



WHAT'S INSIDE



SPOTLIGHT, P5

Global warning

While melting glaciers, rising sea levels and extreme temperatures are well known, we are waking up to another crisis arising out of climate change — lost GDP

LEISURE, P6

Passion to profit

From ₹3-cr prize pool to 2-BHK home, anime's brush with 'big money' is going beyond art in the world's second-largest market for the Japanese art form



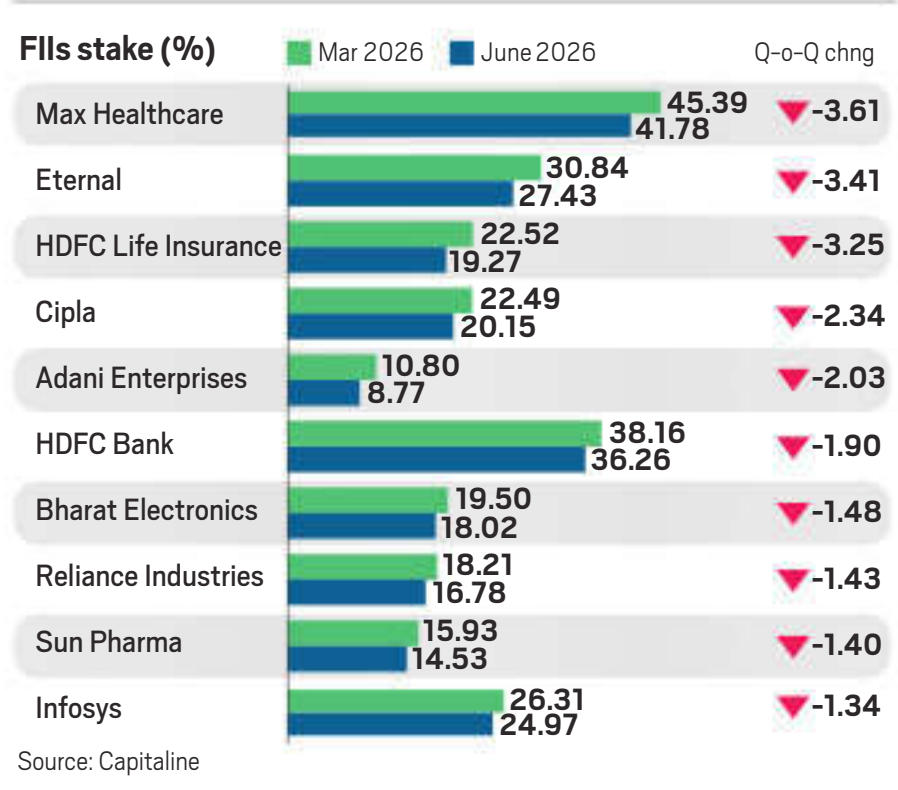
FII's cut stakes in 74% of Nifty companies

FOREIGN INSTITUTIONAL INVESTORS (FIIs) reduced their holdings in 74% of the Nifty 50 companies (37 out of 50) during the quarter ended June 2026, according to data sourced from Capitaline. They cut their stakes by 1% to 3.61% in 18 companies, while the decline was limited to less than 1% in another 19



companies. In contrast, FIIs increased their holdings by up to 9.59% in the remaining 13 Nifty companies.

— Compiled by Kishor Kadam



PRALHAD JOSHI NEW EDUCATION MINISTER

CJP calls off protest as Pradhan resigns

Govt accepts all demands to end 36-day agitation

PRESS TRUST OF INDIA
New Delhi, July 25

THE COCKROACH JANTA Party on Saturday called off its 36-day agitation after Education Minister Dharmendra Pradhan resigned and the government accepted all its other demands. Pradhan announced his resignation in a statement, saying the developments of the past 10 days had 'saddened' him deeply and that the issue was "not a matter of personal prestige".

Noting that he did not want 'anti-national forces' to exploit the situation, Pradhan said he wanted to ensure that "the unity of the nation remains intact", "the future of even a single student should not become entangled in legal complications" and that students devote their time building careers. "Keeping all these considerations in mind, I have sent my resignation to the Hon'ble Prime Minister," he said. Later, President Droupadi Murmu accepted the resignation. The government announced that Pralhad Joshi, minister of consumer affairs, food and public distribution, and new and renewable energy, will take additional charge of the education ministry.

Continued on Page 2



CJP founder Abhijeet Dipke celebrates with supporters following Union Education Minister Dharmendra Pradhan's resignation, at Jantar Mantar on Saturday

What changed in 48 hrs?

RITIKA CHOPRA, JATIN ANAND, SHUBHANGI KHAPRE
Mumbai/New Delhi, July 25

TILL JUST ABOUT 48 hours ago, the resignation of Dharmendra Pradhan was not on the radar, said top sources in the Bharatiya Janata Party and the government. But the assessment on three specific aspects seem to have prompted the action. One, the protests gained further momentum in Delhi despite police action, and

Concerns over House washout, larger protests

spread across many cities. Two, the government's actions — fast track courts, shifting of higher education secretary, a Bill with harsh measures to present paper leaks, and sacking of 47 NTA officials — did not cut ice with protesters.

Continued on Page 2

Dipke will never join politics: Dad

"GOING TO TAKE a nap. See you all in a little while." At 4:32 pm on Saturday, Abhijeet Dipke posted on X two lines that would sound inane on any other day. But this wasn't any other day — just two hours earlier, at 2:18 pm, Dharmendra Pradhan announced he was resigning from his post as Union education minister.

Continued on Page 2

Irdai chief questions industry cost models

Flags the high distribution costs of intermediaries

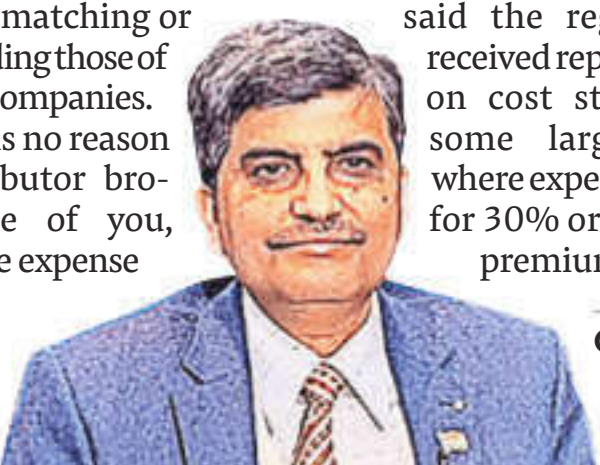
FE BUREAU
Chennai, July 25

FLAGGING THE HIGH distribution costs of brokers and insurance intermediaries, Insurance Regulatory and Development Authority of India (Irdai) Chairman Ajay Seth on Saturday said some of them have expense structures matching or even exceeding those of insurance companies.

"There is no reason why distributor brokers, some of you, should have expense structures matching or exceed-

ing that of insurers," Seth said at the silver jubilee celebrations of the Insurance Brokers' Association of India (IBAI) in New Delhi. On financial prudence and the health of the sector, Seth said the regulator has received representations on cost structures of some large brokers, where expenses account for 30% or more of the premium earned.

Continued on Page 2



Why CNG is fuel of choice for cars, not two-wheelers

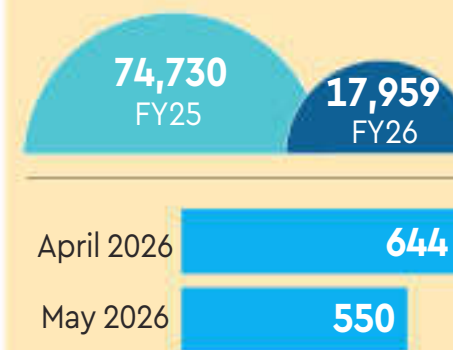
VIKRAM CHAUDHARY
New Delhi, July 25

INDIA'S TRANSITION TOWARDS alternative fuels is revealing a stark difference between two-wheelers and four-wheelers. While CNG is emerging as the fuel of choice in cars — it surpassed the 1-million sales milestone in FY26 — the world's first CNG-powered motorcycle is struggling to find buyers after its initial sales burst.

Data sourced from industry shows that CNG captured 21.7% share of total PV sales in FY26, driven by portfolio expansion from Maruti Suzuki, Tata Motors, and Hyundai, but the story isn't repeating in two-wheelers, neither in terms of sales nor in terms of model launches.

NO TAKERS

Bajaj Freedom 125* sales (in units)



* Freedom 125 is world's first CNG-powered motorcycle



74,730 units in FY25.

But into its second year, Bajaj Freedom's sales dropped by 76% to just 17,959 units. The downward curve is continuing, with the Freedom selling merely 644

units in April and 550 units in May 2026.

Industry observers said that economics and physics killed the Freedom. They said that in cars, dual-cylinder tech (Tata and Hyundai) has largely preserved boot space, while large under-floor tanks (Maruti Suzuki) give more than 300 km of CNG range, and even if you drive 50-60 km per day, the ₹3-per km running cost difference between CNG and petrol offsets the higher purchase price of a CNG car, which is usually ₹1 lakh more than the same petrol variant. For taxi drivers who drive a lot more, CNG makes even more sense because of its lower running costs.

Continued on Page 2

Makeup breaking gender barriers as men blush & tint

Men's makeup fast growing sector in beauty industry

VAISHALI DAR
New Delhi, July 25

WHETHER IT'S CONCEALING a blemish before a job interview, evening out skin tone for a video call or wearing eyeliner to a party, more men are embracing makeup — not as a fashion statement alone, but as a grooming essential.

Cosmetics from concealers and BB creams to tinted moisturisers, brow gels and lip tints are daily routine for many men,

with this segment reflecting one of the fastest growths in the beauty industry.

As per Future Market Insights, the global male colour cosmetics market was valued at \$19.7 billion in 2025 and is projected to reach \$55.1 billion by 2036, growing at a CAGR of 9.8%. Foundations are expected to account for nearly one-third of the market, while natural and organic products are projected to comprise more than 40%.

India is not far behind. As per IMARC Group, India's male grooming products market reached \$2.45 billion in 2025 and is projected to reach \$4.46 billion by 2034, growing at a CAGR of 6.66% during 2026-2034. Although the category

NEW GROOMING ESSENTIALS

\$4.46 bn

Size of India's male grooming products market by 2034

40%

of men bought new makeup products that they never tried before in 2024

78%

believe men care about appearance as much as women do



32% of Indian men occasionally switch makeup brands to explore new options

65% Growth in men's grooming products on Flipkart

has traditionally been dominated by shaving products, deodorants and fragrances, a new crop of brands is expanding into complexion products such as concealers, BB creams, tinted moisturisers and spot-

correction sticks designed specifically for men.

Ahmedabad-based Yaan Man, founded in 2021 by Rahul Shah and backed by Shark Tank India, is one of the early movers in the space. The company sells

concealers, foundations, primers, tinted moisturisers and setting sprays formulated for men's skin offered in shades tailored to Indian complexions.

The startup has expanded rapidly, growing from ₹1 crore

in revenue in 2024 to an expected ₹13 crore this year, driven primarily through online sales. "Our target consumers — men aged 24 to 35 years — are open to experimenting and are no longer constrained by out-

dated stereotypes," said Shah.

Rather than competing on discounts, the company is targeting premium consumers willing to pay for specialised formulations. "We've crossed 20,000 orders with an average order value of ₹1,600 in 2025. Our customers aren't looking for the cheapest option, they're looking for products designed specifically for men's skin that deliver results," Shah added.

Consumer behaviour is also changing rapidly. According to Mintel, 40% of men purchased a new grooming product in 2024 they had never tried before, up from 33% a year earlier.

Continued on Page 2

\$100k H-1B visa fee revival bid rejected

A US federal appeals court has refused to stay a lower court order striking down the Trump administration's decision to impose a \$100,000 fee on H-1B visas for highly skilled foreign workers. **PAGE 22**

Houthi fire missiles at Saudi Arabia

YEMEN's Iran-backed Houthi rebels said on Saturday they fired missiles and drones at Saudi Arabia in response to Saudi airstrikes on the strategic Red Sea city of Hodeida. **PAGE 22**

FROM THE FRONT PAGE

What changed in 48 hours? CJP calls off protest as Pradhan resigns

THREE, CONCERNS THAT a prolonged confrontation could wash out the entire monsoon session of Parliament, jeopardising the political capital the government had spent building support for contentious measures such as delimitation and the Women's Reservation Bill. At the beginning of the week on Monday, a day after activist Sonam Wangchuk was removed from Jantar Mantar and admitted to hospital, the assessment within the government was that protests would eventually lose steam. NEET as well as other major entrance examinations over and the academic calendar was largely on track. This assessment changed dramatically over the last 48 hours.

Since Thursday, the Prime Minister has been in direct control, signalling his intent to address every concern of the youth, said a BJP Member of Parliament. His personal appeals over the last couple of days were continuously gauged to see if they resonated among students.

During this period too, not only did the crowds at Jantar Mantar continue to swell, smaller protests broke out across many state capitals and other big cities. In

Mumbai, for instance, despite prohibitory orders and FIRs naming nearly 300 protesters, the turnout at each successive demonstration grew larger. All incremental measures to contain the fallout including the harsh Bill cleared by Cabinet to punish those indulging in paper leaks, did not seem to ease the protests, sources in the government said.

The government first offered a discussion in Parliament, then transferred Higher Education Secretary Vineet Joshi, and later announced the removal of five NTA officials while promising a wider overhaul of the examination body. When none of these steps eased the protests, the government concluded that a bigger political signal was needed. "It seemed the sentiment with regard to the education minister was not turning positive even after the draft of the new proposed law was cleared by the Cabinet. Then, there weren't many choices," another senior source in the BJP said.

The speed with which the decision was taken, sources said, was reflected in Pradhan's own schedule. As late as Friday evening, he attended a briefing to prepare

for Parliament questions relating to his ministry. "If he knew he was no longer going to be the minister, would he have sat through a detailed briefing on answering questions?" said a source familiar with the meeting. There was "absolutely no indication" at the time that a resignation was imminent, the source said. The party and the government continued to argue all along in public that the demand for Pradhan's resignation was political. Party leaders were also apprehensive it would come across as a moral victory to the opposition, especially Rahul Gandhi.

But slowly the mood was changing within the party. At least two Cabinet ministers The Indian Express spoke with said Pradhan may have to forego his education portfolio. Some leaders in the state too said his continuation was "untenable". "Both the government and the BJP could not afford to antagonise the youth and women," said a senior party leader.

But, given the rapid scale-up of the protest, and the Cockroach Janata Party's intention to call for a larger national protest if demands are not met, there were concerns things may go out of hand.

SOON AFTER PRADHAN'S announcement, the CJP declared that it was withdrawing its agitation after the government agreed to all its remaining demands, including compensation for the families of students who allegedly died by suicide following the NEET paper leak and withdrawal of FIRs against protesters.

The announcement came after the third round of talks between the two sides at the Constitution Club of India, where Union ministers JP Nadda and Jitendra Singh met CJP representatives Saurav Das and Ashutosh Ranka. Addressing a joint press conference with the CJP leadership, Nadda said the government would provide 'honourable compensation' within the rules to the families of students who committed suicide after the NEET examination controversy and ensure the withdrawal of all FIRs registered against protesters. "As the government accepted all our demands, we call off our protests with immediate effect. We appeal everyone to go back home peacefully," Das said.

Jubilant scenes erupted at Jantar Mantar and chants of '*hum jeet gaye*' (we have won) rang out across the protest



CJP protesters celebrate at Jantar Mantar EXPRESS PHOTO BY TASHI TOBGYAL

site after Pradhan resigned. As the celebrations continued, authorities began overseeing the winding down of the demonstration, urging protesters to disperse peacefully, while the Delhi Metro Rail Corporation (DMRC) reopened all entry and exit gates at nearby stations to facilitate their movement.

Pradhan's resignation marked a significant climb-down for the Narendra Modi government, which had initially dismissed the agitation before gradually opening channels of dialogue with the protesters. Pradhan is only the second Union minister during Modi's tenure as PM since 2014 to resign following sustained public controversy. The first was MJ Akbar, who stepped down as minis-

ter of state for external affairs in 2018 after sexual harassment allegations surfaced against him during the #MeToo movement.

Pradhan's resignation is among the few occasions since 2014 that the Modi government has yielded to sustained public or political pressure — the decision in 2015 to shelve the proposed amendments to the land acquisition law and the repeal of the three farm laws in 2021 being two major retreats. The protests were spearheaded by the CJP, a platform launched by former AAP functionary Abhijeet Dipke as a satirical online campaign in May before it evolved into a nationwide youth movement centred on demands for accountability

over the NEET paper leak.

The agitation began at Jantar Mantar on June 20 but acquired national momentum after activist Sonam Wangchuk joined it on June 28 and undertook an indefinite fast with six AISA activists. Wangchuk ended his fast on Thursday night after the Centre's outreach to him. The government's first formal engagement with the CJP leadership came on July 20 at Nadda's residence, even as police cracked down on protesters marching towards Parliament, an action that became a turning point in the agitation and swelled support for the movement.

Reacting to Pradhan's resignation, Wangchuk described it as "a victory of democracy, direct democracy... straight from the streets". "It is a victory of peace, patience and perseverance," he said, congratulating the CJP, Gen Z and citizens "for shedding fear and the fear of fear and rising up from every corner of the nation".

At Jantar Mantar, protesters erupted in celebration as news of the resignation broke. They danced, waved the Tricolour and embraced each other while songs such as *Chak De India* played in the background. Many held por-

traits of BR Ambedkar, calling the resignation a victory for the movement.

Addressing the jubilant gathering, Dipke said, "Pradhan's resignation is proof that if you don't get scared, you can win. They used to say that this government does not see resignations. We say the world bends if there is someone who can make it bend." Dipke also thanked CJI Surya Kant whose cockroaches remark about unemployed youth had triggered the movement. "If you had not called us 'cockroaches', I would not have returned to India. If you had not called us 'cockroaches', the youth of the country would not have come out on the streets. If you had not called us 'cockroaches', Pradhan's resignation would not have happened," he said.

Lok Sabha Leader of Opposition Rahul Gandhi said two demands still remained pending -- action against those responsible for alleged atrocities on protesting students and an apology from the PM to students.

The BJP, however, defended Pradhan, with party president Nitin Nabin saying his decision reflected "the highest standards" of integrity and selfless service.

Dipke will never join politics: Father

Makeup breaking gender barriers

THIS CAPPED A chapter that began with Dipke launching the Cockroach Janta Party on May 16.

Dipke had just finished his studies at Boston University when he heard about Chief Justice of India Surya Kant's May 15 remark appearing to compare unemployed youth to cockroaches. The CJP was born the very next day when he asked on X — "What if all cockroaches come together?" — and in less than a week, it had captured the

imagination of lakhs online, particularly on Instagram, where the Jantar Mantar protests would eventually play out in real time.

"I had never imagined he would become so big," his father, Bhagwan Shankar Dipke, told *The Indian Express* on Saturday.

With the CJP calling for an end to the protest on Saturday, Bhagwan Shankar and his wife Anita feel a sense of relief.

"For two-and-a-half months, the students have



been fighting for Dharmendra Pradhan's resignation. This is victory," said Anita, from their home in Chhatrapati Sambhajnagar. "Abhijeet has fought patiently. He was slapped and vil-

fied. He has achieved so much at such a young age."

Anita said she last spoke to Dipke over a video call on Friday. He told her, "Mummy, *thoda viral ho gaya*." She said that, initially, she "did not approve of what Abhijeet was doing". "Then, I saw that he was fighting for students," she said. His father chimed in, "Abhijeet will never go into politics."

He added that nobody in their family has been in politics: "Not even a sarpanch."

—DIPANITA NATH

NEARLY ONE IN four male online beauty shoppers bought products after seeing social media advertisements, while 78% believe men care about their appearance as much as women do.

The broader colour cosmetics market is also expanding rapidly. Mintel estimates retail sales increased from ₹13,300 crore in 2024 to ₹15,100 crore in 2025, with the category projected to reach ₹27,000 crore by 2030. The research also indicates growing openness among Indian men. One-third say they have tried a new beauty or personal care product in the past year, while 32% occasionally switch makeup brands to explore new options. Launched in India, brands like Battle Cry for men foundation and men concealer pen are positioned to even out complexion, conceal flaws with high-impact coverage, lightweight finish, and vitamin E, or cover dark circles, age spots and blemishes.

Globally, luxury and mass-market players have already embraced the category. Tom Ford, Boy de Chanel and Fenty Beauty all offer complexion products that appeal to male consumers, while specialist brands such as War Paint, MMUK MAN, Stryx and NuNorm package concealers, foundations and skin sticks

in minimalist designs. The opportunity is not limited to makeup alone. With the US men's personal care market projected to reach nearly \$78 billion by 2027, brands such as Stryx have found success with discreet pen-style concealers, sleek black-and-white packaging and placement alongside razors in major retailers such as Target, helping reduce barriers for first-time buyers. Social media has emerged as one of the biggest drivers of the trend. Beauty creators including Manny Gutierrez (Manny MUA), James Charles, Patrick Starr, Bretman Rock, Shantanu Dhope, Ankush Bahuguna and Siddharth Batra have challenged conventional ideas about who makeup is for. "What matters is performance, finish and how the product makes you feel when you wear it," says beauty creator Shantanu Dhope, recalling the significance of seeing his makeup-clad image on billboards across Mumbai.

"Men who use makeup care about their hygiene and appearance. The stigma is gradually fading, especially among Gen Z and younger millennials." In 2025, Bobbi Brown India signed actor Ahan Shetty for its gender-neutral skincare campaign promoting its vitamin enriched face base. This year,

Reliance Retail's beauty platform Tira appointed Ahaan Panday as its first male brand ambassador, reinforcing its positioning that beauty is for everyone. As per Tira spokesperson, the demand is rising for complexion-enhancing products such as concealers and tinted moisturisers, particularly among Gen Z and millennials, with interest extending beyond metropolitan markets into smaller cities.

Meanwhile, Flipkart says searches for men's beauty products continue to surge. According to Kartheek Kanumuru, senior director, beauty and personal care, men's grooming has grown 65%, alongside a 3.2-fold increase in searches for men's sunscreen, a 3.4-fold rise in fragrance searches and a 2.4-fold jump in men's face wash sales. The opportunity extends beyond complexion products. Lip care is emerging as another fast-growing category among male consumers concerned about sun exposure, pigmentation and dryness. Skincare brands like Fixderma say demand has exceeded expectations and its new range launched last year was sold out within the first three months, as per founder & CEO Shaily Mehrotra.

For established Indian beauty brands, the shift

reflects a broader movement toward gender-inclusive beauty. ColorBar Cosmetics has intentionally developed makeup products that appeal to all genders, including men seeking lightweight coverage, skin-perfecting bases and grooming aids.

"The rise of male beauty creators is normalising makeup among younger audiences, while there is a surge in content creation, virtual presence, and a growing focus on personal expression is reshaping how men engage with beauty," said Samir K Modi, founder & MD, ColorBar Cosmetics, adding that over the next five years, "we expect this space to contribute exponentially to our business, led by metro and tier 1 cities and gradually expanding across tier 2 & 3".

Shahnaz Husain, CMD, The Shahnaz Husain Group, echoes this, saying products such as kajal, eyeliner and mascara are being embraced by male consumers seeking a polished appearance. "Makeup makes men appear handsome, define features and jawlines for a flawless look. Our unisex approach in products like kajal, eyeliner, mascara is transforming the beauty industry and creating new standards that have changed the way we view beauty," said Husain.

IRDAI chief questions cost models

"THAT SETS US thinking about what is happening in the sector. If 30% itself is the broker's cost, how will insurers do business after that?" Seth wondered, adding that there is something missing about the cost models adopted by the industry.

Seth outlined a nine-point expectation of the regulatory system while addressing the community of brokers, insurance company heads, policymakers and insurance professionals. His remarks come months after the regulator sought granular data from insurers and intermediaries, including brokers and agents, aimed at

massive distribution reforms. The consultation paper is expected to be released before the end of July. Last month, Irdai came out with a consultation paper proposing enhanced disclosure norms for insurance intermediaries that earn more than ₹10 crore in commission in a financial year.

Seth said the point of salesperson (PoSP) model is an integral part of the insurance ecosystem but should not become a channel that pushes up distribution costs. "You have to find a better way of reaching out," he said.

Seth said the regulator's approach is to encourage

transparency, put in place the right mix of incentives and disincentives before resorting to prescription as the last option. He pointed out that brokers represent policyholders, sell insurance products and assist during claims, but are paid by insurers. "I will not tell how much I earn to the policyholder, who is ultimately paying the price. That's a contradiction," Seth said. He urged the broking community to be more transparent by sharing information on products, pricing, insurers' performance, brokers' performance, placement of risks and the challenges involved so that poli-

cymakers can make informed decisions. Seth also flagged instances where brokers expect insurers to maintain the same pricing across all distribution channels. "This is something which is happening in a few lines of business, which is not the right thing to do and will not earn the trust of policyholders," he remarked. He also asked brokers to be fair to insurers, particularly in the corporate and commercial insurance segment. "Don't create pricing pressure. The insurer needs full information about the risk, about the past history to underwrite the risk better

Aditya Birla Sun Life Insurance Company Limited

ADITYA BIRLA CAPITAL

LIFE INSURANCE

ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED

CIN: U99999MH2000PLC28710

Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 84th, S. B. Marg, Elphinstone Road, Mumbai, Maharashtra, India, 400013 | Tel.: +91 22 67239203

E-mail: absl.secretariat@adityabirlacapital.com; Website: <https://lifeinsurance.adityabirlacapital.com/>

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

The Unaudited Standalone Financial Results of Aditya Birla Sun Life Insurance Company Limited ("the Company") for the quarter ended June 30, 2026 including any modified opinion(s) or reservation(s), if any have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on July 24, 2026 in terms of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The aforementioned financial results along with Auditor's Report thereon are available on the website of BSE (www.bseindia.com) and NSE (www.nseindia.com) and on the Company's website at <https://lifeinsurance.adityabirlacapital.com/about-us/investors/>

The same can also be accessed by scanning the QR Code provided below:

Scan the QR Code to view the Results on the website of the Company

For and on behalf of the Board of Directors of Aditya Birla Sun Life Insurance Company Limited

Kamlesh Rao

Managing Director & CEO

(DIN: 07665616)

Place: Mumbai

Date: July 24, 2026

An Aditya Birla Group Company

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STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

Based on the recommendations of the Audit Committee, the Board of Directors of Zen Technologies Limited ("the Company") at their meeting held on July 25, 2026, have approved the unaudited standalone and consolidated financial results for the quarter ended June 30, 2026.

The aforementioned financial results are available on Company's website at <https://www.zentechnologies.com/quarterly-results> and can also be accessed by scanning a Quick Response Code given below:

For and on behalf of Board of Directors of Zen Technologies Limited

Sd/-

Ashok Atturi

Chairman and Managing Director

DIN: 00056050

Place: Hyderabad

Date: July 25, 2026

Govt: 45% exports to US out of Sec 301

WITH THIS, INDIA has gained tariff advantage over competitors China, Vietnam, Thailand and Türkiye, who will be charged 12.5%. India, which imposed the prohibition through a notification on July 13, is among 17 countries, including Bangladesh, Pakistan, Sri Lanka, Indonesia, Malaysia and the United Kingdom, with lower tariffs. Consequently, Indian exporters largely retain their relative competitive-ness against Bangladesh, Cambodia, Pakistan, Sri Lanka, Indonesia and Malaysia in labour-inten-sive sectors such as textile, garments, leather and footwear.

Why CNG is fuel of choice for cars, not for two-wheelers

IN TWO-WHEELERS, however, the physics is even brutal. In the Freedom 125, Bajaj has packaged a high-pressure CNG cylinder safely inside a motorcycle chassis, but this 2-kg CNG cylinder has eaten into petrol tank space, which has reduced from a usual 10-12 litres to just 2 litres.

Commuters, therefore, neither get the benefits of CNG nor of petrol, as the 2-kg CNG gives a real-world range of about 100 km, which means commuters have to frequently visit CNG stations for refilling, in long commercial queues alongside autorickshaws and taxis just to save a modest amount. Another thing that has killed CNG in two-wheelers is electric. Competitors like Hero MotoCorp and TVS have focused sharply on EVs, which offer the convenience of overnight home charging. While the CNG Freedom 125 saw sales tumble in FY26, Bajaj's Chetak Electric surged 16%, growing from 260,033 units in FY25 to 302,674 units in FY26. However, according to a senior automotive analyst at a top global advisory firm, new powertrain launches often follow a non-linear trajectory before finding their operational baseline.

"The Freedom 125 marked an important innovation by creating an entirely new product category in the two-wheeler market," he said. "The moderation in sales after the initial year should be viewed in the context of a maturing market, changing consumer preferences, and the natural adoption curve associated with any new technology."

He added that CNG retains a compelling value proposition for high-mileage commuters where refuelling infrastructure is available. "Rather than indicating a clear shift from CNG to electric, the current market suggests that consumers are selecting technologies based on economics, convenience, and usage requirements. Going forward, ICE, CNG, and electric powertrains are expected to coexist, each serving distinct customer segments." While TVS showcased the Jupiter CNG concept at the Bharat Mobility Expo in early 2025, the company has not launched it even after a year and a half, and sources said that the Freedom's sales drop possibly made TVS rethink its decision. Going forward, with all OEMs focusing on electric platforms, CNG appears to have a bleak future in two-wheelers.

epaper.financialexpress.com

New Delhi

BANK BOARD APPROVES ₹20,000-CR FUNDRAISE

IDFC First posts record profit of ₹1,075 cr in Q1

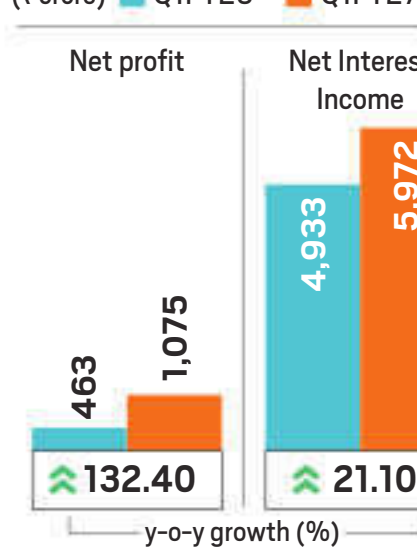
FE BUREAU
Mumbai, July 25

IDFC FIRST BANK more than doubled its fiscal first quarter net profit to ₹1,075 crore due to strong growth in net interest income (NII) and lower provisions, while loan-deposit growth has remained balanced. The private sector lender had posted a 132.4% lower net profit at ₹463 crore in the year-ago June quarter. The bank's board has approved an enabling resolution to raise up to ₹20,000 crore through a mix of equity and debt instruments, according to an exchange filing on Saturday. NII jumped 21.1% year-on-year (y-o-y) to ₹5,972 crore in the June 2026 quarter from ₹4,933 crore a year earlier.

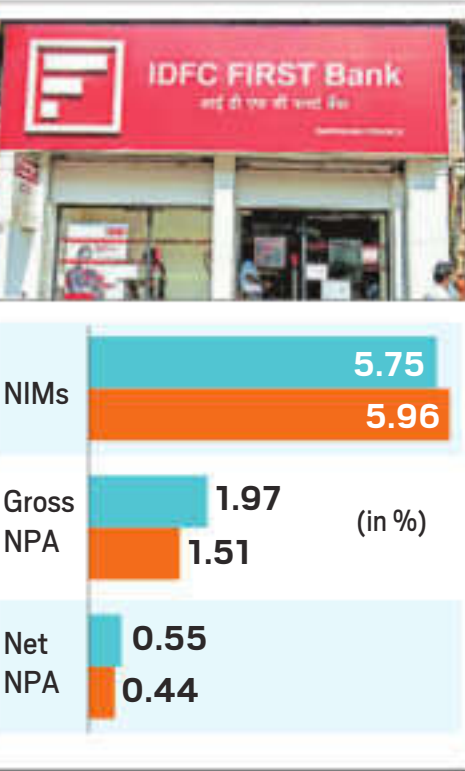
REPORT CARD

IDFC First Bank consolidated financials

(₹ crore) Q1FY26 Q1FY27



Net interest margin (NIM) widened to 5.96% from 5.75% in Q1 FY26. The bank has upgraded its NIM guid-



ance for FY27 to 5.8% from earlier 5.75%. The bank's pre-provisioning operating profit stood at ₹2,553 in the June

quarter, up 14% y-o-y. Provisions fell to ₹1,144 crore from ₹1,659 in the same quarter last year. The bank's asset quality improved, with gross non-performing assets (NPAs) at 1.51% versus 1.97% a year ago and 1.61% in the preceding March quarter. Net NPA improved to 0.44% from 0.55% a year earlier and 0.48% in the preceding quarter. Loans and advances grew 20% y-o-y to ₹2.98 lakh crore in the June quarter, while deposits rose 18% to ₹3.12 lakh crore. CASA (current account savings account) deposits grew 25% y-o-y to ₹1.58 lakh crore. The CASA share improved by 283 basis points y-o-y and 102 basis points (bps) to stand at 50.8% as on June 30.

AU SFB profit rises 37% to ₹796 cr in Q1

AU SMALL FINANCE BANK (SFB) on Saturday reported a 37% jump in June quarter profit at ₹796 crore, helped by a lowering in provisions and expansion in the net interest margin (NIM). The lender, which is on its way to transition to a universal bank, had reported a net profit of ₹581 crore in the year-ago period and ₹832 crore in the quarter-ago period. Its Executive Director Vivek Tripathi said this is one of the best first quarters in the last many years, and the lender has achieved over 20% of the budgeted business instead of the usual 15% in the first three months of the fiscal year, which are generally presumed to be seasonally soft for the banking system. "There was robust demand despite the headwinds like geopolitics, and the same is seen through our business and also high frequency indicators like growth in GST, e-way bills etc," he said. —PTI

Birla Corp Q1 sales up 5%

PRESS TRUST OF INDIA
Kolkata, July 25

BIRLA CORPORATION REPORTED revenue for the June quarter at ₹2,669 crore, a 7% growth over the same period last year, while net profit at ₹116 crore reflects subdued realisation from cement sales and escalation in power and fuel cost. The Cement Division's Ebitda margin for the quarter was at 13.6%, down 110 basis points from the same period last year. Cement demand grew moderately in the June quarter, gaining momentum from the second-half of May, thanks largely to Government spending on

Maintaining high capacity utilisation of 98%, Birla Corporation scaled up cement sales in the June quarter to 5.05 MT

infrastructure. But cement prices remained under pressure: price hikes introduced in April-May had to be rolled back in June amid intense competition for market share. Maintaining high capacity utilisation of 98%, Birla Corporation scaled up cement sales in the June quarter to 5.05 million tons (mt), thanks to sustained gains in the trade segment in states such as Maharashtra, Uttar Pradesh, Bihar and Rajasthan. Sales from Kundanganj and Mukutban units of RCCPL, rose 26% and 12%, respectively.

PhonePe FY26 revenue up 11% to ₹7,920 cr

PRESS TRUST OF INDIA
New Delhi, July 25

DEMONSTRATING STRONG TOP-LINE momentum, PhonePe's consolidated revenue from operations rose to ₹7,920 crore in FY26, according to regulatory filings with the Registrar of Companies (RoC).

This represents a top-line expansion of ₹815 crore, marking an 11.47% increase compared to the previous fiscal year.

As the government is yet to release the UPI Digital Incentive (DI) funds for FY26 to the industry, the revenue associated with DI has not been recognised in FY26. This portion of the FY26-related DI revenue is expected to accrue in PhonePe's FY27 financials.

On a normalised operational basis, PhonePe's net loss for FY26 stood at ₹1,377 crore while the total consolidated net loss was reported at ₹2,792 crore (vs ₹1,727 crore in FY25).

Notably, the FY26 net loss included several one-time

REPORT CARD

■ This represents a top-line expansion of **₹815 crore**, marking an 11.47% increase compared to FY25

■ Revenue associated with Digital Incentive is yet to be recognised in FY26

items: a one-time ESOP acceleration charge, a non-cash goodwill impairment, a gain on the sale of a partial stake in an associate, and losses from discontinued operations. Beyond core payments, PhonePe continues to deepen its presence as a multi-sector fintech ecosystem. The firm has successfully secured regulatory licenses to operate across a wide spectrum of financial services.

Honda re-enters premium SUV market with ZR-V

AKBAR MERCHANT
Mumbai, July 25

HONDA CARS INDIA on Saturday re-entered the premium SUV segment with the launch of the ZR-V e:HEV, priced at ₹47.99 lakh (ex-showroom), marking its return to the category after a gap of six years following the discontinuation of the CR-V in 2020.

Imported from Japan as a completely built unit (CBU), the ZR-V becomes Honda's flagship offering and the most expensive model in its Indian portfolio.

It will rival premium SUVs such as the Volkswagen Tiguan and Skoda Kodiaq, although its pricing is at the higher end of the segment due to the import duties applicable on fully built vehicles, unlike its locally assembled competitors.

Despite the premium pricing, Honda said customer response has been encouraging, with the first two batches



Yujiro Sugino, director, marketing and sales (left) and Kunal Behl, VP (marketing and sales), Honda Cars India with the All New Honda ZR-V

of the ZR-V already booked for the Indian market. Deliveries have commenced in select cities, the company said.

Globally, the ZR-V e:HEV has recorded cumulative sales of more than 8 lakh units since its debut in 2022. The SUV is powered by Honda's 2.0-litre strong-hybrid petrol powertrain, which

delivers a claimed fuel efficiency of 22.8 km per litre.

"Today marks another important milestone in Honda's journey in India as we commence deliveries of the all-new Honda ZR-V e:HEV. Positioned as our flagship model in India, the ZR-V showcases Honda's global advancements in strong hybrid technology, design, comfort and safety," said Kunal Behl, vice president, marketing & sales, Honda Cars India.

The ZR-V is equipped with Honda's SENSING advanced driver assistance suite that includes a long list of safety tech.

Honda is offering the SUV with a three-year unlimited-kilometre standard warranty, along with three years of complimentary roadside assistance.

Customers can opt for an extended warranty of up to seven years, while the firm's Anytime Warranty programme extends coverage to 10 years or 1.2 lakh kilometres.



EIL, CSIR-IMMT sign MoU on critical minerals

ENGINEERS INDIA (EIL) has signed a Memorandum of Understanding with the CSIR-Institute of Minerals and Materials Technology (CSIR-IMMT), Bhubaneswar to strengthen collaboration in mineral processing, extractive metallurgy, and the critical and strategic minerals value chain.

Under the pact, EIL and CSIR-IMMT will jointly identify, evaluate, and undertake research and development initiatives in critical and strategic minerals. The tie will also facilitate the exchange of technical expertise, capacity-building programmes, technology scale-up, and the execution of pilot-scale and commercial deployment projects. —FE BUREAU

Sea TV Network Limited

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Website: www.seatvnetwork.com, E-mail: cs@seatvnetwork.com

STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2026

(In lacs)

Particulars	Standalone				Consolidated			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
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2. Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(50.78)	(48.24)	(1.75)	(150.04)	(44.30)	13.72	22.33	51.17
3. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(50.78)	(48.24)	(1.75)	(150.04)	(44.30)	14.33	22.33	51.78
4. Total Comprehensive Income/(Loss) for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(50.78)	(79.31)	(1.75)	14.34	(44.30)	17.84	22.33	55.30
5. Equity paidup share capital	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00
6. Earnings per share (Not annualised):								
Basic (Rs.)	(0.42)	(0.40)	(0.01)	(1.25)	(0.37)	0.12	0.19	0.43
Diluted (Rs.)	(0.42)	(0.40)	(0.01)	(1.25)	(0.37)	0.12	0.19	0.43

1. The above results were reviewed and recommended by the Audit Committee & approved by the Board of Directors at their respective meetings held on 25 July 2026. The financial results for the quarter ended June 30 2026 have been audited by the Statutory Auditors of the Company.

2. "Non Provisioning of Interest on Unsecured Loans The Company has outstanding unsecured loans aggregating ₹3382.81 lakhs as at 30 June 2026, received from directors, related parties, and corporates. These borrowings carry an interest rate of 8% per annum. During the quarter ended 30 June 2026:

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Place : Agra
Date : 25.07.2026

For Sea Tv Network Limited
Neeraj Jain
Chairman & Managing Director

Sea TV Network Limited

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STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2026

(In lacs)

Particulars	Standalone				Consolidated			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
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5. Equity paidup share capital	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00
6. Earnings per share (Not annualised):								
Basic (Rs.)	(0.42)	(0.40)	(0.01)	(1.25)	(0.37)	0.12	0.19	0.43
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STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2026

(In lacs)

Particulars	Standalone				Consolidated			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
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4. Total Comprehensive Income/(Loss) for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(50.78)	(79.31)	(1.75)	14.34	(44.30)	17.84	22.33	55.30
5. Equity paidup share capital	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00	1,202.00
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(In lacs)

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	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
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(In lacs)

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Words Worth

SUNDAY, JULY 26, 2026



Workers on the assembly line for electric vehicles at the BYD factory in Zhengzhou, China. The country has moved beyond being a fast follower in sectors such as EVs to emerge as a genuine innovator

THE BOOK BENEFITS FROM THE AUTHOR'S EXTENSIVE REPORTING AND ACCESS TO ENTREPRENEURS, INVESTORS AND EXECUTIVES

has solved its semiconductor challenge. Rather, it says that external pressure has reinforced the strategic imperative of self-reliance.

This focus on adaptation distinguishes the revised edition from its predecessor. The original book was written during a period when technological globalisation appeared largely irreversible. The updated version reflects a world in which technology has become a theatre of geopolitical competition. Supply chains, capital flows and access to advanced technologies are increasingly shaped by national security considerations. Fannin is at her best when documenting how Chinese companies are responding to these new realities.

The book also benefits from the author's extensive reporting and access to entrepreneurs, investors and executives. Fannin has covered China and technology for decades, and that familiarity is evident throughout. The narrative moves comfortably between boardrooms, venture capital circles and policy developments, offering readers a broad overview of an ecosystem that is often misunderstood outside China.

The book's prime weakness is that it has not dwelt enough on the costs and trade-offs of state-led innovation as much it has on China's technological successes. Fannin is an effective chronicler of China's advances, but she is less interested in examining the inefficiencies, distortions and risks that can accompany heavy policy intervention. Questions surrounding capital allocation, overcapacity and the sustainability of state-backed industrial strategies receive comparatively limited attention. Readers seeking a more sceptical assessment of the Chinese model may, therefore, find the treatment somewhat uneven.

There is also a tendency at times to view developments through the lens of technological achievement rather than economic outcomes. Innovation is undoubtedly important, but the relationship between technological leadership and broader economic performance is often more complex than the book acknowledges. A deeper exploration of these tensions would have strengthened the analysis.

However, the book arrives at a time when China occupies a central place in debates about technology, trade and industrial policy. Understanding the country's innovation ecosystem is no longer a niche interest for technology specialists. It has become essential for policymakers, investors and businesses across the world.

The real value of the book is in showing how the story of Chinese technology has evolved. The question is no longer whether China can innovate. The evidence presented by the author suggests that it can. The more consequential question is whether it can sustain that innovation in a world increasingly defined by technological rivalry and strategic competition.

ian government." Those fighting for freedom send memoranda to the Maharaja demanding the "right to vote, freedom of worship, freedom to organise, freedom of the press, an independent judiciary". The Diwan also faces charges of corruption from the freedom fighters.

Built on the strength of an avalanche of characters from real-life, including Muhammad Basheer, socialist leader KCS Mani, who tried to kill the Travancore Diwan, and a host of the provincial Congress and Communist leaders like Akkamma Cherian, August 17 relies on a radio declaration in July 1947 by the Travancore king that "Travancore would reassume in full measure its independence and sovereignty" from August 15, 1947, a date changed to August 17 in the novel. In the novel, the king's declaration, which was based on the British rulers' own declaration a month earlier that its dominance over the Indian princely states would lapse with the transfer of power to India and Pakistan, seems to bring congratulatory messages from Muslim League leader Mohammad Ali Jinnah and Hindu Mahasabha president VD Savarkar.

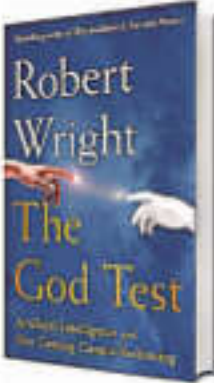
Hareesh's deft craft and narrative prowess continues with the building up of the political scene after Travancore refuses to accede to India. A slew of measures are announced by the king — cow slaughter is banned and voting rights are for the taxpayers alone. For the reimagining of Travancore's history after August 15, 1947, the author gathers allies like English writer Somerset Maugham and Muhammad Basheer himself. "Writing is about making meaning," says Muhammad Basheer's character in the novel. "It is about collecting together words and events from which readers can make their own meaning," he adds. The words echo in the novel when some pages later the Travancore Diwan considers himself and others characters in a novel after an imaginary meeting with Maugham. "Characters who will redirect the course of the narrative," he tells the narrator.

Faizal Khan is a freelancer



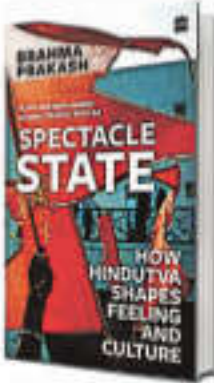
APPLE: THE FIRST 50 YEARS
David Pogue
Simon & Schuster
Pp 608, ₹1,899

On April 1, 1976, two scruffy 20-somethings, both named Steve, founded a startup. Their goal: To bring the revolutionary power of computers to everyone. Over the next five decades, Apple reshaped the technology and cultural landscapes, introducing the public to breakthroughs like the mouse, laser printing, CD-ROM, WiFi, digital video, home networking, touchscreen phones, and tablets. Deeply researched and lavishly illustrated, *Apple* includes new interviews with 150 key people who made the journey.



THE GOD TEST
Robert Wright
Simon & Schuster
Pp 352, ₹799

The God Test is the first book to capture the power behind the AI revolution — to clearly explain the breakthroughs that sparked the current wave of advance and compellingly show why this wave will grow in magnitude and meaning. Written by one of our foremost public intellectuals, *The God Test* argues that we are about to witness the most abruptly dramatic social transformation in the history of our species.



SPECTACLE STATE
Brahma Prakash
HarperCollins
Pp 304, ₹599

In today's India, political power does not merely govern as an invisible force. In *Spectacle State*, Brahma Prakash looks beyond leaders, ideology and speeches, towards everyday life, objects and culture in India — religious processions, street performances, monuments, music and festivals. For it is in these charged liminal spaces that violence appears in the garb of celebration, hate as preservation of self-identity and devotion as display.



FOR WHOSE DEAR SAKE OUR FATHERS DIED
Priya Hajela
Speaking Tiger Books
Pp 336, ₹599

At the heart of this story is Beant Kaur — sitting on a comfortable chair, shawl wrapped tight on winter nights, gathering her family around her, and telling them who they are. What begins as a granddaughter listening to her grandfather's half-mumbled memories soon unfolds into something far larger: a deeply personal history that moves from the battlefields of the Anglo-Sikh wars to the uneasy years of British rule, and into the wider currents of a changing world.



IT WILL COME BACK TO YOU
Sigrid Nunez
Hachette
Pp 224, ₹599

One of the *Guardian's* most anticipated books for 2026, *It Will Come Back to You* is the first ever collection of short stories from the *New York Times* bestselling, National Book Award-winning author of *The Friend*. The book takes in 13 stories — never before collected together — from a career spanning three decades, which has seen Sigrid Nunez become one of contemporary fiction's most distinctive voices.

Innovation

against odds

How China's tech sector is adapting to a world increasingly trying to constrain it

RISHI RAJ

WHEN REBECCA FANNIN first published *Tech Titans of China* in 2019, the country's technology sector appeared to be entering a golden age. Alibaba and Tencent dominated the digital economy, venture capital flowed freely, global investors were eager participants and China's technology ambitions seemed constrained more by competition than geopolitics. Six years later, much of that world has disappeared. US sanctions have tightened, export controls have become a central instrument of policy, venture capital flows have fragmented and technological self-reliance has moved from aspiration to necessity. It is this changed scenario that Fannin has substantially revised and updated her edition — *The New Tech Titans of*

China: Innovation Under Pressure in the World's Most Ambitious Economy.

The book's significance lies less in its attempt to chronicle China's technology sector than in its effort to explain how that sector is adapting to a world that is increasingly trying to constrain it. Earlier accounts of China's rise often focused on how the country built technological capabilities. Fannin's updated work examines a different question: Can China continue innovating when access to technology, capital and markets can no longer be taken for granted?

Fannin recognises that the story of Chinese technology in current times is no longer primarily about internet platforms. The centre of gravity has shifted. While Alibaba, Tencent and Baidu continue to feature in the narrative, they no longer define it. Instead, the book turns its attention to electric vehicles, artificial intelligence, robotics, advanced manufacturing and semiconductors. This shift mirrors developments in the real economy, where China's ambitions increasingly extend beyond consumer internet services to strategic technologies that underpin industrial competitiveness.

The strongest sections of the book deal with electric vehicles and AI. Fannin highlights that China has moved beyond



The New Tech Titans of China: Innovation Under Pressure in the World's Most Ambitious Economy

Rebecca Fannin
Hachette
Pp 256, ₹599

being a fast follower in these sectors and has emerged as a genuine innovator. The success of companies such as BYD, Nio and XPeng is presented not as an isolated achievement but as evidence of a broader ecosystem encompassing batteries, software, manufacturing capabilities and



August 17: A Novel

S Hareesh
Translated by
Jayasree Kalathil
HarperCollins
Pp 432, ₹599



Padmanabhapuram Palace, a Travancore-era palace in Kanyakumari, Tamil Nadu

Back to the future

A new Malayalam novel reimagines the history of Kerala as an independent nation after August 15, 1947, offering shades of contemporary India

major character in the book, appearing as Basheer, a writer and wrestler who masterminds most of the political upheavals in Travancore. Early in the novel, whose story begins in the late 1930s, Bhasi befriends Basheer to gain entry into the inner circle of the political party spearheading the freedom struggle in Travancore in line with the ideology and philosophy of Mahatma Gandhi and Nehru. The author invokes the freedom fighter in Vaikom Muhammad Basheer's real life in which the litterateur, influenced by Gandhi, joined

protests against the British Raj and invited the ire of the Travancore Diwan through his radical writings.

Bhasi also ends up in a central jail in Travancore with Basheer, disguised as a prisoner himself. The novel replays Muhammad Basheer's famous short story, *Mathilukal* (Walls), which was inspired by the real-life writer's own experience in a prison in Malabar as a freedom fighter. August 17 races ahead through the mid-19th century Travancore's picturesque places surrounded by islands and islets, often the backyard of

the struggle for freedom. Bhasi's daily reports to the Travancore Diwan from the inner circle of the freedom fighters help the royal administration's crack-down on the struggle and its leaders.

Relying on Bhasi's daily reports, the Diwan acts against the political leaders, who he accuses of "spearheading falsehoods that freedom of press was non-existent and political torture was rampant" in Travancore. The Diwan further accuses the freedom fighters of conspiring to bring Travancore, a "complete Hindu rajyam (country), under a Christ-

Spotlight

SUNDAY, JULY 26, 2026



GREENHOUSE GAS EMISSIONS

The six biggest emitters (China, US, India, EU, Russia and Indonesia) together account for more than half of all global greenhouse gas emissions. By contrast, the 45 least developed countries contribute only 3% of global greenhouse gas emissions

SREYA DEB

CLIMATE CHANGE IS becoming one of the most defining economic challenges of the century. While its association with melting glaciers, rising sea levels and record-breaking temperatures is well known, we are waking up to another crisis arising out of climate change — lost GDP. Across the world, governments, insurers and international financial institutions are increasingly calculating the cost of more frequent and severe weather events. In India, too, agriculture, infrastructure, labour productivity and public finances are all feeling the effects of a warming climate.

There is no single annual figure showing exactly how much GDP has been lost to climate change because economies are influenced by many factors simultaneously, including pandemics, inflation, geopolitical conflict, demographic change and technological advances. However, organisations such as the International Monetary Fund (IMF) and the World Bank have attempted to develop projections linking climate change to its real-world impacts.

According to the Sustainable Development Goals (SDG) Report of 2026, released by the United Nations in July, between 2015 and 2024, based on countries' reported data, direct economic losses averaged over \$110 billion a year — equivalent to 0.28% of reporting countries' GDP collectively. The report also notes, "These figures likely understate the true scale: when cascading effects and ecosystem damage are included, disaster losses exceed \$2.3 trillion a year."

Financially, not accounting for population and other factors, the US continues to record the world's largest annual climate-related economic losses as hurricanes, floods, wildfires and heat waves inflict billions of dollars in damage each year. China follows closely, with repeated flooding, typhoons and heatwaves disrupting infrastructure and manufacturing, according to a report by Swiss Re, a Swiss reinsurance company, covering 90% of the global economy, released in 2024.

India also ranks among the countries experiencing the largest overall economic losses from climate change, standing to lose around 24.7% of GDP by 2070, making it among the countries most economically exposed to climate risks globally, according to Asian Development Bank (2024).

The SDG report of 2026 revealed that LDCs (least developed countries) accounted for nearly 13% of globally reported losses over the same period, while representing just 1.36% of total GDP, a more than tenfold disproportionate impact.

According to the Climate Risk Index (CRI) 2026, India experienced nearly 430 major climate-related events between 1995 and 2024. Floods, cyclones, landslides and heatwaves affected approximately 1.3 billion people, caused more than 80,000 deaths and generated economic losses exceeding \$170 billion.

Dominica, Myanmar and Honduras are the top three countries that face growing costs from increasingly frequent flooding and extreme weather, as per the CRI. India ranks 15th on this list.

Vishwas Chitale, who leads the climate resilience team at Council on Energy, Environment and Water (CEEW), a not-for-profit policy institution and think tank based in New Delhi, says, "In 2019, India lost nearly \$69 billion due to climate related events, which is in sharp contrast to \$79.5 billion lost over 1998-2017."

When climate damage is measured as a proportion of national GDP, developing countries tend to emerge as far more vulnerable. According to the Swiss Re Institute, economies like India are among those facing the greatest long-term risks because large parts of their economies remain closely tied to climate-sensitive sectors such as agriculture and natural resources.

"Climatic shocks can have far-reaching, long-term and cross-border impacts," says Ulka Kelkar, executive director, climate, economics and finance, WRI India, an independent knowledge organisation that provides objective information to foster environmentally sound and socially equitable development.

"The Bangkok floods in 2025 affected the semiconductor factories, which in turn impacted the laptop industry in Japan," she says, adding, "Japan's GDP fell by 4% in that quarter alone."

Industries get directly affected by rains, heatwaves and cyclones. "The economy is globalised, and climatic disasters in one country often reflect across borders," she adds.

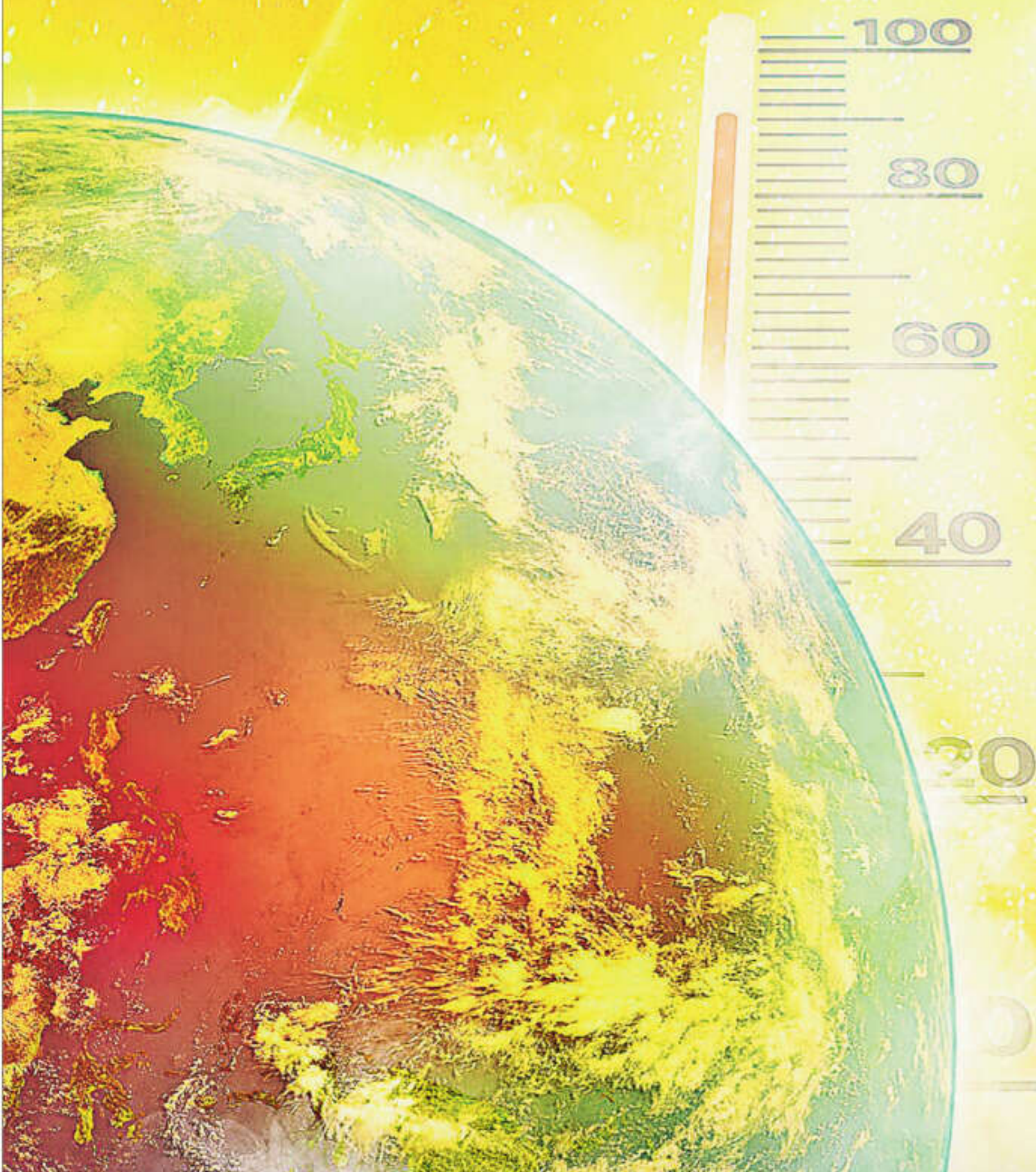
India's exposure is reflected in several international rankings. The Notre Dame Global Adaptation Initiative Country Index (ND-GAIN Index) placed the country 111th overall in 2024, with a vulnerability ranking of 59th and a readiness ranking of 102nd, indicating that while adaptation efforts are improving, significant climate risks still remain.

These escalating climate impacts have occurred alongside sustained economic growth. India's GDP growth increased from 6.5% in 2024 to around 7.6% in 2025, according to the Ministry of Statistics and Programme Implementation (MoSPI).

Meanwhile, India's Fourth Biennial

GLOBAL WARNING

While melting glaciers, rising sea levels and extreme temperatures are well known, we are waking up to another crisis arising out of climate change — lost GDP



Update Report submitted to the United Nations Framework Convention on Climate Change (UNFCCC) in 2025 reported that the country had already reduced the emissions intensity of its GDP (measures the amount of greenhouse gas emissions released for every unit of economic output) by 36% between 2005 and 2020, surpassing its original target ahead of schedule. The Government of India has since raised its target to a 47% reduction by 2035, arguing that India has successfully balanced economic development with environmental responsibility.

Economic disruption

Climate change is only one of the several forces shaping economic performance. In the past decade, the world's economies have endured a series of shocks — the Covid-19 pandemic remains the largest economic disruption, after which ensued the deepest global recession in decades. That was followed by inflation, and sharply rising interest rates and supply chain disruptions. Geopolitical tensions, demographic changes and slowing productivity have also weighed heavily on long-term economic growth, says the IMF. The Swiss Re Institute published a Climate Economics Index in 2021, creating the only ranking for factors impacting the GDP of different countries. For India specifically, economists generally rank the country's biggest influences on GDP during the past decade as the Covid-19 pandemic, domestic economic reforms such as the Goods and Services Tax and insolvency reforms, global demand, inflation and interest rates, followed by climate change and geopolitical tensions, according to the index. Another iteration of the report has not been published since then.

According to the Swiss Re Institute, climate change currently ranks below these in terms of GDP effects. The pathways through which climate change affects GDP are varied. According to this index, which ranked overall climate resilience accounting for 90% of the world economy — India was fourth from the bottom, in readiness for extreme cli-



Extreme heat reduces labour productivity, particularly among outdoor workers. As temperatures rise, fewer safe working hours are available, directly reducing economic output

— ULKA KELKAR, WRI INDIA



Agriculture is the source of livelihood for 58% of the Indian workforce. Without climate adaptation, rainfed rice yields are projected to fall 20% by 2050 and 47% by 2080

— VISHWAS CHITALE, CEEW

mate events, ahead of Indonesia, Malaysia and the Philippines, and preceded by Thailand, Venezuela and Colombia. The top five countries by this metric are Finland, Switzerland, Austria, Portugal and Canada.

"Extreme heat reduces labour productivity, particularly among outdoor workers in agriculture, construction and manufacturing. As temperatures rise, fewer safe working hours are available, directly reducing economic output," says Kelkar. According to global standards, worker productivity, especially in manual labour jobs, reduces drastically by almost 70% when the temperatures rise past 40 degrees Celsius, she adds.

Vulnerable sectors

Much of India's economy depends directly on weather-sensitive sectors, making it particularly vulnerable to rising temperatures and increasingly erratic rainfall. Agriculture remains the most vulnera-

ble. According to the Periodic Labour Force Survey of 2025, conducted by the National Sample Survey Office under the MoSPI, 43% of the workforce in India is employed in the agriculture sector. Crop failures, declining yields and unpredictable monsoons threaten rural livelihoods while contributing to food inflation across the wider economy. This has declined from 44.8% to 43% since last year.

"Agriculture and allied sectors contribute 18% to the Gross Value Added (GVA) for 2023-2024 and 16% to the country's Gross Domestic Product (GDP) in FY 2024, according to MoSPI," says Chitale, adding that agriculture is the source of livelihood for 58% of the Indian workforce. "Without climate adaptation, rainfed rice yields are projected to fall 20% by 2050 and 47% by 2080," he says.

Innumerable Indians work outdoors in farming, construction, transport and manufacturing, many in the informal sector. Longer and more frequent heat waves reduce safe working hours, lower-

ing productivity and economic output. The Reserve Bank of India estimated in 2023 that extreme weather could reduce India's GDP by approximately 4.5% by 2030 through lost labour hours, declining agricultural productivity and damage to infrastructure.

Due to heat stress, India could also lose the equivalent of 35 million full-time jobs by 2030.

"Manufacturing and industry are increasingly exposed to heat stress, water scarcity and supply chain disruptions. Energy-intensive industries such as steel, cement, chemicals and automobiles face rising cooling and water costs, production losses during extreme weather, and disruptions in raw material supply," says Chitale.

"For India specifically, extreme heat events in 2021 were estimated to have reduced labour capacity across sectors like manufacturing, agriculture, construction and services, equivalent to a loss of \$159 billion, approximately 5.4% of India's GDP as per the Climate Transparency report of 2022," he says.

Infrastructure is also at risk, with floods, cyclones and landslides regularly damaging roads, bridges, railways, ports and power systems, interrupting business activity while placing additional pressure on government budgets.

Water availability is another growing concern. Changing rainfall patterns, groundwater depletion and glacier retreat threaten irrigation systems, industrial production and urban water supplies. The health sector also experiences indirect economic consequences as heat-related illnesses, respiratory diseases and climate-sensitive infections increase healthcare costs.

Rapid urbanisation adds another layer of complexity. The International Energy Agency in 2023 projected that India's urban population will increase by around 270 million people by 2040, requiring enormous investment in climate-resilient housing, transport, energy and water infrastructure.

Kelkar found in her field research that tech integration in the service sector has also led to a reduction in productivity in the heat. "People whose work depends on

REAL-WORLD IMPACT

24.7%

Percentage of GDP that India stands to lose due to climate change by 2070

430

No. of major climate-related events experienced in India between 1995 and 2024

1.3 bn

People affected by floods, cyclones, landslides and heatwaves in India between 1995 and 2024

\$170 bn

Economic losses generated by floods, cyclones, landslides & heatwaves in India between 1995 and 2024

Dominica, Myanmar and Honduras
Top three countries that face growing costs from increasingly frequent flooding and extreme weather

15th

India's rank among countries that face growing costs from frequent flooding, extreme weather events

GDP losses *



* Projections (by 2050)

two-wheelers and mobile apps are also facing the brunt of climate change, and not just in terms of health," she says.

"Those on electric two-wheelers need charging points, which are not available everywhere as of now. With the new regulation for EV two-wheelers, this issue can get exacerbated," she points out. "Further, these workers often spend a lot of time on their mobile phones, and the batteries tend to die faster in the heat. If their app or cell phone stops working, the number of deliveries that they can do in a day also dips significantly," says Kelkar.

Researchers have coined the term "greenflation" to describe inflationary pressures associated with low-carbon technologies, according to a research published by peer reviewed research platform Taylor and Francis. Renewable energy systems, batteries and electric vehicles require large quantities of critical minerals, and as demand increases, prices may rise, contributing to higher production costs alongside carbon pricing and energy transition policies.

The Ministry of Finance, in the 2025 Economic Survey, shared that expenditure on climate adaptation represented approximately 5.6% of the country's GDP. The World Bank estimated in 2018 that without effective adaptation and mitigation, climate change could push around 45 million additional Indians into poverty by 2030 through its effects on agriculture, employment and livelihoods.

However, India has also demonstrated measurable progress. Investments in renewable energy, afforestation and ecosystem restoration have helped reduce emissions intensity while maintaining relatively high rates of economic growth.

Future projections

If current trends continue, economists expect climate change to become one of the dominant influences on global economic growth by the middle of the century.

The Climate Economics Index also estimated that under a high-emissions scenario, the global economy could lose approximately 18% of GDP by 2050 if sufficient climate action is not taken. Among major economies, China could experience GDP losses approaching 24%, while Europe may lose around 11% and the United States approximately 10%.

India's projected losses ranged between 13% and 15% of GDP, placing it among the world's most economically vulnerable major economies. Another report by the IMF released in 2024 suggests that climate change could reduce India's annual GDP growth by between 0.5 and 1 percentage point through the coming decades if adaptation remains insufficient.

Around 40% of India's GDP depends directly or indirectly on biodiversity and ecosystem services, making environmental degradation a major economic concern. As climate pressures increase, sectors ranging from agriculture to manufacturing, tourism and energy will face growing risks.

However, "India has made significant progress in climate mitigation and disaster preparedness," says Chitale.

"The 16th Finance Commission has recommended nearly ₹2 lakh crore for 2026-31 for the disaster risk management fund, based on a comprehensive disaster risk index (DRI), which will help states deal with nearly 14 different types of natural disasters," he says.

Chitale also makes sure to point out that a key gap is the mainstreaming of climate risk into economic planning and investment decisions. "Climate considerations need to be integrated into infrastructure design, industrial planning, financial risk assessments and state development strategies to avoid locking in future losses."

Investments in resilient infrastructure, climate-smart agriculture, renewable energy, improved water management and early warning systems have the potential to reduce future economic damage significantly.

The economic costs of rising temperatures are becoming increasingly visible in damaged infrastructure, declining agricultural yields, disrupted labour markets and growing public expenditure.

Kelkar says, "Climate proofing infrastructure like roads and bridges and storm drains is very important. Recently, the Government of India launched the CITIIS 2.0 programme, which is meant to delegate funds to cities for climate related infrastructure." She explains that with intensifying climate shocks, our climate proofing thresholds are changing. "The width of storm drains, the materials used in roads and the depths of concrete, all need to be reexamined and revised periodically, as the needs keep changing. Benchmarks need to be updated and included in tenders," she adds.

India remains one of the world's fastest-growing major economies while also being among the most exposed to climate-related economic risks. Currently, India's experience is reflective of both the opportunities and the challenges associated with climate change. "Value addition through education, upskilling, tech, food processing, food processing, continued investment in clean energy, resilient infrastructure and climate adaptation may help preserve economic growth," adds Kelkar.

Leisure

SUNDAY, JULY 26, 2026

KUNAL DOLEY

ANIME CAN NO longer be called just a popular art form originating from Japan. Seasoned *otaku*s (anime fans in Japanese) now stand to make ‘big money’ as they turn their passion into profit in a market that has already crossed \$1 billion and is projected to grow at over 11-13% annually through 2030 in India.

India has emerged as the world’s second-largest anime market with 118 million viewers across TV and digital platforms, accounting for nearly 10% of the population, as per a FICCI-EY report released earlier this year. Also, 50% of Gen Z and millennials are now watching anime content weekly.

So no surprise then that anime contests are becoming seriously big when it comes to money. One of the largest ever prize pools for an anime art contest globally is happening in Chennai, where winners stand to win from ₹3 crore, including a 2-BHK house. The GIANT Hunt, an international anime art contest organised by IMAGE Infotainment, a creative education provider based in Chennai, opened on April 1, with entries closing on June 30. Results are expected by the end of July, followed by an awards ceremony on August 8-9.

On offer are a range of rewards, including a 2-BHK home for the best overall artwork, cars, motorcycles, gold coins, PlayStation consoles and more in each category and a trip to Japan for nine winners (exclusive to entries from India).

“We wanted prizes that changelives. Because that is the message we are sending — that being a serious anime artist in India is a life-sustaining, dignity-conferring and materially rewarding pursuit,” says K Kumar, founder and CEO of Image Group of Companies.

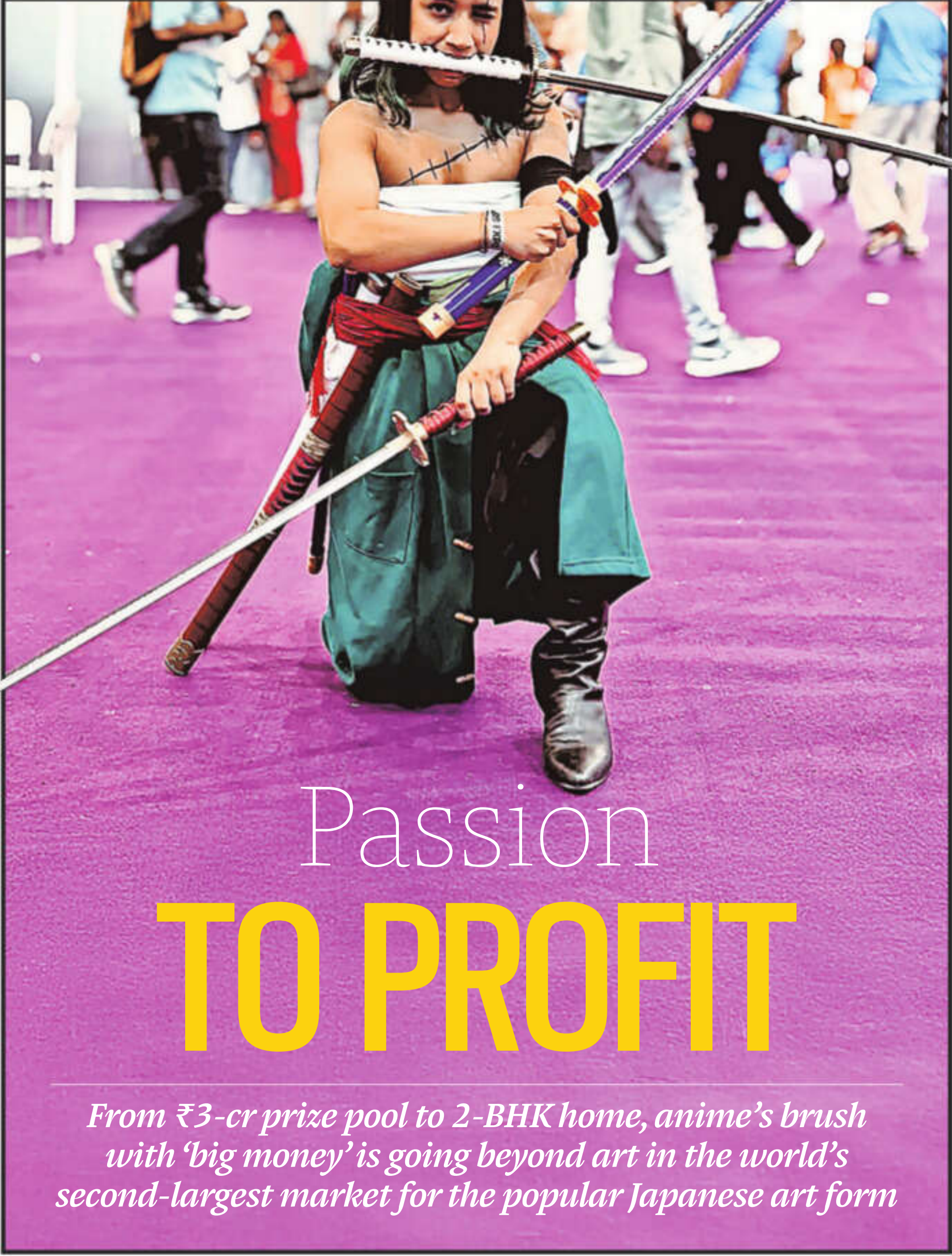
“We are no longer talking about a niche interest among a handful of English-speaking urban fans. We are talking about a cultural movement, a billion-dollar market, and box-office power that is attracting attention in Tokyo and Hollywood alike,” adds Kumar.

If that’s not enough, just refer to the recently-held Delhi edition of Anime India, considered the largest anime convention and anison concert in the country, bringing fans, creators, and global guests together. During the two-day event, anime enthusiasts won a total prize pool of ₹3 lakh across its cosplay contests.

The flagship Grand Cosplay Royale event offered a cash pool of ₹2 lakh, with ₹1 lakh going to the first place, followed by ₹50,000 and ₹25,000 for the second and third spots, respectively. Similarly, the Cosplay Show ‘n Tell and Closet Cosplay events had a prize pool of ₹50,000 each.

Meanwhile, Anime India is also holding Anime Idea Contest, a global anime contest connecting creators from Japan and India, in association with Anime Times, a Japanese anime streaming platform. Your anime ideas can now get you 1,000,000 Japanese yen (close to ₹6 lakh) as part of the ‘Video Category Grand Prize’ and 300,000 Japanese yen (about ₹1.78 lakh) in the ‘Idea Category Prize’. The deadline for submission of applications is July 31.

The GIANT Hunt and the Anime



From ₹3-cr prize pool to 2-BHK home, anime’s brush with ‘big money’ is going beyond art in the world’s second-largest market for the popular Japanese art form

India contests highlight the scale and financial backing that anime art is attracting in India. Before 2020, the country saw just about five to six annual theatrical releases for anime films. The figure has now expanded to 15-16 films a year. Also, franchises like *Demon Slayer: Infinity Castle* released across 600 Indian cities and 1,900 screens, collecting ₹47.7 crore in its opening week in September last year. Its presale tickets even beat top grossing Hollywood movies like *Frozen 2*.

The EY-FICCI India M&E Report 2026 puts the broader context well. India’s overall animation and VFX segment stood at ₹105 billion in 2025 and is projected to grow to ₹138 billion by 2028. “Demand for anime content is increasing by leaps and bounds and there is a scarcity of trained talent in the country. It’s definitely a great time to enter the industry and make it a successful career,” says

Anjan Cariappa MM, who has been part of the animation industry for more than three decades now.

“Anime started seeing traction in India in the last decade or so and there was a spike during the Covid lockdown. Unique storytelling and animation style are the main reasons for viewers to start

gravitating towards anime,” adds Cariappa, who directed one of the world’s earliest and India’s first 3D animated film *Alibaba* in 2000.

“Anime has risen in a huge way in India and it was only a matter of time. Audiences are evolving, their tastes are changing. Anime resonates way more with the youth,” says Jazly Homavazir, an anime artist and creator of *The Beast Legion*, an award-winning fantasy web manga series from India.

Globally, the anime market is anticipated to reach \$34.9 billion in 2026, with projections pointing to nearly \$79 billion by 2036. Taking note of this opportunity, even centuries-old auction powerhouses are now entering the space. In March, Christie’s hosted its first-ever anime-focused auction titled ‘Anime Starts Here: Japanese Subculture Reimagines Tradition’, which soared 4x its low estimate, with 90% of the lots sold. The top anime work was Ito Ikuko’s *Pretty Guardian Sailor Moon*, which went almost 18 times its low estimate, to realise \$88,900.



ANIMATION'S NEW WAVE

According to a recent YouTube trends report, up to 61% of 14- to 24-year-old animation fans agree that they like watching animated series created by independent animators for YouTube as much as or more than series created by a major studio



Yangdip Lama (right) and Minakshi Singh (centre) with partner Kishore Pallamreddy at Bar Stormy

● INTERVIEW: YANGDIP LAMA & MINAKSHI SINGH, FOUNDERS, BAR STORMY, HYDERABAD

‘Cities across India are beginning to develop their own bar cultures’

KUNAL DOLEY

Award-winning bartender-owner duo Yangdip Lama and Minakshi Singh, the founders behind acclaimed bars Sidecar, Cocktails & Dreams Speakeasy, The Brook, and The Old House, have just launched their latest venture — Bar Stormy — in Hyderabad. Created in partnership with Kishore Pallamreddy, tech entrepreneur and founder of Red Rhino Brewing Co, Bar Stormy brings their signature approach to hospitality to one of India’s fastest-growing cities. In an interview with FE, Lama and Singh speak about their entrepreneurial journey, choosing Hyderabad as their first outpost in south India, and the highlights of their latest project, among others. Edited excerpts:

You are now behind some of the most iconic bars in India, from Sidecar in New Delhi to Cocktails & Dreams Speakeasy and The Brook in Gurugram to, more recently, The Old House in Nepal. So, how has your entrepreneurial journey been so far?

Some things become easier with experience, but there is still so much learning every single time we venture into something new. Every city, every space, and every project comes with its own set of obstacles. Hyderabad is not our home base, so we had to understand the market (the size of spaces here, how consumers like to go out, etc), product availability, and much more.

What has remained consistent for us is the kind of bars we want to build. We like creating easy-going, welcoming spaces where the drinks are taken seriously, but the experience itself never feels intimidating. Over the years, the scale and ambition of what we do may have changed, but that philosophy hasn’t.

For your first outpost in south India, you chose Hyderabad over other traditional hubs such as Bengaluru. What was the idea behind it?

We’ve both been coming to Hyderabad quite a lot individually over the past three years, and we’ve really seen the way the city is evolving. There is a discerning crowd here and a genuine appetite for new experiences, which made the opportunity very interesting for us. But these decisions are also never based on just one factor. We had the right partner in Kishore (Pallamreddy), the right location came along, and many of the smaller things that need to fall into place for a project like this did as well. So, in many ways, it was simply the right place at the right time.

What are the highlights of this new bar?

At Bar Stormy, we have a large prep room behind the bar. Normally, that is something you would hide away, but we decided to put it behind clear glass so guests can actually see some of the work and preparation that goes into the drinks.

The bar counter itself is also a first for us. I designed it from scratch based on almost three decades of working behind bars. We customised everything, from the height and dimensions to the ergonomics and the way each station functions. The 19-foot counter has three identical workstations, so every bartender has access to everything they need without unnecessary movement. It is also visible from every corner of the room because, for us, the bar should be at the centre of the experience. There are many smaller details throughout the space that come

from years of observing what works and what doesn’t. Bar Stormy allowed us to bring all of those learnings together.

Generally, when we talk about bars or nightlife in south India, Hyderabad doesn’t really feature on one’s lists. So how is the landscape changing? Can we then safely say that Hyderabad is the new Bengaluru?

I don’t think Hyderabad needs to become the new Bengaluru. What is more interesting is that cities across

India are beginning to develop their own bar cultures. Four or five years ago, even Bengaluru, Kolkata and several other markets did not have the number or variety of bars they have today.

Now you have growing communities in these cities, with some great bars setting an example and, in turn, encouraging the entire market to level up. We think Hyderabad is a very cosmopolitan city and is at an interesting point in that journey.

How did you get associated with Kishore for this new project? How is this synergy going to benefit?

Kishore first approached us almost three years ago. He wanted to build a world-class cocktail programme in Hyderabad and was very clear that he wanted to do it with us. But with projects like these, there is always a right time and a right place, and both need to come together.

What Kishore brings is a very strong understanding of Hyderabad and the consumer here. He has spent the last decade building and operating Red

Rhino in Bengaluru and Hyderabad, and he also has his technology businesses in the city. So he understands the market, the opportunity and

how the city is evolving. We bring our experience of building bars and beverage programmes, and he brings that deep understanding of the local market. That combination has been very valuable because, while we know the kind of experience we want to create, having a partner who understands the city and shares the same long-term vision makes a significant difference.

You also launched the India Bartender Show (in association with Vikram Achara) last year. We’ve had two wonderful editions of the India Bartender Show so far. When we started, the idea was quite simple: to create a dedicated platform for the bar community, by the bar community. India has a growing hospitality industry, but there wasn’t really a two-day platform where bartenders and the broader bar fraternity could come together specifically to learn, exchange ideas, and access people and conversations they might not otherwise encounter.

In the first year, we focused on getting the fundamentals right because the format itself was new. What was really encouraging was the response from the community. So many people came forward to volunteer their time, knowledge and experience.

In the second year, we were able to go deeper. We expanded the conversations, brought in more speakers, and introduced more hands-on and educational sessions. The idea is not to make the show bigger just for the sake of being bigger, but to keep making it more useful and more inclusive for the industry.

SCREEN TIME | Your entertainment bucket list for this week



THE BOMBING OF PAN AM 103
Netflix
Releases: July 30

THE BOMBING OF Pan Am 103 is a gripping dramatisation of one of the deadliest terrorist attacks in aviation history. The series revisits the 1988 Lockerbie bombing, tracing the investigation that followed the destruction of Pan Am Flight 103 over Scotland, which killed 270 people. Blending factual events with personal stories, it explores the determination of investigators, the grief of victims’ families, and the complex international pursuit of justice.



SNOOPY PRESENTS: THERE'S NO PLACE LIKE HOME, SNOOPY
Apple TV
Releases: July 31

AFTER RETURNING FROM a memorable adventure, Snoopy, Charlie Brown, and the Peanuts gang discover that home is more than a place — it is where friendships, family, and cherished memories thrive. As everyone adjusts to unexpected changes, they work together to support one another through moments of uncertainty and excitement. The animated special celebrates belonging and gratitude.



SPIDER-MAN: BRAND NEW DAY
Theatres
Releases: July 31

THE FOURTH SPIDER-MAN movie in the Marvel Cinematic Universe takes place four years after the events of *No Way Home*. The world still doesn’t remember who Peter Parker is, and so Peter (Tom Holland) has continued with his crime-fighting duties as Spider-Man. However, when a new threat emerges, he must team up with other allies, while also dealing with a potentially dangerous evolution of his powers. Also starring Jon Bernthal, Sadie Sink, and Zendaya.



BATMAN: CAPED CRUSADER SEASON 2
Prime Video
Releases: July 31

GOTHAM CITY FACES a new wave of corruption as Batman confronts increasingly dangerous criminals. Commissioner Gordon and Barbara Gordon navigate political pressure, while familiar allies and enemies evolve in unexpected ways. As powerful crime syndicates, masked villains, and hidden conspiracies collide, Bruce Wayne is forced to question whether fear alone can save the city.

— COMPILED BY MITALI

Living

SUNDAY, JULY 26, 2026

The end of WORKWEAR

The boundaries have blurred, as clothing moves seamlessly from work to wine

SUGANDHA MUKHERJEE

IF THE CORPORATE WARDROBE had a mood board today, it would probably feature suits worn by Zendaya, Carolyn Bessette Kennedy's no-make-up look or Preity Zinta's trench coat from *Kal Ho Naa Ho*. Along with them, there will be muted luxurious linen blazer, an impeccably tailored *farsi* salwar, a pair of bold sunnies, and a pair of loafers that can survive both the subway and a client meeting.

The era of painfully formal office dressing is over. In its place is a wardrobe that is polished without being predictable, comfortable, and versatile enough to move from a presentation at 11 am to dinner at 8 pm. As hybrid work settles in and Gen Z becomes a visible part of the workforce, corporate fashion is embracing what stylists call "soft power dressing", clothes that project confidence through ease rather than excess. The first rule, stylists across social media say, is to stop thinking of workwear as a separate category altogether. Instead of buying clothes exclusively for the office, build a capsule wardrobe of elevated basics that can be mixed, matched and reworn.

One does not need to take the Steve Jobs or Mark Zuckerberg path with single coloured tee until retirement. Think a sharply cut blazer, wide-leg trousers, crisp cotton shirts, knitted polos, structured waistcoats, a well-fitting midi skirt and polished loafers. The pieces should work just as well with denim on a Friday evening as they do in a Monday morning boardroom.

That philosophy is reflected in shopping behaviour. "The definition of workwear in India is evolving. Customers are looking beyond traditional office attire and embracing versatile wardrobe essentials that move between professional and personal settings," says a spokesperson for UNIQLO India. The retailer says customers are gravitating towards functional staples such as non-iron shirts, cotton polos, easy pants and rayon blouses, because they work across multiple occasions. "This reflects a broader shift in consumer behaviour, where people are building more versatile wardrobes and prioritising clothing that can adapt to long workdays, changing routines and multiple occasions. Rather than purchasing for a single use, consumers are seeking high-quality wardrobe staples that deliver value through functionality, comfort and longevity."

The second rule is simple. The fit matters more than labels. Whether it's a Louis Philippe suit, an Arrow shirt, a Salt Attire cord or a Qua Clothing pantsuit, tailoring remains the quickest route to looking professional. A blazer that sits perfectly on the



shoulders or trousers hemmed to the right length will almost always look more expensive than a luxury garment with a poor fit. Colour, too, has become more restrained. Rather than loud prints or trend-led palettes, stylists recommend investing in timeless shades, navy, charcoal, ivory, chocolate brown, olive and muted blues, that can be worn without looking dated. Texture is replacing ornamentation, with linen blends, compact knits and wrinkle-resistant cottons adding depth without demanding attention.

At Westside, the same shift is playing out on the shop floor. "We are witnessing a structural shift as Gen Z firmly enters the workspace. The traditional, rigid boundaries of corporate attire have dissolved entirely," says Umashan Naidoo, chief creative officer & head of beauty, Trent.

Consumers are no longer separating office wear from weekend wear, he says. Instead, they are investing in structured cords, linen blazers, anti-fit dresses, knit polos and relaxed tailoring that transition effortlessly across both. Naidoo calls the aesthetic "structured nomad". "The shift is toward comfort-first tailoring with an elevated edge. Think relaxed boxy structures, drop-shoulder layering pieces, and high-waisted wide-leg trousers that offer movement without losing professional sharpness."

The third rule is to embrace comfort, but not sloppiness. Gen Z has changed the silhouette of corporate fashion. Wide-leg trousers have replaced skinny fits. Oversized blazers have edged out sharply cinched jackets. Waistcoats are now worn as tops, while loafers, Mary Janes and clean white sneakers are often chosen over heels. Yet the objective isn't to look casual but intentional. That same thinking extends to Indian wear. A monochrome sari with a structured blouse, a sharply tailored *kurta* with straight trousers or a coordinated ethnic set can feel every bit as authoritative as a western suit when paired with clean accessories and polished footwear (ditch the embellished heel, say stylists).

Which brings stylists to their final rule: never underestimate accessories. The quickest way to elevate an outfit is with restraint. A structured leather tote, a classic watch, understated jewellery and polished shoes can transform the simplest ensemble. Conversely, an oversized logo belt, bulky backpack or flashy accessories can instantly dilute an otherwise refined look.

Corporate dressing today is more about feeling comfortable enough to own it.



CULTURAL CALENDAR



● Indie act

July 26, The Grand Theatre at NMACC, Mumbai, 7 pm

An evening with acclaimed indie band, The Yellow Diary with orchestral arrangements, followed by a string quartet and female choir. The show opens with the Anand Bhaskar Collective, celebrating contemporary Indian independent music.

● Comic-making session

July 26, MAP, Bengaluru, 4.30 pm–5.30 pm

How does the world of comic-making function? A discussion on the landscape of comic-making, funding and revenue models for comic art, and what authorship looks like in the times of emerging technologies like AI. Indian artist Pinaki De and cultural commentator Sonia Dechamps join this discussion moderated by Karthika VK, Publisher, Westland Books.

● Fusion show

July 26, Dhono Dhanyo Auditorium, Kolkata, 6.30 pm

Step into the world of Baithak Live with Akanksha Grover, where soulful ghazals and timeless Bollywood melodies come alive in a warm, *mehfil*-style setting. Blending Hindustani classical with nostalgia, this musical evening promises heartfelt performances that invite audiences to slow down, connect, and simply savour the music.



● Laugh out loud

July 27–30, Hideout Comedy Club, Delhi, 8 pm

Catch Kaustubh Agarwal as he takes the stage with a fresh batch of unreleased jokes in this trial solo. Packed with razor-sharp observations, spontaneous improvisation and his trademark wit, the show offers audiences a rare chance to witness new material evolve into polished stand-up, one laugh at a time.

● Celebrating the rare

August 1–2, Ballard Pier Downtown Experience Centre, Mumbai, 11 am–8 pm

A curated selection of rare works, objects and collectible creations spanning fine art, jewellery, haute horology, home and interiors, collectible design and luxury collectibles at The Collectors' Cove, curated by Giftex Auction House and AstaGuru.



—COMPILED BY MADHUSHREE GOSWAMI

PALATE TEASER

A mochi pie

VAISHALI DAR

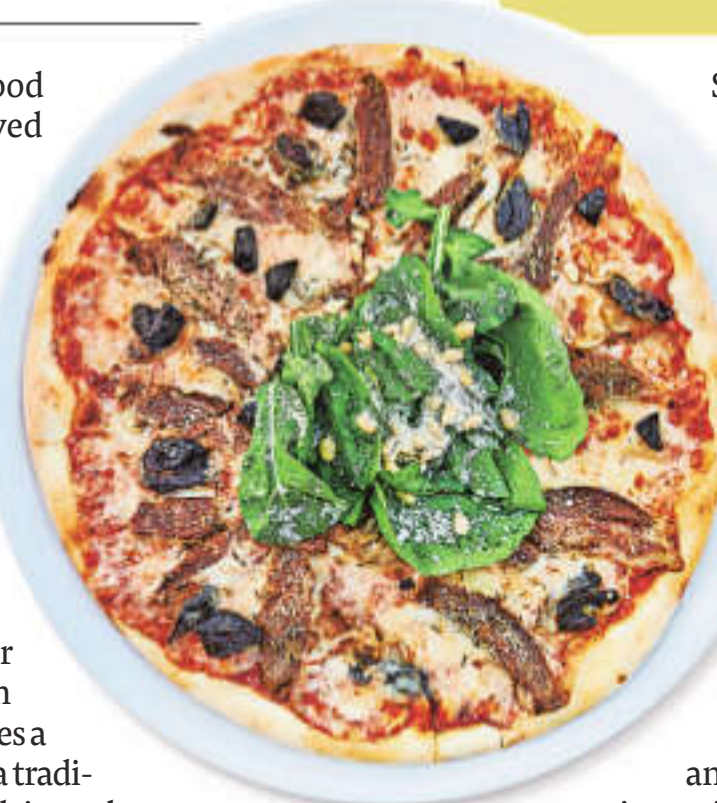
IF ITALY IS THE WORLD'S food capital, pizza is the most loved snack. Every region has its own take on pizza, even Japan, which, surprisingly, has a thriving pizza culture, converting the simple pie into a work of craftsmanship and precision.

● Chew on this

Japanese pizza stands out for its slow-fermented process from 30 to 72 hours for deeper flavour, high-hydration dough with minimal yeast that creates a light, airy crust as opposed to a traditional Neapolitan dough which is made with refined wheat flour, water, salt, and yeast, fermented for fewer hours (up to 24 hours). A Japanese version uses mochi rice flour (sweet rice flour or glutinous rice flour) for added chew, with some chefs scattering Okinawan sea salt onto it before baking, giving the base a crisp, savoury finish. Instead of relying solely on tomato sauce, chefs experiment with mayonnaise or miso-based sauces layered with ingredients such as mentaiko (spicy cod roe), shirasu (whitebait), mushrooms, yuzu, nori, mochi and artisanal cheeses.

● Pizza hotspots

Tokyo alone is home to more than 1,400 pizzerias. Standout names include The Pizza Bar on 38th at Mandarin Oriental Tokyo, known for its intimate omakase-style pizza experience; Pizza Marumo known for its 24-hour fermented dough and umami pizza; and Pizza



A Japanese pizza is actually a thing — with miso sauces and nori toppings

Studio Tamaki (PST) famous for Tokyo-Neapolitan pizzas, especially the smoky, blistered crust, with outlets in New York, Singapore, Manila, Thailand.

● India inspired

Japanese pizza is now in India too. During a visit to Tokyo, Karann R Chawla, co-founder of Delhi restaurant Call Me Ten, was inspired by the city's evolving pizza culture. "I saw blazing wood-fired ovens, slow-fermented doughs and flavour combinations featuring: miso, yuzu, mushrooms and seafood. We wanted to bring that culture to our new menu," says Chawla. The restaurant serves Iza-kaya-style pizzettas featuring mushroom and truffle with garlic soy butter, artichoke with yuzu and pesto, four cheese umami with miso honey, and spicy gochujang chicken. In Bengaluru, Japan's Ambassador to India Ono Keiichi recently praised Japanese-Italian restaurant chain Pizza 4P's, founded by Japanese entrepreneurs Yosuke Masuko and Sanae Takasugi, as serving him the "best pizza in India so far". The chain operates across Japan, Vietnam, Cambodia, and India, and is known for its house-made artisan cheeses and toppings like the signature burrata salad pizza. Other restaurants in Delhi-NCR such as Yum Yum Cha, Mount Fuji and Kylin Experience have embraced Japanese pizzas with toppings including teriyaki chicken, avocado, salmon and tuna.

FOOTLOOSE

Greece sans Santorini

Amid over-tourism, a guide to Greece that skips the islands

SUGANDHA MUKHERJEE

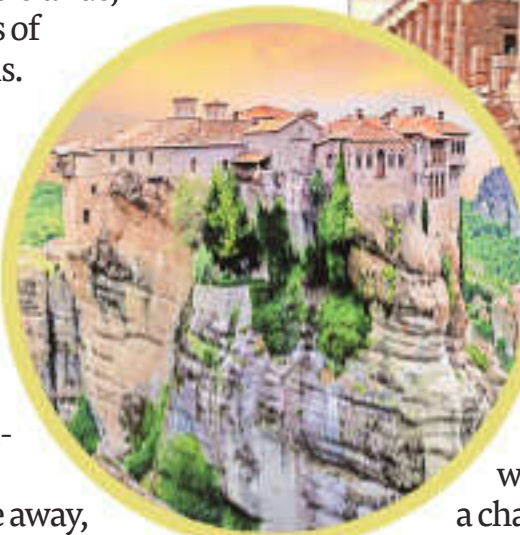
TELL SOMEONE YOU'VE VISITED Greece and the first question is almost always, "How was Santorini?" My answer was far less dramatic: "I didn't go there". Instead of chasing postcard-perfect islands, I spent my time tracing the footsteps of one of history's greatest civilisations.

Athens is where most journeys begin, and it's impossible to ignore the Acropolis, with Parthenon on top, one of the ancient world's greatest architectural achievements. Wander through the Ancient Agora, walk beneath Hadrian's Arch, or stand inside the horseshoe-shaped Panathenaic Stadium where the first modern Olympics were held. An hour's drive away, the Temple of Poseidon at Cape Sounion offers one of Greece's finest sunsets. Bring a zoom lens and you might even spot Lord Byron's graffiti carved into one of its marble columns.

From Athens, head northwest to Delphi, once regarded by the ancient Greeks as the "navel of the world". Perched on the slopes of Mount Parnassus, the sanctuary of Apollo and its legendary Oracle remain among Greece's most atmospheric archaeological sites. Further south, in the Peloponnese, lies Mycenae, the legendary kingdom of Agamemnon, commander



The rocky citadel, Acropolis of Athens (top) and Meteora, a UNESCO World Heritage site that features six monasteries



of the Greeks during the Trojan War. Pair it with a leisurely afternoon in nearby Nafplio, a charming seaside town of pastel neoclassical buildings. For something entirely different, drive to Meteora, where six Orthodox Christian monasteries balance dramatically atop towering sandstone pillars. And if you still crave the sea, choose a simple day trip to Aegina. Just 27 kilometres from Athens, it offers beaches, pistachio gelato and a trivia point: together with the Parthenon and the Temple of Poseidon, the Temple of Aphaia forms the famed "Sacred Triangle of Antiquity". A Greece trip doesn't always need Santorini. And looking at photos of over-tourism, the islands don't need us either.

TRAVEL PLANNER

● **BEST TIME TO VISIT**
March to May; September to November

● **WHAT TO WEAR**
Light clothing, comfortable walking shoes, a hat, sunglasses and sunscreen

● **WHAT TO EAT**
Sample gyros, souvlaki, moussaka and fresh seafood

● **HOW TO REACH**
The easiest gateway is Athens with direct flights from India. From Athens, cabs and buses connect ancient sites



Community backlash to AI data centres is growing across the US

REUTERS

People AGAINST AI

The voices against data centres get stronger as protests across the world grow bigger

VAISHALI DAR

AI DATA CENTRES are facing resistance across the world. In the US, opposition has evolved into a national movement. Last week, protesters gathered at more than 125 locations in the country's first nationwide campaign against the rapid expansion of these facilities. In New York, lawmakers have proposed a one-year moratorium on new data centre construction while authorities assess the impact on electricity demand and the environment. Similar concerns are surfacing in Europe and Latin America as governments struggle to balance digital infrastructure with sustainability goals.

In Ireland, last year, the authorities ended a four-year moratorium on new data centre grid connections only after introducing strict conditions requiring facilities to generate power on-site and source most of their electricity from new renewable projects. The Netherlands has restricted hyperscale data centres to just two designated locations. In Chile, large facilities planned near Santiago have triggered community protests and legal challenges over concerns about water consumption and biodiversity.

India, too, is witnessing similar tensions. In Thane district near Mumbai, around 1,000 residents recently protested against Amazon's proposed 422-megawatt data centre, arguing that such projects should be located in dedicated industrial or technology zones rather than close to residential neighbourhoods and schools.

For those who came in late — every time you ask Google Gemini to draft an

email, identify an image or answer a question, the lifting happens far from your phone or laptop. Your request is broken into tiny packets of data that travel through mobile towers, fibre-optic cables and the internet to data centres filled with thousands of high-performance computers. These facilities process the request, generate a response and send it back within seconds. While your device serves as the interface, data centres are the engines powering the AI revolution.

For decades, these facilities remained largely invisible. They powered cloud computing, streaming platforms, online shopping and enterprise software without attracting much public attention. But the rapid rise of generative AI has changed that. As technology companies invest hundreds of billions of dollars in AI infrastructure, data centres have become symbols of a growing debate over the environmental and social costs of AI.

The scale of the industry's expansion explains the growing unease. The US has more than 6,000 operational data centres, accounting for over 40% of global capacity. Worldwide, there are more than 12,000 operational facilities, and the number is expected to rise sharply as AI adoption accelerates. India is also entering a major expansion phase. According to Rubix Data Sciences, the country's installed data centre capacity is expected to grow more than fourfold by 2030. As of January, India had 271 operational data centres, with Mumbai, Hyderabad, Delhi-NCR, Bengaluru and Chennai accounting for nearly 65% of the total number. Global technology companies and domestic operators are investing heavily to meet rising demand for AI services, cloud computing and digital storage.

Among the major concerns is the enormous amount of electricity AI requires. Unlike conventional internet services, generative AI models demand computing power for both training and responding to user queries.

Technology giants including Microsoft, Amazon, Google and Meta are investing tens of billions of dollars annually to expand their AI infrastructure. Consultancy McKinsey estimates that global demand for data centre capacity could more than triple by 2030, driven largely by AI. Modern AI data centres require as much power as a medium-sized city, while next-generation campuses are expected to exceed one gigawatt of electricity demand. In the US, Bloomberg estimates that data centres could account for around 20% of national electricity consumption by 2035, compared with just 5.9% today.

This surge is placing pressure on electricity grids and raising concerns that households and businesses may ultimately bear higher costs. Oracle reportedly faces more than \$7 billion in collateral requirements for a planned Wisconsin data centre after regulators tightened rules designed to shield consumers from rising electricity expenses.

Water use has emerged as another critical concern. Thousands of powerful computer servers generate enormous amounts of heat and require continuous cooling. Many facilities rely on evaporative cooling systems that consume millions of gallons of freshwater, particularly during hot weather. In drought-prone regions such as Arizona, Nevada and Texas, residents argue that scarce water resources are being diverted towards AI infrastructure instead of homes or agriculture.

Communities are concerned about the broader impact on local infrastructure. Large data centres require new transmission lines, substations and additional electricity generation capacity, investments that can take years to complete. Environmental groups point to the conversion of farmland, forests and open spaces into sprawling industrial campuses, while residents complain about heavy truck traffic, construction noise and diesel generators that can affect local air quality during testing or power outages.

The economic benefits are also being questioned. Although construction creates thousands of temporary jobs, modern data centres are highly automated and employ relatively few permanent workers compared with factories occupying similar amounts of land.

TECH NOW-LOGY

More than just a colour scheme

Why Gen Z prefer to use dark mode as a default setting for their smartphones



SREYA DEB

FOR GEN Z, dark mode is not just a display setting — for many it has become the default way to experience the digital world. Whether scrolling through Instagram late at night, messaging friends, or attending online classes, young users instinctively switch their smartphones and apps to dark backgrounds with lighter text. While older generations may see it as a cosmetic preference, Gen Z views dark mode as a combination of comfort, style, and personalisation.

One of the biggest reasons for dark mode's popularity is visual comfort. Gen Z spends more time on screens than any previous generation, moving seamlessly between social media, streaming platforms, messaging apps, and productivity tools throughout the day. Dark mode reduces the perceived glare from displays, making long use feel more comfortable for many users.

However, researchers caution that while people often report less discomfort, evidence that dark mode universally reduces eye strain is still mixed and depends on factors such as ambient lighting, brightness settings, and individual vision.

Recent research suggests that user preference for dark mode extends beyond aesthetics. A 2025 eye-tracking study, titled *The Role of Color in User Experience: A Systematic Literature Study of User Preferences for Dark and Light Mode*, found that participants performing medium-complexity dashboard tasks demonstrated higher accuracy and confidence while using dark themes, although benefits varied with task complexity and could not be generalised to every interface.

Similarly, another 2025 systematic review concluded that user preferences for dark and light modes are influenced by cognitive, emotional, and contextual factors rather than by a single universal advantage. Notably, it should not be assumed that dark mode is objectively better for everyone. Reading long passages of text in bright environments can

sometimes be easier with dark text on a light background. Individuals with astigmatism or certain visual impairments may even find light mode more legible.

Another significant factor is lifestyle. For Gen Z, night-time scrolling, gaming, and content creation are common habits. In these situations, dark mode creates a less intrusive viewing experience, allowing users to check notifications or browse content without flooding a dark room with bright light. Although dark mode itself is not a cure for sleep disruption, lowering screen brightness and reducing light exposure before bedtime may contribute to a more comfortable viewing experience.

However, Gen Z is also a generation that does hold aesthetics in very high regard nonetheless, sometimes even over functionality. They prefer personalisation — from customised phone wallpapers to themed app icons and widgets.

Dark mode has a minimalist, sleek, and premium visual appeal and aligns with contemporary app design. Popular platforms such as YouTube, Discord, Spotify, Reddit, and X have embraced dark interfaces.

There is also a tech aspect to this trend. Smartphones with OLED and AMOLED displays, which are common in premium Android devices and iPhones, can consume less power when displaying

darker pixels because black pixels are effectively turned off. As a result, using dark mode may extend battery life on these screens, especially when apps display predominantly black backgrounds.

Dark mode has become part of Gen Z's digital culture largely because it feels comfortable during long hours of smartphone use, complements modern design trends, can improve battery efficiency on certain displays, and allows users to tailor technology to their own preferences. As app developers increasingly recognise that user experience is not one-size-fits-all, offering seamless switching between light and dark themes has become less of a feature and more of an expectation. It is clear that for Gen Z, dark mode is more than a colour scheme, and more of an informed choice.

DARK MODE HAS A MINIMALIST, SLEEK AND PREMIUM VISUAL APPEAL, AND ALIGNS WITH CONTEMPORARY APP DESIGN

THE AI TRACKER

From ChatGPT-powered car buying to AI classroom robots and Hollywood de-ageing, here's this week's biggest AI developments
By Sugandha Mukherjee

Sony expands copyright battle

Sony Music has intensified its legal battle against AI music startup Udio by filing an expanded copyright lawsuit, significantly raising the stakes in the case. The label has increased the number of allegedly infringed recordings from 333 to more than 30,000, pushing potential damages from \$50 million to around \$4.5 billion. Sony, alongside Universal Music Group and Warner Music Group, first sued Udio and rival Suno in 2024, alleging they trained AI models using copyrighted recordings without permission. The



case underscores growing tensions between AI developers and the music industry's copyright protections.

Lorde slams

Spotify feature

Singer-songwriter Lorde has criticised Spotify's AI-powered 'About the Song' feature, arguing that it misrepresents songs and limits artistic interpretation. The feature, currently in beta, uses AI to summarise background information from third-party sources. Sharing an example involving her song 'Current Affairs', Lorde said the generated explanation was factually incorrect and objected to AI assigning a defini-

BMW's AI vehicle configurator

BMW has become the first automaker to integrate its vehicle configurator with OpenAI's ChatGPT, allowing customers to explore and customise vehicles through natural conversations. Instead of navigating multiple configuration menus, users can



New York school introduces Sally

A school district in western New York will introduce an AI-powered humanoid robot named Sally into classrooms this fall as a teaching assistant. Developed by Toronto-based Realbotix, the robot will support teachers in coding, robotics and AI classes for 11th and 12th grade students following the Woz Ed STEAM curriculum. Costing around \$57,600, Sally has a lifelike appearance with silicone skin, expressive facial movements and movable arms, though it

describe preferences such as body style, powertrain, performance, all-wheel drive or intended use, and receive tailored model recommendations. The AI draws on BMW's latest product and configuration database to provide up-to-date guidance. Once a configuration is finalised, users can transfer it directly to BMW's online configurator or browse matching inventory. The feature is available on desktop and mobile devices.



humanoid robot named Sally into classrooms this fall as a teaching assistant. Developed by Toronto-based Realbotix, the robot will support teachers in coding, robotics and AI classes for 11th and 12th grade students following the Woz Ed STEAM curriculum. Costing around \$57,600, Sally has a lifelike appearance with silicone skin, expressive facial movements and movable arms, though it



cannot walk. School officials say the robot is designed to assist educators rather than replace them.

AI de-ageing tech in film

Upcoming fantasy film *The Lord of the Rings: The Hunt for Gollum* will use AI-assisted de-ageing technology for some characters, director and actor Andy Serkis has confirmed. Speaking to Variety, Serkis said machine learning will be part of the visual effects process while he reprises his role as Gollum. The announcement comes amid

ongoing debate in Hollywood over AI's role in filmmaking. While some studios have embraced AI-powered production tools, many actors, writers and filmmakers remain concerned that the technology could threaten creative jobs and undermine traditional filmmaking processes.

Armed humanoids for future warfare

A growing number of Silicon Valley entrepreneurs are advocating the use of autonomous humanoid robots in military operations, arguing they could reshape modern warfare. Startup Foundation demonstrated its Phantom robot loading a mortar, with founder Sanket Pathak envisioning future battlefield systems capable of operating with increasing autonomy. The move marks a departure from industry commitments to avoid weaponising robots.

Supporters argue such systems could improve combat precision and strengthen deterrence against rivals such as China and Russia, while critics warn of ethical risks surrounding autonomous weapons and AI-driven warfare.

SREYA DEB

THE INDIAN AESTHETICS market has witnessed remarkable growth over the past decade, driven by increasing awareness, social media influence, and a growing preference for minimally invasive cosmetic procedures. However, this demand has also resulted in a rise in unregulated providers, beauty salons, and clinics offering medical procedures without appropriate expertise or oversight.

A recent decision to tighten regulation on injectable cosmetic products by the Central Drugs Standard Control Organisation (CDSCO), India's national regulatory authority under the Ministry of Health and Family Welfare, has, therefore, been seen as a pertinent development in the country's rapidly growing aesthetic medicine industry. Medical experts say that the move is aimed at protecting patients from unsafe procedures, counterfeit products, and treatments performed by unqualified practitioners.

Regulation = lower demand?

According to Dr Ambrish Gupta, director, plastic, cosmetic and reconstructive surgery, CK Birla Hospitals, Jaipur, the CDSCO decision is expected to improve public awareness rather than reduce interest in aesthetic treatments. "Such a ban will most likely create a general awareness of the importance of a medically controlled aesthetic procedure. There might be a bit of disruption in the availability of certain injectable cosmetic products but at the same time, consumers are slowly becoming more careful and looking for the most qualified dermatologists or plastic surgeons," he says. "In the end, this step will be likely to promote patient safety and prevent the cosmetic procedures being done by unqualified people."

Dr Hitesh Gupta, reconstructive and plastic surgeon at Park Group of Hospitals, emphasises that patient demand is unlikely to diminish, "because patients are seeking natural-looking rejuvenation, improved self-confidence and healthy ageing rather than dramatic cosmetic change," he points out. He adds that the regulatory action presents "an opportunity for the aesthetic industry to further strengthen standards of quality, safety and accountability." Dr Ritupurna Dash, senior consultant, dermatology, Medanta, Noida, too, believes the move will ultimately strengthen confidence in evidence-based aesthetic medicine. "The overall patient demand for evidence-based aesthetic procedures is expected to improve. The ban may improve patient trust by reducing access to unregulated products." Qualified practitioners who already rely on approved products are unlikely to be significantly affected.

Dr Anil KV Minz, senior consultant, dermatology, Marengo Asia Hospitals, Faridabad says, "I would suggest they should do a check on such clinics known to be offering these services every six months. They can also take help of any local or state level dermatology associations to help identify such clinics."

Safety = medical expertise

Experts stress that injectable cosmetic treatments are medical procedures - not beauty services. Dr Hitesh Gupta notes that injectables have "an excellent safety profile" when administered correctly but warns that they remain medical interventions. "More significant complications — although uncommon — include infection, vascular occlusion, tissue necrosis, visual impairment and delayed inflammatory reactions. These complications require prompt recognition and immediate management by clinicians who possess detailed knowledge of facial anatomy and complication protocols," he adds.

Dr Ambrish Gupta, too, explains, "The side effects can be very small or they may be quite severe such as allergic reactions, infections, bruising, swelling, nerve injury, vascular blockage, tissue damage, and very rarely blindness or stroke. The safety depends more on the skills of the



No more a
SHOT
in the dark

Will the recent regulatory crackdown on injectable cosmetic products bring more accountability and enhanced consumer safety in India's rapidly growing beauty and skincare market?

TREATMENTS UNDER LENS

- Neurotoxins like Botox, which target creases and lines on the forehead, smoothen wrinkles

■ Dermal fillers like hyaluronic acid or calcium hydroxylapatite among others

■ Specialised injections for synthetic substances that target and destroy fat cells

POTENTIAL RISKS

- Infection

■ Vascular occlusion

■ Tissue necrosis

■ Visual impairment

■ Delayed inflammatory reactions

medical practitioner and the genuineness of the product rather than on the injection itself." Dr Dash also stresses that complications become substantially more likely when fake products or untrained operators are involved. He says, "Risks of complications are much higher if fake products are utilised and non-medical personnel conduct these procedures." Doctors frequently treat patients who develop complications after receiving injections at unlicensed clinics or beauty salons. Dr Minz attests to this, sharing that he has also treated patients who have presented with severe burns and inflammation from such beauty clinic treatments. Dr Ambrish Gupta says these cases are not uncommon, adding that in some unfortunate cases, incorrect injection techniques have resulted in serious complications requiring prolonged treatment.

Consultation imperative?

According to Dr Ambrish Gupta, "through a proper medical examination, the doctor evaluates if the patient qualifies for the procedure, finds possibilities

of contraindications, and manages the patient's expectations as well". However, he cautions that not every cosmetic clinic employs qualified specialists and advises patients to verify practitioners' credentials independently.

"Every patient considering cosmetic injectables should undergo a consultation with a qualified medical doctor before treatment," Dr Hitesh Gupta stresses. He warns that some patients continue to make decisions based on "social media marketing or discounted pricing rather than medical credentials".

Skin clinics like VLCC and Kaya Skin Clinic, among several others, offer botox injections for customers, typically with a dermatologist attached to the chain for consultations with customers. This is where experts draw the distinction — those opting for such procedures are not only customers but patients. "The concern lies in glutathione injections, a pharmaceutical product with approvals for specific medical indications, not for skin-lightening anywhere in the world where being administered in beauty salons as a 'cosmetic' to sidestep regulation," says Ajit

Marathe, founder of SkinBB (Skin Beyond Borders), a skincare digitech platform conducting research on skincare and beauty industry and products. "Products like exosome treatments, NAD+ IV drips, and injectable collagen peptides sit in a complete regulatory vacuum with no regulatory approval globally, yet offered freely in medi-spas across India," he adds.

This reporter reached out to VLCC Wellness, who declined to comment, and no response was received from Kaya Skin Clinics till the time of going to press. Their websites still list the service, also specifying that certified dermatologists are attached to the procedures with sterile and well equipped rooms for doctors to administer them. Marathe says, "India has upwards of 35,000 skin clinics, roughly 90% of which are unorganised." While VLCC and Kaya are the main players in the market, other skin clinics offering botox injections include Evvara, Skinlogics Clinic, Anugraha Skin and others, among others, all of which are not beauty and aesthetic establishments, but certified skin clinics with doctors trained to administer glutathione and other skin



GROWING GLOBAL MARKET

The global non-invasive aesthetic treatment market size was valued at \$36.0 billion in 2025 and is projected to grow from \$38.7 billion in 2026 to \$64.1 billion by 2033, at a CAGR of 7.5% from 2026 to 2033

injections on our (their) rosters, as per their websites.

Claims & alternatives

Experts also caution patients against exaggerated advertising frequently seen on social media and online marketing campaigns. Skin brightening treatments, anti-pigmentation injections and the like are often overestimated by manufacturers both on the packaging as well as in the marketing. Dr Ambrish Gupta identifies several misleading claims. "Promises to give permanent results, procedures entirely without risks, instant transformation, and suitability for anyone are some of the most common cases of misleading or untrue claims." Dr Hitesh Gupta similarly warns, "Good aesthetic outcomes depend on appropriate patient selection, sound clinical judgement, anatomical expertise and realistic expectations - not marketing claims." Additionally, injectables are not the only option available as far as aesthetic treatments are concerned.

Dr Ambrish Gupta lists alternatives including "medical-grade skincare, chemical peels, microneedling, laser resurfacing, radiofrequency skin tightening, ultrasound-based treatments, PRP therapy, and different kinds of procedures that stimulate collagen".

Dr Hitesh Gupta, too, recommends prescription skincare, chemical peels, laser resurfacing, radiofrequency, ultrasound-based skin tightening, microneedling and platelet-rich plasma (PRP) therapy, while also highlighting the importance of sun protection, nutrition, hydration and smoking cessation for long-term skin health.

Dr Dash adds that advanced technologies that do not involve injecting chemicals into the skin also exist, such as - HIFU (High-Intensity Focused Ultrasound, which is a non-invasive cosmetic treatment that uses focused ultrasound energy to heat deep layers of the skin, and stimulates natural collagen and elastin production, MNRF (Microneedling Radiofrequency, which is an advanced, minimally invasive cosmetic procedure that uses fine needles and radiofrequency energy to stimulate the body's natural collagen and elastin production as well), fractional lasers, exosomes, PDRN (popular in Korean beauty for promoting tissue repair), skin boosters and I-PRF (an all natural blood serum extracted from one's own blood which slowly releases growth factors over several weeks to stimulate collagen production and tissue regeneration), among the expanding range of non-surgical skin rejuvenation options.

Is ban sustainable?

Dr Ambrish Gupta believes regulation should reflect the reality that these are medical procedures and not beauty treatments. He calls for "routine inspections, better control over product imports and distribution, compulsory reporting of adverse events, and heavy penalties for breaking the rules", while emphasising collaboration between regulators, medical councils and law enforcement agencies. Dr Hitesh Gupta also opines that long-term patient safety depends on "robust regulation, effective enforcement and sustained public education."

The CDSCO's regulatory action seeks to position aesthetic medicine as a medical specialty requiring appropriate training, approved products and accountable clinical practice. According to Marathe of SkinBB, "Uniform enforcement is not realistic, so the strategy must be calibrated by tier. For approved products, the problem is the practitioner, not the product being credentialled through state medical councils. For Tier 2 products like glutathione, the lever is supply-chain interdiction. For tier 3 products with no legitimate supply chain, enforcement comes through customs and complaint-driven action," he explains. By discouraging counterfeit products, strengthening licensing, and encouraging patients to seek qualified medical care, the new regulatory framework has the potential to significantly improve safety in this fast-growing healthcare sector.

HEALTH CAPSULES



Hope for borderline personality disorder

A recent study involving individuals from 14 countries found 11 spots in the genome that raise the risk of developing borderline personality disorder. This is the first proof that genetic factors also weigh into a BPD diagnosis. The research was conducted via a mass comparison of individuals with BPD and those without.



Nod to new cancer drug, vaccines

The Indian Council of Medical Research has licensed three new biomedical technologies which aim to advance cancer treatment and infectious disease protection. One drug candidate targets precancerous cervical cells, and two vaccine candidates will combat major bacterial gut infections.



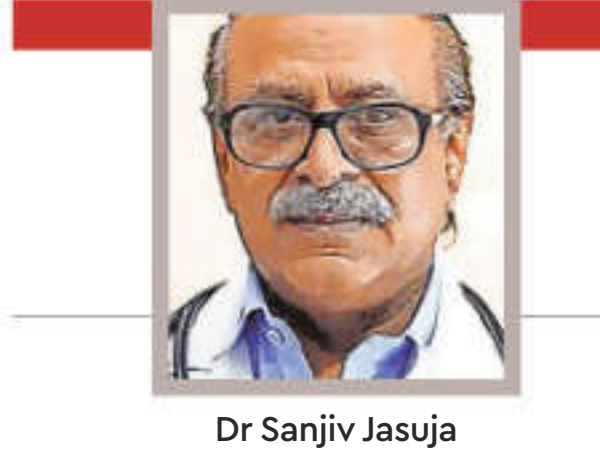
Filtered coffee slows biological ageing

A recent study found that filtered coffee consumption was associated with reduced plasma lipoprotein concentrations, emphasising the importance of coffee types and preparation methods. Conversely, a prospective study found that instant coffee is associated with a higher level of frailty in older adults.



Dementia could hit couples more

In a study involving almost one million married adults, researchers found that when one spouse developed dementia, the other was significantly more likely to receive the same diagnosis. Women whose partners developed dementia had a 74% higher relative risk of developing dementia, and for men, 69%.



FE FEATURES

A NEW LANCET study reveals chronic kidney disease is now the ninth greatest cause of death globally, with the number of adults living with CKD having more than doubled over the past three decades - from about 378 million in 1990 to nearly 788 million in 2023. What are the main causes of CKD? Dr Sanjiv Jasuja, senior consultant, nephrology, Indraprastha Apollo Hospital, Delhi, says: "Chronic kidney disease (CKD) is most commonly caused by diabetes and high blood pressure, which together account for a majority of cases. Other causes include certain kidney diseases such as

The silent killer

How to manage chronic kidney disease

glomerulonephritis, inherited conditions like polycystic kidney disease, recurrent kidney infections, kidney stones, autoimmune disorders, and prolonged use of certain pain-relieving medications. Ageing, obesity, smoking and cardiovascular disease can also increase the risk."

How can we screen and watch out for warning signs?

One of the biggest challenges with CKD is that it often causes no symptoms in its early stages. This is why people with diabetes, high blood pressure, heart disease, obesity, a family history of kidney disease, or those above 60 years of age

should undergo regular screening. Simple tests such as a blood test to estimate kidney function (eGFR), a urine test to detect protein leakage, and blood pressure monitoring can help detect kidney disease early. Symptoms such as swelling in the feet or face, persistent fatigue, changes in urination, loss of appetite, or uncontrolled blood pressure usually appear later and should not be relied upon for diagnosis.

Is the rate of progression of CKD similar in every patient, and is every CKD patient sure to reach kidney failure?

No. CKD progresses differently from person to person. Many patients, espe-



cially when diagnosed early, can maintain stable kidney function for years with appropriate treatment and regular follow-up. The rate of progression depends on factors such as the underlying cause of CKD, blood pressure and blood sugar

control, the amount of protein in the urine, lifestyle habits, and adherence to treatment. Not every patient with CKD will develop kidney failure or require dialysis or transplantation. Early diagnosis and timely management can signifi-

cantly slow disease progression.

How can we preserve kidney function despite having CKD-medically and with lifestyle?

The primary goal is to slow further damage to the kidneys while managing the underlying cause. This includes controlling blood pressure and diabetes, taking prescribed medications regularly, and monitoring kidney function through periodic tests. Some patients may also benefit from newer medications that have been shown to slow CKD progression, depending on their condition. Lifestyle measures are equally important. Maintaining a healthy weight, limiting salt intake, eating a balanced diet as advised by the treating doctor or dietitian, staying physically active, avoiding smoking, limiting alcohol, and avoiding unnecessary use of painkillers or herbal supplements can all help preserve kidney function. Regular follow-up with a healthcare provider allows treatment to be adjusted as needed and complications to be detected early.

WITH FOREX RESERVES PLUMMETING TO JUST \$1.1 BILLION IN JUNE, BARELY ENOUGH TO PAY FOR 2-3 WEEKS OF ESSENTIAL IMPORTS, THE RBI PROPOSED PLEDGING 50 TONNE OF GOLD TO RAISE FOREIGN EXCHANGE

A ‘golden’ fix for India’s forex stress?

OFF THE RECORD



P VAIDYANATHAN IYER

THERE IS A tricky proposal engaging the government at the highest levels over the past 3–4 weeks. An empowered group of ministers has met twice to discuss it. Officials in the Prime Minister’s Office are seized of the issues connected with this idea. And the Cabinet Secretariat, the office responsible for government administration, has held meetings with those in the business to better understand the concerns, and ways to address them.

The thought behind the proposal probably has its origins in an austerity measure proposed by the PM at a public meeting in Hyderabad on May 10. In the backdrop of the West Asia crisis that led to a surge in oil prices, Modi had urged people to refrain from buying gold during festivals for a year, besides conserving fuel, restricting foreign travels, etc. The proposal, which has generated some interest among the few who are privy to it, is to launch a

voluntary gold disclosure scheme. The idea seems to be to collect gold lying idle in private hands — that is, what people accumulated over the years for ‘investment’ (bars, coins), not what they bought for ‘consumption’ (jewellery) — and put it to use to reduce imports, and preserve foreign exchange.

In India, gold has huge sentimental value, has cultural and religious connections; but it has also been leveraged by governments during emergencies, be it during wars or economic crises. Most recently, in the early 1990s, when India faced an economic crisis, the government and the Reserve Bank of India saw a ‘golden’ opportunity. To bolster the country’s forex, the RBI was fully on board when the State Bank of India pledged 20 tonne of gold confiscated from smugglers with the Union Bank of Switzerland in May 1991 to raise about \$200 million. But this wasn’t enough.

With forex reserves plummeting to just \$1.1 billion in June, barely enough to pay for 2–3 weeks of essential imports, the RBI proposed pledging 50 tonne of gold to raise foreign exchange. This was approved by the caretaker government led by Chandra Shekhar, but executed post general elections by the new government under Prime Minister PV Narasimha Rao and his Finance Minister, Manmohan Singh. As much as 46.91 tonne was pledged to raise \$405 million; this too was paid back in



less than four months.

These may look small today, given that India imports more than 700 million tonne of gold a year, and its forex

reserves are robust at over \$675 billion. But the crisis was acute then, and this one drastic measure kickstarted the process of economic reforms that con-

tinues till date with some jerks, but has overall bipartisan political support.

Two years later, in 1993, as India became a bit comfortable on the forex front, it sought to bolster its gold reserves. The government experimented with an idea to bring private and unaccounted gold into the formal economy. It issued the Gold Bonds (Immunities and Exemptions) Ordinance, 1993, and, drawing from it, announced the Gold Bonds Scheme. The bonds had a five-year tenure, and after five years, subscribers were paid ₹40 per gram lump-sum interest, along with the gold deposited. A subscriber was required to deposit a minimum of 500 grams under the scheme, which was open for two months.

The biggest draw was it asked no questions from the subscribers about the nature and source of gold, or the money used to buy the gold. It also promised the government would not start any inquiry or investigation against the subscribers. In all, the total gold received under the scheme was 41.12 metric tonne, valued at ₹1,534.40 crore.

Thirty-three years later, in May 2026, India faces a different gold problem. The West Asia crisis is not of the government’s making, but is exerting pressure on the Indian economy, and magnifying its vulnerabilities. India imports bulk of its crude oil needs;

crude oil prices have once again topped \$100 a barrel, which means India’s import bill will soar. This can’t be avoided. But what can be is the massive gold imports, which only worsens the current account deficit (when the money spent on imports is more than the money earned from exports, it leads to a deficit).

Sajjid Chinoy, a part-time member of the Prime Minister’s Economic Advisory Council, points out that gold demand has remained largely intact (over 720 tonne) despite a more than doubling of prices in the last three years. A research by him and his colleagues for JP Morgan says 50% of this demand in January–March 2026 was for investment (in gold bars and coins). In January–March 2003, it was just 30%. The biggest factor that made the Gold Bond Scheme of 1993 a success was the government immunity to subscribers. But that required taxpayers, individuals and corporations to have trust in the system. Here, many in the government agree, there is considerable work to be done. But there are other options to explore too on increasing the attractiveness of a financial product linked to gold.

It’s a ‘golden’ problem to solve.

The writer is Managing Editor, The Indian Express. Off the Record is a fortnightly column

Hosting World Cup no diplomatic feat

RINGSIDE VIEW



TUSHAR BHADURI

‘THE WORLD’S MINE oyster.’

This phrase was reportedly first used by William Shakespeare in his play *The Merry Wives of Windsor*. It means having absolute freedom and limitless opportunities to do whatever one wants and achieve what one desires. US President Donald Trump can be accused of many ills, but humility isn’t one of them. Hence, the line is apt for describing what he thinks of himself and his place in the scheme of things in the world.

How else can one explain his reported backing for FIFA president Gianni Infantino as the next United Nations secretary-general? The tenure of incumbent Antonio Guterres ends in December, and his successor has to be elected by then.

The UN secretary-general can be called the most high-profile diplomat in the world, and the role requires a great deal of knowledge, experience and expertise about a large number of issues. Guterres served as the Prime Minister of Portugal from 1995 to 2002, and according to various polls, has been considered among the best. He was also the UN High Commissioner of Refugees before becoming secretary-general in 2016. In contrast, before taking over as FIFA president, Infantino was head of the European football confederation UEFA.

Apart from the professional eligibility for the post, there is the small matter of being elected, even if one has the backing of arguably the most powerful man in the world. Six candidates have already thrown their hats in the ring for the top job at the UN, and all of them have been either presidents, vice-presidents or foreign ministers of their respective countries, or heads of other UN agencies.

But Trump is unlikely to be swayed by such small print. He believes Infantino to be widely respected and capable of bringing people together, based on what he has done over the past few months. It’s well known that the two have worked together in the lead-up and during the 2026 FIFA World Cup, which the United States co-hosted with Mexico and Canada. Conferring the first-ever FIFA Peace Prize on the US President wouldn’t have hurt their relations either.



President Donald Trump with FIFA President Gianni Infantino

Hardly any edition of the FIFA World Cup can indeed be called totally free from controversy, but staging of a tournament — successful or otherwise — can’t become the basis for giving the chief executive a much larger diplomatic post, that would be responsible for maintaining peace and order throughout the world.

But according to the US President, Trump is right about everything. If Infantino can stage the biggest FIFA World Cup in history — even though the administrative side was totally controlled by the Trump administration — he is worthy of any major assignment.

Legendary Liverpool manager Bill Shankly once said: “Some people believe football is a matter of life and death. I am very disappointed with that attitude. I can assure you it is much, much more important than that.” Trump wants to give a whole new spin to this idea. If Infantino can conduct a football tournament, he can bring peace in the Middle East, end the Russia-Ukraine conflict, solve the US-Iran impasse and make the world a better place.

Salvation on the field

It’s a mercy that the action on the field did the heavy lifting. The 2026 World Cup will be known for some unforgettable quality on the field. The best ‘team’ won, even though its brightest young star Lamine Yamal was nowhere close to his best and was often peripheral to proceedings.

Spain had so many match-winners in their ranks, some of them even coming off the bench, that the spotlight was never monopolised by one player. It’s a reflection of the *La Roja* side that triumphed in 2010, but even there, Xavi Hernandez

and Andres Iniesta were more celebrated than Rodri now. That team was never dependent on its forwards for goals, even though they had pedigreed strikers like David Villa and Fernando Torres. Mikel Oyarzabal was their highest goal scorer in the 2026 tournament with five, but the Real Sociedad forward is still not a household name. Their next biggest contributor was Mikel Merino, who came off the bench to salvage the situation against Portugal and Belgium.

Their success was built around a watertight defence that was breached just once in eight matches. If the back door remains permanently shut, it gives the attackers all the confidence they need to keep the opposition under sustained pressure. In terms of the team being the star, the side that comes closest would be the victorious West German side coached by Franz Beckenbauer and led by Lothar Matthaus in 1990. Ironically, Argentina were the opponents in that final as well and tried to break the rhythm of the superior team with overly defensive and physical play, hoping that their talisman (Diego Maradona then, Lionel Messi now) could provide one moment of inspiration that would make the difference. A record that could stay intact for a long time is Kylian Mbappe’s tally of 22 goals, amassed in just three editions. Messi, whose record the Frenchman broke in the 10-goal third-place playoff, needed six tournaments.

In fact, Mbappe was widely tipped to lead Les Bleus to their third crown before their juggernaut was brought to a halt by the eventual champions in the semifinals. All this shows that however the administrators and politicians try to push their vested agendas on sport, the action on the field, more often than not, has the final say.

Hardly any edition of FIFA can be called free from controversy, but staging of a tournament can’t become the basis for giving the chief executive a much larger diplomatic post

INSIDE TRACK

COOMI KAPOOR



Politics’ watershed moment

Whatever the final outcome, it is a watershed moment in Indian politics, thanks to Gen Z. Traditional politicians, including Rahul Gandhi, have been left behind and are clambering onto the bandwagon of spirited, faceless youngsters. The Modi government’s grand design to push through its agenda of securing a two-thirds majority in Parliament in this session has stalled, not because its cynical game of accumulating MPs who have lost their moral compass has misfired, but because of the power of a spontaneous movement, which has captured the country’s imagination and sympathy, cutting across economic strata and traditional ideologies. Even the BJP’s elder statesman, Murli Manohar Joshi, voiced his support. The freespirted harbingers of change, with their irrelevant memes and catchy Instagram reels, have outshone the traditional media — constrained by market compulsions and distribution networks. A section of television journalists were booed and booted out of the protest epicentre at Jantar Mantar.

A leaderless mob does not act in tandem. Akhilesh Yadav indicated Congress should not speak on behalf of all opposition before consultations. Sonam Wanchuk’s wife, Gitanjali, questioned the motives of both Rahul Gandhi and the BJP. AAP leaders dubbed the Congress the BJP’s B-team, accusing it of opportunistically entering the campaign. Chandra Shekhar Azad’s party workers boasted they were ahead of others in tearing down police barricades to make way for the students. The BJP’s self-effacing spokespersons voiced no fear of being overshadowed and welcomed support from all quarters. But they are probably conscious that even they have no total command over the disparate sea of humanity. In his puzzling adamancy in not removing Dharmendra Pradhan, a non-negotiable demand of the protesters, the PM put both his government and personal reputation on the line. Eventually, however, better sense finally prevailed. The PM perhaps recalled the lessons of history. Even Jawaharlal Nehru perforce agreed to Krishna Menon quitting his Cabinet, Indira Gandhi reluctantly acceded to the students’ demand for Gujarat Chief Minister Chimanbhai Patel’s resignation, and Atal Bihari Vajpayee requested George Fernandes to step down as defence minister.

Forerunner to second departure?

Former BJP Tamil Nadu President K Annamalai’s exit from the party last month is believed to be a forerunner to

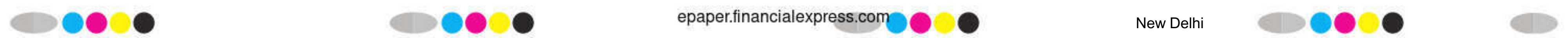
B L Santhosh — the BJP’s powerful national general secretary (organisation) and coordinator between the RSS and the party — being marginalised. Annamalai, a former IPS officer, was Santhosh’s protégé and appointed party president in 2021. The newbie’s brash political confidence turned out to be totally off the mark, as proved by the BJP’s disastrous electoral performance in this year’s state assembly poll. Removed as BJP president last year, Annamalai claims he left the party of his own volition, but insiders recall a stormy meeting with Home Minister Amit Shah in Delhi before he quit.

Watch your explanation

It was a brief birthday party for Congress President Mallikarjun Kharge on Tuesday. After the cake was cut at his home, Rahul Gandhi informed the astonished host and unprepared guests that they would all march to the PM’s residence nearby to stage a *dharna* in support of the students. Karnataka CM D K Shivakumar was present, but Kerala CM V D Satheesan, who was in Delhi, had to be hastily summoned to Lok Kalyan Marg. Satheesan was noticeably tight-lipped during the sloganeering and flew back to Kerala soon after. Questioned by scribes back home about his abrupt departure from the capital, Satheesan claimed that Rahul Gandhi had pointed at his wristwatch and asked him to rush to the airport, else he would miss his flight. The only snag is that Gandhi does not wear a watch!

Reel timeline story

It is hardly coincidental that controversial films with a political message, such as *Udta Punjab*, *Kerala Story* and *Kashmir Files*, were released shortly before an assembly poll in the states concerned. In each case, the film’s theme discredited the BJP’s rival parties. Similarly, *Satlu* has gone viral before next year’s Punjab assembly polls. The movie was held up for three years by the CBFC, which demanded 127 cuts. But this month, the uncensored film was released on Zee 5 Global on the plea that OTT platforms are not certified by the CBFC. Although the film was removed within two days, by this time, as to be expected, the film’s link had gone viral. The autobiography of Zee TV’s pragmatic businessman-owner, Subhash Chandra, makes clear that his motto is to respect the wishes of the government of the day. And sceptics believe the movie’s release was unlikely without a nod from the powers that be.



Mind & Games

SUNDAY, JULY 26, 2026

Kargil's apricot farmers adapt to climate change

Traditional farming methods face challenges in a rapidly warming Himalayan region

SAFEENA WANI

ON A CLEAR autumn morning, Nargis Bano, 27, stands in her family's apricot orchard, surrounded by a soft golden mat of fruit laid out on grass. The apricots, growing in Gargadoo village of Kargil, Ladakh, are Halman A-quality, carefully spaced, slowly drying in the open sun. Nargis moves lightly between them, turning each where needed. Our ancestors dried apricots like this, she says. They understood the weather and timed everything right. Seven generations of her family have farmed apricots here. But the weather they relied on has changed. Unseasonal snowfall, sudden rain and shifting temperatures now disrupt both harvest and drying. For farmers like Nargis, adapting to climate uncertainty is imperative. It determines whether the crop survives at all.

Weather no longer keeps time

Research on climate change in the Himalayan region, such as this paper, shows that shifting rain and snowfall patterns are changing mountain water systems. In Kargil, growers feel it during harvest and post-harvest: rain now arrives when fruit is on trees or spread out to dry, sometimes at both stages. There is a real need to study apricots, especially how global warming is affecting our farming, says Nasreen Fatima, senior scientist and head of Krishi Vigyan Kendra, Kargil. But only one or two studies exist on this crop. For farmers, the consequences are immediate: damaged fruit, shortened drying windows, more waste and less income.

A fragile crop, a narrow window

Ladakh produces about 62% of India's apricots, with 15,789 tonnes grown over roughly 1,675 hectares. In Kargil, apricot is the main cash crop and a cultural anchor. Once ripe, apricots last barely hours. For decades, farmers sold fresh apricots locally and dried most of the harvest for markets outside Ladakh. But the lack of processing facilities means nearly 60% of the produce goes to waste. We keep B-grade apricots for jam, juice and oil, says Sadiq Hardasi, a grower

THE KEY CHALLENGES

■ Despite Ladakh producing 62% of India's apricots, limited research exists on how climate change is affecting the crop

■ Around 60% of apricots go to waste due to inadequate processing and cold storage facilities

■ Farmers say better units, cold storage and transport infra are essential as dried apricots fetch nearly seven times the price of fresh fruit



from Hardas village. But without processing units, losses are unavoidable.

Kargil has four private processing units. The only government-owned unit has been operating at low capacity for three years. In 2024, we produced around 500 kilos of apricot pulp, says Mohammad Akhooon of the Fruit Growers Cooperative Marketing and Processing Society. Most of it went to waste because there was no clear marketing strategy outside Ladakh.

The entire harvest is completed in just 20 days. Once picked, farmers have five to six hours to sell the fruit fresh or begin drying. Cold storage works only for a week, Akhooon says. Drying remains the most practical option.

Exports help, but not everyone

The Ladakh government has begun exporting fresh apricots to West Asian markets to reduce waste and support incomes. The approach is right, says Ali Raza, Chief Horticulture Officer, Kargil. But the fruit must be packed before ripening so it reaches markets at the right stage.

Officials say exports have helped some farmers, but there are no government cold storage facilities yet. We are working on a refrigerated van for transport to northern India, Raza adds.

Many growers are cautious. Apricots that ripen on the tree have the real taste, Hardasi says. Selling them early can damage our reputation. Fresh apricots sell for under ₹100 per kilogram. Dried apricots fetch around ₹700. Official data shows Kargil produced about 9,834 metric tonnes of apricots in 2024-25.

Most farmers are from tribal commu-

nities, with holdings of around 0.5 hectare. Apricot farming contributes roughly ₹43 crore to Kargil's economy.

Processing is not optional here, says Zakir Zaid, a grower and entrepreneur. It's about income, food security and survival in a fragile ecosystem.

Solar dryers: Promise and failure

To reduce post-harvest losses, the government in 2018 introduced solar dryers to speed up drying and protect fruit from rain. They were supplied through a tender by Gurugram-based solar energy solutions company Neochlorus, with support from the Horticulture Department and the National Institute of Solar Energy (NISE).

Around 300 dryers were installed with horticulture department support, each covered by a two-year maintenance contract that ended in 2024. By then, 312 units had been distributed in Kargil at a cost of ₹2.6 lakh each, with a 10% subsidy for purchasers.

The results were disappointing. In Karkitchoo village, Ghulam Mohammad, the village head, had encouraged farmers to adopt the machines. This was the biggest mistake of my life, he says. Everyone suffered losses.

Farmers say apricots often turn black inside the dryers. Officials acknowledge technical problems, and say the farmers are also not following the instructions. The solar dryer chamber has seven trays, with a heat system at the bottom, Raza explained. The first tray gets the most heat, while the others get only steam and stay moist. The machine needs modification, and we will prepare a separate budget for it. Farmers

were advised to switch the top and bottom trays to balance the heat, he says, adding, they don't follow the guidelines because it is time consuming. Nargis's family bought a solar dryer in 2023 with a subsidy. For two years, we couldn't sell our produce, she says, adding that despite changing trays as instructed, the produce turned black. We went back to open drying.

In response to an email to Director General, NISE, Mohammad Rihan, we were informed that the organisation has received no formal complaints, and suggests that blackening occurs when the fruit is dried whole, without removing the kernel. All dryers supplied under the project were covered by a two-year Annual Maintenance Contract, and the vendor remained fully accountable for servicing and repairs throughout this period, which concluded in 2024, the email said.

Today, Nargis uses the solar dryer as a cupboard. Her leather shoes rest inside. Across Kargil, many subsidised dryers serve similar domestic roles.

When technology fails the real-life test

Growers insist the solar dryers needed essential redesign. Equal heating and exhaust fans are basic requirements, says Akhooon. He adds that these dryers should offer both solar and electric options, as they stop working entirely during cloudy weather and rain.

The story of solar dryers in Kargil echoes an earlier experiment across India: the widespread distribution of clean cooking stoves that promised efficiency and reduced smoke but were quietly abandoned over time. In both cases, well-intentioned technologies arrived with subsidies and ambition, yet failed to account for everyday realities and local habits.

Just as many households returned to traditional hearths that offered reliability and warmth, apricot farmers drifted back to open sun drying when machines proved unreliable during peak harvest.

The lesson is similar and increasingly clear to growers in Kargil: solutions endure not because they are new or climate-friendly on paper, but because they fit seamlessly into lived experience and local knowledge. We contacted the manager of

Neochlars in Ladakh for comment, and this story will be updated once we hear from him.

Pack houses: A local fix

After solar dryers failed, many farmers turned to pack houses under government horticulture schemes. A pack house is a simple 30x20-foot structure costing around ₹4 lakh, with half the cost subsidised by the horticulture department and the rest borne by the farmer.

Designed to face the sun, with airflow and polycarbonate roofing, it traps heat without scorching the fruit. Farmers say it dries large quantities evenly and reliably. Any technology in the Himalayas must be tested locally, says environmentalist Irfan Ahmad. What works elsewhere won't automatically work here.

According to officials, 1,048 pack

houses have been provided in Kargil. Yet, access is uneven. Local councillors decide who gets them, says Ghulam Mohammad. Politics becomes another hurdle. Still, for many growers, pack houses offer something rare: a climate-

resilient solution that works with Ladakh's geography rather than against it. Back in Gargadoo, Nargis continues turning apricots in Gargadoo's orchard, carrying forward a centuries-old practice shaped by new realities.

Between failed machines and emerging alternatives, and pitted against a changing Himalayan climate, she keeps the harvest alive, reflecting the hope, hard work and deep connection to the land that defines farming in the Himalayas.

The piece is published in arrangement with Climate Action Live <https://www.climateaction.live/>

CROSSWORD

1 2 3 4 5 6 7 8

9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28

ACROSS

1 Market area (6)

5 Instruction (8)

9 Detergents Ltd.: HUL owned detergents plant at Chiplun, Maharashtra (8)

10 Private teachers (6)

11 Pharmaceutical multinational (5,5)

12 Twist into a shape of a spiral? (4)

13 Stomachs (8)

16 Big name in motor-bikes (6)

17 Being directly descended from an ancestor (6)

19 Project from a surface, thrust forward (8)

21 This is paid to travel on a bus or train (4)

22 Piece of plastic with a lot of potential (6,4)

25 Not visible to the naked eye (6)

26 Oil traded on the commodities market (8)

27 Building in which illustrious dead are buried or have memorials (8)

28 Most infrequent or most uncommon (6)

DOWN

2 One of the largest real estate brands in Philippines now entering Indian markets as well (5)

3 Leyland Ltd.: manufacturers of trucks (5)

4 What is left over? (7)

5 Burglars (7)

6 Provider of DTH broadcasting services (7)

7 Unpunctual sort (9)

8 Decorated (9)

14 Industries Ltd.: Nasli Wadia's F&B giant (9)

15 Strain or work hard to a very great extent? (9)

18 An official permit or permission (7)

19 Urge or impel forward; push forward (5,2)

20 Pierre ___ is the founder of eBay (7)

23 Tree trunk used in Scottish games? (5)

24 Thoroughfares (5)

KAKURO

14 32 8 23

16 17 15 39 14

32 17 23 11

7 15 19 4

14 21 9 16 6

13 39 11

BIZ QUIZ

1. Which company has set a target of expanding its FMCG business to ₹8 lakh crore by 2035?

2. How many satellites are there in Amazon's Low Earth Orbit (LEO) network?

3. Which Singapore state investor is exploring investment opportunities in the Indian Premier League (IPL)?

BUZZ WORD

The Buzz Word is a substitution cipher in which one letter stands for another.

If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is by trial and error.

Today's clue: NYE equals SOB

Lhkuymryj cqn cqp hjn nmkzenn ex pyhof syd-kynj buypmkjin qop kyonjqoisx hlibuyahof jcyzn buypmkjin qop dz'az uzagss uzpzrhzojp jcz HJ hopmjinux j yez nylzjchof j cjq' n qeymj q jrys ryu hophahpmqsn. - Ehss Fgjin

BRIDGE BOUTS

L SUBRAMANIAN

INDISCIPLINE NEVER PAYS - I

However good your play and defence may be, you won't go far in the game, if you lack bidding discipline.

Weak-two opening, especially on first seat, is misused very often. The first requirement of a good six-card suit is almost never adhered to. The second and the most important one of not to have a four-card major on the side, does not matter to them in the least.

Take a look at the deal below from a match-point event. You will certainly agree why discipline is very necessary.

With neither side vulnerable, partner opens 2H on first seat. RHO passes. You are dealt: SK-x-x-HJ DA-Q-J-T-x CA-x-x. You have game potential. Partner could have a card on the side and game could be lost if you pass meekly. So, you bid 3D. The next thing you hear from partner is PASS!!, partner dropping your 3D bid like a hot potato. The complete hands were:

Dlr: East

Vul: None

SQ4

HA87

D982

CQJ873

SK863

HJ

DAQJT7

CA42

N

S

ST52

HK62

DK653

CK96

SAJ97

HQT9543

D3

CT5

As you can see, 4S is making, declarer losing a club and two hearts. Discussion: 1) My partner got cold feet after opening 2H as she felt it was a misfit hand. A change of suit by partner after a weak-two by you, is forcing for one round. In this hand, if opener rebids 3S, I would have given her 4S. If opener is 6-3-3-1 / 6-3-2-2, she rebids her suit.

2) Bidding should have gone:

East

South

West

North

Pass

Pass

1D

Pass

1H

Pass

1S

Pass

2S

Pass

3S!

Pass

4S!!

All Pass

East bids 4S because of the maxim; 6-4, bid more.

3) On some tables, west leapt directly to 3NT, thinking partner cannot have four cards in spades. Fourth-best club from north defeated the contract by two tricks.

4) Some west bid a direct 4H, to make ten tricks. Results: 4H / 4S = 6 imps to EW; 3N - 2 = 7 imps to NS; 3H + 1 = 1 imp to NS; 3D = 2 imps to NS.

LEXICON

PURPLE STATE

■ n. An American state in which Democrats and Republicans have roughly equal support.

John Kerry can aim for across-the-board excitement in his choice of a running mate, something to put turbochargers under the hood of his creaky old European sedan. Or he can make a targeted selection to enhance his chances in a large 'purple state,' which is the new phrase for the 17 battleground states, neither red nor blue, you see, but a blend. —John Brummett, "Kerry should tap either Hillary or Ed Rendell," *Las Vegas Review-Journal*, April 11, 2004

ANSWERS

1 LTC 2,400 satellites

3 Temasek

SOLUTIONS

1 MARKET AREA

2 ONE OF THE LARGEST REAL ESTATE BRANDS IN PHILIPPINES NOW ENTERING INDIAN MARKETS AS WELL

3 LEYLAND LTD.: MANUFACTURERS OF TRUCKS

4 WHAT IS LEFT OVER

5 BURGLARS

6 PROVIDER OF DTH BROADCASTING SERVICES

7 UNPUNCTUAL SORT

8 DECORATED

9 NASLI WADIA'S F&B GIANT

10 PRIVATE TEACHERS

11 PHARMACEUTICAL MULTINATIONAL

12 TWIST INTO A SHAPE OF A SPIRAL

13 STOMACHS

14 INDUSTRIES LTD.: NASLI WADIA'S F&B GIANT

15 STRAIN OR WORK HARD TO A VERY GREAT EXTENT

16 HONDA

17 BEING DIRECTLY DESCENDED FROM AN ANCESTOR

18 AN OFFICIAL PERMIT OR PERMISSION

19 URGE OR IMPEL FORWARD; PUSH FORWARD

20 PIERRE HERMÉ

21 THIS IS PAID TO TRAVEL ON A BUS OR TRAIN

22 PIECE OF PLASTIC WITH A LOT OF POTENTIAL

23 TREE TRUNK USED IN SCOTTISH GAMES

24 THOROUGHFARES

25 NOT VISIBLE TO THE NAKED EYE

26 OIL TRADED ON THE COMMODITIES MARKET

epaper.financialexpress.com

New Delhi

MAX ESTATES LIMITED

(CIN: L70200DL2016PLC438718)
Registered office: Max House 1, Dr. Jha Marg, Okhla Phase 3, Opposite Okhla Railway Station, Okhla Industrial Estate, South Delhi-110020, New Delhi, India
Tel. No.: +91 120 474 3222
Corporate Office: Max Towers, L-20, C-001/A/1, Sector - 16B, Noida - 201301, Uttar Pradesh, India, Tel.: +91 120 474 3222
Email: secretarial@maxestates.in, Website: www.maxestates.in

NOTICE OF 10TH ANNUAL GENERAL MEETING

Notice is hereby given that the 10th Annual General Meeting ("AGM") of the Members of Max Estates Limited ("Company") will be held on Wednesday, August 19, 2026 at 11:15 hours (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), without the physical presence of Members at a common venue, in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and the rules made thereunder, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), read with the Ministry of Corporate Affairs ("MCA") General Circular No. 20/2020 dated May 5, 2020 and General Circular No. 03/2025 dated September 22, 2025, together with other circulars issued by the MCA in this regard (collectively, "MCA Circulars"), and the applicable circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time, if any ("SEBI Circulars"), to transact the Ordinary Business set out in the Notice of the AGM. Members may attend and participate in the AGM only through VC/OAVM. The deemed venue for the AGM shall be the Registered Office of the Company.

In compliance with the MCA Circulars and Regulation 36(1)(a) of the Listing Regulations, the Notice of the AGM and the Integrated Annual Report for FY26 will be sent by electronic mode to those Members whose e-mail addresses are registered with the Company, the Registrar and Share Transfer Agent ("RTA") or their respective Depository Participant(s) ("DPs"). The Notice and the Integrated Annual Report will also be available on the Company's website at www.maxestates.in and on the websites of the stock exchanges, namely, BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of NSDL at www.evoting.nsdl.com.

Members whose e-mail addresses are not registered are requested to register/update their e-mail address with the DP with whom they maintain their demat account, in accordance with the process advised by the DP.

The entire shareholding of the Company is in dematerialized form. Accordingly, Members may also register/update their bank account details and electronic mandate with their respective DPs. Members whose e-mail addresses are not registered may access the Notice from the websites stated above and cast their votes by using the e-voting facility through their demat account/depository login, in the manner specified in the Notice.

In accordance with Regulation 36(1)(b) of the Listing Regulations, the Company will send a letter to those Members whose e-mail addresses are not registered, providing the web-link, including the exact path, from where the complete Integrated Annual Report for FY26, including the Notice of the AGM, can be accessed.

Any Member may request a hard copy of the complete Integrated Annual Report for FY26 by writing to secretarial@maxestates.in, quoting his/her ID and Client ID. The Company has appointed National Securities Depository Limited ("NSDL") to provide the VC/OAVM facility for conducting the AGM and the facilities for remote e-voting before the AGM and e-voting during the AGM, enabling Members to cast their votes on the resolutions set out in the Notice. The detailed instructions for (i) joining the AGM through VC/OAVM; (ii) remote e-voting; and (iii) e-voting during the AGM will be provided in the Notice. Members attending the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

By order of the Board
For Max Estates Limited

Sd/-
Abhishek Mishra
Company Secretary & Compliance Officer
Membership No. FCS 9566

Noida
July 25, 2026

IVALUE

IVALUE INFOSOLUTIONS LIMITED

(Formerly iValue Infosolutions Private Limited)

Registered and Corporate Office: No. 903/1/1, 19th Main Road, 4th Sector, H.S.R. Layout, Bangalore - 560102, Karnataka, India.

CIN: L72200KA2008PLC045995 | Phone: 080 22221143
Website: www.ivaluegroup.com | Email: investors@ivalue.co.in

NOTICE REGARDING 18TH (EIGHTEENTH) ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO-VISUAL MEANS (OAVM)

NOTICE is hereby given that the 18th (Eighteenth) Annual General Meeting ("AGM") of the members of iValue Infosolutions Limited (formerly iValue Infosolutions Private Limited) ("the Company") will be held on Wednesday, August 19, 2026, at 03:00 P.M. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with various circulars of Ministry of Corporate Affairs ("MCA") and Securities Exchange Board of India ("SEBI") issued from time to time, without the physical presence of the Members at a common venue to transact the businesses as set out in the Notice of AGM dated July 24, 2026.

In compliance with the applicable circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company/ Depository Participant(s) ("DPs"). These documents are also available on the websites of the Company viz., <https://ivaluegroup.com/en-in/investor-relations/> and also on the website of Stock Exchanges viz., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and on the website of National Securities Depository Limited ("NSDL") (agency for providing the Remote e-Voting facility) i.e. www.evoting.nsdl.com. The Company has completed dispatch of Notice and Annual Report on July 25, 2026. Further, a letter providing the weblink and QR code to access the AGM Notice and Annual Report for the financial year 2025-26 will be sent to those Members who have not registered their email ID with the Company/Depositories.

Members holding shares as on the cut-off date, Wednesday, August 12, 2026, may cast their vote electronically on each item of the business as set forth in the Notice of the AGM through the electronic voting system on NSDL.

Some of the important details regarding the remote e-voting and VC facility are provided below:

Link for e voting and VC	www.evoting.nsdl.com
EVEN (e-voting event number)	140499
Cut-off date for determining members entitled to vote through remote e-voting or during the AGM	Wednesday, August 12, 2026
Commencement of remote e-voting period	Sunday, August 16, 2026, at 09.00 A.M (IST)
End of remote e-voting period	Tuesday, August 18, 2026, at 05.00 P.M (IST)

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-Voting.
- The remote e-Voting shall commence at 9.00 A.M. (IST) on Sunday, August 16, 2026, and shall end at 5.00 P.M. (IST) on Tuesday, August 18, 2026. Remote e-Voting shall not be allowed beyond 5.00 P.M. (IST) on August 18, 2026. The remote e-Voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is Wednesday, August 12, 2026. A person who is not a member as on the cut-off date should treat this Notice for information purpose only.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the Notice of AGM and holding shares as on cut-off date may obtain the login ID and password by sending a request to evoting@nsdl.com. However, if the member is already registered with NSDL for e-Voting then such member can use his/ her existing User ID and password for casting his/ her vote.
- The facility for e-voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote earlier shall be eligible to vote using the said facility during the AGM.
- The voting rights of the shareholders shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company. Members participating through VC facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013.
- The members who have cast their vote by remote e-Voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-Voting.
- The Company has appointed Padmavathi & Vijayesh Associates LLP, Company Secretaries in Practice bearing LLPIN: ACI-9072; FRN/ICSI Unique code: L2024KR016900), having peer review number: 6043/2024, represented by Mr. Vijayesh R (COP No.: 27386; Membership No. F12248), Designated Partner, failing him, Mrs. Padmavathi Kavoor (COP No.: 3963; Membership No. F6457), as the Scrutinizers to scrutinize the voting process through remote e-voting, and e-voting during the AGM in accordance with law and in a fair and transparent manner.
- In case of any queries, the member may refer the Frequently Asked Questions ("FAQs") for Members and remote e-voting user manual for Members available at the downloads section of www.evoting.nsdl.com or call on 022-4886 7000. You may also send queries/ grievances relating to remote e-voting to Falguni Chakraborty, NSDL at evoting@nsdl.com.
- Members holding shares in dematerialized mode, whose e-mail addresses are not registered with their DPs, are requested to register the same with their Depository Participant (s).
- Members holding shares in physical mode who have not registered their e-mail addresses with the Company can obtain Notice of the AGM, Annual Report and/ or login details for joining the AGM through VC/ OAVM facility including e-Voting, by providing a duly signed request letter with Folio No., name of the Member, scanned copy of the share certificate (front and back), self-attested scanned copy of PAN and Aadhar by e-mail to investors@ivalue.co.in. Further, Members are requested to intimate any change in their postal address, e-mail address, signature or bank account details to the Registrar and Share Transfer Agent, KFin Technologies Limited ("RTA") of the Company by furnishing Form No. ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MIRSD/SEC/FATF/PI/CIR/2023/169 dated October 12, 2023. The same are available on the website of the Company at <https://ivaluegroup.com/en-in/investor-relations>.
- Please keep your updated email ID registered with the Company/ your Depository Participant to receive timely communication.
- Detailed procedure for remote e-Voting before the AGM / remote e-Voting during the AGM is provided in the Notes to the Notice of the AGM.

The above information is being issued for the information and benefit of all the Members of the Company and is in compliance with the applicable MCA and SEBI Circular(s).

By Order of the Board of Directors
For iValue Infosolutions Limited
(Formerly iValue Infosolutions Private Limited)
Sd/-
Lakshammamanni
Company Secretary & Compliance Officer
(ICSI Membership No.: A51625)
Date: July 26, 2026
Place: Bengaluru

Midland Microfin Limited

CIN: U65921PB1988PLC008430

Registered Office: 1, The Axis, R.B. Badri Dass Colony, Civil Lines, Jalandhar, Punjab-144001

Sub: Transfer of Unclaimed Dividend(s) and Equity Shares of the Company to the Investor Education and Protection Fund (IEPF) Account

Pursuant to the provisions of Section 124(6) of the Companies Act, 2013 ("Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("Rules"), shares in respect of which dividend has remained unclaimed for seven consecutive years or more are required to be transferred to the Investor Education and Protection Fund (IEPF) Authority.

In accordance with the aforesaid provisions, individual communication has been sent to the registered address of the shareholders whose dividends have remained unclaimed for seven consecutive years and whose shares are liable to be transferred to the IEPF Authority, a prior notice before the due date of transfer. This notice is simultaneously being published in the newspapers as required under the Act and the Rules.

The complete details of these shareholders are being uploaded on the Company's website <https://midlandmicrofin.com/wp-content/uploads/2026/07/Details-of-Unpaid-Unclaimed-Dividend.pdf>

In case the dividends are not claimed by the concerned Shareholder(s) by October 18, 2026, for Annual Dividend 2019-20, necessary steps will be initiated by the Company to transfer shares held by the concerned shareholder(s) to IEPF without further notice in the following manner:

In case the shares are held: 1. In physical form - New share certificate(s) will be Issued and transferred in favour of IEPF on completion of necessary formalities. The original share certificate(s) will be sent registered in the name of shareholder will be deemed cancelled and the cancellation will be non-negotiable.

2. In demat form - The Company shall inform the depository by way of corporate action for transfer of shares lying in shareholder's demat account in favour of IEPF.

In the event shares and unclaimed dividend are transferred to IEPF, procedure to claim the same is available at <https://midlandmicrofin.com/investors-information/>

The shareholders may further note that the details of unclaimed dividends and shares of the concerned shareholder uploaded by the Company on its website shall be treated as adequate notice in respect of issue of the new share certificate(s) by the Company for the purpose of transfer of shares to IEPF pursuant to the Rules. Please note that no claim shall lie against the Company in respect of unclaimed dividend and equity shares transferred to the IEPF.

In case the shareholders have any queries on the subject matter, they may contact cs@midlandmicrofin.com.

For Midland Microfin Limited
Sd/-
Mr. Kapil Kumar Ruhela
Company Secretary and Chief Compliance Officer
Membership Number - A63313

Place: Jalandhar
Date: July 25, 2026

"IMPORTANT"

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FINANCIAL EXPRESS

ALLDIGI TECH LIMITED

(formerly known as Allsec Technologies Limited)

Regd. Office: Ground & 1st Floor Block 9A & 9B 1/124 Shivaji Gardens, DLF Cyber City, Moonlight Stop, Manapakkam, Chennai - 600089 Tel.: 044 4299 7070; CIN: L72300TN1998PLC041033 Website: www.alldigitech.com; Email: investorcontact@alldigitech.com

Extracts of Unaudited Consolidated Financial Results for the Quarter Ended 30 June 2026

Sl. No.	Particulars	Consolidated		
		Quarter Ended 30-Jun-26 Unaudited	Year Ended 31-Mar-26 Audited	Quarter Ended 30-Jun-25 Unaudited
1	Total income from operations	15,028	59,868	14,391
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	2,466	10,424	2,415
3	Net Profit for the period before Tax (after Exceptional and/or Extraordinary items)	2,466	9,643	2,415
4	Net Profit for the period after Tax (after Exceptional and/or Extraordinary items)	1,812	8,223	1,489
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,975	8,292	1,483
6	Equity Share Capital (Face Value of Rs.10/- each)	1,524	1,524	1,524
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet #	23,574	23,574	24,425
8	Earnings Per Share* (of Rs.10/- each) (For continuing and discontinued operations)	11.89	53.96	9.77
	(a) Basic	11.89	53.96	9.77
	(b) Diluted	11.89	53.96	9.77

Balance for the quarter ended 30 June 2026 represents the balance as per audited Balance Sheet for the year ended 31 March 2026 and balance for the quarter ended 30 June 2025 represents balance as per audited Balance Sheet for the year ended 31 March 2025, as required by SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

* EPS is not annualised for the quarter ended 30 June 2026 and quarter ended 30 June 2025.

Notes:

- These financial results have been prepared in accordance with the Indian Accounting Standards ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their respective meetings held on 24 July 2026. The statutory auditors have issued an unmodified review report on these results.
- The name of the Company had been changed to "Alldigi Tech Limited" consequent to the approval granted by the shareholders at their 25th Annual General Meeting held on 02 August 2024 and is in accordance with the fresh Certificate of Incorporation issued by the Registrar of Companies dated 06 September 2024.
- The consolidated results include the results of the Company's wholly owned subsidiaries Alldigi Tech Inc., USA (formerly known as "Allsectech Inc.") and Alldigi Tech Manila Inc., Philippines (formerly known as "Allsectech Manila Inc.").
- On 21 November 2025, the Government of India notified provisions of the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, ('Labour Codes') which consolidate twenty-nine existing labour laws into a unified framework governing employee benefits during employment and postemployment. The Labour Codes, amongst other things introduces changes, including a uniform definition of wages and enhanced benefits relating to leave. The Company had assessed the financial implications of these changes which had resulted in increase in gratuity liability and provision for compensated absences by Rs. 379 Lakhs during the quarter ended 31 March 2026 and Rs. 781 Lakhs during the year ended 31 March 2026. Considering the impact was material and arising out of an enactment of the new legislation was an event of non-recurring nature which is regulatory driven, the Company had presented this incremental impact of Labour Codes under "Exceptional Item" in the Statement of Profit and Loss for the quarter and year ended 31 March 2026. The Company continues to monitor the developments pertaining to Labour Codes and will evaluate impact if any on the measurement of liability pertaining to employee benefits.

Standalone Financial Results	Quarter Ended 30-Jun-26 Unaudited	Year Ended 31-Mar-26 Audited	Quarter Ended 30-Jun-25 Unaudited
Particulars	Unaudited	Audited	Unaudited
(a) Income from operations (net)	8,490	34,569	8,338
(b) Profit before tax	3,341	8,146	2,944
(c) Profit after tax	2,956	7,382	2,169
(d) Other comprehensive income for the period, net of tax	108	(224)	(82)
(e) Total comprehensive income for the period	3,064	7,168	2,087

6 The Company declared an Interim Dividend of Rs. 30 per equity share of Rs. 10 each pursuant to the approval of the Board of Directors at their meeting held on 24 July 2026.

7 The above is an extract of the detailed format of the quarter ended 30 June 2026 financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full details of standalone and consolidated financial results for the quarter ended 30 June 2026 are available on the Company's website under investors section (www.alldigitech.com) or at the website of BSE (www.bseindia.com) or NSE (www.nseindia.com).

For and on behalf of the Board of Directors

Alldigi Tech Limited (formerly known as Allsec Technologies Limited)

Sd/-
Ajit Isaac
Chairman
DIN: 00087168

Scan the QR Code to view the Financial Results

Date: July 24, 2026
Place: Chennai

epaper.financialexpress.com

New Delhi

ALLDIGI TECH LIMITED

(formerly known as Allsec Technologies Limited)
Regd. Office: Ground & 1st Floor Block 9A & 9B 1/124 Shivaji Gardens, DLF Cyber City, Moonlight Stop, Manapakkam, Chennai - 600089
Tel.: 044 4299 7070; CIN: L72300TN1998PLC041033
Website: www.alldigitech.com; Email: investorcontact@alldigitech.com

RECORD DATE FOR INTERIM DIVIDEND & COMMUNICATION FOR TAX DEDUCTION AT SOURCE

1. This is to inform that the Board of Directors at their meeting held on July 24, 2026 has declared an interim dividend of ₹30/- per equity share of face value of ₹10/- each for the financial year 2026-27. Pursuant to provisions of the Companies Act, 2013 read with rules made thereunder and Regulations 42 and 43 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has fixed Friday, July 31, 2026 as the **Record Date** for the purpose of determining eligible shareholders entitled to receive the interim dividend.

2. The interim dividend, will be paid on or before August 20, 2026 or within 30 days from the date of declaration of interim dividend as per the provisions of Companies Act, 2013 to registered shareholders whose names appear on the register of members or in the record of Depository as beneficial owners of the shares on Record Date.

3. The interim dividend income is taxable in the hands of the members and the Company is required to deduct Tax at Source ("TDS") from dividend paid to the members at prescribed rates as per Income-Tax-Act, 1961 ("IT Act"). To enable the Company to apply correct TDS rates, members are requested to furnish prescribed documentation on the portal of Registrar and Transfer Agent ("RTA"). The interim dividend income is taxable in the hands of the members and the Company is required to deduct Tax at Source ("TDS") from dividend paid to the members at prescribed rates as per Income Tax Act, 1961 ("IT Act"). To enable the Company to apply correct TDS rates, members are requested to furnish prescribed documentation on the portal of RTA at <https://ris.kintech.com/Form15> on or before Friday, August 07, 2026 (05:00 PM. IST). The documents to be submitted are Form 10F / Form 15G / 15H / Self Declaration by NRI, as applicable. A detailed e-mail communication in this regard shall be sent to all the shareholders having their e-mail IDs registered with Depositories/RTA, explaining the applicable conditions for deduction of TDS along with links to various forms. In the event the Company is unable to pay dividend to any member through electronic mode, due to non-registration of the electronic bank mandate, the Company shall dispatch the dividend warrant/bankers' cheque/demand draft to such member.

4. Members are also requested to intimate/ update their postal address, e-mail ID, mobile numbers, PAN, specimen signatures, mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code, etc., to their respective DPs in case the shares are held by them in dematerialized form and to the RTA in case the shares are held by them in physical form. Pursuant to SEBI Circular dated November 03, 2021 (as amended by circulars dated December 14, 2021, March 16, 2023 and November 17, 2023), shareholders holding physical securities are requested to note that if folio(s) are not updated with PAN, choice of nomination, contact details, mobile number, bank account details and specimen signature, then any payment including dividend in respect of such folios will only be effected through electronic mode from April 01, 2024, upon furnishing of all the aforesaid details in entirety to the RTA.

5. Members are also requested to intimate changes, if any, pertaining to their name, postal address, e-mail ID, mobile numbers, PAN, mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code, etc., to their respective DPs in case the shares are held by them in dematerialized form and to the RTA in case the shares are held by them in physical form.

6. The information in this notice shall be available on the website of the company at <https://www.alldigitech.com/investor-information/> and on the Stock Exchange websites www.bseindia.com and www.nseindia.com. Members may also contact the RTA of the company i.e. KFin Technologies Ltd. for any clarification.

for Alldigi Tech Limited
(formerly Allsec Technologies Limited)
Sd/-
Shivani Sharma
Company Secretary & Compliance Officer
Date: July 24, 2026
Place: Chennai

EUREKA FORBES LIMITED

CIN: L27310MH2008PLC188478
Registered Office: B1/B2, 7th Floor, 701, Marathon Innova, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India
Phone No.: +91 22 4882 1700 / Fax No.: +91 22 4882 1701
Website: www.eurekaforbes.com; E-mail: compliance@eurekaforbes.com

Notice of the 17th Annual General Meeting of Eureka Forbes Limited to be held through Video Conferencing/Other Audio-Visual Means and Remote e-voting Information

Notice is hereby given that 17th Annual General Meeting ("AGM/the Meeting") of Eureka Forbes Limited ("the Company") will be held on Wednesday, August 19, 2026 at 12:00 Noon (IST) through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM") to transact the business to be set out in the Notice of the AGM, in compliance with the applicable provisions of the Companies Act, 2013 ("Act/Companies Act"), Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Regulations/Listing Regulations") as amended from time to time, read with General Circular No. 3/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs and the Circulars issued from time to time by the Securities and Exchange Board of India (hereinafter collectively referred to as "the Circulars") and all other relevant circulars issued from time to time.

In compliance with the above Circulars, the Company has sent the Notice of the AGM and Integrated Annual Report for the Financial Year 2025-26 on Saturday, July 25, 2026 through electronic mode to the Members whose e-mail addresses are registered with the Company/Registrar and Share Transfer Agent ("RTA")/Depository Participant(s) ("DP"). Further, in compliance with Regulation 36(1)(b) of the Listing Regulations, the Company has sent a letter containing web-link and QR Code of the Company's website where the Notice and Integrated Annual Report are available to those Members whose e-mail addresses are not registered.

The Notice of the AGM and Integrated Annual Report is available on the Company's website at www.eurekaforbes.com/media/investor-relations/, Integrated Annual Report 2025-26.pdf and the website of the Stock Exchanges where the shares of the Company are listed i.e., BSE Limited ("BSE") at www.bseindia.com, National Stock Exchange of India Limited ("NSE") at www.nseindia.com and also on website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.

In compliance with Section 108 of the Act and the Rule 20 of the Companies (Management & Administration) Rules, 2014 as amended from time to time, Regulation 44 of the Listing Regulations and Secretarial Standard - 2 on General Meetings issued by The Institute of Company Secretaries of India, Members holding shares either in physical or dematerialized form as on Wednesday, August 12, 2026 (cut-off date for remote e-voting) shall be provided the facility to cast their votes electronically via remote e-voting platform provided by NSDL, on all Resolutions as set forth in the Notice of the AGM.

This newspaper intimation will also be available on the Company's website at www.eurekaforbes.com and on the websites of the Stock Exchanges.

The remote e-voting period commences from Sunday, August 16, 2026 at 09:00 A.M. IST and ends on Tuesday, August 18, 2026 at 05:00 P.M. IST. During this period the Members may cast their vote electronically. After the said period the remote e-voting module shall be disabled by NSDL. Once the vote on a resolution is cast by a Member through remote e-voting he/she shall not be allowed to change it subsequently. E-voting facility shall also be provided during the AGM and the Members who have not cast their vote through remote e-voting shall be able to vote at the AGM. However, Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to vote during the AGM. The voting rights of Members shall be in proportion to the equity shares held by them in the paid-up capital of the Company as Wednesday, August 12, 2026 being the cut-off date for remote e-voting.

Any person who is not a Members as on the cut-off date for remote e-voting should treat this notice for information purpose only.

The results, along with Scrutinizer's Report, will be displayed at the Registered Office of the Company, hosted at the

PNB Housing Finance Ltd.

Road No. 40, Floor: 2nd, Akash Bhavan, 22, K.G. Marm, Near Dholi, Pimpri, Pin-411 033 Tel:- 23357472, 23357142, 23205414. Web:- www.pnbhousing.co.in
Branch Address: Shop No. 4 & 7 Ground Floor, Sal Arun Building, Plot No. 233, Pashchim Road, Borisar - 401061, Maharashtra

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITIZATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE _____

We, the PNB Housing Finance Ltd. (hereinafter referred to as "PNBHF"), has issued Demand notice vide Section 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") under the provisions of the said Act issued through our Authorized Officer, to you all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India/National Housing Bank guidelines due to nonpayment of installments/interest. The contents of the same are the details furnished by you in the form of Statement of Account and other documents submitted to us. In view of the above reasons, we have taken the decision to evicting the service of Demand Notice and hence this Publication of Demand Notice which is also required U/S 13(2) of the said Act. You are hereby called upon to pay the outstanding dues immediately or within the stipulated time limit. If you fail to do so, we shall take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-Section (B) of Section 13 of the said Act, wherein it is provided that the borrower or guarantor shall be liable to pay the amount owing to the lender from the date of publication of the demand notice outstanding dues together with all costs, charges and expenses incurred by the PNB HF till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the lender is not paid by the borrower or guarantor within the stipulated time limit, the lender may sell the secured assets either tender from public or by private treaty, you may not be entitled to redeem the secured assets thereafter. FURTHER you are prohibited U/S 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Borrower's Name & Address of Borrower / Co-Borrower / Guarantor	NPA & Add'l Secured Assets of Guarantor	Properties/Mortgages	Date of Demand Notice	Amount Due as on Date of Demand Notice
Manoj Kumar Bhoir , Branch: Manoj Kumar Bhoir, 21/A, Shree Sai Darshan, Palghar, Kandivli East, Mumbai, Maharashtra - 401404. NH/BOSAR: 401404, Add-2 Chn Sai Darshan, Ist Floor, Flat No. 103, on land bearing N.A., Sub Division No. 103, Survey No. 21/A, Shree Sai Darshan, Palghar, Kandivli East, Mumbai, Maharashtra - 401404. 124381 & HOU/BOSAR: 401404, Add-2 Chn Sai Darshan, Santosh Savang Chawl, Near Shival Mandir, Gandevdi Road, Kandivli East, Mumbai, Maharashtra - 401061. B.O.: Boslar Add-4 Maruty Kurum, 21/A, Shree Sai Darshan, Kandivli East, Mumbai, Maharashtra - 401061, Add-6 Kundvadi Kusavade, Parsanni Khurd, P.O. Bharit Buzurg, Kushmaghar, Uttar Pradesh, 214401.		Shree Sai Darshan, Ist Floor, Flat No. 103, on land bearing N.A., Sub Division No. 103, Survey No. 21/A, Plot No. 11, Village Narvali, District Thane, Maharashtra - 401404.	13-08-2023	RS. 15,10,49,248 Ten Lakhs Ten Thousand Four Hundred Forty Nine Rupees Only (Stamp Paste Only)

PLACE:- BOSAR, DATE:- 25.07.2023

SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED



ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD

Registered Office: 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019. Tel: 91-11-43115600; Fax: 91-11-43115618
Corporate Office: Unit No.: 502, C Wing, One BKC, Rads Developers, Plot No.- C-66, G-Block, Bandra Kurla Complex, Mumbai-400051.
Tel.: 022 68643101; **E-mail:** acre.arc@acredia.in; **Website:** www.acredia.in; **CIN:** U65993DL2002PLC115769

APPENDIX IV-A 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 5(b) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice of 15 days from **Sr. No. 1** and **30 days** for **Sr. No. 2 to 3** is hereby given to public in general and in particular to the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) that the below described Immovable Properties mortgaged/charged to **Assets Care & Reconstruction Enterprise Ltd.** [CIN: U65993DL2002PLC115769] ("Secured Creditor"), the **symbolic/physical possession** of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "**as is where is**", "**as is what is**" and "**whatever there is**" basis for the recovery of amount due to Secured Creditor from the following Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) along with the Reserve Price and Earnest Money Deposited mentioned below for each property:

Sr. No.	Loan Account No. / Acre Trust Name	Name of Borrower(S)/ Co-Borrower(S)/ Mortgagor(S)/ Guarantors	Total Outstanding Dues INR as on	Reserve Price (IN Rs.)	Earnest Money Deposit (IN Rs.)	Date & Time of Auction	Bank Account Details for EMD Payment	Barcode-Scan to View PDF
1.	61023921 1695764 / ACRE-178-TRUST	NIMMY SYED AND NAKASHE ALI SAYED	Rs.31,97,241/- (Rupees Thirty-One Lakh Ninety-Seven Thousand Two Hundred Forty-Only) as on 22.07.2026 +further interest + other charges thereon	Rs.22,50,000/- (Rupees Twenty-Two Lakh Fifty Thousand Only)	Rs. 2,25,000/- (Rupees Two Lakh Twenty-Five Thousand Only)	11 th August 2026 from 02:30 P.M. to 03:30 P.M.	Beneficiary Name: ACRE-178-TRUST, Bank Name: IDBI BANK LTD, Bank Account No. 0901102000042617, IFSC code: IBKL00009091	
DETAILS OF SECURED ASSETS: ALL THE PICE AND PARCEL OF THE PROPERTY BEARING HOUSE NO-52-B (MC NO.02617/3, MEASURING 92 SQ YARDS, SITUATED AT MOHALLA TELLIWADA, RAGHO MAJRA, TEHSIL & DISTRICT-PATIALA as PER SALE DEED BEARING WAKA NO-2024-25/11/1764 DATED 24--2024 RECORDED IN THE NAME OF NIMMY SYED & WQ NAKASE ALI SYED. BOUNDED AS UNDER- EAST-HOUSE TEJA SINGH, WEST-HOUSE CHAMAN LAL, NORTH-HOUSE DILBAGH SINGH, SOUTH-STREET.								
2.	3403436 4000996 ACRE-196-TRUST	KAPIL PREET SINGH AND ROBIN SINGH	Rs.53,72,544/- (Rupees Fifty-Three Lakh Seventy-Two Thousand Five Hundred Forty-Four Only) as on 28.02.2026 +further interest + other charges thereon	Rs.25,50,000/- (Rupees Twenty-Five Lakh Fifty Thousand Only)	Rs. 2,55,000/- (Rupees Two Lakh Fifty-Five Thousand Only)	27 th August 2026 from 02:30 P.M. to 03:30 P.M.	Beneficiary Name: ACRE-196-Trust, Bank Name: INDIAN OVERSEAS BANK LTD, Bank Account No. 05430200005251, IFSC code: IOBA0000543	
ALL THE PICE AND PARCEL OF THE PROPERTY BEARING H-10-104, VENUS VALLEY, VILLAGE-SALEMPUR MUSALMANA, NEAR VERKA MILK PLANT, JALANDHAR, TEHSIL & DIST-JALANDHAR-144008.								
3.	34034364 000102 ACRE-196-TRUST	PRIMA BEDI AND RAYANA BEDI	Rs.62,08,964/- (Rupees Sixty-Two Lakh Eight Thousand Nine Hundred Sixty-Four Only) as on 28.02.2026 +further interest + other charges thereon	Rs.25,75,000/- (Rupees Twenty-Five Lakh Seventy-Five Thousand Only)	Rs. 2,57,500/- (Rupees Two Lakh Fifty-Seven Thousand Five Hundred Only)	27 th August 2026 from 02:30 P.M. to 03:30 P.M.	Beneficiary Name: ACRE-196-Trust, Bank Name: INDIAN OVERSEAS BANK LTD, Bank Account No. 05430200005251, IFSC code: IOBA0000543	
ALL THE PICE AND PARCEL OF THE PROPERTY BEARING HOUSE NO. 4, KALIA COLONY PHASE 2, VILLAGE-SALEMPUR MUSALMANA, JALANDHAR, PUNJAB 144008, AREA-2190 SQFT OR 8.0514 MARLA, CONSTRUCTED AREA-2000 SQFT, (GROUND FLOOR-1800 SQFT, FIRST FLOOR-200 SQFT).								
The above Loan Account(s) along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s), including the Immovable Properties, mentioned hereinabove had been assigned to Assets Care & Reconstruction Enterprise Ltd., acting as a Trustee of various Trust mentioned clearly in column provided above.								
IMPORTANT INFORMATION REGARDING AUCTION PROCESS								
1	EMD Payment through Demand Draft/RTGS/NEFT shall be made in favor of the Bank Accounts mentioned in respective column(s).							
2	Last date of submission of EMD One working day prior to date of auction and on or before 06:00 P.M.							
3	Place for submission of BIDs 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019							
4	Web Site for Auction and Helpline No. https://www.bankauctions.com/ and +91-99481-82222							
5	Contact Details Toll-Free No.: 1800-209-2989; E-mail: rohan.sawani@acredia.in; vivek.kanaujia@acredia.in							
6	Date & time of Inspection of the Property As per prior appointment							
7	For detailed terms and condition of the sale, please visit the website www.acredia.in or www.bankauctions.com/							

Date: 26.07.2026
Place: PUNJAB

Sd/- Authorized Officer
Assets Care & Reconstruction Enterprise Ltd.



Registered & Corporate Office:

YES BANK Limited : YES BANK House, Off Western Express Highway, Santacruz (E), Mumbai - 400055, India.

Tel: +91 (22) 5091 9800, +91 (22) 6507 9800 | **Website:** www.yes.bank.in

Email: shareholders@yes.bank.in | **CIN:** L65190MH2003PLC143249

NOTICE OF THE 22ND ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that: Twenty Second Annual General Meeting ('AGM') of YES BANK Limited (the 'Bank') will be held on **Wednesday, August 19, 2026 at 10:30 AM Indian Standard Time (IST)**, through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice convening the AGM. In compliance with all the applicable provisions of the Companies Act, 2013 ("the Act") and the rules made thereunder, read with applicable circulars issued by the Ministry of Corporate Affairs ("MCA") from time to time and in compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and circular issued by Securities and Exchange Board of India, the AGM of the Bank will be held through VC/OAVM Facility, without physical presence of the Members of the Bank at a common venue.

In accordance with the MCA Circulars and SEBI Circulars and in compliance with the provisions of the Act and the Listing Regulations, the Notice convening the AGM alongwith the Integrated Annual Report for Financial Year 2025-26 ("Integrated Annual Report"), has been sent through electronic mode only to the Members of the Bank whose email addresses are registered with the Bank / Depository Participant(s). The Notice convening the AGM alongwith the Integrated Annual Report is also available on the Bank's website at www.yes.bank.in, websites 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 website of the KFIN at <https://evoting.kfintech.com>.

A letter providing web-link and QR Code for accessing the Integrated Annual Report for financial year 2025-26 is being dispatched to those shareholders who have not registered their e-mail address with their respective DP/ Registrar and Transfer Agent ("RTA") Bank i.e. Kfin Technologies Limited ("Kfintech").

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended from time to time and Regulation 44 of the Listing Regulations, Members holding shares in physical or dematerialized form, as on the cut-off date, i.e. **Wednesday, August 12, 2026** may cast their votes electronically on the businesses as set forth in the Notice through the electronic voting system of KFIN (the "Remote e-voting"). All the Members are hereby informed that:

- i. The business as set forth in the Notice convening the AGM will be transacted through voting by electronic means;
- ii. The cut-off date for determining the eligibility to vote through remote e-voting or through e-voting system at the AGM shall be Wednesday, August 12, 2026;
- iii. The remote e-voting shall commence on Sunday, August 16, 2026 at 10:00 AM;
- iv. The remote e-voting shall end on Tuesday, August 18, 2026 at 05:00 PM;
- v. Members who are holding shares in physical form or who have not registered their email addresses and any person who acquires the shares of the Bank and becomes a member post-dispatch of the Notice of the AGM and holds shares as on the cut-off date i.e. Wednesday, August 12, 2026 may obtain the login ID and password by sending a request at <https://evoting.kfintech.com>. However, if the person is already registered with KFIN for e-voting then the existing USER ID and password can be used for casting their vote;
- vi. Members may note that: (a) the remote e-voting shall be disabled by KFIN beyond 05:00 PM on Tuesday, August 18, 2026 and once the votes on the resolution is cast by the member, the member shall not be able to change it subsequently; (b) the members who have cast their vote by remote e-voting prior to the AGM may participate in the AGM through VC/OAVM Facility but shall not be entitled to cast their vote on such resolution(s) again; (c) the facility for e-voting will also be made available during the AGM, and those members present in the AGM through VC/OAVM facility, who have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through the e-voting system at the AGM; (d) only persons whose name are recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date shall be entitled to avail the facility of remote e-voting or e-voting at the AGM; and (e) the voting rights of Members shall be in proportion to the equity shares held by them in the paid up equity share capital of the Bank as on **Wednesday, August 12, 2026** being the cut-off date for this purpose.
- vii. Details of the process/ method of casting votes by Members are included in the AGM Notice.
- viii. 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 <https://evoting.kfintech.com> or call on 1800 309 4001 or send a request to Ms. C Shobha Anand at evoting@kfintech.com or write to the Company Secretary at the email ID AGM@yes.bank.in.
- ix. Members holding shares in physical mode are requested to register/update their email addresses with the Bank and also update your Bank account mandate for receipt of Dividend in prescribed form ISR-1 with the RTA of the Bank i.e. Kfintech. Norms for updation are also available at the website of the Bank at https://www.yesbank.in/pdf?name=normsforprocessinginvestorservice_pdf.pdf.
- x. Members holding shares in Demat mode may register their email address/update Bank account mandate by contacting their respective Depository Participant ("DP").
- xi. Members can send their request by providing their Folio No. in case of shares held in Physical Mode or DPID-CLID in case of Demat Mode (16 digit DPID + CLID in case of NSDL or 16-digit beneficiary ID in case of CDSL), for receipt of AGM Notice and Integrated Annual Report for FY 2025-26 in electronic mode on email ID AGM@yes.bank.in.
- xii. In case of any grievances connected with facility for voting by electronic means please contact Ms. C Shobha Anand, Vice President, KFin Technologies Limited, Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Gachibowli, Hyderabad, Telangana, India - 500 032 or send an email to evoting@kfintech.com or call on 1800 309 4001 or may write to the Company Secretary of the Bank at the email ID AGM@yes.bank.in.

**By order of the Board of Directors
For YES BANK Limited**

Sd/-

Sanjay Abhyankar

Company Secretary

Membership No. ACS 13727

Place: Mumbai

Date: July 26, 2026

RAMA STEEL TUBES LIMITED
(CIN: L27201DL1974PLC007114)
Registered Office: Office no. 1 & 2, A-15, 3rd Floor, Swasthya Vihar, New Delhi - 110082
Corporate Office: A-98, Sector 138, Noida, Uttar Pradesh - 201313
Tel. No.: +(91)-(120)-4688766 E-mail: investors@ramasteel.com
Website: www.ramasteel.com

**NOTICE TO SHAREHOLDERS OF RAMA STEEL TUBES LIMITED
IN RESPECT TO SPECIAL WINDOW FOR RE-LODGE MENT OF
TRANSFER REQUESTS OF PHYSICAL SHARES**

Dear Shareholder(s)

Kindly Note that, Pursuant to SEBI circular dated January 30th, 2026, a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 1st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/processor/otherwise, will be available till February 04, 2027. Re-lodged documents, completed in all aspects must be lodged with the Company/RTA on or before February 04, 2027. No re-lodgement will be accepted after the said date. During this period, the securities that are re-lodged for transfer shall be issued only in demat mode subject to compliance with due process for such transfer-cum-demat requests.

For further details, please reach out to toll free no. of our RTA at +(91)-(11)-42425004 bssdelhi@bigshareonline.com and +(91)-(120)-4688766 investors@ramasteel.com.

For Rama Steel Tubes Limited
Sd/-
Vikas Sharma
Place: Noida
Date: 25.07.2026
Company Secretary

salzer

ELECTRONICS LIMITED

CIN: L03210TZ1985PCL001535

Registered Office: Samichettipalayam, Coimbatore - 641 047,
Ph : 0422-4233600 / 4233614,
Email : cs@salzergroup.com & Website : www.salzergroup.com

NOTICE TO THE SHAREHOLDERS

(Transfer of shares to Investor Education and Protection Fund)

Notice is hereby given to the Shareholders of Salzer Electronics Limited (herein after referred to **"the Company"**) that pursuant to Section 124(6) of the Companies Act 2013 read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and Amendment Rules, 2017 ("Rules"), all Shares in respect of which dividend has not been claimed for seven consecutive years from 2018-2019 will be transferred by the Company in the name of the Investor Education and Protection Fund ("IEPF").

The Company has already posted individual notice to the shareholders concerned advising them to claim the Dividend expeditiously. The details of the shareholders and the shares due for transfer are available on the Company's web site www.salzergroup.net.

In case no valid claim is received for the Dividend on or before August 31, 2019, the equity shares in respect of such Unclaimed Dividend will be transferred to IEPF in accordance with Rules on or before October 12, 2019. In the event of the shareholders not claiming the Dividend and the related shares are transferred to IEPF, the Shareholders are still entitled to claim the shares from IEPF by making an on-line application in Form IEPF-5 to the IEPF Authority. The procedure and the Form are available at www.iepf.gov.in.

For Salzer Electronics Limited

K M Murugesan
Company Secretary
M No. AD5953

Date : July 25, 2026
Place : Coimbatore

 **Balkrishna Industries Limited**
CIN : L99999MH1961PLC021285
Regd. Office : B - 66, Waluj MIDC, Waluj Industrial Area,
Chhatrapati Sambhajinagar - 431136, Maharashtra, India.
Tel No. +91 22 6666 3800 Fax: +91 22 6666 3898/99
Website: www.bkt-tires.com E-mail: shares@bkt-tires.com

NOTICE

Notice is hereby given pursuant to Section 91 of the Companies Act, 2013 and applicable rules thereunder and Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has fixed **Tuesday, 4th August, 2026** as record Date for the purpose of ascertaining the eligibility of the shareholders for payment of 1st Interim Dividend on equity shares for the financial year 2026-27 to be declared, if any at the Board Meeting of the Company to be held on Wednesday, the 29th July, 2026. The said 1st Interim Dividend shall be credited/ dispatched within 30 days from the date of declaration as per applicable provisions of Companies Act, 2013 to such Shareholders as on record date.

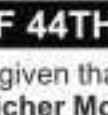
The said notice may be accessed on the Company's website at www.bkt-tires.com and also on the Stock Exchanges website at www.bseindia.com and www.nseindia.com.

ELSEWHERE REALTY LLP
A28 Madhuvanam Apt, Chegur, Kanha Shanti Vanam, Chegur,
Mahabub Nagar, Kothur, Telangana, India.

FORM NO. URC-2

**Advertisement giving notice about registration under
Part I of Chapter XXI of the Companies Act, 2013
[Pursuant to Section 374(b) of the Companies Act, 2013
read with Rule 4(1) of the Companies
(Authorised 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 is proposed to be made after fifteen days hereof but before the expiry of thirty days hereinafter to the Registrar, Central Registration Centre (CRC), Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurugram (Gurgaon), Haryana – 122050 that “ELSEWHERE REALTY LLP”, a Limited Liability Partnership incorporated under the Limited Liability Partnership Act, 2008 and having its registered office at A28 Madhuvanam Apt Chegur,Kanha Shanti Vanam,Kothur, Mahabub Nagar,Telangana,509325,India, to 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 proposed company are as follows:
To carry on the business of Real Estate Developers, Infrastructure Developers, Land Developers, Builders, Contractors, Property Developers, and for that purpose to own, construct, develop, improve, take on lease or leave and Licence basis or to acquire in any other manner and to hold, manage and operate and to sell or give on lease & licence or deal in any other manner land, plots, houses, apartments, premises, bungalows, flats, units, sheds, shops, offices, shopping malls, godowns, service apartments, hotels, business centres, multiplexes, and other commercial and residential premises, and to provide in connection thereto all facilities and services and to engage in project and construction management services and to execute contracts in relation to infrastructure projects like airports, seaports, roads, bridges, water and sanitation projects, solid waste management, power projects, industrial and technology parks, special economic zones and other projects. To carry on the business to purchase, renovate, repair, rebuild, restructure or to take on rent commercial buildings, residential buildings, shopping malls, industrial property, residential plots business centers, super markets and any other kind of buildings and structures of any description and size for the purpose of holding, selling and disposing off or to give on lease, sublease or to give them on rent.
3. A copy of the draft Memorandum of Association and Articles of Association of the proposed company may be inspected at the office of the applicant situated at: A28 Madhuvanam Apt Chegur, Kanha Shanti Vanam, Kothur, Mahabub Nagar, Telangana, 509325,India during normal business hours on any working day.
4. Notice is further given that any person objecting to this application may communicate such objection in writing, stating the grounds thereof, to the Registrar, Central Registration Centre (CRC), Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurugram (Gurgaon), Haryana – 122050 within twenty-one (21) clear days from the date of publication of this notice, with a copy thereof to the applicant LLP at its registered office mentioned above.


EICHER
EICHER MOTORS LIMITED
 CIN : L34102DL1982PLC129877

Registered Office: Office No. 1111, 11th Floor, Ashoka Estate,
 Plot Number 24, Barakhamba Road, New Delhi - 110001
Telephone: +91 11 41095173
Email: investors@eichermotors.com
Website: www.eichermotors.com

NOTICE OF 44TH ANNUAL GENERAL MEETING

Notice is hereby given that the **44th Annual General Meeting (AGM)** of members of **Eicher Motors Limited ('the Company')** is scheduled to be held on **Thursday, August 20, 2026, at 4:30 p.m. IST** through Video Conferencing (VC)/Other Audio Visual means (OA/VM) in compliance with the applicable provisions of the Companies Act, 2013, rules framed thereunder, SEBI (LODR) Regulations, 2015, read with circulars issued by MCA and SEBI in this regard, to transact the business items as set out in the notice of the AGM.

The Company has on July 25, 2026, completed dispatch of the Notice of the 44th AGM along with the Integrated **Annual Report** for Financial Year ended March 31, 2026 through email (using NSDL) to members whose email IDs are registered with the Company/ Registrar and Share Transfer Agent/ Depository participant(s). Further, a letter containing the web-link for the exact path of the website of the Company where the Notice of the 44th Annual General Meeting and the Annual Report can be accessed has also been dispatched to the shareholders whose email id(s) are not registered with the Company/ Registrar and Share Transfer Agent/ Depository participant(s).

The Company is pleased to provide its members the facility to exercise their right to vote on the business items as set out in the notice of the AGM from any place, through the electronic voting system ('e-voting') of NSDL. Members of the Company, holding shares either in physical form or in dematerialized form, as on the **cut-off date of August 13, 2026**, may cast their vote by e-voting (including e-voting during AGM). Instructions & manner of casting vote through e-voting, including by members who are holding shares in physical form or have not registered their email ids, are provided in notice of the AGM. The e-voting period will start on **August 17, 2026 (9:00 A.M. IST)** and ends on **August 19, 2026 (5:00 P.M. IST)**. The e-voting module shall be disabled by NSDL for voting thereafter and e-voting shall not be allowed beyond said date and time. The facility for e-voting shall again be made available during the AGM on August 20, 2026. The members who have not cast their votes through e-voting upto August 19, 2026 can cast their vote during the AGM using the same e-voting credentials. A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be eligible to vote again at the AGM.

Any person, who acquires shares of the Company and becomes member of the Company after sending of the notice and holding shares as of the cut-off date i.e. August 13, 2026, may obtain the login ID and password by sending a request at **evoting@nsdl.com** and **AGM@eichermotors.com**. However, if a member is already registered with NSDL e-services i.e. IDEAS, he can log-in at **https://eservices.nsdl.com/** with his existing IDEAS login. If the member forgets his password, he can reset his password by using instructions for remote e-voting contained in the AGM notice.

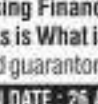
Members who have not registered their email ids/bank account details, are requested to visit **https://web.in.mpms.mfug.com/KYC/index.html** portal of MFUG Intime India Private Limited (Formerly Known as Link Intime India Private Limited), Registrar & Share Transfer Agent of the Company and update their details and those holding shares in demat form are requested to contact their respective Depository Participant (DP) and follow the process advised by DP.

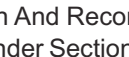
In case of any queries relating to voting by electronic means, please refer the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the download section of **www.evoting.nsdl.com** or contact NSDL at telephonic number no.: 022 - 4886 7000 or send a request at **evoting@nsdl.com**. For any grievances relating to voting by electronic means, members may contact Ms. Pallavi Mhatre, Senior Manager, NSDL at **evoting@nsdl.com**.

The aforesaid Notice of 44th AGM and Integrated Annual Report for the financial year 2025-26 are available on the website of the Company at **www.eichermotors.com** and on the websites of stock exchanges i.e. BSE and NSE at **www.bseindia.com** and **www.nseindia.com** respectively and Notice is also available on the website of NSDL at **www.evoting.nsdl.com**. The above information is also available on the Company's website and website of stock exchanges.

For Eicher Motors Limited
 Sd/-
Atul Sharma
Company Secretary &
Compliance Officer

Date : July 25, 2026
Place : Gurgaon, Haryana

 HINDUA HOUSING FINANCE Corporate Office at 167-169, 2nd Floor, Little Mumbai, Saidapet, Chennai - 600015. E-mail : auction@hinduahousingfinance.com			APPENDIX - IV (A) (See provision to rule 8 (6))	
BRAJESH AVASTHI 99183 01885; HARISH CHAND YADAV 70604 11785; UMESH SINGH CHAUHAN 98382 02386				
Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6)) E-Auction Sale Notice for Sale of Immovable Assets under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") and with reference to Rule 8(6) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 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/Corporate Office at Hinduja Housing Finance Limited -27, Developed Industrial Estate, Guindy, Chennai - 600 032 and Branch Office at Hinduja Housing Finance Limited-2nd Floor, Padam Business Park, Sector 12-A, Avakas Vikas, Agra Uttar Pradesh -282001, 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.bankauctions.com				
INSPECTION DATE - 26 AUGUST-2026, 1100 HRS -1400 HRS EMD LAST DATE: 27 AUGUST 2026 AT 5 PM E-AUCTION DATE: 29 AUGUST-2026, 1100 HRS-1300 HRS		Total Outstanding as on		Reserve Price
LAN/Borrower(s)/Co-Borrower(s)/Guarantor(s)		Demand Notice Date & Amount:	Earnest Money Deposit(EMD):	
		Date & Type of Possession	Bid Increase Amount	
UP/LKN/AGRA/A0000101791 M/s. Manoj Kumar (BORROWER/ADDRESS No.01) Address – 45 Bhishtan Awaghar, Aunera, Agra Urban, Etah Uttar Pradesh India 282001. 2 Mrs. Bobby Bhoi (Co-Borrower/Address/No 2) Address – Awaghar Agra, Agra Urban, Agra Uttar Pradesh India 282001.		Outstanding as on 29-01-2024 07-02-2024 & Rs. 12,80,099/-	R.P.Rs. 13,56,000/- (EMD): Rs. 1,35,600/-	
		03-May-2024 & Physical Possession	Rs. 10,000/-	
Description of the Immovable property / Secured Asset: Residential House No. 30 & 31 Part, Having Land Area 60 Sq. Yards Falling in Kharsa No. 2158, Situated At Wake Vijay Kunj, Near Chandra Nagar, Kalindi Vihar, Mazza Narayath, Tehsil Elmardup, District Agra, Uttar Pradesh. Direction/Boundaries East – Road 30/17, Wide, West – Part Of Said Property, North – House Of Pushpendra, South – Road 12 Wide,		Outstanding as on 24-12-2024 26-12-2024 & Rs. 9,85,808/-	R.P.Rs. 9,12,000/- (EMD): Rs. 91,200/-	
		19-March-2025 & Physical Possession	Rs. 10,000/-	
Description of the Immovable property / Secured Asset: One Residential Plot Lies in Part Of Kharsa No. 29, Measuring Area -506 Sq. Ft. – at 07.658 Sq. Mtr. Situated at Kalai Gaud, Gaud, Agra, Mazha Rohna, Tehsil & Distt- Ferozabad, Uttar Pradesh. Direction/ Boundaries East – Rasta Wide 12 Feet, West – House Of Himrath, North – House Of Sellar, South – House Of Rambarahs,		Outstanding as on 26-11-2024 26-11-2024 & Rs. 9,80,870/-	R.P.Rs. 8,82,000/- (EMD): Rs. 68,200/-	
		25-Feb-2025 & Physical Possession	Rs. 10,000/-	
UP/LKN/AGRA/A0000101791 M/s. Roopa Yadav (BORROWER/ADDRESS No.01) 2. M/s. Sushil Yadav (Co-Borrower/Address/No 2) Address: No. 136, Gal 4, Dammam Nagar, Ferozabad, Urban, Tundla, Uttar Pradesh-283203		Outstanding as on 17-10-2025 24-10-2025 & Rs. 10,36,578/-	R.P.Rs. 23,47,000/- (EMD): Rs. 2,34,700/-	
		19-Jan-2026 & Symbolic Possession	Rs. 10,000/-	
Description of the Immovable property / Secured Asset: One Residential Plot, having area 1050 sq. feet or 97.65 sq. Mtrs. Situated at Mauza Gazipur, Tehsil & Distt. Ferozabad, U.P. Sub-Registrar – District – Sadar + Ferozabad, U.P. Direction/ Boundaries East – Land of Siyaram, West – Rasta wide 14 Feet, North – Remaining Part of land Aari, South – Land of Mukesh,		Outstanding as on 17-10-2025 24-10-2025 & Rs. 14,87,186/-	R.P.Rs. 28,65,000/- (EMD): Rs. 2,86,500/-	
		20-Jan-2026 & Symbolic Possession	Rs. 10,000/-	
Description of the Immovable property / Secured Asset: One LIG House No. L-2/73 at ground floor, area 103.13 sq. mtrs situated at Shated Nahar Tajnagar Ward, Agra, U.P. Sub-Registrar – District – Sadar + Agra, U.P. Direction/ Boundaries East – Others Property, West – Rasta and Exit wide 25 Feet, North – Extra Land, South – Stairs & House No. L-2/75,				
Mode Of Payment - All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Agra through RTGS/NEFT				
Special Instructions / Guidelines: Bidding in the last minutes/seconds should be avoided by the bidders in power internet. 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, WHATEVER THERE & 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 information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extent & 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 copies of 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) affecting the property to be sold. 4. Bidding shall only be through "online electronic mode" through the website www.bankauctions.com or Auction provided by the service provider M/s C India Private Limited, 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, system crash own, power failure etc. 6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/s C India Pvt Ltd. Plot No. 68, 3rd floor Sector 44 Gurgaon Haryana -122003 (Help Line No. +91-1224-4302000) Support Email – support@bankauctions.com , (Support Mobile Number:-7291981124 & 1125/1126) Mr. Mihalesh Kumar Mob.7080804466. Email: Mihalesh_kumar@cindia.com, delhi@cindia.com. For participating in the e-auction sale the intending bidders should register their name at www.bankauctions.com 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. 7. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favour of "Hinduja Housing Finance Limited" on or before 27-August-26. 8. The intending bidders should submit the duly filled in Bid Form (format available on the website) along with the Demand Draft/remittance towards EMD in a sealed cover addressed to the Auctioneer, One and Two, The Auctioneer office may postbox No. 1, Hinduja Housing Finance Limited, 2nd Floor, Padam Business Park, Sector 12-A, Avakas Vikas, Agra Uttar Pradesh -282001. Latest by 03.00 PM on 27-Aug-2026. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale – in the Loan Account" (as mentioned above) for property of (as mentioned above). 9. 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 M/s Procurement Technologies Limited 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. 10. 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. 11. 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. 12. 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, Mr. Umesh Chauhan, Regional Office No. Hinduja Housing Finance Limited- 2nd Floor, Padam Business Park, Sector 12-A, Avakas Vikas, Agra Uttar Pradesh -282001 and the Service Provider for setting details as success bid in the E-Auction Sale proceedings. 13. The successful bidder shall be bound by the auction purchase. 20. The Authorized officer may postpone 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. 21. The decision of the Authorized Officer is final, binding and unquestionable. 22. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-A				

 INDIA SHELTER FINANCE CORPORATION LTD. Regd. Office: Plot-15,6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002 Branch Office : Udaipur			POSSESSION NOTICE FOR IMMovable PROPERTY
Whereas, The Undersigned being The Authorised Officer Of The India Shelter Finance And Corporation Ltd, Under The Securitisation And Reconstruction Of Financial Assets and Enforcement (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 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 Property/ies 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. KESHAR KUNWAR W/O BHIM SHING 52 Rajput Nos Khatik Mohalla, Pattna No. 4554 Araji No. 1137, Gram-Toriya, Ghata, G.P.-Gajpur, P.S. Kumbhalgarh, Rajasmand Rajasthan 313324 AP-1013932	All Piece And Parcel Of Residential Property Pattna No. 4554, Araji No. 1137, Gram Toriya, Ghata, G.P.-Gajpur, P.S. Kumbhalgarh, Rajasmand Rajasthan 313324, Total Area 924 Sq. Ft. Boundary: East-House of Nanhe Khan, West - Common Road, North - Self Bada Then Road, South-House Of Prem Shing	Demand Notice 14.01.2025 Rs.97205/- (Rupees Nine Lakh Seventy-nine Thousand Two Hundred Five Only), Due As On 10.01.2025 Together With Interest From 11.1.2025 And Other Charges And Cost Till The Date Of The Payment	20.07.2026
MR./ MRS. SHYAMA DEVI W/O HIMMAT LAL PALIWAL 47 Mahadev Mandir Ki Pass Pattna No. 050 Gp Tadol Ps Rajasmand Rajasthan 313334 HLR.JHILLS000000506568/AP-10101998	All Piece And Parcel Of Pattna No. 050, Gram & Gram Panchayat - Tadol , Panchayat Samiti Rajasmand, District -Rajasmand, Rajasthan; admeasuring 1785.00 Sq. Ft.; BOUNDARY:- East-Gall & House of Bhanwar Lal,West-Gram Panchayat Bhawan, North-Bada of Nana Lal, South,Road,	Demand Notice 11-04-2025 Rs.83248/- (Rupees Eight Lakh Thirty-Two Thousand Four Hundred Fifty-Three Only) Due As On 10.04.2025 Together With Interest From 11.04.2025 And Other Charges And Cost Till The Date Of Payment	21.07.2026
MR./ MRS. NOUJI BAI MEENA W/O MANGI LAL MEENA Pattna No 12054 Galla Ki Bhagval Vill Achiana Gp Sarangpura Kanor Ps Bhinder Dist Udaipur Rajasthan 313603 HLB.HJS000000517927/AP10288904	All Piece And Parcel Of Pattna No 12054 Vill Achiana Gp Sarangpura Ps Bhinder Dist Udaipur Rajasthan 313603, Total Area 490 Sq. Ft. Boundary:- east-House Of Uda /pratha , West-rasta ,north -House Of Lora /ogama , South -House Oh Megha /unkar	Demand Notice 13-04-2026 Rs. 497447/- (Rupees Four Lakh Ninety-Seven Thousand Four Hundred Ninety-Seven Only) Due As On 10.04.2026 Together With Interest From 11.04.2026 And Other Charges And Cost Till The Date Of The Payment	22.07.2026

PLACE: Rajasthan For India Shelter Finance Corporation Ltd (Authorized Officer)

FOR ANY QUERY, PLEASE CONTACT Mr. Surendra Pareek (9314716508) & NAMAN BAPANA (8368625222)



FCS SOFTWARE SOLUTIONS LIMITED

CIN No. L72100DL1993PLC179154

Reg. Office: 205, 2nd Floor, Agarwal Chamber IV, 27, Veer Sawarkar Block, Vikas Marg, Shakarpur, Delhi-92

Corporate Office: Plot No. 83, NSEZ, Noida Dadri Road, Phase-II, Gautam Budh Nagar, Noida- 201305

STATEMENT OF UNAUDITED FINANCIAL RESULTS OF FCS SOFTWARE SOLUTIONS LIMITED
FOR THE QUARTER ENDED JUNE 30, 2026 PREPARED IN COMPLIANCE WITH INDIAN ACCOUNTING STANDARDS (Ind-AS)
(Rs. in Lacs)

Particulars	QUARTER ENDED JUNE 30, 2026 UNAUDITED	YEAR ENDED MARCH 31, 2026 AUDITED	YEAR ENDED MARCH 31, 2025 AUDITED
Consolidated Financials:			
Total Income from Operations (Net)	1,612.00	5,815.13	3,654.04
Net Profit (+)/ Loss (-) from Ordinary Activities after tax	62.61	261.61	373.05
Net Profit (+)/ Loss (-) for the period after tax (after extra-ordinary items)	62.61	261.61	373.05
Equity Share Capital	17,095.53	17,095.53	17,095.53
Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	8,783.23	8,728.31	(25,180.50)
Earning Per Share (Rs)* (Not annualised)			
Basic before Extraordinary items (in Rs.)	0.004	0.015	0.022
Diluted before Extraordinary items (in Rs.)	0.004	0.015	0.022
Basic after Extraordinary items (in Rs.)	0.004	0.015	0.022
Diluted after Extraordinary items (in Rs.)	0.004	0.015	0.022

Particulars	QUARTER ENDED JUNE 30, 2026 UNAUDITED	YEAR ENDED MARCH 31, 2026 AUDITED	YEAR ENDED MARCH 31, 2025 AUDITED
Standalone Financials:			
Total Income from Operations (Net)	801.62	2,914.67	3,267.51
Net Profit (+)/ Loss (-) from Ordinary Activities after tax	67.79	(296.76)	273.93
Net Profit (+)/ Loss (-) for the period after tax (after extra-ordinary items)	67.79	(296.76)	273.93
Equity Share Capital	17,095.53	17,095.53	17,095.53
Basic before Extraordinary items (in Rs.)	(0.007)	(0.02)	0.02
Diluted before Extraordinary items (in Rs.)	(0.007)	(0.02)	0.02
Basic after Extraordinary items (in Rs.)	(0.007)	(0.02)	0.02
Diluted after Extraordinary items (in Rs.)	(0.007)	(0.02)	0.02

The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites on BSE (www.bseindia.com), on NSE (www.nseindia.com) and on the Company websites (www.fcsitd.com)

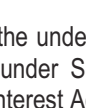


**By order of the Board of Directors
For FCS Software Solutions Ltd**

Sd/-
(Director)

Place : Noida
Date : July 25, 2026

 HINDUJA HOUSING FINANCE LTD.	
Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Sidaspada, Chennai - 600015, Tamil Nadu, India, Branch Office: at F8, Mahalaksmi Metro Tower, Sector-4, Vashi, Maharashtra -201010	
RRM - Amit Kaushik - 9587088333 • RLM - Arun Mohan Sharma - 8800899999 CRM - Abhijeet Rai - 91341485773 • CLM - Brajesh Gupta - 9873925255	
PUBLIC NOTICE OF PHYSICAL POSSESSION OF IMMOVABLE PROPERTY	
To, 1. Mr. MANISH KUMAR (Borrower) Address:- NAND GRAM GHAZIABAD, Metro, Ghaziabad, Uttar Pradesh, India 201001 Loan No-DL/NCU/GHAU/A000003957	2. Mrs. SUNITA DEVI (Co Borrower) Address:-
Whereas where dated 08.04.2026 passed by Dd. Additional District Magistrate, Ghaziabad the physical possession of the property being All that piece and parcel of Residential Plot No.E.626.8, on Second floor EWS, measuring area 18.63 Sq. Mtr. Situated at Nandni Kunj in Nand gram Tehsil & District, Ghaziabad (U.P.), EAST-as per site Plan WEST-as per site Plan NORTH- As per site Plan SOUTH-as per site Plan. has been taken over by M/s Hinduja Housing Finance Ltd. On 22.07.2026 .	
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.	
To, 1. Mr. PUSHPINDER PAL SINGH (Borrower) Address:- Flat No. 2, second Floor, B. No. 14 Block B Shalimar Garden Extn. 2 Ghaziabad, U.P. Loan No-DL/DEL/LXD/A000001114	2. Ms. PARMIT KAUR (Co Borrower) Address:-
Whereas where dated 06.12.2025 passed by Dd. Additional District Magistrate, Ghaziabad the physical possession of the property being All that piece and parcel of Portion Description of the Immovable Property/ Secured Asset: All that piece and parcel of Second floor Flat No. D Covered Area Measuring 58.28 Sq. Mts. In "Mohan Deluxe Apartment Build up on Plot No. B-14, Situated in Shalimar Garden Extn-2, Village Pasanda Pargana Noida Tehsil Distt. Ghaziabad. And schedule property has been taken over by M/s Hinduja Housing Finance Ltd. On 23.07.2026 .	
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.	
To, 1. Mr. NITIN KAURA (Borrower) Address:- A-86, SECTOR-36, NOIDA GAUTAM BUDDHA NAGAR - 201301 Loan No-DL/SHL/SHLM/A000000448	2. Mrs. URMILA KAURA (Co Borrower) Address:-
Whereas where Order dated 03.02.2026 passed by Dd. Additional District Magistrate, Ghaziabad the physical possession of the property being All that piece and parcel of Portion Description of the Immovable Property/ Secured Asset: All that piece and parcel of Built-Up Plot No. G-6, H-1, G, Ground Floor, Front Side, Without Roof Rights, Area Measuring 800 Sq. Feet. Lx. 74.32 Sq. meter, Plot No. D-1, Situated Residential Colony D.P. Dilshad Extn.-II, Village: Bhupura, Pargana: Noida, Tehsil and Distt-Ghaziabad EAST-Land, in Village:- West:- Remaining Portion of Plot NORTH- Road 100 ft South:- Property of Other. has been taken over by M/s Hinduja Housing Finance Ltd. On 22.07.2026 .	
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: 26.07.2026, Place: Ghaziabad Authorised Officer, For 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 Indusbank Bldg, Old G.T. Road Sham Nagar, Near Namaste Chowk, Karnal - 132001. Email: auction@hindujahousingfinance.com			
ALM: Arun Mohan Sharma - 8800898999 CLM - Ankit Kumar - 999112298			
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) of Act 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 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 dealing 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.			
Sl. No.	LAN Nos. / Name of Borrowers / Guarantors & Address	Demand Notice Date Date of Possession	Amount Outstanding
1.	HN/PNP/PNPT/A000000078, Mr. Harshdeep Singh Doha, Mr. Prmjeet Kaur, Village Faizpur Khara, Kaboolpur Karnal Haryana, Kaboolpur, Near Nahar, Rural, Karnal, Haryana - 132046	30-03-2026 20-07-2026 Symbolic	Rs. 1427603/- as on 08-03-2026 plus interest thereon
Description of Property: All the Parts and parcels of property having measuring 10-KM being 20/599 share out of 29K-19M which is comprised in Khewat No.74, Kitta- 7, situated within revenue estate of Village Kabulpur Khara, Tehsil Assandh, Distt. Karnal Vide Transfer Deed Vaska No.10183/1 Dated 21.03.2022 of Sub-Registrar Assandh (Hereinafter referred to as the "Secured Asset"), Boundaries: East: 130 Ft and Property of Parmanjit Kaur, West: 130 Ft and Street, North: 42 Ft and Property of Jeevanjit Singh, South: 42 Ft and Street.			
2.	HR/KRN/KIHL/A000000404, Mr. Jawsant Jawsant, Mrs. Santosh Devi, Near Darga Patti, Jind, Rural, Jind, Haryana, India - 126112	30-03-2026 20-07-2026 Symbolic	Rs. 1025498/- as on 08-03-2026 plus interest thereon
Description of Property: All the Parts and parcels of property having area measuring 161 Square Yards=5.35M detail as :- (a) the lands measuring 3.29M being 1/24 share in land measuring 90K-19M, comprised in Khewat/Khata No. 70274/5, Kharsa no. 662(3-19) (b) land measuring 0.52M being 9/240 share in khat measuring 90K-14M, comprised in Khewat / Khata No. 70174/4, (c) land measuring 1.55M being 47/1724 share in land measuring 90K-217M, comprised in Khewat / Khata No. 70074/3, vide jamabandi of Village Karsindhu, Tehsil Chuhana, within the year 2023-24, situated at Village Karsindhu, Tehsil Chuhana, Distt. Jind, within the revenue area of Village Karsindhu, owned vide Regd. Transfer Deed No. 30261/1 Dated 21-11-2024 read with Mutation no. 6966 and same is measured. Boundaries: East: House of Ram Kumar son of Rajmal, West: House of Roop Chand son of Teli, North: House of Ram Kumar son of Rajmal, South: House of Bharth Singh son of Rajmal.			
3.	HN/PNP/PNPT/A000000061, All the Legal Heirs Deceased Ram Kumar S/o Hokama, Ritai Raj W/o Ram Kumar (Co-Appllicant and Legal Heir of Deceased Ram Kumar), 1348, Husan Pana Kalwa, Jind, Kalwan, Haryana,126113.	11-02-2026 20-07-2026 Symbolic	Rs. 1509356/- as on 01.01.2026 plus interest thereon
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, Khatori No. 1205 to 1207 Kharsa No. 990(2-2) situated at Village Kalwa, Tehsil Pillukhara, District Jind known by Ritiraj W/o Ramkumar vide sale deed no. 1746/1 dated 09/12/2015, Boundaries: East: Street, West: Plot of Balwan S/o Teka, North: Plot of Wajir, South: House of Plot of Ramkumar.			



VASTU
HOUSING FINANCE

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

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 / Co-Borrower/ Mortgagee (s) that the below described immovable properties mortgaged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of Vastu Housing Finance Corporation Limited the same shall be referred herein after as Vastu Housing Finance Corporation Limited. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction. It is hereby informed to General public that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontngier.net>

S/N	Account No. and Name of borrower, Co-borrower, Mortgagees	Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession	Descriptions of the property/Properties	Reserve Price, Earnest Money Deposit (In Rs.)	E-Auction Date and Time, EMD Submission Last Date, Inspection Date
1	LP0000000106555/ LP0000000180193 Mange Ram (Borrower), Ramveer (Co-borrower), Ponnam (Co-Borrower), Ramhari (Co-Borrower), Jiyaram (Co-Borrower)	Demand Notice Date 13/10/2025 & Amt Rs. 3246679/- & Rs. 4565230/- as on 10/10/2025 + Interest Cost etc. & 17/07/2026	Part of Khasra no 1043 Situated Koshikalan, both side Shahour Matha and Shergarh Road Tehsil Chatta Distt Mathura, Mathura, Koshikalan, Mathura, Uttar Pradesh, 281403. Area of Property- 521 Sq.Meter	Rs. 7000000/- Rs. 700000/-	14/08/2026 Timings 10:00 AM to 12:00 PM, 13/08/2026 upto to 5:00 PM., 04/08/2026

1. All Interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontngier.net>. For details, help, procedure and online training on e-auction, prospective bidders may contact M/S e-Procurement Technologies Pvt. Ltd. (Auctiontngier); Address : Head Office - B-705, Wall Street II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad - 380 006 Gujarat (India); Contact Person : Mr. Ram Sharma Contact number: 8000023297/9265562818/9265562821/079-6813 6842/6869. emailid : ramprasad-auctiontngier.net, support@auctiontngier.net

2. For further details on terms and conditions please visit <https://sarfaesi.auctiontngier.net> to take part in e-auction.

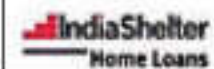
3. For more details about the property kindly contact to Authorized officer Raman Joshi/Sorabh Pawha, Mobile No. 7838293620/9216986668

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Date: 26.07.2026

Place : Mathura

Authorised officer
Vastu Housing Finance Corporation Ltd



INDIA SHELTER FINANCE CORPORATION LTD.

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") Rule 8(5) 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 - 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

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
LAAPVLLONS000005075184/ AP-10183271 MR/ MRS. ANJU & KRISHAN LAL	16-May-2024 & Rs. 18,57,862/- (Rupees Eighteen Lakh Fifty Seven Thousand Eight Hundred And Sixty-Two Only)	Physical Possession 12-03-2026	Rs. 4,50,000 (RUPEES FORTY LAKH FIFTY THOUSAND ONLY)	11.08-2026 (Inspection) Time 10:00 AM to 05:00 PM
	Bid Increase Amount 1000/-	TOTAL OUTSTANDING Rs. 29,12,730 (Rupees Twenty-nine Lakh Twelve Thousand Seven Hundred And Thirty Only) As On 31-July-2026 With Further Interest & Charges.	Earnest Money Deposit (EMD) Rs. 45,000 (RUPEES FORTY-FIVE THOUSAND ONLY)	EMD Deposition Last Date 12-08-2026 Date & Time of Auction 13-08-2026 (Auction Time 10:00 AM to 5:00 PM)
Description Of The Immovable Property / Secured Asset : All Piece and Parcel of Residential Patla 30, Book No. 314/2018, Size 300 Sq. Yds. Situated at Surjanar St, Suratgarh Dist. Sn Ganganagar, Rajasthan 335704 BOUNDARY: - East - House of Madan Lal, West - House of Bhura Ram, North - ROAD, South - Self and Hajari Ram.				
Place Of EMD Deposition / Place of Auction: Ward 9, Ground Floor, Bikaner Road, In Front Of Teshli Office, Anupgarh - 335701, Rajasthan				
Mode Of Payment :- All payment shall be made by demand draft/RTGS/NEFT in favour of India Shelter Finance Corporation Limited.				
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
(HLRNCNCHLNS000005099730, HLRNCRHNS000005100915/ AP-10224152, AP-10238940) MR/ MRS. ANJU DEVU & KAMLESH KUMAR	10-July-2024 And Rs. 12,15,179/- (Rupees Twelve Lakh Fifteen Thousand One Hundred And Seventy-Nine Only)	Symbolic Possession 21-7-2025	Rs. 7,30,000 (RUPEES SEVEN LAKH THIRTY THOUSAND ONLY)	11.08-2026 (Inspection) Time 10:00 AM to 05:00 PM
	Bid Increase Amount 1000/-	TOTAL OUTSTANDING Rs. 17,92,057 Rupees Seventeen Lakh Ninety-Two Thousand Fifty-Seven Only) As On 31-July-2026 With Further Interest & Charges.	Earnest Money Deposit (EMD) Rs. 73,000 (RUPEES SEVENTY-THREE THOUSAND ONLY)	EMD Deposition Last Date 12-08-2026 Date & Time of Auction 13-08-2026 (Auction Time 10:00 AM to 5:00 PM)
Description Of The Immovable Property / Secured Asset : All Piece And Parcel Of Khasra No. 173, 174, 180, 181, 182, 183, 184, 185, 186, 191, 192, 193, 194, 195, 196, 197 Gram And Patwar Khasla - Ralawata, Tehsil - Shrimadhopur 332715 Rajasthan Boundary - East- Aam Rasta, West- Agri Land Of Harsha Ram, North-house Of Harsha Ram, South-house Of Teshli.				
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 (7988605030)				
PLACE: RAJASTHAN : Date : 25.06.2026		FOR INDIA SHELTER FINANCE CORPORATION LTD		

 INDIA SHELTER FINANCE CORPORATION LTD. REGD. OFFICE : 6th Floor, Plot No. 15, Institutional Area, Sector 44, Gurgaon-122002, Haryana, Branch - Office No. 18, 1st Floor, District Centre, Sarjaj Nagar, Ghaziabad, Uttar Pradesh - 201002., WZ-112, Second Floor, Menseekhi Garden, Tilak Nagar, Near Subhash Nagar Metro Station, New Delhi-110018			
PUBLICATION FOR TAKING DELIVERY OF MOVABLE ARTICLES			
Loan No	Name of Borrowers & Co-Borrowers	Date of Demand Notice	Date of Physical Possession
HLGZCHLONS000005046642/ AP-10105009	Mrs. MR./MRS. SONAM Mr. MR./MRS. VIDIT TYAGI.	10-DEC-2023	22.10.2024
HLDLSVLONS000005155253 & HDLDSLVLONS000005155248/ AP-10358223 & AP-10353886	MRS. RENU SINGH W/O DHARMENDER SINGH MR. ROHIT KUMAR S/O DHARMENDER SINGH	10-OCT-2025	27-Jun-2026
LADLVLLONS000005129545/ AP-10301594	Mr./Mrs. Mantoshi Kumari Gupta W/o Rajesh Kumar, Mr./Mrs. Rajesh Kumar S/o Suresh Prasad Gupta, Bhumi Collection C/o Rajesh Kumar	11-NOV-2025	03-Jun-2026

Praabakaran.Malaichan@c1india.com & Support (Helpline) Mobile No. +91-7291981124/25/26, Support Email – Support@bankauction.com. 14. For participating in the e-auction sale, the intending bidders should register their name at <http://www.bankauctions.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. 15. 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/NEFT/RTGS in favour of 'Hinduja Housing Finance Limited'. 16. Interested parties may contact the Authorized Officer for details and submit Offer, EMD along with KYC documents on or before 07-08-2026 at 5.00 p.m. 17. Successful auction Purchaser shall bear all stamp duty, registration fees, taxes and other statutory expenses related to the mortgaged property. 18. The Borrowers/Mortgagees' right of redemption under Section 13(8) of the SARFAES Act stands extinguished upon the date of publication of this notice as per the latest judicial mandates. 19. Sale shall be conducted in accordance with the provisions of the SARFAES Act and Rules.

SCHEDULE

Description of the Property (Secured Asset):

1. Flat No. GF-3, without roof rights, Ground Floor, Middle RHS Flat, flat area measuring 400 Sq. Ft. built upon Plot No. B-44, having total area measuring 200 Sq. Yds., i.e., 167.22 Sqm, Situated in Block B, Ganga Vihar, Village Sadullabad, Pargana & Tehsil Loni, District Ghaziabad, Uttar Pradesh - 201102. Boundaries:- EAST : Shop No. GF-1 Road / G. WEST: Flat No. GF-4 / Service Lane One Hundred Eighty Six / Plot No. B-45, SOUTH: Vacant Plot.

Outstanding amount: Rs. 11,53,186/- (Eleven Lakh Fifty Three Thousand One Hundred Eighty Six) as on 10.09.2025

Reserve Price: Rs. 6,00,000/- (Rupees Six Lakh Only) **EMD: Rs. 60,000/-**

LOAN NO: (DLSDR/SDRA/A000001921)

Borrowers Name: 1. MS. SANTOSH KUMARI, 2. MR. VINOD VINOD

EMD Deposition Last Date: 07.08.2026 till 1700 hrs.

Date/Time of E-Auction: 10.08.2026, 1100hrs-1300 hrs.

Bid Increase Amount: Rs. 10,000/-

2. Flat No. GF-1 on Ground Floor [Front LHS] without roof rights area measuring 540 sqft Built Upon Plot No.99 part of Kharsa No. 347 situated in village sadullabad known as Rail Vihar, Tehsil Loni and District Ghaziabad, Uttar Pradesh. Boundaries:- EAST-Shop No. Others, WEST:- Parking/Plot No.98, NORTH :- Road 30ft wide, SOUTH :- Others

Outstanding amount: Rs.14,78,346/- (Rupees Fourteen Lakh Seventy Eight Thousand Three Hundred Forty Six Only) as on 14.05.2025

Reserve Price: Rs. 9,00,000/- (Rupees Nine Lakh Only) **EMD: Rs. 90,000/-**

LOAN NO: (DLSDR/SDRA/A00001503)

Borrowers Name: 1. MR. YOGESH KUMAR, 2. MRS. KAJAL KAJAL

EMD Deposition Last Date: 07.08.2026 till 1700 hrs.

Date/Time of E-Auction: 10.08.2026, 1100hrs-1300 hrs.

Bid Increase Amount: Rs. 10,000/-

Date: 26.07.2025, **Place:** Ghaziabad **Authorised Officer,** For Hinduja Housing Finance Limited



CAN FIN HOMES LTD
CIN : L85110KA1987PLC008699,
Above Rewari Co-operative Bank, Near Hanuman Mandir,
Sohna Road, Dharuhera-123106 Ph No : 01274-24381/297604
M: 7625079165, E-mail : dharuhera@canfinhomes.com

APPENDIX- IV-A (See proviso to rule 9 (1))
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 9(1) 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 possession of which has been taken by the Authorised Officer of Can Fin Homes Ltd., Dharuhera Branch, will be sold by holding e-auction on "As is where is", "As is what is", and "Whatever there is" on 19/08/2026, for recovery of Rs. 1,16,21,172/- (Rupees One Crore Sixteen Lakhs Twenty One Thousand One Hundred and Seventy Two Only) due to Can Fin Homes Ltd. from Mrs Sheela Devi W/o Mr. Bhajan Lal and Mr. Bhajan Lal S/o Mr. Ram Sahay (Borrowers) and Mr. Mahesh Kumar Vashisht S/o Mr. Kishan Chand Vashisht (Guarantor), as on 24/07/2026, together with further interest and other charges thereon. The reserve price will be Rs. 55,00,000/- (Rupees Fifty Five Lakhs Only) and the earnest money deposit will be Rs. 5,50,000/- (Rupees Five Lakhs Fifty Thousand Only)
(Description of the Immovable Property)
Plot No – 123, Kharsa No – 13, 5573/15, Vishnu Garden, Rajendra Park, Gurugram Haryana – 122001 The Boundaries of the property are as under: North: Vacant Plot South: Remaining Portion of Plot, East: Other Property, West: Road
Known Encumbrance: Portion of Mortgaged property was transferred in the name of Mrs. Seema vide Sale Deed No 1982 dated : 23/05/2017.
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.auctionbazaar.com
Date: 25.07.2026, Place: Dharuhera Sd/- Authorized Officer, Can Fin Homes Ltd

NOTICE BY WAY OF SUBSTITUTED SERVICE UNDER RULE 38 OF THE NCLT RULES, 2016 READ WITH ORDER V RULE 20 OF THE CODE OF CIVIL PROCEDURE, 1908
IN THE NATIONAL COMPANY LAW TRIBUNAL, CHANDIGARH BENCH-1 MUNICIPAL CORPORATION CHANDIGARH V. M/S PASHCHATYA ENTERTAINMENT PVT. LTD. I.A. NO. 888 OF 2026 IN C.P. (IB) NO. 176/CHD/CHD/2023
To:-
1. Mr. Anil Sharma (Respondent No.3) #233, Vivekanand Puri, Sarai Rohilla, Kishanganj Delhi-110007
2. Tenaga Parking Services (India) Pvt. Ltd. (Respondent No. 4) through Directors 15A, Friends Colony, New Delhi-110065
3. Amogh Finman (F) Limited (Respondent No. 5) through Directors 1292, Sector-43, Gurugram, Haryana - 122023
4. M/s Pashchatya Entertainment Parking Services Pvt. Ltd. (Respondent No. 6) through Directors- Mr. Vikas Pandey & Anshul Mishra 7-B, Basement, Sanjay Nagar, Gulabi Bagh Near NKS Hospital, North West, Delhi-110007
WHEREAS Mr. Navneet Gupta, Resolution Professional for M/s Pashchatya Entertainment Pvt. Ltd., has filed I.A. No. 888 of 2026 in C.P. (IB) No.176/CHD/CHD/2023 under Section 66 of the Insolvency and Bankruptcy Code, 2016 and whereas, the Hon'ble NCLT, Chandigarh Bench-1, issued notice on you the above-named vide Order dated 07.07.2026.
TAKE NOTICE that the above captioned matter will now be listed on 06.08.2026 before the Hon'ble National Company Law Tribunal, Chandigarh Bench-1, Chandigarh. You may either appear in person or through your Authorised Representative.
TAKE NOTICE that in default of your appearance on the aforementioned day, the Application will be heard and determined in your absence.
Mr. Navneet Gupta
Resolution Professional
for M/s Pashchatya Entertainment Pvt. Ltd.



BAJAJ HOUSING FINANCE LIMITED
Corporate Office: Cerebrum IT Park B2 Building 5th floor, Kalyani Nagar, Pune, Maharashtra 411014
Branch Office: 14th floor, Office no 1451, Aggarwal Metro Heights, Plot E-5, Netaji Subhash Place, Delhi – 110034

POSSESSION NOTICE
Under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 & Rule 8(1) of the Security Interest (Enforcement) Rules 2002. (Appendix -IV)
Whereas, the undersigned being the Authorized Officer of M/s BAJAJ HOUSING FINANCE LIMITED (BHFL) 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 Notice(s) to Borrower(s)/ Co-Borrower(s) Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The Borrower(s)/ Co-Borrower(s) Guarantor(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s) Guarantor(s) and the public in general that the undersigned on behalf of M/s Bajaj Housing Finance Limited, has taken over the possession of the property described herein below in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8(1) of the said rules. The Borrower(s)/ Co-Borrower(s) Guarantor(s) in particular and the public in general are hereby cautioned not to deal with the below said property and any dealings with the said property will be subject to the first charge of BHFL for the amount(s) as mentioned herein under with future interest thereon.

Name of the Borrower(s)/Guarantor (s) (LAN No, Name of Branch)	Description of Secured Asset (Immovable property)	Demand Notice Date & Amount	Date of Possession
Branch : DELHI LAN:- H60BHL7046960 and H60BHL734755 1. ASHISH JAIN (Borrower) 2. PARUL JAIN (Co-Borrower) Both At : 15170 2nd Floor B Block 1 Balbir Nagar Extension, New Delhi, Delhi-110032	All that piece and parcel of the Non-agricultural Property described as: Second Floor Without Roof And Terrace Rights, Area Measuring 58.52 Sq. Mtr. (70 Sq. Yards), Bearing The Property No. 1/5170, Old No. 1439/A-44, Plot No. 1, Situated At The Abadi of Gali No. 8, Balbir Nagar, In The Area of Village Sikdarpur, Illaqa Shahdara, Delhi-110032, Boundaries of property : East : Gali, West : Road, North : Property No. 1/5171, South : Remaining Part of Property No. 1/5170.	18th Mar 2026 Rs. 36,75,805/- (Rupees Thirty Six Lakh Seventy Five Thousand Eight Hundred Five Only)	24-Jul-26

Place: Delhi Date of Symbolic Possession : 24.07.2026 Sd/- Authorized Officer, Bajaj Housing Finance Limited



MAHINDRA RURAL HOUSING FINANCE LIMITED
Corporate Office:- Mahindra Rural Housing Finance Ltd., Sadhana House, 2nd Floor, 570, P.B.Marg Worli, Mumbai 400 018 India,Tel: +91 22 66523500 Fax: +91 22 24972741
Regional Office: 3rd Floor, Shri Ram Arcade, No. 74, Rajpur Rd, above Fresh Villa, Kandholi, Chironwadi, Dehradun, Uttarakhand 248001

POSSESSION NOTICE
(For Immovable Property) (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)
Whereas the undersigned being the authorized officer of M/s Mahindra Rural Housing Finance Ltd. (hereinafter referred to as "MRHFL"), Having its registered office at LUCKNOW and Branch office at DEHRADUN under 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 Notice 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 being within 60 days from the date of receipt of the said notice.
The borrower mentioned herein above having failed to repay the amount, notice is hereby given to the borrowers mentioned herein above and to the public in general that undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub section (4) of section 13 of the Act read with the Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 25.07.2026
The borrowers mentioned herein above in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the property will be subject to the Charge of M/s Mahindra Rural Housing Finance Ltd. for an amount 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

S.N.	Name of the Borrower(s) / Guarantor(s)	Description of Secured asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	Dehradun Branch LAN:-1415407/ XSEMDNO1081516 DINESH LAL (Borrower) GEETA DEVI (Co-Borrower) DEEPAK KUMAR (Guarantor)	Khatouni No-107, Kharsa No-263, Situated At Mauja Harbhajwala, Pargana Pachhwadun, Dehradun Uttarakhand-248001, Uttaranchal, India, East: 49 Feet 3 Inch, Others Plot, West: 50 Feet 8 Inch, Others Plot , North : 24 Feet 2 Inch, Others Plot, South : 15 Feet Wide Road	21-06-2025 Rs. 2864682.63	25.07.2026 Symbolic Possession
Place :- DEHRADUN Date: 26.07.2026 Sd/- Authorised Officer Mahindra Rural Housing Finance Limited				



GRIHUM HOUSING FINANCE LIMITED
Registered Office:- 6th floor, B- Building, Ganga Trueno, Lohegaon, Pune Maharashtra - 411014.

APPENDIX IV (See Rule 8(1)) POSSESSION NOTICE (For Immovable Property)
Whereas, the undersigned being the Authorised Officer of Grihum Housing Finance Limited herein after referred as Secured Creditor of the above Corporate/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below 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 powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said rules of the Security Interest Enforcement Rules 2002 on the dates as mentioned hereunder. 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 secured Creditor the amount 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. Details of Property taken in possession are herein below.

Sr. No.	Name of Borrowers	Description of Property	Possession taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1	Sovindra, Sovindra, Rekha Rekha	All That Piece And Parcel Of The Residential House Area Measuring 329.33 Sq. Yds., I.E. 275.36 Sq. Meters, Out Of Kharsa No. 339, Situated In The Kheda Balamrup, Pargana Tehsil District Meerut, (Hereinafter Called Said Property) And Boundaries Of The Property, As Per Sale Deed Called: Road 12 Ft. Wide, West: Property Of Seller North: House Of Kripal, South: Houseof Shivratn.	20/07/2026	11/12/2025	Loan No. LAP0605200000055375 Rs.10,08,109/- (Rupees Ten Lakh Eight Thousand One Hundred Nine Hundred SeventyFive Only) payable as on 11/12/2025 along with interest @ 17.35 p.a. till the realization.
2	Sushil Kumar, Sonam	All That Piece And Parel Of The Land Being Situated In Unauthorized Colony Indrak Park, Najafgarh, New Delhi-110043 Regn. No.290, Flat No. 7, First Floor, Plot No. A-27 And A-28, Kharsa No. 176, Indrak Park, Najafgarh, New Delhi-110043 Village Of Revenue Estate Masadabad, Delhi, GIS ID No. Of GEO-Coordinates File DDA/GIS/13062020 12004674691 And Measuring 40.13 Sq. Mtr. Having (First Floor) And Their About Bounded As Follows: East: Portion Of Plot. West: Gallery. North: Other Flat. South: Other Flat.	21/07/2026	11/05/2026	Loan No. HF0233H21100137 Rs. 3,77,875/- (Rupees Three Lakh SeventySeven Thousand Eight Hundred SeventyFive Only) payable as on 11/05/2026 along with interest @ 17.35 p.a. till the realization. Loan No. HF0233H20100178 Rs. 8,64,755/- (Rupees Eight Lakh SixtyFour Thousand Seven Hundred SeventyFive Only) payable as on 11/05/2026 along with interest @ 17.35 p.a. till the realization.
3	Gulbahar Ahmad, Sayna Bano, Shahnaj	All That Piece And Parcel Of The House On Land Area Measuring 100 Sq.Yards Le. 63.61 Sq. Meters, Covered Area Measuring 200 Sq. Yards, Kharsa No. 485, Situated Residential Colony Alvi Nagar, Villagesadullabad, Bargana & TehsilKoniJalpur, Ghaziabad, U.P. Boundary: East: House Of Mr. Islamuddin, West: House Of Mr. Yaqub Malik, North: Road 22 Ft. Wide, South: House Of Mr. Haji Tahir.	22/07/2025	11/05/2026	Loan No. HL0055910000000 5003560, Rs.27,30,107/- (Rupees TwentySeven Lakh Thirty Thousand One Hundred Seven Only) payable as on 11/05/2026 along with interest @ 13.6 p.a. till the realization.

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.
Sd/- Authorised Officer
Grihum Housing Finance Limited,
Place: Delhi
Date: 26-07-2026



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
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) : LAP/KAR000172557 & LAP/KAR000129950 1. Mr/Mrs. Sudhir Rana 2. Mr/Mrs. Nigam Rani Add For Sr. No. 1 & 2 :- Muana 33, Mowana, Near Govt. School, Safidon, Haryana - 126112 Add For Sr. No. 1 & 2 :- Khawat No. 120, Khata No. 203, Muana, Jind, Near Ghat School, Khawat No. 120, Safidon, Haryana 126112	LAP/KAR000172557 for an amount of Rs. 1800000/- & Loan Account No. LAP5/KAR000129950 for an amount of Rs. 480000/-	22.07.2026 Rs. 23,34,607/- (Rupees Twenty Three Lakh Thirty Four Thousand Six Hundred and SevenOnly) as on 22.07.2026	Property Meas. (All part and parcel) OK-10-4M, being 1/20 share of land meas. 4K-4/- Comprised in Khawat No.120, khatoni No.203, kitted-4, as per Jamabandi for the year 2020-21, situated at Village Muana, Tehsil Safidon, District Jind, through vide Registered Transfer Deed No. 3382/1 dated 25.01.2023, Read with Mutation No. 8846 dated 04.02.2023, Duty Regd. with Sub-Registrar Safidon. Bounded as under:- East :- House of Vijay & Bai, West :- House of Ishwar North :- House of Meghraj, South:- Gali 10ft 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 asset(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 asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(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.
Sd/-
Authorized Officer
Place : Jind, Haryana
Date : 22.07.2026
For Cholamandalam Investment and Finance Company Limited

BEFORE THE HON'BLE NATIONAL COMPANY LAW TRIBUNAL, BENCH - I, AT NEW DELHI CONT. APPLICATION NO. 21 OF 2026 IN
C.P. (IB) 37/PB/2024
IN THE MATTER OF: NITIN JAIN ...PERSONAL GUARANTOR VERSUS SYNDICATE BANK & ORS ...RESPONDENTS/CREDITORS IN THE MATTER OF: MS BHAVNA BANSAL APPLICANT VERSUS MR. NITIN JAIN ...CONTEMRER/RESPONDENT TO, MR. NITIN JAIN
Having Residential Address At: R/o House No. B-299, New Friends Colony, New Delhi-110025
E-mail: jain.nitin.3112@gmail.com
Hearing Address At: 173-A, Western Avenue, Sainik Farm, New Delhi-110 062
...RESPONDENT / CONTEMRER / NOTICE
Take Notice that the Hon'ble National Company Law Tribunal, Principal Bench, New Delhi vide order dated 10.06.2026 has issued notice for your appearance and filing of reply in contempt application bearing CA No. 21 of 2026 titled as "Ms. Bhavna Bansal Vs. Nitin Jain" in CP (IB) No. 37/PB/2024 filed under Section 425 of the Companies Act, 2013 read with Rule 11 of National Company Law Tribunal Rules, 2016 read with Section 11 & 12 of Contempt of Courts Act, 1971 by the Applicant i.e. Ms. Bhavna Bansal, against the Respondent i.e. Mr. Nitin Jain.
The next date of hearing in the matter is 19.08.2026.
Bhavna Bansal
Erstwhile Resolution Professional Of Personal Guarantor
Mr Nitin Jain
BBI Reg Number: IBB/PA-021/PP-027/16/2022/23/14150
Phone: +91-9212016744
Reg Address: A-10th, 2nd Floor, Flats, Munirka, South West, Delhi-110067
Email Id: Bhavnabansalsal@yahoo.com

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 ASSOCIATED MACHINERY CORPORATION LIMITED
RELEVANT PARTICULARS

	M/s ASSOCIATED MACHINERY CORPORATION LIMITED
1. Name of corporate debtor	Registrar of Companies, Kanpur, Uttar Pradesh
2. Date of incorporation of corporate debtor	03.02.1986
3. Authority under which corporate debtor is incorporated / registered	U65921UP1986PLC007661
4. Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	F-64 Bulandshahr Road Industrial Area Ghaziabad, Uttar Pradesh, India, 201001
5. Address of the registered office and principal office (if any) of corporate debtor	22.07.2026 (As per the order of the Hon'ble NCLT in Company Petition No. CP(IB) No.101/ALD/2022)
6. Insolvency commencement date in respect of corporate debtor	20.01.2027 (180 Days from the Insolvency Commencement date)
7. Estimated date of closure of insolvency resolution process	Mr. Sandeep Kumar (IBBI/PA-001/IPP-03000/2025-2026/14631)
8. Name and registration number of the insolvency professional acting as interim resolution professional	Address:- 2118, Phase-1, Gautampuri, Badarpur, South, New Delhi-110005 Email- advsandeep.i@gmail.com
9. Address and e-mail of the interim resolution professional, as registered with the Board	Address:- 1102, Tower A, ATS Bouquet, Sector 132, Noida 201304 Email:- crp.amc@gmail.com
10. Address and e-mail to be used for correspondence with the interim resolution professional	05.08.2026
11. Last date for submission of claims	Name the class(es): Nil
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 Authorized Representative of creditors in a class (These names for each class)	https://ibbi.gov.in/home/downloads
14. (a) Relevant Forms and (b) Details of authorized representatives are available at:	Not Applicable

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the Associated Machinery Corporation Limited on 22.07.2026.
The creditors of Associated Machinery Corporation Limited, are hereby called upon to submit their claims, with proof on or before 05.08.2026 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.
A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No.13 to act as authorised representative of the class (specify class) in Form CA.
Submission of false or misleading proofs of claim shall attract penalties.
Name and Signature of Interim Resolution Professional: Sandeep Kumar
Registration No.: IBB/PA-001/IPP-03000/2025-2026/14631
Date and Place : 26.07.2026, Noida

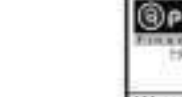
THE BUSINESS DAILY FOR DAILY BUSINESS FINANCIAL EXPRESS
Read to Lead

PROTIUM PROTIUM FINANCE LIMITED
(Formerly known as Growth Source Financial Technologies Ltd.)
Registered & Corporate Office Address: 7th Floor, Block B2, Phase - I Nirlon Knowledge Park, Pahadi Village, Off. Western Express Highway, Cama Industrial Estate, Goregaon(E), Mumbai- 400063, Maharashtra.
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 (16) 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) that the below described immovable properties mortgaged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of Protium Finance Ltd the same shall be referred herein after as Protium Finance Ltd. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction.
It is hereby informed for General public that we are going to conduct public E-Auction through website <http://bankauctions.in/>

1	Account Number	GS002LAP2275257
2	Name of borrower, co-borrower, mortgagor	(a) Chaudhary Enterprises Through it's Proprietor Through its Proprietor Ayush Chaudhary (b) Ayush Chaudhary (c) Varsha Chaudhary All having address at Regd Add: Village Sadopur Dabri, Greater Noida, Gautam Buddha Nagar, Uttar Pradesh - 203207 Also at: Residential House comprising Two Floors; South Facing, with Roof Rights, having its total area 1565 Sq. Mtrs. Part of Kharsa No. 115KH/1, Ground Floor Area measuring 470 Sq. Mtrs & First Floor Area measuring 60 Sq. Mtrs, Situated At Village Sadopur Pargana & Tehsil Dabri, District Gautam Budh Nagar
3	Date of Demand Notice	Date: 10th Sep 2024
4	Amount as per Demand Notice U/s 13(2)	Rs. 3,11,07,72.5/- (Rupees Three Crores Eleven Lacs Seven Thousand Seven Hundred and Seventy Two and Paise Fifty Only) as on Sep 10,2024 with further interest @ 18% from Sep 10,2024 until payment in full amount along with other charges as demanded in our notice, within the statutory period of 60 days from the date of this notice.
5	Date of Physical Possession	16th January 2026
6	Amount as on	Rs. 4,22,42,339.17/- (Rupees Four Crore Twenty Two Lakh Forty Two Thousand Three Hundred Thirty Nine and Seventeen Paise Only) as on date 21st July 2026
7	Descriptions of the property/Properties	Residential House comprising Two Floors, South Facing, With Roof Rights, Having its Total Area 1565 Sq. Mtrs., Part Of Kharsa No. 115KH/1, GF Area Measuring 470 Sq. Mtrs & First Floor Area Measuring 60 Sq. Mtrs, Situated At Village Sadopur Pargana & Tehsil Dabri, District Gautam Budh Nagar
8	Reserve Price	Rs. 4,20,00,000/- (Four crore twenty lakh only)
9	Earnest Money Deposit	Rs. 42,00,000/- (Fourty two lakh only)
10	Bid Increment Amount (in Rs.)	Rs. 5,000/-
11	E-Auction Date and Time	14th Aug 2026 at 11:00 am to 2:00 PM (with unlimited extension of 5 min each)
12	EMD Submission Last Date	13th Aug 2026 up to 5:00 PM
13	Inspection Date	30-July-26 BETWEEN 11:00 AM TO 5:00 PM

1. All interested participant / bidders are requested to visit the website <https://bankauctions.in/> & <https://protium.co.in/> for details, help, procedure and online training on e-auction, prospective bidders may Contact Mr. Nitesh D Pawar Contact number: 8142000275 / 8142000666, email id: nitesh@bankauctions.in / nitesh@bankauctions.in
For further details on terms and conditions please visit <https://bankauctions.in/> & <https://protium.co.in/> to take part in e-auction
THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(16) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002
Date: 26.07.2026 Sd/-, For Protium Finance Limited
Place: GAUTAM BUDH NAGAR, UTTAR PRADESH Authorized Officer

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PNB HOUSING FINANCE LTD
Read: Off- 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001 Ph: 011-23557171, 23557172, 23705514. Web: www.pnbhousing.com
Branch Address: No. 2 & 3, Ground Floor, Baba House, Sir M.V. Road, J.B. Nagar, Andheri East, Mumbai - 400093, Maharashtra
NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE
We, the PNB Housing Finance Ltd. (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act"). The said Demand Notice was issued through our Authorized Officer, to you at below mentioned Borrower(s)/Co-Borrower(s)/Guarantor(s) since your account has been classified as Non-Performing Assets as per the Reserve Bank of India National Housing Bank guidelines due to non-payment of installments/interest. The contents of the same are the details committed by you in the payment of installments of principal, interest, etc. The outstanding amount is mentioned below. Further, with reasons, we believe that you are evading the service of Demand Notice and hence this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL, within a period of 60 days from the date of publication of this demand notice the entire amount of outstanding dues with up-to-date interest and charges, failing which PNBHFL will take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind 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 Property taken in possession are herein below. 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. Details of Property taken in possession are herein below.

S.N.	Name of the Borrower(s) / Guarantor(s)	Description of Secured asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	Dehradun Branch LAN:-1433108/ XSEMSA091091187 Deepak (Borrower) ANJANA (Co- Borrower)	KHARSA NO. 185 MI, BHAGWANPUR, MUSTAHKAM, PARGANA BHAGWANPUR, TEHSIL ROORKEE, HARIDWAR ONE-247661, UTTARANCHAL, INDIA, EAST: PLOT OF PRATAP, WEST: 15 FT ROAD, NORTH : PLOT OF DEEPIKA SHARMA, SOUTH : PLOT OF SUNIL VERMA	9/9/2025 Rs. 946999.76	25.07.2026 Symbolic Possession

Place :- HARIDWAR Date: -26.07.2026 Sd/- Authorised Officer Mahindra Rural Housing Finance Limited



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate Office : Chola Crest, C54 & C55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai- 600 032, T. N.
E-AUCTION SALE NOTICE (Sale Through e-bidding Only)
SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER RULE 8(6) AND 9(1) 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) indicated in COLUMN (A) that the below described immovable property(ies) described in COLUMN (C) mortgaged / Charged to the secured creditor the POSSESSION of which has been taken as described in COLUMN (D) by the Authorized Officer of Housing Cholamandalam Investment and Finance Company Limited Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" as per details mentioned below :- Notice is hereby given to Borrower / Mortgagor(s) and legal heirs, legal representatives (Whether Known or unknown), executor(s), administrator(s), successors(s) & assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased) as the case may be indicated in COLUMN (A) U/s. 8(6) of the Security Interest (Enforcement) Rules 2002. For detailed terms & conditions of the sale, please refer to the link provided in Cholamandalam Investment and Finance Company Limited secured Creditor's website i.e. <https://www.cholamandalam.com> & www.auctionfocus.in

[A]		[B]	[C]	[D]	[E & F]	[G]
Sr. No.	Loan Account No. / Names Of Borrower(s) / Mortgagor(s) / Guarantor(s)	O/S Dues to be recovered (Secured Debts)	Description of the Immovable Property / Secured Asset	Type of Possession	Reserve Price (In Rs.) Earnest Money Deposit (In Rs.)	Date of Auction & Time
1	Loan A/C. No.(s) : HL0550N000057664 1. Mr/Ms. Anoop 2. Mr/Ms. Parveen 3. Mr/Ms. Kamlesh Add For Sr. No. 1, 2 & 3 :- Vpo Madina 9 Gohana, Govt School, Gohana, Haryana - 131301 Add For Sr. No. 1, 2 & 3 :- Khawat No- 1081/1019, Khata No-1139, Kharsa No- 107/172/8(0-3), situated at Village Madina, Tehsil Gohana, district Sonapat. Property No.2 Land measuring 100 sq. yards, i.e., 3M, comprised in Khawat No. 1081/1019, Khata No. 1079, Kharsa No. 107/172/ (10-3), situated at Village Madina, Tehsil- Gohana, District- Sonapat. East: Road, West: Road, South: House of Tapan, North: Other Property	Rs. 20,17,874/- (Rupees Twenty Lakh Seventeen Thousand Eight Hundred Seventy Four Only) as on 25-04-2026	Property No.1 Land measuring 100 sq. yards, i.e., 3M, comprised in Khawat No. 1081/1019, Khata No.1139, Kharsa No. 107/172/8(0-3), situated at Village Madina, Tehsil Gohana, district Sonapat. Property No.2 Land measuring 100 sq. yards, i.e., 3M, comprised in Khawat No. 1081/1019, Khata No. 1079, Kharsa No. 107/172/ (10-3), situated at Village Madina, Tehsil Gohana, district Sonapat. East: Road, West: Road, South: House of Tapan, North: Other Property	CONSTRUCTIVE POSSESSION	Rs. 22,88,800/- (Rupees Twenty Two lakh Eighty Eight Thousand Eight Hundred Only) Rs. 2,28,880/- (Rupees Two lakh Twenty Eight Thousand Eight	

pnB Housing
REGD. OFF: 9th FLOOR, ANTRIKSH BHAWAN, 22, K.G. MARG, NEW DELHI-110001, PH: 011-23357171, 23357172, 23705414, Web: www.pnbhousing.com

Branch Address: C-19/134, M-B, Second Floor, Tulsi Complex, Shastri Nagar, Sigra, Varanasi – 221010, Uttar Pradesh

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 notices 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 properties 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 (6) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Loan Ac. No./s, Branch	Name of The Borrower/ Co-Borrower/Guarantor	Date of Demand Notice	Amount Outstanding	Date of Possession Taken	Description of The Property/ies Mortgaged
HOU/VAR/0825/1427022 B.O.- Varanasi	Mr. Mukesh Kumar Singh S/o Jayram Singh (Borrower) & Mrs. Suman Singh W/o Mukesh Kumar Singh (Co-Borrower)	08-May-2026	Rs.41,58,843.66/- (Rupees Forty One Lakh Fifty Eight Thousand Eight Hundred Forty Three And Sixty Six Paise Only)	21-Jul-2026 (Symbolic)	All that part and parcel of Flat No. A-104, First Floor Block-A, Super Built-Up Area – 1210 Sq. Ft., 2 BHK in Awadh Paradise, situated on S.M. Plot No. 3, 6, 7, 8 & 16, Mauza – Harahua, Pargana – Athagava, Tehsil – Pindra, District – Varanasi, Uttar Pradesh – 221005. Bounded As: East: Passage T/A Flat No. A-105, West: Open Area, North: Lift & Stairs, South: Flat No. A-106.

SD/-, AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

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Home Loans

INDIA SHELTER FINANCE CORPORATION LTD.**DEMAND NOTICE**

Registered Office: 6th Floor, Plot-15, Sector-44, Institutional Area, Gurgaon, Haryana-122002 **Branch Office:** India Shelter Finance Corporation Limited Laxmi Plaza, 2nd Floor, Police Line Chauraha, Above Indian Bank, Raebareilly, Uttar Pradesh – 229001 • Raj Complex, 1-H, First Floor, Medical Road, Kharaiya Pokhra, Bhasaratpur, Shahpur, Gorakhpur-273407, Uttar Pradesh – 621/38, W2 Juih Kala, 1st Floor, Neelam Complex, Kanpur – 208027, Near Sachan Guest House • 124/3, Ground Floor, Ambedkar Chauraha, Civil Lines, Landmark HDB Financial Services, Gonda, Uttar Pradesh – 271001.) • B-3/10, Deekay Tower, Vibhuti Khand, Gomi Nagar, Lucknow – 226010 • 125/177, First Floor, Jagannath Market, Shila Khaana, Telarganj, Jodhpur, Prayagraj • D-58/12, A-2, Front side, First Floor, Gandhi Nagar, Sigra, Varanasi-221010 • R.L. Complex, 2nd Floor, Devokali Road, in front of Hanuman Temple, Ayodhya, Uttar Pradesh, Pin-224001 • Sonkar Sabdhalay, 385, First Floor, Wajidpur Tiraha (Near Indus Ind Bank), Jaunpur, Uttar Pradesh – 222002 • 143, 2nd floor Main Road facing (Above ICICI Bank), Civil Lines, Bareilly- 243001 • First Floor, Opp Gurdwara, Near Punjab National Bank, Chaiti Farm, Bazpur Road, Kashipur, Uttarakhand- 244713 • Dighiha Tiraha Maal Godam Road Near Indian Bank & Trade Traders Bahraich Uttar Pradesh

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

NOTICE is hereby given that the following borrower/s who have availed loan from India Shelter Finance Corporation Ltd. (ISFCL) have failed to pay Equated Monthly Installments (EMIs) of their loan to ISFCL and that their Loan Account has been classified as Non-Performing Asset as per the guidelines issued by National Housing Bank. The borrower/s have provided security of the immovable properties to ISFCL, the details of which are described herein below. The details of the Loan and the amounts outstanding and payable by the borrower/s to ISFCL as on date are also indicated here below. The borrower(s) as well as the public in general are hereby informed that the undersigned being the Authorised Officer of ISFCL, the secured creditor has initiated action against the following borrower(s) under the provision of the Securitization and Reconstruction of Financial Asset and Enforcement of security Interest Act 2002 and issued notice under this Act details mentioned below. If the following borrower(s) fail to repay the outstanding dues indicated against their names within 60(Sixty) days of the notice, the undersigned will exercise any one or more of the powers conferred on the secured Creditor under sub-section (4) of the section-13 of the SARFAESI Act, including the power to take the possession and sell the same. The public in general is advised not to deal with properties described herein below.

S. No.	Name of the Borrower(s)/ Guarantor/Legal Heir/Legal Representative, Loan Account No.	NPA Date / Demand Notice	Demand Notice Amount	Description of secured Asset(s) (Immovable Properties)
1	Mr./ Mrs. Anju Gupta W/o Manvendra Pratap Mr./ Mrs. Manvendra Pratap W/o Mathura Mr./ Mrs. Madhur Pratap Gupta W/o Manvendra Pratap, Mr./ Mrs. Madhur Pratap Gupta E/o Madhur Gift Center And Shoe Shop, Mr./ Mrs. Manvendra Pratap C/o Raj Sharee Center, House No 88 Nh 28 Hajipur Singhpur Darabganj Mumtaj Nagar Uttar Pradesh - 224001 Loan ID- LAFZSVLONS000005160089 & LAFZSVLONS000005160188 /AP-10369782 & AP-10371405	06-July-2026 12-July-2026	Rs. 1715359/- (Rupees Seventeen Lac Fifteen Thousand Three Hundred Fifty Nine only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of House No- 43 Ka/1, Admeasuring Lac Fifteen Thousand Three Hundred Fifty Nine only due as on 10th July 2026 and other charges and cost till the date of the payment Boundary:- East- Rasta RCC 8 Feet Wide, West- Rasta RCC 14 Feet Wide, North- House Of Nanku Yadav, South- House Of Self Prakash Gupta
2	Mr./ Mrs. Neelam Srivastava W/o Avinash Shrivastav, Mr./ Mrs. Avinash Shrivastav W/o Giraja Dayal, Mr./ Mrs. Ashisha Devi W/o Girajadayaal, Mr./ Mrs. Avinash Shrivastav C/o Dev Kirma Store Hamahar Pure Wasi Lalgaon Pratapgarh Uttar Pradesh- 230132 Loan ID- LAPRSVLONS000005156574 /AP-10358595 & LAPRSVLONS000005156534 /AP-10360512	06-July-2026 12-July-2026	Rs. 1080785/- (Rupees Ten Lac Eighty Thousand Seven Hundred Eighty Five only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Part Of Araz No. 478, Admeasuring Are 196 Sq. Mtrs. Mauja Hamahar, Pargana Rampur Khas, Tehsil Lalgaon, District Pratapgarh Uttar Pradesh. Boundary:- East- Hamahar To Achhwapur Connecting Road 10 Feet Wide Thereafter House Of Bablu Mishra, West- Rest Part Od Dooner, North- Land Of Achal Updhayay, South- House Of Bablu & Vijay Mishra
3	Mr./ Mrs. Soni W/o Chandan Kumar Mr./ Mrs. Chandan Kumar S/o Chote Lal Mr./ Mrs. Chote Lal S/o Ram Bharosa Mr./ Mrs. Chote Lal E/o Chandan Milk Dairy Pure Bindra Singh Korihaara Lalgaon Po Lalgaon Raebareilly Dist Rae Bareilly 229206 Uttar Pradesh Loan ID- LARBSVLONS000005162065 /AP-10371237 & LARBSVLONS000005161973 /AP-10374517	06-July-2026 12-July-2026	Rs. 440175/- (Rupees Four Lac Forty Thousand One Hundred Seventy Five only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Part Of Araz No. 478, Admeasuring Are 196 Sq. Mtrs. Mauja Hamahar, Pargana Rampur Khas, Tehsil Lalgaon, District Pratapgarh Uttar Pradesh. Boundary:- East- Hamahar To Achhwapur Connecting Road 10 Feet Wide Thereafter House Of Bablu Mishra, West- Rest Part Od Dooner, North- Land Of Achal Updhayay, South- House Of Bablu & Vijay Mishra
4	Mr./ Mrs. Ruchika Devi W/o Shivkumar Mr./ Mrs. Shivkumar Patel S/o Sitaran Mr./ Mrs. Shivkumar Patel E/o Shiv Enterprises Ramnagar Mannapur Sahupuri Chandauli Uttar Pradesh 221009 Loan ID- LA15VLLONS000005151856 & LA15VLLONS000005152506 /AP-10342253 & AP-10356740	06-July-2026 12-July-2026	Rs. 706795/- (Rupees Seven Lac Six Thousand Seven Hundred Ninety Five only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Property Araz No. 80 /15, Measuring Area 190.24 Sq. Mtr Situated At Village Mannapur Near Adarsh Nasha Mukti Kendra, Pargana Lalpur Tehsil Pandit Deen Dayal Updadhaya Nagar, Mughalsara, Dist. Chandauli Uttar Pradesh Boundary:- East- Rasta 15 Feet Wide, West-self Property Than Land Of Rajendra. North:-makan Prabhu Patel, South:-house Nirmal Patel
5	Mr./ Mrs. Radhika Devi W/o Vasant Mr./ Mrs. Ravi Kumar S/o Vasant Mr./ Mrs. Santsu S/o Vasant Mr./ Mrs. Vasant S/o Pancham 14 Khokhar Tola Ismailpur Ward No 67 Chakara Daim Uttar Pradesh-273005 Loan ID- LAGKSVLONS000005167571 /AP-10382573 & LAGKSVLONS000005167887 /AP-10375604	06-July-2026 12-July-2026	Rs. 612655/- (Rupees Six Lac Twelve Thousand Six Hundred Fifty Five only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of House No. 123, Measuring Area 57.73 Sq. Mtr, Mohalla Khokhar Tola Tappa Kasba , Pargana Haveli, Tehsil Sadar, District Gorakhpur. Boundary:- East- Rasta 14 Feet Wide, West- House Of Munna, North- House Of Jahoor, South- house Oh Mohan.
6	Mr./ Mrs. Vineeta W/o Mr. Rajendra Kumar Mr./ Mrs. Rajendra Kumar Maurya S/o Mr. Hori Lal Maurya Plambaring C/o Mr. Rajendra Kumar Maurya Samrat Nagar Mauhan Ka Purwa Rae Bareilly 229001 Uttar Pradesh Loan ID- HLRSVLONS000005126113 & LARBVLONS000005132727 /AP-10294176 & AP-10295277	06-July-2026 12-July-2026	Rs. 1360882/- (Rupees Thirteen Lac Sixty Thousand Eight Hundred Eighty Two only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece and parcel of residential land area measuring 760 Sq.ft. Kharsa no 01919, Gata No. 1682/0.01000 hec. Me 35 Sq Mtrs land, 1683/0.0900 Hec. Me 25 Sq. Mtrs land, 1685/0.0800 hec. Me 10.68 Sq. Mtrs land Total Rakhsa 70.68 Sq. Mtrs, Situated at Vill. Ahmadpur Nazul Paragana, Tehsil and District Raebareilly Uttar Pradesh 229001 Boundary: East: Plot of Shiv Devi West: Road 20 ft North: Plot of Satyawati South: Khet of Surendranath
7	Mr./ Mrs. Sunam Tiwari W/o Mr. Vinay Prakash Mr./ Mrs. Vinay Prakash S/o Mr. Vishnu Chandra Tripathi Mr./ Mrs. Vinik Kumar Tripathi S/o Mr. Vishnu Chandra Tripathi, Annada Tiffin Service C/o Mr./ Mrs. Suman Tiwari W/o Mr. Vinay Prakash D 59/373 Jai Prakash Nagar, Shivpurwa Chhitlupur, Uttar Pradesh 221010. Loan ID- HL15SVLONS000005113344 & HL15SVLONS000005111708 /AP-10268745 & AP-10263152	06-July-2026 12-July-2026	Rs. 1129568/- (Rupees Eleven Lac Twenty Nine Thousand Five Hundred Sixty Eight Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of House No.- D. 59/373, Area 1464 Sq. Feet, Situated at Mohalla-Shivpurawa, Pargana DehatAmanat Tehsil And District-Varanasi, Uttar Pradesh 221010 BOUNDARY:- East- 4 Ft. Wide Road T/A Land of Channu & Masid West- Land of Miya Jan & Road North: House No. D. 59/372 & Road South: 8 Ft. Wide Gali T/A Land
8	Mr./ Mrs. Prgya Pandey W/o Mr. Prakash Pandey Mr./ Mrs. Shikhar Anand S/o Mr. Bhuvan Prakash Pandey, E Solutions It Services Pvt Ltd Emp. Mr. Shikhar Anand, Mr./ Mrs. Prakash Pandey S/o Mr. Bhuvan Prakash Pandey Vivekpuram Colony Taramandal Road, Near Taramandal ITI Kajakpur, Uttar Pradesh 273016 Loan ID- HLGRNLONS000005101555 & HLGRNLONS000005102314 /AP-10240174 & AP-10246560	06-July-2026 12-July-2026	Rs. 1099662/- (Rupees Ten Lac Ninety Six Thousand Six Hundred Twenty Eight Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Araz No 127, Area 2180 Sq. Feet I.e. 202.60 Sq. Mtrs, Mauza Kajakpur Tappa Haveli Pargana Haveli Tehsil Sadar District Gorakhpur UP 273016 Boundary:- East: Khet of bechan West: Road 15 Ft North: Land of Mishra Ji South: Land of Rudra Prakash Pandey
9	Mr./ Mrs. Pooja Devi W/o Mr. Bablu Prasad Mr./ Mrs. Bablu Prasad S/o Mr. Shankar Prasad M/s Muskan Mobile Care Center Dudahi Suraj Bazar, Dudhi Kushinagar Dudhai, Uttar Pradesh 274302 Loan ID- LAGKVLONS000005079625 & LAGKVLONS000005078715 /AP-10192259 & AP-10190814	06-July-2026 12-July-2026	Rs. 2537634/- (Rupees Twenty Five Lac Thirty Seven Thousand Six Hundred Thirty Four only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel of Khata No. 513, Araz- 508 Ga, Area 53.33 Sq. Mtrs, Situated at Village- Dudhai, Tappa-Rampur Rogha, Pargana- Sidhua Jobna, Tehsil-Tamukhira District-Kushi Nagar UP 274302 Boundary: East: Land of Banke Lal, West:- Plot of Chathu, North:- Subroad Below 9 meter wide, South:- Agriculture Land of Chathu
10	Mr./ Mrs. Poonam Gupta W/o Mr. Krishna Chandra Gupta Mr./ Mrs. Krishna Chandra Gupta S/o Mr. Chhote Lal Gupta Mr./ Mrs. Rameshchandra Gupta S/o Mr. Chhote Lal Gupta Mr./ Mrs. Chote Lal Gupta S/o Mr. Namgu Ram (Guarantor) House No 1 Ward No 7 Pandey Ka Purwa Kareli Road Railway Crossing Kunda, Pratapgarh, Uttar Pradesh 230204 Loan ID- LARBVLONS00000511480 /AP-10261899	06-July-2026 12-July-2026	Rs. 3241461/- (Rupees Thirty-Two Lakh Forty-One Thousand Four Hundred And Sixty-One Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Gata No.- 222/0.0690 & 228/0.0390 Hect., 2 Kita, 0.108 hect of my Share 1/2 in 0.054 hect. Gifted Area 540 Sq. Meters, Situated In Gandhi Nagar Pandey Ka Purwa Village Rajanpur Pargana Bihar Tehsil Kunda Dist Pratapgarh Uttar Pradesh 230204 Boundary:- East-baba Dhaba, West-bhartiya Jeevan Bima Nigam, North-Prayagraj to Lucknow Raj Marg, South-Remaining Land of Doner
11	Mr./ Mrs. Jyotsana Devi W/o Bali Ram Mr./ Mrs. Bali Ram Kannaujia S/o Mukh Lal Mr./ Mrs. Bali Ram Kannaujia M/s Krishna Vastralaya Kannaujia 0181 Nakaha No 1 Ram Janki Nagar Gorakhpur, Uttar Pradesh - 273004 Loan ID- HLKSVLONS000005132607 /AP-10306114	06-July-2026 12-July-2026	Rs. 1100805/- (Rupees Eleven Lakh Eight Hundred And Five Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property Of Property Measuring Area 60.40 Sq. Mtrs. Falling Under Araz No. 212, Situated At Mauja Bhasaratpur, Tappa Kasba, Pargana Haveli, Tehsil Sadar, Dist. Gorakhpur U.P. Pin Code 273004. Boundary:- East - House And Land Sonu Monu, West - House Of Anant, North - Road 5 Ft Wide, South - House Of Sunita

GRIHUM HOUSING FINANCE LIMITED
Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014

Appendix IV (See rule 8(1))
POSSESSION NOTICE
(For Immovable Property)

Whereas, the undersigned being the Authorised Officer of Grihum Housing Finance Limited herein after referred as Secured Creditor of the above Corporate/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below 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 powers conferred on him/ her under Section 13 (4) of the said Act read with Rule 8 of the said Rules of the Security Interest Enforcement Rules 2002 on the dates mentioned herein below. 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 secured Creditor the amount and interest thereon. The borrower's attention is invited to provisions of sub-section (6) of section 13 of the Act, in respect of time available, to redeem the secured assets. Details of Property taken in possession are herein below.

Sr. No.	Name of Borrowers	Description of Property	Possession taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1	ADITYA KUMAR VERMA, NISHU DEVI	All That Piece And Parcel Of The Land No. 1010 At Sheikhpur Under Nagar Palika Parishad Tahlil & Distt. Unnao Area 167.286 Sqmt. Boundary As: East : Plot Of Seller 36 Fts. West : Rasta 20 Fts. Wide 36 Fts, North : Plot Of Seller 50 Fts, South : Plot Of Verma Ji 50 Fts.	20/07/2026	11/05/2026	Loan No. LAP039220000005012825 Rs. 1385726/- (Rupees Thirteen Lakh EightyFive Thousand Seven Hundred TwentySix Only) payable as on 11/05/2026 along with interest @ 17.35 p.a. till the realization. Loan No. HL0039220000005007041 Rs. 991840/- (Rupees Nine Lakh NinetyOne Thousand Eight Hundred FortyOnly) payable as on 11/05/2026 along with interest @ 15.35 p.a. till the realization.
2	DEVANAND, REKHA	All That Piece And Parcel Of The Gata No. 385Ka Situated At Vill.: Jagdishpur Katra Tehsil Tarabaganj Distt: Gonda Boundaries Of The Property East: Chak Dev Narayan West: Chak Guru Prasad North: Chak Shiv Prasad South: Link Road Jagdishpur Katra To Main Road Chauraha Area (1083 Sqft)	21/07/2026	11/05/2026	Loan No. HL0060300000005012634 Rs. 1062970/- (Rupees Ten Lakh SixtyTwo Thousand Nine Hundred Seventy Only) payable as on 11/05/2026 along with interest @ 15.6 p.a. till the realization.
3	UDAYBHAN, MAINA	All That Piece And Parcel Of The House No-262e, Mouza- Andhiyari Bagh,Tappa -Kasba Pargana -Haveli Tehsil- Sadar Distt- Gorakhpur ,Uttar Pradesh And Boundaries Of The House As Per Site East-House Of Subash Chaurasiya, West- 10 Feet Wide Road, North- House Of Arjun Yadav, South - House Of Sunder Lal Admeasuring Area-504 Sq. Ft.	22/07/2026	11/05/2026	Loan No. LAP064820000005019154 Rs. 1098219/- (Rupees Ten Lakh NinetyEight Thousand Two Hundred Nineteen Only) payable as on 11/05/2026 along with interest @ 17.35 p.a. till the realization. Loan No. HF0091H21100085 Rs. 665234/- (Rupees Six Lakh SixtyFive Thousand Two Hundred ThirtyFour Only) payable as on 11/05/2026 along with interest @ 17.85 p.a. till the realization.
4	AJAY MISHRA, SAVITA MISHRA	All That Piece And Parcel Of The Araz No-4369, Mohalla Puran Nagar And Nagar Palika Tehsil & Distt Unnao Uttar Pradesh Boundaries- East : Rasta 10 Fit. West: Khet Ramesh, North: Plot Of Gaytri Trivedi, South: Plot Of Sarojani Dixit.	22/07/2026	11/05/2026	Loan No. LAP039220000005026650 Rs. 569231/- (Rupees Five Lakh SixtyNine Thousand Two Hundred ThirtyOne Only) payable as on 11/05/2026 along with interest @ 18.35 p.a. till the realization.
5	JAY HIND KUMAR, ARTI W O JAY HIND KUMAR	All That Piece And Parcel Of The House Built On Part Of Araz No. 393 Measuring 150 Sq.Mtr. Situated In Village Karmi Bijlamau, Pargana Hadha, Teshil & District Unnao And Boundaries East- Plot Of Harishanker Savita West- Lucknow-Kanpur Road North- Plot Of Ramesh South- Plot Of Harishanker Savita	22/07/2026	11/05/2026	Loan No. LAP039220000005054236 Rs. 1100097/- (Rupees Eleven Lakh NinetySeven Only) payable as on 11/05/2026 along with interest @ 17.35 p.a. till the realization.

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: 26.07.2026 Sd/- Authorised Officer, Grihum Housing Finance Limited,

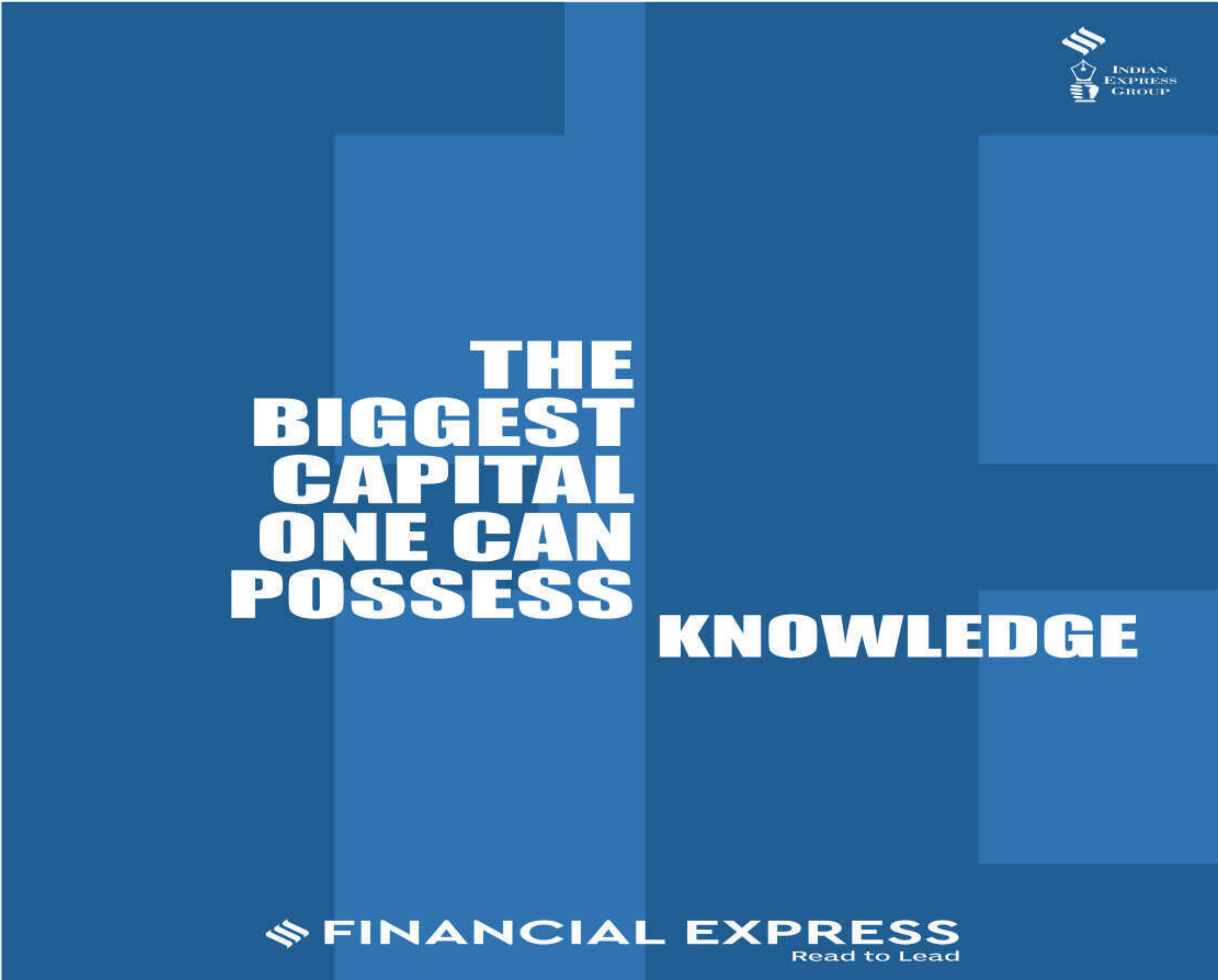
S. No.	Name of the Borrower(s)/ Guarantor/Legal Heir/Legal Representative, Loan Account No.	NPA Date / Demand Notice	Demand Notice Amount	Description of secured Asset(s) (Immovable Properties)
12.	Mr./ Mrs. Rajwaji . W/o Mr. Siya Ram Mr./ Mrs. Jitendra S/o Mr. Siya Ram Jitendra Flower Decoration C/o Jitendra 545/2 Kallu Ka Purwa Ratapur Raebareilly Rae Bareilly Po Raebareilly Dist Rae Bareilly Uttar Pradesh 229001 Loan ID- HLRSVLONS000005125192/AP-10281461	06-July-2026 12-July-2026	Rs.908768/- (Rupees Nine Lakh Eight Thousand Seven Hundred And Sixty-Eight Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of PART OF GATA NO - 570, AREA 63.25 Sq.Meters, Situated At Village – Chaturbhuj Pargana Tehsil & District Raebareilly Uttar Pradesh 229316 Boundary:- East - Plot of Putti Lal, West- 20 ft Wide Road, North- Plot of Ramu Verma, South-Sakhatedar
13.	Mr./ Mrs. Raj Shri W/o Mr. Ajaya Kumar Zsanjay Hp Gas Agency C/o Raj Shri W/o Mr. Ajaya Kumar Mr./ Mrs. Ram Sumer S/o Mr. Ram Autar Mr./ Mrs. Ajay Kumar S/o Mr. Ramsumer Shekhpur Ashiq Shekhpur Ashik Po Saihpur Ashiq Dist Pratapgarh Uttar Pradesh 230201 Loan ID- LARBVLONS000005136276/AP-10314532	06-July-2026 12-July-2026	Rs.1755829/- (Rupees Seventeen Lakh Fifty-Five Thousand Eight Hundred And Twenty-Nine Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Gata No - 35K/0.5880 Hect. Gifted Area 1672 Sqr. Feet, i.e 156.053 SQ. MTRS. Situated at Vill - Shekhpur Ashiq, Near Hanuman Mandir, Pargana- Bihar & Tehsil-Kunda, Distt -Pratapgarh, Uttar Pradesh, Pin Code-230201 BOUNDARY:- EAST - Plot of Jija Lal, WEST - House of Shambhuu Vishwakarma, NORTH - Khet of Salik Ram Jaiswal, SOUTH – Road More then 25 ft.
14.	Mrs. Kiran W/o Jitendra Kumar Verma Mr./ Jitendra Kumar Verma S/o Ramdhani Bablu Die Cutter C/o Jitendra Kumar Verma 534 Soni Gali, Tartala Sadar, Jaunpur Uttar Pradesh - 222001 Loan ID- LA15VLLONS000005111394/AP-10261494	06-July-2026 12-July-2026	Rs. 853455/- (Rupees Eight Lakh Fifty-Three Thousand Four Hundred And Fifty-Five Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of admeasuring 160.0 Sq mts. Nagar Palika No - 534, situated at Mohalla- Diwan Shah Kabir Alias Tadtala, Pargana- Haveli, Tehsil- Sadar, District Jaunpur, Uttar Pradesh Pin Code- 222001 BOUNDARY:- EAST - House of Indrajeet, WEST - House of Kunjbihari, NORTH - House of Lallan Prasad, SOUTH - 3ft Wide Gali
15.	Mr./ Mrs. Shail Kumari Devi W/o Mr. Kailash Tiwari Mr./ Mrs. Sumit Kumar Mishra S/o Siddheshwer Nath Mishra, Kritika Fashion And General Point Mr./ Mrs. Renu Mishra W/o Mr. Sumit Kumar Mishra Mr./ Mrs. Siddheshwer Nath Mishra S/o Ram Raksha Mishra 11 Dumari Rana Par Bishunpura Gorakhpur Uttar Pradesh 273405 Loan ID- LAGKVLONS000005106024/AP-10251863	06-July-2026 12-July-2026	Rs. 1654496/- (Rupees Sixteen Lakh Fifty-Four Thousand Four Hundred And Ninety-Six Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Arazi No 425 Mi Mauza Siktartappa Haveli Sadar, District Gorakhpur UP 273008 Admeasuring 1200 Sq Ft Boundary:-East - Road 20 Ft West - Jameen Anusuya Tripathi North - Jameen Mukir South - Jameen Ramnacher Singh
16.	Mrs. Kusum Gour W/o Dhruv Chand Mr. Suraj Kumar Gond S/o Dhruv Chand Suraj Auto C/o Suraj Kumar Gond Mr. Dhruv Chand S/o Bhekan Prasad Railway Work Shop Emp./o Dhruv Chand Nandanagar Khorabaruri Soobabazar Uttar Pradesh 273008 Loan ID- LAGKCLLONS000005071135/AP-10170777	06-July-2026 12-July-2026	Rs. 1359005/- (Rupees Thirteen Lakh Fifty-Nine Thousand And Five Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of admeasuring 521 Sq. feet i.e. 48.42 Sq. Mtrs' Kharsa no.669 , situated at Mauja Mahadev Bhakundi Tukda 3 (Nanda Nagar) Pargana Haveli, Tehsil Sadar, District Gorakhpur, Uttar Pradesh. BOUNDARY:- EAST - House of Seller, WEST - House of Seller, NORTH - House of Barsati Devi, SOUTH - Open Land as 10ft Road
17.	Mr./ Mrs. Urmila Goswami W/o Vishal Goswami Mr./ Mrs. Rajinder S/o Jagannath Mr./ Mrs. Vishal Goswami S/o Rajendra Prasad Hariyagara Salpur, Dhauhat Padainiya Gonda, Uttar Pradesh - 271125 Loan ID- HLGDSVLONS000005129094/AP-10297788	06-July-2026 12-July-2026	Rs. 851381/- (Rupees Eight Lakh Fifty-One Thousand Three Hundred And Eighty-One Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property Of Gata No 144 Plot No 38 Village Pure Mirza Pargana Diksir Tehsil Tarabaganj, Gonda UP 271402 Boundary:- East - Property Of Nand Khishore / Property Of Vijaypal Etc. West - Property Of Ram Pratap/ Property Of Ayodhya, North - Property Of Gift Donor And Ayodhya / Road Less Than 3 Meter, South-Property Of Vijay Pal/ Property Of Rajendra
18.	Mr./ Mrs. Sushila Devi W/o Pushpendra Kumar Mr./ Mrs. Pushpendra Kumar S/o Lalji Pushpendra Kumar Verma Krishni Sewa Kendra Sadulapur Gurauli, Gudauli Barabanki Fatehpur Uttar Pradesh - 225305 Loan ID- LALKVLONS000005137254/AP-10313674	06-July-2026 12-July-2026	Rs.741555/- (Rupees Seven Lakh Forty-One Thousand Five Hundred And Fifty-Five Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Andruni Abadi Gata No. 55, Area 993.75 Sq.Ft. i.e. 92.35 Sq.Mtrs. Vill- Sihali, Paragana & Tehsil- Fatehpur, District -Barabanki Uttar Pradesh-225305 Boundary:- East - Khada Nja, West- House of Sanjay Kumar, North- House of Vinod Kumar, South - House of Maniram
19.	Mr./ Mrs. Durga Devi W/o Bhagwat Saran Mr./ Mrs. Dinesh Saini S/o Bhagwat Saran Mr./ Mrs. Bhagwat Saran S/o Pal Singh Bhagwat Saran S/o Pal Singh E/o Genral Store Ward No 7 Mohalla Chak, Suar Rampur, Uttar Pradesh - 244924 Loan ID- HKSCHLONS000005093715/AP-10221916	06-July-2026 12-July-2026	Rs. 841125/- (Rupees Eight Lakh Forty-One Thousand One Hundred And Twenty-Five Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property Of Khata No.102 Gata No. 122, Kul Rakhsa 0.0340 Hec. Residential Property Situated At Village Swar Tehsil Swar District Rampur Uttar Pradesh, 244924 Boundary:- East - 15 Feet Wide Road, West - Plot Of Other, North - Plot Of Other, South - Plot Of Other
20.	Mrs. Sarsvati Devi W/o Keshari Prasad Mr. Sintu Srivastava S/o Keshari Prasad Shrivastava Sintu Garmet C/o Sintu Srivastava Mr. Keshari Prasad S/o Nageshwar Prasad Khojanpur Gonda Uttar Pradesh 271403 Loan ID- LAFZVLONS000005144507/AP-10328462	06-July-2026 12-July-2026	Rs. 1006733/- (Rupees Ten Lakh Six Thousand Seven Hundred And Thirty-Three Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of admeasuring 1680.0 Sq.feet i.e. 156 Sq. Mtrs, Village-Khojanpur, Pargana Diksir Tehsil-Tarabaganj, District Gonda, Uttar Pradesh - 271403 BOUNDARY:- EAST - Gali and House of Chandra Shekhar, WEST - Khanja Margh, NORTH - House of Heera Lal Badhai, SOUTH - 3ft wide Gali & House of Kapoora Devi
21.	Mr./ Mrs. Aditya Seth S/o Mr. Vijay Seth Aditya Jewellers C/o Aditya Seth Mr./ Mrs. Reeta W/o Mr. Vijay Seth Umarpur, Haribandhanpur, Hussenabad, Jaunpur Uttar Pradesh - 222002 Loan ID- LAJNVLONS000005144591/AP-10333200	06-July-2026 12-July-2026	Rs.795701/- (Rupees Seven Lakh Ninety-Five Thousand Seven Hundred And One Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Land measuring Area 714 Sq. Ft., Part of Arazi No.-108/46 Mi. Mauza Umarpur Haribandhanpur, Pargana-Haweli, & Tehsil-Sadar, District-Jaunpur, Uttar Pradesh BOUNDARY:- EAST - Nala, WEST - House of Ramesh Chand, NORTH - House of Radheshyam, SOUTH - 4 Ft Wide Proposed Road
22.	Mrs. Padmavati W/o Amrit Lal Mr.amrit Lal S/o Rikhhiram Maurya Iron Store 58 Jihura Mafi Bahraich Uttar Pradesh 271902 Loan ID- LABRVLLONS00000515452/AP-10352483	06-July-2026 12-July-2026	Rs. 654867/- (Rupees Six Lakh Fifty-Four Thousand Eight Hundred And Sixty-Seven Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of House no. 47, Mauja - Jhuramali Pargana- Fakharpur, Tehsil-Mahsi, Distt -Bahraich, Uttar Pradesh - 271902 Boundary:- East-khet of Ram Samugh, WEST - Kharanja Marg, North - House Putilal, South - Plot Putilal
23.	Mr./ Mrs. Sarita Singh S/o Rakesh Singh Mr./ Mrs. Rakesh Singh S/o Usha Prasad Singh Mrs. Rakesh Singh E/o Mahima Timber And Furniture Nagawa Kalangobrepurwa Gonda Colonel Ganj UP 271311 Loan ID- HLGDSVLONS000005127222/AP-10296039	06-July-2026 12-July-2026	Rs. 1518104/- (Rupees Fifteen Lakh Eighteen Thousand One Hundred And Four Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property Of Gata No 227 And 228 Village Sakraura Grameen, Pargana Gwarich Tehsil Colonelganj, District Gonda UP 271311 Boundary:- East - Khet Sidhnath, West - Kachra Road, North - Plot First Party, South - House Of Dipak Kashyap
24.	Mrs. Anju Singh W/o Brijmohan Singh lanju Silal And Kadai Centre C/o Mr.brijmohan Singh S/o Rajkumar Singh Sundar Nagar Faidpur Ring Road Dubagga Kakori Lucknow UP 226101 Loan ID- LA11VLLONS000005097761/AP-10231490	06-July-2026 12-July-2026	Rs.984363/- (Rupees Nine Lakh Eighty-Four Thousand Three Hundred And Sixty-Three Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Kharsa no. 370 KA MINJUMLA Rakhsa 480 Sq.feet, i.e. 44.609 Sq. Meters, Malpaur Ward- Haidarganj, Lucknow Uttar Pradesh BOUNDARY:- EAST - House of Sadashiv Shukla, WEST - Road 15 ft wide, NORTH - Plot Ramniwash, SOUTH - Part of Land Seller
25.	Mr./ Mrs. Manju Shukla Mr./ Mrs. Rajendra Kumar Shukla Hathigawan Bhitra goan Lalgaon Bhitra Gaon Rae Bareilly Uttar Pradesh 229205 Loan ID- LARBVLONS000005134795/AP-10315679	06-July-2026 12-July-2026	Rs.1146474/- (Rupees Eleven Lakh Forty-Six Thousand Four Hundred And Seventy-Four Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Property Measuring area 134.20 Sqr. Mtr. Gata no. 1926 , situated at Village Bhitra Gaon, Near Bheeta gaon Ashram, ParganaKheero, Tehsil Lal Gaon, Distt Raebareilly U.P. Pin Code -229205. Raebareilly, Uttar Pradesh - 229205 Admeasuring 1445.0 Boundary:- East - House of Dharendra, West- 10 ft Wide Khadjanja Marg, North- 10 ft Wide Khadjanja, South - House of Bheem Shankar
26.	Mrs. Renoo W/o Mr. Rajendra R Yadav Mr. Rajendra R Yadav S/o Mr. Ram Shiromani Baba Ya Jmv Enterprises C/o Rajendra Yadav Adampur, Nigoh, Jaunpur Uttar Pradesh - 222162 Loan ID- HLVRCHLONS000005096350/AP-10230228	06-July-2026 12-July-2026	Rs.762753/- (Rupees Seven Lakh Sixty-Two Thousand Seven Hundred And Fifty-Three Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel of one residential property of Arazi No. 237, Admeasuring 60.40 Sq. Mts' Situated at Mauza-Hasiya, Pargana-Barsathi, Tehsil-Marihaud And District- Jaunpur, Uttar Pradesh - 222162 Boundary: East: Khet of Prem Chandra, West: Room of Barsati Devi, North: Road Badhwa Road to Jamalpur Road, South: Part of First Party
27.	Mr./ Mrs. Satish Kumar S/o Bhikhilal Mr./ Mrs. Malati W/o Satish Kuamr, Mr./ Mrs. Satish Kumar S/o Bhikhilal, Mr./ Mrs. Malati W/o Satish Kuamr E/o Malti Dairy And Indian Bank Bc Point Konder Gonda, Uttar Pradesh - 271124 Loan ID- HLFZSVLONS00000511165/AP-10260397	06-July-2026 12-July-2026	Rs. 851526/- (Rupees Eight Lakh Fifty-One Thousand Five Hundred And Twenty-Six Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property Of Gata No 1020/0.4970 Village Konder, Pargana - Mahadeva, Tehsil Tarabaganj, District - Gonda Boundary: East - Vacant Land Of Mukir, West - More Than 12 Ft Wide Road, North - Vacant Land Of Mukir, South - House Of Ashok Kumar
28.	Mrs. Pooja Sharma W/o Vijay Sharma Mr. Ranjeet Sharma S/o Pool Chandra Sharma Mr./ Mrs. Vijay Sharma S/o Phool Chandra Sharma Vijay Tent House And Air Durga Ma Transport C/o Vijay Sharma 626/876 Ratanpu Colony, Panki, Pankabhadur Nagar, Kanpur, Uttar Pradesh - 208020 Loan ID- LA11CLLONS000005062215/AP-10143927	06-July-2026 12-July-2026	Rs.440295/- (Rupees Four Lakh Forty Thousand Two Hundred And Ninety-Five Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Part Of Arazi No-1796 Admeasuring Area 43 Sq. Yard I.e. 35.95 Sq. Mtrs. Mauja-Barashirohi, Kanpur Nagar, Uttar Pradesh Boundary:- East - Part Of Arazi, West - 18 Ft Road,north - Part Of Arazi, South - Temple

Place: Lucknow, Date: 26/07/2026

(Authorized Officer), For India Shelter Finance Corporation Ltd

"IMPORTANT"

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 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 respective 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	Rahul (Borrower), Mr/Mrs. Anita (Co Borrower), Mr/Mrs. Roshan (Co Borrower) MLP000000257102	20-Apr-26 Rs.783117/- as on 16-Apr-26	Residential House no. 800, area measuring 144 sq. Yds., i.e., 120.40 Sq. Mtrs., situated at Purani abadi village Mundavali Pargana Sarava Tehsil and Distt. Meerut, Uttar Pradesh, 250001 Boundaries as follows: North – Rasta 15 Ft. wide South – House of Bhupendra East – House of Bhupendra West – House of Veer Singh	Symbolic Possession Taken on 20-Jul-26
2	Mohammad Ashraf (Borrower), Mr/Mrs. Nishat (Co Borrower), Mr/Mrs. Arshad Ahmad (Co Borrower), Mr/Mrs. Reshma (Co Borrower), Mr/Mrs. Shabnam (Co Borrower), Mr/Mrs. Shama Praveen (Co Borrower) LP0000000017396 LP0000000046714	17-Apr-26 Rs.1021969/- & Rs.182354/- as on 16-Apr-26	Immovable Property one house MPL No. 8/1491/25A measuring 94.44 Sq.yds situated at mohalla Islamabad Saharanpur, Uttar Pradesh, 247001 Boundaries as follows: North – Land South – Way House of Moh. Ikram East – House of Nazir Ahmad West – House of Moh. Yasin	Symbolic Possession Taken on 20-Jul-26
3	Gudli (Borrower), Mr/Mrs. Shivraj Saini (Co Borrower), Mr/Mrs. Rajesh Kumar (Guarantor) MLP000000142768	11-Mar-25 Rs.325852/- as on 09-Mar-25	A Plot Measuring 200 Sq. Yards , Which Dimension in East and West – 40 Feet , in North and South – 45 Feet , Bearing Khasra No – 548/1 , 549 , 551 , 552 , 553 , 554 , Situated at Dara Shivpuri Bairun Pragna , Tehsil and Dist. Saharanpur. Dar Abadi Ved Vihar Colony Saharanpur. Boundaries as follows: North – Khet of Maksodh South – Rasta 15 Feet Wide East – House of Dukh Haran West – House of Suraj pal	Symbolic Possession Taken on 23-Jul-26
4	Babita Devee (Borrower), Mr/Mrs. Sandeep Kumar (Co Borrower), MLP000000171951	20-Apr-26 Rs.684613/- as on 16-Apr-26	Kh.no.211 Gram Kapuri Pargana And Tehsil Nakur, Gurga Mhadhi , Saharanpur , Saharanpur , Uttar Pradesh - 247340, Area of Property 960 Sq.ft Boundaries as follows: North – Vacant Plot of Rampal South – 12 feet wide road East – House of Balram West – House of Balbir	Symbolic Possession Taken on 22-Jul-26
5	Manish Kumar (Borrower), Mr/Mrs. Monika Panwar (Co Borrower), Mr/Mrs. Sachin . (Guarantor) MLP000000234537	16-Mar-26 Rs.854215/- as on 14-Mar-26	One residential House measuring area- 222.95 Sq. Mtr, Dimension-East- 50 Feet and West- 50 Feet, North- 48 Feet, South- 48 Feet, bearing Khasra no-148, Situated at Village Chappur Pargana, Tehsil Nakur Dist Saharanpur-247001 Boundaries as follows: North – House of Rajat South – Rasta Lase then 6 Mtr. East – House of Amit West – House of Ajeet	Symbolic Possession Taken on 22-Jul-26
6	Manoj Kumar (Borrower), Mr/Mrs. Suman Devi (Co Borrower), Mr/Mrs. Rajbala Devi (Co Borrower), Mr/Mrs. Hukam Singh (Co Borrower) MLP0000000237536	18-Apr-26 Rs.668190/- as on 16-Apr-26	All that part and parcel of property bearing no Kn 318m Village Rampuri Mazra Saharanpur , Uttar Pradesh - 247001 Area of Property: 1182 Sq.ft Boundaries as follows: North – House of Kadam Singh South – 6 Ft Wide Road East – House of Kadam Singh West – 8 Ft Wide Road	Symbolic Possession Taken on 22-Jul-26
7	Abhishek Kumar (Borrower), Mr/Mrs. Ramkali Ramkali (Co Borrower), Mr/Mrs. Asfak Ahamad (Guarantor) MHL0000000219887	20-Apr-26 Rs.842787/- as on 16-Apr-26	House built over Plot admeasuring 107.90 Square Meters carved out of khata sankhya 001200, Gata No. 191, situated at Khata Sarwankhera Tehsil Akbarpur, Kanpur Dehat Boundaries as follows: North – House of Mukesh South – House of Ram Swarup Sonkar East – 15 Feet Wide Pakka Rasta West – Land of Bhikhu	Symbolic Possession Taken on 23-Jul-26
8	Usha Devi (Borrower), Mr/Mrs. Gulab Kumhar (Co Borrower), Mr/Mrs. Rakesh Yadav (Guarantor) MHL000000208252	16-Mar-26 Rs.706963/- as on 14-Mar-26	One Residential House Total measuring area 1000 Sq. ft. i.e. 92.94 Sq. Mtr. situated in Arazi No. 1219mi Mouza Digara Tehsil Distt. Jhansi, Uttar Pradesh. 284128 Boundaries as follows: North – Plot of Seller South – Plot of Mehra Ji East – Plot of Seller West – way 5.79 Mtr. wide	Symbolic Possession Taken on 24-Jun-26
Date : 26.07.2026 Place : Meerut, Saharanpur, Kanpur ,Jhansi			Authorised officer Vastu Housing Finance Corporation Ltd	

Form No.14
[See Regulation-33 (2)]
By Regd. A/D, Dasti Falling which by Publication.

OFFICE OF THE RECOVERY OFFICER-I/II
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)
1st Floor SCO 33-34-35 Sector-17A, 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/583/2025 **UNION BANK OF INDIA** Date: 16.07.2026
Versus
SMT.BOHTI

TO
(CD 1) Smt. Bohti Wd/o Sh. Manga R/o Village Chhot, Tehsil And District Kaithal, Haryana
(CD 2) Sh. Dhup Singh S/o Sh. Manga, R/o Village Chhot, Tehsil And District Kaithal, Haryana
(CD 3) Sh. Gurmali Singh S/o Sh. Manga, R/o Village Chhot, Tehsil And District Kaithal, Haryana
(CD 4) Sh. Suresh Kumar S/o Sh. Kehar Singh, R/o Village Chhot, Tehsil And District Kaithal, 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/1333/2018** an amount of **Rs 1386148/- (Rupees Thirteen Lakhs Eighty Six Thousands One Hundred Forty Eight Only)** along with pendentellite and future interest @ 9 % Compound Interest Half-yearly w.e.f. 18/06/2018 till realization and costs of **Rs 16005 (Rupees Sixteen 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 your assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on 11/09/2026 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: 16/07/2026

Recovery Officer
Debts Recovery Tribunal Chandigarh (DRT 2)

THE BUSINESS DAILY FOR DAILY BUSINESS

FINANCIAL EXPRESS

STYLAM INDUSTRIES LIMITED
CIN: L20211CH1891PLC011732
REGD. OFFICE: SCO 14 SECTOR C MADHYA MARG CHANDIGARH -160019
Email: cs@stylam.com, Web: www.stylam.com

35TH ANNUAL GENERAL MEETING OF THE COMPANY TO BE HELD THROUGH VIDEO CONFERENCING (VC)/OTHER AUDIO - VISUAL MEANS (OAVM)

The 35th Annual General Meeting (AGM) of the Members of the Company will be held on Friday, August 28, 2026 at 11:30 am (IST) through Video Conferencing (VC), in compliance with Companies Act, 2013 & vide its circulars dated April 8, 2020, April 13, 2020, May 5, 2020, January 13, 2021, December 8, 2021, May 5, 2022, December 28, 2022, September 25, 2023, September 19, 2024 and September 22, 2025 ("MCA Circulars for General Meetings"), permitted the holding of AGM through VC/OAVM, without the physical presence of members at a common venue. The AGM of the Company will be held through VC/OAVM in compliance with the MCA Circulars and relevant provisions of the Companies Act, 2013 ("Acts") and the Rules made thereunder and the SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015 ("Listing Regulations").

In the compliance with the circulars, electronic copies of the Notice of AGM along with the Annual Report for the financial year 2025-26 will be sent to all the members whose e-mail address are registered /available with the Company/ Depository Participants. In order to receive the Notice and Annual Report Members are requested to register/update their email addresses with their Depository Participant (DP).

Notice of AGM and Annual Report will be made available on the company website i.e. www.stylam.com and on the website of BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

Manner of registering/updating email addresses to receive the Notice of 35th AGM along with the integrated Annual Report:-

Those Members, who are holding shares in physical form and have updated their e-mail IDs with the Company, are requested to update the same by submitting a duly filled and signed form ISR-1 along with self-attested copy of the PAN Card, and self-attested copy of any document i.e. Aadhaar Card, Driving License, Voter Identity Card, Passport in support of address of the member, to MUGF Intime India Private Limited, Noble heights, 1st Floor, Plot No. 2, C-1 Block LSC, Near Savitri Market, New Delhi-110058.

Members holding shares in dematerialised mode are requested to register/update their email address with the relevant Depository Participants (DP).

Members will have an opportunity to cast their vote remotely on the business items as set out in the Notice of AGM through remote e-voting /e-voting at AGM. The login credentials for casting the votes through e-voting shall be made available to members through the various modes as may be provided in the Notice as well as through email after successfully registering their e-mail addresses.

For STYLAM INDUSTRIES LIMITED
Sd/-
Dhiraj Kherwal
Company Secretary & Compliance Officer

Place: Chandigarh
Date: 25.07.2026

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

Demand Notice Under Section 13(2) of Securitisation Act of 2002

Whereas, Vastu Housing Finance Corporation Ltd through its head office Mumbai, Notice issued to the following borrowers / guarantors / mortgagors have defaulted in the repayment of principal and payment of interest of credit facilities obtained by them from the VHFC and said facilities have turned to be Non Performing Assets. The notices were issued to them under section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on their last known addresses however the same have returned un-served and as such they are hereby informed by way of public notice about the same.

Name of Borrower, Co-borrower and Loan A/c No.	Date and Amount of Demand Notice Under Sec. 13(2)	Description of Mortgaged property
Banti Devi (Applicant), Devender Kumar (Co Borrower) LP000000093840	16-July-26 Rs. 8,73,717/- as on 16-July-26 with further interest and charges thereon	Property i.e. One Property measuring 3 marla i.e comprised in Khewat no. 685, Khata no. 908, Khaska no. 176/22/11(21-4) situated at Khara Banwla, near Dhaddoli Road, Tehsil Adampur District Haryana-125052. Boundaries : North: Danda 38.6 Ram Kumar Brijlal. South: Danda 38.6 Shyokaran, East: Danda 20' ara, West: Danda 20' road
Irfan (Applicant), Tasleema (Co Borrower) MLP000000266997	17-July-26 Rs. 7,82,637/- as on 16-July-26 with further interest and charges thereon	KHEWAT/KHATA NO. 236/244 MUSTIL NO.4, KILLA NO-7(8-0) Mayja Sholaka Tehsil hodai, District Palwal Haryana Palwal Mirzapur Haryana 121106 Area of Property: 200 Sq yard. Boundaries : North: Rasta 20 ft. wide, South: Others Plot, East: Plot of Khurshad, West: Plot of Taiyab
Joginder (Applicant), Mankit (Co Borrower) Saroj (Co Borrower) HL0000000069624	17-July-26 Rs. 21,28,589/- as on 16-July-26 with further interest and charges thereon	One Property measuring 5.33 Marla being 1/3 share of total Land measuring 0 kanal 16 Marla comprised in khewat no. 420 khataoni no. 619 bearing khaska no. 747 (0-16) Gair Mumkin Abadi, as per copy of jamabandi for the year 2017-18 situated at Kapro Sub-Tehsil Khari Jalab District Hisar as per sale deed no. 771 dated. 19.08.2021. Boundaries : North: Kitab, South: Daya, East: Road, West: Nafe Singh
Manjeet (Applicant), Komal (Co Borrower) MLP0000000246103	17-July-26 Rs. 9,06,988/- as on 16-July-26 with further interest and charges thereon	Residential Property area measuring 09.5 Marla (287.375 sq. yds.) a part of Khewat/Khata No. 107/110, Khaska No. 112/1(1-5) 112/1(0-3) Situated at Village Amrauli Tehsil & District Palwal, Haryana, 121102. Boundaries : North: Plot of Radhey Shyam, South: Plot of Gajraj, East: Property of Dhani Ram, West: Common Road
Najar Moh (Applicant), Jeenat (Co Borrower) HL0000000193535	16-July-26 Rs. 9,13,151/- as on 16-July-26 with further interest and charges thereon	Property i.e. Plot, measuring 05 Marlas i.e. 150 Sq. Yards, comprising in Khewat/Khata No. 1053/1164, Khaska No. 61/4 (8-0) being 1/32 share i.e. 05 Marlas, situated at Mouja Bilaspur, H.B. No. 279, Tehsil Bilaspur, District Yamuna Nagar. Boundaries : North: 45' - Property of Dharampal, South: 45' - Street 15' wide, East: 30' - Property of Chand Mohammad, West: 30' - Property of Others
Ram Kumar (Applicant), Parveen Kumar (Co Borrower), Geeta Devi (Co Borrower) HL0000000237254	16-July-26 Rs. 10,47,423/- as on 16-July-26 with further interest and charges thereon	Property i.e. Property House Comprised in Khewat no. 138 min, Khataoni no. 216, Khaska No. 37/2(2/2) (3-4),Kitta-1 Rakba 3 Kanal 4 Marla ka 259/2880 share i.e. 0 Kanal 5 Marla 6 Sarsai (174 Sq. Yards), Situated in Mauja Baindi, Hadbast no. 196, Tehsil Radaur and District Yamuna Nagar-135133. Boundaries : North: Not Applicable, South: Not Applicable, East: Not Applicable, West: Not Applicable
Sher Mohammad (Applicant), Aisha (Co Borrower), Fakrudin (Co Borrower) MLP0000000286216	16-July-26 Rs. 5,30,339/- as on 16-July-26 with further interest and charges thereon	Property No. 1:- Property At. Property i.e., part of bearing Khewat no. 12, Khata no. 13, mustali no. 12, Kila no. 18/1(2-4-5), 18/2(3-0), 19/2(2-13), measuring OK-5M and Khewat no. 13, Khata no. 14, mustali no. 12, kila no. 17/2(1)(0-3), 17/2(3)(2-6), and mustali no. 15, kila no. 7/5(2-10), 8/1(4-7), measuring OK-10M, total measuring OK-15M situated at Kukar Chali, tehsil Hatthin and District Palwal -121103, Boundaries : North: Not Applicable, South: Not Applicable, East: Not Applicable, West: Not Applicable
Sunil Kumar (Applicant), Rani (Co Borrower) HL0000000108571	16-July-26 Rs. 10,09,721/- as on 16-July-26 with further interest and charges thereon	All that part and parcel of property bearing No. Plot Situated at Khaska /Mu No-7 Kila No 9 Waka Mauja Nangla Gujran district faridabad haryana 121001 Area of Property: 45 Sq.Yard, Boundaries : North: Remaining Plot, South: Rasta 15 Ft., East: Remaining Plot, West: Remaining Plot
Urmila Devi (Applicant), Mahender Singh (Co Borrower) HL0000000108041	16-July-26 Rs. 4,00,549/- as on 16-July-26 with further interest and charges thereon	Property i.e. Plots/House, bearing U.D.I. No. 57836NB1S2900R00060, measuring 94.42816413580003 Sq. Mtrs, situated at abadi deh of Village Khajuri, owned vide Regd. Certified/Deed of Title/Ownership No. 4231 Dated 14-10-2021, Tehsil Radaur, District Yamuna Nagar-135133, Boundaries : North: 4.411 + 7.261 M, South: 0.414 + 3.31 + 1.487 + 0.797 + 2.262 + 1.96 M, East: 8.029 M, West: 0.773 + 6.257 M
Raj Kumar (Applicant), Bela (Co Borrower), Ram (Co Borrower), Sumitra (Co Borrower) HL000000025644 HL0000000274570	17-July-26 Rs. 12,12,994/- & Rs. 11,72,896/- as on 16-July-26 with further interest and charges thereon	Property i.e. Property House No. 608 (Old M.C. No. 6/3472), Situated in Gali No. 1, Shiv Colony, Railway Pool under Gali [Inside Nagar Nigam], Kamal, Measuring 101.44 Sq. yards approximately, Tehsil and District Kamal-132001, Boundaries : North: 45 fts, House of Ved Prakash, South: 30 fts., House of Mani Ram, East: 25 fts, Gali, West: 22 fts, Plot of Mahipal

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 : 26.07.2026 | Place : Haryana Authorized Officer, VASTU HOUSING FINANCE CORPORATION LTD

IndiaShelter
Home Loans

INDIA SHELTER FINANCE CORPORATION LTD.
DEMAND NOTICE

Registered Office: 6th Floor, Plot-15, Sector-44, Institutional Area, Gurgaon, Haryana-122002 Branch Office: India Shelter Finance Corporation Limited Singla Ply Stores, 1st Floor, Red Road, Shradha Nand Chowk, Kurukshetra, Haryana - 136118) • Plot no- 57 to 60, 2nd Floor, Kamla Nagar (Above ICICI Bank), Red Square Market, Hisar, Haryana, Pin- 125001) • R-592, Ground Floor, Naya Bazar Road, Near Bhoja Wali Devi Mandir, Opposite Angel High School, Bhiwani, Haryana, Pin Code 127021) • WZ-112, Second Floor, Meenakshi Garden, Tisak Nagar, Near Subhash Nagar Market, NewDelhi-110018) • (2nd FLOOR, SCF 12 Main Market, Sector 14, Sonapat - 131001 Haryana • 1st Floor, SCO 15, Ambala Road, Zirakpur-140603 • DSS/266 First Floor, Sector-20, Huda Kaithal, Haryana 136027 • (1st Floor, Kamal dua, 84-R, opposite Lal Tankey Market, Model Town, Panipat, Haryana 132103

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

NOTICE is hereby given that the following borrower's who have availed loan from India Shelter Finance Corporation Ltd. (ISFCL) have failed to pay Equated Monthly Installments (EMIs) of their loan to ISFCL and that their Loan Account has been classified as Non-Performing Asset as per the guidelines issued by National Housing Bank. The borrower(s) have provided security of the immovable properties to ISFCL, the details of which are described herein below. The details of the Loan and the amounts outstanding and payable by the borrower/s to ISFCL as on date are also indicated here below. The borrower(s) as well as the public in general are hereby informed that the undersigned being the Authorised Officer of ISFCL, the secured creditor has initiated action against the following borrower(s) under the provision of the Securitization and Reconstruction of Financial Asset and Enforcement of security Interest Act 2002 and issued notice under this Act details mentioned below. If the following borrower(s) fail to repay the outstanding dues indicated against their names within 60(Sixty) days of the notice, the undersigned will exercise any one or more of the powers conferred on the secured Creditor under sub-section (4) of the section-13 of the SARFAESI Act, including the power to take the possession and sell the same. The public in general is advised not to deal with properties described herein below.

S. No.	Name of the Borrower(s) / Guarantor/Legal Heir/Legal Representative, Loan Account No.	NPA Date / Demand Notice	Demand Notice Amount	Description of secured Asset(s) (Immovable Properties)
1.	Mr./ Mrs. Poonam W/o Sanjay Kumar, Mr./ Mrs. Sanjay Kumar S/o Ram Parsad Mr./ Mrs. Kamla W/o Ramprasad, Sanjay Kumar C/o Siddhi Vinayak Packaging Plot No-20 S/F Gopal Nagar Fateh Nagar Delhi-110018 Loan ID- LA11SVLONS000005149888 & LA11SVLONS000005163279/ AP-10347496 & AP-10349009	06-July-2026 12-July-2026	Rs. 1121253/- (Rupees Eleven Lac Twenty One Thousand Two Hundred Fifty Three only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Property Id No. 3jhg2y88, House No. 2528 (A-1981), Measuring Are 80. Sq. Yrds. Ward No. 12, Kumaro Wali Gali, Bert Gate Jhajjar, Tehsil & District-Haryana-124103 Boundary:- East: House Of Bhir Bhan, West: Road, North: House Of Chiranjil Lal, South: House Of Ranbir Urf Biley
2.	Mr./ Mrs. Manpreet Kaur W/o Mr. Polu Ram, Mr./ Mrs. Polu Ram S/o Mr. Raldu Mr./ Mrs. Sandeep Kumar S/o Mr. Raldu House No 137 Ward No Near Shiv Mandir Budha Khara 115 Village Bhada Khara Panihari, Haryana-125121 Loan ID- HLBSVVLONS000005131829 & LABWVLLONS000005137789 /AP-10289397 & AP-10293755	06-July-2026 12-July-2026	Rs. 2008532/- (Rupees Twenty Lac Eight Thousand Five Hundred Thirty Two only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of A House Property having land measuring 10 Marla being 1/12 share out of 06 Kanal 00 Marla comprised in Khewat no. 6/16, Khataoni no. 23 min, Khaska no. 29/5/1(6-0) Situated at Vill. Bhada Khara Sub-Tehsil Khari Jalab Distt. Hisar 125121
3.	Mr./ Mrs. Meena W/o Mr. Mukesh, Mr./ Mrs. Mukesh S/o Mr. Satbir Lovely Hair Saloon House No 86 Rawalwas Khurd 52, Haryana-125001 Loan ID- LAHSVLLONS000005091420 & LAHIVLONS000005146488 /AP-10213590 & AP-10327966	06-July-2026 12-July-2026	Rs. 796476/- (Rupees Seven Lac Ninety Six Thousand Four Hundred Seventy Six only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel of Khewat No. 568 & Khata no 773, Kite 18, Khaska No. 65/6(8-0), 7/8(0-), 9(8-0), 10(8-0), 11(8-0), 12(8-0), 13(8-0), 14 (8-0) 15(8-0), 16(8-0), 17(8-0), 18(8-0), 19(8-0), 20(8-0), 21(7-16), 25(6-13), 25(6-13), Barakaba 141 Kanal 2 Marla ka 5/2822 Bhag Bakdar0-5 Marle, Village Rawalwas Khurd, Tehsil & District Hisar, Haryana Boundary: East : 31 Ft. Plot Lulu Ram West : 31 Ft. Street North : 45 Ft. House Suresh Kumar, South : 45 Ft. House Krishan Kumar
4.	Mr./ Mrs. Gurjant Singh S/o Mr. Harvail Singh Mr./ Mrs. Ranjeet Kaur W/o Mr. Anrik Singh Mr./ Mrs. Harwinder Singh S/o Mr. Harvail Singh Harwinder Dairy Farm C/o Mr. Harwinder Singh Pipaltha Jind Haryana - 126116 Loan ID- LAKTSVLONS000005161477/AP-10373451	06-July-2026 12-July-2026	Rs.1377088/- (Rupees Thirteen Lakh Seventy-Seven Thousand And Eighty-Eight Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of measuring 00K-9.88M (299 sq. yard) Details as below: property measuring 00K-4.26M (129 sq. Yards) i.e. 7/64 share of total property 01K-19M Gair Mumkin as per Khewat/Khata No:- 746/866 & property measuring 00K5.61M (170 Sq. Yards) i.e. 680/54329 share of total property 22K-09M as per Khewat/Khata No-1002/1167 Vide Jamabandi 2021-2022 & Mutation no. 7718 situated at Village Pipaltha Tehsil Narwana District Jind (owned by Harvinder Singh S/o Sh. Halbel Singh, vide Transfer deed no. 5150 dt. 01.01.2025) Boundary:- East - Attar Singh, West - Road, North - Gurmeet Singh, South- Street and Lakhwinder Singh
5.	Mr./ Mrs. Gurmeet Kaur W/o Mr. Jagdish Chand Mr./ Mrs. Jagdish S/o Mr. Dayala Ram Pal Boutique And Steacing C/o Gurmeet Kaur 104 Raju Khari 211 Ambala Haryana 133201 Loan ID- LAKTVLONS000005133404/AP-10307864	06-July-2026 12-July-2026	Rs.198335/- (Rupees One Lakh Ninety Six Thousand Three Hundred And Thirty-Five Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Property Land Having UID no. 576200100 measuring area 220.573 Sq. Mtrs, Situated at Abadi under Lal Dora Village Raju Khari Tehsil Barara Distt. Ambala Haryana BOUNDARY:- EAST - not mentioned, WEST - not mentioned, NORTH - not mentioned, SOUTH - not mentioned
6.	Mr./ Mrs. Gurnamo W/o. Krishan Lal Mr./ Mrs. Krishan Lal S/o Mr. Sant Ram Honey Footwear C/o Krishan Lal Chhapra Part 240 Jandhen Kurukshetra Haryana 136135 Loan ID- LAKTVLONS000005127387/AP-10289521	06-July-2026 12-July-2026	Rs.962911/- (Rupees Nine Lakh Sixty-Two Thousand Nine Hundred And Eleven Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel of one Residential Property of U.I.D No. 058329NB0M0S0R0231A, With Having Area 155.093 Sq. Meters, Village Chhapra Tehsil Shahabad Dist. Kurukshetra, Haryana-136135 Boundary: East - Not Mentioned, West - Not Mentioned, North - Not Mentioned, South - Not Mentioned
7.	Mr./ Mrs. Sukhdev Singh S/o Mahinder Singh Mr./ Mrs. Jaswinder Kaur W/o Sukhdev Singh Mr./ Mrs. Jaswinder Kaur E/o Sukhdev Floor Mill House No 151 Aknawali 101 Po Akanwal Distt Fatehabad, Haryana-125106 Loan ID- HLHSVVLONS000005148064/AP-10345389	06-July-2026 12-July-2026	Rs. 671398/- (Rupees Six Lakh Seventy-One Thousand Three Hundred And Ninety-Eight Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property Of Khewat No. 1175, Khataoni No. 1325, Khaska No. 332(0-8), Kite 1, Land 8 Marle Share To The Extant 1/2 I.e. 4 Marle Situated At Akawala Sub, Tehsil Kullian Tehsil Tohana Distt. Fatehabad - 125120 Boundary:- East - Gali west- Mahendra Singh Property,north - Baldev Singh Property,south - Tohana-ratia Road
8.	Mrs. Suresh W/o Mr. Naresh Kumar, Mrs. Naresh Kumar S/o Rameshwar Mr. Nikhel Soni S/o Mr. Naresh Kumar Ward No 21 Babi Colony Sonapat Sonapat Haryana 131001 Loan ID- LA11CLLONS000005091485/AP-10216924	06-July-2026 12-July-2026	Rs.768526/- (Rupees Seven Lakh Sixty-Eight Thousand Five Hundred And Twenty-Six Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel of one residential property of Mustil or Killa No. 36/15/1-1-12 15/2=0-1215/3=0-12 15/5=1=0-16 15/5/4=0 15/5/5=0-4 15/5/6=0-8 15/5/7=0-12 15/5/8=0-12 15/5/9/2=1-1 Waka Rakba Lehara And hadud Nagar Nigam Sonipat Andar Abadi Babi Colony Sonipat, Haryana-131001 admeasuring 1035.0 Boundary: East: Street, West: Property of Parupar: 22'-0", North: Other House: 47'-0", South - House of Shiv Kumar.
9.	Mr./ Mrs. Shivani W/o Mr. Hitesh Mr./ Mrs. Ram Singh S/o Mr. Devi Dayal Mr./ Mrs. Hitesh S/o Mr. Ram Singh Ajampur 135 Hazampur Hansi, Hisar Haryana-125033 Loan ID- LAHSVVLONS000005164240/AP-10370346	06-July-2026 12-July-2026	Rs.926876/- (Rupees Nine Lakh Twenty-Six Thousand Eight Hundred And Seventy-Six Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel property area measuring 286 sq yards or 9.5 marle being 286/7502 share out of 12K-8M comprised in Khaska no. 94/2/2 (12-8), khewat no. 628 situated at Hazampur, Tehsil Hansi and Distt. Hisar vide Tarima deed no. 8236 dated 7.2.2025. Boundary: East: Sunil S/o Gangaram, West: Gali, North: Aaraji Sonu, South: aaraji Jagdish
10.	Mrs. Renu W/o Pardeep Kumar, Mr. Pardeep Kumar S/o Jaipal Mr./ Mrs. Arvind Kumar S/o Pardeep Kumar House No 114, Near Badda Chontra Distt Ambala, Rajputana Road Shahzadpur 58Ambala, Haryana - 134202 Loan ID- LA11VLLONS000005070833/AP-10169759	06-July-2026 12-July-2026	Rs.1568366/- (Rupees Fifteen Lakh Sixty-Eight Thousand Three Hundred And Sixty-Six Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of khewat no 599 khataoni no. 716 khaska no 76/19/12(1-4) tadadi 1 kanal 04 marla, ka 49/216 part bakdar 00-05 marle 04 sarsai, waka Mauja Shahzadpur, Narainagar dist. Ambala, Haryana - 134202 Boundary:- East - House of Krishna Saini, West - Gali, North - Gali, South - House of Randhir
11.	Mr./ Mrs. Pardeep S/o Surajbhan Mr./ Mrs. Roshani W/o Surajbhan Mr./ Mrs. Surjibhan S/o Hirdaram Pardeep S/o Surajbhan M/s Pardeep Dairy Farm Sukdain Khurd 123 Jind Haryana - 126116 Loan ID- HLKTSVLONS000005168450/AP-10386528	06-July-2026 12-July-2026	Rs. 1230494/- (Rupees Twelve Lakh Thirti Thousand Four Hundred And Ninety-Four Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property Of House At Araji 2 Kanal 2 Marle Khaska No.30/1174(2-2), Khewat & Khata No.120/144, Jamabandi Year 2017-18 Waka Rakba Sudkan Khurd Tehsil Uchana Distt.jind, Haryana Boundary:- East - As Per Sd H/o Satbir & Street, As Per Deed To Be Executed - Other Property, West - Harikishan, As Per Deed To Be Executed - H/o Birbhan, North - As Per Sd - Panchayat Land, As Per Deed To Be Executed - Other Property, South - H/o Birbhan, As Per Deed To Be Executed -H/o Birbhan & Street
12.	Mr./ Mrs. Roshani Devi W/o Mr. Ved Parkash Mr./ Mrs. Ved Parkash S/o Mr. Banu Ram Ved Parkash Dairy Farm C/o Mr./ Mrs. Ved Parkash Vpo Chusala Teshil Kalayat Chusala -28, Haryana - 136117 Loan ID- LAKTVLONS000005116206/AP-10270895	06-July-2026 12-July-2026	Rs.1211791/- (Rupees Twelve Lakh Eleven Thousand Seven Hundred And Ninety-One Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel of one residential property land area 14.44 marla (437 sq. yards) i.e. 361/43475 share out of total land 86 kanal 19 marla situated within khewat no 174 khataoni no 257 as per jamabandi for the year 2018-2019 within revenue estate of Village Chaushala Tehsil Kalayat District Kaithal, Haryana - 136117 Boundary:- East - Gali, West- Rajbir Pro., North - Tekchand Pro., South - Gali
13.	Mr./ Mrs. Ritu Rani W/o Mr. Ram Bhagt Ritu Rani Milk Dairy C/o Ritu Rani Mr./ Mrs. Rambhgt S/o Mr. Baljeet Pillu Khara Jind Haryana-126113 Loan ID- LAPVILLONS000005144350/AP-10325062	06-July-2026 12-July-2026	Rs.1489648/- (Rupees Fourteen Lakh Eighty-Nine Thousand Eight Hundred And Forty-Eight Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of Land Measuring area 304 Sq. Yds. i.e. 10.05 Marla being 201/16120 share out of 40 Kanal 06 Marla comprised in Khewat No. 109 Khataoni no. 121 Rect no. 22 Killa no. 27/min(0-4),9/1(0-11),Rect no. 61 Killa no. 15(8-0),Rect No. 62 Killa No. 11(8-0), 12/1(2-10), 14/1(1-10), 16(1-10), 17(7-7), 24/1(5-7), 25/1(5-7), Vide Jamabandi for the Year 2017-2018 situated at Village Pillu Khara, Tehsil Pillu Khara District Jind as per Transfer deed no. 1895 dated 16-12-2022 of S.R. Pillu Khara (hereinafter called said property) Boundaries and Dimensions as per Transfer deed no. 1895 dated 16-12-2022 of S.R. Pillu Khara BOUNDARY:-East:-72 Feet Property of Rambhagat West:- 72 Feet Property of Rambhagat North:- 38 Feet Road South:- 38 Feet Property of Rambhagat
14.	Mr./ Mrs. Mandeep Kaur S/o Sonu Mr./ Mrs. Sonu S/o Mr. Rampal Sonu Dairy Farm C/o Sonu Dhakal Jind Haryana - 126116 Loan ID- LAKTSVLONS000005160858/AP-10374309	06-July-2026 12-July-2026	Rs.586883/- (Rupees Five Lakh Eighty-Six Thousand Eight Hundred And Eighty-Three Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of Property measuring 113.21 sq. mtr. heaving LGD No 6001107734, Property U.I.D No 60011WKOM0501RR734A situated at Dhakal Tehsil and Distt. Jind Haryana - 126116 Boundary:- East: House of Dharampal, West - Street 8 Feet, North: House of Rajpal, South-House of Bheem Singh
15.	Mr./ Mrs. Manjeet S/o Roshan Lal Mr./ Mrs. Birmati W/o Roshan Lal Roshan Lal Manjit Kumar Commission Agent Bachcha Patti, Kalwan 61Kalwan -61, Haryana - 126116 Loan ID- HLKTSVLONS000005124493/AP-10284798	06-July-2026 12-July-2026	Rs. 1058432/- (Rupees Ten Lakh Fifty-Eight Thousand Four Hundred And Thirty-Two Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel of one residential property 0kanal 6.58 Marle i.e. 31/640 out of the total land 6 kanal 16 marle, Khaska No 688/2 (6-16 Gair Mumkin Abadi) khewat wa khata no 930/1175 waka Rakba Kalwan Tehsil Narwana, Jind, Haryana Boundary: East: House of Rajbir & Shamsher, West: House of Dharma, North: Road, South: House of Ramsavrup
16.	Mr./ Mrs. Dhanraj S/o Mr. Harichand Mr./ Mrs. Santosh W/o Mr. Dhanraj Sainthly 88 Jind Haryana - 126152 Loan ID- LAKTSVLONS000005169114/AP-10390022	06-July-2026 12-July-2026	Rs. 561633/- (Rupees Five Lakh Sixty-One Thousand Six Hundred And Thirty-Three Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All piece and parcel of one residential property measuring 00K- 3.17 Marla detailed below a) Land measuring 2.87-m i.e. 1/16 share of total land 02K-06M Kitley 3 Gair Majra entered in khewat no. 487/628 & b) land measuring 0.28-m i.e. 5/752 share of total land 02-k 03-m Kitley 2 Gair Majra entered in khewat no. 493/636 Land measuring 0-k 0.02 marla i.e. 5/752 share of majra land 0-k 4-m G.M. khewat no. 494/637 Vide Jamabandi 2019-2020 situated at Village Sainthly Tehsil Narwana District Jind (owned by Santosh w/o Dhanraj, vide transfer deed no. 5838 dt. 03.02.2025) Dimensions are not mentioned in captioned transfer deed. Boundary: East: Not Mentioned, West: Not Mentioned, North: Not Mentioned, South: Not Mentioned
17.	Mrs. Bala W/o Ramphal, Mr. Ramphal S/o Bakhtora Mr. Deepak Kumar S/o Ramphal Savriya Csc Services C/o Deepak Kumar Dhathrath 91 Jind, Haryana, 126110 Loan ID- LA11VLLONS000005113579/AP-10268252	06-July-2026 12-July-2026	Rs. 783398/- (Rupees Seven Lakh Eighty-Three Thousand Three Hundred Ninety-Eight Only) due as on 10th July 2026 and other charges and cost till the date of the payment	All Piece And Parcel Of One Residential Property of admeasuring 1674.0 Sq Feet Khewat No 678 Khata No 878 Murabba Or Killa No 180/17/1(2)(0-7) vide Jamabandi

Classifieds

PERSONAL

I, hitherto known as "NARENDER KUMAR" S/o Late Mr. Satya Narayan Das. Residing at P/O G-77A, Street No.-10, Vishwas Park Extn. Rajapuri, Uttam Nagar, have changed my name and shall hereafter be known as "NARENDER KUMAR DAS" It is certified that I have complied with other legal requirements in this connection.

0040868208-1

PUBLIC NOTICE

General Public is hereby informed that Smt. Sushila Singh & Shri Abul are owner of Flat No. SRD-607, 6th Floor, Situated at Shriya Riviera Tower, Gyan Khand II, residential Colony Indraprastha (Ghaziabad) (hereinafter referred to as the "said Property"). That the following original document in respect of the above-mentioned property has been lost/neglected: Original Sale Deed Dated: 26.04.2005, Original Possession Letter dated 21.12.2005 in the name of Shri R. Venkatesh and Original Sale Deed dated 08.10.2005 in favor of Shri R. Venkatesh duly registered with Sub Registrar IV Ghaziabad U.P. Vide Doc No. 22115 on 08.10.2005 An FIR/NCR regarding the loss of the aforesaid document has already been lodged at Police Station Indraprastha Ghaziabad vide LR No. 56/26 dated 17.07.2026. If any person finds the above-mentioned document, he/she/they is/are requested to kindly hand over the same to the undersigned further, if any person(s), bank, financial institution, or authority has any claim, right, title, interest, lien, charge, objection, or demand whatsoever in respect of the said Property on the basis of the aforesaid lost document, such person(s) is/are hereby required to intimate the undersigned in writing, along with supporting documents, within 15 days from the date of publication of this notice, failing which it shall be presumed that no such claim exists and the said Property shall be deemed free from all encumbrances and claims.

Ranjan Kumar Jha (Advocate)
Ch. No. 231, Western Wing, Tis Hazari Court, Delhi - 110054 | M. 9996747980

"IMPORTANT"

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यूनियन बैंक ऑफ इंडिया Union Bank of India

UNION BANK OF INDIA SAMBHAL BRANCH

SCHEDULE 6 [Rule – 8 (1)] POSSESSION NOTICE [For Immovable Property]

Whereas, the undersigned being the authorized officer of Union Bank of India, Sambhal branch under the Securitisation and Reconstruction of Financial Assets and Enforcement 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 Ref: **670505130000002 on dated 30.04.2026** calling upon borrowers/guarantors/mortgagors: **M/s Ashu Traders Prop. Mr. Ashu s/o Radhey Shyam** Address: 167, Near Chamunda Mandir, Bhale Bhaz Khan Road, Hayat Nagar, Sambhal Pin 244303 **Mr. Ashu s/o Radhey Shyam** Address: 167, Near Chamunda Mandir, Bhale Bhaz Khan Road, Hayat Nagar, Sambhal Pin 244303 **Also at:** House No. 671, Mohalla Hayat Nagar, Ghugawali, Near Chamunda Mandir, tehsil Distt Sambhal **Guarantors: Kamlesh w/o Radhey Shyam** Address: 167, Hayat Nagar, Sambhal Pin 244303, House No. 671, Mohalla Hayat Nagar, Ghugawali, Near Chamunda Mandir, tehsil Distt Sambhal of account with Sambhal branch to repay the amount mentioned in the notice being **₹ 25,98,868.02/- (Rupees Twenty Five Lakh Ninety Eight Thousand Eight Hundred Sixty Eight Rupee And Two Paisa Only)+ interest and other charges on contractual rate within 60 days from the date of receipt of the said notice.**

The borrower/guarantor having failed to repay the amount, notice is hereby given to the borrower/guarantor 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 u/s. 13(4) of the said Act read with rule 8 of the said rules on this **July 23, 2026.**

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 Union Bank of India for an **₹ 25,98,868.02/- (Rupees Twenty Five Lakh Ninety Eight Thousand Eight Hundred Sixty Eight Rupee And Two Paisa Only) and interest and other charges thereon from 31.03.2026**

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.

DESCRIPTION OF IMMOVABLE PROPERTY:-

A Residential Property Situated at Municipal House No. 671, Mohalla Hayat Nagar, Ghugawali, Near Chamunda Mandir, tehsil and Distt Sambhal measuring area 90.0 Sq. Mtrs. Sambhal in the name of Smt Kamlesh W/o Radhe Shyam vide sale deed no 3145 dated 10/05/2007 Boundaries as per document: East: Rasta 8.5 ft wide/West: Rakesh and others, North: Open land of Rajendra South: House of Mr Prem Kumar,

CERSAI ID: Asset ID : 200089807778; Security Interest ID: 400087788288

Date: 23.07.2026
Place: Sambhal

AUTHORISED OFFICER UNION BANK OF INDIA

Indian Overseas Bank

Regional Office NCR Delhi

NHPC Complex Sector-33, Faridabad, Haryana - 121003 Phone : 0129-2259544

LOCKER BREAK OPEN

Notice is hereby given to the person concerned and public in general that the person named under this notice have availed the facility of Safe deposit lockers at the below mentioned branch of Indian Overseas Bank. The respective branch has already addressed notices/reminder letters by registered post with Acknowledgement due (AD) to locker hirers at the address available as per our bank records with a request to remit the arrears of Locker rent. The said letters were returned/unaccepted. Despite of these notices, the locker hirers have not contacted the branch and have not remitted the locker rent arrears as demanded by the bank. Below named Locker hirers /Legal heirs are requested to consider this as the **BREAKOPEN NOTICE** and contact the branch concerned with necessary documents and remit the locker rent within 15 days from the date of publication of this notice failing which the Bank will break open the locker without any further notice or intimation at the cost and sole risk of the hirers or their legal representatives/heirs.

Branch	Locker No.	Locker Rent Arrears & Late fee charges	Name	Address
Sec-12 Faridabad	040421	Rs 14,800/- + GST & other charges	Kavita Ahuja	M15, Rajouri Garden/Delhi -110027
	050045	Rs 9,400/- + GST & other charges	Chander Prakash	House no. 1319A/ Housing Board Company/ Sector-29/ Faridabad -121001
	070067	Rs 17,876/- + GST & other charges	SL Malhotra & Nirmal Malhotra	House no. 1591/Sector-15/ Faridabad-121007
	050054	Rs 15,906/- + GST & other charges	Rajinder Singh & Ritika Singh	House no. 912/Sector-15A/Faridabad -121007
	040423	Rs 19,566/- + GST & other charges	Daulat Singh	House No. 1118/Sector-15/Faridabad -121007
	040454	Rs 9,400/- + GST & other charges	Rajesh Kumar Ahuja & Santosh Kumar	House no. 1402/Sector-14 Faridabad -121007
	050016	Rs 17,876/- + GST & other charges	K G Somastam & Shakuntala	House no. 2212/Sector-9/Faridabad-121006
Aring	020043	Rs 9456/-+ GST & other charges	Jagdish Prasad	S/o Sahri Ramesh Kumar/Upper village / Post Aring/ Mathura/UP -281501
Mathura Main	020007	Rs 9,400/- + GST & other charges	Vivek Agarwal	1025/ Mandi Ramdas/Mathura/Uttar Pradesh- 281001
	010049	Rs 9,400/- + GST & other charges	Chetan Swaroop Parashar & Gudya Parashar	Village Bhainsa Mathura/Uttar Pradesh- 281005
	010015	Rs 10,500/- GST & other charges	Suresh Kumar	221/7/ Navneet Nagar 5/ Mathura / Uttar Pradesh-281004
	030121	Rs 12,700/-+ GST & other charges	Subhash Chand	2/5 / Sonar Gali / Mathura/Uttar Pradesh - 281001
	030109	Rs 16,547/-+ GST & other charges	Girraj Prasad Agarwal	1025/ Mandi Ramdas / Mathura / Uttar Pradesh -281001

For further details Contact The Branch Manager of the concerned Branch of Indian Overseas Bank.

Date : 24.07.2026 Chief Regional Manager

पंजाब नैशनल बैंक Punjab National Bank

BO: Jheel Khuranja, Gandhi Nagar, East Delhi, Delhi

Mail ID: bo0161@pnb.co.in

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

[Rule 8 (1)]

Whereas the undersigned being the authorized officer of the Punjab National Bank, Branch Office at: **Jheel Khuranja, Gandhi Nagar, East Delhi, Delhi** Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (herein after 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 **13.05.2026** calling upon the Borrower/ Co-Borrower/Mortgagor/Guarantor **(1) Ms. Manju Kaushik At: Flat No. E 212, Ground Floor, Pratap Vihar, Sector - 11, GMP, Ghaziabad, UP - 201014 (2) Mr. Eshu Kumar At: Flat No. E 212, Ground Floor, Pratap Vihar, Sector - 11, GMP, Ghaziabad, UP - 201014** to repay the amount mentioned in the notice being **Rs. 7,32,201.53/- (Rupees Seven Lakh Thirty Two Thousand Two Hundred One and Paisa Fifty Three Only)** as on **12.05.2026** with further interest, expenses & other charges etc. thereon Minus Recovery until payment in full, within 60 days from the date of notice/date of receipt of the said notice, under section 13(2) of the said Act.

The borrower/co-borrower/mortgagor/guarantor having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken possession of the property described here in below in exercise of powers conferred on him under sub-section (4) of Section 13 of the said Act with rule 8 of the Security Interest Enforcement Rules, 2002 on **24th day of July Year, 2026.**

The borrowers/co-borrowers/mortgagors/guarantors 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 borrower/co-borrower/mortgagor/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the said property will be subject to the charge of the Punjab National Bank for an amount of **Rs. 7,32,201.53/- (Rupees Seven Lakh Thirty Two Thousand Two Hundred One and Paisa Fifty Three Only)** as on **12.05.2026** with further interest, Expenses & other charges etc. thereon Minus Recovery until payment in full.

Description of Immovable Property: -

FLAT NO. E 212, GROUND FLOOR, PRATAP VIHAR, SECTOR – 11, GMP, GHAZIABAD UTTAR PRADESH, PIN 201014 HAVING COVERED AREA 26.54 SQ. MTRS.

Date: 24.07.2026
Place: Ghaziabad

Authorized Officer, Punjab National Bank

SBI

STRESSED ASSETS RECOVERY BRANCH (SARB-II) KAROL BAGH, NEW DELHI (BRANCH CODE 51521)

3rd & 4th Floor, State Bank House, 18/4 Arya Samaj Road, Karol Bagh, New Delhi-110 005 Tel.011-28752163 Fax. 28755674

Branch e-mail: sbi.51521@sbi.co.in

APPENDIX-IV-A" [See proviso to rule 9(1)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to rule 9(1) of the security interest (Enforcement) Rules, 2002.

The Authorized Officer of State Bank of India (Secured Creditor) has taken over possession of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large and borrowers, mortgagors and guarantors in particular are informed that e-Auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank's dues will be held on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"** on **14.08.2026**, for recovery of the amount mentioned below due to the Secured Creditor from the Borrowers, Guarantors and Mortgagors. The Reserve Price and earnest money to be deposited have been mentioned below.

DATE/TIME OF VISIT TO THE PROPERTY FOR INSPECTION: 10.08.2026 FROM 11:00 AM TO 04:00 PM.

EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with PSB Alliance on its e-auction site <https://baanknet.com> by means of NEFT from Bidder's Bank.

DATE/TIME OF E-AUCTION ON 14.08.2026, FOR 5 HOURS FROM 11:00 AM TO 04:00 PM WITH UNLIMITED EXTN. OF 10 MIN EACH.

Sr. No.	Name of the Borrowers / Guarantors	Outstanding dues for recovery of which property/ies/are being sold	Description of the property/ies & Name of Title deed Holder	Reserve Price EMD (10% of Reserve Price) Bid Increment amount
1.	M/S Witty Auto Engineering Pvt. Ltd. (Borrower), G1-595, RICCO Industrial Area, Khushkhara (Bhiwadi) District – Alwar, Rajasthan. Shri Sunil Tyagi S/o Sh. Raghunath Singh Tyagi (Guarantor) H.No.806, Abhash Apartment, Sector-56, Gurgaon, Haryana-122002. Shri Vinod Kumar Tyagi s/o Sh. Raghunath Singh Tyagi (Guarantor) Villa No.2, Omaxe City I, Alwar By pass Road, Post-Tapukara, Tehsil-Tijara, Dist. Alwar, Rajasthan. Smt Poonam Tyagi w/o Sh. Sunil Tyagi (Guarantor), R/O: H.No.806, Abhash Apartment, Sector-56, Gurgaon, Haryana-122002. Shri Suresh Kumar Tyagi S/o Sh Ram Prasad Tyagi (Borrower, Guarantor, Mortgagor) R/O: H.No.806, Abhash Apartment, Sector-56, Gurgaon, Haryana-122002 Smt Archana Tyagi W/o Shri Suresh Kumar Tyagi (Borrower) H.No.806, Abhash Apartment, Sector-56, Gurgaon, Haryana-122002	Rs.34,04,33,366.76 (Rs Thirty Four Crore Four Lakh Thirty Three Thousand Three Hundred Sixty Six and Seventy Six Paise Only) as on 22.07.2026 plus future interest and charges.	EM of the Residential house No. 722, Sector-15-II Measuring 420 Sq.Mtrs (502.32 Sq Yards)in the residential Colony known as Urban Estate Gurgaon Haryana. In the name of Shri Suresh Kumar Tyagi S/o Shri Ram Prasad Tyagi. Sale deed document No.17727 registered on 22.03.2004 at Joint Sub Registrar Gurgaon Haryana (Symbolic / Physical possession with the bank). Encumbrance (if any): Not known	Rs. 10.05 Crore Rs. 1,00,50,000.00 Rs. 1.00 Lakh

Name & Mobile Nos. of the Authorised Officers: **Mr. Krishna Kumar Gautam - 98689 32666, Mr. Sunil Kumar Giri - 9650029288**

Account/ Wallet in which EMD to be remitted: Bidder's own wallet Registered with PSB Alliance on its e-auction site <https://baanknet.com/eauction-psb/x-login> by means of NEFT. EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with PSB Alliance on its e-auction site <https://baanknet.com/eauction-psb/x-login> by means of NEFT from his / her / their bank. For any assistance, please call PSB Alliance HELPDESHK Nos.+91 8291220220 and/or Authorized Officer.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

- E-Auction is being held on "AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS BASIS" and will be conducted "On Line". The auction will be conducted through the Bank's approved service provider PSB Alliance at their web portal <https://baanknet.com>
- To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies. However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/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 Authorised Officer shall not be responsible in any way for any third party claims/rights/dues.
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.
- For detailed terms and conditions of the sale please refer to the link at the Bank's Service provider's web portal <https://baanknet.com> & at Bank's portal <https://www.sbi.co.in>

DATE: 23.07.2026, PLACE: DELHI

Sd/- AUTHORIZED OFFICER, STATE BANK OF INDIA, SARB-II, KAROL BAGH, NEW DELHI (BRANCH CODE 51521)

HDFC BANK

Branch: The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi-110067, Tel: 011-41596676/568 CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

E-AUCTION SALE NOTICE (Sale through e-bidding only)

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) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Bank Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below:

Notice is hereby given to Borrower / Mortgagor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assignee(s) of the respective Borrower(s) / Mortgagor(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms and conditions of the sale, please refer to the link provided in HDFC Secured Creditor's website i.e. www.HDFCBANK.Com

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)
Name/s of Borrower(s)/Guarantor(s)	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset	TYPE OF POSSESSION	DATE & TIME OF INSPECTION	Reserve Price (Rs.)	Last date of submission of bids	Earnest money deposit	Bid Incremental Rate	Date of Auction and time
(1) MR. MANMOHAN GUPTA	Rs. 11,88,911/- (Rupees Eleven Lakh Eighty Eight Thousand Nine Hundred Eleven Only) due as on 29-FEB-2024*	VILLA C-35, LEVIDIA AANGAN GREENS, SITUATED AT VILLAGE DEEGOT, DISTRICT PALWAL, HARYANA CONSISTING OF 2 BEDROOMS, 1 DRAWING/DINING ROOM, 1 KITCHEN & TOILET ADMEASURING 52 SQ. MTRS. (APPROX) ALONG WITH UNDIVIDED PROPORTIONATE SHARE OF THE LAND UNDERNEATH & CONSTRUCTION THEREON PRESENT AND FUTURE.	PHYSICAL POSSESSION	03-AUG-2026 FROM 11:00 AM TO 03:00 PM	Rs. 17,35,000/- (Rupees Seventeen Lakh Thirty Five Thousand Only).	25-AUG-2026 BEFORE 4:00 PM	10% OF THE BID AMOUNT	Rs.10,000/- (Rupees Ten Thousand Only)	28-AUG-2026 FROM 10:30 AM to 11:00 AM
(2) MR. NAIK ROUT BALARAM & MRS. BIBHUSITA SAMAL	Rs. 11,44,813/- (Rupees Eleven Lakh Forty Four Thousand Eight Hundred Thirteen only) dues as on 30-Nov-2024*	UNIT BEARING NO. A-017, LEVIDIA AANGAN GREENS, BAMNI KHERA, HASANPUR ROAD, VILLAGE DEEGHAT, TEHSIL HODAL, DISTRICT PALWAL, HARYANA CONSISTING OF 1 BEDROOM, 1 KITCHEN, 1 DRAWING ROOM & 1 TOILET/BATHROOM 37 SQ. MTRS. (APPROX) ALONG WITH UNDIVIDED PROPORTIONATE SHARE OF THE LAND UNDERNEATH & CONSTRUCTION THEREON PRESENT AND FUTURE.	PHYSICAL POSSESSION	05-AUG-2026 FROM 11:00 AM TO 03:00 PM	Rs. 13,65,000/- (Rupees Thirteen Lakh Sixty Five Thousand Only).	25-AUG-2026 BEFORE 4:00 PM	10% OF THE BID AMOUNT	Rs.10,000/- (Rupees Ten Thousand Only)	28-AUG-2026 FROM 11:00 AM to 11:30 AM
(3) MR. VIKRAM GOGIA & MRS. PAAYAL GOGIA	Rs. 28,49,755/- (Twenty Eight Lakh Forty Nine Thousand Seven Hundred Fifty Five only) due as on 30-JUN-2024*	FLAT ON FIRST FLOOR (FRONT SIDE). WITHOUT ROOF RIGHTS BUILT ON PROPERTY NUMBER 2071. TP SCHEME-1. SITUATED AT SECTOR-49. P.L.F. COLONY, SAINIK COLONY, FARIDABAD, HARYANA CONSISTING OF 3 BEDROOMS, 1 DRAWING ROOM CUM DINING ROOM, 2 TOILETS AND 1 KITCHEN ADMEASURING 121 SQ. MTRS. (APPROX) ALONG WITH UNDIVIDED PROPORTIONATE SHARE OF THE LAND UNDERNEATH & CONSTRUCTION THEREON PRESENT AND FUTURE.	PHYSICAL POSSESSION	06-AUG-2026 FROM 11:00 AM TO 03:00 PM	Rs. 28,75,000/- (Rupees Twenty Eight Lakh Seventy Five Thousand Only)	25-AUG-2026 BEFORE 4:00 PM	10% OF THE BID AMOUNT	Rs.10,000/- (Rupees Ten Thousand Only)	28-AUG-2026 FROM 11:30 AM to 12:00 PM

*Together with further interest, cost, expenses and charges as applicable till payment and/or realisation.

For properties mentioned at Serial No. 1 to 3 the Prospective purchasers / bidders will have to independently ascertain amounts that might be due to the Builder/Society/Maintenance or any other statutory/electricity/water/property tax/other dues etc. prior to submitting the bid and the said dues, if any, has to be cleared/ paid by the successful purchasers/bidders and HDFC Bank will not be liable to make any payment whatsoever. The prospective purchasers are required to participate in the Auction only after ascertaining Builder Dues and other encumbrances on the property. The Purchaser can also visit HDFC Branch at 2nd Floor, The Capital Court, Olof Palme Marg, Munirka with prior intimation to inspect/verify available Title documents of the property.

HDFC / the Authorised Officer of HDFC does not accept any responsibility or liability whatsoever for any loss that may be incurred by the successful bidders / purchasers at a later date whether on account of non-availability of information or otherwise. Successful bidders / purchasers shall not have any recourse against HDFC on any ground whatsoever. Hence, it will be in the interest of the prospective purchasers / bidders to apprise themselves of all material facts which may influence their decision before submitting tenders and/or making offers. For details regarding pending litigation or any other information, please refer to the terms & conditions of this sale notice.

Matex Technologies Pvt Ltd would be assisting the Authorized Officer in conducting the auction through an e-bidding process. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Matex Technologies Pvt Ltd, Mr. Vikas Kumar - 9650387768, Mr. Vijay - 7200538774, Email : solutions@matextnet.com, Mr.Ramesh - 9500173312 E-mail – bankauctions@matextech.com Mr. Rajeev Sekhar - 8925813590, Email: rajeev.sekhar@niyamte or Mr. RISHABH SINGH (Mobile no. 9661880859) & Mrs. POOJA SHARMA (Mobile no. 7038984455) (HDFC BANK LTD. OFFICIALS) during office hours from 9:30 AM to 5:30 PM from Monday to Friday (except holidays).

The Bid Document can be collected / obtained from the Authorized Officer of HDFC Bank Ltd having his office at 2ND FLOOR, THE CAPITAL COURT, MUNIRKA, OLOF PALME MARG, OUTER RING ROAD, NEW DELHI-110067 or directly from M/s Matex Technologies Pvt Ltd, No: 37/22, Chamiers Towers, 6th floor, Chamiers Road, Teynampet, Chennai – 600018.

The secured asset is being sold on "AS IS WHERE IS" and "AS IS WHAT IS" basis.

Date: 26-JUL-2026
Place: NEW DELHI

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013

Sd/-
Authorised Officer

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