

27<sup>th</sup> March, 2026

**Scrip Code: ANSALAPI**  
**National Stock Exchange of**  
**India Limited**  
**Exchange Plaza,**  
**Bandra-Kurla Complex,**  
**Bandra (East)**  
**Mumbai – 400 051**

**Scrip Code: 500013**  
**BSE Limited**  
**25th Floor,**  
**Phiroze Jeejeebhoy Towers**  
**Dalal Street,**  
**Mumbai – 400 001**

**Reg: (i) Intimation of the Newspaper advertisements dated the 27<sup>th</sup> March, 2026 published in Business Standard (English and Hindi)**

**Ref: (i) Regulations 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

Dear Sir/Madam,

With reference to the captioned matter and in compliance with Regulations 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (Listing Regulations), please find enclosed herewith copies of newspaper advertisements published on the 27<sup>th</sup> March, 2026 in Business Standard (English and Hindi) in their New Delhi, Lucknow, Jaipur and Chandigarh editions, as **Annexure 1 (Colly)**.

This is for your information and records.

Thanking you.

**For Ansal Properties and Infrastructure Limited**

**SIDDHA** Digitally signed  
by **SIDDHARTH**  
**RTH** **GOENKA**  
**GOENKA** Date: 2026.03.27  
16:45:29 +05'30'

**Siddharth Goenka**  
**Whole Time Director**  
**(DIN: 11524566)**

**Encl: a/a**

- 1) Vide Hon'ble NCLAT order dated the 07<sup>th</sup> January, 2026, Corporate Insolvency Resolution Process under Insolvency and Bankruptcy Code, 2016 has now been confined to Lucknow and Rajasthan projects (as per settlement agreement dated 03<sup>rd</sup> March, 2022 between IL&FS Financial Services Limited and Ansal Properties and Infrastructure Limited) of the Company in CP No.: IB 558(ND)/2024. These Projects are currently managed by Shri Navneet Kumar Gupta, Resolution Professional.
- 2) The Serene Residency Group Housing Project of APIL, situated at Sector ETA –II, Greater Noida, U.P, is also managed by Shri Navneet Kumar Gupta, Resolution Professional of said Project. The Resolution Plan of the said project was approved by Hon'ble National Company Law Tribunal (NCLT), New Delhi, Bench II on the 06<sup>th</sup> October, 2025.
- 3) The Fernhill Project of APIL, situated at District Gurgaon, Haryana, is managed by Shri Jalesh Kumar Grover, Resolution Professional of the said Project.

**Ansal Properties and Infrastructure Limited**

115, Ansal Bhawan, 16, Kasturba Gandhi Marg, New Delhi-110 001

Tel.: 011-23353550, 011-66302268 / 69 / 70 / 72

Website: www.ansalapi.com

CIN: L45101DL1967PLC004759

Email: info@ansalapi.com | customercare@ansalapi.com







# 2 कंपनी समाचार

## संक्षेप में

### बीएसएच होम एप्ला. ने दर्ज की 7% की वृद्धि

जर्मनी की कंपनी बीएसएच होम एप्लायंसेज ग्रुप ने साल 2025 के दौरान भारत में 7 प्रतिशत की वृद्धि दर्ज की है। ग्राहकों की पसंद लगातार प्रीमियम उत्पादों की दिशा में बढ़ने के कारण यह ऐसा हुआ है। इस वृद्धि की बदौलत कंपनी ने भारत को उभरते बाजारों के दायरे से हटा दिया है और अब चीन की तरह भारत के लिए भी अलग से जानकारी देना शुरू करेगी। बीएसएच होम एप्लायंसेज ग्रुप के मुख्य कार्य अधिकारी मथायस मेट्ज़न ने कंपनी के वार्षिक संवाददाता सम्मेलन में कहा, 'भारत ऐसा उपमहाद्वीप है जिसमें विशाल संभावनाएं हैं। यह ऐसा अत्यंत महत्वपूर्ण बाजार है जिसके लिए अब अलग से ध्यान केंद्रित करने की आवश्यकता है।' *बीएस*

### भारत का प्रौद्योगिकी खर्च घटेगा : फॉरेस्टर

फॉरेस्टर की रिपोर्ट के अनुसार भारत का प्रौद्योगिकी खर्च साल 2026 में कुछ घटकर 13.4 प्रतिशत रह जाएगा, जो पिछले वर्ष 13.7 प्रतिशत था। एशिया-प्रशांत क्षेत्र के सबसे तेजी से बढ़ते बाजार के रूप में भारत को तेजी से क्लाउड अपनाने और डेटा के स्थानीयकरण नियमों से बढ़ावा मिल रहा है, जिससे देश में बुनियादी ढांचे की निवेश को बढ़ावा मिल रहा है। सॉफ्टवेयर निवेश में भी वृद्धि हो रही है क्योंकि वेडर एआई क्षमताओं को रिन्यूअल मूल्य निर्धारण में एकीकृत कर रहे हैं, जबकि घरेलू उद्यम मांग भारत की दो अंकों की प्रौद्योगिकी व्यय वृद्धि का प्राथमिक चालक बनी हुई है। *बीएस*

### टीवीएस मोटर, एथर एनर्जी

नई दिल्ली, 26 मार्च

टीवीएस मोटर, एथर एनर्जी और टाटा मोटर्स जैसी कई प्रमुख वाहन विनिर्माता कंपनियां अब भी सरकार से फेम-2 योजना के तहत अपने बकाया भुगतान का इंतजार कर रही हैं। हालांकि यह योजना दो साल पहले समाप्त हो चुकी है। बिजनेस स्टैंडर्ड को यह जानकारी मिली है। फेम-2 योजना के तहत वाहन विनिर्माताओं ने इलेक्ट्रिक वाहनों (ईवी) के ग्राहकों को खरीद के समय सब्सिडी दी थी। तब यह माना गया था कि सरकार बाद में कंपनियों को इसका भुगतान कर देगी। हाल ही में सोसाइटी ऑफ इंडियन ऑटोमोबाइल मैन्युफैक्चरर्स (सायम) के पदाधिकारियों ने भारी उद्योग मंत्रालय के अधिकारियों से मुलाकात की और लंबित बकाये का मामला फिर से उठाया, खास तौर पर इसलिए कि वित्त वर्ष समाप्त होने जा रहा है।

उद्योग के एक अधिकारी ने बताया, 'टाटा मोटर्स, टीवीएस मोटर, एथर एनर्जी और ओपीजी मोबिलिटी (जिसका नाम पहले ओकाया ईवी था) भारी उद्योग मंत्रालय से भुगतान की प्रतीक्षा करने वालों में शामिल हैं। लंबित बकाया करोड़ों रुपये में है।'

अधिकारी ने इस बात पर भी चिंता जताई की कि फेम-2 बकाया भुगतान के लिए आवंटित धन 31 मार्च से पहले उपयोग नहीं होने पर लैप्स हो सकता है,



### 2 वर्ष बाद भी कंपनियों को नहीं मिला भुगतान

■ उद्योग के अधिकारियों का कहना है कि बकाया करोड़ों रुपये में है

■ बकाया भुगतान के लिए आवंटित धन 31 मार्च से पहले उपयोग नहीं

होने पर जा सकता है वापस

■ बची हुई राशि आम तौर पर वित्त वर्ष के अंत में मंत्रालयों द्वारा वित्त मंत्रालय को कर दी जाती है वापस

व्योंकि इस्तेमाल न होने पर आवंटित राशि आम तौर पर वित्त वर्ष के अंत में मंत्रालयों द्वारा वित्त मंत्रालय को वापस कर दी जाती है। इससे यह अनिश्चितता पैदा हो गई है कि 31 मार्च के बाद मंजूरी आने पर इस धन का दोबारा आवंटन किया जाएगा या नहीं। कार्यकारी ने कहा कि आदर्श रूप से मौजूदा वित्त वर्ष के

भीतर ही लंबित बकाया निपटाने के लिए निर्धारित राशि का उपयोग किया जाना चाहिए।

उद्योग के एक अन्य अधिकारी ने कहा कि भुगतान की समय-सीमा के संबंध में भारी उद्योग मंत्रालय की स्पष्टता अहम है, खास तौर पर इसलिए कि प्रभावित मूल उपकरण विनिर्माताओं (ओईएम)

### ऑफिस की मांग 15 फीसदी बढ़ी

वैश्विक चुनौतियों के बावजूद इस साल ऑफिस बाजार की शुरुआत मजबूत रही। इस साल की पहली तिमाही (जनवरी-मार्च) के दौरान ऑफिस की मांग में सालाना आधार पर 15 फीसदी वृद्धि दर्ज की गई। रियल एस्टेट कंसल्टेंसी फर्म कॉलियर्स की रिपोर्ट के अनुसार 2026 की पहली तिमाही में शीर्ष सात शहरों में ऑफिस की मांग 15 फीसदी बढ़कर 183 लाख वर्ग फुट हो गई। *बीएस*

**यूको बैंक UCO BANK**  
(पूरा भारत का व्यापार)

प्रधान कार्यालय - II, यू.पी.बि - खरीद एवं अवरुचचना  
3 और 4, डीडी ब्लॉक, सेक्टर - 1, साल्ट लेक, कोलकाता - 700064

निविदा की सूचना

यूको बैंक जेम पोर्टल के माध्यम से डीपीडीपी नियम 2025 के कार्यान्वयन के लिए सलाहकार के चयन के लिए निविदा आमंत्रित करता है।  
विषय के लिए कृपया <https://www.uco.bank.in> और <https://gem.gov.in> वेबसाइट पर देखें।  
दिनांक: 27.03.2026 सूचना प्रौद्योगिकी विभाग-खरीद एवं अवरुचचना

**NSE**  
नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड

पंजीकृत कार्यालय: एक्सचेंज ब्लाक, सी-१, ब्लॉक सी, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - ४०० ०५१, महाराष्ट्र, भारत

सार्वजनिक सूचना

दुर्घटन इन्वेस्टमेंट प्राइवेट लिमिटेड को बीएसई द्वारा २० मार्च, २०२६ को निष्कासित किए जाने के फलस्वरूप, उक्त सदस्य को नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड (एक्सचेंज) द्वारा भी निष्कासित कर दिया गया है।

क्रमांक	सदस्य का नाम	सेबी पंजीकरण संख्या	निष्कासन तिथि
१.	दुर्घटन इन्वेस्टमेंट प्राइवेट लिमिटेड	IN2000311938	२३ मार्च, २०२६

दुर्घटन इन्वेस्टमेंट प्राइवेट लिमिटेड के सभी ग्राहकों या संबंधित पक्षों को एतद्वारा सलाह दी जाती है कि वे इस नोटिस की तिथि से १ वर्ष के भीतर उपरोक्त सदस्य के निष्कासित होने के बाद अपने संबंधित दावों को दर्ज करें।

निष्कासकों द्वारा प्रस्तुत सभी दावों पर प्रक्रिया के लिए विचार किया जाएगा यदि वे एक्सचेंज के नियमों, उप-नियमों, विनियमों, दिशानिर्देशों आदि, सेबी परिपत्रों और विनियमों के अनुसार देय और भुगतान योग्य पाए जाते हैं और निवेशक संरक्षण कोष से उचित निवेशक अधिकार्यम मुआवजा सीमा १३५ लाख है।

दावा एक्सचेंज पोर्टल <https://investorhelpline.nseindia.com/NICEPLU/welcomeUser> पर ऑनलाइन दर्ज किया जा सकता है या मुंबई में कोर्पोरेट कार्यालय या एक्सचेंज के क्षेत्रीय/शाखा कार्यालयों से प्राप्त किया जा सकता है। हालांकि, एक्सचेंज सभी दावों पर ले आधार करता है कि वे अपने दावों को बेहतर ढंग से त्वरित रूप से उपलब्ध ऑनलाइन दावा दर्ज करने की सुविधा का उपयोग करें।

किसी भी प्रश्न के मामले में, आप हमसे [default@nse.co.in](mailto:default@nse.co.in) पर या टोल फ्री नंबर १८०० २२६, ००५० (विकल्प - ५) पर संपर्क कर सकते हैं।

नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड के लिए  
स्थान: मुंबई  
दिनांक: २७ मार्च, २०२६

हस्ताक्षर एवं दिनांक/  
मुख्य प्रबंधक  
डिफॉल्टर्स सेक्शन

**Nifty50**

**ANSALAPI** अंसल प्रॉपर्टीज एंड इंफ्रास्ट्रक्चर लिमिटेड  
कॉर्पोरेट आइडेंटिटी नंबर: L45101DL1967PLC004759

पंजीकृत कार्यालय: 115, अंसल भवन, 16, कर्तव्य गांधी मार्ग, नई दिल्ली-110001  
ईमेल: [contactansalapi@gmail.com](mailto:contactansalapi@gmail.com)

सार्वजनिक सूचना

सभी निवेशकों / वित्तीय लेनदारों / बैंकों / खरीदारों को इसके द्वारा सख्ती से आगाह किया जाता है कि वे किसी भी ऐसे तीसरे पक्ष को कोई भी भुगतान न करें, जो निम्नलिखित की ओर से अधिकार होने का दावा करता हो:

- अंसल प्रॉपर्टीज एंड इंफ्रास्ट्रक्चर लिमिटेड
- अंसल हाई-टेक टाउनशिप लिमिटेड
- अंसल लैंडमार्क टाउनशिप लिमिटेड
- इसकी कोई भी सहायक कंपनी या समूह कंपनी

अंसल प्रॉपर्टीज एंड इंफ्रास्ट्रक्चर लिमिटेड के संज्ञान में यह बात आई है कि कुछ अनाधिकृत व्यक्ति/संस्थाएं, उपरोक्त कंपनियों के साथ अपने जुड़ाव का दावा करते हुए, विकास समझौतों, बंधों प्रस्तावों अथवा कथित प्राधिकरण दस्तावेजों को प्रसारित कर रहे हैं। आम जनता को इसके द्वारा यह सलाह दी जाती है कि वे किसी भी ऐसे दावे पर भरोसा न करें और न ही उनके आधार पर कोई कार्रवाई करें, जिनमें आवंटन, विकास के अधिकार या निवेश के अवसरों के दावे शामिल हैं। किसी तीसरे पक्ष द्वारा जारी किए गए ऐसे किसी भी दस्तावेज या दावे को तब तक अनधिकृत और अमान्य माना जाना चाहिए, जब तक कि कंपनी द्वारा उनकी आधिकारिक मुद्रि न कर दी जाए। अंसल प्रॉपर्टीज एंड इंफ्रास्ट्रक्चर लिमिटेड, ऐसे अनधिकृत व्यक्तियों द्वारा किए गए किसी भी लेन-देन, प्रतिबन्धता या आश्वासन के लिए जिम्मेदार नहीं होगी।

इसके द्वारा यह स्पष्ट किया जाता है कि अंसल प्रॉपर्टीज एंड इंफ्रास्ट्रक्चर लिमिटेड के सीआईएडी. से संबंधित मामले वर्तमान में भारत के माननीय सर्वोच्च न्यायालय के सम्भल लंबित हैं, और नवगठित निदेशक मंडल उक्त मामले पर अंतिम निर्णय आने तक कंपनी की संपत्तियों और हितों को संरक्षित, सुरक्षित और संरक्षित रखने के लिए कर्तव्यबद्ध है। यदि आपको उपरोक्त संस्थाओं के नाम पर कोई संदिग्ध गतिविधि, घोषणाखंडी बला संचार, या गुरुराह करने वाले प्रस्ताव मिलते हैं, तो आपसे अनुरोध है कि इनकी सूचना तुरंत [contactansalapi@gmail.com](mailto:contactansalapi@gmail.com) पर दें। जनता को सलाह दी जाती है कि वे उचित सावधानी बरतें और सभी बैंकों को सीधे आधिकारिक माध्यमों से सत्यापित करें।

अंसल प्रॉपर्टीज एंड इंफ्रास्ट्रक्चर लिमिटेड के लिए  
स्थान : नई दिल्ली  
दिनांक : 26.03.2026

हस्ताक्षर /  
निदेशक

# एएम/एनएस इंडिया के सीईओ उम्मेन जून में सेवानिवृत्त होंगे

## कंपनी के मौजूदा मुख्य वित्तीय अधिकारी अमित हरलालका 1 जुलाई से संभालेंगे नए मुख्य कार्य अधिकारी का पद

ईशिता आयान दत्त  
कोलकाता, 26 मार्च

दो दशक से अधिक समय तक काम करने के बाद आर्सेलरमितल निर्माण स्टील इंडिया (एएम/एनएस इंडिया) के मुख्य कार्यकारी अधिकारी (सीईओ) दिलीप उम्मेन 30 जून को सेवानिवृत्त हो जाएंगे। कंपनी ने गुरुवार को यह जानकारी दी। 68 वर्षीय उम्मेन कंपनी से तब से जुड़े हुए हैं, जब यह एस्सार स्टील के नाम से जानी जाती थी। कंपनी ने अपने बयान में कहा

कि उम्मेन सेवानिवृत्ति के बाद भी कंपनी से जुड़े रहेंगे। वह बोर्ड सदस्य के रूप में काम करेंगे और साथ ही आर्सेलरमितल इंडिया प्राइवेट लिमिटेड में उपाध्यक्ष का पद संभालेंगे, जहां वह भारत में आर्सेलरमितल के हितों का प्रतिनिधित्व करेंगे। कंपनी के मौजूदा मुख्य वित्तीय अधिकारी (सीएफओ) अमित हरलालका 1 जुलाई से नए सीईओ का पद संभालेंगे। आर्सेलरमितल के प्रमुख और एएम/एनएस इंडिया के अध्यक्ष आदित्य मितल ने उम्मेन का



दिलीप उम्मेन

धन्यवाद करते हुए कहा कि वह कंपनी के पहले सीईओ के रूप में बेहद महत्वपूर्ण रहे। उन्होंने कहा,



अमित हरलालका

'वह स्टील उद्योग के बेहद अनुभवी अधिकारी रहे और उन्होंने कंपनी के कामकाज को अच्छी तरह समझा।

उन्होंने बदलाव के समय स्थिरता लाने की कोशिश की और उन्होंने भरोसा बनाने के साथ ही भारत में कंपनी के ब्रांड को मजबूत बनाने में अहम भूमिका निभाई। एएम/एनएस इंडिया की शुरुआत दिसंबर 2019 में हुई थी जब वैश्विक इस्पात कंपनियों आर्सेलरमितल और निर्माण स्टील ने 60:40 अनुपात वाली साझेदारी में संयुक्त उपक्रम बनाया। इस उपक्रम ने दिवाल और ऋणशोधन संहिता (आईबीसी) के तहत एस्सार स्टील का अधिग्रहण कर उसका संचालन शुरू किया। उस

समय एस्सार स्टील के प्रबंध निदेशक रहे दिलीप उम्मेन को एएम/एनएस इंडिया का सीईओ नियुक्त किया गया था। आदित्य मितल ने अपने बयान में कहा, 'हम भाग्यशाली थे कि वह हमारे साथ थे और मुझे खुशी है कि वह आगे भी बोर्ड सदस्य और आर्सेलरमितल इंडिया प्राइवेट लिमिटेड के उपाध्यक्ष के रूप में कंपनी से जुड़े रहेंगे।' वहीं, दिलीप उम्मेन ने कहा, 'मैंने कभी नहीं सोचा था कि हम सिर्फ छह साल से थोड़ा अधिक समय में इतनी उपलब्धियां हासिल कर लेंगे।'

## सवाल जवाब

# ‘युद्ध का हमारे कारोबार पर सीधा असर बहुत कम’

तीन अरब डॉलर से अधिक वाले टीवीएस मोबिलिटी समूह की कंपनी और देश की प्रमुख एकीकृत आपूर्ति श्रृंखला समाधान प्रदाता टीवीएस सप्लाइ चैन सॉल्यूशंस (एससीएस) ने अपने वैश्विक कारोबार पर पश्चिम एशिया संकट का काफी कम असर देखा है। कंपनी के प्रबंध निदेशक रवि विश्वनाथन ने शाइन जैकब के साथ कंपनी की विविधता और आम चलकर विकास की संभावना के बारे में बातचीत की। प्रमुख अंश ...



**पश्चिम एशिया संकट का आपके कारोबार पर क्या असर पड़ रहा है?**  
वैश्विक नजदिये से देखें तो यह अनिश्चित समय है। अलबत्ता पश्चिम एशिया के हालात का हमारे कारोबार पर सीधा असर काफी सीमित रहा है। इस क्षेत्र में हमारी भागीदारी नगण्य है और हमारे मुख्य बाजार स्थिर हैं। हम वाणिज्यिक या भौगोलिक रूप से हम सीधे तौर पर प्रभावित नहीं हैं। तथापि माल दुलाई में साफ तौर पर रुकावट है। जहाजों के पश्चिम एशिया मार्गों से बंद होने के कारण अपने मुकामों तक पहुंचने में अधिक समय लग रहा है। अच्छी बात यह है कि मार्च में हमारा कारोबार बहुत स्थिर रहा है। ईंधन, बीमा और युद्ध की लागत में माल दुलाई को लागत बढ़ा दी है। शिपिंग कंपनियों अधिभार लगा रही हैं और हम इसे अपने ग्राहकों पर डालने में सक्षम रहे हैं।

**क्योंकि आपके प्रमुख बाजारों – अमेरिका, ब्रिटेन और यूरोप में इसका असर पड़ रहा है?**  
हमें मार्जिन पर असर नहीं दिख रहा है। अगर युद्ध जारी रहता है, तो हमें यह देखना होगा कि क्या ग्राहक कोविड के समय की तरह उत्पादन कम करते हैं। मूझे ऐसा होता नहीं दिख रहा है। अल्पवधि में कोई भी ग्राहक वॉल्यूम में कोई गिरावट नहीं देख रहा है। भारत सहित दुनिया भर में आपूर्ति श्रृंखला कारोबार में वॉल्यूम स्थिर है। सबसे अहम बात यह कि माल दुलाई कारोबार में वॉल्यूम स्थिर है। जिसका अर्थ यह है कि खोपे योजना के अनुसार जारी हैं। हमें वॉल्यूम सामान्य दिख रहा है। हम अपने मार्जिन पर किसी भी मूल्य निर्धारण का असर नहीं देख रहे हैं।

**क्या उद्योग को कंटेनरों का संकट नजर आ रहा है?**  
चूंकि हमारे कई शिपिंग कंपनियों के साथ करार हैं। इसलिए हम अपने ग्राहकों को अच्छा मूल्य प्रदान करने में सक्षम रहे हैं। कंटेनर की कमी पर हम नजर रख रहे हैं। फिर भी चीजें नियंत्रण में हैं। मार्च के महीने में कोई संरचनात्मक चिंता नहीं है। यह इस पर भी निर्भर करता है कि यह विलंब किस तरह असर डालता है।

**राजस्व 15,000 करोड़ रुपये के आंकड़े तक कब पहुंचने की उम्मीद है?**  
हम इस वित्त वर्ष में आसानी से 10,000 करोड़ रुपये का आंकड़ा पार कर जाएंगे। अगर आप तीसरी तिमाही के हमारे आंकड़े देखें, तो भारत में खासी रफ्तार है। तिमाही आधार पर हमारी लगभग 4.5 से 5 प्रतिशत की वृद्धि है। हम वित्त वर्ष 27 के लिए दो अंकों में वृद्धि की उम्मीद कर रहे हैं, शायद 16 प्रतिशत के आसपास। उम्मीद है कि वित्त वर्ष 29 तक राजस्व लगभग 15,000 करोड़ रुपये तक पहुंच जाएगा, जिसमें से घरेलू कारोबार का हिस्सा लगभग 30 से 32 प्रतिशत हो सकता है। अभी घरेलू कारोबार लगभग 27 प्रतिशत है।

# ONGC top bet as OMCs' margins may take a hit

OMCs may not hike petrol, diesel prices in near term: CLSA

PUNEET WADHWA  
New Delhi, 26 March

State-run oil-marketing companies (OMCs) like Hindustan Petroleum Corporation Ltd (HPCL), Bharat Petroleum Corporation Ltd (BPCL), and Indian Oil Corporation Ltd (IOC) may not rush to raise petrol and diesel prices, despite crude oil hovering near \$100 a barrel (bbl), according to CLSA analysts, who see a 65 per cent upside in ONGC's stock from the current ₹270 levels.

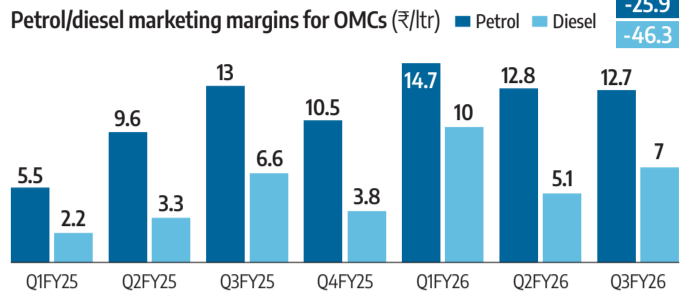
Even as spreads before the Iran war, the break-even Brent level for automobile fuels stood at \$75-80 per bbl, CLSA said. The brokerage believes Brent crude price may not go below these levels soon. As a result, OMCs may struggle to make reasonable marketing margins compared to "super-normal" margins in the past two or three years.

"We do not expect any significant hikes in petrol, or diesel price to offset higher crude, as these companies may be required to provide the balancing act after a few years of super-normal marketing profits," said Vikash Kumar Jain and Samridh Mangla of CLSA in a note.

"Even at \$90 a bbl, we foresee a 65 per cent upside for ONGC (stock) from current levels. It could clearly become the favoured stock in the sector. A higher base for downstream spreads will also be positive for downstream earnings of Reliance Industries and standalone refiners."

OMC stocks have been battered since the Iran war began on February 28. Stocks of HPCL, BPCL and IOC have tanked up to 26 per cent, according to ACE Equity's data. The Nifty Oil & Gas index has

## Losing ground



Company	Price (₹)	Change* (in %)
Bharat Petroleum Corporation	284.55	-26.2
Indian Oil Corporation	140.52	-25.0
Hindustan Petroleum Corporation	344	-21.6
Nifty Oil & Gas	10,956.05	-10.7
Nifty 50	23,306.45	-7.4
ONGC	270.2	-3.4
Oil India	471.4	-2.6
Reliance Industries	1,413.1	1.4

\*Change between Feb 27 and March 25  
Index values are absolute numbers; Source: ACE Equity

slipped 10.7 per cent and Nifty 50 has declined around 7.5 per cent.

Analysts at Ambit Institutional Equities recommend selling OMC stocks due to balance-sheet risk from elevated oil prices till FY30 (estimated), coupled with insufficient government relief and rupee depreciation.

"Our new integrated margin assumption of ₹3-5 per litre in FY27-30 versus ₹6-8 per litre leads to 45-57 per cent target price cuts," said Vivekanand Subbaraman, Achal Shah and Shubham Gupta of Ambit Institutional Equities in a note.

OMCs have hiked the price of premium 95-octane petrol by ₹2 a litre and that of industrial diesel by ₹22. Premium petrol has a low single-digit market share, and few

Indian consumers use it, Nomura analysts estimate. The price hike will have less than 1 per cent impact on earnings before interest, taxes, depreciation (Ebitda), and amortisation of OMCs, they said.

Industrial diesel, on the other hand, accounts for around 13 per cent of all diesel sold in the country, reports said. Nomura said that despite the price hike, OMCs may continue to lose money even on selling industrial diesel as their total cost to the marketing segment (refinery transfer price + excise + VAT + dealer margin) is above ₹140/litre.

"We estimate Ebitda impact of around ₹122 billion (₹12,200 crore)/₹76 billion (₹7,600 crore)/₹67 billion (₹6,700 crore) for IOC/BPCL/HPCL, implying around 20-22 per cent impact to pre-war annual Ebitda run rate. On a blended basis, the increased prices of bulk diesel may increase marketing margins for OMCs by nearly ₹2/litre," Nomura said.



## FOREIGN PROPERTY PURCHASE VIA LRS ROUTE

# Remit own, tax-paid funds via banks, not credit cards

SANJEEV SINHA

Indians investing in overseas real estate, particularly in Dubai, are coming under regulatory scrutiny, with the Enforcement Directorate (ED) reportedly issuing notices to buyers who used credit cards to fund property purchases. Authorities are questioning the source of funds used for these transactions. The concern stems from possible violations of the Foreign Exchange Management Act (Fema), 1999, and the Liberalised Remittance Scheme (LRS).

**Rules that were breached**  
Under FEMA and LRS, authorised dealer (AD) banks cannot extend credit, including through credit cards, for capital account transactions such as buying property abroad. Buyers must fund such purchases with their own money.

"Using credit cards effectively means borrowing, which violates this rule. It also bypasses key checks by AD banks, such as KYC, purpose verification, and tax collection," says Mayank

Arora, director-regulatory, Nangia Global.

**LRS limit, clubbing rules**  
Under LRS, resident individuals, including minors, can remit up to \$250,000 per financial year for permitted current or capital account transactions, including purchase of property abroad.

"The limit applies per individual, per annum. This means high-value overseas property purchases typically require multi-year planning or pooling of limits across family members," says Arora.

Multiple family members, such as a spouse, children, or parents, can combine their LRS

limits to purchase a single overseas property, provided each contributor is a co-owner. "While ownership shares need not exactly match individual contributions, co-ownership must be formally recorded," says Arora. Independent income is not mandatory. A homemaker spouse or student child can use their LRS limit, as long as the remitted funds come from tax-paid sources.

**Proving funds are tax-paid**  
At the time of remittance, the buyer submits a Form A2 declaration to the AD bank, confirming that the funds are tax-paid. "Additionally, the property must be disclosed annually under Schedule FA in the income tax return (ITR)-2 and 3," says Arora.

**TCS rules for remittances**  
Tax collected at source (TCS) applies when aggregate foreign remittances exceed ₹10 lakh in a financial year. "A TCS rate of 20 per cent (for purposes other than education and medical treatment) is levied only on the amount exceeding this threshold, including for overseas investments such as purchase of property abroad.

Importantly, TCS is not an additional tax; it can be claimed as a credit against the taxpayer's final income tax liability while filing the return," says Dhruv Chopra, managing partner, Dewan P N Chopra and Co.

**Fund repatriation rules on sale**  
The property must be sold according to the laws of the foreign jurisdiction. "The sale proceeds should be repatriated to India within 180 days of receipt or realisation," says Chopra.

Alternatively, the resident individual may, within the same timeframe, reinvest the proceeds abroad.

Vishal Gehrana, partner designate, Karanjawala & Co, says there is no requirement to repatriate the funds immediately, but timelines and conditions under LRS must be followed.

Sellers must also comply with Indian tax laws on capital gains arising from the sale.

"Irrespective of any funds brought back into India, the LRS limit remains fixed per individual, per financial year, and is not reset or enhanced," says Gehrana.

**Don't use borrowed money**  
The remittance must be made from your own, tax-paid funds through authorised banking channels. "Any structure involving borrowed money can attract regulatory scrutiny under FEMA. The transaction must stay within the prescribed LRS limit and be disclosed to the AD bank," says Gehrana.

The writer is a New Delhi-based independent journalist

## Documents to prove funds are tax-paid

Document	What it shows
Bank statements	Evidence of remittance through authorised banking channels under LRS
Income Tax Return (ITR) copies	Proof of declared income and disclosure of overseas property acquisition
Form A2 & LRS declaration	Confirms compliance with FEMA and declaration that funds are tax-paid

Source: Dewan P N Chopra and Co.

## Income tax rules 2026: What changes for credit card users from April 1

Effective April 1, credit cards will function as extensions of tax identities under a new income tax framework. The update mandates tighter reporting, PAN-linked spending, and increased scrutiny of high-value transactions.

**How the new framework sharpens the focus on large**

**credit card transactions:**  
■ Annual spending above ₹10 lakh may be reported to the tax authorities  
■ Overseas spending above thresholds could also be flagged  
■ Cash payments above ₹1 lakh remain under scrutiny, with tighter monitoring  
While such reporting norms

existed earlier, enforcement is expected to become more consistent. Mismatches between reported income and spending are likely to attract scrutiny. A structural shift is the mandatory linking of credit cards with the Permanent Account Number (PAN). Without PAN, credit cards will not be issued. Another critical change relates

to corporate credit cards. Personal expenses charged to company-issued cards will now be treated as taxable perquisites. Taxpayers will be allowed to pay income tax dues using credit cards. While this offers flexibility, it may come with processing fees and interest costs if dues are not cleared within billing cycles.

COMPILED BY AMIT KUMAR

**FORM NO.5**  
**DEBTS RECOVERY TRIBUNAL AT LUCKNOW**  
600/1, University Road, Hanuman Setu Mandir, Lucknow-226007  
(Area of Jurisdiction, Part of Uttar Pradesh)  
[Summons to defendant under section 19(3) of the recovery of debts due to Banks and Financial Institutions Act 1993 read with Rules 12 and 13 of the Debts Recovery Tribunal (Procedure Rules)]

Original Application No. 939 of 2025 Date: 22.12.2025  
**SHIVALIK SMALL FINANCE BANK LIMITED** ...Applicant  
Versus  
**ANURAG SHUKLA & ANR.** ...Defendants

To,  
1. Sri Anurag Shukla son of Sri Vijay Kumar Shukla resident of House No. 538/115, Deen Dayal Nagar, Khadra, Lucknow- 226020 Uttar Pradesh, PAN NO.- EAQPS7407R Mobile no. 9580447541 (Borrower)  
2. Sri Durgesh Kumar Gupta, son of Sri Ram Kewal Gupta resident of House No. 538/773, Komal tent House, Vikas Khand-5, Gomti Nagar, Lucknow-226020, Uttar Pradesh (Guarantor)

In the Above noted application, you are required to file reply in paper book form in two sets along with documents and affidavit (if any), personally or through your duly authorized agent or legal practitioner in this Tribunal, after serving copy of the same on the applicant of his counsel/duly authorized agent after publication of the summons, and thereafter to appear before the Tribunal on 02/04/2026 At 10:30 A.M. failing which the applicant shall be heard and decided in your absence. Given under my hand and seal of the Tribunal on this 22.12.2025

Registrar  
Debts Recovery Tribunal, Lucknow

**SATYA Micro Housing Finance Private Ltd**  
Regd. Office: 519, 5th Floor, DLF Prime Tower, Okhla Industrial Area, Phase - 1, New Delhi - 110020  
Corporate Office: 7th Floor, Prius Heights, Sector 125, Noida - 201303

**POSSESSION NOTICE (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)**

Whereas the undersigned being the authorized officer of SATYA MICRO Housing Finance Private Limited (hereinafter referred to as "SMHFPL"), having its registered office at DPT 519, 5th Floor, DLF Prime Tower, Block-F, Okhla Phase - 1, New Delhi - 110020 under Securitisation 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 dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrower mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that undersigned has taken **Physical 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. The borrowers mentioned here in 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 SATYA MICRO Housing Finance Private Limited (SMHFPL) for an amount as mentioned herein under 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.

Sr. No.	Name of the Borrower(s)/ Co-Borrower (s)/ Loan A/c No. / Branch	Schedule of the Properties	Demand Notice Date & Amount	Date of Possession
1.	HLMHFLKW0002070 /Branch : Lucknow 1. RAM BETI 2. KAMAL YADAV ADD1: NATHKHERRA , POST MURAI DALMAU REA BARELI , MURAI KA BAGH S.O , RAE BARELI , UTTAR PRADESH , PINCODE-229207, INDIA ADD2: PLOT NO. 31, KHASRA NO. 479 KA MINJUMLA SITUATED AT VILLAGE- MADIYAON, PARGANA- MAHONA, TEHSIL- BAKSI KA TALAB, DISTRICT- LUCKNOW UTTAR PRADESH -226021 ADD3: 4/28 SECTOR 4 VIKAS NAGAR LUCKNOW , VIKAS NAGAR UP, VIKAS NAGAR S.O , LUCKNOW , UTTAR PRADESH , PINCODE-226022 , INDIA	ALL THAT PART AND PARCEL OF THE PROPERTY BEARING PROPERTY ADDRESS:- PLOT NO. 31, KHASRA NO. 479 KA MINJUMLA SITUATED AT VILLAGE- MADIYAON, PARGANA- MAHONA, TEHSIL- BAKSI KA TALAB, DISTRICT- LUCKNOW UTTAR PRADESH - 226021. BOUNDARIES: NORTH: 10 FT WIDE RASTA SOUTH: PLOT NO-32, EAST: PLOT NO-36 WEST: 22 FT WIDE RASTA	18/03/2025 & ₹ 2646850/-	25-03-2026

Place: NOIDA Date: 25-03-2026 Sd/- Authorised Officer, SATYA MICRO Housing Finance Private Limited

**ANSELAP Ansal Properties and Infrastructure Limited**  
Corporate Identity Number: L45101DL1967PLC004759  
Regd. Office: 115, Ansal Bhawan, 16, Kasturba Gandhi Marg, New Delhi-110001  
Email: contactansalapi@gmail.com

**PUBLIC NOTICE**

All Investors / Financial Creditors / Banks / Buyers are hereby strictly cautioned not to make any payment to any third-party claiming authority on behalf of:

- Ansal Properties and Infrastructure Ltd.
- Ansal Hi-Tech Townships Ltd.
- Ansal Landmark Townships Ltd.
- Any of their subsidiaries or group companies

It has come to the attention of Ansal Properties and Infrastructure Ltd. that certain unauthorized persons/entities are circulating development agreements, board resolutions, or purported authorization documents claiming association with the above-mentioned companies.

General public is hereby advised not to rely upon or act on any such representations, including promises of allotment, development rights, or investment opportunities. Any such documents or representations made by third parties should be treated as unauthorized and invalid unless officially confirmed by the company. Ansal Properties and Infrastructure Ltd. shall not be responsible for any transactions, commitments, or assurances made by such unauthorized parties.

It is hereby clarified that the matters concerning the C.I.R.P. of Ansal Properties and Infrastructure Ltd. are presently pending before the Hon'ble Supreme Court of India, and the newly constituted Board of Directors is duty-bound to preserve, protect, and safeguard the assets and interests of the Company until final decision of the said case.

If you encounter any suspicious activity, fraudulent communication, or misleading offers in the name of the above entities, you are requested to immediately report the same at: contactansalapi@gmail.com

The public is advised to exercise due caution and verify all dealings directly through official channels.

For Ansal Properties and Infrastructure Limited  
Sd/-  
Date : 26.03.2026 Director

**पंजाब नैशनल बैंक Punjab National Bank**  
.....भरोसे का प्रतीक (A GOVERNMENT OF INDIA UNDERTAKING) ...the name you can BANK upon!

**Asset Recovery Management Branch-Ghaziabad, KJ-13, 2nd Floor, Kavi Nagar, Uttar Pradesh-201001 E mail: cs8228@pnb.bank.in**

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Lot No.	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagors of property)	(A) Date of Demand Notice u/s 13(2) of SARFAESI Act, 2002	(E) Reserve Price (Rs. in Lacs)	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors Contact Person / Authorised Officer
			(B) O/S Amount per demand Notice u/s 13(2) of SARFAESI Act, 2002	(F) EMD		
			(C) Possession date u/s 13(4) of SARFAESI Act, 2002	(G) Bid Increase Amount		
			(D) Nature of Possession (Symbolic/Physical / Constructive)			
1.	BO: Chander Nagar, Ghaziabad	1. Freehold Residential House No. H-872, situated at Satyam Vihar, Awas Vikas Colony Kalyanpur Yojna-1, Kanpur City, Uttar Pradesh - 208017 Measuring Area 273.71 Sq. meter in the name of Shri Satyaveer Singh S/o Late Shri Ram Chandra Singh. Bounded as: North: - Road 18 mtr wide, South: - House No. 763-764, East: - Road 6 mtr wide, West: - House No. 871 2. Commercial Office No. S.F.-6 & 7, Second Floor (without Roof Rights), Plot No. 674/1, Shakti Khand-III, Maha Laxmi Plaza, Indrapuram, Ghaziabad, U.P., in the name of Shri Kuldeep Singh S/o Dr. Satyavir Singh and Smt. Ekta Singh W/o Shri Kuldeep Singh. (SF-6-Covered area 425 sq. foot or 39.48 sq. mtrs and SF-7 Covered Area 499 sq. foot or 46.35 sq. mtrs.) Total covered Area 924 sq. foot or 85.84 sq. mtrs. Bounded as: North: - Road 150 foot wide, South: -Road 40-foot wide, East: -Road 60-foot-wide, West: -Plot no. 631 & 674	(A) 26.08.2025 (B) Rs. 8,35,09,593.83 as on 31.07.2025 Plus further Interest plus Bank Charges plus other charges incurred by bank for recovery (C) 25.11.2025 (Kanpur) & 26.11.2025 (Ghaziabad) (D) Symbolic	(A) Rs. 293.00 Lakh (B) Rs. 29.30 Lakh (C) Rs. 1 Lakh	18.04.2026 From 11.00 A.M to 04.00 P.M	Not Known to us Sushil Kumar Mallick Mob.: 9781550777
				(A) Rs. 76.00 Lakh (B) Rs. 7.60 Lakh (C) Rs. 0.20 Lakh	18.04.2026 From 11.00 A.M to 04.00 P.M	Not Known to us Sushil Kumar Mallick Mob.: 9781550777

**TERMS AND CONDITIONS:** The Sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 2. The particulars of Secured Assets Specified in the Schedule here in above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission on the proclamation. 3. The Sale will be done by the undersigned online, through e-auction platform provided at the Website <https://baanknet.com>. 4. For detail term and conditions of the sale, please refer <https://baanknet.com> & [www.pnb.in](http://www.pnb.in). 5. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, Tax/ Any Authority charges etc shall have to be born by the purchaser and Authorised Officer or the bank shall not be responsible for any charges, lien in encumbrance are any other dues to govt or any one else in respect of Property (e-auctioned) not known to the bank the intending bidder is advised to make there on independent inquiries regarding the encumbrance on the property including statutory liabilities, arrears of property tax, electricity dues etc.

**[STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002]**

DATE: 25.03.2026, PLACE: GHAZIABAD AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

**ROHA HOUSING FINANCE PRIVATE LIMITED**  
Corporate Office : Unit No. 1117 & 1118, 11th Floor, World Trade Tower, Sector 16, Noida, Uttar Pradesh 201301.

**POSSESSION NOTICE (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)**

Whereas the undersigned being the authorized officer of Roha Housing Finance Private Limited (hereinafter referred to as "RHFL"), having its registered office at JIT House, A-44/45, Road No.2, MIDC, Andheri East, Mumbai-400 093 under Securitisation 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 dated mentioned under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrower mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that 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. The borrowers mentioned here in 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 Roha Housing Finance Private Limited for an amount as mentioned herein under 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.

SR NO	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Ac No./Branch	Schedule of the Properties	Demand Notice Date & Amount	Date of Possession
1.	LAN : HBLWASCON0000050322 Branch - Bhillwara Cluster 1. SHYAM MEENA 2. JANI WO UGAMA 3. MUKESH KUMAR MEENA	All that part and parcel of the property bearing Property Address : (PATA No. 42, VILL - NANDRAI, G.P.- NANDRAI , BHILWARA, RAJASTHAN-311601, INDIA). Boundaries are as under - East - Aam Rasta, West - Plot of Pokharlal, North - Aam Rasta, South : House of Shankarlal and Debi.	16-12-2024 & Rs.538589/-	24.03.2026

Date - 24/03/2026, Place - BHILWARA  
Authorized officer , Roha Housing Finance Private Limited

**TRUHOME FINANCE LIMITED**  
(Formerly Known As Shriram Housing Finance Limited)

Reg.Off.: Srinivasa Tower, 1st Floor, Door No. 5, Old No. 11, 2nd Lane, Cenatoph Road, Alwarpet, Teyanpet, Chennai-600018  
Head Office: Level 3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051  
Website: http://www.truhomefinance.in

**SYMBOLIC POSSESSION NOTICE**

Whereas, The undersigned being the authorised officer of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) under the Securitisation 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 to the Borrowers details of which are mentioned in the table below 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 Borrower and the public in general that the undersigned has taken SYMBOLIC 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 23 & 24-03-2026

The Borrower 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 Truhome Finance Limited (Formerly Shriram Housing Finance Limited) for an amount as mentioned herein below 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.]

Borrower's Name and Address	Loan Account No.	Loan Amount	Date of Demand Notice	Date of Symbolic possession	Date of NPA
1.MR. RAGHUVEER SINGH S/O SULLAR RAM (Borrower) 5/403, UIT, Harchandpur, Bhiwadi, Alwar, (Raj.) 301019 (Mob.9982216521)	STUHALWR0000517, SHLHALWR0000357 & STUHBWDI0000121	Rs.3795279/- (Thirty Seven lacs Ninety Five Thousands Two Hundred and Seventy Six Only) as on dated 12-Jan-2026 under reference of Loan Account No. STUHALWR0000517, SHLHALWR0000357 & STUHBWDI0000121	13.01.2026	23.03.2026	03.01.2026
2.MR. DINESH SHARMA S/O MOHAN LAL SHARMA (Co-Borrower) Flat no. 311, Akansha Deep Heights, Near D- Mart, Kunhadi, Kota, (Raj.) 324008	S.BTHKOTA0000470 & STUHKOTA0000473	Rs.3574491/- (Thirty five lacs Seventy Four Thousands Four Hundred and Ninety One Only) as on dated 12-Jan-2026 under reference of Loan Account No. S.BTHKOTA0000470 & STUHKOTA0000473	13.01.2026	24.03.2026	03.01.2026

**UNITY SMALL FINANCE BANK LIMITED**  
Regd. Office: Unit No.1201, 1202, & 1203, 12th floor, Ansal Bhawan, 16, K.G.Marg, New Delhi-110001  
Corporate Office: Centrum House, Vidyayangari Marg, Kalina, Santacruz (E), Mumbai 400 098

**DEMAND NOTICE** U.S. 13 (2)

UNDER THE PROVISIONS OF THE SECURITISATION 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 Unity Small Finance Bank Limited ("Bank") under the Act and in exercise of powers conferred under Section 13 (2) of the Act read with the Rule 3, issued Demand Notice (s) under Section 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. As some of the notice(s) are not served as per postal remarks, hence said notice(s) are being served upon the Borrower(s) by way of alternative mode of service i.e. through publication in News Papers.

S.No.	Loan Account Details	Secured Assets
1.	Borrower(s) Name: 1. DHAKADA KI DHANI DUGHU UTPADAK MAHILA SAHKARI SAMITI LIMITED (BORROWER), REPRESENTED THROUGH BY RAJENDRA KUMAR SHARMA 2. RAJENDRA KUMAR SHARMA (CO-BORROWER) 3. ALKA DEVI (CO-BORROWER & MORTGAGOR) 4. KAVITA SHARMA (CO-BORROWER) Sanction Date : 23/03/2023 Loan Ac No. USFBJPRLOAN000005008740 Loan Amount : Rs. 35,65,637.00/- NPA Date : 04/03/2026 Demand Notice Date : 09/03/2026 (Sent on 13-03-2026) Demand Notice Amount: Rs. 32,93,390.74/- (RS THIRTY-TWO LAKH NINETY-THREE THOUSAND THREE HUNDRED & NINETY & SEVENTY-FOUR PAISA ONLY) AS ON 06/03/2026	RESIDENTIAL PLOT AREA MEASURING 774.22 SQ. YARDS I.E. 647.88 SQ. METERS AND 196.44 SQ. YARDS I.E. 164.38 SQ. METERS, OUT OF KHASRA NO. 2598, SITUATED AT VILLAGE DIDIWANA, TEHSIL LALSOT, DISTT. DAUSA, RAJASTHAN. PROPERTY BOUNDARIES (AS PER MORTGAGE/SALE DOCUMENT): EAST: LAND OF RAMRAI WEST : LAND OF RAMNIWAS NORTH : SELF LAND THEN ROAD SOUTH : KACHCHA RASTA IN SELF PROPERTY
2.	Borrower(s) Name: 1. KIRAN SHIKSHA SAMITI (BORROWER & MORTGAGOR) REPRESENTED THROUGH BY MUKESH BAJYA 2. MAYA BAJYA (CO-BORROWER) 3. MUKESH BAJYA (CO-BORROWER) 4. KEDAR MAL JAT (CO-BORROWER) 5. SURESH KUMAR YADAV (CO-BORROWER) 6. KRISHAN KUMAR DADARWAL (CO-BORROWER) Sanction Date : 23/12/2024 Loan Ac No. USFBJPRMSME000008323 Loan Amount : Rs. 1,00,85,519.00/- NPA Date : 04/03/2026 Demand Notice Date : 10/03/2026 (Sent on 13-03-2026) Demand Notice Amount: Rs. 1,02,40,697.18/- (RS ONE CRORE TWO LAKH FORTY THOUSAND SIX HUNDRED & NINETY-SEVEN & EIGHTEEN PAISA ONLY) AS ON 06/03/2026	ALL THE PIECE NAD PARCEL OF IMMOVABLE CONVERTED LAND AREA 2500 SQ. MT. (EDUCATIONAL PURPOSE), OUT OF KHASRA NO. 198, SITUATED AT VILLAGE HANUPURA, TEHSIL SHAHPURA, DIST. JAIPUR, RAJASTHAN. BOUNDARIES (AS PER MORTGAGE/SALE DOCUMENT): EAST : LAND OF KHASRA NO. 197/1 WEST : LAND OF KHASRA NO. 198 NORTH : MAIN ROAD SOUTH : LAND OF KHASRA NO. 199
3.	Borrower(s) Name: 1. MARUDHAR SEMEN SERVICES (BORROWER) REPRESENTED THROUGH BY TEJAL YADAV 2. TEJAL YADAV (CO-BORROWER & MORTGAGOR) 3. PHULI DEVI (CO-BORROWER) 4. SITA RAM YADAV (CO-BORROWER) Sanction Date : 22/08/2022 Loan Ac No. USFBJPRLOAN000005004672 Loan Amount : Rs. 48,89,803.00/- NPA Date : 04/03/2026 Demand Notice Date : 10/03/2026 (Sent on 13-03-2026) Demand Notice Amount: Rs. 44,28,416.71/- (RUPEES FORTY-FOUR LAKH TWENTY-EIGHT THOUSAND FOUR HUNDRED AND SIXTEEN AND SEVENTY-ONE PAISA ONLY) AS ON 06/03/2026	PROPERTY: ALL THAT PIECE AND PARCEL OF THE IMMOVABLE RESIDENTIAL PLOT, MEASURING 287.98 SQ.YDS. WITH CONSTRUCTION THEIR ON AROUND MEASURING 287.98 SQ. YDS. ON THE LAND OF GRAM PANCHAYAT VIMALPURA, PANCHAYAT SAMITI GOVINDGARH, DIST. JAIPUR, RAJASTHAN. BOUNDARIES (AS PER MORTGAGE/SALE DOCUMENT): EAST : COPAL, SHYAMALAL YADAV VAGARAH KI BHUMI, WEST : SWAYAM KI KHALI BHUMI, NORTH : SWAYAM KA CHOWK KORDHAR KANARPURA SE GHINYOI ROAD, SOUTH : KHATEDARI BHUMI BIRDI CHAND. PROPERTY-II ALL THAT PIECE AND PARCEL OF THE IMMOVABLE RESIDENTIAL PLOT NO. 39, MEASURING 100.00 SQ. YDS. WITH CONSTRUCTION THEIR ON AROUND MEASURING 100.00 SQ. YDS. ON THE LAND OF SCHEME BHAIRAW NAGAR, AT RINGUS ROAD, CHOWKI, DIST. JAIPUR. BOUNDARIES (AS PER MORTGAGE/SALE DOCUMENT): EAST : SHOP NO. 2 WEST : SHOP NO. 37, NORTH : SHOP NO. 8 SOUTH : ROAD.
4.	Borrower(s) Name: 1. OM PAVAN SHIKSHYA SAMITI (BORROWER) REPRESENTED THROUGH BY VINOD KUMAR SHARMA 2. VINOD KUMAR SHARMA (CO-BORROWER & MORTGAGOR) 3. PRIYANKA SHARMA (CO-BORROWER) Sanction Date : 31/12/2022 Loan Ac No. USFBJPRLOAN000005006804 Loan Amount : Rs. 32,04,824.00/- NPA Date : 04/03/2026 Demand Notice Date : 10/03/2026 (Sent on 13-03-2026) Demand Notice Amount: Rs. 29,16,367.86/- (RUPEES TWENTY-NINE LAKH SIXTEEN THOUSAND THREE HUNDRED AND SIXTY-SEVEN AND EIGHTY-SIX PAISA ONLY) AS ON 06/03/2026	ALL THE PIECE AND PARCEL OF IMMOVABLE LEASEHOLD BEING HOUSE/FLAT/PLOT & PATTA SERIAL NO. 2805 ADMEASURING 237.58 SQ. YDS. WITH CONSTRUCTION THEREON AROUND (CONFIRMED WITH TECHNICAL TEAM) ON THE LAND OF REVENUE PLOT SITUATED AT KHASRA NO. 2402 & 2399, KASBA LAUSOT, TEHSIL LALSOT, DISTRICT DAUSA, RAJASTHAN. ADMEASURING 273.58 SQ. YD. THE BOUNDARIES OF THE PROPERTY ARE AS UNDER- BOUNDARIES (AS PER MORTGAGE/SALE DOCUMENT): EAST : LAND OF PUROHITAN WEST : OTHERS PLOT NORTH : RASTA 30 FEET SOUTH : OTHERS LAND
5.	Borrower(s) Name: 1. R S ENTERPRISES (BORROWER) REPRESENTED THROUGH BY BANSHI DHAR JAT 2. ADITYA ENTERPRISES (CO-BORROWER) 3. BANSHI DHAR JAT (CO-BORROWER) 4. SHYONARAYAN JAT (CO-BORROWER & MORTGAGOR) 5. RAM NARAYAN JAT (CO-BORROWER & MORTGAGOR) 6. KAMALA DEVI (CO-BORROWER) Sanction Date : 19/06/2024 Loan Ac No. USFBJPRMSME000001341 Loan Amount : Rs. 99,50,000.00/- NPA Date : 04/03/2026 Demand Notice Date : 10/03/2026 (Sent on 13-03-2026) Demand Notice Amount: Rs. 97,68,424.24/- (RUPEES NINETY-SEVEN LAKH SIXTY-EIGHT THOUSAND FOUR HUNDRED AND TWENTY-FOUR AND TWENTY-FOUR PAISA ONLY) AS ON 06/03/2026	PROPERTY: I. ALL THE PIECE AND PARCEL OF IMMOVABLE PLOT NO. I-268, AREA MEASURING 150 SQ. YARDS. PLOT NO. I-269, AREA MEASURING 150 SQ. YARDS. PLOT NO. I-270, AREA MEASURING 150 SQ. YARDS. PLOT NO. I-271, AREA MEASURING 200 SQ. YARDS. TOTAL AREA MEASURING 650 SQ. YDS. SITUATED IN THE SCHEME GANESH VIHAR NEAR RAJAWAS, SIKAR ROAD, DISTT. JAIPUR, RAJASTHAN. BOUNDARIES OF THE PLOT NO. I-268 (AS PER MORTGAGE/SALE DOCUMENT): EAST : ROAD WEST : ROAD NORTH : PLOT NO. I-275 SOUTH : PLOT NO. I-269 BOUNDARIES OF THE PLOT NO. I-269 (AS PER MORTGAGE/SALE DOCUMENT): EAST : PLOT NO. I-274 WEST : ROAD NORTH : PLOT NO. I-270 SOUTH : ROAD PROPERTY-II ALL THE PIECE AND PARCEL OF IMMOVABLE PLOT NO. I-272, AREA MEASURING 200 SQ. YARDS. PLOT NO. I-273, AREA MEASURING 150 SQ. YARDS. PLOT NO. I-274, AREA MEASURING 150 SQ. YARDS. PLOT NO. I-275, AREA MEASURING 150 SQ. YARDS TOTAL AREA MEASURING 650 SQ. YDS. SITUATED IN THE SCHEME GANESH VIHAR NEAR RAJAWAS, SIKAR ROAD, DISTT. JAIPUR, RAJASTHAN. BOUNDARIES OF THE PLOT NO. I-272 (AS PER MORTGAGE/SALE DOCUMENT): EAST : PLOT NO. I-271 WEST : ROAD SOUTH : PLOT NO. I-273 BOUNDARIES OF THE PLOT NO. I-273 (AS PER MORTGAGE/SALE DOCUMENT): EAST : ROAD WEST : PLOT NO. I-270 SOUTH : PLOT NO. I-274 SOUTH : PLOT NO. I-272 BOUNDARIES OF THE PLOT NO. I-274 (AS PER MORTGAGE/SALE DOCUMENT): EAST : ROAD WEST : PLOT NO. I-269 NORTH : PLOT NO. I-275 SOUTH : PLOT NO. I-273 BOUNDARIES OF THE PLOT NO. I-275 (AS PER MORTGAGE/SALE DOCUMENT): EAST : ROAD WEST : PLOT NO. I-276 SOUTH : PLOT NO. I-274
6.	Borrower(s) Name: 1. SHRI SHYAM DAIRY UDHYOG (BORROWER) REPRESENTED THROUGH BY SHYAM SUNDER SHARMA 2. SHYAM SUNDER SHARMA (CO-BORROWER & MORTGAGOR) 3. SAMPATI DEVI (CO-BORROWER) 4. BRJMOHAN SHARMA (CO-BORROWER) Sanction Date : 09/09/2022 & 31/12/2023 Loan Ac No. USFBJPRLOAN000005004968 & USFBJPRLOAN000005014657 Loan Amount : Rs. 30,57,370.00/- & Rs. 15,25,710.00/- NPA Date : 04/03/2026 Demand Notice Date : 12/03/2026 (Sent on 13-03-2026) Demand Notice Amount: Rs. 40,88,504.00/- (RS FORTY LAKH EIGHTY EIGHT THOUSAND FIVE HUNDRED FOUR ONLY) AS ON 06/03/2026	ALL THE PIECE AND PARCEL OF IMMOVABLE RESIDENTIAL CONVERTED LAND OF PLOT, MEASURING 1644.00 SQ. MTR. , SITUATED ON KHASRA NO. 1537.1, AT VILLAGE DIDIWANA, TEHSIL LALSOT, DISTRICT DAUSA, RAJASTHAN. BOUNDARIES (AS PER MORTGAGE/SALE DOCUMENT): EAST: RASTA, WEST: LAND OF MR. JANSI KOLI NORTH: OTHERS PROPERTY SOUTH: PLOT OF MR. MANISH

In case of failure to repay the aforesaid dues within a period of 60 (sixty) days, the undersigned shall be constrained to enforce the above Secured Assets under the provisions of the Act. Please note that as per section 13(13) of the Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under the Act.

The copy of 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) Unity Small Finance Bank Limited  
Place: RAJASTHAN Date : 27.03.2026

**सेंट्रल बैंक ऑफ इंडिया**  
Central Bank of India

Regional Office :- Rattlam  
Branch :- Garoth

**POSSESSION NOTICE (For Immovable Properties) [Rule 8(1)]**

Whereas, The undersigned being the Authorised Officer of the Central Bank of India, Garoth Branch under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(2) & 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated mentioned below to the following borrowers/guarantors, calling upon them to repay the amount mentioned in the respective notices within 60 days from the date of receipt of said notices.

The under mentioned borrowers/guarantors having failed to repay the amount, notice is hereby given to the borrowers/guarantors and the public in general that undersigned has taken Possession of the property described herein below in exercise of powers conferred on them under section 13(4) of the said Act read with rule 8 of the said rules on the dates mentioned in respective columns. The borrowers/Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of Central Bank of India or an amount herein below mentioned & interest thereon. The borrower's attention is invited to the provisions of sub-section 8 of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Name of Account / Borrower/ Guarantor	Description of Property/ Boundaries	Outstanding Amount As per demand notice
<b>Borrower: 1. M/s. Sharma Ice Plant (Through its proprietor- Mrs. Kamini Sharma W/o Late Shri Deepak Sharma)</b> Unit Address:- Revenue Survey No. 534 /Min-16 & 535 paiki, Khadawada Road, Garoth, District- Mandasaur, (MP) PIN- 458880. Address (2): Kamini sharma D/o Omprakash Sharma (Devendra Arya), Savina Sector 9, Krishna Colony, Udaipur, Rajasthan.	1. Equitable Mortgage of property situated at Revenue Survey No. 534/ Min. 16 & 535, Khadawada Road, Ward No. 1, Garoth, District- Mandasaur (MP). Area- 0.012 Hectare or 1300 Sqft. Bounded as under: East- Open Land of Shri Kishori Lal S/o Shri Mangi Lal Suthar West - Land of Shri Nathu Lal S/o Shri Ramlal Ji Meena, North - Land of Shri Hanarayan Ji Goyal, South - Khadawada Road.	as on 13.11.2025 ₹ 13,05,552/- + Interest w.e.f. 14.11.2025 & Other Charges Demand notice Dt. 13/11/2025 Possession Date 24/03/2026
<b>2. Late Shri Dipak Sharma S/o Shri Vardichand Sharma (Guarantor), Through legal heir Mrs. Kamini Sharma (Wife) and other legal heirs if any</b> Address (1): 134, Khadawada Road, Garoth, District- Mandasaur, (MP) PIN- 458880 Address (2): kamini sharma, D/o Omprakash Sharma (Devendra Arya), Savina Sector 9, Krishna Colony, Udaipur, Rajasthan.	2. Equitable Mortgage of property situated at Revenue Survey No. 533/ Min. 8, Khadawada Road, Ward No. 1, Garoth, District- Mandasaur (MP). Area- 46.468 Sqmt or 500 Sqft. Bounded as under: East- Land of Shri Mohan Lal J Sharma, West - Land of Shri Prem Chand Ji Mehta, North Land of Shri Vardi Chand Ji, South - Khadawada Road.	as on 13.11.2025 ₹ 7,91,405.00/- + Interest w.e.f. 14.11.2025 & Other Charges Demand notice Dt. 13/11/2025 Possession Date 24/03/2026
<b>3. Shri Rajendra Sharma S/o Shri Vardichand Sharma (Guarantor), Address:-128, Khadawada Road, Garoth, District- Mandasaur, (MP) PIN- 458880</b>	3. Hypothecation of Plant & Machineries/ Equipments situated at Revenue Survey No. 533/Min. 8, 534/Min. 16 & 535, Khadawada Road, Ward No. 1, Garoth, District- Mandasaur (MP).	Demand notice Dt. 24/03/2026

Place : Rattlam, Date : 24.03.2026  
Authorized Officer, Central Bank of India

**PUBLIC NOTICE**

This Notice is being issued by Svatantra Micro Housing Finance Corporation Limited (CIN: U67190MH2008PLC182274) (SMHFC) pursuant to Para 11 of the Reserve Bank of India (Non-Banking Financial Companies Branch Authorisation) Directions, 2025 whereby it is intimated that SMHFC is closing its Office situated at Ground Floor, Shop No-15 & 16, Pink City Market, Paldi Meena, Agra Road, Jaipur Bagru, Jaipur, Rajasthan-302002, w.e.f. 27-06-2026 due to administrative reasons.

**UMMEED HOUSING FINANCE PVT. LTD**  
CIN: U64990HR2016PTC057984  
Registered office at: Unit 2009-14, 20th Floor, Magnum Global Park, Golf Course Extension Road, Sec-58, Gurugram (Haryana)-122011

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 UNDER RULE 8(5) READ WITH RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.

NOTICE IS HEREBY GIVEN TO THE PUBLIC IN GENERAL AND IN PARTICULAR TO THE BORROWER (S) AND GUARANTOR (S) WHOSE DETAILS ARE GIVEN IN BELOW MENTIONED TABLE THAT THE BELOW DESCRIBED IMMOVABLE PROPERTY MORTGAGED/CHARGED TO THE SECURED CREDITOR THE PHYSICAL POSSESSION OF WHICH HAS BEEN TAKEN BY THE AUTHORISED OFFICER OF M/S UMMEED HOUSING FINANCE PVT. LIMITED SECURED CREDITOR ON 21.03.2026, PURSUANT TO ASSIGNMENT OF DEBT IN UHFL. WILL BE SOLD ON 30.04.2026 AS "IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" BASIS FOR REALIZATION OF COMPANY'S DUES DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBRANCE, IF ANY.

**PROPERTY DESCRIPTION:**  
ALL THAT PART AND PARCEL OF RESIDENTIAL PROPERTY BEARING PART OF PLOT NO. 06-A, WHICH IS WEST PART OF PLOT NO. 06-A, KHASRA NO. 1622, SITUATED AT "RAMDEVY COLONY" GADI THORIAN, TEHSIL-BEAWER, DISTRICT-AJMER, RAJASTHAN. TOTAL ADMEASURING AREA 50.55 SQ. YRDS. BOUNDED AS EAST - THE REMAINING EASTERN PORTION OF PLOT NO. 6 WEST - OTHERS LAND NORTH - OTHERS LAND SOUTH - 20 FT. WIDE ROAD

BORROWER'S & GUARANTOR'S NAME & ADDRESS	1. DATE & TIME OF AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. EMD OF THE PROPERTY 3. BID INCREMENT
1. NEMICHAND CHHIPA S/O CHAMPALAL (BORROWER) RESIDING AT HOLI KA CHOWK, NIMAJ, PALLI RAJASTHAN-306303. ALSO AT-03, TANWAR COLONY, MASUDA ROAD, WARD NO. 45, BEAWER, AJMER-305901. 2. KANIMZOHI W/O NEMICHAND CHHIPA (CO-BORROWER) RESIDING AT- HOLI KA CHOWK, NIMAJ, PALLI, RAJASTHAN - 306303. ALSO AT-1036, TNHB, AVADI, TIRUVALLUR, TAMILNADU-600054. LAN NO. LXBEA02924-290045479 AGREEMENT DATE: 30-11-2024 LOAN AMOUNT RS.6,40,000/- TOTAL DUES AMOUNT OF RS.717,657/- (RUPEES SEVEN LAKHS SEVENTEEN THOUSAND SIX HUNDRED FIFTY SEVEN ONLY) AS ON 23-MAR-2026 + FURTHER INTEREST AND OTHER CHARGES FROM 24-MAR-2026	1) AUCTION DATE: 30.04.2026 BETWEEN 12:00 PM TO 1:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES 2) LAST DATE OF SUBMISSION OF EMD WITH KYC IS 28.04.2026 UP TO 7:00 P.M. (IST). DATE OF INSPECTION: 25.04.2026 BETWEEN 11:00 AM TO 4:00 PM (IST)	RESERVE PRICE: RS.510,000/- EARNEST MONEY DEPOSIT: RS.51,000/- BID INCREMENT: RS.15000/- & IN SUCH MULTIPLES.

Date: 27-MAR-2026 Sd/- Authorized Officer Mr. Gaurav Tripathi Mob-9650055701  
Place: Gurugram, Haryana For Ummeed Housing Finance Pvt. Ltd

Reg. : 410-412, 11/12, 4th Floor, W.E.A, Arya Samaj Road, Karol Bagh, New Delhi-110005, CSL Finance Limited  
Corp. off.: 716-717, 7th Floor, Tower B, World Trade Tower, Sector 16, Noida 201301, Uttar Pradesh, Ph: +91 120 4290650/52/53/54/55, Email: info@csfinance.in, Legal@csfinance.in, Web: www.csfinance.in

**POSSESSION NOTICE FOR IMMOVABLE PROPERTY**  
((Appendix IV) Rule 8(1))

Whereas The undersigned being the authorized officer of the CSL FINANCE LTD. (hereinafter referred as Company) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice to the Borrower/Co-Borrower/Guarantor 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/Co-Borrower/Guarantors having failed to repay the demanded amount, accordingly notice is hereby given to the Borrower/Co-Borrower/Guarantors and the public in general that the undersigned on behalf of Company has taken symbolic possession of the property described herein below in exercise of 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 is hereby cautioned not to deal with the below mentioned property and any dealings with the said property will be subject to the first charge of the Company for the amount as mentioned herein below with future interest thereon.

Name of Borrower/ Co-Borrower/ Guarantor / Loan No.	Demand Notice dated and Amount (in Rs.)	Date of Symbolic Possession
LAN: - SMEAJM10006497 (Borrower): Mohan Lal Mahi (Co-borrower): Amar Chaud (Co-borrower/Security Provider):- Jyoti Jyoti	Rs.13,68,588/- (Rupees Thirteen Lakh Sixty Eight Thousand Five Hundred Eighty Eight) as on 15.01.2026 plus, future interest, penal charges	23.03.2026

All At - 245, S/o Norat Mal, 245, Sujavto Ki Guwadi, Dodiya, Jethana, Ajmer Raj.

**Description of Secured Asset (Immovable Property) Details of Immovable Property:** The Property on Part of Khasra No.1496, Measuring 238.44 Sq.Yards, Situated at Village Dodyana, Tehsil Pisanagan Distt. Ajmer (Raj.) Alongwith 100% Undivided, indivisible and Impartible Ownership Right/share in the Said Plot of Land, Together With All Rights, Easements, Privileges, Appurtenances Thereof, with Fixture, Fittings Electrical & Sanitary Fittings and Necessary Amenities.. **Boundaries and Dimensions of the Immovable Property are as Under: - As Per Title Documents:** North-Mr. Babu Lal, South-Mr. Sita Ram, East-Road, West-Self Vacant Plot. **As Per Actual/ Technical Valuation Report:** North-Open Plot of Mr. Babu Lal, South-Plot of Mr. Sita Ram, East-Road, West-Self Land.

LAN: - SMERJS0006236 (Borrower): Shyam Das Vaishnav (Co-borrower): Kamla Kamla (Co-borrower/Security Provider):- Nathu Das	Rs.8,7,102/- (Rupees Eight Lakh Eighty Seven Thousand One Hundred Two Only) as on 15.01.2026 plus, future interest, penal charges.	23.03.2026
All At Ward 05, Sida Ki Bhagal, Beekawas, Rajsamand, Rajasthan- 313332		

**Description of Secured Asset (Immovable Property) Details of Immovable Property:** Property Araj No.1224 Patta No.40 Situated at Gram Panchayarak Bikawas, Panchayat Sameti Amet Tehsil Amet District Rajsamand State Rajasthan Admeasuring Approx. 820 Sqft Alongwith 100% Undivided, Indivisible and Impartible Ownership Rights/Shares in the Said Plot of Land, Together with All Rights, Easements, Privileges, Appurtenances Whatsoever Belonging to Or Enjoyed Therewith Or Appurtenant Thereof, With Fixtures, Fittings Electrical & Sanitary Fittings and Necessary Amenities. **Boundaries and Dimensions of the Immovable Property are as Under: - As Per Title Documents:** North- H/o Mr. Narayan Das & 12' wide Road, South- H/o Mr. Mangi Lal, East- H/o Bhanwar Lal, West- H/o Mr. Laxmi Lal. **As Per Actual/ Technical Valuation Report:** North- H/o Narayan Das And 12ft Wide Road, South- House of Mangi Lal, East- House of Bhanwar Das, West- House of Laxmi Das.

LAN: - SMERJS0006873 (Borrower): Kalu Singh Davda (Co-borrower/ Security Provider) :- Khush Kunwar Rajput (Co-Borrower): Narayan Singh Davara	Rs.12,88,943/- (Rupees Twelve Lakh Eighty-Eight Thousand Nine Hundred Forty Three Only) as on 15.01.2026, plus, future interest, penal charges.	23.03.2026
All At - Nadiyo Ke Sangam, Kothariya, Nathdwara, Chak B, Rajsamand, Rajasthan- 313323		

**Description of Secured Asset (Immovable Property) Details of Immovable Property:** All that piece and parcel of Immovable Property Comprising of Residential Admeasuring 2270.90sq.ft. Falling Under Araj No.133.134.135. Village Kotharia B Patwar Halka Kothariya Tehsil Nathdwara District Rajsamand State Rajasthan **Boundaries And Dimensions Of The Immovable Property Are As Under: - As Per Title Documents:** North- Land of Mr. Keshu Lal, South- H/o Mr. Narendra Singh Devra, East- Land of Mr. Prem Singh, West- H/o Narendra Singh Devra. **As Per Actual/ Technical Valuation Report:** North- Land of Kisu Lal, South- Road, East- Land of Prem Singh, West- House of Narendra Singh.

Date : 27.03.2026 Place : Rajasthan Sd/- Authorized Officer, CSL Finance Ltd.

**DEBT'S RECOVERY APPELLATE TRIBUNAL- DELHI**  
Department No. 318 11rd Floor, Hotel Samrat, Kautliya Marg, Chanakyapuri, New Delhi-110021.  
Appeal No. 219/2022, R.A No. 02/2019, In Appeal No. 20/2017 (DRT-I, Chandigarh)

**Notice**

M/s Nature Finvest Pvt. Ltd. Appellant/s  
Vs Punjab National Bank & Lrs. Respondent/s

1. M/s Radhika Carriers Fleet Owner & Commission Agent R/o H/O 23, Ravinder Path, Shri Ganganagar- 32500, Rajasthan

Whereas the notice that an appeal from the order passed by the Presiding Officer of D.R.T. in the above case has been presented by the appellant on 14.10.2022 and is registered in the Tribunal. The matter was listed before this Tribunal on 06.03.2026. Whereas it has been shown to the satisfaction of the Tribunal that it is not possible to serve you in the ordinary way. Therefore, this notice is given by advertisement directing you to make appearance in this Tribunal on 10.04.2026. Whereas take notice that in default of your appearance on the day mentioned above, the case will be heard and determined in your absence. Given under my hand and the Seal of the Tribunal, this 11th day of March, 2026. BY ORDER OF THE TRIBUNAL Section Officer

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**Business Standard**  
Insight On

For Ansal Properties and Infrastructure Limited Sd/- Director  
Date: New Delhi 26.03.2026

**ansal API**  
Ansal Properties and Infrastructure Limited  
Corporate Identity Number: L45101DL1967PLC004759  
Regd. Office: 115, Ansal Bhawan, 16, Kasturba Gandhi Marg, New Delhi-110001  
Email: contactansalapi@gmail.com

**PUBLIC NOTICE**

All Investors / Financial Creditors / Banks / Buyers are hereby strictly cautioned not to make any payment to any third-party claiming authority on behalf of:

- Ansal Properties and Infrastructure Ltd.
- Ansal Hi-Tech Townships Ltd.
- Ansal Landmark Townships Ltd.
- Any of their subsidiaries or group companies

It has come to the attention of Ansal Properties and Infrastructure Ltd. that certain unauthorized persons/entities are circulating development agreements, board resolutions, or purported authorization documents claiming association with the above-mentioned companies.

General public is hereby advised not to rely upon or act on any such representations, including promises of allotment, development rights, or investment opportunities. Any such documents or representations made by third parties should be treated as unauthorized and invalid unless officially confirmed by the company, Ansal Properties and Infrastructure Ltd. shall not be responsible for any transactions, commitments, or assurances made by such unauthorized parties.

It is hereby clarified that the matters concerning the C.I.R.P. of Ansal Properties and Infrastructure Ltd. are presently pending before the Hon'ble Supreme Court of India, and the newly constituted Board of Directors is duty-bound to preserve, protect, and safeguard the assets and interests of the Company until final decision of the said case.

If you encounter any suspicious activity, fraudulent communication, or misleading offers in the name of the above entities, you are requested to immediately report the same at: contactansalapi@gmail.com

The public is advised to exercise due caution and verify all dealings directly through official channels.

For Ansal Properties and Infrastructure Limited Sd/- Director  
Date: New Delhi 26.03.2026

**ansal API**  
Ansal Properties and Infrastructure Limited  
Corporate Identity Number: L45101DL1967PLC004759  
Regd. Office: 115, Ansal Bhawan, 16, Kasturba Gandhi Marg, New Delhi-110001  
Email: contactansalapi@gmail.com

**PUBLIC NOTICE**

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- Ansal Landmark Townships Ltd.
- Any of their subsidiaries or group companies

It has come to the attention of Ansal Properties and Infrastructure Ltd. that certain unauthorized persons/entities are circulating development agreements, board resolutions, or purported authorization documents claiming association with the above-mentioned companies.

General public is hereby advised not to rely upon or act on any such representations, including promises of allotment,

PUBLIC NOTICE

Subject: Paper publication of loss of Original Sale Deed
Property Details: PLOT NO. 72, COLONY/VILLAGE - DAGAR VIHAR PHASE - II, VILLAGE SAHIBWA, KHASARA NO-133, TEHSIL-MODINAGAR, DISTRICT-GHAZIABAD.

Be it known to public at large that "KIFS HOUSING FINANCE COMPANY LTD" Registered Office: 6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRTS, ISKON-Ambli Road, Bodakehad, Ambli, Ahmedabad, Gujarat - 380054, Corporate Office: C-902, Lotus Park, Graham Frith Compound, WE Highway, Goragan (E), Mumbai - 400063, Maharashtra, India Ph. No. +91 22 67994000, Email: contact@kifshousing.com

Public at large is therefore hereby called upon that if any person, party, organization or body corporate including banks and other financial institutions, anyone who has found the copy of the above described sale deed should kindly bring it to KIFS on the said address mentioned in the paper publication. And through that this newspaper advertisement KIFS has told that the said original copy of the sale deed has been lost/misplaced somewhere and therefore KIFS has given this advertisement in the newspaper.

SITARA HOUSING FINANCE LTD

Registered Office - 1st Floor, 216/C-12, Old No. C-12, Plot No. 13-B, Guru Nanak Pura, Laxmi Nagar, Delhi - 110092-Delhi - India
RULE- 8(1) POSSESSION NOTICE (For Immovable Property)

Table with 4 columns: S. No., Name & Add. of Borrower / Mortgagee / Guarantor / Lan, Outstanding Amount (Rs.), Demand Notice Date. Contains details for two loans.

Description of the Secured Asset (Immovable Property): House No. 101598 Shahajal (Shanti Niketan), N.D.A. Colony, Pargana and Tehsil Koli, Aligarh, Uttar Pradesh 202001. The mortgaged property is a plot of land measuring 599.87 square feet.

Indian Bank ALLAHABAD

Khandari, Agra
Corrigendum
with reference to E auction sale notice (Auction Date: 27.03.2026) published on Dt. 12-03-2026, of Borrower: M/S Shree Ja Ambej Brick Field correct property area should be read as 115.46 sq. mtr. and in Boundaries West: Flat No. 002. Rest will remain unchanged.

Dudhsagar Dairy
India's Largest Co-operative Dairy
Mehsana District Co-operative Milk Producers' Union Ltd
Post Box No. 1, Highway, Mehssana-384002 Phone.-02762-253201
Website: https://www.dudhsagardairy.coop/tenders/
E-Tender Notice

Tender ID: 289928, 288405, 289025, 289031, 289053, 289994
For further details refer our website https://www.dudhsagardairy.coop/tenders/ and on E-Tender Website: https://tender.nprocure.com/
Date: 27.03.2026 I/C Managing Director

PUBLIC NOTICE

Notice is hereby given to the General Public that M.D. Mursaleen, is the owner of One Shop Pvn No. 2, on Ground Floor without roof rights area measuring 20.203 Sq. Mtrs. built up Free Hold Property bearing No. 825, in Ward No. 15, situated at Mohalla Manohra, Paharganj, New Delhi-110055. vide Sale Deed dated 27.09.2025, regd. as Doc. No. 2625/24/19631, he is going to mortgage the same with financed by Shubham Housing Development Company Ltd. the title deed prior to Partition Deed 01.03.1950, regd. as Doc. No. 446. Complete copy of court order of Mrs. Kalwati & others & SMC of Mr. Daroga Hat Jain, Mr. Bhanu Prasad Jain, Mr. Abhinandan Jain are not available, which are pertaining to the said property chain, General public hereby informed that if anybody has any charge/interest in the said property or any kind of dispute kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.

The Jammu and Kashmir Bank
General Department,
Corporate Headquarters, Srinagar,
M. A. Road Srinagar, 190 001 J&K
ONLINE REQUEST FOR PROPOSAL (RFP) For Cyber Insurance for Jammu & Kashmir Bank

Tender Notice along with Complete Tender document outlining the minimum requirements can be downloaded from and BID can be submitted on the Banks' e-Tendering Portal https://jkbank.aicprocure.com w.e.f. March 26, 2026, 16.00 hrs. Tender Document can also be downloaded from Bank's Official Website https://jkb.bank.in/. Last date for submission of bids is April 16, 2026, 17.00 hrs. e-RFP Ref. No.: JKB/CHQ/GD/Cyber-Insurance/2026-1692 Dated: 24-03-2026

Aadhar Housing Finance Ltd.

Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069.
Firozabad Branch: Shop No. 28 & 29, 1st Floor Seth Vimal Chand Jain, Shopping Complex Suhag Nagar Crossing, Firozabad-283203, (UP).

NORTH WESTERN RAILWAY

E-Tender Notice
Chief Project Manager, Gati Shakti, N.W.Rly. Bikaner for and on behalf of President of India invites open E-Tender for the following works up to 15:00 Hrs on 17/04/2026 as below:-

Table with 4 columns: Sr. No., Name of the Borrower(s)/Co-Borrower(s)/Name of the Branch, Description of Secured Asset (Immovable Property), Demand Notice Date & Amount, Date of Possession.

Authorised Officer
Aadhar Housing Finance Limited
Date : 27-03-2026

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL NEW DELHI BENCH-VI, NEW DELHI (ORIGINAL JURISDICTION)
COMPANY PETITION NO. (CAA) 100 (ND) OF 2025 CONNECTED WITH COMPANY APPLICATION NO. (CAA) 78 (ND) OF 2025 IN THE MATTER OF THE COMPANIES ACT, 2013 (18 OF 2013) SECTIONS 230 & 232 AND IN THE MATTER OF SCHEME OF AMALGAMATION AND IN THE MATTER OF MASPAR INDUSTRIES PVT LTD PETITIONER NO. 1/TRANSFEROR COMPANY AND MAHAJAN OVERSEAS PVT LTD PETITIONER NO. 2/TRANFEREE COMPANY

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Aadhar Housing Finance Limited (AHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the 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.

Table with 4 columns: Sr. No., Name of the Borrower(s)/Co-Borrower(s)/Name of the Branch, Description of Secured Asset (Immovable Property), Demand Notice Date & Amount, Date of Possession.

Authorised Officer
Aadhar Housing Finance Limited
Date : 27-03-2026

PUBLIC NOTICE

This is to inform the public that Bank of Baroda, Bhikaji Cama Place Branch intends to accept the undementioned property standing in the name of Mrs. Mallika Pant W/o Mr. Sharat Pant and Mr. Sharat Pant S/o Late Shri Harish Pant, resident of House No. 56, Block-B, Sector-48, Noida, District - Gautam Buddha Nagar, Uttar Pradesh - 201301, as a security for a loan/credit facility requested by M/s Mass Management Services Private Limited through its directors Mrs. Anjali Tewari and Mr. Shrish Benjwal.

Registered Office: Corporate Headquarters, M.A.Road, Srinagar 190001, Kashmir, India
CIN: L6510JK19385SC000048; T: +91 (0194) 248190-25; F: +91 (0194) 2481928;
DIN: NB-367725; E: info@jkbmail.com; W: https://jkb.bank.in
Date: 26-03-2026

PUBLIC NOTICE

Resurgent Legal LLP, Sector-50, Gurugram
Rohan Saluja: +91-9810150986
On behalf of our Client, intending Purchaser of the property described hereunder, notice is given to all concerned.
PROPERTY: Plot Cedar Crest No. 029, Block J, Nirvana Country, South City-II, Gurugram - 306.60 Sq. Mtrs. — Tehsil Wazirabad, Gurugram - Prop. Id: 1C788796. Bounded: N: CC-028 | S: CC-030 | E: Road | W: Other's Land.
TITLE: (i) Purchased by Late Sh. Yash Pal Vatsa & Late Smt. Sudershan Vatsa vide Vasika No. 8280 dt. 13.07.2007, SR Gurgaon. (ii) Smt. Sudershan Vatsa expired 18.05.2016; share devolved on legal heirs. (iii) Civil Suit CNR-HRGR02-003883-2016 decreed 22.11.2018 - Late Sh. Yash Pal Vatsa declared sole owner; decree registered as Reg. No. 11438 dt. 07.01.2019 & Reg. No. 14671 dt. 03.01.2019. (iv) Transferred to Sh. Sanjay Vatsa (OCI, U.S.A.) vide Transfer Deed Reg. No. 14657 dt. 28.03.2019. SR Wazirabad, Gurugram. (v) Sh. Sanjay Vatsa proposes to sell to our Client vide Sale Deed to be registered, SR Wazirabad, Gurugram.

कार्यपालक अभियंता का कार्यालय ग्रामीण विकास विशेष प्रमंडल, देवघर

ई-निविदा आमंत्रण सूचना
पुनः ई-निविदा सूचना संख्या - RDD/SD/DEOGHAR/17/RE/2025-26
1. कार्य की विस्तृत विवरणी:
क्र० सं० कार्य का नाम प्राकल्पित राशि अग्रघन की राशि परिमाण विपत्र का मूल्य कार्य पूर्ण करने की अवधि

कार्यपालक अभियंता
ग्रामीण विकास विशेष प्रमंडल, देवघर
PR 376094 (Deoghhar)25-26\*D

JANA SMALL FINANCE BANK

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challahatta, Bangalore-560071. Branch Office: Basement, U.P Tower B 7-B & G 7-8, Sanjay Palace, Agra, Uttar Pradesh-282002.

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002.

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagees have availed loans from Jana Small Finance Bank Limited, by mortgaging your immovable properties. Consequent to default committed by you all, your loan account has been classified as Non-performing Asset, whereas Jana Small Finance Bank Limited being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demand notice calling upon the Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagees as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of notice, but the notices could not be served on some of them for various reasons.

Table with 5 columns: Sr. No., Name of Borrower/Co-Borrower/Guarantor, Loan Account No. & Loan Amount, Details of the Security to be enforced, Date of NPA & Demand Notice date, Amount Due in Rs./as on.

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor/ Mortgagee as mentioned in Column No.2, calling upon them to make payment of the aggregate amount as shown in column No.6, against all the respective Borrower/ Co-Borrower within 60 days of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No.6. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, Jana Small Finance Bank Limited shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.4. Please note that this publication is made without prejudice to such rights and remedies as are available to Jana Small Finance Bank Limited against the Borrower's / Co-Borrower's / Guarantor's / Mortgagees of the said financials under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained / prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor.
Date: 26.03.2026, Place: Agra & Firozabad
Sd/- Authorised Officer, For Jana Small Finance Bank Limited

AnsAL API

AnsAL Properties and Infrastructure Limited
Corporate Identity Number: L45101DL1967PLC004759
Regd. Office: 115, Ansal Bhawan, 16, Kasturba Gandhi Marg, New Delhi-110001
Email: contactansalapi@gmail.com

PUBLIC NOTICE

All Investors / Financial Creditors / Banks / Buyers are hereby strictly cautioned not to make any payment to any third-party claiming authority on behalf of:
- Ansal Properties and Infrastructure Ltd.
- Ansal Hi-Tech Townships Ltd.
- Ansal Landmark Townships Ltd.
- Any of their subsidiaries or group companies

For Ansal Properties and Infrastructure Limited
Sd/-
Director
Place : New Delhi
Date : 26.03.2026

Aadhar Housing Finance Ltd.

Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069.
Bareilly Branch: B3&B-4, Ground Floor, Akash Floors, 320-Civil Lines, City Station Road, Bareilly-243001 (UP)
Pilibhit Branch: Ground Floor, Plot No. 311, Deshnagar Civil Lines, Ben-Hur College Road, Pilibhit - 262001 (Uttar Pradesh)

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Aadhar Housing Finance Limited (AHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the 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.

Table with 5 columns: Sr. No., Name of the Borrower(s)/Co-Borrower(s)/Name of the Branch, Description of Secured Asset (Immovable Property), Demand Notice Date & Amount, Date of Possession.

Authorised Officer
Aadhar Housing Finance Limited
Date : 27-03-2026

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Business Standard Insight Out

Authorised Officer
Aadhar Housing Finance Limited

FORM NO. RSC - 4

[Pursuant to Rule 3(3)]
Before the National Company Law Tribunal, New Delhi Bench - Court II
C.P. No. 46/ND/2026
BCH Electric Limited - Applicant
PUBLICATION OF NOTICE
Notice may be taken that an application was presented to Tribunal at New Delhi Bench, on the 20th day of March 2026, for confirming the reduction of the share capital of the above company from Rs. 3,45,77,110/- divided into 34,57,711 equity shares of Rs. 10/- each to Rs. 33,39,172/- divided into 33,39,172 equity shares of Rs. 10/- each, by way of compulsory cancellation of 1,18,539 fully paid-up equity shares of Rs. 10 each.

# ONGC top bet as OMCs' margins may take a hit

OMCs may not hike petrol, diesel prices in near term: CLSA

PUNEET WADHWA  
New Delhi, 26 March

State-run oil-marketing companies (OMCs) like Hindustan Petroleum Corporation Ltd (HPCL), Bharat Petroleum Corporation Ltd (BPCL), and Indian Oil Corporation Ltd (IOC) may not rush to raise petrol and diesel prices, despite crude oil hovering near \$100 a barrel (bbl), according to CLSA analysts, who see a 65 per cent upside in ONGC's stock from the current ₹270 levels.

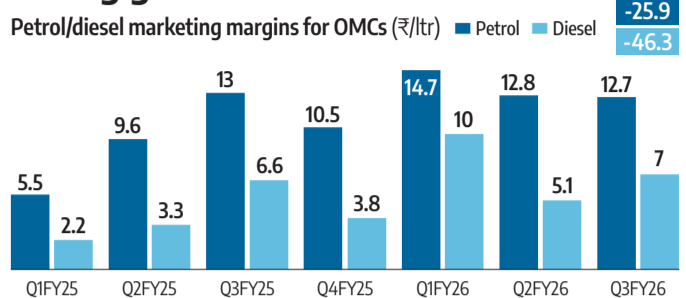
Even by spreads between the Iran war, the break-even Brent level for automobile fuels stood at \$75-80 per bbl, CLSA said. The brokerage believes Brent crude price may not go below these levels soon. As a result, OMCs may struggle to make reasonable marketing margins compared to "super-normal" margins in the past two or three years.

"We do not expect any significant hikes in petrol, or diesel price to offset higher crude, as these companies may be required to provide the balancing act after a few years of super-normal marketing profits," said Vikash Kumar Jain and Samridh Mangla of CLSA in a note.

"Even at \$90 a bbl, we foresee a 65 per cent upside for ONGC (stock) from current levels. It could clearly become the favoured stock in the sector. A higher base for downstream spreads will also be positive for downstream earnings of Reliance Industries and standalone refiners."

OMC stocks have been battered since the Iran war began on February 28. Stocks of HPCL, BPCL and IOC have tanked up to 26 per cent, according to ACE Equity's data. The Nifty Oil & Gas index has

## Losing ground



Source: Bloomberg, CLSA

Company	Price (₹)	Change* (in %)
Bharat Petroleum Corporation	284.55	-26.2
Indian Oil Corporation	140.52	-25.0
Hindustan Petroleum Corporation	344	-21.6
Nifty Oil & Gas	10,956.05	-10.7
Nifty 50	23,306.45	-7.4
ONGC	270.2	-3.4
Oil India	471.4	-2.6
Reliance Industries	1,413.1	1.4

\*Change between Feb 27 and March 25  
Index values are absolute numbers; Source: ACE Equity

slipped 10.7 per cent and Nifty 50 has declined around 7.5 per cent.

Analysts at Ambit Institutional Equities recommend selling OMC stocks due to balance-sheet risk from elevated oil prices till FY30 (estimated), coupled with insufficient government relief and rupee depreciation.

"Our new integrated margin assumption of ₹3-5 per litre in FY27-30 versus ₹6-8 per litre leads to 45-57 per cent target price cuts," said Vivekanand Subbaraman, Achal Shah and Shubham Gupta of Ambit Institutional Equities in a note.

Price hike OMCs have hiked the price of premium 95-octane petrol by ₹2 a litre and that of industrial diesel by ₹22. Premium petrol has a low single-digit market share, and few

Indian consumers use it, Nomura analysts estimate. The price hike will have less than 1 per cent impact on earnings before interest, taxes, depreciation (Ebitda), and amortisation of OMCs, they said.

Industrial diesel, on the other hand, accounts for around 13 per cent of all diesel sold in the country, reports said. Nomura said that despite the price hike, OMCs may continue to lose money even on selling industrial diesel as their total cost to the marketing segment (refinery transfer price + excise + VAT + dealer margin) is above ₹140/litre.

"We estimate Ebitda impact of around ₹122 billion (₹12,200 crore)/₹76 billion (₹7,600 crore)/₹67 billion (₹6,700 crore) for IOC/BPCL/HPCL, implying around 20-22 per cent impact to pre-war annual Ebitda run rate. On a blended basis, the increased prices of bulk diesel may increase marketing margins for OMCs by nearly ₹2/litre," Nomura said.



## FOREIGN PROPERTY PURCHASE VIA LRS ROUTE

# Remit own, tax-paid funds via banks, not credit cards

SANJEEV SINHA

Indians investing in overseas real estate, particularly in Dubai, are coming under regulatory scrutiny, with the Enforcement Directorate (ED) reportedly issuing notices to buyers who used credit cards to fund property purchases. Authorities are questioning the source of funds used for these transactions. The concern stems from possible violations of the Foreign Exchange Management Act (Fema), 1999, and the Liberalised Remittance Scheme (LRS).

Rules that were breached Under FEMA and LRS, authorised dealer (AD) banks cannot extend credit, including through credit cards, for capital account transactions such as buying property abroad. Buyers must fund such purchases with their own money.

"Using credit cards effectively means borrowing, which violates this rule. It also bypasses key checks by AD banks, such as KYC, purpose verification, and tax collection," says Mayank

Arora, director-regulatory, Nangia Global.

LRS limit, clubbing rules Under LRS, resident individuals, including minors, can remit up to \$250,000 per financial year for permitted current or capital account transactions, including purchase of property abroad.

"The limit applies per individual, per annum. This means high-value overseas property purchases typically require multi-year planning or pooling of limits across family members," says Arora.

Multiple family members, such as a spouse, children, or parents, can combine their LRS

limits to purchase a single overseas property, provided each contributor is a co-owner. "While ownership shares need not exactly match individual contributions, co-ownership must be formally recorded," says Arora. Independent income is not mandatory. A homemaker spouse or student child can use their LRS limit, as long as the remitted funds come from tax-paid sources.

### Proving funds are tax-paid

At the time of remittance, the buyer submits a Form A2 declaration to the AD bank, confirming that the funds are tax-paid. "Additionally, the property must be disclosed annually under Schedule FA in the income tax return (ITR)-2 and 3," says Arora.

### TCS rules for remittances

Tax collected at source (TCS) applies when aggregate foreign remittances exceed ₹10 lakh in a financial year. "A TCS rate of 20 per cent (for purposes other than education and medical treatment) is levied only on the amount exceeding this threshold, including for overseas investments such as purchase of property abroad.

Importantly, TCS is not an additional tax; it can be claimed as a credit against the taxpayer's final income tax liability while filing the return," says Dhruv Chopra, managing partner, Dewan P N Chopra and Co.

### Fund repatriation rules on sale

The property must be sold according to the laws of the foreign jurisdiction. "The sale proceeds should be repatriated to India within 180 days of receipt or realisation," says Chopra.

Alternatively, the resident individual may, within the same timeframe, reinvest the proceeds abroad.

Vishal Gehrana, partner designate, Karanjawala & Co, says there is no requirement to repatriate the funds immediately, but timelines and conditions under LRS must be followed.

Sellers must also comply with Indian tax laws on capital gains arising from the sale.

"Irrespective of any funds brought back into India, the LRS limit remains fixed per individual, per financial year, and is not reset or enhanced," says Gehrana.

### Don't use borrowed money

The remittance must be made from your own, tax-paid funds through authorised banking channels. "Any structure involving borrowed money can attract regulatory scrutiny under FEMA. The transaction must stay within the prescribed LRS limit and be disclosed to the AD bank," says Gehrana.

The writer is a New Delhi-based independent journalist

## Documents to prove funds are tax-paid

Document	What it shows
Bank statements	Evidence of remittance through authorised banking channels under LRS
Income Tax Return (ITR) copies	Proof of declared income and disclosure of overseas property acquisition
Form A2 & LRS declaration	Confirms compliance with FEMA and declaration that funds are tax-paid

Source: Dewan P N Chopra and Co.

## Income tax rules 2026: What changes for credit card users from April 1

Effective April 1, credit cards will function as extensions of tax identities under a new income tax framework. The update mandates tighter reporting, PAN-linked spending, and increased scrutiny of high-value transactions.

### How the new framework sharpens the focus on large

Read full report here: mybs.in/2g4hlx7

### credit card transactions:

- Annual spending above ₹10 lakh may be reported to the tax authorities
- Overseas spending above thresholds could also be flagged
- Cash payments above ₹1 lakh remain under scrutiny, with tighter monitoring

While such reporting norms existed earlier, enforcement is expected to become more consistent. Mismatches between reported income and spending are likely to attract scrutiny. A structural shift is the mandatory linking of credit cards with the Permanent Account Number (PAN). Without PAN, credit cards will not be issued.

Another critical change relates to corporate credit cards. Personal expenses charged to company-issued cards will now be treated as taxable perquisites.

Taxpayers will be allowed to pay income tax dues using credit cards. While this offers flexibility, it may come with processing fees and interest costs if dues are not cleared within billing cycles.

COMPILED BY AMIT KUMAR

**BIHAR GRID COMPANY LIMITED**  
(A Joint Venture of BSP (HCL & POWERGRID)  
2nd FLOOR, ANANKAR PLACE, BORING ROAD,  
PATNA - 800 001, TEL. No. 0612-2630477  
CIN : U0100ER2013PLC019722

Ref. No.: JV/PT/BG/C&M/25-26/OT-Ext-II Dated - 25.03.2026  
In continuation to NIT Ref. No.: JV/PT/BG/C&M/25-26/OT-02 Dated - 14.01.2026,  
the bid sale, submission & opening date has been extended as below-

Name of Package	Extended Last date for
Supply, Installation, Testing & Commissioning of ABT compliant meters for implementation of SAMAST guidelines of BSPTCL guidelines including AMC and Energy Audit at various Grid substations in Bihar Grid Company Limited.	Bid Sale: Up to 07.04.2026 at 18:00 Hrs. Bid Submission: Up to 13.04.2026 at 15:00 Hrs. Bid Opening: On 13.04.2026 at 15:30 Hrs.

This notice & NIT is also available on BGCL website www.bihargrid.co.in. For detailed NIT and bid documents please contact DGM (C&M), BGCL at the address given above.

**CORRIGENDUM**  
**EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED**  
CIN: U67100MH2007PLC174759  
Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098

**CORRIGENDUM TO AUCTION NOTICE**

"It is hereby to inform to the general public that the Auction Notice published on 12.03.2026 in this newspaper, pertaining to the Borrowers Rajat Jewellers (Borrower) Alongwith Rajat Verma, Ashok Sharma And Neelam Devi (Co-Borrowers) LAN- 1150828, stands modified only to the extent of the auction timing. The time of the auction has been revised and shall now be 10:30 AM on 30.03.2026. There is no change in the date of auction, and all other terms and conditions of the said Auction Notice shall remain unchanged.

Date:- 27.03.2026 Authorised Officer  
Place: HARYANA Edelweiss Asset Reconstruction Company Limited

**Edelweiss**  
Asset Reconstruction

**MAWANA SUGARS LIMITED**  
CIN: L74100DL1961PLC003413  
Registered Office : 5<sup>th</sup> Floor, Kirti Mahal, 19 Rajendra Place, New Delhi-110 125. Tel.: 91-11-25739103. Email : corporate@mawanasugars.com, Website : www.mawanasugars.com

**NOTICE**

Notice is hereby given that in terms of SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/1/3750/2026 dated January 30, 2026, a Special Window has been opened from February 05, 2026 to February 04, 2027, for transfer and dematerialisation of physical securities which were sold/purchased prior to April 01, 2019. The special window shall also be available for such transfer requests which were submitted earlier and were rejected/returned/not attended to due to deficiencies, subject to rectification and re-submission within the aforesaid period. All such transfers shall be processed only in dematerialised form and shall be subject to a lock-in period of one year from the date of registration of transfer, as per the SEBI guidelines.

For further details, you may contact the Company at corporate@mawanasugars.com or the RTA, i.e., MAS Services Limited T-34, Okhla Industrial Area, Phase-II, New Delhi - 110020 Phone No.011-26387281-83, Fax: 011-26387384 E-mail : investor@masserv.com.

For Mawana Sugars Limited Sd/-  
(Ashok Kumar Shukla)  
Company Secretary ACS: 29673

Place: New Delhi  
Dated: 27th March, 2026

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Insight Out

**ANSAL API** Ansal Properties and Infrastructure Limited  
Corporate Identity Number: L45101DL1967PLC004759  
Regd. Office: 115, Ansal Bhawan, 16, Kasturba Gandhi Marg, New Delhi-110001  
Email: contactansalapi@gmail.com

**PUBLIC NOTICE**

All Investors / Financial Creditors / Banks / Buyers are hereby strictly cautioned not to make any payment to any third-party claiming authority on behalf of:

- Ansal Properties and Infrastructure Ltd.
- Ansal Hi-Tech Townships Ltd.
- Ansal Landmark Townships Ltd.
- Any of their subsidiaries or group companies

It has come to the attention of Ansal Properties and Infrastructure Ltd. that certain unauthorized persons/entities are circulating development agreements, board resolutions, or purported authorization documents claiming association with the above-mentioned companies.

General public is hereby advised not to rely upon or act on any such representations, including promises of allotment, development rights, or investment opportunities. Any such documents or representations made by third parties should be treated as unauthorized and invalid unless officially confirmed by the company, Ansal Properties and Infrastructure Ltd. shall not be responsible for any transactions, commitments, or assurances made by such unauthorized parties.

It is hereby clarified that the matters concerning the C.I.R.P. of Ansal Properties and Infrastructure Ltd. are presently pending before the Hon'ble Supreme Court of India, and the newly constituted Board of Directors is duty-bound to preserve, protect, and safeguard the assets and interests of the Company until final decision of the said case.

If you encounter any suspicious activity, fraudulent communication, or misleading offers in the name of the above entities, you are requested to immediately report the same at: contactansalapi@gmail.com

The public is advised to exercise due caution and verify all dealings directly through official channels.

For Ansal Properties and Infrastructure Limited  
Sd/-  
Director

Place : New Delhi  
Date : 26.03.2026

**Signpost India Limited**  
CIN: L74110MH2008PLC179120  
Corporate Office: 202, Signpost House, 70A, Nehru Road, Near Santacruz Airport Terminal, Vile Parle (E), Mumbai- 400099  
Registered Office:- 126, Jolly Maker Chambers II, Nariman Point, Mumbai - 400021 | Website: www.signpostindia.com | Email: cs@signpostindia.com | Tel No: (022) 61992400

**NOTICE TO SHAREHOLDERS**  
(Special window for Transfer & dematerialisation of physical securities)

In terms of SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/1/3750/2026 dated January 30, 2026, has opened special window for a period of one year, from February 05, 2026 to February 04, 2027, for transfer and dematerialisation of physical securities which were sold or purchased prior to April 01, 2019 including cases where transfer requests were earlier rejected, returned, or not attended due to deficiencies. Accordingly, in compliance to the said SEBI Circular, Notice is hereby given to the eligible shareholders of Signpost India Limited to lodge / re-lodge share transfer deeds for transfer of shares and request for dematerialisation of shares between aforementioned special window period of one year. It is further informed that the shares lodged / re-lodged for transfer shall be processed only in dematerialized form and shall be subject to a lock in period of one year from the date of dematerialisation, after following the due process as prescribed by SEBI.

Eligible shareholders may submit their transfer & demat requests along with the requisite documents to the Company's Registrar and Share Transfer agent (R&TA) at KFIN Technologies Limited, Unit - Signpost India Limited, Selenium Tower B, Plot Nos. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032 or E-mail at einward.rs@kfinetech.com.

For SIGNPOST INDIA LIMITED  
Sd/-  
Kinjal Mistry  
Company Secretary & Compliance Officer  
Membership No.: A22010

Place : Mumbai  
Date : March 26, 2026

**Aadhar Housing Finance Ltd.**

Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai- 400069.  
Panipat Branch: House No 1377, Khasra No. 3607(1-10), 3609(2-2), 3611(0-9), 3612(0-6), 3610(1-4), Geeta Colony, 2nd floor, Near Lal Batti Chowk, GT Road, Near Nawal Cinema, Dist: Panipat, Haryana.

**APPENDIX IV POSSESSION NOTICE (for immovable property)**

Whereas, the undersigned being the Authorized Officer of Aadhar Housing Finance Limited (AHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the 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 having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) 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 the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of AHFL for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower(s)/Co-Borrower(s) (Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No. 09610000199 & 09610000200/ Panipat Branch) Sonu Saini (Borrower) Rinki (Co-Borrower)	All that part & parcel of property bearing, Property Total Land Measuring 02 Marla 05 Sarsai (80 Sq. Yards) i.e. 02 Marla 02 Sarsai Being 11/243 Share Out Of 02 Kanal 10 Marla Comprised In Khewat No. 145 Khatoni No. 164 And I.E. 03 Sarsai Being 11/648 Share Out Of 01 Kanal 00 Marla Comprised In Khewat No. 146 Khatoni No. 165 Rect. No. 9 Killa No. 26(1-0) Situated At Vill. Rattakhera Tehsil Safidon Distt. Jind. <b>Boundaries</b> : East - 22 Feet House Of Balwan, West -22 Feet Street, North - 33 Feet House Of Roshan, South -35.8 Feet Street	09-01-2026 & ₹ 13,66,338/-	25-03-2026

Place : Haryana  
Date : 27-03-2026

Authorised Officer  
Aadhar Housing Finance Limited

**HINDUJA LEYLAND FINANCE LIMITED**  
Corporate Office: No 27/A, Developed Industrial Estate, Guindy, Chennai - 600 032  
Branch Office: 4th Floor, Imperia Tower, Vishwakarma Chowk, Miller Gunj, Opposite Miller Ganj Police Station- Div-6, Above RBL Bank, Ludhiana, Punjab-141001

**DEMAND NOTICE UNDER SEC.13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.**

A notice is hereby given that the following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from the secured creditor and the loans have been classified as Non-Performing Assets (NPA). The notice was issued to them under Section 13(2) of Securitization and Re-construction 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.

Sr No.	Name & Address of Borrower(s) & Co-Borrower(s)	Loan Account Number Amount Outstanding Demand Notice Dated
1.	M/s. Gupta Entertainments Pvt. Ltd. (Borrower) (Through Its Director Mr. Bhushan Kumar) R/o School Road, Tappa, Barnala, Punjab-148 108	Loan A/c No. PJPBLD00946
2.	Mr. Bhushan Kumar S/o Sh. Surinder Kumar (Co-Borrower), R/o Near State Bank Of Patiala, Sukhanand Basti, Tappa, Barnala, Punjab- 148 108	Outstanding Amount Rs. 6,76,45,967.81 as on 20-02-2026
3.	Mrs. Kanta Gupta W/o Sh. Rajkumar Gupta (Co-Borrower), R/o Near State Bank Of Patiala, Sukhanand Basti, Tappa, Barnala, Punjab- 148 108	Demand Notice Dated 20-03-2026
4.	Mr. Raj Kumar Gupta S/o Sh. Omprakash (Co-Borrower), R/o Near State Bank Of Patiala, Sukhanand Basti, Tappa, Barnala, Punjab- 148 108	
5.	Mr. Sanjeev Kumar S/o Sh. Surinder Kumar (Co-Borrower), R/o Roopchand Road, Tappa, Barnala, Punjab- 148 108	
6.	Mrs. Sonia Garg W/o Sh. Bhushan Garg (Co-Borrower), R/o Roopchand Road, Tappa, Barnala, Punjab- 148 108	

**Annexure "A" (Particulars of Secured Property) SCHEDULE PROPERTY**

As described in the Loan document / property document Ocean Mall, Measuring 19 Kanal -18 Marlas, Comprised in Khata No. 549/799, Khasra No. 2211/6/6-16, 7/6-12, 15/1/6-10, Village Handianda, Barnala-Bathinda Main Road, Tehsil & District Barnala, Punjab in the name of M/s Gupta Entertainment Pvt.Ltd. **Direction Four Boundaries (As Per Site)**: East :Neera Bhandari / Dullat Kothi Road, West:Mahesh Agarwal / Agricultural Land, South :Passage 11' wide & Agricultural Land, North :Bhatinda Road

The steps are being taken for substituted service of notice. The above borrower's and/or their guarantors are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice failing which, further steps will be taken after the expiry of 60 days from the date of publication of this notice as per the provisions of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002

Date : 27.03.2026  
Place : Punjab

Authorised Officer  
Hinduja Leyland Finance Limited