...continued from previous page.

ASBA* | **Simple, Safe, Smart way of Application!!!**

*Applications Supported by Blocked Amount ("**ASBA**") is a better way of applying to offers by simply blocking the fund in the bank account. For further details, check section on ASBA.
Mandatory in public issues.
No cheque will be accepted.

UPI — UNIFIED PAYMENTS INTERFACE

UPI-Now available in ASBA for Retail Individual Investors and Non Institutional Investor applying in public issues where the application amount is up to ₹ 0.50 million, applying through Registered Brokers, Syndicate, CDPs & RTAs. Retail Individual Investors and Non-Institutional Investors also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021 read with press release dated September 17, 2021, CBDT Circular No. 3 of 2023 , dated March 30, 2022 read with press release dated March 28, 2023 and any subsequent press releases in this regard.

*ASBA has to be availed by all the investors except Anchor Investors. UPI may be availed by (i) Retail Individual Investors in the Retail Category; (ii) Non-Institutional Investors with an application size of up to ₹ 0.50 million in the Non-Institutional Portion. For details on the ASBA and UPI process, please refer to the details given in the Bid Cum Application Form and abridged prospectus and also please refer to the section **"Issue Procedure"** on page 428 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("**AIBI**") and Stock Exchanges and in the General Information Document. The Bid Cum Application Form and the Abridged Prospectus can be downloaded from the websites of BSE Limited ("**BSE**") and National Stock Exchange of India Limited ("**NSE**", and together with BSE, the "**Stock Exchanges**") and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes &intmId=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. ICICI Bank Limited, HDFC Bank Limited and Axis Bank Limited have been appointed as the Sponsor Banks for the Issue, in accordance with the requirements of SEBI circular dated November 1, 2018 as amended. For Issue related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.*

In case of any revision in the Price Band, the Bid/Issue Period will be extended by at least 3 additional Working Days after such revision in the Price Band, subject to the Bid/Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid/Issue Period for a minimum of 1 Working Day, subject to the Bid/Issue Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Issue Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a press release, and also by indicating the change on the website of the BRLMs and at the terminals of the other members of the Syndicate and by intimation to the Designated Intermediaries and the Sponsor Banks, as applicable.

The Issue is being made through the Book Building Process, in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations and in accordance with the Regulation 6(1) of the SEBI ICDR Regulations wherein not more than 50% of the Net Issue shall be available for allocation on a proportionate basis to qualified institutional buyers (QIBs) (such portion referred as QIB Portion), provided that our Company, in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to the Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations (Anchor Investor Portion), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from the domestic Mutual Funds. at or above the price at which allotment is made to the Anchor Investors (Anchor Investor Allocation Price). Further, in the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (other than the Anchor Investor Portion) (Net QIB Portion). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds (Mutual Fund Portion), and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Issue Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to all QIBs. Further, not less than 15% of the Net Issue shall be available for allocation on a proportionate basis to Non-Institutional Investors out of which (a) one-third of such portion shall be reserved for applicants with application size of more than ₹ 0.20 million and up to ₹ 1.00 million; and (b) two-third of such portion shall be reserved for applicants with application size of more than ₹1.00 million, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of Non-Institutional Investors and not less than 35% of the Net Issue shall be available for allocation to Retail Individual Investors in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Issue Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids being received at or above the Issue Price. All potential Bidders (except Anchor Investors) are mandatorily required to participate in the Issue through the Application Supported by Blocked Amount (ASBA) process by providing details of their respective ASBA accounts, and UPI ID in case of UPI Bidders using UPI Mechanism, as applicable, pursuant to which their corresponding Bid Amount will be blocked by the Self Certified Syndicate Banks (SCSBs) or by the Sponsor Banks under the UPI Mechanism, as the case may be. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. For further details, see *'Issue Procedure'* on page 428 of the RHP

Bidders/Applicants should ensure that DP ID, PAN and the Client ID and UPI ID (for UPI Bidders bidding through UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID and UPI ID available (for UPI Bidders bidding through the UPI Mechanism) in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/ Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Issue, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Issue. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk.

Investors must ensure that their PAN is linked with Aadhaar and are in compliance with the notification issued by Central Board of Direct Taxes notification dated February 13, 2020 and read with press releases dated June 25, 2021, September 17, 2021 and March 28, 2023 and any subsequent press releases in this regard.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, investors are requested to see *"History and Certain Corporate Matters"* on page 239 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Issue. For further details, see *"Material Contracts and Documents for Inspection"* on page 486 of the RHP.

LIABILITY OF THE MEMBERS OF OUR COMPANY: Limited by shares.

AMOUNT OF SHARE CAPITAL OF OUR COMPANY AND CAPITAL STRUCTURE: As on the date of the RHP, the authorised share capital of our Company is ₹ 327.50 million divided into 65,500,000 Equity Shares of face value of ₹ 5 and ₹ 2.50 million divided into 500,000 Redeemable Preference shares of face value of ₹ 5 each. The issued, subscribed and paid-up Equity share capital of our Company is ₹ 223.57 million divided into 44,714,558 Equity Shares of face value of ₹ 5 each. For details of the capital structure of the Company, see *"Capital Structure"* beginning on page 104 of the RHP.

NAMES OF THE INITIAL SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM: The initial signatories of the Memorandum of Association of the Company were Pradeep Gupta and Sushiladevi Gupta. For details of the share capital history and capital structure of our Company see *"Capital Structure"* beginning on page 104 of the RHP.

LISTING: The Equity Shares to be issued through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from BSE and NSE for listing of the Equity Shares pursuant to their letters both dated July 15, 2025. For the purposes of the Issue, the Designated Stock Exchange shall be NSE. A copy of the Red Herring Prospectus and the Prospectus shall be filed with the RoC in accordance with Sections 26(4) and 32 of the Companies Act. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus until the Bid/Issue Closing Date, see *"Material Contracts and Documents for Inspection"* on page 486 of the RHP.

DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"): SEBI only gives its observations on the Issue documents and this does not constitute approval of either the Issue or the specified securities stated in the Issue Document. The investors are advised to refer to page 404 of the RHP for the full text of the disclaimer clause of SEBI.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the RHP has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to the page 406 of the RHP for the full text of the disclaimer clause of BSE.

DISCLAIMER CLAUSE OF NSE (the Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Issue Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Issue Document. The investors are advised to refer to page 406 of the RHP for the full text of the disclaimer clause of NSE.

GENERAL RISKS: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue, including the risks involved. The Equity Shares in the Issue have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to *'Risk Factors' beginning* on page 35 of the RHP.

BOOK RUNNING LEAD MANAGERS			REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
Nuvama Wealth Management Limited 801 - 804, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai, 400051, Maharashtra, **Tel:** +91 22 40094400 **E-mail:** arssbl.ipo@nuvama.com **Website:** www.nuvama.com **Investor grievance email:** customerservice.mb@nuvama.com **Contact Person:** Pari Vaya/ Soumavo Sarkar **SEBI Registration Number:** INM000013004	**DAM Capital Advisors Limited** Altimus 2202, Level 22, Pandurang Budhkar Marg Worli, Mumbai - 400018, Maharshtra, India; **Tel:** +91 22 4202 2500 **E-mail:** arssbl.ipo@damcapital.in **Website:** www.damcapital.in **Investor grievance email:** complaint@damcapital.in **Contact person:** Chandresh Sharma/Shital Shah **SEBI Registration number:** MB/INM000011336	**Anand Rathi Advisors Limited*** 11th Floor, Times Tower, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai, 400013, Maharashtra, India **Tel.:** +91 22 4047 7120; **E-mail:** ipo.arssbl@rathi.com **Website:** www.anandrathiib.com Investor Grievance email: grievance.ecm@rathi.com **Contact Person:** Nikita Jaju/ Shivani Tapadia **SEBI Registration number:** INM000010478	**MUFG Intime India Private Limited** (Formerly Link intime India Private Limited) C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli West, Mumbai 400 083, Maharashtra, India; **Tel:** +91 81081 14949 **E-mail:** anandrathibrokers.ipo@in.mpms.mufg.com **Website:** www.in.mpms.mufg.com **Investor grievance e-mail:** anandrathibrokers.ipo@in.mpms.mufg.com **Contact Person:** Shanti Gopalkrishnan **SEBI Registration Number:** INR000004058	**Chetan Pravinbhai Prajapati** Express Zone, A Wing, 10th Floor, Western Express Highway Goregaon (E), Mumbai - 400 063, **Telephone:** +91 22 - 6281 7000 **E-mail:** secretarial@rathi.com Bidders can contact our Company Secretary and Compliance Officer, or the Registrar to the Issue in case of any pre-Issue or post-Issue related problems, such as non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Issue-related queries and for redressal of complaints, investors may also write to the Book Running Lead Managers.

**In compliance with the proviso to Regulation 21A(1) of the Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992, as amended, read with proviso to Regulation 23(3) of the SEBI ICDR Regulations, Anand Rathi Advisors Limited will be involved only in marketing of the Issue.*

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the *"Risk Factors"* beginning on page 35 of the RHP before applying in the Issue. A copy of the RHP will be made available on the website of SEBI at www.sebi.gov.in and is available on the respective websites of the BRLMs, Nuvama Wealth Management Limited at www.nuvama.com, DAM Capital Advisors Limited at www.damcapital.in and Anand Rathi Advisors Limited at www.anandrathiib.com and at the website of the Company, Anand Rathi Share and Stock Brokers Limited at www.anandrathi.com and the websites of the Stock Exchanges, for BSE at www.bseindia.com and for NSE Limited at www.nseindia.com.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the Abridged Prospectus shall be available on the website of the Company, the BRLMs and the Registrar to the Issue at: www.anandrathi.com ,www.nuvama.com, www.damcapital.in, www.anandrathiib.com and www.in.mpms.mufg.com, respectively.

AVAILABILITY OF BID CUM APPLICATION FORM: Bid cum Application Form can be obtained from the Registered and Corporate Office of our Company, Anand Rathi Share and Stock Brokers Limited, Tel: +91 22 - 6281 7000; **BRLMs:** Nuvama Wealth Management Limited, Tel: +91 22 40094400, DAM Capital Advisors Limited, Tel: +91 22 4202 2500 and Anand Rathi Advisors Limited, Tel: +91 22 4047 7120, **Syndicate Member:** Nuvama Wealth Management Limited, Telephone: +91 22 40094400, JM Financial Services Limited, Tel: +91 22 6136 3400 and Sharekhan Limited, Telephone: +91 22 6750 2000. Registered Brokers, SCSBs, Designated RTA Locations and Designated CDP Locations for participating in the Issue. Bid cum Application Forms will also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and at all the Designated Branches of SCSBs, the list of which is available on the websites of the Stock Exchanges and SEBI.

SUB-SYNDICATE MEMBERS: Almondz Global Securities Ltd; Asit C Mehta Investment Intermediaries; Axis Capital Ltd; Centrum Broking Ltd; Eurekha Stock & Share Brokers Ltd; Globe Capital Markets Ltd; HDFC Securities Ltd; ICICI Securities Ltd; IDBI Capital Markets and Securities Ltd; IIFL Capital Services Ltd (Formely known as IIFL Securities Ltd); Kantilal Chhaganlal Securities P. Ltd; KJMC Capital Markets Ltd; Kotak Securities Limited; Keynote Capital Limited; LKP Secuties Ltd; Motilal Oswal Financial Services Limited; Prabhudas Liladhar P. Ltd; Pravin Ratilal Share & Stock Brokers Ltd; Religare Broking Ltd; RR Equity Brokers Pvt. Ltd; SBICAP Securities Ltd; Sharekhan Ltd; SMC Global Securities Ltd; Systematix Shares and Stock Brokers Ltd; Tradebulls Securities Limited; YES Securities Ltd.

ESCROW COLLECTION AND SPONSOR BANK: ICICI Bank Limited

REFUND AND SPONSOR BANK: HDFC Bank Limited

PUBLIC ISSUE AND SPONSOR BANK: Axis Bank Limited

UPI: UPI Bidders can also Bid through UPI Mechanism.

All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For **Anand Rathi Share and Stock Brokers Limited**
On behalf of the Board of Directors
Sd/-
Chetan Pravinbhai Prajapati
Company Secretary and Compliance Officer

Place: Mumbai
Date: September 17, 2025

Anand Rathi Share and Stock Brokers Limited is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed a red herring prospectus dated September 17, 2025 with the RoC. The RHP is made available on the website of the SEBI at www.sebi.gov.in as well as on the website of the BRLMs i.e., Nuvama Wealth Management Limited at www.nuvama.com, DAM Capital Advisors Limited at www.damcapital.in and Anand Rathi Advisors Limited at www.anandrathiib.com, the website of the NSE at www.nseindia.com and the website of the BSE at www.bseindia.com and the website of the Company at www.anandrathi.com. Any potential investor should note that investment in equity shares involves a high degree of risk and for details relating to such risks, please see the section *"Risk Factors"* beginning on page 35 of the RHP. Potential investors should not rely on the DRHP for making any investment decision but should only rely on the information included in the RHP filed by the Company with the RoC.

This announcement does not constitute an offer of the Equity Shares for sale in any jurisdiction, including the United States, and the Equity Shares may not be offered or sold in the United States absent registration under the US Securities Act of 1933 or an exemption from registration. Any public offering of the Equity Shares to be made in the United States will be made by means of a prospectus that may be obtained from the Company and that will contain detailed information about the Company and management, as well as financial statements. However, the Equity Shares are not being offered or sold in the United States.

CONCEPT

उज्जीवन स्मॉल फाइनैंस बैंक लिमिटेड

पंजीकृत कार्यालय : ग्रेप गार्डन, नंबर 27 तीसरा 'ए' क्रॉस, 18वां मेन, छठा ब्लॉक, कोरमंगला, बेंगलुरु–560095
आंचलिक कार्यालय :– जीएमटीटी बिल्डिंग प्लॉट संख्या डी–7, सेक्टर–3, नोएडा (यूपी)–201301
शाखा राज नगर :–डी–11, भू तल, आरडीसी, बीएसएनएल कार्यालय के सामने, राज नगर, आरडीसी, गाजियाबाद

शुद्धिपत्र

यह शुद्धिपत्र जनसत्ता में 13–09–2025 को पृष्ठ संख्या 19 पर प्रकाशित सार्वजनिक नीलामी सूचना विज्ञापन के संदर्भ में है, जो कर्जदार अलेहामान पुत्र चांद निवासी कलछीना, मुरादनगर, गाजियाबाद, उत्तर प्रदेश – 245304, 2. हंसारी पत्नी अलेहामान निवासी कलछीना, मुरादनगर, गाजियाबाद, उत्तर प्रदेश – 245304, अन्य पता : 560, प्राथमिक विद्यालय, कलछीना, कमरा संख्या 2, मोदी नगर, गाजियाबाद, उत्तर प्रदेश 245304 के संबंध में है। ई–नीलामी की तिथि असावधानीवश 28–अक्टूबर–2025 के बजाय 28–09–2025 प्रकाशित कर दी गई है। अन्य सभी नियम व शर्तें यथावत रहेंगी।

दिनांक : 18–09–2025 **स्थान : नोएडा** **प्राधिकृत अधिकारी, उज्जीवन स्मॉल फाइनैंस बैंक**

यू ग्रो कैपिटल लिमिटेड

चौथी मंजिल, टॉवर 3, इक्विनॉक्स बिजनेस पार्क, एलबीएस रोड, कुर्ला, मुंबई 400070

मांग सूचना

वित्तीय परिसंपत्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 (अधिनियम) और प्रतिभूति हित (प्रवर्तन) नियम, 2002 (नियम) के प्रावधानों के तहत।

अधोहस्ताक्षरी अधिनियम के तहत यू ग्रो कैपिटल लिमिटेड के प्राधिकृत अधिकारी होने के नाते तथा अधिनियम की धारा 13(2) के तहत प्रदत्त शक्तियों का प्रयोग करते हुए, नियम 3 के साथ, अधिनियम की धारा 13(2) के तहत मांग नोटिस जारी करते हुए, निम्नलिखित उधारकर्ता(ओं) से उक्त नोटिस की प्राप्ति की तिथि से 60 दिनों के भीतर संबंधित नोटिस में उल्लिखित राशि चुकाने का आह्वान करते हैं। नीचे हस्ताक्षरकर्ता का यथोचित मानना छ्है कि उधारकर्ता(ऋणकर्ता) मांग नोटिस की तामील से बच रहे हैं, इसलिए मांग नोटिस की तामील नियमों के अनुसार चिपकाकर और प्रकाशित करके की जा रही है। मांग नोटिस की विषय–वस्तु नीचे उद्धृत की गई है:

क्र.सं.	उधारकर्ता(ओं) के नाम	मांग सूचना की तिथि और राशि
1	1. एस एस इंडस्ट्रीज 2. सोमेंद्र कुमार मिश्रा 3. संदीप कुमार लैन – HCFDELMLN00001021359, UGDELMC0000033808	मांग नोटिस की तारीख: 10/9/2025 नोटिस की राशि: 2,240,434.00/–रुपये तारीख: 08–09–2025

सुरक्षित परिसंपत्तियों का विवरण:– मॉडल: 1. प्लास्टिक इंजेक्शन मोल्डिंग मशीन 120 टन 2. किंगस्टन ब्रांड सीएनसी वर्टिकल मशीनिंग सेंटर मॉडल केमीएल 1160 निर्माता: 1. आर.एच एसोसिएट्स प्राइवेट लिमिटेड 2. किंगस्टन मशीन टूल्स
इनवॉइस: MFG-033, KMT/S/SI/01/23-24/1160

उधारकर्ताओं को सलाह दी जाती है कि वे मांग नोटिस का अनुपालन करें और इसमें उल्लिखित मांग राशि का भुगतान इस प्रकाशन की तिथि से 60 दिनों के भीतर करें, साथ ही भुगतान की प्राप्ति की तिथि तक लागू ब्याज, विलंबित भुगतान दंड, बाउंस शुल्क, लागत और व्यय आदि का भुगतान करें। उधारकर्ता ध्यान दें कि यूग्रो कैपिटल लिमिटेड एक सुरक्षित ऋणदाता है और उधारकर्ताओं द्वारा प्राप्त ऋण सुविधा यू ग्रो कैपिटल लिमिटेड के पास उधारकर्ताओं द्वारा गिरवी रखी गई अचल संपत्ति के विरुद्ध एक सुरक्षित ऋण है।

यदि उधारकर्ता निर्धारित समय के भीतर अपनी देनदारियों का पूर्ण रूप से निर्वहन करने में विफल रहता है, तो यूग्रो कैपिटल लिमिटेड अधिनियम की धारा 13(4) के तहत सुरक्षित परिसंपत्तियों पर कब्जा करने के लिए सभी अधिकारों का प्रयोग करने का हकदार होगा, जिसमें उधारकर्ता के ऋण खाते में बकाया राशि वसूलने के लिए बिक्री के माध्यम से या अधिनियम और उसके तहत नियमों के तहत उपलब्ध किसी अन्य उपाय को लागू करके इसे स्थानांतरित करना शामिल है, लेकिन यह इन्हीं तक सीमित नहीं है। यूग्रो कैपिटल लिमिटेड को बिक्री या हस्तांतरण के अधिकार को लागू करने से पहले सुरक्षित परिसंपत्तियों को कुर्क करने और/या सील करने का भी अधिकार है। सुरक्षित परिसंपत्तियों की बिक्री के बाद, यूग्रो कैपिटल लिमिटेड को बकाया राशि वसूलने के लिए अलग से कानूनी कार्यवाही शुरू करने का भी अधिकार है, यदि सुरक्षित परिसंपत्तियों का मूल्य उधारकर्ता द्वारा यूग्रो कैपिटल लिमिटेड को देय बकाया राशि को कवर करने के लिए अपर्याप्त है। यह उपाय यूग्रो कैपिटल लिमिटेड को किसी अन्य कानून के तहत उपलब्ध सभी उपायों के अतिरिक्त और स्वतंत्र है।

उधारकर्ताओं का ध्यान अधिनियम की धारा 13(8) की ओर आकर्षित किया जाता है, जिसमें सुरक्षित परिसंपत्तियों को भुनाने के लिए उपलब्ध समय के संबंध में और आगे अधिनियम की धारा 13(13) की ओर, जिसके तहत उधारकर्ताओं को यूग्रो कैपिटल लिमिटेड की पूर्व लिखित सहमति के बिना सुरक्षित परिसंपत्तियों का निपटान या लेन–देन करने या बिक्री, पट्टे या अन्यथा (व्यापार के सामान्य क्रम के अलावा) किसी भी सुरक्षित परिसंपत्ति को हस्तांतरित करने से रोका/निषिद्ध किया जाता है और उपरोक्त का अनुपालन न करना अधिनियम की धारा 29 के तहत दंडनीय अपराध है। मांग नोटिस की प्रति नीचे हस्ताक्षरकर्ता के पास उपलब्ध है और उधारकर्ता, यदि वे चाहें तो नीचे हस्ताक्षरकर्ता से इसे प्राप्त कर सकते हैं।

स्थान: उत्तर प्रदेश **हस्ता/-प्राधिकृत अधिकारी)**
दिनांक: 18.09..2025 **यू ग्रो कैपिटल लिमिटेड के लिए, authorised.officer@ugrocapital.com**

आईडीएफसी फर्स्ट बैंक लिमिटेड

(पूर्वतः कैपिटल फर्स्ट लिमिटेड तथा आईडीएफसी बैंक लिमिटेड के साथ समामेलित)
सीआईएन : एल65110टीएन2014पीएलसी097792
पंजीकृत कार्यालय : केआरएम टावर्स, 8वां तल, हैरिंगटन रोड, चेटपेट, चेन्नई–600031.
फोन : +91–44 4564 4000. **फैक्स :** +91 44 4564 4022

परिशिष्ट 4 [(नियम 8(1)]
कब्जा सूचना
(अचल सम्पत्ति हेतु)

जबकि अधोहस्ताक्षरी ने आईडीएफसी फर्स्ट बैंक लिमिटेड (पूर्वतः कैपिटल फर्स्ट लिमिटेड तथा आईडीएफसी बैंक लिमिटेड के साथ समामेलित) के प्राधिकृत अधिकारी के रूप में वित्तीय आस्तियों का प्रतिभूतिकरण एवं पुनरनिर्माण और प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के तहत और प्रतिभूति हित प्रवर्तन नियमावली, 2002 के नियम 3 के साथ पठित धारा 13(12) के अधीन प्रदत्त शक्तियों का प्रयोग करते हुए मांग सूचनाएं जारी की थीं, जिनमें कर्जदार, सह–कर्जदारों तथा गारंटरों से मांग सूचना में वर्णितानुसार बकाया राशि, मांग सूचना की तिथि से भुगतान/वसूली की तिथि तक आगे ब्याज और अन्य प्रभारों के साथ उक्त मांग सूचना की प्राप्ति की तिथि से 60 दिन के भीतर चुकाने की मांग की गई थी। कर्जदार, सह–कर्जदार तथा गारंटर उक्त राशि चुकाने में असफल रहे हैं, अतः एतद्द्वारा कर्जदार/सह–कर्जदारों/गारंटरों और जनसाधारण को सूचित किया जाता है कि अधोहस्ताक्षरी ने प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13 की उप–धारा (4) के तहत उसको प्रदत्त शक्तियों का प्रयोग करते हुए यहां नीचे वर्णित अचल संपत्ति का कब्जा इस सूचना की तिथि को ले लिया है।

ऋण खाता संख्या	कर्जदार/रों/ सह–कर्जदार/रों तथा गारंटरों का नाम	बंधक रखी गई संपत्तियों का विवरण	मांग सूचना		कब्जा लेने की तिथि और प्रकार
			तिथि	बकाया राशि (रू.)	
14012624	1. संदीप कुमार, 2. राजबाला गजे सिंह	**सम्पत्ति के सभी अंश एवं खंड :** आवासीय मकान संख्या नगर निगम पुराना नंबर 166, नया नंबर 180, प्लॉट एरिया 100 वर्ग गज, यानी 83.61 वर्ग मीटर, मोहल्ला सराय नजर अली, गाजियाबाद, परगना : लोनी, तहसील और जिला : गाजियाबाद, उत्तर प्रदेश–201001, निम्नानुसार परिबद्धः पूर्वः श्रीनिवास का मकान, पश्चिमः दयाचंद का मकान, उत्तरः दरवाजा और गली और गोवर्धन का मकान, दक्षिणः बाबूराम का मकान	18–06–2025	रु. 14,64,004.82/–	11–09–2025 कब्जा
15029444	1. श्याम सुंदर, 2. मीना देवी	**सम्पत्ति के सभी अंश एवं खंड :** आवासीय मकान संख्या 26, प्लॉट क्षेत्रफल 68 वर्ग गज यानी 56.85 वर्ग मीटर, खसरा संख्या 289 का अंश, श्री हाइट रेजीडेंसी में स्थित, गांवः चिपियाना बुजुर्ग (रेलवे लाइन से बाहर), परगना और तहसीलः दादरी, जिलाः गौतम बुद्ध नगर, उत्तर प्रदेश–201009, निम्नानुसार परिबद्ध – पूर्वः प्लॉट संख्या 27, पश्चिमः 19 फीट चौड़ा रास्ता, उत्तरः प्लॉट संख्या 25, दक्षिणः प्लॉट संख्या 55 और 56 और 57	18–06–2025	रु. 13,75,674.51/–	11–09–2025 कब्जा

कर्जदार/सह–कर्जदारों/गारंटरों को विशेष रूप से तथा सर्वसाधारण को संपत्ति के संबंध में संव्यवहार नहीं करने हेतु सावधान किया जाता है और संपत्ति के संबंध में कोई भी संव्यवहार आईडीएफसी फर्स्ट बैंक लिमिटेड (पूर्वतः कैपिटल फर्स्ट लिमिटेड तथा आईडीएफसी बैंक लिमिटेड के साथ समामेलित) की बकाया राशि तथा मांग सूचना की तिथि से भुगतान/वसूली की तिथि तक उस पर ब्याज तथा अन्य प्रभारों के भुगतान के बाद ही किया जा सकता है।

प्राधिकृत अधिकारी
तिथि : 11-09-2025 **आईडीएफसी फर्स्ट बैंक लिमिटेड**
स्थान : उत्तर प्रदेश **(पूर्वतः कैपिटल फर्स्ट लिमिटेड तथा आईडीएफसी बैंक लिमिटेड के साथ समामेलित)**

आरबीएल बैंक लिमिटेड

पंजीकृत कार्यालय : प्रथम लेन, शाहपुरी, कोल्हापुर– 416001
राष्ट्रीय परिचालन केंद्र : 9वीं तल, टेक्नीप्लेक्स–I, वीर सावरकर फ्लाईओवर के पास, गोरेगांव (पश्चिम) मुंबई– 400062

स्वर्ण नीलामी सह आमंत्रण सूचना

नीचे उल्लिखित उधारकर्ता को आरबीएल बैंक लिमिटेड से उनके द्वारा प्राप्त स्वर्ण आभूषणों ("सुविधा") के बदले ऋण सुविधा के लिए बकाया राशि का भुगतान करने के लिए मॉंग सूचनायें दी गयी हैं। चूँकि उधारकर्ता सुविधा के अंतर्गत नियत बकाया चुकाने में विफल रहे हैं, इसलिए हम 30–09–2025 को गिरवी रखे गए स्वर्ण आभूषणों की एक नीलामी संचालित करने के लिए बाध्य हैं।

यदि इस नीलामी से कोई अधिशेष राशि प्राप्त होती है, तो उसे संबंधित उधारकर्ता को वापस कर दिया जाएगा और यदि नीलामी के बाद कोई घाटा होता है, तो शेष राशि उचित कानूनी कार्यक्रमों के माध्यम से उधारकर्ता से वसूल की जाएगी। आरबीएल बैंक को बिना किसी पूर्व सूचना के नीलामी से निम्नलिखित खाता हटाने का अधिकार है। इसके अतिरिक्त, आरबीएल बैंक बिना किसी पूर्व सूचना के नीलामी की तिथि बदलने का अधिकार सुरक्षित रखता है।

क्र. सं.	खाता संख्या	उधारकर्ता का नाम	स्वर्ण आभूषणों के विवरण (ग्राम में)	
1.	809008664296	सुमन अरोड़ा	TOTAL_GROSS_WT	87.31
			TOTAL_IMPURITY	4.71
			TOTAL_STONE_WT	0
			TOTAL_NET_WT	82.6
2.	809008767614	सरिता कुमारी	TOTAL_GROSS_WT	18.3
			TOTAL_IMPURITY	0.8
			TOTAL_STONE_WT	0.2
			TOTAL_NET_WT	17.3
3.	809008779983	मनदीप सिंह	TOTAL_GROSS_WT	24.16
			TOTAL_IMPURITY	0.96
			TOTAL_STONE_WT	0.1
			TOTAL_NET_WT	23.1
4.	809008839182	अनिल कुमार यादव	TOTAL_GROSS_WT	10.3
			TOTAL_IMPURITY	0.1
			TOTAL_STONE_WT	0
			TOTAL_NET_WT	10.2
5.	809008898776	कपिल देव	TOTAL_GROSS_WT	85.6
			TOTAL_IMPURITY	2.3
			TOTAL_STONE_WT	12.5
			TOTAL_NET_WT	70.8
6.	809008998445	अमित कुमार	TOTAL_GROSS_WT	6.4
			TOTAL_IMPURITY	0.2
			TOTAL_STONE_WT	0
			TOTAL_NET_WT	6.2

ऑनलाइन नीलामी **https://egold.auctiontiger.net** पर 30–09–2025 को अप. 02:00 से अप. 04:00 बजे आईएसटी तक आयोजित की जाएगी।
इच्छुक बोलीदाताओं को मैसर्स ई–प्रोक्योरमेंट टेक्नोलॉजीज लिमिटेड (ऑक्शनटाइगर) से 6351896640 /7984129853 पर संपर्क करना चाहिए।
विस्तृत नियमों और शर्तों के लिए कृपया नीलामी पोर्टल पर जाएँ।

स्थान : हरियाणा **प्राधिकृत अधिकारी,**
दिनॉक : 18-09-2025 **आरबीएल बैंक लिमिटेड**