

Classifieds

PERSONAL

I,Vikas Kumar Sharma,S/O-Shiv Kumar,R/o 39A,Near Main Bus Stand,Garhi Rindhala, Delhi-110081,have changed my name to Vikas Kumar, Permanently.

0040755107-9

I,Umesh Kumar Gupta, S/O,Jayanti Prasad,R/o Plot.No-B-1/30, Madhu Vihar, Uttam Nagar, Dwarka,Delhi-110059,have changed my name to Umesh Gupta,Permanently.

0040755107-7

I,Suresh s/o-Jagdish Chand Nagal R/o-237,Ward,1,Near Sarrafa Bazar,Aheriya Mohalla, Hodal Palwal-121106, Haryana,have changed My Name to Suresh Chand Nagal,Permanently.

0040755047-8

I,Shoukat,S/o Mohd Ashiq Ali,R/o H.No.485/A,Gali No.22,Main Road Jafrabad, Delhi-110053,have changed my name to Shaukat Ali ,permanently

0040755046-7

I,Shanaz W/o Shaukat Ali,R/o H.No.485/A,Gali No.22,Main Road Jafrabad,Delhi-110053, have changed my name to Shahnaz permanently

0040755046-8

I,Saniya D/O-Mohammad Asif,R/O 1913,Gali Kalloomal Chowk Suivalan,Darya Ganj,Central Delhi-110002,Have changed my name to Sania Asif, permanently.

0040755107-6

I,Raseedan/ Rasidan,W/o Alimuddin,R/o 2-J Extension Ramesh Park,Laxmi Nagar, Delhi-110092,have changed my name to Rashidan Begam,permanently

0040755046-9

I,Monika Sharma,W/O-Vikas Kumar,R/o 39A,Near Main Bus Stand, Garhi Rindhala,Delhi-110081,have changed my name to Monika,Permanently.

0040755107-10

I,Monica Jasmin John,W/o Lawrence Vinod,R/o 11/345,Near Akram Auto Centre,DDA Flats Kalkaji, Delhi-110019,have changed My Name to Monica Lawrence, Permanently.

0040755124-10

I,Menka W/o,Jasbal Singh,R/o 3C-55,NIT-3,Faridabad, Haryana-121003,have changed My Name to Monika Kaur Permanently.

0040755046-10

I,Manish Kumar,R/o 4/1731, Street.No.1,Mahavir Block, Bhola Nath Nagar,Shahdara, Delhi-110032,have changed my minor son's Name from Adhyan to Adhyan Kumar,Permanently.

0040755046-6

I,Avinash K. Srivastava,R/o B-41, Vijay Park,Nagarjgarh,New Delhi-110043,have changed My minor daughter name from Ayaati to Ayaati Srivastava Permanently.

0040755130-9

I,Ashok Saini,S/O Chandrapal Saini R/o,H.No-409,Gali.No-6, Sunaro Wali-Band Gali,Jwala Nagar,Shahdara,Delhi-110032, have changed my name to Ashok Kumar Saini Permanently.

0040755107-8

I, Ankit Goyal s/o Laxmi Narayan R/o 846/55, Lekhu Nagar, Tri Nagar, Delhi-110035 have changed my name as ANKIT GOEL.

0040755067-1

PNB HOUSING Finance Limited
E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTY (IES)
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

Registered Office - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:- www.pnbhousing.com
Haridwar Branch- 1st Floor, Arya Nagar, Jwalapur, Haridwar-249407 (Uttarakhand)

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken in Column no-C by the authorized Officer of M/s PNB Housing Finance Limited Secured Creditor, will be sold on **AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS** as per the details mentioned below. Notice is hereby given to the borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date.

For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.

Loan No./Name of the Borrower/Guarantor/Legal Heir (A)	Demand Amount & Date (B)	Nature of Possession (C)	Description of the Properties Mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Base (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/ Court Cases/ Party (K)
HOU/HWR/0822/10025, B.O.: Haridwar, Anuj Kumar, Sweta.	Rs. 9,96,664.78 as on 07-02-2024	Physical Possession	All That Property Residential Plot on Part of Plot No.38 and 39, Khasra No. 1597, Situated At on Shanti Dham Colony, Garam Anand Hettarwar, Area 400 Sq.ft, outside Municipal Limits Nagar Palika Parishad, Shivalik Nagar, Pangana Roorkee, Tehsil and District Haridwar, Uttarakhand-249402, India, bounded As: East-20 Ft Wide Passage, Side Measuring 16 Ft, West-House of Nagendra, Side Measuring 16 Ft, North-House of others, Side Measuring 25 Ft, South-House of Bhagwat Kumar, Side Measuring 25 Ft.	Rs. 781000	Rs. 78100	07-11-2024	Rs. 10000	28.10.2024 10.00 AM 5.30 PM	08.11.2024 02.00 PM 03.00 PM	Not Known

* Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred up to the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable/secured assets except what is disclosed in the column no-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.

1. As on date, there is no order restraining and/or court injunction PNBHFL,the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets.

2. The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form.

3. Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money, if any, deposited) on the same day or not later than next working day. The sale may be made in favour of the bidder(s) only after the deposit of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the property/secured asset shall be resold.

4. **C1 INDIA PRIVATE LIMITED** would be assisting the Authorised Officer in conducting sale through an e-Auction having its corporate office at Plot No.68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website-www.bankofindia.com. For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with **Mukesh Vishnoi**, Contact Number 18001208800, is authorised person of PNBHFL or refer to www.pnbhousing.com

Place: Uttarakhand, Dated: 22.10.2024

Authorized Officer, M/s PNB Housing Finance Limited

PUBLIC NOTICE

Notice is hereby given to the public at large that my client **SH. MOHD UMAR** (aged about 71 years old), S/O SH. KURBAN BASHIR AND S/O SULSHAN BEGUM W/O SH. MOHD UMAR, BOTH R/O, D-112 Gali No. 4, OM VIHAR PHASE-5, UTTAM NAGAR, PO & K. MOHAN, DIST. WEST DELHI, DELHI-110059, has served all their relations from his son namely, **MOHAMMAD ASIF SAIF** (aged about 38 years) and Daughter-in-Law namely, **NABEED KHATOOR** (aged about 27 years), divorced and divorced her from all my movable and immovable properties with immediate effect because of disobedience and temperamental issues with the son and daughter committed by him against my client. Any person dealing with him shall be doing so at their own risk, cost and consequences. My client's shall not be responsible in any manner for the same.

NAKUL GROVER (ADVOCATE)
ENROLLMENT NO. D-71531281

GOVERNMENT OF TAMIL NADU
RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT
Retender – Short Tender Notice
R.C.No.3279/2024/A9, dt :19.10.2024

Invitation of Tender Schedule in two cover system for the Procurement of steel rods for the Housing schemes 2024-25 in all the Panchayat Unions of Chengalpattu District.

- Value of the work Rs.1127.77 lakh.
- Value of EMD is Rs.11,28,000/-
- Bid documents in English may be downloaded in the website www.tntenders.gov.in from 22.10.2024 to 29.10.2024 upto 15.00 hrs.
- Last date & Time for uploading of Bid documents on 29.10.2023 upto 3.00 PM.
- Date and Time of downloading of technical bid documents on 29.10.2024 from 4.00 PM onwards.
- Other particulars are published in the respective tender schedule in the website www.tntenders.gov.in

Additional Collector (Dev.), DRDA, Chengalpattu.

DIPR/ 4415 /TENDER/2024

ADITYA BIRLA CAPITAL
Registered Office-Indian Rayon Compound, Veraval, Gujarat – 362266
Branch Office- Unit No. 201, 202 & 205 to 209, 2nd Floor, Urbanac Business Park, Plot A-1A & A1-B, Vibhuti Khand, Gomti Nagar, Lucknow - 226010.

APPENDIX IV(See Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)
Possession Notice(for Immovable Property)

Whereas, the undersigned being the authorized officer of **Aditya Birla Housing Finance Limited** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken Possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said act read with rule 8 the Security Interest (Enforcement) Rules, 2002.

The borrowers in particular and public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Aditya Birla Housing Finance Limited** for an amount of mentioned below and interest thereon. Borrowers 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.

1. Name of Borrower: Rajneesh Srivastava, Neeshu Rajneesh Srivastava, Ram Naresh Srivastava
Outstanding: Rs. 8,46,444.6/- (Rupees Eight Lakh Forty-Six Thousand Four Hundred Forty-Four and Six Paise Only)
Demand notice Dated: 15-07-2024 **Date of Possession: 17.10.2024**

Description of the Immovable Property
All That Piece And Parcel Of Plot No. 98, Part Of Khasra No. 79 & 80, Admeasuring 600 Sq. Ft. I.E. 55.76 Sq. Mts., Situated At Faizullaganj, Ward- Faizullaganj, North City, Tehsil & District Lucknow, Uttar Pradesh- 226012, And Bounded As: East: 20 Feet Wide Road, West: Plot Of Other, North: Plot Of Samiti, South: Plot Of Samiti.

2. Name of Borrower: Ajay Mishra, Pooja Mishra, Raj Mishra and Raj Auto World
Outstanding: Rs. 93,71,924.43/- (Rupees Ninety Three Lakh Seventy One Thousand Nine Hundred Twenty Four and Four Three Paise)
Demand notice Dated: 08-08-2024 **Date of Possession: 17.10.2024**

Description of the Immovable Property
All That Piece And Parcel Of 1 Kita Plot, On Plot No. 10, Land Khasra No. 2175 To 2180, Admeasuring Area 1500 Sq. Ft. I.E 139.41 Sq. Mtrs, Out Of Which Constructed Area Being 111.53 Sq. Mtrs, Gram – Kanauasi, Ward Kesri, Tehsil Kheda, District Lucknow, Uttar Pradesh- 226023. **And Bounded As:** East: 20ft Wide, West : House Of Pant Ji, North: H. No. 11 Of Rameshwar Dayal, South : H No. 09 Of Mohan Singh.

Date: 17.10.2024 **Place: Lucknow**

Authorised Officer
Aditya Birla Housing Finance Limited

STATE BANK OF INDIA
State Bank of India ADB branch , Dabwali road Sirsa

DEMAND NOTICE UNDER SECTION 13(2)

NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HERE IN AFTER CALLED 'ACT')

A notice is hereby given that the following borrower have defaulted in the repayment of **Vehicle loan** obtained by you from **STATE BANK OF INDIA**, and the said facility have turned **non-performing assets** .

The demand notice u/s 13(2) of securitisation of financial assets and enforcement of security interest act, 2002 (SARFAESI) were issued to the borrower/guarantor on the date mentioned against the account at their last known address by the speed post. However, the notices have been returned unserved and the authorized officer has reasons to believe that the borrower/ guarantor are avoiding the service of notice as such, they are hereby informed by way of this public notice about the same.

Name of Account Borrower/ Guarantor/ Legal Heirs	Description of Assets	Amount of Notice	Date of NPA	Demand Notice Date
1.] Sh. Dharmvir S/o Sh. Labh Chand, H.No. 176, Near Aketa Park, A-block, Neew Mandi, Sirsa Haryana-125055	Hypothecation Charge On Vehicle VITARA BREZZA ZDI+ Registration Number HR2423286 Manufactured By	Rs. 8,16,280/- (Rupees Eight Lakh Sixteen Thousand Two Hundred Eighty only) as on 04.12.2019,	04.12.2019	04.12.2019
2.] Mr. Nishant Khurana S/o Sh. Ramesh Khurana, H.No. 249, Namdhari Streer, Near Old Vivekanand School, Dhoobian Mohalla, Sirsa Haryana-125055	Hypothecation Charge On VEHICLE 120 SPORT + VTVVT Registration Number HR24AB0217 Manufactured By Hyundai Motors Ltd, Engine Number G4LAKM405241 Chasis No. MALBMS1BLKMF74276 Color Star Dust, Registered on The Name of Sh. Nishant Khurana S/o Sh. Ramesh Khurana.	Rs. 3,63,144.45/- (Rupees three lakh sixty three thousand one hundred forty four & paise forty five only) as on 29.12.2022	29.12.2022	06.02.2023
3.] Sh. Krishan Kumar S/o Sh. Bhagwan Dass, H.no.966, Mc Wali Gali, Ther Mohalla Rania Road, Sirsa, Haryana-125055	Hypothecation Charge On Vehicle SWIFT VXi (O) BSA Registration Number HR24Y4716 Manufactured By Maruti Suzuki Ind Ltd, Engine Number K12MN1956709 Chasis No. MA3EHK01500C62454 Color White Registered on The Name of Sh. Krishan Kumar S/o Sh. Bhagwan Dass.	Rs. 2,69,927.81/- (Rupees Two Lakh Sixty-Nine Thousand One Hundred Nine Twenty-Seven& Paise Eighty-Only) as on 02.07.2022	02.07.2022	09.07.2022

The above mentioned borrowers/guarantors are advised to pay the amount mentioned in the notice alongwith interest reversed with future interest, incidental expenses and costs, charges. etc. within 60 days from the date of the publication of this notice, failing which further steps will be taken after expiry of 60 days as per provisions of the Securitisation of Financial Assets & Enforcement of Security Interest Act, 2002 (SARFAESI) Moreover, the borrower/guarantor are hereby restrained from dealing with any of the above secured assets mentioned above in any manner whatsoever without our prior consent. This is prejudice to other rights available to us under the subject act and/or any other law in force.

Place: Sirsa **Authorised Officer, State Bank of India**

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NOTICE

BEFORE THE REGIONAL DIRECTOR, NORTHERN REGION BENCH, NEW DELHI
In the matter of Section 12 & 13 of the Companies Act, 2013

And
In the matter of **'K+S FERTILIZERS (INDIA) PRIVATE LIMITED'** having its Registered Office at 205, Jain Bhawan, 18/12 W.E.A, Karol Bagh, New Delhi, 110005, India

Notice in pursuance to the provisions of Section 12 & 13 of the Companies Act, 2013 and the Rule 30(6) of the Companies (Incorporation) Rules, 2014 in regard to a proposal for Alteration of the Memorandum of Association of the Company, is hereby given that above named Company proposes to file before the Regional Director, Northern Region Bench, New Delhi a Petition under Section 12 & 13 of the Companies Act, 2013 for seeking confirmation of the alteration of its Memorandum of Association reserved in terms of the Special Resolution passed by the Members of the Company at its Extra Ordinary General Meeting held on 16.10.2024 for amending Clause II of the Memorandum of Association to shift its Registered Office from National Capital Territory of Delhi to the State of Haryana . Any person whose interest is likely to be affected by the proposed alteration of the Memorandum of Association may deliver or cause to be delivered or send by registered post, his objections, if any, supported by an affidavit stating the nature of his interest and grounds of oppositions, if any, in original to the Regional Director, Northern Region, B-Block Paryavaran Bhawan, 2nd Floor, COO Complex, Lodhi Road New Delhi and copy of the same to the Petitioner Company at its Registered Office at the address mentioned above within twenty one days from the date of publication of this Notice.

On behalf of the Board
For **K+S FERTILIZERS (INDIA) PRIVATE LIMITED** Sd/-
Dr. Surender Singh Roperia Managing Director
Place: New Delhi
Date : 21.10.2024
DIN: 09580957

By order of the Board of Directors
For Insulation Energy Limited Sd/-
Vikas Jain Managing Director
DIN: 00812760

Place : Jaipur
Date : 21st October, 2024

UFSL
We Support Your Goals

USHA FINANCIAL SERVICES LIMITED

Our Company was incorporated as a Private Limited Company under the Companies Act, 1956 in the name and style of "Usha Financial Services Private Limited" bearing Certificate of Incorporation Number U74899DL1995PTC068604 issued by the Registrar of Companies, Delhi dated May 16, 1995. Further, our Company was converted into a Public Limited Company in pursuance of a special resolution passed by the members of our Company at the Extra-Ordinary General Meeting held on June 03, 2022, and the name of our Company changed from "Usha Financial Services Private Limited" to "Usha Financial Services Limited" & Registrar of Companies, Delhi issued a new certificate of incorporation consequent upon conversion dated October 12, 2022. As on date of the Red Herring Prospectus, the Corporate Identification Number of our Company is U74899DL1995PLC068604. For further details of incorporation please refer to section titled "Our History and Certain Other Corporate Matters" beginning on page 184 of the Red Herring Prospectus.

Registered Office: 330, Mezzanine Floor Functional Industrial Estate, Patparganj, Delhi-110092, India
Tel: 011 47019079; **Fax:** N.A.; **Website:** <https://www.ushafinancial.com/>; **E-mail:** compliance@ushafinancial.com
Company Secretary and Compliance Officer: Ms. Kritika Goswami

PROMOTERS: MR. RAJESH GUPTA, MR. ANOOP GARG, MS. GEETA GOSWAMI, MS. NUPUR GUPTA AND M/S BR HANS INVESTMENTS PRIVATE LIMITED

INITIAL PUBLIC OFFERING OF UP TO 58,60,000 EQUITY SHARES OF RS. 10/- EACH ("EQUITY SHARES") OF USHA FINANCIAL SERVICES LIMITED ("USHA FINANCIAL" OR "UFSL" OR THE "COMPANY") FOR CASH AT A PRICE OF RS. [•]/- PER EQUITY SHARE (THE "ISSUE PRICE"), AGGREGATING TO RS. [•] LAKHS (THE "ISSUE"). OUT OF THE ISSUE, 3,20,800 EQUITY SHARES AGGREGATING TO RS. [•] LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER ("MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS THE MARKET MAKER RESERVATION PORTION I.E. ISSUE OF 55,39,200 EQUITY SHARES OF FACE VALUE OF RS. 10/- EACH AT AN ISSUE PRICE OF RS. [•]/- PER EQUITY SHARE AGGREGATING RS. [•] LAKHS IS HEREAFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 26.96 % AND 25.48 %, RESPECTIVELY OF THE POST ISSUE PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.

FOR FURTHER DETAILS, PLEASE REFER TO SECTION TITLED "TERMS OF THE ISSUE" BEGINNING ON PAGE NO 385 OF THE RED HERRING PROSPECTUS.

THIS ISSUE IS BEING MADE THROUGH BOOK BUILDING PROCESS, IN TERMS OF CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 (THE "SEBI (ICDR) REGULATIONS"), AS AMENDED READ WITH RULE 19(2)(B) OF SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED.

CORRIGENDUM: NOTICE TO INVESTORS

This Corrigendum should be read with the Red Herring Prospectus dated October 14, 2024, and Pre-Issue Advertisement dated October 20, 2024.

Key metrics like revenue growth, EBITDA Margin, PAT Margin and few balance sheet ratio are monitored on a periodic basis for evaluating the overall performance of our Company

(Amount in lakhs, except EPS, % and ratios)

Particulars	Period ended Sept 30th, 2024	Financial Year ended March 31st, 2024	Financial Year ended March 31st, 2023	Financial Year ended March 31st, 2022
Customer ⁽¹⁾	18,997	28,727	30,125	20,429
Revenue from operations ⁽²⁾	2,651.14	6,322.20	4,563.17	2,502.62
Growth in Revenue from Operations ⁽³⁾	-	38.55%	82.34%	-
EBITDA ⁽⁴⁾	1,773.94	4,776.85	3,552.20	1,623.05
EBITDA (%) Margin ⁽⁵⁾	66.91%	75.56%	77.85%	64.85%
EBITDA Growth Period on Period ⁽⁶⁾	-	34.48%	118.86%	-
Asset Under Management (AUM) ⁽⁷⁾	31,817.70	30,695.76	35,768.94	15,162.86
Disbursements ⁽⁸⁾	18,809.27	31,255.43	42,606.06	18,203.02
Profit After Tax ⁽⁹⁾	504.16	1,344.95	1,016.55	414.42
PAT Margin ⁽¹⁰⁾	19.02%	21.27%	22.28%	16.56%
Average yield on Loan Book (%) ⁽¹¹⁾	15.18%	17.64%	15.92%	17.69%
Average cost of borrowings (%) ⁽¹²⁾	11.91%	13.89%	12.48%	13.01%
Spread (%) ⁽¹³⁾	3.28%	3.75%	3.45%	4.67%
Operating Expenses / Average Total Assets (%) ⁽¹⁴⁾	3.44%	3.56%	3.81%	4.59%
Return on Total Assets (%) ⁽¹⁵⁾	2.93%	3.80%	3.79%	2.95%
Return on Equity (%) ⁽¹⁶⁾	9.29%	14.30%	15.67%	9.20%
Gross NPA ⁽¹⁷⁾	1,260.97	1,101.32	681.55	766.10
Gross NPA to AUM (%) ⁽¹⁸⁾	3.96%	3.59%	1.91%	5.05%
Net NPA ⁽¹⁹⁾	900.41	881.05	545.24	612.28
Net NPA to AUM (%) ⁽²⁰⁾	2.83%	2.87%	1.52%	4.04%
Net worth ⁽²¹⁾	11,106.79	10,602.63	8,207.38	4,767.58
Debt to Net worth ratio ⁽²²⁾	1.70	1.71	3.02	2.04
CRWAR (%) ⁽²³⁾	33.54%	33.03%	22.50%	30.46%
Capital Employed ⁽²⁴⁾	29,968.73	28,730.85	32,958.79	14,490.80
ROCE (%) ⁽²⁵⁾	12.02%	15.40%	14.88%	12.71%
Current Ratio ⁽²⁶⁾	2.13	1.83	1.60	1.91
EPS ⁽²⁷⁾	3.18	8.64	7.42	3.51

Augment the capital base of our Company:

Particulars	September 2024	March 2024	March 2023	March 2022
CAR (Tier I) %	32.26%	32.13%	21.90%	29.28%
CAR (Tier II) %	1.28%	0.90%	0.60%	1.18%
CAR (Overall) %	33.54%	33.03%	22.50%	30.46%
Tier I Capital	10,978.28	10,512.98	8,132.98	4,699.97
Tier II Capital	436.95	294.25	224.03	189.81
Total Tier I and Tier II capital	11,415.23	10,807.23	8,357.01	4,889.78
Risk Weighted Assets	34,034.15	32,721.33	37,140.98	16,050.85

BOOK RUNNING LEAD MANAGERS	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
Narnolia NARNOLIA FINANCIAL SERVICES LIMITED Address: 201, 2nd Floor, Marble Arch, 236 B A.J.C Bose Road, Kolkata, West Bengal-700020, India Telephone: +91-8130678743; Email: pankaj.pasni@narnolia.com ; ipo@narnolia.com Contact Person: Mr. Pankaj Pasi Website: www.narnolia.com SEBI registration number: INM000010791 CIN: U51909WB1995PLC072876	Skyline SKYLINE FINANCIAL SERVICES PRIVATE LIMITED Address: D-153 A, 1st Floor, Okhla Industrial Area, Phase - I, New Delhi-110020 Telephone: +91-11-40450193-97 Fax No: +91-11-26812683 Email: compliances@skylinert.com Website: www.skylinert.com Contact Person: Mr. Pawan Bisht SEBI Registration Number: INR000003241 CIN: U74899DL1995PTC071324	Ms. Kritika Goswami 330, Mezzanine Floor Functional Industrial Estate, Patparganj, Delhi- 110092, India Tel: 011 47019079; Email: compliance@ushafinancial.com Website: https://www.ushafinancial.com/ Investors can contact our Company Secretary & Compliance Officer, the Lead Managers 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 and non-receipt of funds by electronic mode etc.

*Unistone Capital Private Limited would be involved only in the marketing of the Issue.
All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Red Herring Prospectus.

For Usha Financial Services Limited
On Behalf of the Board of Directors
Sd/-
Rajesh Gupta
(Managing Director)

Place: Delhi
Date: October 22, 2024