



25th November, 2025

To,
The Manager – Listing
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, ‘G’ Block,
Bandra Kurla Complex,
Bandra (East), Mumbai – 400 051
Symbol: EFACTOR

Dear Sir / Ma'am,

Sub: Newspaper Advertisement – Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to the provisions of Regulation 30 read with Para A Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), please find enclosed the copies of newspaper advertisement published today i.e. on Tuesday, 25th November, 2025 in Financial Express (English edition) and Jansatta (Hindi edition) in respect of completion of dispatch of the Notice of Postal Ballot to the members of the Company and e-voting information pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, and Regulation 44 of the Listing Regulations.

The above information is also available on the website of the Company at www.efactorexp.com.

Kindly take the above on your record.

Thanking you,

Yours faithfully,

for E Factor Experiences Limited

Samit Garg
Managing Director
DIN: 00779016

Encl: A/a



E-FACTOR EXPERIENCES LTD.

Corp. Office : A - 49, Sector - 67, Noida (UP) - 201301; Tel.: +91-120-2484240
Regd. Office : 101 - A, Kundan Kutir, Hari Nagar, Ashram, New Delhi -110 014
Website : www.efactorexp.com
CIN NO. L92199DL2003PLC118285

**E FACTOR EXPERIENCES LIMITED**

CIN:L92199DL2003PLC118285

Corporate Office: A-49, Sector-67, Noida, U.P. - 201301
Registered Office: 101-A, Kundan Kuti, Hari Nagar, Ashram, New Delhi - 110014;
E-mail id: info@factorexp.com; Website: www.factorexp.com**NOTICE OF POSTAL BALLOT AND EVOTING INFORMATION**

Notice is hereby given to the Members of E Factor Experiences Limited (the Company) that pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 ("the Act") read with Rules 20 and 22 of Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard - 2 ("SS-2") on General Meetings issued by the Institute of Company Secretaries of India and General Circular No. 03/2025 dated 22nd September, 2025 and in accordance with the requirements laid down in previous circulars issued by the Ministry of Corporate Affairs in this regard ("MCA Circulars") and other applicable provisions of the Act, Rules, Regulations, MCA Circulars, etc. for the time being in force, consent and approval of the Members of the Company is being sought through postal ballot process by voting through electronic means ('remote e-voting') in respect of the Special Business as set out in the Postal Ballot Notice dated 13th November, 2025. The Postal Ballot Notice is available on the Company's website at www.factorexp.com and is also available on the websites of the National Stock Exchange of India Limited ("NSE") at www.nseindia.com, and National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.

Pursuant to the aforesaid provisions, the Company has completed the despatch of electronic copies of the Postal Ballot Notice along with the explanatory statement thereto only through electronic mode to all those Members whose email addresses are registered with the Company or Depository Participants ("DPS") or Registrar & Share Transfer Agent ("RTA") of the Company and whose names appeared as Members in the Company's Register of Members / List of Beneficiaries as on Cut-off date i.e. Friday, 21st November, 2025. Physical copies of the Postal Ballot Notice along with Postal Ballot forms and pre-paid business reply envelopes are not sent to the Members for the Postal Ballot in line with the exemption provided in the aforesaid MCA Circulars.

The Company has engaged the services of NSDL to provide remote e-voting facility to its members to exercise their right to vote on the resolutions proposed in the Postal Ballot Notice. The communication of the assent or dissent of the Members would take place through remote e-voting only. A member may exercise voting through remote e-voting only as per the provisions of the aforesaid legal provisions. For casting the votes, the Members are requested to note that remote e-voting period shall commence at 09:00 a.m. (IST) on Tuesday, 25th November, 2025 and end at 05:00 p.m. (IST) on Wednesday, 24th December, 2025, and the remote e-voting module shall be disabled for voting by the NSDL immediately thereafter. The voting rights of a Member shall be in proportion to his/her its shareholding in the paid-up share capital of the Company as on the Cut-off date i.e. Friday, 21st November, 2025.

The manner of remote e-voting by the Members holding shares in dematerialized mode, physical mode and for the Members who have not registered their email address is provided in the Postal Ballot notice. The manner in which the persons who have forgotten the User ID and / or Password, can obtain / generate the same, has also been provided in the said Notice.

The Board of Directors of the Company has appointed CS Manish Baldeva, Practicing Company Secretary (Membership No.: FCS 6180 and C. P. No. 11062) proprietor of M/s. M Baldeva Associates, Company Secretaries, Mumbai, as Scrutinizer for conducting the Postal Ballot process in fair and transparent manner. The results of the Postal Ballot along with the Scrutinizer's Report shall be displayed on the Company's website www.factorexp.com and shall also be communicated to the NSE and will be displayed simultaneously on the websites of the NSE and NSDL.

The resolutions, if approved by the requisite majority, shall be deemed to have passed on the last date of e-voting i.e. Wednesday, 24th December, 2025 and shall be deemed to have been passed at a general meeting convened at that behalf.

Members who have not updated their e-mail address are requested to register the same, in respect of shares held by them in electronic form with the Depositories through their DPS and in respect of shares held in physical form by writing to Company's RTA, Maashita Securities Private Limited, 451, Krishna Apra Business Square, Netaji Subhash Place, Pitampura, New Delhi – 110034 or at E-mail: rtा@maashita.com and submitting the requisite documents as may be sought by the RTA in this regard.

In case you have any queries or issues regarding remote e-voting from the NSDL e-Voting System, you can write an email to evoting@nsdl.com or contact at toll free no. 022 - 4886 7000 or contact Mrs. Pallavi Mhatre, National Securities Depository Limited, 3rd Floor, Naman Chambers, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051, Maharashtra.

For E Factor Experiences LimitedSd/-
Samit Garg
Managing Director
DIN: 00779016

Date: 24.11.2025

Place: New Delhi

FORM NO. 14 [See Regulation 33(2)]**OFFICE OF THE RECOVERY OFFICER-II/I**
DEBTS RECOVERY TRIBUNAL DELHI (DRT 1)

4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001

DEMAND NOTICE**NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.**

RC/32/2024

07-11-2025

STATE BANK OF INDIA
Versus**BHUPENDER BIRDY**

To,

(CD 1) BHUPENDER BIRDY S/O KULDEEP SINGH BIRDY, H NO 43, KH NO 289, FIRST FLOOR, NEAR SAYEED POLE NO R921, VILLAGE NANGLOI, NORTH WEST DELHI-110041**ALSO AT: SPECIALIST, EMP. ID 51454479, HCL TECHNOLOGIES LTD. A-9, SECTOR-3, NOIDA, UP 201301****(CD 2) IDEA BUILDERS PVT. LTD., THROUGH ITS DIRECTORS, C-294, 1ST FLOOR, NEAR PARK, VIVEK VIHAR, DELHI 110095**

This is to notify that as per the Recovery Certificate issued in pursuance of orders by the Presiding Officer, **DEBTS RECOVERY TRIBUNAL, DELHI(DRT 1)** in **TAT/6/2023** an amount of Rs. **3648044.61** along with pendente-litite and future interest @8.95% Simple Interest Yearly w.e.f. **30/04/2018** till realization, and costs of Rs. **27000** (Rupees Twenty Seven Thousands Only) has become due against you (jointly and severally Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipt of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on **24/02/2026** at **10:30 am** for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay

(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings

(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: **07/11/2025**

sd/-
RAVINER KUMAR TOMAR
RECOVERY OFFICER-I,
DEBTS RECOVERY TRIBUNAL DELHI (DRT-1)**POSSESSION NOTICE**

Whereas, the authorized officer of **Jana Small Finance Bank Limited** under the Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued demand notices to the borrower(s)/ Co-borrowers(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within **60 days** from the date of receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realization.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	30218640000829	1) Kakaldi Dairy, Represented by its Proprietor Mr. Ravender Kumar, 2) Mr. Ravender Kumar, 3) Mrs. Darshana Devi (Guarantor)	09.09.2025 Rs.12,90,071/- (Rupees Twelve Lakh Ninety Thousand and Seventy One Only)	Date: 20.11.2025 Time: 12:35 P.M. Symbolic Possession as on 07.09.2025

Description of Secured Asset: Khata No. 9, Khasra No. 1009, 1010 Min & 1024 Min & 1025 Min & 1026 Min Ans Khasa No. 10, Khasra No. 1034 situated in Village Raispur, Pargana Daska, Tehsil & District Ghazabadi, Admeasuring 525.45 Sq.yards i.e. 439.33 Sq.mtr. Owned by Mrs. Darshana Chaudhary, W/o. Mr. Ravender. Bounded as: East- Rasta 20 Ft., West- House of Amar, S/o. Dharamvir. North- House of Revender, S/o. Fakira, South- Land of Revender etc.

Whereas the Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrower/s in particular and to the Public in general that the authorised officer of **Jana Small Finance Bank Limited** has taken possession of the properties/ secured assets described herein above in exercise of powers conferred on him under Section 13(4) of the said act read with Rule 8 of the said rules on the dates mentioned above. The Borrower/s/ Co-Borrower/s/ Guarantor/s/ Mortgagors mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the properties. The properties will be subject to the charge of **Jana Small Finance Bank Limited**. The aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured assets will be subject to the charge of **Jana Small Finance Bank Limited**.

Place: Delhi NCR

sd/- Authorised Officer

For **Jana Small Finance Bank Limited**

Date: 25.11.2025

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: 16/12, 2nd Floor, W.E.A, Arya Samaj Road, Karol Bagh, New Delhi-110005.

Karnataka Bank Ltd.

Your Family Bank. Across India.

Asset Recovery Management Branch
8-B, First Floor, Rajendra Park,
Pusa Road
New Delhi-110 060

Phone : 011-4051567/(Ext-240)
E-Mail : delhiarm@ktbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128
APPENDIX IV [Rule 8(1)]

Whereas, undersigned being the Authorised Officer of **KARNATAKA BANK LIMITED**, 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 **05.07.2025** calling upon the borrower/ mortgagor/ guarantors;(1) Mr. Sher Ali Jafri S/o Mr. Mehndi Ali Jafri, R/o Shasti Nagar, Han Market, Bareilly (UP) - 243122, (2) Mr. Firoz Ali Jafri S/o Mr. Sher Ali Jafri, R/o Makaan No. 95 S, Astragha, Bareilly (UP) - 243122 (3) Mrs. Noorjanah Jafri W/o Mr. Sher Ali Jafri, R/o T-95, Shasti Nagar, Izzat Nagar, Bareilly (UP)- 243122 to repay the amount mentioned in the notice being Rs. 1,83,63,403.53 (Rupees One Crore Eighty Three Lakh Sixty Three Thousand Four Hundred Three and Paise Fifty Three Only) (i) Rs. 95,94,02,35 under TL/A/c No. 9037001600020701 along with future interest from **30.06.2025**, (ii) Rs. 87,69,37,18 under TL/A/c No. 9037001600023301 along with future interest from **16.06.2025**, plus cost within **60 days** from the date of receipt of the said notice.

The borrowers, mortgagors and the guarantors having failed to repay the amount, notice is hereby given to the borrowers, mortgagors, guarantors and the public in general that the undersigned has taken the possession of the property described herein below in exercise of the powers conferred on him under Sub-Section (4) of Section 13 of Act read with Rule 8 and 9 of the Security Interest Enforcement Rules, 2002 on the **24th day of November of the year 2025**.

The borrowers, the mortgagors and the guarantors in particular and the public in general is hereby cautioned not to deal with the property mentioned herein below and any dealings with the property will be subject to the charge of **Karnataka Bank Limited**, Bareilly Branch for an amount of **Rs. 1,71,65,194.53** (Rupees One Crore Eighty One Lakh Sixty Five Thousand One Hundred Ninety Four and Paise Fifty Three Only) (i) Rs. 86,81,100.35 under TL/A/c No. 9037001600020701 along with future interest from **30.10.2025**, (ii) Rs. 84,04,18 under TL/A/c No. 9037001600023301 along with future interest from **16.11.2025**, plus costs.

The borrowers' attention is invited to provisions of Sub-Section (8) of the Act, in respect of time available to redeem the secured assets.]

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of Property bearing Khasra No. 349-M (Part), measuring 418.05 sq. mts. situated at Saidpur Hawkins, Mini Bye Pass Road, Pargana, Tehsil & District Bareilly, along with commercial building constructed thereon, Belonging to Mr. Sher Ali Jafri

Boundaries: East : Property of Family Member of Rani Sharma West : Mini Bye Pass Road North: Plot of Ram Pal Singh South: Plot of Sanjay Bhattacharya

Place : Bareilly

Sd/- For Karnataka Bank Ltd

Chief Manager & Authorised Officer

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules").

Notice is hereby given to the public in general and in particular to the Borrower(s), Co Borrower(s) and Guarantor(s) or their legal heir(s) or representative(s) that the below described immovable property(s) mortgaged/charged to **India Shelter Finance Corporation Limited** (hereinafter referred to as the Secured Creditor), the possession of which has been taken by the Authorized Officer of the Secured Creditor having its Registered Office at 6th Floor Plot no. 15, Sector-44, Institutional Area, Gurugram-122003 will be sold on "As is Where is", "As is What's" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers, co borrowers and guarantors. The sale will be done by the Authorized Officer at the place mentioned below.

Loan Account Number/AP Number	And Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice u/s 13(2) Date & Amount	Date and Type of Possession	Reserve Price	Date and Time of Inspection of the property
MRS. GEETA DEVI & MR. DIPEN KUMAR	L11CLLONS000005057279 & L11VLLONS0000510421/ AP-10132201 & AP-10240992	11-25-2025 And Rs. 134400/- (Rupees Thirteen Lakh Forty Four Thousand Only)	Physical Possession on 12-11-2025	Rs. 15,91,000/- (Fifteen Lakh Ninety One Thousand Only)	23-12-2025 (Inspection Time 10:00 AM to 05:00 PM)

TOTAL OUTSTANDING as On Date 10th Apr-25 Rs. 134400/- (Rupees Thirteen Lakh Forty Four Thousand Only) as on 10th Apr-2025

