have indicated our intention of taking possession of securities owned on one of you as per Sec. 13(4) of the Act in case of your facilure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred vide section 13(4) of SARFAESI Act and while publishing the possession notice / auction notice, electronically or otherwise, as required under the SARFAESI Act, the Bank / Secured Creditor may also publish your photograph. Details are hereunder:-

S No.	Name of Borrowers/Guarantors/ Date of NPA	Demand Notice Date / Amount Outstanding	Mortgaged Assets:
1	**Mr. Kailash Chand Verma S/o Mr. Ramesh Chand (Borrower and Mortgagor)** **Add 1. House no. 364,** Gali No. 9, Adarsh Colony, Palwal, Haryana **Add 2. Mustil No. 173,** Killa No. 8/2 (2-0), Near Vidya Mandir, Gali No. 9 / Bansal Nursing Home Wali Gali, Adarsh Colony, Palwal **Mrs. Rajni Devi W/o Mr. Kailash Chand VermaAdd** 1. House no. 364, Gali No. 9, Adarsh Colony, Palwal, Haryana **Add 2.** Mustil No. 173, Killa No. 8/2 (2-0), Near Vidya Mandir, Gali No. 9 / Bansal Nursing Home Wali Gali, Adarsh Colony, Palwal **Loan Accounts have been Classified as a NPA on 29/01/2026**	**Demand Notice Dated 30.01.2026** **Rs.20,60,166/- (Rupees Twenty Lakhs Sixty Thousand One Hundred and Sixty-six only)** and the amounts carry further interest at the agreed rate from **31.01.2026** to till date of repayment along with legal expenses already incurred / to be incurred by the bank	Residential Property under consideration is constitutes of Double Storey Residential Unit on 50 sq yards Plot in Gali No. 9/Bansal Nursing Home wali Gali/Near Vashisht Vidya Mandir, Adarsh Colony, Palwal Boundaries of this property: **Boundaries of this Property:** **East:** Gali **West:** Other House **North:** House Mr. Mukesh **South:** House Mr. Ashok

The above mentioned Borrowers / Guarantors are advised (1) To collect the original notice from the undersigned for more and complete details and (2) To pay the balance outstanding amount interest and costs etc. within 60 days from the date of notice referred to above to avoid further action under the SARFAESI Act.

Dated 18.02.2026, Place : FARIDABAD **Authorised Officer, INDIAN BANK**

पंजाब नैशनल बैंक punjab national bank

.....भरोसे का प्रतीक ...the name you can BANK upon!
(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, GURUGRAM
Address: Plot No. 5, Institutional Area, Sector – 32, Gurugram - 122001, Email.: cs8230@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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.
SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Account / Name and Addresses of the Borrower/Guarantors Account / Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	"1. Date of Demand Notice u/s 13(2) of SARFAESI ACT-2002/ 2.Outstanding Amt. as on 3.Nature/ Date of Possession"	"A.Reserve Price (Rs. in Lakh) / B.EMD (in Lakhs) C.Bid Increase Amt. (in Lakhs)"	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
19.	**1) M/s Shree Balaji Fruit Company (ODIP) Through Its Proprietor Mr. Kirpal Singh Yadav** At:_ Shop No.1-2 Near Bhagat Singh Chowk Complex Market, Dharuhera, Rewari Haryana – 123106, **(2) Mr. Kirpal Singh Yadav(H/L) At:-** Saini Colony, Bass Road, Dharuhera Rewari Haryana – 123106, **(a)Mr. Kirpal Singh Yadav(H/L) S/o Kartar Singh,** H.No. 7841, Sayyad Cololy, Ward No.17, Bass Road, Dharuhera, Rewari-123106(HR), **(b) Mrs. Chanderkala(H/L) W/o Kirpal Singh At:-** Saini Colony, Bass Road, Dharuhera Rewari Haryana–123106. **(c)Mrs. Chanderkala(H/L) w/o Kirpal Singh** H. No. 7841, Sayyad Colony Ward No. 17, Bass Road, Dharuhera, Rewari, Haryana – 123106, **(d)Mrs. Shankutla(H/L) W/O Mr. Ranveer Singh** At :- Ward No.3, Ramsinghpura, Alwar Nangal Khoria, Rajasthan – 301701, **(e)Mrs Shankutla (H/L)W/o Mr.Ranveer Singh** H. No. 7841, Sayyad Colony Ward No. 17, Bass Road, Dharuhera, Rewari, Haryana – 123106, **(f) Mr. Parmod Kumar Yadav(H/L) S/o Kirpal Singh Yadav At**:- Saini Colony, Bass Road, Dharuhera Rewari Haryana – 123106. **(g) Mr. Parmod Kumar Yadav(H/L) S/o Kirpal Singh Yadav,** H. No. 7841, Sayyad Colony Ward No. 17, Bass Road, Dharuhera, Rewari, Haryana – 123106, **(h) Mr. Ranveer Singh(H/L) S/o Kartar Singh At:-** Ward No. 3, Ramsinghpura Alwar, Nangal Khoria, Rajasthan – 301701, **(i) Mr. Ranveer Singh (H/L) S/o Kartar Singh at:-** H. No. 7841, Sayyad Colony Ward No. 17, Bass Road, Dharuhera, Rewari, Haryana – 123106 **M/s Shree Balaji Fruit Company (ODIP) Guarantor/Mortgagor(1).Sh Parmod Kumar Yadav s/o Sh Kirpal Singh Yadav,** r/o Saini Colony, Bass Road, Dharuhera, Rewari-123106. **(2) Smt Chanderkala w/o Sh Kirpal Singh Yadav,** r/o Saini Colony, Bass Road, Dharuhera, Rewari-123106.House No 7841, Sayyad Colony, ward no 17, Bass Road, Dharuhera, Rewari, Haryana-123106. Ward No 3, ram Singhpur, Alwar, Nangal Khoria, rajasthan-301701.**(3) Smt Shakuntla w/o Ranveer Singh** House No 7841, Sayyad Colony, ward no 17, Bass Road, Dharuhera, Rewari, Haryana-123106.**(4). Ranvir Singh s/o Kartar Singh** r/o ward no 3, Ram Singhpur, Alwar Nangal Khoria, Rajasthan-301701. House No 7841, Sayyad Colony, ward no 17, Bass Road, Dharuhera, Rewari, Haryana-123106. **(5) Sh Kirpal Singh Yadav s/o Sh Kartar Singh,** r/o Saini Colony, Bass Road, Dharuhera, Rewari-123106. House No 7841, Sayyad Colony, ward no 17, Bass Road, Dharuhera, Rewari, Haryana-123106. **Branch Office :- ARMB, Gurugram (823000) / (Khandsa Road, Gurgaon/ 076810**	H.NO 7841, Sayyad colony, Ward No17, Bass Road, Dharuhera, Rewari-123106, Haryana Constructed on the following land. (A) Mustkil No. 64, Killa No.22/1/1/1/2. area measuring 4 Marla i.e. 130 Sq yards. Out of 11 Marla, Dharuhera, Sub Tehsil, Dharuhera standing in the name of Smt. Chanderkala W/o Sh Kirpal Singh and Smt. Shakuntla W/o Sh Ranbir Singh vide Sale Deed No. 525 Dated 13.10.2003. (B) Khewat No. 490, Khatoni No. 560, Mustkil No. 64, Killa No. 22/3/1 area measuring 7 Marla, Dharuhera Sub Tehsil Dharuhera standing in the name of Smt. Chanderkala W/o Sh Kirpal Singh and Smt. Shakuntla W/o Sh Ranbir Singh vide Sale Deed No. 1000 Dated 15.03.2000. (C) Khewat No. 348, Khatoni No. 406, Mustkil No. 64, Killa No. 22/3, Mean Madhey 0-5 Marla, Mauza Dharuhera Tehsil Rewari standing in the name of Sh. Kirpal Singh & Sh. Ranbir Singh S/o Sh. Kartar Singh vide Sale Deed No. 1667 Dated 06.08.1993. , **Boundaries-** North: PROPERTY OF BISHAN SINGH, South: PROPERTY OF OTHER, East: ROAD, West: PROPERTY OF OTHER; **Geographic Co-ordinates:** Latitude: 28.20277, Longitude: 76.79027 Note : This Property is also mortgaged in the A/c of Sh Kirpal Singh Yadav having total O/s of Rs.2585666/- as on 31/12/2025	1) 09/09/2024, 2) Rs.1,44,10,756/- as on 09/09/2024 + further Intt. 3) Symbolic as on 19/11/2024	A.Rs.149.40 Lakh, B.Rs.14.94 Lakh C.Rs.1.00 Lakh	12/03/2026 11:00 AM	SA 56/2026 Dated 28.01.2026 pending with DRT-2 Chandigarh. NDOH 27.02.2026/ Sanjay Gosain, 9810505115
20.	**1.M/S Keshav Stone Crushing Company,** Prop; Shri Samay Singh Address-Mustil No 23, Killa no. 20, Vill. Gangutana, Tehsil ;Nangal Choudhary, Mahendergarh , Haryana-123023 **2. Mr. Samay Singh s/o Sh.Dharampal Singh,** Address-House no.1785 A, Sector-10, Gurugram, Haryana-122001 **3.M/S Keshav Stone Crushing Company,** Prop; Shri Samay Singh, Address-House no.1705, Sector-10, Gurugram, Haryana-122001 **4. Guarantor- Mr. Samay Singh s/o Sh.Dharampal Singh,** Address-House no.1785 A, Sector-10, Gurugram, Haryana-122001 **5. Guarantor-Shri Rajbir Singh S/o Shri Ram Kawar Yadav,** Address- Village : Palra, Gurugram, Haryana-122001 **6. Guarantor-Smt. Darshna Yadav w/o Shri Rajbir Singh,** Address-Village : Palra, Gurugram, Haryana-122001 **Branch Office** :- ARMB, Gurugram (823000) / (Udyog Vihar Phase-I/386200	A Plot of land measuring 351 sq yards bears C-112, situated at Vill Palra now known as Astaire Garden, Sector -70A, Gurgaon, Haryana owned by Rajbir Singh, S/o Ram Kumar. Property ID-PUNB386205, **Boundaries-** North: Road, South: Other Property, East: Plot No C-111, West: Plot No C-113; Geographic Co-ordinates: Latitude: 28.385097N, Longitude: 77.026806E	1) 29/01/2019, 2) Rs.3,55,96,927.56/- as on 31/12/2018 + further Intt. 3) Physical as on 26/07/2019	A.Rs.647.00 Lakh, B.Rs.64.70 Lakh C.Rs.2.00 Lakh	27/03/2026 11:00 AM	SA 272/2019 at DRT II Chandigarh with NDOH 18.02.2026/ Praveen Kumar Sammi, 8527977711

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE:

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: **(1)** The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". (2)** The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **(3)** The sale will be done through e-auction platform provided at the Website **https://baanknet.com. on above mentioned dates. (4)** For further details and complete Terms & Conditions of the sale., please refer : **https://baanknet.com. & www.pnbindia.in. (5) All Statutory dues/attandent charges / other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser and the authorised office or the Bank shall not be responsible for any charges, lien in encumbrance or any other dues to government or any one else in respect of property (e-auctioned) not known to the bank, the intending bidder is advised to make there on independent enquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.**

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Date: 17-02-2026, Place : Gurugram **Authorized Officer, Secured Creditor, Punjab National Bank**

Jammu & Kashmir Bank Limited

Cluster Office Lucknow
Parsvnath Plaza Vibhuti Khand,Gomti Nagar, Lucknow-226010. Email:- cluluck@jkbmail.com

POSSESSION NOTICE
(For immovable Property)
[See Rule 8(1)

Whereas, the undersigned as an Authorized Officer of the Jammu & Kashmir Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and in exercise of powers conferred under section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 07.11.2025 thereby calling upon the Borrower(s) Cum Mortgagor(s) and guarantor(s) viz
1. Mr. Ajay Chhetri
S/o Nar Bahadur Chhetri
Address 1: Lane No. 3 Turner Road PO Clement Town Dehradun
Address 2: 41/1 Sarswati Soni Marg Laxman Chowk Dehradun Uttarakhand
to repay an amount of **Rs. 30,64,500.96 (Rupees Thirty Lacs Sixty Four Thousand Five Hundred and paisa Ninety Six Only)** being the balance outstanding as on 31.10.2025 in the accounts of the Borrower, within 60 days from the date of the said notice together with the future interest and other charges thereon.
The said borrower having failed to repay the said amount, notice is hereby given to the said borrower in particular and the public in general that the undersigned being authorized officer of the J&K Bank Ltd. has taken possession of the mortgage property described herein below, in exercise of the powers conferred on me under section 13 (4) of the said Act read with Rule 8 of the said Rules, on the **13th day of February of the year 2026.**
The borrower(s) attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of the time available, to redeem the secured assets.
The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of **JAMMU & KASHMIR BANK Ltd, Branch office, Dehradun** for an amount of **Rs. 31,31,100.96 (Rupees Thirty One Lacs Thirty One Thousand One Hundred and paisa Ninety Six Only)** as on 31-**01-2026** along with future interest, costs, w.e.f 01-**02-2026.**

Description of the Immovable Property

Equitable Mortgage of part of Khata No. 1250, Khasra No. 3228 measuring 167.28 sq mtrs i.e. 200 sq yrds fasli year 1416 to 1421 Ponta Sahib Road Asan Bairaj near Mauza Dhakrani Pargana Pachwadoon Tehsil Vikas Nagar Distt. Dehradun.
The land is bounded and butted as under:-
By East:- 20 ft. wide road S.M 48 ft 6 inch
By West:-Land of Smt. Soni Singh side measuring 48ft. 6 inch
By North:- 18 ft. wide road side measuring 37 ft. 1 inch
By South:- Land of Smt. Khyati Saini side measuring 37 ft. 1 inch

Date : 13.02.2026 **Ashok Kumar**
Place : Dehradun **Authorized Officer**

Registered office Corporate Headquarters M.A.Road, Srinagar 190001
Kashmir, India T +91 (0)194 2481 930-35 F +91 (0)194 248 1928
CIN: L65110JK1938SGC000048 E info@jkbmail.com W www.jkbank.net

यूनियन बैंक ऑफ इंडिया / Union Bank of India

भारत सरकार का उपक्रम (A Govt. of India Undertaking)

REGIONAL OFFICE, LUCKNOW-NORTH
Union Bank Bhawan, Near Mantri Awas, Vibhuti Khand, Gomti Nagar, Lucknow-226010, Telephone No.: (0522) - 2306915, 2305900

POSSESSION NOTICE

Whereas the undersigned being the authorized officer of **Union Bank of India,** under the Securitization and Reconstruction of Financial Assets and Enforcement Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the following borrowers to repay the amount mentioned in the notice being within 60 days from the date of receipt of the said notice.
The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken **Symbolic possession** of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act 2002 read with rule 9 of the said rules.
The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of Union Bank of India for an amount of dues outstanding together with interest thereon with costs and charges. **The borrower's attention is invited to provisions of sub-**section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No	1) Name & Add. of Borrower 2) Name & Add. of Guarantor 3) Branch	Description of Mortgaged Properties	Date of Demand Notice / Date of Symbolic Possession / Amount Due
1.	**1. Borrower:-Mrs Anisun W/o Mr. Rais Ahmad,** Address: 45/1/100, C- Block, Takiya Paper Mill Colony, Nishatganj, Mahanagar, Lucknow, Uttar Pradesh-226006 **2) Nil 3) PAC 35 Battalion Branch Email-Ubin0556882@unionbankofindia.bank.in**	**1.** Equitable Mortgage of Shop Number 16/21, Bhu Vinyas Yojana, Mohalla- Paper Mill Colony, Lucknow, Uttar Pradesh, **Admeasuring- 7.20 Sqm., Property Owned By-Mrs. Anisun W/o Rais Ahmad, Boundaries:-East:** Road, **West:** Railway Land, **North:** Shop Number 15/20, **South:** Shop Number 17/22 **2.** Equitable Mortgage of Shop Number 15/20, Bhu Vinyas Yojana, Mohalla- Paper Mill Colony, Lucknow, Uttar Pradesh, **Admeasuring- 10.125 Sqm., Property Owned By-Mrs. Anisun W/o Rais Ahmad, Boundaries:-East:** Road, **West:** Shop Number 14/19, **North:** Road, **South:** Shop Number 16/21	**09.05.2025** / **13.02.2026 (Symbolic)** / **Rs. 25,01,108.57** Plus Interest At Contractual Rate From 01.05.2025 And Cost Minus Amount Paid If Any After The Date of Demand Notice

Note:Earlier possession notice is hereby withdrawn and cancelled without prejudice to bank`s right to proceed afresh under relevant sections of SARFAESI Act 2002.

Date: 18.02.2026, Place: Lucknow **Authorized Officer, Union Bank of India**

इंडियन बैंक / Indian Bank

इलाहाबाद ALLAHABAD

Zonal Office Lakhimpur Kheri Radhey Complex Lakhimpur-262701
Ph.:05872-253009, 253209 email–zolakhimpurkheri@indianbank.co.in

NOTICE OF SALE E-AUCTION
Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Symbolic possession** of which has been taken by the **Authorised Officer of Indian Bank, Gola Gokarnnath Branch, Lakhimpur Kheri** Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **25.03.2026**, for recovery of **Rs.10,35,778.00 (Rupees Ten Lakhs Thirty Five Thousand Seven Hundred and Seventy Eight Only)as on 08.01.2025** with further interest, cost, other charges and expenses thereon due to the Indian Bank, **Gola Gokarnnath Branch**, Lakhimpur Kheri ,Secured Creditor, from **Borrower (s) & Guarantor(s) (1) Smt Satish Kumari Verma W/o Ram Prakash Verma, Address: Mohalla: Laxmi Nagar, Bhood Ward, Gola, Dist- Lakhimpur Kheri, Uttar Pradesh, PIN- 262802 (Borrower & Mortgagor) 2. Shri Ram Prakash Verma S/o Ram Swaroop Verma, Address: Address: H.No, Ward No 08, Near P.W.D. Guest House, Laxmi Nagar, Gola, Dist- Lakhimpur Kheri, Uttar Pradesh, PIN- 262802 (Borrower), 3. Shri Khushi Ram S/o Shri Narpat Prasad, Address: Village Newada Bijauriya, Tehsil- Gola, Dist- Lakhimpur Kheri, Uttar Pradesh, PIN-262802(Guarantor) 4. Shri Rajnish Kumar Shukla S/o Shri Babhu Ram Shukla, Address: Mohalla Laxmi Nagar, Nichi Bhood, Tehsil- Gola,Dist- Lakhimpur Kheri, Uttar Pradesh, PIN- 262802(Guarantor)**

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property-: Land & Building measuring 1125 Sq ft Situated at Plot No 2659, Laxmi Nagar Colony, Bhoor Ward No 16, Gola Gokaranath, Pargana- Haidrabad Tehsil- Gola, Dist- Lakhimpur Kheri, Uttar Pradesh, PIN- 262701 Owner : **Owner: Smt Satish Kumari Verma** W/o Ram Prakash Verma, R/o Mohalla: Laxmi Nagar, Bhood Ward, Gola, Dist- Lakhimpur Kheri, Uttar Pradesh, PIN- 262802 Type of Property: Residential House Area: 1125.00 sq ft, **Boundary :** North: Rasta 14 feet South: House of Radhey Shyam East: Plot Seller West: Plot Ram Rakhan Bajpai

Encumbrances on property	Not Known
Reserve Price	Rs. 45,78,000.00 (Forty Five Lakhs Seventy Eight Thousand only)
EMD Amount	Rs. 4,57,800/- (Four Lakhs Fifty Seventy Thousand Eight Hundred only)
Bid incremental amount	Rs, 10000/- (Ten Thousand Only)
Date and time of e-auction at the platform of e-auction Service Provider- https://BAANKNET.com	25.03.2026 between 10:00 AM to 4:00 PM
Property ID No.	IDIB00SATISHKUMARI

Contact Person: Mr. Gyanendra Kumar , Contact No.: 9151078155

Bank Website | Property details

Bidders are advised to visit the website (https://**BAANKNET.com**) of our e auction service provider PSB Alliance Pvt. Ltd. to participate in online bid. For Technical Assistance Please call 8291220220. For Registration status and for EMD status please email to support.BAANKNET@psballiance.com. **For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank , Gola Gokarnnath Branch, Lakhimpur Kheri during office hours and for auction related query intending bidders may contact : - Mob. No. - 9151078155**

For downloading further details and Terms & Conditions, please visit: https://baanknet.com

THE BORROWER(S)/GUARANTOR(S) ARE HEREBY NOTIFIED ABOUT THE SALE NOTICE UNDER THE SARFAESI ACT, 2002

Date : 12.02.2026 Place : Lakhimpur Kheri **Authorised Officer**

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Circle office : Ramganga Vihar, Near Sale Tax Office Kanth Road, Moradabad

E-AUCTION SALE NOTICE

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

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the Authorised officer has issued demand notice for recovery from Borrowers/guarantors/mortgators (herein referred to as Borrowers). Further in exercise of powers conferred in the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" the Authorised officer has taken the possession of the under mentioned assets which held as securities in respect of loan/ credits facilities granted. Whereas sale of the secured assets is to be made through Public E-auction for recovery of the secured debts due to Punjab National Bank, the General Public is invited to bid either personally or by duly authorised agent.

Date & Time of E-auciton- 06.03.2026 11 AM To 4 PM | **Last Date of EMD Deposit - Before Auction**

Sr. No.	Name of A/C Borrower/Guarantor / Mortgagor & Name of Branch	Description of Properties (Movable/Immovable) Owner Name	Dt. of Notice Issued u/s 13(2) / Outstanding Amount (In Lacs) as per 13(2) / Nature of Possession	Reserve Price / Earnest Money Deposit (EMD) / Bid Increase Amount
1	**NAJAKAT CONTRACTOR** **Branch:** Umri Kalan	All that part & parcel of Property Situated At:Khasra No-120 Sahupur, Tehsil- Kanth Moradabad, UP,Registered in Bahi no-1, Zild No-1763, Pages on- 115 to 138 Sr. No-6375, Dated- 23.10.2015, in S.R. Office Kanth Total area-0.064 Hectare or 640.00sqmtr, In the Name of Najakat S/o Bundu **Bounded as: East:** Pond **West :**sadak **North:** Chakmarg **South :** Khet Bhure	21.05.2025 / Rs. 10,38,000/- Plus Intt. rate and other charges / Symbolic	Rs. 51,03,000/- / Rs. 5,11,000/- / Rs. 25,000/-
2	**NOSAD ALI** **Branch:** Amroha Main	Residential Property Situated at Takiya Hussain Shah (Part of Gata No: 2434), Behind Bright Land Public Senior Secondary School, Kanth Bypass Road, Amroha, (UP), Area 42.15 sq. mtrs., (In the name of Sh. Nosad Ali s/o Sh. Haider), Registered in Bahi No: 1, Zild No: 11763, Pages: 385 – 406, Serial No: 5286, Dated 02.03.2021, SRO-Amroha. **Bounded: On the North by :** Rasta 3.65 Meter Wide **On the South by :** Araji Waseem **On the East by :** Plot Farmeena **On the West by :** Plot Kaseem	30.11.2024 / Rs. 9,65,000/- Plus Intt. rate and other charges / Symbolic	Rs. 4,43,000/- / Rs. 45,000/- / Rs. 10,000/-
3	**Roopwati** **Branch:** I.B.B. Moradabad	Residential Property Situated at Mauja-Majhola, Purana Gas Ghar, Part of Khasra No. 98, (Locality known as Laxmanpuri, Chidiyatola, Bhagwan Das Wali Gali), Moradabad (UP) Area-39.50 sq. mtrs., Registered in Bahi No. 01, Zild No. 2142, Pages 274-276, Serial No. 769, Dated 29.01.1985 (In the Name of Smt. Roopwati w/o Sh. Shiv Shankar) **Bounded by: North :** House of Sh. Nanhey **South :** Shiv Mandir **East :** Rasta Aam **West :** House of Sh. Suraj	01.03.2025 / Rs. 14,02,000/- Plus Intt. rate and other charges / Symbolic	Rs. 22,97,000/- / Rs. 2,30,000/- / Rs. 25,000/-
4	**ZAFAR ALAM KHAN** **Branch:** Amroha E OBC	Property Situated at Darbare Kalan, Tehsil & District – Amroha, (UP), Area 31.50 sq. mtrs., (In the name of Sh. Zafar Alam Khan s/o Sh. Abdul Qadeer Khan), Registered in Bahi No: 1, Jild No: 5584, Pages: 15 - 40, Serial No: 11878, Dated 11.09.2012. **Bounded by: North By:** Rasta 4.88 Meter **South By :** Arazi Irshad etc **East By:** Arazi Mariyam Fatima etc **West By:** Arazi Sain	17.02.2024 / Rs. 18,19,000/- Plus Intt. rate and other charges / Symbolic	Rs. 8,34,000/- / Rs. 84,000/- / Rs. 10,000/-
5	**NEW VELVET CLOTH HOUSE** **Branch:** Amroha Main	EM of Property Situated at Mohalla – Machharatta, Tehsil & District - Amroha, (UP), Area 28.00 sq. mtrs., (In the name of Sh. Khalil Ahmad Qureshi s/o Sh. Noor Ahmad), Registered in Bahi No: 1, Zild No: 1577, Pages: 161 – 172, Serial No: 11147, Dated 23.12.2004. **Bounded: On the North by :** Gali 13 Feet Wide **On the South by :** House of Shahjahan **On the East by :** Rasta 10 Feet Wide **On the West by :** Part of House of Reshma Khatoon	15.07.2021 / Rs. 5,22,000/- Plus Intt. rate and other charges / Symbolic	Rs. 7,99,000/- / Rs. 80,000/- / Rs. 10,000/-
6	**RAMCHANDAR** **Branch:** Rampur Road, Moradabad	All that part & parcel of Property Situated At: EWS House No-B-111, Sector-13 of Naya MoradabadYojna City, Distt- Moradabad,UP, Registered in Bahi no-1, Zild No- 13464, Pages on- 393 to 408, Sr. No-9773, dated- 24.09.2021, measuring area- 26.40sqmtr, In the Name of Ramchandar S/o TularamWalmiki&SantoshBalmiki W/o Ramchandar. **Bounded By: - North:** EWS House. **South:** Road 6.00 mtr Wide. **East:** EWS House No. 13B/110. **West:** EWS House No. 13B/112	18.02.2024 / Rs. 12,36,000/- Plus Intt. rate and other charges / Symbolic	Rs.12,72,000/- / Rs. 1,28,000/- / Rs. 25,000/-
7	**ARUN KUMAR** **Branch:** Kanth	Property Situated at Gata No: 41, Mohalla-Mauja Maan Nagar, Near Mohini Mandir, Tehsil -Kanth, Moradabad. (UP), Area 70.00 sq. mtrs. (in the name of Sh. Arun Kumar s/o Sh. Rakesh Kumar), Registered in Bahi No. 1, Jild No. 2450, Pages: 181-202, Serial No: 88, Dated 31.01.2019. **Bounded as North:** Plot Neelam **South :** Rasta 3.65 Meter Wide **East :** Plot Vendor **West:** Plot of Shobhit	01.07.2024 / Rs. 16,59,000/- Plus Intt. rate and other charges / Symbolic	Rs.21,95,000/- / Rs. 2,20,000/- / Rs. 25,000/-

Please read the Statutory notice under rule 8(6) of the SARFAESI ACT-2002 of 15 days

E-Auction is being on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS** and will be conducted **"Online"**. The auction will be conducted through the Bank's approved web portal, **https://baanknet.com/, support.baanknet@psballiance.com Contact No. +91 8291220220** E-Auction web portal containing online e- auction, **Declaration, General Terms and Condition** of online auction sale are available on **https://baanknet.com/, support.baanknet@psballiance.com, Contact No. +91 8291220220** to the best of knowledge and information of the authorized officer, there is no encumbrance on the Properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claim /rightts/dues affecting the property, prior to submitting their bid. the E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. the Property is being sold with all the existing and future encumbrances whether known or unknown to the bank. the Authorized officer/Secured Creditor shall not be responsible in any way for third party claim / rights/dues. the sale shall be subject to ruels /condition prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002. the other terms and condition of e-auction are published in the **https://baanknet.com/ , support.baanknet@psballiance.com Contact No. +91 8291220220**
The highest bidder will have to deposit 25% of the bid/sale amount in the **Respective EMD Account** immediately, ie on the same day or Note later then next working day. the earnest money will be adjusted against the same 25%. If 25% of the amount is not deposited within the stipulated time, the earnest money will be forfeited and the property will be resold. The successful participant will have to deposit the balance 75% within **15 day** from the date of confirmation of sale. If 75% of the amount is not deposited within the stipulated time, 25% will also be forfeited and no claim of the participant on the property will be admissible, For more details contact Circle Office- **Mr. Rajiv Sinha: +7044481471.**

DATE - 18.02.2026, PLACE - Moradabad, Amroha **AUTHORISED OFFICER , PUNJAB NATIONAL BANK**

punjab national bank

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CIRCLE OFFICE FAZILKA

E-AUCTION SALE OF SECURED PROPERTIES ON 06.03.2026 FROM 11:00 AM TO 04:00 PM

E-AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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.
Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Sr. No. / Sr. of IP / Property ID	Branch Name / Account Name / Proprietor/Director/Partner/ Guarantor/Karta/Mortgagor/Legal Heirs	Description of Property/ies	Date of Notice u/s 13(2) / Demand Amount / Possession Date u/s 13(4)	Reserve Price / Earnest Money Deposit / Bid Increase Amount	Type of Possession
1. / 2026/06 / PUNB0WA24476702	ABOHAR MAIN-000100 / DEEPAK KUMAR S/O RAMESH KUMAR / Deepak Kumar S/o Ramesh Kumar	Immovable Property Measuring 25 feet x 50 feet=1250 Sq. feet i.e. 05 Marlas comprised in Khasra No. 231, Killa No. 21/22(0-5) Khewat No. 3539, Khatoni No. 4580 as per jamabandi for the year 2010-11 vide sale deed No. 2018-19/54/1/372 dated 05.09.2018 with in the revenue estate of Abohar-2 and bounded by the Boundaries as towards **East:** P/o Nachatar Singh , **West** : Vacant Plot , **North** : Street, **South:** P/O Avtar Singh, Situated at Sarabha Nagar ,Seed farm Road , Abohar, Fazilka, Punjab.	06.09.2021 / Rs. 18,00,474.50 as on 30.08.2021 + Intt. and Charges / 23.12.2021	Rs. 16,40,000/- / Rs. 1,64,000/- / Rs. 10,000/-	Physical Possession
2. / 2026/07 / PUNBABA47491187	Faridkot City-016800 / Mehar Singh S/o Sh. Hakam Singh / Mr Sukhpreet Singh S/o Late Mr. Mehar Singh, Ms. Harpreet Kaur D/o Late Mr. Mehar Singh, Ms. Gurpreet Kaur D/o Late Mr. Mehar Singh	All that part and parcel of Residential property admeasuring 125 Sq. yard or 4 Marla being 4/1106 share of 55 kanal 06 marla in khasra No. 7708/16-0, 7709/16-0, 10333/7713/4-0, 10335/7714/4-0, 10337/7715/5-4, 10323/7711/4-8, 10324/7711/0-3, 10325/7711/0-4, 10328/7711/0-18, 10331/7712/4-0, 10323/7711/09, Khewat No. 309 khatoni No. 507, Agwar Bhokila, Situated at Near Govt. Primary School, Street No. 2, Dashmesh Nagar, Teacher Colony, Old Cantt. Road, Machaki Mal Singh Road, Faridkot belonging to Mr. Mehar Singh S/o Mr. Hakam Singh. Bounded as under : **On the North by** - Street, **On the South by** -Property of Gurdeep Kaur, **On the East by:** -Property of Jassa Singh, **On the West by-**Property of Jagga Singh.	09.09.2021 / Rs. 8,28,962.41 as on 31.08.2021 + Intt. and Charges / 17.03.2022	Rs. 9,90,000/- / Rs. 99,000/- / Rs. 10,000/-	Symbolic Possession
3. / 2026/08 / PUNB65U28180270	075900-LADHUKA MANDI / M/S WARWAL TRADING COMPANY Paramjit Singh S/o Mangal Singh, Usha Rani W/o Paramjit Singh.	**Residential Property admeasuring 10 Marla :-** **(I)** 8 marlas 08 sarsai which is 1/9 share of total area measuring 04 Kanal comprised in rect No. 15, Killa No. 16/2min (4-0), Khewat No. 70, Khatoni No. 96. **(ii)** Property measuring 01 Marla 01 Sarsai which is 10/360 share of total area measuring 02 Kanal comprised in Rect. No. 15, Killa No. 16/2min (2-0), Khewat No. 70, Khatoni No. 99, vide jamabandi for the year 2017-2018, Situated at Village- Lakhe Ke Uttar, Tehsil and District- Fazilka (Punjab) vide RTD No. 1523 dated 18/07/2017 as per available bank record Owned by Mrs. Usha Rani W/o Mr. Paramjit Singh. Bounded:- **On the East by: -** Property of Des Singh, **On the West by: -** House of Jangir Singh & Amar Singh , **On the North by:** - Property of Darshan Singh , **On the South by: -** Street	04.04.2022 / Rs. 14,05,731.64 as on 31.03.2022 + Intt. and Charges / 01.07.2022	Rs. 15,22,000/- / Rs. 1,52,200/- / Rs. 10,000/-	Symbolic Possession
4. / 2026/09 / PUNBABA47433015	Jaito-025310 / Mrs. Raj Rani W/o Mr. Pawan Kumar and Mr. Pawan Kumar S/o Mr. Chiman Lal	All that part and parcel of the residential House measuring 133.33 sq. yard (20' x 60') (Measuring 4.5 Marla) Khasra No. 297//16/2/2/2-13, 17/4-1, 24/6-12, 25/1/4-16, Khewat No. 344, Khatoni No. 555, Jaito-1, Situated at Ward No. 7, Backside Govt. Primary School, Basant Nagar, Jaitu, Distt.- Faridkot (Punjab) as per available bank record owned by Mrs. Raj Rani W/o Mr. Pawan Kumar vide RTD No. 1553 Dated 05.09.2014. Bounded as under :- **On the East by:** - Sardara Singh, **On the North by**: Mohinder Singh, **On the West by:** - Street, **On the South by: -** Manga Singh.	30.05.2023 / Rs. 5,31,948.86 as on 30.04.2023 + Intt. and Charges / 13.09.2023	Rs. 8,19,000/- / Rs. 81,900/- / Rs. 10,000/-	Physical Possession
5. / 2026/10 / PUNB23X9460754	Danewala Malout-983000 / 1) Mr. Krishan Kumar s/o Piyare Lal, 2) Mr. Vinod Kumar s/o Kali Ram	All that part and parcel of Residential House measuring 24X41 i.e. 984 Sq. Feet i.e. 3 No. Marlas being 7/400 Share of 10 Kanals under Khewat No. 334, Khatauni 631, Khasra No. 461 (10-0), Situated at House No. 647, Near Govt. Civil Hospital, VPO Lambi, Distt. Shri Muktsar Sahib Owned by Sh. Krishan Kumar S/O Piyare Lal Vide RTD 1412 dated 18.09.2014. Bounded: East-Baltej Singh, West-Street, North-Rajwant Singh, South -Sonu. **Note: Civil suit case no. 659/2025 is pending in the Civil Court Junior Division Malout.**	16.12.2022 / Rs. 11,13,779.00 as on 01-12-2022 + Intt. and Charges / 04-03-2023	Rs. 11,40,000/- / Rs. 1,14,000/- / Rs. 10,000/-	Symbolic Possession

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
1. The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".**
2. The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website refer **https://baanknet.com on 06.03.2026 FROM 11:00 AM TO 04:00 PM .**
4. The First Bidding Should Start at Amount Higher than Reserve Price.
5. All statutory dues/attendant charges/other dues including registration charges, stamp duty, GST, taxes etc. shall have to be borne by the purchaser.
6. Where the sale price of the property is Rs. 50.00 Lacs and above the Auction purchaser has to remit TDS to Income Tax Department as per sec. 194 IA of income Tax Act. the sale certificate will be issued only receipt of form No. 26QB and Challan for having remitted the TDS Certificate of TDS on form 16B is to be submitted to the bank subsequently.
7. Any encumbrances over the property/ies is not known to the Bank/ Secured Creditor.
8. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
9. For detailed term and conditions of the sale, please refer **support.baanknet@psballiance.com +91 82912 20220 & www.pnbindia.in or contact our Office, Fazilka at Phone No. 01638-500164, or Chief Manager Mr. Prem Kumar, Mob. No. 98298 90590, Email Id : cofazilka@pnb.bank.in.**

Date : 17.02.2026 **Place : Fazilka** **Authorised Officer, Punjab National Bank**

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002