**NOTICE BY WAY OF SUBSTITUTED SERVICE**
**UNDER RULE 38 OF NCLT RULES, 2016 READ WITH ORDER V RULE 20 OF CODE OF CIVIL PROCEDURE, 1908**
**BEFORE THE HON'BLE NATIONAL COMPANY LAW TRIBUNAL**
**NEW DELHI BENCH – IV, NEW DELHI**
**MR. SHAILENDRA KUMAR SINGH & ORS.**
**VERSUS**
**M/S MORPHEUS PRODEVELOPERS PRIVATE LIMITED**
**I.A. NO. 2559 OF 2026**
**IN**
**CP (I.B.) NO. 62 OF 2024**

**TO,**
**1. MR. BHAVESH KUMAR SINGH, SUSPENDED BOARD OF DIRECTORS OF M/S MORPHEUS PRODEVELOPERS PRIVATE LIMITED**
**HAVING RESIDENCE AT - F-1102, AMRAPALI ZODIAC, 11TH FLOOR, SECTOR -120, NOIDA, GAUTAM BUDDHA NAGAR, UTTAR PRADESH – 201301**
**EMAIL: bhavesh.bhavesh.singh49@gmail.com ...RESPONDENT NO. 2**

Whereas Mr. Shailendra Singh, being the Resolution Professional for M/s Morpheus Prodevelopers Private Limited, has filed an Application bearing ***I.A. No. 2559 of 2026*** under Section 25(2)(J) read with Section 66 and 67 of the Insolvency and Bankruptcy Code, 2016, *inter alia*, seeking appropriate and consequential directions for fraudulent/ wrongful trading of certain transactions entered by the Corporate Debtor as determined by the Resolution Professional.

Whereas the Hon'ble National Company Law Tribunal, New Delhi Bench – IV, vide Order dated 08.06.2026, was pleased to issue notice upon the above-named respondents. Further, in view of the fact that the notice could be served on Respondent No. 2 by speed post and courier, the Hon'ble Adjudicating Authority, vide Order dated 29.10.2026, directed the undersigned to serve the Addressee through substituted service.

**TAKE NOTICE** that the above-captioned matter will now be listed on 27.11.2026 before the Hon'ble National Company Law Tribunal, New Delhi Bench -IV. You may either appear in person or through your Authorized Representative. Take notice that, in default of your appearance on the day before mentioned, the Application will be heard and determined in your absence.

**Sd/-**
**Shailendra Singh**
**Resolution Professional for**
**M/s Morpheus Prodevelopers Private Limited**
**[Reg. No. IBBI/IPA-002/IP-N00471/2017-18/11372]**

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## PUBLIC NOTICE

**ICICI Home Finance** Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051
Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059
Branch Address: 1st Floor, 780, A/A Civil Lines, Kanika Building, Above ICICI Bank, Jhansi, Uttar Pradesh-284001.

The following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from ICICI Home Finance Company Limited ("ICICI HFC") and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

| Sr. No. | Name of the Borrower/ Co-Borrower/ Guarantor/ (Loan Account Number) & Address | Property Address of Secured Asset/ Asset to be Enforced | Date of Notice Sent/ Outstanding as on Date of Notice | NPA Date |
|---|---|---|---|---|
| 1. | Suman Gupta (Borrower), Naveen Gupta (Co-Borrower), Naveen. (Co-Borrower), Main Road Aaramachine Smrawari Shiv Mandir Jhansi Uttar Pradesh- 284120, LHJHN00001532609 | Na Plot Part of Arazi No. 359 448 471 472 And 473 Mi Mauza Gadiya Gaon Tehsil And District Jhansi Uttar Pradesh- 284003 Bounded By- North By: Land of Ajab Singh, South By: 6.10 Meter Road, East By: Land of Ajab Singh, West By: Land of Seller. | 28-10-2026 Rs. 59,385/- | 03-Sep-2024 |
| 2. | Suman Gupta (Borrower), Naveen Gupta (Co-Borrower), Naveen. (Co-Borrower), Main Road Aaramachine Smrawari Shiv Mandir Jhansi Uttar Pradesh- 284120, LHJHN00001532611 | Na Plot Part of Arazi No. 359 448 471 472 And 473 Mi Mauza Gadiya Gaon Tehsil And Na Jhansi Uttar Pradesh- 284003 Bounded By- North By: Land of Ajab Singh, South By: 6.10 Meter Road, East By: Land of Seller, West By: Land of Other. | 28-10-2026 Rs. 59,777/- | 03-Sep-2024 |
| 3. | Suman Gupta (Borrower), Naveen Gupta (Co-Borrower), Naveen. (Co-Borrower), Main Road Aaramachine Smrawari Shiv Mandir Jhansi Uttar Pradesh- 284120, LHJHN00001532475 | Na Plot Part of Arazi No. 359 448 471 472 And 473 Mi Mauza Gadiya Gaon Tehsil And District Jhansi Uttar Pradesh- 284003 Bounded By- North By: Land of Ajab Singh, South By: 6.10 Meter Road, East By: Land of Ajab Singh, West By: Land of Seller. | 28-10-2026 Rs. 8,29,848/- | 03-Sep-2024 |
| 4. | Suman Gupta (Borrower), Naveen Gupta (Co-Borrower), Naveen. (Co-Borrower), Main Road Aaramachine Smrawari Shiv Mandir Jhansi Uttar Pradesh- 284120, LHJHN00001532474 | Na Plot Part of Arazi No. 359 448 471 472 And 473 Mi Mauza Gadiya Gaon Tehsil And District Jhansi Uttar Pradesh- 284003 Bounded By- North By: Land of Ajab Singh, South By: 6.10 Meter Road, East By: Land of Seller, West By: Land of Other. | 28-10-2026 Rs. 8,07,311/- | 03-Sep-2024 |

The steps are being taken for substituted service of notice. The above borrower/s and/or their guarantors (as applicable) are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice else further steps will be taken as per the provisions of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.
Date: November 13, 2026, Place: Jhansi Authorized Officer, ICICI Home Finance Company Limited

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# SHISH INDUSTRIES LIMITED

SHISH INDUSTRIES LTD *We make better...*
**CIN: L25209GJ2017PLC097273**
**Registered Office:** 1502, 15th Floor, Junomoneta Tower, Pal RTO BRTS Road, Near Rajhans Cinema, Adajan Gam, Adajan, Adajan Dn, Surat, Gujarat, India, 395009
**Telephone:** +91 98251 90407; **Website:** www.shishindustries.com **Email:** compliance@shishindustries.com

**FORM NO. CAA.2**
**[Pursuant to Section 230(3) of the Companies Act, 2013 and Rules 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016]**

**BEFORE THE NATIONAL COMPANY LAW TRIBUNAL AHMEDABAD BENCH (DIVISION BENCH, COURT-1)**
**COMPANY APPLICATION NO. CA(CAA)/43(AHM)2026**
In the matter of the Companies Act, 2013;
**AND**
In the matter of Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 read with the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016;
**AND**
In the matter of the Composite Scheme of Amalgamation of Shish Polylam Private Limited (Transferor Company No. 1) and Shish Global Solutions Private Limited (Transferor Company No. 2) with Shish Industries Limited (Transferee Company) and their respective Shareholders and Creditors.

**SHISH INDUSTRIES LIMITED,** a company incorporated under the provisions of the Companies Act, 2013, having CIN: L25209GJ2017PLC097273 and its Registered Office at 1502, 15th Floor, Junomoneta Tower, Pal RTO BRTS Road, Near Rajhans Cinema, Adajan Gam, Adajan, Surat, Gujarat–395 009; Tel.:+91 99251 70407; E-mail:compliance@shishindustries.com; Website: www.shishindustries.com

... Applicant Company No. 3 / Transferee Company

**NOTICE AND ADVERTISEMENT OF NOTICE OF THE MEETINGS OF THE EQUITY SHAREHOLDERS AND OF THE UNSECURED CREDITORS OF SHISH INDUSTRIES LIMITED**

1. NOTICE is hereby given that by an Order dated October 31, 2026 (the **"Order"**), the Hon'ble National Company Law Tribunal, Ahmedabad Bench (Division Bench, Court-1) (the **"Tribunal"**) has directed separate meetings of (i) the Equity Shareholders and (ii) the Unsecured Creditors of Shish Industries Limited (the **"Company"**) to be held for the purpose of considering and, if thought fit, approving, with or without modification(s), the Composite Scheme of Amalgamation of Shish Polylam Private Limited (Transferor Company No. 1) and Shish Global Solutions Private Limited (Transferor Company No. 2), both being wholly owned subsidiaries of the Company, with Shish Industries Limited (Transferee Company) and their respective Shareholders and Creditors (the **"Scheme"**) under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 (the **"Act"**).
2. In pursuance of the said Order and as directed therein, further notice is hereby given that the meetings of the Equity Shareholders and of the Unsecured Creditors of the Company (each a **"Meeting"** and together the **"Meetings"**) will be held through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") as under, at which time the said Equity Shareholders and Unsecured Creditors, respectively, are requested to attend:

| Sr. | Class of persons | Day and Date | Time (IST) |
|---|---|---|---|
| 1. | Equity Shareholders | Tuesday, December 15, 2026 | 10:30 A.M. |
| 2. | Unsecured Creditors | Tuesday, December 15, 2026 | 12:30 P.M. |

The deemed venue of each Meeting shall be the Registered Office of the Company stated above.

3. The Notice of the respective Meeting, together with a copy of the Scheme, the Statement under Sections 102 and 230 to 232 of the Act read with Rule 6 of the said Rules and the other annexures, has been sent on **November 09, 2026** through electronic mode, in terms of paragraph 27 of the Order and the circulars issued by the Ministry of Corporate Affairs, (i) to the Equity Shareholders whose names appear in the Register of Members / List of Beneficial Owners as on **Sunday, November 08, 2026** and whose e-mail addresses are registered with the Company / Registrar and Share Transfer Agent / Depositories; and (ii) to the Unsecured Creditors whose names appear in the books of account of the Company as on **Monday, August 31, 2026**, at their e-mail addresses available with the Company.
4. Copies of the Scheme and of the Statement under Sections 102 and 230 to 232 of the Act can be obtained **free of charge** from the Registered Office of the Company on any working day (Monday to Friday) between 10:00 A.M. and 5:00 P.M. up to the date of the Meetings, or by sending a request to compliance@shishindustries.com. The Company shall furnish the same within one (1) day of any requisition made by an Equity Shareholder or Unsecured Creditor entitled to attend the respective Meeting. The Notices and the accompanying documents are also available on the website of the Company at www.shishindustries.com and on the website of National Securities Depository Limited (**"NSDL"**) at www.evoting.nsdl.com; the Notice of the Meeting of the Equity Shareholders is also available on the website of BSE Limited at www.bseindia.com, and has been sent to the Securities and Exchange Board of India for placing on its website.
5. As the Meetings are being held through VC/OAVM, physical attendance has been dispensed with and, in terms of paragraph **23 of the Order, the facility for appointment of proxies is not available**. A body corporate which is an Equity Shareholder or an Unsecured Creditor may attend and vote through its authorised representative, provided that a certified copy of the resolution of its board of directors or other governing body (or the authorisation / power of attorney) authorising such representative is sent through electronic mode to the Scrutinizer at surabhi9797@gmail.com, with a copy marked to compliance@shishindustries.com, in terms of paragraph 28 of the Order.
6. **Voting:** In compliance with the Order, Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing the facility of remote e-voting and of e-voting during the respective Meeting, through NSDL, as under:

**A. Common to both Meetings**
(a) the business set out in the respective Notice will be transacted only through voting by electronic means, namely remote e-voting and e-voting during the Meeting;
(b) the remote e-voting period for both Meetings shall **commence on Saturday, December 12, 2026 at 09:00 A.M. (IST)** and end on **Monday, December 14, 2026 at 05:00 P.M. (IST)**. The remote e-voting module shall be disabled by NSDL thereafter, and remote e-voting shall not be allowed beyond that date and time. Once a vote on the resolution is cast, it cannot be changed subsequently;
(c) the facility of e-voting shall also be made available during each Meeting. Persons attending a Meeting through VC/OAVM who have not cast their vote by remote e-voting, and are otherwise not barred from doing so, shall be eligible to vote at that Meeting. Persons who have cast their vote by remote e-voting may attend the Meeting but shall not be entitled to vote again; and
(d) for any query or grievance connected with e-voting, please contact **Ms. Suman Mohanlal Jat, Company Secretary and Compliance Officer**, Shish Industries Limited, at the Registered Office address stated above; E-mail: compliance@shishindustries.com; Tel.: +91 99251 70407; or NSDL at evoting@nsdl.com; Tel.: 022 – 4886 7000. The Frequently Asked Questions and the e-voting user manual are available in the download section of www.evoting.nsdl.com.

**B. Meeting of the Equity Shareholders**
(e) the **cut-off date** for determining the eligibility to vote is **Tuesday, December 08, 2026**. Only a person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date shall be entitled to vote, and the voting rights shall be in proportion to the equity shares held as on that date. A person who is not an Equity Shareholder as on the cut-off date should treat the Notice for information purposes only;
(f) any person who acquires equity shares and becomes an Equity Shareholder after the dispatch of the Notice and holds shares as on the cut-off date may obtain the User ID and password by sending a request to evoting@nsdl.com (EVEN: 143495). A person already registered with NSDL for e-voting may use the existing User ID and password; and
(g) Equity Shareholders whose e-mail addresses are not registered may obtain the Notice and the login credentials as follows: (i) shareholders holding shares in physical form may send the folio number, name, scanned copy of the share certificate (front and back), self-attested copy of PAN and Aadhaar to compliance@shishindustries.com; and (ii) shareholders holding shares in demat form may register / update their e-mail addresses with their Depository Participants, or send the DP ID-Client ID, name, client master or consolidated account statement, self-attested copy of PAN and Aadhaar to compliance@shishindustries.com or to evoting@nsdl.com.

**C. Meeting of the Unsecured Creditors**
(h) only the Unsecured Creditors whose names appear in the books of account of the Company as on **Monday, August 31, 2026** shall be entitled to attend and vote at the Meeting, and the voting rights shall be in proportion to the value of the outstanding debt as per the records of the Company as on that date. Where the entry in the records is disputed, the Chairperson shall determine the value for the purposes of the Meeting, and the Chairperson's decision shall be final, in terms of paragraph 29 of the Order;
(i) the User ID and password for e-voting have been sent by NSDL to the Unsecured Creditors along with the Notice. An Unsecured Creditor who has not received the Notice or the login credentials may obtain them by sending a request, stating the name, PAN and amount of debt, to compliance@shishindustries.com or to evoting@nsdl.com (EVEN: 143496); and
(j) the expression "Unsecured Creditors" includes creditors towards lease liability, if any, as directed in paragraph 18(C)(iii) of the Order.

7. The Tribunal has appointed **Mr. Keshav Khaneja, Insolvency Professional (IBBI Registration No. IBBI/IPA-002/IP-N01131/2021-2022/13759),** as the Chairperson of both Meetings, and **Ms. Surabhi Pandey, Advocate,** as the Scrutinizer for both Meetings (E-mail: surabhi9797@gmail.com).
8. In terms of Section 230(6) of the Act, the Scheme shall be considered approved by a class if it is agreed to by a majority of persons representing three-fourths in value of the Equity Shareholders or of the Unsecured Creditors, as the case may be, present and voting, whether through VC/OAVM or by remote e-voting. In respect of the Meeting of the Equity Shareholders, the Scrutinizer shall also submit a separate report on the voting by the public shareholders, as directed in paragraph 25 of the Order.
9. In terms of the proviso to Section 230(4) of the Act, objections to the Scheme, if any, can be made only by persons holding not less than ten per cent of the shareholding or having outstanding debt amounting to not less than five per cent of the total outstanding debt as per the latest audited financial statement.
10. The results of the voting, together with the Scrutinizer's reports, shall be declared within two working days of the conclusion of the respective Meeting, placed on the websites of the Company and NSDL, and, in respect of the Meeting of the Equity Shareholders, communicated to BSE Limited. The Chairperson shall report the results of the Meetings to the Tribunal.
11. The Scheme, if approved by the Meetings, will be subject to the subsequent sanction of the Tribunal and to such other approvals, permissions and sanctions of regulatory or other authorities as may be necessary.

**Sd/-**
**Keshav Khaneja**
**Chairperson appointed by the Tribunal for the Meetings**
**IBBI Registration No. IBBI/IPA-002/IP-N01131/2021-2022/13759**
**E-mail: khanejakes@gmail.com**

**Dated this 9th day of November, 2026**
**Place: Ahmedabad**

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**OFFICE OF THE RECOVERY OFFICER – I/II**
**DEBTS RECOVERY TRIBUNAL DELHI (DRT 2)**
**4th Floor, Jeevan Tara Building, Parliament Street New Delhi -110001**
**DEMAND NOTICE**
**NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO INCOME TAX ACT, 1961.**

**RC/90/2025 28-09-2026**
**BANK OF BARODA Versus MS RADHEY RADHEY LOGISTICS AND OTHERS**

To
**(CD 1) MS RADHEY RADHEY LOGISTICS AND OTHERS** Central, DELHI-0
**Also At:** Through its Proprietor- Smt. Geeta Sapra Office at: F-349, Sudershan Park, Moti Nagar, New Delhi-110015
**(CD 2) SMT. GEETA SAPRA-PROPRIETOR M/S RADHEY RADHEY LOGISTIC**
R/o 29/35-36, Block-29, West Patel Nagar, New Delhi-110008
**(CD 3) SHRI VINAY SAPRA S/O MR. R.N. SAPRA**
R/o 29/35-36, Block-29, West Patel Nagar, New Delhi-110008

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL DELHI(DRT 2) in **TA/1376/2022** an amount of **Rs 1435893.50 (Rupees Fourteen Lakhs Thirty Five Thousands Eight Hundred Ninety Three And Paise Fifty Only)** along with pendentellite and future interest @ 12.05% Simple Interest Yearly w.e.f. **24/01/2018** till realization and costs of **Rs 17000 (Rupees Seventeen Thousands Only)** has become due against you (Jointly and severally/ Fully/Limited).
**2.** You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.
**3.** You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.
**4.** You are hereby ordered to appear before the undersigned on **23/12/2026 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: **28/09/2026**

**Recovery Officer**
**DEBTS RECOVERY TRIBUNAL DELHI (DRT 2)**

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**YES BANK**
**Registered and Corporate Office:** YES BANK House, Off Western Express Highway, Santacruz East, Mumbai – 400055 India. **Website:** www.yesbank.in
**Email:** comminications@yesbank.in, **CIN:** L65190MH2003PLC143249

**Publication of Notice u/s 13 (2) of the SARFAESI Act**

Notice is hereby given that the under mentioned borrower(s)/Co-Borrower(s)/ guarantor(s)/mortgagor(s) who have defaulted in the repayment of principal and interest of the facilities obtained by them from the Bank and whose facilities accounts have been classified as Non-Performing Assets (NPA). The notice was issued to them under Section 13(2) of the Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) on their last known addresses, but they have been returned un-served and as such they are hereby informed by way of this public notice.

| Name of Borrowers, Co-borrowers, Mortgagors / Account No. / Type of Loan | Details of Secured Asset | Date of NPA / Date of Notice / O/s. As per 13(2) Notice |
|---|---|---|
| **1. Mukul Manchanda (Borrower) S/o Mukesh Manchanda Having Address At:** A-290, Block-A, Shastri Nagar, Ashok Vihar, H O North West, Near Axis Bank, Delhi-110052. **2. Poonam Manchanda (Co-Borrower & Mortgagor) W/o Mukesh Manchanda Having Address at:** A-290, Block-A, Shastri Nagar, Ashok Vihar, P O Ashok Vihar Dist. North West, Near Axis Bank, Delhi-110052 **3. Mukesh Manchanda S/o Roshan Lal (Co-Borrower) Having Address At:** A-290, Block-A, Shastri Nagar, Ashok Vihar, H O North West, Near Axis Bank, Delhi-110052. **Account No. MIC000302128835 Type of Loan : Micro Loan Against Property Loan Facility** | Entire Second Floor Without Roof/Terrace Rights Of Freehold Built-Up Property Bearing Municipal No.A-290, Having Land Area Measuring 58 Sq.Yds. I.E. 48.49 Sq.Mtrs., Alongwith Common Rights To Use Entrance, Passage, Stairs And All Other Common Facilities As Available In The Aforesaid Building & Undivided Proportionate Share In The Land Underneath, Map Enclosed Herewith, Situated At Shastri Nagar, Delhi-110052 Boundaries as per Title Deed : East: Part of Property, North: Other's Property, West: Part of Property, South: Road **Owned by Mrs. Poonam Manchanda W/o Mukesh Manchanda** | **12-Oct-2026** **04-11-2026** **Rs. 45,54,288.65/-** (Rupees Forty-Five Lakh Fifty-Four Thousand Two Hundred Eighty-Eight and Sixty-Five Paisa Only) as on 02-11-2026 |
| **1. Sudesh Jha (Borrower) S/o Bhaw Nath Jha Having Address At:** House No. 5516, Sector 3, 36 Gaj, Faridabad, Ballabgarh, Faridabad, Haryana-121004. **Also At: Sudesh Jha Having Office Address At:** Pacific Development Corporation Ltd. Plot No. 1, 15th Floor Pacific Mall Sahibabad Industrial Area, opp. Anand Vihar Bus stand, Sahibabad, UP-201010. **1. Jagriti Jha (Co-Borrower & Mortgagor) W/o Sudesh Jha Having Address at:** House No. 5516, Sector 3, 36 Gaj, Faridabad, Ballabgarh, Faridabad, Haryana-121004. **A/C No. AFH000300344994 Type of Loan : Affordable Home Loan Facility** | Residentail House No. 4636/LIG/FF, Pocket 2, Housing Board Colony, area 14.19. Sq. Mtr. In which One room, kitchen toilet, bathroom are built, total covered area 153 sq. ft. Sector-03, Faridabad Tehsil Ballabgarh, district Faridabad, Haryana. Boundaries as per Title Deed, East: main Road, West: House No. 4605/LIG/FF., North- House No. 4635/LIG/FF., South- House No. 4637/LIG/FF. **Owned by Mrs. Jagriti Jha.** | **12-Oct-2026** **04-11-2026** **Rs. 8,82,709.24/-** (Rupees Eight Lakh Eighty-Two Thousand Seven Hundred Nine and Twenty-Four Paisa Only) as on 02-11-2026 |

The above borrower(s)/co-Borrower(s)/guarantor(s)/mortgagor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of said 60 days under sub-section (4) of Section 13 of SARFAESI Act. Furthermore, this is to bring to your attention that under Section 13 (8) of the Act, in case if the dues together with all costs, charges and expenses incurred by us are tendered at any time before the date of publication of the notice for public auction/ Sale then Sale shall not be concluded and secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.
**Date: 13.11.2026, Place: Delhi/NCR** **Sd/- (Authorized Officer) YES BANK LIMITED**

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# KIFS HOUSING FINANCE LIMITED

**Registered Office :** 6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRTS, ISKON - Ambli Road, Ambli, Ahmedabad, Gujarat - 380054 **Corporate Office:** C-902, Lotus Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India, **Ph. No.:** +91 22 61796400
**E-mail:** contact@kifshousing.com | **Website:** www.kifshousing.com | **CIN:** U65922GJ2015PLC085079 **RBI COR:** DOR-00145

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

In respect of loans availed by below mentioned borrowers/guarantors through KIFS HOUSING FINANCE LIMITED, which have become NPA with below mentioned balance outstanding on dates mentioned below. We have already issued detailed Demand Notice dated as mentioned below Under Sec. 13(2) of Securitization and Reconstruction of Financial Asset Enforcement of Security Interest Act 2002 by Registered Post / Speed Post/ Courier with acknowledge due to you which has been returned undelivered / acknowledgment not received. We have indicated our intention of taking possession of securities owned on one of you as per Sec. 13(4) of the Act in case of your failure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred vide section 13(4) of SARFAESI Act and while publishing the possession notice auction notice, electronically or otherwise, as required under the SARFAESI Act, the Bank/Secured Creditor may also publish your photograph. Details are hereunder:-

| Sr. No. | Branch/ Application No/LRN | Name of Borrower / Co-Borrower/Guarantors & Date of NPA | Demand Notice Date Amount Outstanding | Detail of Secured Assets: |
|---|---|---|---|---|
| 1 | Amritsar / 701/ LNHLAMT 008773 | **1. Sandeep Kumar** (Applicant) **2. Veena Rani** (Co-Applicant 1) **3. Monika Kumari** (Co-Applicant 2) **4. Pawan Kumar** (Co-Applicant 3) **NPA : October 09, 2026** | **Demand Notice Date November 04, 2026** **O/s. Rs. 2358086/-** | Plot No.47- F, Khasra No.2045/126 Min, Krishna Square-2, B/S Celebration Mall, Batala Road, Amritsar, Punjab 143001. **As Per Sale Deed:- East:-** Property Of Others, **West:-** Property Of Dr Bangali, **North:-** Property Of Vohra Family, **South:-**road. **As Per Site:- East:-** Sandeep Kumar, **West:-** Dr. Bangali, **North:-** Other Property, **South:-** Road |
| 2 | Amritsar / 14735/ LNHEAMT 012494 | **1. Jagjit Raj** (Applicant) **2. Priya Devi** (Co-Applicant 1) **3. Swarni Devi** (Co-Applicant 2) **4. Prem Nath** (Co-Applicant 3) **NPA : October 09, 2026** | **Demand Notice Date November 04, 2026** **O/s. Rs. 1580508/-** | Khasra No.18//16/2 (0-4), 18//17/2 (3-18), 18//24/1 (6-18), 18//24/2 (1-2), 19//4 (8-0), 19//7/2 (7-7), 18//25/1 (3-8), 19//15(7-5), 19//6/2 (7-11), 20//1/1 (0-9), 20//11/1 (2-1), 20//10/2/2 (3-17), Doranga Road, Near Gram Suvidha Kendra, Village- Alechak, Gurdaspur Punjab 143521. **As Per Sale Deed:- East:-** Passage, **West:-** Property of Vendor Sukha Singh, **North:-** Passage 25 feet wide, **South:-**Property of Vendor Sukha Singh. **As Per Site:- East:-** Passage, **West:-** Property of Vendor Sukha Singh, **North:-** Passage 25 feet wide, **South:-** Property of Vendor Sukha Singh. |

The above mentioned Borrowers/Guarantors are advised (1) To collect the original notice from the undersigned for more and complete details and (2) To pay the balance outstanding amount interest and costs etc. within 60 days from the date of notice referred to above to avoid further action under the SARFAESI Act.
**Date : 13.11.2026 | Place : Punjab** **Sd/- Authorised Officer, KIFS Housing Finance Ltd.**

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**YES BANK**
**Registered and Corporate Office:** YES BANK House, Off Western Express Highway, Santacruz East, Mumbai – 400055 India. **Website:** www.yesbank.in
**Email:** comminications@yesbank.in, **CIN:** L65190MH2003PLC143249
**Regional Office At:** 5th Floor, Max Tower, Sector 16B, Noida, U.P.- 201301

**POSSESSION NOTICE (U/s. Rule 8 (1) - for immovable property)**

The undersigned being the Authorized Officer of YES Bank Ltd. under the provisions of the Securitisation and Reconstruction of Financials Assets and Enforcement of Security Interest Act,2002 and in exercise of powers conferred under Sec.13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices calling upon the respective borrowers mentioned hereunder to repay the amounts mentioned in the respective notices U/s.13(2) of the said Act within a period of 60 days. The respective borrowers having failed to repay the said amounts, notice is hereby given to the borrowers and public in general that the undersigned has taken symbolic possession of the properties described herein below in exercise of powers conferred on me under Sec.13(4) of the said Act read with Rule 9 of the said Rules. The respective borrowers in particular and public in general are hereby cautioned not to deal with the said properties and any dealing with these properties will be subject to the charge of YES Bank Ltd. for the respective amount mentioned herein below along with interest thereon at contracted rate bhanupriya.gour@yes.bank.in

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| **Name of Borrower :** (1) M/s Bharti Exim Pvt. Ltd. through its Director(s) (Borrower), (2) Mrs. Rupa Bharti D/o Mr. Arbind Nath Das (Director & Guarantor), (3) Mr. Sushant Kumar S/o Mr. Sudhanshu Kumar Mitra (Guarantor & Mortgagor), (4) Mr. Manas Kumar S/o Mr. Sudhanshu Kumar Mitra (Director, Mortgagor & Guarantor) &(5) Mr. Prashant Kumar S/o Mr. Sudhanshu Kumar Mitra (Mortgagor & Guarantor) | **Product & Loan No.:** Export Packaging Credit – Foreign Currency/INR facility, Cust ID-9081880 <br> **Date of Notice U/s.13(2)/ NPA Date :** 21-Aug-2026/28-July-2026 |
| **Notice Amount (Rs.) :** Rs. 2,13,02,769.46/- (Rupees Two Crore Thirteen Lakh Two Thousand Seven Hundred Sixty-Nine and Forty Six Paise Only) as on 16.08.2026 | **Date of Possession :** 06.11.2026 |

**Description of Secured Asset :Property 1.**All that piece and parcel of residential unit bearing no. 63, 6th Floor, Tower-D, super area 1130 sq. ft., situated in the residential scheme/complex known as "Sai Park Apartment", Village Baselwa, Tigaon Road, Sector-87, Tehsil & Distt.- Faridabad, Haryana – 121002. Boundary:North: Open, South: Flat No. B12A, East: Open, West: Flat No. B-15 Owned by Mr. Prashant Kumar **Property No. 2** All that piece and parcel of residential unit bearing no. 41, 4th Floor, Tower-B, super area 1135 sq. ft., situated in the residential scheme/complex known as "Sai Park Apartment", Village Baselwa, Tigaon Road, Sector-87, Tehsil & Distt.- Faridabad, Haryana – 121002 Boundaries: North: Open, South: Entry, East: Unit No. B-15,West: Open, Owned by Mr. Sushant Kumar. **Property No.3.** All that piece and parcel of residential unit bearing no. 14, Podium/1st Floor, Tower-B, super area 1110 sq. ft., situated in the residential scheme/complex known as "Sai Park Apartment", Village Baselwa, Tigaon Road, Sector-87, Tehsil & Distt.- Faridabad, Haryana – 121002 Boundaries: All that piece and parcel of residential unit bearing no. 14, Podium/1stFloor, Tower-B, super area 1110 sq. ft., situated in the residential scheme/complex known as "Sai Park Apartment", Village Baselwa, Tigaon Road, Sector-87, Tehsil & Distt.- Faridabad, Haryana - 121002 Boundaries:North: Unit No. 62,South: Open,East: Open,West: Entry Owned by Mr. Manas Kumar

Please note that under Section 13 (8) of the Act, in case if the dues together with all costs, charges and expenses incurred by us are tendered at any time before the date of publication of the notice for public auction/ Sale then Sale shall not be concluded and secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

**Dated: 13.11.2026,**
**Place: DELHI NCR**
**Sd/- (Authorized Officer)**
**YES BANK LMITED**

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**"IMPORTANT"**

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

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**HDFC BANK** We understand your world

**Head Office:** HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013.
**Regional Office:** HDFC Bank Ltd., Deptt. For Special Operations, Ground Floor, Gulab Bhawan, Bahadur Shah Zafar Marg, New Delhi-110002.
**Authorised Office at:-** HDFC Bank Ltd., Mall Road, Amritsar.

**SUBSEQUENT E-AUCTION SALE NOTICE**
**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of **HDFC BANK LTD. had taken physical possession** of the following property/ies mentioned, pursuant to demand raised vide notice(s) issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan account with right to sell the same on **"AS IS WHERE IS BASIS, AS IS WHAT IS BASIS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"** for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the SARFAESI Act read with Rule 8 & 9 of the Security Interest Rules propose to realize the Bank's dues by sale of the below mentioned property again vide this subsequent sale notice. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal: **https://www.bankeauctions.com**

**DESCRIPTION OF IMMOVABLE PROPERTIES**

| Name of the Borrower & Guarantors of the property | Amount as per Demand Notice & Demand Notice Date | Details of property/ies | Date of Inspection & Time | Last Date for Receipt of Bid Form and EMD / Date/ Time of E-Auction | Reserve Price / EMD / Bid Increase Amt | Name of Authorised Officer/Phone No. / Email Id |
|---|---|---|---|---|---|---|
| **1. M/s Chintpurni Textiles** (Borrower)-a Proprietorship Firm of Mrs. Puja Mehta @ Pooja Sharma having its place of business at Shop No. 3, First Floor, Karmo Deori inside Madan Lal Khanna Market , Amritsar-143001. **2. Mrs. Puja Mehta** @ Pooja Sharma W/o Mr. Rahul Sharma (Proprietor, Mortgagor and Guarantor) having her Residence Address: H. No. D7/206, Gali No. 6, Azad Nagar, Kot Khalsa, Distt. Amritsar-143002. **Also at :** Business Address: C/o M/s Chintpurni Textiles, Shop No. 3, First Floor Karmo Deori inside Madan Lal Khanna Market Amritsar-143001. **3. Mr. Rahul Sharma** S/o Mr. Surinder Kumar (Guarantor) having his Residence Address: H. No. D7/206, Gali No. 6, Azad Nagar, Kot Khalsa, Distt. Amritsar - 143002. | **Rs. 24,52,600/-** (Rupees Twenty Four Lakhs Fifty Two Thousand Six Hundred only) as mentioned in Demand Notice dated 27-03-2023 alongwith Further interest @ 18 % PA thereon | All Part and Parcel of Property bearing Khasra No. 8//9, Khata/Khatoni No. 682/939, Hadbast No. 367, Mutation No. 21138 measuring 75 Sq. Yards, situated at Kot Khalsa, Sub Urban, Abadi – Azad Nagar (Sunder Nagar) Tehsil & District Amritsar, vide Sale deed No. 20928 dated 20-01-2011. **Boundaries-** East- Road, West- Prop. of Darshan Kaur, North- Prop. of other, South- Prop. of Jagdish Chand. **Name of Property Owner :** Smt. Pooja Sharma @ Puja Mehta W/o Sh. Rahul Sharma. | **27.11.2026 FROM 12.00 PM TO 1.00 PM** | **30.11.2026 TILL 05.00 PM** <br> **01.12.2026 FROM 11.00 AM TO 12.00 NOON** | **RS. 14,60,000/-** <br> **RS. 1,46,000/-** <br> **RS. 10,000/-** | Mr. Satish Bhardwaj 9796810101 Email ID- satish.bhardwaj @hdfc.bank.in |
| **1. M/s Harish Trading Co.** (Borrower Firm) – a sole proprietorship of Mr. Harish Kalra S/o Mr. Dharamvir Kalra having its place of business at 19 Dhab Wasti Ram, Amritsar, Punjab-143001. **2. Mr. Harish Kalra** S/o Mr. Dharamvir Kalra (Proprietor, Mortgagor and Guarantor) having his Residence Address: 3938, Gali No. 3, Gate Bhagatanwala, Amritsar – 1, Amritsar, Punjab-143001. **Also at :** Business Address: C/o M/s Harish Trading Co., 19 Dhab Wasti Ram, Amritsar, Punjab -143001. **3. Mrs. Sudarshan Kalra** W/o Mr. Dharamvir Kalra (Guarantor and Mortgagor) having her Residence Address: 3938/19, Gali No. 02, Bazaar Bhagatan Wala, Amritsar-1, Amritsar, Punjab -143001. | **Rs. 41,47,082.07** (Rupees Forty One Lakhs Forty Seven Thousand Eighty Two and Seven Paisa Only) as mentioned in Demand Notice dated 27-09-2021 alongwith Further interest @ 18 % PA thereon | All Part and Parcel of Property bearing No. 624 Old New No. 524/7-4 and Present No. 621/7-4 M.C.A measuring 80 Sq. Yds., Situated in the Area of Dhab Wasti Ram Kalan Hamame Shah, Gali No. 2, Amitsar. **Boundaries-** East- House of Kundan Lal, West- House of Jiwan Mal, North- Koocha Rai, South- Koocha Rai. **Name of Property Owner:** Sh. Harish Kalra S/o Sh. Dharamvir Kalra and Smt. Sudarshan Kalra W/o Sh. Dharamvir Kalra. | **27.11.2026 FROM 12.00 PM TO 1.00 PM** | **30.11.2026 TILL 05.00 PM** <br> **01.12.2026 FROM 11.00 AM TO 12.00 NOON** | **RS. 23,50,000/-** <br> **RS. 2,35,000/-** <br> **RS. 10,000/-** | Mr. Satish Bhardwaj 9796810101 Email ID- satish.bhardwaj @hdfc.bank.in |
| **1. M/s Kulwant Singh & Co.** (Borrower)-a sole proprietorship of late Ajinder Singh S/o Mr. Kulwant Singh now decreased Being Represented Through his legal Representative Mr. Dilpreet Singh, Mr. Arshdeep Singh & Gurdip Kaur having its place of business at Mandi Mattewal, Amritsar, Pb.-143119. **2. Mr. Arshdeep Singh** S/o Late Ajinder Singh Class I Legal Heir/Legal Representative on behalf Late Ajinder Singh having his Residence Address: VPO Mattewal Teh. Bara Bakala, Amritsar, Pb.-143119. **3. Mr. Dilpreet Singh** S/o Late Ajinder Singh Class I Legal Heir/Legal Representative on behalf Late Ajinder Singh (Guarantor) having his Residence Address: H. No. 6, Garden Avenue, Majitha Road, Amritsar, Pb.-143001. **4. Mrs. Gurdip Kaur** W/o Late Ajinder Singh Class I Legal Heir/Legal Representative on behalf Late Ajinder Singh having her Residence Address:VPO Mattewal, Teh. Bara Bakala Amritsar, Pb.-143119. | **Rs. 17,30,180.04** (Rupees Seventeen Lakhs Thirty Thousand One Hundred Eighty and Four Paisa Only) as mentioned in Demand Notice dated 24-09-2021 alongwith Further interest @ 18 % PA thereon | All Part and Parcel of Booth No. 466 measuring 33.75 Sq. Yards, Situated at Mandi Bhagtawala Tehsil & District Amritsar. **Boundaries-** East- Road, West- Road, North- Plot No. 467, South- Plot No. 465. **Name of Property Owner :** Late Sh. Ajinder Singh S/o Sh. Kulwant Singh being Represented Through his legal Heir/Representative Mr. Dilpreet Singh, Mr. Arshdeep Singh and Gurdip Kaur. | **27.11.2026 FROM 12.00 PM TO 1.00 PM** | **30.11.2026 TILL 05.00 PM** <br> **01.12.2026 FROM 11.00 AM TO 12.00 NOON** | **RS. 18,00,000/-** <br> **RS. 1,80,000/-** <br> **RS. 10,000/-** | Mr. Satish Bhardwaj 9796810101 Email ID- satish.bhardwaj @hdfc.bank.in |
| **1. M/s Rashit Enterprises** (Borrower Firm) – a Proprietorship Firm of erstwhile proprietor Lt. Sh. Ramesh Kumar being represented through his legal heir Mr. Rashit Arora having its place of business at 430, Bazar Gujran, Majith Mandi, Amritsar-143001. **2. Mr. Rashit Arora** S/o Mr. Ramesh Arora (Guarantor) having his Residence Address: H. No. 659/5, Basant Avenue, Amritsar-143001. **Also at :** Business Address: C/o M/s Rashit Enterprises, 430, Bazar Gujran, Majith Mandi, Amritsar - 143001. | **Rs 44,95,998.18** (Rupees Forty Four Lakhs Ninety Five Thousand Nine Hundred Ninety Eight and Eighteen Paisa Only) as mentioned in Demand Notice dated 24-09-2021 alongwith Further interest @ 18 % PA thereon | All Part and Parcel of Property Khana Shumari Old No. 467-478/6-3 Min & No. 630/6-3 Min & 2563/6 Min Situated at Bazar Gujran Wala Near Akali Market, Teh. & Distt. Amritsar, Area- 62 Sq. Yards. **Boundaries-** East- Pending Share of the Property, West- Shri B .M Uppal, North- Shri Baldev Raj, South- Door Towards General Passage. **Name of Property Owner:** Late. Sh. Ramesh Kumar S/o Radhe Sham being represented through its LR Mr Rashit Arora. | **27.11.2026 FROM 12.00 PM TO 1.00 PM** | **30.11.2026 TILL 05.00 PM** <br> **01.12.2026 FROM 11.00 AM TO 12.00 NOON** | **RS. 36,00,000/-** <br> **RS. 3,60,000/-** <br> **RS. 10,000/-** | Mr. Satish Bhardwaj 9796810101 Email ID- satish.bhardwaj @hdfc.bank.in |

**TERMS & CONDITIONS : 1. The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS". 2.** The interested bidders shall submit their EMD details and documents through Web Portal: **https://www.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com) through Login ID & Password. **The EMD shall be payable through NEFT / RTGS in the following Account: 57500000904261, Name of the Account : DFSO TRANSITORY ACCOUNT, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240** or through **Demand Draft drawn in favour of DFSO TRANSITORY ACCOUNT - 57500000904261** latest by the date and time mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount. **3.** To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Banks's record on the property. The Bank however shall not be responsible for any present/past/future outstanding non-statutory dues /statutory dues/encumbrances/tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. Property can be inspected strictly on the above mentioned date and time. The Bank shall not undertake any responsibility to procure any permission/licence, NOC etc in respect of property(ies) offered for sale. **4.** The prospective bidder/auction purchaser should take cognizance of all the litigation with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal or any other court. He should inquire all the case with respect to the property in auction, independently and take cognizance of it prior to submission of bid. **5.** If due to any order/direction passed by Court/Tribunal, statutory authority, government agencies, auction or sale need to be canceled and Authorized Officer have to refund/return the sale proceeds or EMD, in such case no interest or compensation shall be given. If any loss is caused, due to any legal case/action by the auction purchaser or successful bidder against the Authorized Officer or the Bank with respect to this auction/sale in such case they will indemnify the Authorized Officer or the Bank to the extent of loss incurred to it. **6.** The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact our service provider **M/s. C1 India Pvt. Ltd., Plot No. 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon. Helpline No's: 0124-4302020/21/22/23/24, Mr Mithalesh Kumar Mobile: 07080804466, Help Line e-mail ID: support@bankeauctions.com** and for any property related query may contact the Authorized officer as mentioned above in office hours during the working days. (10 AM to 5 PM). **7.** The highest bid shall be subject to approval of HDFC Bank Limited. Authorized Officer reserves the right to accept/ reject all or any of the offers/ bids so received, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.

**(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com)**

**DATE : 13.11.2026** **FOR HDFC BANK LTD., AUTHORISED OFFICER**