

This is a public announcement for information purposes only and is not a prospectus announcement and does not constitute an invitation or offer to acquire, purchase or subscribe to securities. Not for release, publication or distribution directly or indirectly, outside India. Initial public offer of Equity Shares (as defined below) on the main board of BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE", and together with BSE, the "Stock Exchanges") in compliance with Chapter II of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("SEBI ICDR Regulations").



(Please scan the QR code to view the RHP)



CEIGALL INDIA LIMITED

Our Company was originally incorporated as "Ceigall Builders Private Limited" at Ludhiana, Punjab, India under the provisions of the Companies Act, 1956 pursuant to a certificate of incorporation dated July 8, 2002, as a private limited company issued by the Registrar of Companies, Punjab, Himachal Pradesh & Chandigarh at Chandigarh. Upon the conversion of our Company into a public limited company, pursuant to a board resolution dated January 28, 2011 and a shareholders' resolution dated January 29, 2011, the name of our Company was changed to "Ceigall India Limited" and a fresh certificate of incorporation dated February 9, 2011 was issued by the Registrar of Companies, Punjab, Himachal Pradesh & Chandigarh at Chandigarh. For details in relation to the changes in the registered office of our Company, see "History and Certain Corporate Matters - Changes in the registered office of our Company" on page 244 of the red herring prospectus dated July 26, 2024 filed with the RoC ("RHP" or "Red Herring Prospectus").

Corporate Identity Number: U45201PB2002PLC025257

Registered Office: A-898, Tagore Nagar, Ludhiana 141 001, Punjab, India; Corporate Office: 2nd Floor, JMK Towers, Kapashera, Delhi 110 037, India; Contact Person: Utkarsh Gupta, Company Secretary and Compliance Officer; Tel: +91 161 4623666; E-mail: secretarial@ceigall.com; Website: www.ceigall.com

PROMOTERS OF OUR COMPANY: RAMNEEK SEHGAL, RAMNEEK SEHGAL AND SONS HUF AND RS FAMILY TRUST

INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH ("EQUITY SHARES") OF CEIGALL INDIA LIMITED (OUR "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE INCLUDING A SECURITIES PREMIUM OF ₹ [●] PER EQUITY SHARE (THE "OFFER PRICE") AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER"). THE OFFER COMPRISES A FRESH ISSUE OF UP TO [●] EQUITY SHARES BY OUR COMPANY AGGREGATING UP TO ₹ 6,842.52 MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 14,174,840 EQUITY SHARES (THE "OFFERED SHARES") AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER FOR SALE").

THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH, AGGREGATING UP TO ₹ 20.00 MILLION (CONSTITUTING UP TO [●]% OF THE POST OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY), FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (THE "EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HERINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER SHALL CONSTITUTE [●]% AND [●]%, RESPECTIVELY, OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

DETAILS OF THE OFFER FOR SALE BY SELLING SHAREHOLDERS AND THE WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE OF FACE VALUE OF ₹ 5/- EACH.

NAME OF SELLING SHAREHOLDER	TYPE	NUMBER OF EQUITY SHARES OFFERED/ AMOUNT (₹ IN MILLION)	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE (IN ₹)
Ramneek Sehgal	Promoter Selling Shareholder	Up to 4,248,300 Equity Shares of face value of ₹ 5 each aggregating up to ₹ [●] million	Nil
Ramneek Sehgal and Sons HUF	Promoter Selling Shareholder	Up to 7,536,050 Equity Shares of face value of ₹ 5 each aggregating up to ₹ [●] million	Nil
Avneet Luthra	Promoter Group Selling Shareholder	Up to 4,950 Equity Shares of face value of ₹ 5 each aggregating up to ₹ [●] million	0.02
Mohinder Pal Singh Sehgal	Promoter Group Selling Shareholder	Up to 919,960 Equity Shares of face value of ₹ 5 each aggregating up to ₹ [●] million	0.06
Parmjit Sehgal	Promoter Group Selling Shareholder	Up to 548,980 Equity Shares of face value of ₹ 5 each aggregating up to ₹ [●] million	Nil
Simran Sehgal	Promoter Group Selling Shareholder	Up to 914,950 Equity Shares of face value of ₹ 5 each aggregating up to ₹ [●] million	0.06
Kanwaldeep Singh Luthra	Individual Selling Shareholder	Up to 1,650 Equity Shares of face value of ₹ 5 each aggregating up to ₹ [●] million	0.06

*As certified by Statutory Auditors, by way of their certificate dated July 26, 2024.

We are an infrastructure construction company with experience in undertaking construction of elevated roads, flyovers, bridges, railway over bridges, tunnels, highways, metros, expressways and runways. Our business model is broadly divided into engineering, procurement and construction projects, Hybrid Annuity Model projects and operation and maintenance.

The Offer is being made through the Book Building Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations.

QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Category: Not less than 15% of the Net Offer | Retail Category: Not less than 35% of the Net Offer

Employee Reservation Portion: Up to [●] Equity Shares of face value of ₹ 5 each aggregating up to ₹20 million

PRICE BAND: ₹380 TO ₹401 PER EQUITY SHARE OF FACE VALUE OF ₹5 EACH

THE FLOOR PRICE AND THE CAP PRICE ARE 76.00 TIMES AND 80.20 TIMES THE FACE VALUE OF THE EQUITY SHARES RESPECTIVELY

BIDS CAN BE MADE FOR A MINIMUM OF 37 EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH

AND IN MULTIPLES OF 37 EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH THEREAFTER

A DISCOUNT OF ₹ 38 PER EQUITY SHARE IS BEING OFFERED TO ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION

THE PRICE TO EARNINGS RATIO BASED ON DILUTED EPS FOR FISCAL 2024

AT THE UPPER END OF THE PRICE BAND IS 20.70 TIMES AS COMPARED TO THE AVERAGE INDUSTRY PEER GROUP PE RATIO OF 18.34

WEIGHTED AVERAGE RETURN ON NET WORTH FOR LAST THREE FULL FINANCIAL YEARS IS 31.05%

In accordance with the recommendation of Independent Directors of our Company, pursuant to their resolution dated July 27, 2024, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the "Basis for Offer Price" section beginning on page 114 of the RHP vis-a-vis the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in the "Basis for Offer Price" section on page 124 of the RHP and provided below in this advertisement.

In making an investment decision, potential investors must only rely on the information included in the RHP and the terms of the Offer, including the risks involved and not rely on any other external sources of information about the Offer available in any manner.

RISKS TO INVESTORS:

(For details refer to section titled "Risk Factors" on page 34 of the RHP)

- Our business is primarily dependent on contracts awarded by governmental authorities. As on June 30, 2024, Fiscal 2024, 2023 and 2022 the NHAI projects awarded to us constituted 80.31%, 76.66%, 89.72% and 95.05% of our Order Book, while the remaining 19.69%, 23.34%, 10.28%, and 4.95 % of our Order Book was from contracts with other central, state governmental and local departments. Any adverse changes in the central, state or local government policies may lead to our contracts being foreclosed, terminated, restructured or renegotiated, which may have a material effect on our business and results of operations.
 - Losses and negative cash flow from operating activities in the past:** We have sustained negative cash flows from operating activities in the past and may experience earnings declines or operating losses or negative cash flows from operating activities in the future. If we are not able to generate sufficient cash flows, it may adversely affect our business and financial operations.
Details are as follows:
(in ₹ million)
- | Particulars | Fiscal 2024 | Fiscal 2023 | Fiscal 2022 |
|---|-------------|-------------|-------------|
| Net cash generated from/ (used in) operating activities | (2,108.26) | (727.13) | (1,345.89) |
| Net cash generated from/ (used in) investing activities | (381.58) | (1,337.95) | (1,635.86) |
| Net cash generated from/ (used in) financing activities | 2,749.22 | 3,259.72 | 3,096.12 |
- Competitive Risk:** All, EPC and HAM projects we operate have been awarded primarily through competitive bidding process. Our bids may not always be accepted. We may not be able to qualify for, compete and win projects or identify and acquire new projects, which could adversely affect our business and results of operations. In Fiscal 2024, 2023 and 2022, our Company has bid for 52, 50 and 139 projects and has been awarded 4, 5 and 14 projects. Further Market conditions may affect our ability to complete our HAM and EPC projects at expected profit margin.
 - Operational Risk:** Our revenue from execution of projects in the roads and highways sector including specialized structures constituted approximately 92.71%, 96.57% and 97.46% of our total revenue for the Financial Years ended March 31, 2024, 2023 and 2022, respectively. Our business and our financial condition would be materially and adversely affected if we fail to obtain new contracts or our current contracts are terminated.
 - Risk related to high working capital requirement:** We have high working capital requirements. If we experience insufficient cash flows to enable us to make required payments on our debt or fund working capital requirements, there may be an adverse effect on our results of operations and profitability of our Company. Our working capital requirement was ₹ 5,304.70 in Fiscal 2024, ₹ 4,059.98 in Fiscal 2023 and ₹ 3,080.25 in Fiscal 2022.
 - Risk related to RoC non-compliance:** In the past, we have had instances of non-compliance under the Companies Act, 2013, where our Company had filed compounding applications for non-compliance by (i) not constituting nomination and remuneration committee; (ii) not constituting audit committee and (iii) not appointing at least two independent directors on Board. Any such instances of non-compliance may have an adverse effect on our reputation and impact our profitability.
 - Risk related to delay in completion of construction:** Delays, such as natural disaster, seasonal impact, delay in land acquisition by authority and others, in the completion of construction of ongoing projects could lead to termination of our contracts or cost overruns or claims for damages, which could have an adverse effect on our business and results of operations.
 - Risk related to operations with Joint venture:** Projects sub-contracted or undertaken through a joint venture may be delayed on account of non performance of the joint venture partner, principal or sub-contractor, resulting in delayed payments or non enforcement of performance guarantee issued by us, could lead to material adverse effect on our business and results of operations.
 - Risk related to payment towards royalty charges for mining:** We are required to pay royalty charges for mining pursuant to terms of our contracts and specific central and state regulations. Any adverse change in the terms of contract and policies adopted by the government regarding payment of royalty on mining could adversely affect our project cost and profitability. We have paid mining royalty of ₹ 365.60 million in Fiscal 2024, ₹ 65.88 million in Fiscal 2023,

Continued on next page...

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₹ 11.30 million in Fiscal 2022, ₹ 56.59 million in Fiscal 2021 and ₹ 1.03 million in Fiscal 2020.

- 10. Operations related risk:** Our operations are subject to accidents, mishaps, failure of equipment, power supply, labour disputes, natural disasters or other force majeure conditions which are beyond our control and could expose us to material liabilities, loss in revenues and increased expenses, which could have an adverse effect on our business and results of operations.
- 11. Regional Concentration Risk:** Our business is relatively concentrated in north, west and central region of India and any adverse development in these regions may adversely affect our business and results of operations.
- 12. Risk related to arrangement or invocation of performance bank guarantee:** We are required to furnish financial and performance bank guarantees as part of our business. In Fiscal 2024, 2023 and 2022, Our Company has issued bank guarantee (including letter of credit) of ₹ 7,498.97 million, ₹ 5,524.82 million and ₹ 3,358.09 million. Our inability to arrange such guarantees or the invocation of such guarantees may adversely affect our financial condition.
- 13. The Offer comprises an Offer for Sale by the Selling Shareholders.** The Selling Shareholders will receive the entire proceeds from the Offer for Sale (after deducting applicable Offer expenses) and our Company will not receive any part of the proceeds of the Offer.
- 14. We operate in a competitive environment and compete against various domestic and foreign engineering, construction and infrastructure companies and our failure to successfully compete could result in the loss of one or more of our significant customers and may adversely affect our business.**
- 15. We may not be able to always complete our projects ahead of schedule and be eligible for early completion bonus, which could have an adverse effect on our profitability.**
- 16. Weighted average cost of acquisition of primary and secondary issuances as compared to Floor Price and Cap Price:**

Past transactions	Weighted average cost of acquisition per Equity Share (₹) [#]	Floor Price (₹)	Cap Price (₹)
WACA of Equity Shares based on primary issuances undertaken during the three immediately preceding years	Nil	Nil	Nil
WACA of Equity Shares based on secondary transactions undertaken during the three immediately preceding years	Nil	Nil	Nil

[#] As certified by Statutory Auditors, by their certificate dated July 27, 2024.

- 17. Average cost of acquisition of Equity Shares for our Selling Shareholders in the Offer is as stated in the below table and the Offer Price at the upper band of the price band is ₹401.**

Name	Number of Equity Shares	Average Cost of Acquisition per Equity Share (in ₹)*
Ramneek Sehgal	40,859,194	9.30
Ramneek Sehgal and Sons HUF	72,480,000	Nil
Avneet Luthra	48,000	0.02
Kanwaldeep Singh Luthra	16,000	0.06
Mohinder Pal Singh Sehgal	8,848,000	0.06
Parmjit Sehgal	5,280,000	0.06
Simran Sehgal	8,800,000	0.06

* As certified by Statutory Auditors, by way of their certificate dated July 26, 2024.

- 18. Weighted average cost of acquisition of all shares transacted in the three years, 18 months and one year preceding the date of the Red Herring Prospectus:**

Period	Weighted average cost of acquisition per Equity Share (in ₹)	Cap Price is 'x' times the weighted average cost of acquisition [@]	Range of acquisition price per Equity Share: lowest price–highest price (in ₹)
Last one year preceding the date of the Red Herring Prospectus	Nil	Nil	Nil
Last 18 months preceding the date of the Red Herring Prospectus	Nil	Nil	Nil
Last three years preceding the date of the Red Herring Prospectus	Nil	Nil	Nil

[@] As certified by Statutory Auditors by way of their certificate dated July 27, 2024.

- 19. The Price to Earnings Ratio based on Basis and Diluted EPS for Fiscal 2024 at the upper end of the Price Band is 20.70 times as compared to the average industry Peer Group PE Ratio of 18.34.**
- 20. Weighted Average Return on Net Worth for the Financial Years 2024, 2023 and 2022 is 31.05%.**
- 21. The three BRLMs associated with the Offer have handled 78 public issues in the past three financial years, out of which 20 issues closed below the Offer Price on listing date:**

Name of the BRLMs	Total Public Issues	Issues closed below Offer Price on listing date
ICICI Securities Limited*	19	5
IIFL Securities Limited*	14	5
JM Financial Limited*	16	3
Common Issues handled by the BRLMs	29	7
Total	78	20

* Issues handled where there are no common BRLMs.

BID/OFFER PROGRAMME

ANCHOR INVESTOR BID/ OFFER DATE WEDNESDAY, JULY 31, 2024*

BID/ OFFER OPENS ON THURSDAY, AUGUST 1, 2024

BID/ OFFER CLOSES ON MONDAY, AUGUST 5, 2024[#]

*Our Company, in consultation with the BRLMs, may consider participation by Anchor Investors in accordance with the SEBI ICDR Regulations. The Anchor Investor Bid/Offer Period shall be one Working Day prior to the Bid/Offer Opening Date.

[#]UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.

An indicative timetable in respect of the Offer is set out below:
Submission of Bids (other than Bids from Anchor Investors):

Bid/ Offer Period (except the Bid/ Offer Closing Date)	
Submission and Revision in Bids	Only between 10:00 am and 5:00 pm (Indian Standard Time ("IST"))
Bid/ Offer Closing Date*	
Submission of Electronic Applications (Online ASBA through 3-in-1 accounts)	Only between 10:00 am and 5:00 pm IST
Submission of Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate ASBA applications made through UPI)	Only between 10:00 am and 4:00 pm IST
Submission of Electronic Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10:00 am and 3:00 pm IST
Submission of Physical Applications (Bank ASBA)	Only between 10:00 am and 1:00 pm IST
Submission of Physical Applications (Syndicate Non-Retail, Non-Individual Applications of QIBs and Non-Institutional Investors)	Only between 10:00 am and 12:00 pm IST

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF BSE AND NSE

In case of any revision in the Price Band, the Bid/ Offer Period shall be extended for at least three additional Working Days after such revision of the Price Band, subject to the total Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, for reasons to be recorded in writing, extend the Bid/ Offer Period for a minimum of one Working Day, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band, and the revised Bid/ Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice and also by indicating the change on the websites of the BRLMs and at the terminals of the Members of the Syndicate and by intimation to Designated Intermediaries and Sponsor Bank(s), as applicable.

The Offer is being made in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended (the "SCRR"), read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations wherein not more than 50% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that our Company in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors and the basis of such allocation will be on a discretionary basis by our Company in consultation with the BRLMs, in accordance with the SEBI ICDR Regulations (the "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 allocation is made to Anchor Investors ("Anchor Investor Allocation Price"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, subject to valid Bids being received at or above the Offer Price, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, up to [a] Equity Shares of face value of ₹ 5 each aggregating to ₹ 20 million will be available for allocation to Eligible Employees, subject to valid Bids being received at or above the Offer Price. Further, not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Investors ("Non-Institutional Category") of which one-third of the Non-Institutional Category shall be available for allocation to Bidders with an application size of more than ₹ 200,000 and up to ₹ 1,000,000 and two-thirds of the Non-Institutional Category shall be available for allocation to Bidders with an application size of more than ₹ 1,000,000 and under-subscription in either of these two sub-categories of Non-Institutional Category may be allocated to Bidders in the other sub-category of Non-Institutional Category in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. Further, not less than 35% of the Net Offer shall be available for allocation to Retail Individual Investors ("Retail Category"), in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. All Bidders (except Anchor Investors) shall mandatorily participate in this Offer only through the Application Supported by Blocked Amount ("ASBA") process and shall provide details of their respective bank account (including UPI ID (defined hereinafter) in case of UPI Bidders (defined hereinafter)) in which the Bid Amount will be blocked by the Self Certified Syndicate Banks ("SCSBs") or the Sponsor Bank(s), as the case may be. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. For details, see "Offer Procedure" beginning on page 414 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 UPI Mechanism) in the Depository database, otherwise, the Bid cum Application Form will 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 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 Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. 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, read with press release dated September 17, 2021 and CBDT circular no.7 of 2022, dated March 30, 2022 read with press release dated March 28, 2023 and any subsequent press releases in this regard.

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 ₹ 500,000, 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. 7 of 2022 dated March 30, 2022 read with the press release dated March 28, 2023 and any subsequent press releases in this regard.

ASBA has to be available by all the investors except Anchor Investors. UPI may be availed by (i) Retail Individual Bidders in the Retail Portion; (ii) Non-Institutional Bidders with an application size of up to ₹ 500,000 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 "Offer Procedure" on page 414 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. HDFC Bank Limited and ICICI Bank Limited have been appointed as the Sponsor Banks for the Offer, in accordance with the requirements of SEBI circular dated November 1, 2018 as amended. For Offer related queries, please contact the Book Running Lead Managers ("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.

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<p>ICICI Securities</p> <p>ICICI Securities Limited ICICI Venture House, Appasaheb Marathe Marg Prabhadevi, Mumbai 400 025 Maharashtra, India Tel: +91 22 6807 7100; E-mail: ceigall ipo@icicisecurities.com Investor grievance e-mail: customercare@icicisecurities.com Contact Person: Gaurav Mittal/ Nikita Chirania Website: www.icicisecurities.com SEBI Registration No.: INM000011179</p>	<p>IIFL Securities</p> <p>IIFL Securities Limited 24th Floor, One Lodha Place, Senapati Bagat Marg, Lower Parel (West), Mumbai 400 013, Maharashtra, India Tel: +91 22 4646 4728; E-mail: ceigall ipo@iifl.com Investor grievance e-mail: ig_ib@iifl.com Contact person: Aditya Ratani/ Pawan Jain Website: www.iifl.com SEBI Registration No.: INM000010940</p>	<p>JM FINANCIAL</p> <p>JM Financial Limited 7th Floor, Energy, Appasaheb Marathe Marg Prabhadevi, Mumbai 400 025 Maharashtra, India Tel: +91 22 6630 3030; E-mail: ceigall ipo@jmf.com Investor grievance e-mail: grievance.bd@jmf.com Contact person: Prachee Dhan Website: www.jmf.com SEBI Registration No.: INM000010361</p>	<p>LINK Intime</p> <p>Link Intime India Private Limited C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli West, Mumbai 400 083, Maharashtra, India Tel: +91 810 811 4949; E-mail: ceigall ipo@linkintime.co.in Investor grievance e-mail: ceigall ipo@linkintime.co.in Contact person: Shanti Gopalakrishnan Website: www.linkintime.co.in SEBI Registration No.: INR000004058</p>	<p>COMPANY SECRETARY AND COMPLIANCE OFFICER</p> <p>Utkarsh Gupta CEIGALL INDIA LIMITED A-898, Tagore Nagar, Ludhiana 141 001 Punjab, India Tel: +91 161 4623666; E-mail: secretarial@ceigall.com Website: www.ceigall.com</p> <p>Investors may contact our Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, noncredit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or nonreceipt of funds by electronic mode, etc. For all other related queries and for redressal of complaints, investors may also write to the BRLMs.</p>
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AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the "Risk Factors" beginning on page 34 of the RHP before applying in the Offer. A copy of the RHP is available on the website of SEBI at www.sebi.gov.in and is available on the websites of the BRLMs, ICICI Securities Limited at www.icicisecurities.com, IIFL Securities Limited at www.iifl.com and JM Financial Limited at www.jmf.com respectively, the website of the Company, Ceigall India Limited at www.ceigall.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 Offer at www.ceigall.com; www.icicisecurities.com; www.iifl.com; www.jmf.com; ceigall ipo@linkintime.co.in

AVAILABILITY OF BID CUM APPLICATION FORM: Bid cum Application Form can be obtained from the Registered Office of our Company, **CEIGALL INDIA LIMITED:** Tel: +91 161 4623666. BRLMs: ICICI Securities Limited, Tel: +91 22 6807 7100; IIFL Securities Limited, Tel: +91 22 4646 4728 and JM Financial Limited, Tel: +91 22 6630 3030 and at selected locations of Sub-Syndicate Members (as given below), Registered Brokers, SCSBs, Designated RTA Locations and Designated CDP Locations for participating in the Offer. 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 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.; Anand Rathi Share & Stock Brokers Ltd.; Axis Capital Ltd.; Bajaj Financial Services Ltd.; Centrum Wealth Management Ltd.; Choice Equity Broking Private Limited.; DB(International) Stock Brokers Ltd.; Eureka Stock & Share Broking Services Ltd.; Globe Capital Markets Ltd.;

Escrow Collection Bank: ICICI Bank Limited | **Public Offer Account Bank:** HDFC Bank Limited | **Refund Bank:** ICICI Bank Limited | **Sponsor Bank:** HDFC Bank Limited and ICICI 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 **CEIGALL INDIA LIMITED**
On behalf of the Board of Directors
Sd/-
Utkarsh Gupta
Company Secretary & Compliance Officer

Place: Punjab
Date: July 27, 2024

CEIGALL INDIA LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offer of its Equity Shares and has filed the RHP with the RoC. The RHP shall be available on the website of the SEBI at www.sebi.gov.in as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.ceigall.com and the BRLMs i.e. ICICI Securities Limited at www.icicisecurities.com, IIFL Securities Limited at www.iifl.com and JM Financial Limited at www.jmf.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 titled "Risk Factors" beginning on page 34 of the RHP. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision but can only rely on the information included in the RHP.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act") or any state securities laws in the United States, and unless so registered, and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold outside the United States in offshore transactions as defined in and in reliance on Regulation S and the applicable laws of each jurisdiction where such offers and sales are made. There will be no public offering of the Equity Shares in the United States.

जना स्मॉल फाइनेंस बैंक लिमिटेड

[एक अनुसूचित वाणिज्यिक बैंक]

केन्द्रीय शाखा कार्यालय: 16/12, द्वितीय तल, डब्ल्यू.ई.ए., आर्य समाज रोड, कलेज बाग, दिल्ली-110005.

सरफेसी अधिनियम, 2002 की धारा 13(2) के तहत मांग सूचना

जबकि आप नीचे उल्लिखित उधारकर्ताओं, सह-उधारकर्ताओं, जमानतदारों और बंधककर्ताओं ने अपनी अवल संपत्तियों को गिरी रखकर जना स्मॉल फाइनेंस बैंक लिमिटेड से ऋण प्राप्त किया है। आप सभी द्वारा किए गए डिफॉल्ट के परिणामस्वरूप, आपके ऋण खाते को गैर-निष्पादित संपत्ति के रूप में वर्गीकृत किया गया है, जबकि जना स्मॉल फाइनेंस बैंक लिमिटेड अधिनियम के तहत एक सुरक्षित लेनदार है, और प्रतिभूति हित (प्रवर्तन) नियमवली 2002 के नियम 2 के साथ पठित उक्त अधिनियम की धारा 13(2) के तहत प्रदत्त शक्तियों का प्रयोग करते हुए एक डिमांड नोटिस जारी किया गया जिसमें कॉलम नं.2 में उल्लिखित कर्जदारों/सह-उधारकर्ताओं/जमानतदारों/बंधककर्ताओं से कहा गया है कि वे नोटिस में उल्लिखित राशि को मध्यम के ब्याज साथ नोटिस की तारीख से 60 दिनों के भीतर चुका दें, लेकिन उनमें से कुछ को विभिन्न कारणों से नोटिस नहीं दिया जा सका है।

क्र. सं.	उधारकर्ता/सह-उधारकर्ता/गारंटर/बंधककर्ता का नाम	ऋण खाता संख्या और ऋण राशि	लागू की जाने वाली प्रतिभूति का विवरण	एनपीए की तारीख और मांग नोटिस की तारीख	बकाया राशि रुपये में / तिथि से
1.	1) श्रीमती बलजीत कौर, पत्नी श्री जतिंदर सिंह (आवेदक), 2) श्री जतिंदर सिंह, पुत्र श्री निरंजन सिंह (सह-आवेदक) 1) श्री कृष्ण लाल, पुत्र श्री संत कुमार (आवेदक)	ऋण खाता संख्या 32039630000182 ऋण राशि: ₹.7,30,000/-	सुरक्षित संपत्तियों का विवरण: कंधक अवल संपत्ति अनुपूर्वी संपत्ति अवल संपत्ति का वह सम्पूर्ण टुकड़ा एवं अथ जिसमें मकान नंबर 5104, गली नंबर 2/9, क्षेत्रफल 50 वर्ग गज, खाता नंबर 2088, खसरा नंबर 1597/2 (2-6), 1598 (13-15), 17/323 किता 2 का हिस्सा, रकबा 16 बीघा 3 बिघा शिव कॉलोनी, कैथल रोड, करनाल, तहसील और जिला करनाल में स्थित, जेमा वसतीका नंबर 1420/11 दिनांक 04/07/1996, मालिक श्रीमती बलजीत कौर पत्नी श्री जतिंदर सिंह हैं। सीमा पूर्व अन्य की संपत्ति, परिधम: अन्य की संपत्ति, उत्तर: रास्ता, दक्षिण: अन्य की संपत्ति।	एनपीए की तिथि: 02.07.2024 मांग सूचना दिनांक: 22.07.2024	14-07-2024 तक ₹.7,20,756/- (सात लाख बीस हजार सात सौ छपन मात्र)
2.	1) श्रीमती जीतो पत्नी श्री संत कुमार (सह-आवेदक), 3) श्री संत कुमार, पुत्र हरि राम (सह-आवेदक)	ऋण खाता संख्या 33689630000061 ऋण राशि: ₹.4,06,054/-	वाका हरिजन माजरी, जगधारी, तहसील जगधारी, जिला यमुना नगर सन्निहित जगधारी में स्थित 1 किता खोला नंबर 628, रकबा 47 वर्ग गज वाली अवल संपत्ति का वह सम्पूर्ण टुकड़ा और अथ, श्री संत कुमार पत्नी श्री हरि राम के स्वामित्व में है। इस प्रकार परिधम है: पूर्व: रास्ता, परिधम: नाली का पानी, उत्तर: श्रीलाल चंद, दक्षिण: श्री ओम प्रकाश,	एनपीए की तिथि: 02.07.2024 मांग सूचना दिनांक: 22.07.2024	15-07-2024 तक ₹. 3,57,999/- (रुपये तीन लाख सत्तारवाण हजार और सात सौ निग्यान मात्र)
3.	1) श्री उमंग, पुत्र श्री सुनील कुमार (आवेदक), 2) श्री सुनील कुमार, पुत्र श्री कश्मीरी लाल (सह-आवेदक), 3) श्रीमती बबीता रानी, पत्नी सुनील कुमार (सह-आवेदक)	ऋण खाता संख्या 47919430000505 और 47919410000271 ऋण राशि: ₹.15,36,031/-	मौजा ममीदी, मौसमा जम्मु कॉलोनी-बी, तहसील जगधारी, जिला-यमुना नगर में स्थित 1 किता हाउस संपत्ति संख्या बी-8/9409/38 ए, सीरियल नं. 3273, खसरा नंबर 14 / 13, क्षेत्रफल 100 वर्ग गज वाली अवल संपत्ति का वह सम्पूर्ण टुकड़ा एवं अथ, जिसका स्वामित्व श्रीमती बबीता रानी पत्नी श्री सुनील कुमार के पास है। इस प्रकार सीमावद्ध है: पूर्व: खाली पॉट, परिधम: खाली पॉट, उत्तर: घर, दक्षिण: रास्ता सीमा।	एनपीए की तिथि: 02.07.2024 मांग सूचना दिनांक: 22.07.2024	14-07-2024 तक ₹.15,23,276/- (पंद्रह लाख शैंस हजार दो सौ छठ्ठार मात्र)

इसलिए कॉलम संख्या 2 में वर्णित उधारकर्ता/सह-उधारकर्ता/जमानतदार और बंधककर्ताओं को नोटिस दिया जाता है कि उसमें वर्णित सभी संबंधित उधारकर्ता/सह-उधारकर्ता के डिफॉल्ट कॉलम संख्या 6 में दर्शाई गई कुल राशि, जैसा कि उक्त राशि संबंधित ऋण खाते के संबंध में कॉलम संख्या 6 में दर्शाई गई तारीख को देय हुई जाती है, जो इस नोटिस के प्रकाशन के 60 दिनों के भीतर मुग्तान करने के लिए कहा जाता है। यह स्पष्ट किया जाता है कि यदि कुल राशि मध्यम के ब्याज और अन्य राशियों के साथ जो मुग्तान की तिथि तक देय हो सकता है, का मुग्तान नहीं किया जाता है, तो जना स्मॉल फाइनेंस बैंक लिमिटेड कॉलम संख्या 4 में वर्णित संपत्तियों पर प्रतिभूति ब्याज के प्रवर्तन के लिए उचित कार्रवाई करने के लिए बाध्य होगा। कृपया ध्यान दें कि यह प्रकाशन कॉलम के तहत उक्त विषय के कर्जदारों/सह-उधारकर्ताओं/जमानतदारों/बंधककर्ताओं के खिलाफ जना स्मॉल फाइनेंस बैंक लिमिटेड को उपलब्ध ऐसे अधिकारों और उपायों पर प्रतिकूल प्रभाव डाले बिना प्रकाशित किया गया है, आपसे आगे यह नोट करने का अनुरोध किया जाता है कि उक्त अधिनियम की धारा 13(13) के अनुसार, आपको प्रतिभूति लेनदार की पूर्ण सहमति के बिना उपरोक्त प्रतिभूति का निवृत्तन करने या उससे निवृत्तन या प्रतिभूति संपत्ति की विक्री, पड़े या अन्यथा स्थानांतरित करने से प्रतिबंधित/निषेध किया जाता है।

दिनांक: 29.07.2024, स्थान: कान्हाल और दमुआबाद

हस्ता/ प्राधिकृत अधिकारी, कृते जना स्मॉल फाइनेंस बैंक लिमिटेड

इण्डियन ओवरसीज बैंक

सूचना प्रौद्योगिकी विभाग

केन्द्रीय कार्यालय: 763, अण्णा साहे, चेन्नै - 600 002

गवर्नमेंट ई-मार्केट पोर्टल -

ऋण के मूल्य लिखित प्रोफाइल और हाइपरलोकल उपस्थिति के प्रबंधन के लिए एबीसी की नियुक्ति

बोली संख्या: बीएमए 2024/बी/1519492 दिनांक: 23.07.2024

उपरोक्त निविदा के लिए जॉईएफ दरनामे उल्लिखित वेबसाइट पर उपलब्ध है, जहाँ से डाउनलोड किया जा सकता है।

www.ioib.in & www.gem.gov.in

निविदा का विवरण और मध्यम में किए जाने वाले किसी भी संशोधन के लिए, उक्त वेबसाइट www.gem.gov.in का संदर्भ लें।

ASTAL LABORATORIES LIMITED

Formerly Known as MACRO INTERNATIONAL LIMITED

REGD OFFICE: 24/147, Ground Floor, Plaza Kalpana, Bihars Road, Kangru 208001
Corp. Office: 304, 3rd Floor Basherbagh, Hyderabad Telangana 500001
CIN : L74120UP1993PLC015605, Website: www.miel.co.in,
email: meil100@rediffmail.com Tel.: 6302730973, SCRIPT CODE: 512800

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024
(Rs. In Lakhs)

Particulars	Quarter Ended		Year Ended	
	30/06/2024 Unaudited	31/03/2024 Audited	30/06/2023 Unaudited	31/03/2024 Audited
Revenue from operations	1314.57	1225.21	135.86	2364.77
Other income	3.42	0.04	1.20	1.34
Total Revenue	1317.99	1225.25	137.06	2366.11
EBT	233.84	55.82	1.28	108.66
PAT	168.91	55.82	1.28	78.47
EPS	1.716	1.105	0.030	1.554
Basic Diluted	1.716	1.105	0.030	1.554

Notes: The above is non statutory publication. The full format of the financial results is available on the website of the company at <https://miel.co.in>

For **ASTAL LABORATORIES LIMITED**
Sd/-
SUDHEER KARNA KANKANALA
(Wholtime Director)
DIN: 07591466

Place: Hyderabad
Date: 27.07.2024

"IMPORTANT"

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श्रीराम फाइनेंस लिमिटेड

पंजीकरण कार्यालय: श्री टावर, प्लॉट नं.14ए, साइज फेज, इंडस्ट्रियल एरिया, एम.डी. चेन्नई, 600032, शाखा कार्यालय: 609 ई, 6^{वां} मंजिल, प्लॉट/ब्लॉक नंबर 109, कॉर्पोरेट पार्क, संजय पेट्रेस, आगरा, यू.पी. 282002 वेबसाइट: www.shriramfinance.in

प्रतीकालक कब्जे की सूचना

नोट: यह सूचित किया जाता है कि एनसीएलटी, चेन्नई के आदेश के अनुसार "श्रीराम सिटी सुप्रीम फाइनेंस लिमिटेड" को "श्रीराम ट्रांसपोर्ट फाइनेंस लिमिटेड" के साथ मिला दिया गया है। इसके बाद "श्रीराम ट्रांसपोर्ट फाइनेंस लिमिटेड" का नाम बदलकर "श्रीराम फाइनेंस लिमिटेड" कर दिया गया, जो 30-11-2022 के नाम परिवर्तन के अनुसार निगमन प्रमाणपत्र के माध्यम से 30-11-2022 से प्रभावी है।

जबकि, नीचे हस्ताक्षरकर्ता, विरयी आस्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 (उक्त अधिनियम) के प्रावधानों के अंतर्गत श्रीराम फाइनेंस लिमिटेड (एसएफएल) के प्राधिकृत अधिकारी होने के नाते और प्रतिभूति हित (प्रवर्तन) नियम, 2002 (उक्त नियम) के नियम 3 के साथ पठित उक्त अधिनियम की धारा 13(12) के तहत प्रदत्त शक्तियों का प्रयोग करते हुए, उक्त मांग नोटिस में उल्लिखित राशि को चुकाने के लिए उधारकर्ताओं को मांग नोटिस जारी किए, जिनका विवरण नीचे दी गई तालिका में दिया गया है। उधारकर्ता राशि चुकाने में विफल रहने पर, उधारकर्ताओं और आम जनता को सूचित किया जाता है कि नीचे हस्ताक्षरकर्ता ने उक्त अधिनियम के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के तहत उक्त प्रदत्त शक्तियों का प्रयोग करते हुए, इस दिन 25-07-2024 को नीचे वर्णित संपत्ति का प्रतीकालक कब्जा ले लिया है।

विशेष रूप से उधारकर्ता और आम जनता को संपत्ति से संबंधित कोई भी लेन-देन न करने की चेतावनी दी जाती है और संपत्ति से संबंधित किसी भी प्रकार का लेन-देन श्रीराम फाइनेंस लिमिटेड के अधीन होगा, जिसके लिए नीचे उल्लिखित राशि पर ब्याज भी लगेगा।

उधारकर्ताओं का नाम और पता	मांग सूचना
ऋण संख्या RSAGRLP2104040005 और RSAGRLP2201240001	डिमांड नोटिस दिनांक 05-12-2022 / 10202289/- (एक करोड़ दो लाख दो हजार दो सौ नवासी मात्र) फौजदारी दिनांक 22-11-2022 के अनुसार नियम और शर्तों के अनुसार आगे ब्याज और शुल्क के साथ।

संपत्ति का विवरण

कार्यालय संख्या एस.एफ. 3 और 4, द्वितीय तल, शांति मॉल, राम नगर कॉलोनी, चर्च रोड, हरियरवाड़, आगरा (यूपी) के पारसल का पूरा हिस्सा, जिसका क्षेत्रफल 83.22 वर्ग मीटर है। सीमा विवरण पूर्व-अन्य संपत्ति, परिधम-सामान्य गलियारा और निकार, उत्तर-सामान्य सीढ़ियाँ, दक्षिण-कार्यालय संख्या-1 और 2

ऋणदाता का ध्यान अधिनियम की धारा 13 की उपधारा (3) के प्रावधानों की ओर आकर्षित किया जाता है, जो कि सुरक्षित परिसंपत्तियों को मुनाने के लिए उपलब्ध समय के संबंध में है।

स्थान: आगरा हस्ताक्षरित/- प्राधिकृत अधिकारी
दिनांक: 25/07/2024 श्रीराम फाइनेंस लिमिटेड

प्रतिशत दर ई-निविदा

आमंत्रण सूचना

भारत के राष्ट्रपति की ओर से कार्यपालक अभियंता (सी), डाक सिलिल प्रभाग, नई दिल्ली द्वारा निम्न कार्यों के लिये ऑन लाइन प्रतिशत दर ई-निविदाएं आमंत्रित हैं:

1. एनआईटी सं. एनआईटी/ईपी सीएनडी/2024-25/21 तिथि: 26.07.2024 कार्य का नाम: हौज खास पी.ओ., नई दिल्ली का सिविन मरम्मत तथा रखरखाव कार्य।
अनुमानित लागत: ₹. 3333861/-
धरोहर राशि: ₹. 66677/-

पूर्णता अवधि: 60 दिन
बोली जमा करने की अंतिम तिथि एवं समय: 08.08.2024 के 15.00 बजे तक।
बोली प्रपत्र तथा विवरण वेबसाइट <https://eprocure.gov.in/eprocure/app> से प्राप्त की जा सकती है।

2. एनआईटी सं. एनआईटी/ईपी सीएनडी/2024-25/19 तिथि: 26.07.2024 कार्य का नाम: पोस्टल स्टाफ कॉलोनी, राज नगर, गाजियाबाद में 15 नग-पाइ-II तथा 2 नग-पाइ-III का, के बाह्य एवं आंतरिक फिनिशिंग कार्य सहित विविध सिविल कार्य।
अनुमानित लागत: ₹. 4004375/-
धरोहर राशि: ₹. 800875/-

पूर्णता अवधि: 90 दिन
बोली जमा करने की अंतिम तिथि एवं समय: 08.08.2024 के 15.00 बजे तक।
बोली प्रपत्र तथा विवरण वेबसाइट <https://eprocure.gov.in/eprocure/app> से प्राप्त की जा सकती है।

जना स्मॉल फाइनेंस बैंक लिमिटेड

[एक अनुसूचित वाणिज्यिक बैंक]

केन्द्रीय शाखा कार्यालय: 16/12, द्वितीय तल, डब्ल्यू.ई.ए., आर्य समाज रोड, कलेज बाग, दिल्ली-110005.

सरफेसी अधिनियम, 2002 की धारा 13(2) के तहत मांग सूचना

जबकि आप नीचे उल्लिखित उधारकर्ताओं, सह-उधारकर्ताओं, जमानतदारों और बंधककर्ताओं ने अपनी अवल संपत्तियों को गिरी रखकर जना स्मॉल फाइनेंस बैंक लिमिटेड से ऋण प्राप्त किया है। आप सभी द्वारा किए गए डिफॉल्ट के परिणामस्वरूप, आपके ऋण खाते को गैर-निष्पादित संपत्ति के रूप में वर्गीकृत किया गया है, जबकि जना स्मॉल फाइनेंस बैंक लिमिटेड अधिनियम के तहत एक सुरक्षित लेनदार है, और प्रतिभूति हित (प्रवर्तन) नियमवली 2002 के नियम 2 के साथ पठित उक्त अधिनियम की धारा 13(2) के तहत प्रदत्त शक्तियों का प्रयोग करते हुए एक डिमांड नोटिस जारी किया गया, जिसमें कॉलम नं.2 में उल्लिखित कर्जदारों/सह-उधारकर्ताओं/जमानतदारों/बंधककर्ताओं से कहा गया है कि वे नोटिस में उल्लिखित राशि को मध्यम के ब्याज साथ नोटिस से 60 दिनों के भीतर चुका दें, लेकिन उनमें से कुछ को विभिन्न कारणों से नोटिस नहीं दिया जा सका है।

क्र. सं.	उधारकर्ता/सह-उधारकर्ता/गारंटर/बंधककर्ता का नाम	ऋण खाता संख्या और ऋण राशि	लागू की जाने वाली प्रतिभूति का विवरण	एनपीए की तारीख और मांग नोटिस की तारीख	बकाया राशि रुपये में / तिथि से
1.	1) श्री चरणवीर, पुत्र श्री सुरत सिंह (आवेदक), 2) श्री सुनील कुमार, पत्नी श्री चरणवीर (सह-आवेदक)	ऋण खाता संख्या 45289430000881 ऋण राशि: ₹.20,00,000/-	वाका मौजा खांदावई, मौसमी कॉलोनी, गोहाणा, नगर परिधम सीमा अंतरगत जिला सोनीपत में स्थित अवल संपत्ति वाला 1 किता प्लॉट, क्षेत्रफल 448 वर्ग गज, चंवल नंबर 297, खसरा नंबर 126 / 2 / 1 वाली संपत्ति का सभी टुकड़ा और अथ, जिसका स्वामित्व श्री चरणवीर पत्नी श्री सुरत सिंह के पास है। परिधम है: पूर्व में अगिला और पुरेवा का पी। परिधम में विडू और मुकेश का प्लॉट, उत्तर में 21.6 मीटर का रास्ता, दक्षिण में 30.4 मीटर और रास्ता।	एनपीए की तिथि: 22.07.2024 मांग सूचना दिनांक: 22.07.2024	14-07-2024 तक ₹.20,98,219/- (रुपये बीस लाख अठ्ठाने हजार दो सौ और उनीस मात्र)

इसलिए कॉलम संख्या 2 में वर्णित उधारकर्ता/सह-उधारकर्ता/जमानतदार और बंधककर्ताओं को नोटिस दिया जाता है कि उसमें वर्णित सभी संबंधित उधारकर्ता/सह-उधारकर्ता के डिफॉल्ट कॉलम संख्या 6 में दर्शाई गई कुल राशि, जैसा कि उक्त राशि संबंधित ऋण खाते के संबंध में कॉलम संख्या 6 में दर्शाई गई तारीख को देय हुई जाती है, जो इस नोटिस के प्रकाशन के 60 दिनों के भीतर मुग्तान करने के लिए कहा जाता है। यह स्पष्ट किया जाता है कि यदि कुल राशि मध्यम के ब्याज और अन्य राशियों के साथ जो मुग्तान की तिथि तक देय हो सकता है, का मुग्तान नहीं किया जाता है, तो जना स्मॉल फाइनेंस बैंक लिमिटेड कॉलम संख्या 4 में वर्णित संपत्तियों पर प्रतिभूति ब्याज के प्रवर्तन के लिए उचित कार्रवाई करने के लिए बाध्य होगा। कृपया ध्यान दें कि यह प्रकाशन कॉलम के तहत उक्त विषय के कर्जदारों/सह-उधारकर्ताओं/जमानतदारों/बंधककर्ताओं के खिलाफ जना स्मॉल फाइनेंस बैंक लिमिटेड को उपलब्ध ऐसे अधिकारों और उपायों पर प्रतिकूल प्रभाव डाले बिना प्रकाशित किया गया है, आपसे आगे यह नोट करने का अनुरोध किया जाता है कि उक्त अधिनियम की धारा 13(13) के अनुसार, आपको प्रतिभूति लेनदार की पूर्ण सहमति के बिना उपरोक्त प्रतिभूति का निवृत्तन करने या उससे निवृत्तन या प्रतिभूति संपत्ति की विक्री, पड़े या अन्यथा स्थानांतरित करने से प्रतिबंधित/निषेध किया जाता है।

दिनांक: 29.07.2024, स्थान: दिल्ली एलसीएमआर

हस्ता/ प्राधिकृत अधिकारी, कृते जना स्मॉल फाइनेंस बैंक लिमिटेड

CSB Bank PUBLIC NOTICE ON AUCTION OF PLEDGED GOLD ORNAMENTS

The borrower/s in specific and interested bidders in general, are hereby informed that on account of non-repayment of the Banks due by the borrowers as under despite the payment notice and recall-auction notice issued by the Bank, the gold ornaments pledged with the bank security for the respective borrowers for the loan availed by them will be sold in public auction on "as is where is" and "non-recourse" basis through e-auction portal <http://csbgold.auctiontiger.net> on 05/AUGUST/2024 at 10.30 AM. The auction may be held on any other later date at the discretion of the bank upon publication of the same in the Bank's notice board. The borrowers are hereby further inform that the gold ornaments will be disposed of by private sale if the public auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amounts due to the bank.

S. No.	Account Name	Client ID	No. of Acc.	Bal. Outstanding as on 24/07/2024	Weight (grams)
BRANCH NAME : DILSHAD GARH					
1	Anees Malik	46349288	1	214854.82	56.69
2	Bijender	7834381	1	35619.09	7.94
3	Dinesh Kumar Solanki	4701909	2	102626.68	26.01
4	Geeta Garg	45506381	1	9256.89	25.85
5	Mohd Khurshheed	4618144	2	59069.51	13.96
6	Paras Verma	4774635	1	35163.92	7.93
7	Pranod Fullagar Jain	7838841	4	287144.53	62.45
8	Reshma	4763154	3	61284.55	15.53
9	Saiman	4905450	1	203591.53	42.64
10	Sanjay	473793	1	191628.83	48.42
11	Sonu	4598236	1	64200.13	16.64
12	Sunder Kumar	4744883	1	55811.69	12.31
13	Tejpal Verma	4735960	1	16240.7	37.6
14	Vikash	4741609	1	109922.44	27.9
15	Harjeet Singh Bodi	1515928	1	151579.41	31.4
16	Rahul Kumar	4766421	2	165516.21	33.06
BRANCH NAME : NAJAFGARH - NEWDELHI					
17	Shivani Bhati	4764975	1	131848.77	27.13
BRANCH NAME : NARELA					
18	Akili	4758260	1	22032.36	49.39
19	Chirag	4767799	1	34597.25	7.59
20	Naveen Dutt	4736514	1	61896.94	14.07
21	Rahul	475217	1	275465.43	55.83
22	Satish Kumar	4415408	1	34729.86	7.27
BRANCH NAME : KATNI					
23	Abdul Salim	4595517	1	210403	