

**PNB HOUSING Finance Limited**  
**APPENDIX IV-A E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTY (IES)**  
**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(b) of the Security Interest (Enforcement) Rules, 2002**

Registered Office: - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web: - www.pnbhousing.com  
 Hariwar Branch: 1st Floor, Arya Nagar, Jwalapur, Hariwar-249407 (Uttarakhand)

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A of the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor for the constructive/Physical Possession of which has been taken in favour of the only authorized Officer of M/s PNB Housing Finance Limited Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below. Notice is hereby given to the borrower(s) mortgagor(s)/Legal Heirs, Legal Representative, (whether known or unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrower(s) mortgagor(s) since deceased) as the case may be indicated in Column no-A under Rule-8(b) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date.

For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited secured creditor's website i.e. www.pnbhousing.com.

Loan No. Name of the Borrower/Co-Borrower/Guarantor/ Legal Heir	Demandable Amount (Rs.)	Nature of Possession (S)	Description of the Properties Mortgaged (D)	Reserve Price (RP) (Rs.)	EMD (10% of RP) (Rs.)	Last Date of Submission of Bid (G)	Bid Amountal Base (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Know Encumbrances/ Court Cases (K)
HOU/HWR/0822/102025, B.O.: Hariwar, Anuj Kumar, Sweta.	Rs. 9,96,664.78 as on 07.02.2024	Physical Possession	All That Property Residential Plot on Part of Plot No.38 and 39, Khasra No. 1597, Situated At on Shanti Dham Colony, Gram-Anneki Hattangur, Area 400 Sq.ft. outside Municipal Limits Nagar Palika Parishad Shivalki Nagar, Pargana Rookere, Tehsil and District Hariwar, Uttarakhand-249402, India, bounded As: East-20 Ft Wide Passage, Side Measuring 16 Ft, West-House of Nagendra, Side Measuring 16 Ft, North-House of others, Side Measuring 25 Ft, South-House of Bhagwat Kumar, Side Measuring 25 Ft.	Rs. 781900	Rs. 78190	07-11-2024	Rs. 10000	28.10.2024 10.00 AM to 02.00 PM 03.11.2024 02.00 PM to 03.00 PM	08.11.2024 02.00 PM to 03.00 PM	Not Known

\* Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred up to the date of payment and/or realization thereof. \*\* To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances claims in respect of above mentioned immovable/secured assets except what is disclosed in the column no-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.

1. As on date, there is no order restraining and/or court injunction PNBHFL authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets.

2. The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form.

3. Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money, if any, deposited) on the same day or not later than the next working day. The sale may take place in favour of the only authorized Officer of M/s PNB Housing Finance Limited Secured Creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the property/secured asset shall be resold.

4. **C1 INDIA PRIVATE LIMITED** would be assisting the Authorized Officer in conducting sale through an e-Auction having its corporate office at Plot No.68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website: www.bankingsolutions.com. For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with **Mukesh Vishnoi**, Contact Number 18001208900, is authorised person of PNBHFL or refer to [www.pnbhousing.com](http://www.pnbhousing.com)

Authorized Officer, M/s PNB Housing Finance Limited  
 Place: Uttarakhand, Dated: 22.10.2024

**NOTICE**

BEFORE THE REGIONAL DIRECTOR, NORTHERN REGION BENCH, NEW DELHI In the matter of Section 12 & 13 of the Companies Act, 2013

And  
**K+S FERTILIZERS (INDIA) PRIVATE LIMITED** having its Registered Office at 205, Jan Bhawan, 18/12 W.E.A, Karol Bagh, New Delhi, 110005, India

Notice in pursuance to the provisions of Section 12 & 13 of the Companies Act, 2013 and the Rule 30(6) of the Companies (Incorporation) Rules, 2014 in regard to a proposal for Alteration of the Memorandum of Association of the Company, is hereby given that above named Company proposes to file before the Regional Director, Northern Region Bench, New Delhi a Petition under Section 12 & 13 of the Companies Act, 2013 for seeking confirmation of the alteration of its Memorandum of Association reserved in terms of the Special Resolution passed by the Members of the Company at its Extra Ordinary General Meeting held on 16.10.2024 for amending Clause II of the Memorandum of Association to shift its Registered Office from National Capital Territory of Delhi to the State of Haryana. Any person whose interest is likely to be affected by the proposed alteration of the Memorandum of Association may deliver or cause to be delivered or send by registered post, his objections, if any, supported by an affidavit stating the nature of his interest and grounds of oppositions, if any, in original to the Regional Director, Northern Region, B-Block Paryawaran Bhawan, 2nd Floor, C/O O Complex, Lodhi Road New Delhi and copy of the same to the Petitioner Company at its Registered Office at the address mentioned above within twenty one days from the date of publication of this Notice.

On behalf of the Board For K+S FERTILIZERS (INDIA) PRIVATE LIMITED  
 Sd/-  
**Dr. Surender Singh Roperia**  
 Managing Director  
 Date : 21.10.2024  
 DIN: 09580957

**INSULATION ENERGY LIMITED**  
 SOLAR

Registered office: Fulidkon House, C-02, New Atash Market Extension, Behind Inox Cinema Hall, Jaipur - 302029 (Raj.), India. CIN: L40104RJ2015PLC048445 Phone: +91-141-2996001, 2996002  
 E-mail: [cs@insulationenergy.in](mailto:cs@insulationenergy.in), Website: [www.insulationenergy.in](http://www.insulationenergy.in)

**NOTICE OF THE EXTRA ORDINARY GENERAL MEETING AND INFORMATION ABOUT REMOTE E-VOTING**

NOTICE is hereby given that the Extra Ordinary General Meeting (EGM) of the Members of the Company will be held on Wednesday, 13<sup>th</sup> November, 2024 through Video Conferencing (VC)/Other Audio Visual Means (OAVM) at 03.00 PM (IST) to transact the Business as set out in the Notice of EGM in compliance with the applicable provisions of the Companies Act, 2013 and the Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular Nos. 14/2020, 37/2020, 20/2020, 02/2021, 21/2021, 03/2022, 10/2022, 09/2024 dated 6<sup>th</sup> April 2020, 5<sup>th</sup> May 2020, 13<sup>th</sup> April 2020, 5<sup>th</sup> May 2020, 13<sup>th</sup> April 2020, 14<sup>th</sup> December 2023, 5<sup>th</sup> May 2022, 28<sup>th</sup> December 2022, 25<sup>th</sup> September 2023 and 19<sup>th</sup> September 2024 respectively, issued by the Ministry of Corporate Affairs ("MCA Circulars") and Circular No. SEBI/HO/CFD/CMD1/CI/P/2020/79, SEBI/HO/CFD/CMD2/CI/P/2021/11, SEBI/HO/CFD/CMD2/CI/P/2022/62, SEBI/HO/CFD/POD-2/P/CR/2023/4 SEBI/HO/CFD/POD-2/P/CR/2023/167 and SEBI/HO/CFD/CFD-POD-2/P/CR/2024/133 dated 12<sup>th</sup> May 2020, 15<sup>th</sup> January, 2021, 13<sup>th</sup> May, 2022, 5<sup>th</sup> January, 2023, 7<sup>th</sup> October, 2023 and 3<sup>rd</sup> October 2024 respectively, issued by the Securities and Exchange Board of India ("SEBI Circulars") from time to time.

The Notice of EGM have been sent through electronic mode to the Members whose e-mail addresses are registered with the Company's RTA/Depository Participant(s), unless any Member has requested for a physical copy of the same. The Notice of EGM is available and can be downloaded from Company's website [www.insulationenergy.in](http://www.insulationenergy.in), National Securities Depository Limited ("NSDL") website [www.evoting.nsdl.com](http://www.evoting.nsdl.com) and website of the Stock Exchange (BSE Limited) i.e. [www.bseindia.com](http://www.bseindia.com), in compliance with 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 and Disclosure Requirements) Regulations, 2015. The Members are provided facility to cast their votes electronically through remote e-voting and e-voting during the EGM on all business to be transacted at the said EGM for which the Company has engaged the services of NSDL. The voting rights of the Members for voting through remote e-voting or e-voting during the meeting shall be in proportion to their share held in the paid up equity share capital of the Company as on Wednesday, 6<sup>th</sup> day of November, 2024 ("Cut-off date"). The remote e-voting period will commence from Saturday, 9<sup>th</sup> November, 2024 from 9.00 A.M. (IST) and will end on Tuesday, 12<sup>th</sup> November, 2024 at 5.00 PM (IST). During this period, Members may cast their votes electronically. The remote e-voting module shall be disabled by the NSDL after aforesaid date and time and once the vote on resolution is cast by the member, the member shall not be allowed to change it subsequently or cast the vote again.

The detailed instructions/manner for the remote e-voting process, joining the EGM and e-voting during the EGM are given in the Notice of the EGM. All the Members attending the EGM through VC/OAVM will be awarded for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The facility of e-voting shall be made available during the EGM. The Members attending the meeting, who have not cast their vote through remote e-voting, shall be entitled to exercise their voting rights during the meeting through e-voting. The Members who have already cast their vote through remote e-voting, may attend the EGM but shall not be entitled to cast their vote again during the EGM. 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, 6<sup>th</sup> day of November, 2024, only shall be entitled to avail the facility of remote e-voting as well as e-voting during the EGM. Any member who is not a Member as on the cut-off date should treat this Notice for information purposes only. The detailed procedure for obtaining User ID and password is also provided in the Notice of the meeting which is available on Company's website and NSDL's website. If the member is already registered with NSDL, then existing login ID and password can be used for casting of vote electronically through remote e-voting. Members, who have not registered their e-mail address with the Company/RTA/DP, please follow below instructions for registration of email id for obtaining EGM Notice and the login details for e-voting:

Physical Holding, if any	Please visit the website of RTA <a href="https://www.bigshareonline.com">https://www.bigshareonline.com</a> and follow the process for updation of e-mail id as guided therein and in case of any query, the member may send an e-mail to RTA at <a href="mailto:admission@bigshareonline.com">admission@bigshareonline.com</a> . The member, who updates their email address or who have acquired shares and become members with the company post-dispatch of the Notice of EGM of the Company, may request the Company at <a href="mailto:cs@insulationenergy.in">cs@insulationenergy.in</a> for issuance, through e-mail, the soft copy of the Notice and the procedure for remote e-voting along with the User ID and password to enable e-voting for EGM.
Demat Holding	Please contact your Depository Participants ("DP") and register your email address in your demat account, as per the process advised by your DP. The members who have not registered their e-mail addresses can cast their vote through e-voting or remote e-voting system during the meeting and join the EGM by procedure prescribed in the notice of EGM of the Company.

For details related to remote e-voting and e-voting during the EGM, please refer to the Notice of EGM. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders or e-voting user manual for Shareholders available at the download section of [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or may email to the Company Secretary of the Company at [cs@insulationenergy.in](mailto:cs@insulationenergy.in). In case of grievances connected with facility for remote e-voting, please contact to Ms. Kritika Goswami, Senior Manager, NSDL, Trade World, A Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Panel, Mumbai - 400033 or send an email to [voting@nsdl.co.in](mailto:voting@nsdl.co.in), or call toll free no.1800-1020-990.

By order of the Board of Directors For Insulation Energy Limited  
 Sd/-  
**Vikas Jain**  
 Managing Director  
 DIN: 00812760

Place : Jaipur  
 Date : 21st October, 2024

**Classifieds**

**PERSONAL**

**I, Vikas Kumar Sharma, S/O Shiv Kumar, R/o 39A, Near Main Bus Stand, Garhi Rindhala, Delhi-110081, have changed my name to Vikas Kumar, Permanently.**

0040755107-9

**I, Umesh Kumar Gupta, S/O Jayanti Prasad, R/o Plot No-B-1/30, Madhu Vihar, Uttam Nagar, Dwarka, Delhi-110059, have changed my name to Umesh Gupta, Permanently.**

0040755107-7

**I, Suresh s/o Jagdish Chand Nagal R/o-237, Ward-17, Near Sarrafa Bazar, Aheriya Mohalla, Hodal Palwal-121106, Haryana, have changed my Name to Suresh Chand Nagal, Permanently.**

0040755047-8

**I, Shoukat, S/o Mohd Ashiq Ali, R/o H.No.485/A, Gali No.22, Main Road Jafrabad, Delhi-110053, have changed my name to Shaukat Ali, permanently**

0040755046-7

**I, Shanaz W/o Shaukat Ali, R/o H.No.485/A, Gali No.22, Main Road Jafrabad, Delhi-110053, have changed my name to Shahnaz permanently**

0040755046-8

**I, Saniya D/O-Mohammad Asif, R/O 1913, Gali Kalloomal Chowk Suiwalan, Darya Ganj, Central Delhi-110002, have changed my name to Sania Asif, permanently.**

0040755107-6

**I, Raseedan/ Rasidan, W/o Alimuddin, R/o 2-J Extension Ramesh Park, Laxmi Nagar, Delhi-110092, have changed my name to Rashidan Begam, permanently**

0040755046-9

**I, Monika Sharma, W/O-Vikas Kumar, R/o 39A, Near Main Bus Stand, Garhi Rindhala, Delhi-110081, have changed my name to Monika, Permanently.**

0040755107-10

**I, Monica Jasmin John, W/o Lawrence Vinod, R/o 11/345, Near Akram Auto Centre, DDA Flats Kalkaji, Delhi-110019, have changed My Name to Monica Lawrence, Permanently.**

0040755124-10

**I, Menka W/o Jasbal Singh, R/o 3C-55, NIT-3, Faridabad, Haryana-121001, have changed My Name to Monika Kaur Permanently.**

0040755046-10

**I, Manish Kumar, R/o 4/1731, Street, No.1, Mahavir Block, Bholia Nath Nagar, Shahdara, Delhi-110032, have changed my minor son's Name from Adhyan to Adhyan Kumar, Permanently.**

0040755046-6

**I, Avinash K. Srivastava, R/o B-41, Vijay Park, Najafgarh, New Delhi-110043, have changed My minor daughter name from Ayaati to Ayaati Srivastava Permanently.**

0040755130-9

**I, Ashok Saini, S/O Chandrapal Saini R/o, H.No-409, Gali, No-6, Sunaro Wali-Band Gali, Jwala Nagar, Shahdara, Delhi-110032, have changed my name to Ashok Kumar Saini Permanently.**

0040755107-8

**I, Ankit Goel s/o Laxmi Narayan r/o 846/55, Lekhu Nagar, Tri Nagar, Delhi-110035 have changed my name as ANKIT GOEL.**

0040755067-1

**PUBLIC NOTICE**

Notice is hereby given to the public at large that my client Sri. MOHD UMAR (aged about 71 years old), S/O SH. HARSIM BACHHI AND S/O SUSHAN BEGUM W/O SH. MOHD UMAR, BOTH R/O, D-1712 GALI, NO. 4, OM VIHAR PHASE-5, UTTAM NAGAR, PO. B. MOHAN GARDEN, WEST DELHI, DELHI-110059, has served all their relations from his son namely, MOHAMMAD ASIF SAIF (aged about 38 years) and Daughter-in-Law namely, NAHID KHATOON (aged about 27 years), divorced and divorced her from all my movable and immovable properties with immediate effect because of disobedience and temperance towards me with the sale and proceeds contributed to her against my claim. Any person dealing with them shall be doing so at their own risk, cost and consequences. My client's heirs, not be responsible in any manner for the same.

**NAKUL GROVER (ADVOCATE)**  
 ENROLLMENT NO. D-7133/2017

**GOVERNMENT OF TAMIL NADU**  
**RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT**  
**Retender - Short Tender Notice**  
**R.C.No.3279/2024/A9, dt :19.10.2024**

**Invitation of Tender Schedule in two cover system for the Procurement of steel rods for the Housing schemes 2024-25 in all the Panchayat Unions of Chengalpattu District.**

- Value of the work Rs.1127.77 lakh.
- Value of EMD is Rs.11,28,000/-
- Bid documents in English may be downloaded in the website [www.tntenders.gov.in](http://www.tntenders.gov.in) from 22.10.2024 to 29.10.2024 upto 15.00 hrs.
- Last date & Time for uploading of Bid documents on 29.10.2023 upto 3.00 PM.
- Date and Time of downloading of technical bid documents on 29.10.2024 from 4.00 PM onwards.
- Other particulars are published in the respective tender schedule in the website [www.tntenders.gov.in](http://www.tntenders.gov.in)

**Additional Collector (Dev.), DRDA, Chengalpattu.**  
 DIPR/ 4415 /TENDER/2024

**UFSL**  
 We Support Your Goals

**USHA FINANCIAL SERVICES LIMITED**

Our Company was incorporated as a Private Limited Company under the Companies Act, 1956 in the name and style of "Usha Financial Services Private Limited" bearing Certificate of Incorporation Number U74899DL1995PTC068604 issued by the Registrar of Companies, Delhi dated May 16, 1995. Further, our Company was converted into a Public Limited Company in pursuance of a special resolution passed by the members of our Company at the Extra-Ordinary General Meeting held on June 03, 2022, and the name of our Company changed from "Usha Financial Services Private Limited" to "Usha Financial Services Limited" & Registrar of Companies, Delhi issued a new certificate of incorporation consequent upon conversion dated October 12, 2022. As on date of the Red Herring Prospectus, the Corporate Identification Number of our Company is U74899DL1995PTC068604. For further details of incorporation please refer to section titled "Our History and Certain Other Corporate Matters" beginning on page 184 of the Red Herring Prospectus.

Registered Office: 330, Mezzanine Floor Functional Industrial Estate, Patparganj, Delhi-110092, India  
 Tel: 011 47019079; Fax: N.A., Website: <https://www.ushafinancial.com/>, E-mail: [compliance@ushafinancial.com](mailto:compliance@ushafinancial.com)  
 Company Secretary and Compliance Officer: Ms. Kritika Goswami

**PROMOTERS: MR. RAJESH GUPTA, MR. ANOOP GARG, MS. GEETA GOSWAMI, MS. NUPUR GUPTA AND M/S BR HANDS INVESTMENTS PRIVATE LIMITED**

**INITIAL PUBLIC OFFERING OF UP TO 58,60,000 EQUITY SHARES OF RS. 10/- EACH ("EQUITY SHARES") OF USHA FINANCIAL SERVICES LIMITED ("USHA FINANCIAL" OR "UFSL" OR THE "COMPANY") FOR CASH AT A PRICE OF RS. [•]-/- PER EQUITY SHARE (THE "ISSUE PRICE"), AGGREGATING TO RS. [•]-/- LAKHS (THE "ISSUE"). OUT OF THE ISSUE, 3,20,800 EQUITY SHARES AGGREGATING TO RS. [•]-/- 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 55,39,200 EQUITY SHARES OF FACE VALUE OF RS. 10/- EACH AT AN ISSUE PRICE OF RS. [•]-/- PER EQUITY SHARE AGGREGATING RS. [•]-/- LAKHS IS HEREAFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 26.96 % AND 25.48 %, RESPECTIVELY OF THE POST ISSUE PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.**

FOR FURTHER DETAILS, PLEASE REFER TO SECTION TITLED "TERMS OF THE ISSUE" BEGINNING ON PAGE NO 385 OF THE RED HERRING PROSPECTUS.

**THIS ISSUE IS BEING MADE THROUGH BOOK BUILDING PROCESS, IN TERMS OF CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 (THE "SEBI (ICDR) REGULATIONS"), AS AMENDED READ WITH RULE 19(2)(B) OF SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED.**

**CORRIGENDUM: NOTICE TO INVESTORS**

This Corrigendum should be read with the Red Herring Prospectus dated October 14, 2024, and Pre-Issue Advertisement dated October 20, 2024.

Key metrics like revenue growth, EBITDA Margin, PAT Margin and low balance sheet ratio are monitored on a periodic basis for evaluating the overall performance of our Company

Particulars	Period ended Sept 30th, 2024	Financial Year ended March 31st, 2024	Financial Year ended March 31st, 2023	Financial Year ended March 31st, 2022
Customer <sup>(1)</sup>	18,997	28,727	30,125	20,429
Revenue from operations <sup>(2)</sup>	2,651.14	6,322.20	4,563.17	2,502.62
Growth in Revenue from Operations <sup>(3)</sup>	-	38.55%	82.34%	-
EBITDA <sup>(4)</sup>	1,773.94	4,776.85	3,552.20	1,623.05
EBITDA (%) Margin <sup>(5)</sup>	66.91%	75.56%	77.85%	64.85%
EBITDA Growth Period on Period <sup>(6)</sup>	-	34.48%	118.86%	-
Asset Under Management (AUM) <sup>(7)</sup>	31,817.70	30,695.76	35,768.94	15,162.86
Disbursements <sup>(8)</sup>	18,809.27	31,255.43	42,606.06	18,203.02
Profit After Tax <sup>(9)</sup>	504.16	1,344.95	1,016.55	414.42
PAT Margin <sup>(10)</sup>	19.02%	21.27%	22.28%	16.56%
Average yield on Loan Book (%) <sup>(11)</sup>	15.18%	17.64%	15.92%	17.69%
Average cost of borrowings (%) <sup>(12)</sup>	11.91%	13.89%	12.48%	13.01%
Spread (%) <sup>(13)</sup>	3.28%	3.75%	3.45%	4.67%
Operating Expenses / Average Total Assets (%) <sup>(14)</sup>	3.44%	3.56%	3.81%	4.59%
Return on Total Assets (%) <sup>(15)</sup>	2.93%	3.80%	3.79%	2.95%
Return on Equity (%) <sup>(16)</sup>	9.29%	14.30%	15.67%	9.20%
Gross NPA <sup>(17)</sup>	1,260.97	1,101.32	681.55	766.10
Gross NPA to AUM (%) <sup>(18)</sup>	3.96%	3.59%	1.91%	5.05%
Net NPA <sup>(19)</sup>	900.41	881.05	545.24	612.28
Net NPA to AUM (%) <sup>(20)</sup>	2.83%	2.87%	1.52%	4.04%
Net worth <sup>(21)</sup>	11,106.79	10,602.63	8,207.38	4,767.58
Debt to Net worth ratio <sup>(22)</sup>	1.70	1.71	3.02	2.04
CRWAR (%) <sup>(23)</sup>	33.54%	33.03%	22.50%	30.46%
Capital Employed <sup>(24)</sup>	29,968.73	28,730.85	32,958.79	14,490.80
ROCE (%) <sup>(25)</sup>	12.02%	15.40%	14.88%	12.71%
Current Ratio <sup>(26)</sup>	2.13	1.83	1.60	1.91
EPS <sup>(27)</sup>	3.18	8.64	7.42	3.51

Augment the capital base of our Company:

Particulars	September 2024	March 2024	March 2023	March 2022
CAR (Tier I) %	32.26%	32.13%	21.90%	29.28%
CAR (Tier II) %	1.28%	0.90%	0.60%	1.18%
CAR (Overall) %	33.54%	33.03%	22.50%	30.46%
Tier I Capital	10,978.28	10,512.98	8,132.98	4,699.97
Tier II Capital	436.95	294.25	224.03	189.81
Total Tier I and Tier II capital	11,415.23	10,807.23	8,357.01	4,889.78
Risk Weighted Assets	34,034.15	32,721.33	37,140.98	16,050.85

**ADITYA BIRLA CAPITAL**  
**Aditya Birla Housing Finance Limited**

Registered Office- Indian Rayon Compound, Veraval, Gujarat - 362266  
 Branch Office- Unit No. 201, 202 & 205 to 209, 2nd Floor, Urbanac Business Park, Plot A-1A & A1-B, Vibhuti Khand, Gomti Nagar, Lucknow - 226010.

**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 issued a demand notice calling upon the borrowers to repay the amount mentioned in the notice 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 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 the Security Interest (Enforcement) Rules, 2002.

The borrowers in particular and 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 mentioned below and 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.

**1. Name of Borrower: Rajneesh Srivastava, Neeshu Rajneesh Srivastava, Ram Naresh Srivastava**  
**Outstanding: Rs. 8,46,444.6/-** (Rupees Eight Lakh Forty-Six Thousand Four Hundred Forty-Four and Six Paise Only)  
**Demand notice Dated: 15-07-2024** Date of Possession: 17.10.2024

**Description of the Immovable Property**  
 All That Piece And Parcel Of Plot No. 98, Part Of Khasra No. 79 & 80, Admeasuring 600 Sq. Ft. I.E. 55.76 Sq. Mts., Situated At Faizullaganj, Ward- Faizullaganj, North City, Tehsil & District Lucknow, Uttar Pradesh- 226012, And Bounded As: East: 20 Feet Wide Road, West: Plot Of Other, North: Plot Of Samiti, South: Plot Of Samiti.

**2. Name of Borrower: Ajay Mishra, Pooja Mishra, Raj Mishra and Raj Auto World**  
**Outstanding: Rs. 93,71,924.43/-** (Rupees Ninety Three Lakh Seventy One Thousand Nine Hundred Twenty Four and Forty Three Paise)  
**Demand notice Dated: 08-08-2024** Date of Possession: 17.10.2024

**Description of the Immovable Property**  
 All That Piece And Parcel Of 1 Kita Plot, On Plot No. 10, Land Khasra No. 2175 To 2180, Admeasuring Area 1500 Sq. Ft. I.E 139.41 Sq. Mtrs, Out Of Which Constructed Area Being 111.53 Sq. Mtrs, Gram - Kanauas, Ward Kesri, Tehsil Kheda, District Lucknow, Uttar Pradesh- 226023. And Bounded As: East: Rasta 20ft Wide, West : House Of Pant Ji, North: H. No. 11 Of Rameshwar Dayal, South : H No. 09 Of Mohan Singh.

Date: 17.10.2024  
 Authorised Officer  
 Place: Lucknow Aditya Birla Housing Finance Limited

**STATE BANK OF INDIA**  
 State Bank of India ADB branch, Dabwali road Sirsa

**DEMAND NOTICE UNDER SECTION 13(2)**  
**NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HERE IN AFTER CALLED 'ACT')**

A notice is hereby given that the following borrower have defaulted in the repayment of Vehicle loan obtained by you from STATE BANK OF INDIA, and the said facility have turned non-performing assets .

The demand notice u/s 13(2) of securitisation of financial assets and enforcement of security interest act, 2002 (SARFAESI) were issued to the borrower/guarantor on the date mentioned against the account at their last known address by the speed post. However, the notices have been returned unserved and the authorized officer has reasons to believe that the borrower/ guarantor are avoiding the service of notice as such, they are hereby informed by way of this public notice about the same.

Name of Account Borrower/ Guarantor/ Legal Heirs	Description of Assets	Amount of Notice	Date of NPA	Demand Notice Date
1] Sh. Dharmvir S/o Sh. Labh Chand, H. No. 176, Near Aketa Park, A-block, New Mandi, Sirsa Haryana-125055	Hypothecation Charge On Vehicle VITARA BREZZA ZDI+ Registration Number HR243286 Manufactured By	Rs. 8,16,280/-	04.12.2019	04.12.2019
MARUTI SUZUKI LTD, Engine Number D13A3331337 Chassis No. MA3NYFB1SJF396573 Color PEARL ARCTIC WHITE-ZHJ, Registered On The Name Of Sh. Dharmvir S/o Sh. Labh Chand.		(Rupees Eight Lakh Sixteen Thousand Two Hundred Eighty only) as on 04.12.2019.		
2. 1. Sh. Nishant Khurana S/o Sh. Ramesh Khurana, H/o 249, Namdhari Streer, Near Old Vivekanand School, Dhoobian Mohalla, Sirsa Haryana-125055	Hypothecation Charge On VEHICLE 120 SPORT + VTVVT Registration Number HR24AB0217 Manufactured	Rs. 3,63,144.45/-	29.12.2022	06.02