



**Ref. No.: SIL/CHD/2025-26/26082025**  
**Date: August 26, 2025**

To,

The Manager  
Listing Department  
BSE Limited (BSE)  
Corporate Relation Department  
Phiroze Jeejeebhoy Towers, 25th Floor  
Dalal Street, Mumbai – 400001

The Manager  
Listing Department  
National Stock Exchange of India Ltd ( NSE)  
Exchange Plaza, C-1 Block G, Bandra Kurla  
Complex, Bandra, Mumbai – 400051

**BSE Scrip Code: 526951**

**Trading Symbol : STYLAMIND**

**Subject: Newspaper Advertisement – Intimation to the Shareholders regarding Special Window for Re-Lodgement of Transfer Request of Physical Shares and 100 Days Campaign- “Saksham Niveshak”.**

Dear Sir/Madam,

Pursuant to Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper advertisement published today i.e. on Tuesday, August 26, 2025 in the Business Standard (English and Hindi) regarding Intimation to the Shareholders regarding Special Window for Re-lodgement of Transfer Request of Physical Shares from July 07, 2025 to January 06, 2026 and 100 Days Campaign- “Saksham Niveshak” from July 28, 2025 to November 06, 2025.

You are requested to kindly take the aforesaid information on record.

Thanking you,

Yours sincerely,

For **Stylam Industries Limited**

**Dhiraj Kheriwal**  
**Company Secretary & Compliance Officer**

Encl: As above

**Stylam Industries Limited**

**Regd. Office:** SCO 14, Sector 7C, Madhya Marg, Chandigarh (INDIA)-160019, **T:**+91-172-5021555/5021666, **F:** +91-172-5021495

**Works I:** Plot No. 192-193, Industrial Area Phase-1, Panchkula (Haryana) INDIA - 134109, **T:**+91-172-2563907/2565387

**Wotks II:** Village Manak Tabra towards Raipur Rani, Mattewala Chowk, Distt. Panchkula (Haryana)

**W:** www.stylam.com, **CIN:** L20211CH1 991PLC01 1732 (Govt. of India recognised Star Export House)



# Muted outlook may cap gains for Ashok Leyland

Brokerages’ target prices indicate limited upside

RAM PRASAD SAHU  
Mumbai, 25 August

The stock of the country’s second-largest listed commercial vehicles (CV) maker Ashok Leyland is up 9 per cent since August 14, when the company announced its results for the April-June quarter (Q1) of FY26. A better than expected operating performance in the quarter, coupled with expectation of lower goods and services tax (GST), led to an uptick in the stock price.

While some brokerages have raised their operating profit estimates post the Q1 show, a few maintain a ‘reduce’ rating, given the muted growth prospects of the CV sector. The company posted a revenue growth of 1.5 per cent year-on-year (Y-o-Y), largely on the back of 0.8 per cent volume growth, while realisation gains accounted for the rest.

Though the volume growth was marginal, the company managed to grow operating profit by 6.4 per cent while margins at the operating level were up 52 basis points (bps) Y-o-Y. However, the margins were down sequentially as the March quarter is seasonally a stronger quarter.

The margin performance was due to a favourable mix with higher non-commercial vehicle sales, increased sale of spare parts and a 29 per cent jump in power solutions business. Within the CV segment, the mix improved with an increase in multi-axle vehicle (MAV) sales, while exports also recorded strong growth of 29 per cent.

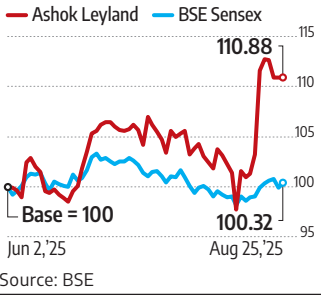
A trigger for the company and the CV sector are likely cuts in GST from 28 per cent to 18 per cent.

Rishi Vora and Apurva Desai of Kotak Research believe this will revive the CV cycle, as it might aid replacement demand and drive an uptick in volumes. They expect the move to have a positive impact on Ashok Leyland.

Motilal Oswal Research believes that a diversified revenue base will help the company overcome the



## Taking lead



cyclicality of the CV cycle. Aniket Mhatre of the brokerage points out that the company has effectively reduced its business cyclicality by focusing on non-medium and heavy CV (non-M&HCV) segments. Its continued emphasis on margin expansion is expected to support stronger returns in the long run. Further, a net cash position will enable the company to invest in growth avenues in the coming years, he adds.

The brokerage has a target price of ₹141, compared to Monday’s closing price of ₹131 on the BSE.

While these are key tailwinds, some brokerages are bearish on the company, given the lack of growth triggers. Analysts led by Raghunandan NL of Nuvama Research forecast a subdued domestic M&HCV performance ahead of 1 per cent annual growth during

FY25-28. This is due to reasonable utilisation levels of truck operators, increasing competitive intensity and a high base. The muted outlook follows a robust 26 per cent annual volume growth for M&HCVs during FY21–25. The brokerage has a ‘reduce’ rating with a target price of ₹115.

Elara Capital, too, believes that the CV cycle is adverse. Analysts led by Jay Kale of the brokerage said, “While M&HCV industry volumes have not crossed FY19 peaks, tonnage already crossed FY19 peaks in FY24 and we remain concerned on the cyclicality of the M&HCV industry. Even if the downcycle is not as sharp as historical downcycles (peak to trough 40-60 per cent lower), risk-reward is unfavorable at current levels.”

The brokerage expects the M&HCV industry to grow by 4 per cent Y-o-Y in FY26 and decline again by 3-4 per cent in FY27. This would help deliver a mere 1 per cent compound annual growth rate (CAGR) during FY25-28. Elara Capital also has a ‘reduce’ rating with a target price of ₹120.

According to Bloomberg, 26 of the 35 analysts polled after the company’s Q1 are bullish, while three are bearish and the other six are neutral on the stock. However, their average one-year target price is ₹136.70, which indicates limited upside from current levels.



## SURAT STOCKBROKING FRAUD CASE

# Steer clear of unregistered middlemen acting on behalf of brokers

HIMALI PATEL

A financial fraud in Surat has resulted in more than 54 brokers and investors being cheated of an estimated ₹4.84 crore by a share-trading firm. Media reports allege that the accused, owners of Green Wall Enterprise, operated on behalf of Jainam Broking.

The firm lured investors with promise of high leverage, offering trades up to ₹50 lakh against deposits of just ₹5 lakh. On August 14, 2025, clients were locked out of their accounts and their funds became inaccessible.

## Verify broker credentials

Before onboarding, confirm that the broker is a registered entity. “Work only with brokers registered with the Securities and Exchange Board of India (Sebi) and recognised stock exchanges,” says Ajay Menon, managing director and chief executive officer (MD & CEO), Motilal Oswal Wealth Management. Check reg-

istration numbers and exchange memberships on official websites. Know-your-customer (KYC) compliance is mandatory. “Insist on proper KYC, account agreements, and disclosure documents,” says Vikas Singhania, chief executive officer (CEO), TradeSmart.

Avoid dealing with intermediaries, like Green Wall Enterprise in the above case. “Investors must be cautious of opaque entities that claim to act on behalf of a broker while managing client money and controlling accounts,” says Abhishek Kumar, Sebi-registered investment adviser and founder, Sahaj-Money.com. He adds that dealing with such intermediaries is highly risky, as they can block trading accounts and abscond with deposits.

Avoid brokers promising guaranteed returns or extraordinary leverage. “Many investors are lured by promises, such as trading up to ₹50 lakh account with just a ₹5 lakh deposit. Such

schemes often result in frozen accounts or vanished funds,” says Trivesh D, chief operating officer, TradeJini.

Download mobile apps only from the broker’s official website, and verify that the domain of emails and contact numbers match the broker’s official details. “Fraudsters may use the names of prominent brokers to pose as authorised agents or partners,” says Singhania.

## Watch out for red flags

Transfer funds only to official accounts. “Ensure funds are transferred only to the account of a Sebi-registered broker and not any intermediary,” says Abhishek Kumar. Use of unofficial emails and WhatsApp numbers is a red flag.

Trivesh emphasises that firms must provide direct access to trading accounts and client funds. Investors should check trade confirmations, contract notes, and depository statements regularly. Refusal to provide these is a warning sign. Treat shortcuts during

## Safeguard your interests

- Use NSE’s Trade Verification feature to confirm if a trade in your account has been executed on the exchange
- Keep mobile number, email updated for NSE/BSE alerts
- Freeze demat account if inactive
- Start with small investments, test broker first
- Before transferring fund, verify beneficiary name matches broker’s

onboarding or later as red flags.

## Act fast if fraud occurs

Immediate action is critical. “Immediately file a complaint on Sebi’s SCORES platform, inform the stock exchange, and register a first information report (FIR) with the police,” says Menon.

Trivesh advises lodging a complaint with the Economic Offences Wing (EOW), “File FIR for criminal breach of trust and conspiracy, and ask for freezing of assets,” he says.

If the fraud was online or app-based, file a complaint with cybercrime authorities also. Submitting statements and proof of investment strengthens prosecution.

Investors should simultaneously approach Sebi through SCORES and the investor grievance cells of NSE and BSE, which provide grievance redressal and arbitration mechanisms. “These actions can trigger regulatory measures under the Prohibition of Fraudulent and Unfair Trade Practices Regulations,” says Tushar Kumar, advocate, Supreme Court of India. He adds that civil remedies such as recovery suits or collective petitions may also be pursued. “Investors may further apply for interim attachment of the accused’s assets under the Bharatiya Nagarik Suraksha Sanhita 2023 (BNSS),” says Tushar Kumar.

The best approach, he stresses, is a dual one. “Pursue criminal proceedings to punish perpetrators and civil-regulatory proceedings to preserve and recover assets,” he says.

The writer is a Mumbai-based independent journalist

# Govt eases credit rules: Cibil not mandatory for borrowers

The finance ministry told Parliament that banks could not deny first-time borrowers for lacking a credit (Cibil) score, as the RBI has set no minimum requirement.

Here’s what the Minister of State for Finance Pankaj Chaudhary told the Lok Sabha during the monsoon session:

- RBI’s Master Direction (January 6, 2025) states that first-time borrowers’ applications cannot be rejected solely for lacking credit history.
- In India’s deregulated credit environment, lenders can make commercial decisions guided by their board-approved policies

- and regulatory norms.
- Credit Information Reports (including Cibil scores) are only one factor among many that banks may consider when evaluating loan applications.
- While Cibil is not required for new borrowers, banks must still

conduct background checks before lending, like examining repayment history, or identifying delayed or defaulted payments, etc.

- RBI allows Core Investment Company to charge up to ₹100 for an individual’s credit report; any higher fee is invalid.

Read full report here: [mybs.in/2epPdoQ](https://mybs.in/2epPdoQ)

COMPILED BY AMIT KUMAR

**ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)**  
Corporate Identity Number: U66000MH2012PLC227948.  
Registered Office: 4<sup>th</sup> Floor - Unit No. 401/402, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai - 400 063. Maharashtra, India. IRDAI Regn. No. 151 T. +91 22 61703600.

Website: [www.manipalcigna.com](http://www.manipalcigna.com) Email: [customercare@manipalcigna.com](mailto:customercare@manipalcigna.com)

**NOTICE OF RELOCATION OF THE MANIPALCIGNA HEALTH INSURANCE COMPANY LIMITED KOTTAYAM BRANCH OFFICE**

**Please note that with effect from 27<sup>th</sup> October 2025 our Kottayam Branch Office is shifting:**

**From:**  
Pulimoottil Arcade P.B.No.194  
K.K. Road Kanjikuzhy,  
Kottayam- 686004, Kerala,  
India.

**To:**  
Door No 295/B, Pulimoottil  
Arcade, 3rd Floor, P.B.No.194,  
K.K. Road Kanjikuzhy,  
Kottayam – 686004,  
Kerala, India.

**Place : Kottayam**  
**Date : 26<sup>th</sup> August 2025**

**NMDC LIMITED**  
KIRANDUL, CG Mob No. 9589409158

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Inspection: **28.8.2025 to 07.9.2025**

Pre-Bid EMD Closing : **08.9.2025**

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Note: Changes if any shall be uploaded as Corrigendum only through our website

**NMDC Limited**  
(A Government of India Enterprise)  
'Khanji Bhavan', 10-3-311/A, Castle Hills, Masab Tank, Hyderabad - 500028  
Corporate Identity Number (CIN) - L13100TG1958GOI001674

**WORKS DIVISION**  
**CONTRACTS DEPARTMENT**

**Pre - Tender Meeting Notice** dated **25.08.2025**

NMDC Limited, A "NAVARATNA" Public Sector Company under Ministry of Steel, Govt. of India, invites experienced, reputed and competent domestic bidders to participate in pre-tender meeting on 28.08.2025, 1030 Hours for the work of **Construction of Haul Road and Service Road for the proposed New Crushing plant & Downhill of Deposit 14 & 11C.**

**Venue of pre-tender meeting: M.N. Dastur & Company (P) Ltd. P-17, Mission Row Extension Kolkata – 700 013.**

For obtaining the details such as brief agenda of the meeting, preliminary scope of work, time schedule, project site etc., the bidders may visit NMDC website <http://www.nmdc.co.in>

Further, for any queries, the bidders may also contact the following officials directly or through e-mail;

**1. Shri Ashish Kumar Pandey, SM (E); e-mail: [contracts@nmdc.co.in](mailto:contracts@nmdc.co.in)**  
**2. Shri Angshuman Basu, Chief Engineer; e-mail: [angshuman.b@dstur.com](mailto:angshuman.b@dstur.com)**  
**3. Shri Souvik Gupta, Sr. GM (Contracts); e-mail: [souvik.g@dstur.com](mailto:souvik.g@dstur.com)**

For and on behalf of NMDC Ltd  
Executive Director (Works)

**DEUTSCHE BANK AG**  
Appendix IV [Rule 8 (1)] POSSESSION NOTICE

Whereas, the undersigned being the authorized officer of Deutsche Bank AG, India ("Bank") having its registered office at Ground & 14th Floor, Hindustan Times House, 18-20, K.G. Marg, New Delhi-110 001. The undersigned under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **20.06.2025** calling upon the borrower **M/s Ganpati Impex, ("Borrower")**, Shally Jain, Ganpat Rai Jain, Neelu Jain, Sanjeev Jain, Rajeev Jain ("Co-Borrower"), to repay the outstanding amount as mentioned in the notice being **Rs. 1,56,96,516.18 (Rupees One Crores Fifty-Six Lacs Ninety-Six Thousand Five Hundred Sixteen and Paise Eighteen Only)** as on 13.06.2025, and further interest at contractual rates on the aforesaid amount, incidental expenses, costs, charges etc. incurred and accruing on daily basis thereafter till the date of payment and / or realization within 60 days from the date of receipt of the said notice.

The Borrower mentioned herein above having failed to repay the amount in full as mentioned in 13(2) is hereby given to the Borrower / Co-borrower mentioned hereinabove in particular and to the public in general that undersigned has taken symbolic/ constructive 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 of the said act on this 22nd Day of August, of the year 2025.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank for an amount of **Rs. 1,56,96,516.18/- (Rupees One Crores Fifty-Six Lacs Ninety-Six Thousand Five Hundred Sixteen and Paise Eighteen Only)** as on 13.06.2025, and interest thereon.

**Description of the Immovable Property**

All that the property being :- Plot No. 50 Min, Property Measuring 402 Sq. Yards, Comprised in Khalsa no. 894/1/10, Khatta No. 876/1185 as per Jamabandi for the year 1991-1992, (Khatta No. 1048/1418 as per jamabandi for the year 2011-2012, situated at Village Barewal Awana, Abaddi known as Shere Punjab Colony, Teh. & Distt. Ludhiana, which is butted and bounded as follows (as per Sale Deed wasika no. 19242 dt 9/12/1998): On The North By: Street 24' Wide Adm. 60'3", On The South By: Kiran Aggarwal Adm. 60'3", On The East By: Street 24' Wide Adm. 60' On The West By: Neighbourer Adm. 60'

Date: 26.08.2025 Place:Ludhiana  
Authorized Officer Deutsche Bank AG

**STYLAM INDUSTRIES LIMITED**  
CIN: L20211CH1991PLC011732  
REGD. OFFICE: SCO 14 SECTOR 7 C MADHYA MARG CHANDIGARH -160019  
Email: [cs@stylam.com](mailto:cs@stylam.com), web: <http://www.stylam.com>

**SPECIAL WINDOW FOR RE-LODGEEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES**

Pursuant to SEBI Circular No SEBI/HO/MIRSD/MIRSD-Pod/P/CIR/2025/97 dated July 02, 2025, The Company is pleased to offer a one - time special window for physical shareholders to submit re-lodgement requests for the transfer of shares.

This special window is open from July 07, 2025 to January 06, 2026, and is especially to cases which were lodged prior to deadline of April 01, 2019 and the original share transfer were rejected/returned/not attended due to deficiencies in documentation or were not processed due to any other reason.

The shares re-lodged for transfer will be processed only in dematerialized form during this window.

Eligible Shareholders may submit their transfer request along with the requisite documents to the company's Registrar and Share Transfer Agent (RTA) MUFG LSC, Stylam Industries India Private Limited, Noble heights, 1st Floor, Plot No. 2, C-1 Block LSC, Near Savitri Market, New Delhi-110058 within stipulated time.

**100 Days Campaign - "Saksham Niveshak" - 28.07.2025 to 06. 11.2025**

Investor Education and Protection Fund Authority (IEPFA) in line with the objectives of the Niveshak Shivir, and its broader drive for investor education and facilitation has launched a 100 Days Campaign – "Saksham Niveshak" from July 28, 2025 to November 06, 2025, targeting shareholders whose dividends have remained unpaid/unclaimed. As per the directive of IEPFA, Stylam Industries Limited ("Company") has initiated the 100 Days Campaign "Saksham Niveshak" for the Shareholders, whose dividend are unpaid/unclaimed and this notice is being issued by the Company as part of the aforesaid campaign. All the shareholders who have unpaid/unclaimed dividend or those who are required to update their Know Your Client (KYC) & nomination details or have any issues/ queries related to unpaid/unclaimed dividend and shares, are requested to write to the Company at Stylam Industries Limited, SCO 14 Sector 7 C Madhya Marg Chandigarh -160019 or e-mail at [cs@stylam.com](mailto:cs@stylam.com). The shareholders may further note that this campaign has been initiated specifically to reach out to the shareholders to update their KYC and nomination details. The shareholders are requested to update their details and claim their unpaid/unclaimed dividend in order to prevent their shares from being transferred to the IEPFA.

**FOR STYLAM INDUSTRIES LIMITED**  
Place: Chandigarh Sd/- Dhiraj Kherwal  
Date: 26.08.2025 Company Secretary & Compliance Officer

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**KIFS Housing Finance Limited**  
Registered Office: 6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika, BRTS, ISKON - Ambli Road, Bodakdev, Ambli, Ahmedabad, Gujarat-380054 **Corporate Office:** C-902, Lotus Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India. **Ph. No.:** +91 22 61796400 **E-mail:** [contact@kifshousing.com](mailto:contact@kifshousing.com)  
**Website:** [www.kifshousing.com](http://www.kifshousing.com) **CIN:** U65922GJ2015PLC085079 **RBI COR: DOR-00145**

**Appendix IV Symbolic Possession Notice (For Immovable Property)**

Whereas, the undersigned being the authorized officer of Kifs Housing Finance Limited (KHL) under the Secritisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of power conferred under section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by Authorized Officer of the Company to the Borrower(S) / Guarantor(S) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice here by given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described here in below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The Borrowers attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets. The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of KIFS for an amount as mentioned herein under with the interest thereon.

Sr. No.	Name of Borrower/Co-Borrower/Guarantors & Date of NPA	Demand Notice Date / Amt. Outstanding / Branch LAN	Detail of Secured Assets:	Possession Notice Date/Type
1	AMNINDER SINGH (Applicant) SUNNYPREET KAUR (Co-Applicant 1), NPA Date -10.05.2025	Demand Notice Date- June 11, 2025 O/s - Rs. 997529/- Branch / LAN - LUDHIANA / 1064955 /LNHLUD0007871	KH NO 145/1/13(2/3-8) KHEWAT NO 1379/1589, PREET NAGAR, MEHAL SINGH MOGA, PURAN DI CHAKKI, C DIVISION,TEHSIL & DISTT MOGA PUNJAB 142001. <b>Boundaries as Per Sale Deed - East - Amarjit Kaur/50'-0", West - Kulwant Kaur/50'-0", North - Street/13'-6", South - Lala Jit/13'-6", As per Site - East1 - Sewak Singh/50'-0", West1 - Ashok Kumar/50'-0", North1 -Street/13'-6", South1 - Neighbor/13'-6</b>	19.08.2025 (Symbolic)

**SATUTORY NOTICE TO BORROWERS/GUARANTORS**  
Borrower(s)/Guarantor's are hereby put to caution that the property may be sold at any time herein after by way of public auction/tenders and as such this may also be treated as a notice under Rule 6, 8 & 9 of Security Interest Enforcement Rules, 2002. The detailed inventory and Panchnama could not be recorded due to obstructions as such property has been photographed.  
Date - 26.08.2025, Place - Punjab  
Authorized officer, KIFS Housing Finance Limited

Reg. Office: Puna house, First Floor, 57 and 57/1, MIDC, Andheri (E), Mumbai- 400093, Website: [www.indusind.com](http://www.indusind.com)

**POSSESSION NOTICE**

(FOR IMMOVABLE PROPERTY) (As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

WHEREAS, The undersigned being the Authorized Officer of the INDUSIND BANK LIMITED under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) (SARFAESI Act) and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated and calling upon to pay the amount within 60 days from the date of receipt of the said notice. Details are given as under

Customer Name	Schedule of Property	13(2) Notice
<b>1.Seema Pen Store</b> Through its Proprietor- Sh Hardeep Chopra 784, Durga Garden, Jagadhri, Yamuna Nagar, Haryana– 135003 Also, at: House No. 783/C, Durga Garden, Near Shiv Mandir, Ward No. 6, Jagadhri, Yamuna Nagar, Haryana– 135001Also, at: House No. 1262/5, Jain Avenue Colony, Jagadhri, Yamuna Nagar, Haryana - 135003 <b>2.Sh. Hardeep Chopra:</b> House No. 783/C, Durga Garden, Near Shiv Mandir, Ward No. 6, Jagadhri, Yamuna Nagar, Haryana– 135001 <b>3.Shiv Shakti Traders</b> Through its Proprietor- Ms Seema Chopra: Shop No. 782/6, Durga Garden, Jagadhri, Yamuna Nagar, Haryana– 135003 <b>4.Ms. Seema Chopra:</b> House No. 783/C, Durga Garden, Near Shiv Mandir, Ward No. 6, Jagadhri, Yamuna Nagar, Haryana– 135001 <b>5.Sh. Sagar Chopra:</b> House No. 783/C, Durga Garden, Near Shiv Mandir, Ward No. 6, Jagadhri, Yamuna Nagar, Haryana– 135001 <b>6.Sh. Kedar Nath Chopra:</b> Through its Legal Heirs- Since Deceased House No. 783/C, Durga Garden, Near Shiv Mandir, Ward No. 6, Jagadhri, Yamuna Nagar, Haryana– 135001	All that the premises admeasuring of the said constructed on land admeasuring about 200 Sq. Yard, which is constructed on the land and bearing House No. 783/C, Durga Garden, Near Shiv Mandir, Ward No. 6, Jagadhri, Yamuna Nagar – 135001, Haryana (Plot No. 113, Durga Garden, Jagadhri, Yamuna Nagar – 135001, Haryana). On or towards <b>East:</b> Plot On or towards, <b>West:</b> Street On or towards, <b>South:</b> House of Moti Lal On or towards, <b>North:</b> House of Kedar Nath Chopra	<b>Date :</b> 14.05.2021 <b>Notice Amt :-</b> Rs. 37,41,476.87/- <b>10.05.2021</b> <b>Possession Date:</b> 22.08.2025 <b>Location:</b> Haryana

The borrower/s have failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned has taken possession of the property described herein above in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 9 of the said Rules, on above mentioned dates. The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to charge of the **IndusInd Bank Limited** for an amount of notices mentioned above and interest thereon together with expenses and charges etc. less amount paid, if any. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

**Date: 22.08.2025 Place: Haryana**  
**IndusInd Bank Limited, Authorised Officer**

**ADITYA BIRLA CAPITAL**  
FINANCE

Regd Office: Indian Rayon Compound, Veraval, Gujarat - 362 266 | (T) +91-22-6723 9101 | (Toll free) 1800 270 7000 | CIN: L64920GJ2007PLC058890 | [www.adityabirlacapital.com](http://www.adityabirlacapital.com)

**Notice for Issuance of Final Order on the declaration/classification of Loan account(s) as Fraudulent**

Final Order is being issued to the Borrowers mentioned in the following link <https://abcf.financial/Final-Order> available on the Website of Aditya Birla Capital Ltd. <https://www.adityabirla.capital.com/>.

That during the investigations conducted by Aditya Birla Capital Ltd. ("ABCL") (formerly Aditya Birla Finance Limited ("ABFL"), it has come to light that you the Borrowers whose names are mentioned in the hyperlink above, have committed a fraud while availing personal loan from ABCL by utilizing false and fabricated documents for the purpose of availing loan.

The Show Cause Notices addressed to the Borrowers were published on the ABCL's Website i.e. <https://abcf.financial/fraudawareness> on 17th June 2025, for which the reference was also published in the National Newspaper and the local newspaper of your region/state on 28th June 2025. Despite sufficient time granted of 21 days to respond to the Show Cause Notice no response has been received from your end.

In line of these serious breaches, we are obligated to declare your captioned Loan Account as Fraudulent with immediate effect. As a consequence of the said account closure of yours, you are hereby called upon to settle the outstanding balance in full, including any accrued interest, Fees, and penalties, within fifteen days. Failure to comply with this repayment demand may further result in legal action, which could include the initiation of recovery proceedings, reporting to credit bureaus, and the pursuit of potential criminal charges. Once full repayment is received, your loan account will be finally closed, and confirmation of closure will be issued to you

Please treat this matter seriously to avoid any legal consequences.

Yours Sincerely,  
**For Aditya Birla Capital Ltd.**  
Place : Punjab Sd/-  
DOP : 26<sup>th</sup> August, 2025 Authorized Signatory



