

SANEH INDUSTRIAL INVESTMENTS LIMITED

Regd. Office : 'Delton House', 4801, Bharat Ram Road 24, Darya Ganj, New Delhi-110 002 (INDIA)

Phone : 91-11-23273907

CIN : L74899DL1980PLC060079

To,
The Manager
Calcutta Stock Exchange Ltd,
7, Lyons Range, Kolkata - 700001

Date: June 01, 2024

Sub: Submission of Copies of published Audited (Standalone & Consolidated) Financial Results

Dear Sir,

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we enclose copies of Audited (Standalone & Consolidated) Financial Results of the Company for the quarter and year ended March 31, 2024 published in Pioneer (English) and Pioneer (Hindi).

This is for your information and records.

Thanking you,

Yours faithfully

For Saneh Industrial Investments Limited



Authorised Signatory



Encl: as above

Over ₹10 lakh crore bad loans recovered in 10 years, says FM

PTI ■ NEW DELHI

Finance minister Nirmala Sitharaman on Friday said the Modi government has turned around the banking

sector through various reforms and improved governance which has led to banks recovering more than Rs 10 lakh crore from bad loans between 2014 and 2023.

She said the Enforcement Directorate has investigated around 1,105 bank fraud cases, which resulted in the attachment of Rs 64,920 crore worth of proceeds of crime. As of



December 2023, assets amounting to Rs 15,183 crore have been restituted to the Public Sector Banks (PSBs).

"Recently, India's banking sector achieved a significant milestone by recording its highest-ever net profit, crossing Rs 3 lakh crore. The banking sector turned around due to PM Shri @narendramodi's strong and decisive leadership. Our government atoned for the UPAs's sins in the banking sector through comprehensive and long-term reforms," Sitharaman said in a post on X.

She said there has been no leniency in recovering bad loans, especially from large defaulters, under the Modi government and the process is ongoing.

This is in stark contrast to the situation before 2014 when @INCIndia led UPA government turned the banking sector into a cesspool of bad loans, vested interests, corruption and

mismanagement. "It's a pity that opposition leaders are still unable to distinguish between write-offs and waivers. After the 'write-offs' as per RBI's guidelines, banks actively pursue the recovery of bad loans. And, there has been no 'waiver' of loans for any industrialist. Between 2014 and 2023, banks recovered more than Rs 10 lakh crore from bad loans." Slamming the Congress-led UPA's tenure for mismanaging the sector she said the 'seeds' of the NPA crisis were sown during the @INCIndia-led UPA era through 'Pony Banking' when loans were given to undeserving businesses under pressure from UPA leaders and party functionaries. "Under the UPA, obtaining loans from banks often depended on powerful connections rather than a solid business proposition. Banks were forced to neglect proper due diligence and risk assessment before

sanctioning these loans," she said.

Sitharaman said the Modi government implemented a comprehensive 4R's strategy of Recognising NPAs transparently, Resolution and Recovery, Recapitalising PSBs, and Reforms after coming to power in 2014. "Our reforms addressed credit discipline, recognition and resolution of stress, responsible lending and improved governance. We replaced political interference in banks with professional integrity and independence," she said.

The minister said the Modi government will continue to take decisive measures to strengthen and stabilise our banking system, ensuring banks support India's growth path to Viksit Bharat by 2047.

"The UPA Alliance, dominated by dynastic parties, used banks for their own 'Parivar Kalyan' (family welfare). In contrast, our government has leveraged banks for 'Jan Kalyan' (public welfare)," she said.

Efforts to expand banking in India faltered for decades due to Congress's limited actions beyond bank nationalisation, which benefitted mainly the educated and elite. Before 2014, banking access was largely restricted to cities, she said.

"We remain committed to further driving financial inclusion and empowering the underprivileged," Sitharaman said.

India's GDP expands 7.8 per cent in Q4, 8.2 per cent in FY24

PTI ■ NEW DELHI

India's economy growth slowed to a four-quarter low of 7.8 per cent in the January-March period, but pushed the annual growth rate for FY24 to 8.2 per cent, mainly on account of good showing by manufacturing, official data showed on Friday.

The growth propelled the Indian economy to USD 3.5 trillion and set the stage for achieving the USD 5-trillion target in the next few years.

In the previous 2022-23 fiscal year, the economy grew 7 per cent. China has registered an economic growth of 5.3 per cent in the first three months of 2024.

The economic expansion was recorded at 7.8 per cent during the January-March 2024, while it was 8.6 per cent in October-December 2023 and 8.1 per cent in July-September 2023.

The growth was 8.2 per cent in April-June 2023, as per data released by the National Statistical Office (NSO).

The GDP grew 6.2 per cent in the January-March quarter of 2022-23.

The NSO, in its second advance estimate released in February, had projected the GDP growth for 2022-23 at 7.7 per cent.

According to the NSO data, real GDP, or GDP at constant prices, is estimated to attain a level of Rs 173.82 lakh crore in 2023-24, against the first revised estimates

(FRE) of GDP for 2022-23 of Rs 160.71 lakh crore. "The growth rate in real GDP during 2023-24 is estimated at 8.2 per cent as compared to 7.0 per cent in 2022-23," it stated. Nominal GDP or GDP at current prices is estimated to attain a level of Rs 295.36 lakh crore in 2023-24, against Rs 269.50 lakh crore in 2022-23, showing a growth rate of 9.6 per cent, it added. The real GDP in the March quarter of 2023-24 is estimated at Rs 47.24 lakh crore, against Rs 43.84 lakh crore a year earlier, showing a growth rate of 7.8 per cent. Nominal GDP, or GDP at current prices in the March quarter of 2023-24, is estimated at Rs 78.28 lakh crore, against Rs 71.23 lakh crore in the year-ago period, showing a growth rate of 9.9 per cent. The real GVA (gross value added) is estimated at Rs 158.74 lakh crore in 2023-24, against the FRE for 2022-23 of Rs 148.05 lakh crore, registering a growth rate of 7.2 per cent as compared to 6.7 per cent in 2022-23. The GVA growth in the manufacturing sector accelerated to 8.9 per cent in the March quarter against 0.9 per cent a year ago. GVA growth in mining was 4.3 per cent in the fourth quarter compared to 2.9 per cent in the same quarter of the previous fiscal.

Raj comics brings super
commando Dhruva, Doga to life

PNS ■ NEW DELHI

POWERGRID acquires Khavda IV-E2 Power Transmission Limited

PNS ■ NEW DELHI

Power Grid Corporation of India Limited (POWERGRID) — a Maharatna CPSE — under Ministry of Power has recently acquired a Project Special Purpose Vehicle (SPV) viz. Khavda IV-E2 Power Transmission Limited on May 31 for the "Transmission System Project for Evacuation of Power from Potential Renewable Energy Zone in Khavda Area of Gujarat under Phase-IV (7GW) Part E2" after competing with various private sector players and emerging as successful bidder in Tariff Based Competitive Bidding (TBCB) process.

SANEH INDUSTRIAL INVESTMENTS LIMITED							
Regd. Office : Delton House, 4801, Bharat Ram Road, 24 Daryaganj, New Delhi -110002 (India)							
Phone No. 91-11-23273907, CIN: L74899DL1980PL060079							
STATEMENT OF AUDITED FINANCIAL RESULTS							
FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024							
(Rs.in Lakhs)							
Sr No	Particulars	Standalone			Consolidated		
		Quarter Ended	Year Ended		Quarter Ended	Year Ended	
		31.03.2024 (Audited)	31.03.2023 (Audited)	31.03.2024 (Audited)	31.03.2024 (Audited)	31.03.2023 (Audited)	31.03.2024 (Audited)
1	Total income from operations (net)	-	-	1.07	0.30	4.70	26.53
2	Net Profit for the period (before Tax, Exceptional and / or Extraordinary items)	(2.89)	(1.30)	(4.75)	(1.47)	3.16	18.94
3	Net Profit for the period before Tax (after Exceptional and / or Extraordinary items)	(2.89)	(1.30)	(4.75)	(1.47)	3.16	18.94
4	Net Profit for the period after Tax (after Exceptional and / or Extraordinary items)	(2.89)	(11.67)	(4.75)	(51.14)	3.16	13.11
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and other Comprehensive Income (after tax)]	230.49	12.67	627.80	696.70	98.46	2,418.85
6	Equity share capital (Face Value of Rs.10/- each)	24.00	24.00	24.00	24.00	24.00	24.00
7	Earnings Per Share (before extraordinary items) (Face Value of ₹ 10/- each)						
	(a) Basic (Rs.)	(1.20)	(4.86)	(1.98)	(21.31)	1.32	5.46
	(b) Diluted (Rs.)	(1.20)	(4.86)	(1.98)	(21.31)	1.32	5.46

RAMPUR FERTILIZERS LIMITED

Regd. Office: Judges Bareilly Road, Rampur 244 901 (U.P.). CIN: L15136UP1988PLC010084
Email id- info@rampurfert.com, Web.: www.rampurfert.com,

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH, 2024.

S. No.	Particulars	Standalone Results				Consolidated Results	
		Quarter Ended		Year Ended		Year Ended	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
		Audited				Audited	
1	Total Income from Operation	494.63	443.51	2240.00	3230.03	2240.00	3230.03
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	-31.88	-320.06	-166.88	331.54	-166.88	-331.54
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	-30.02	-320.06	-166.88	331.54	-166.88	-331.54
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items and other Comprehensive income)	-64.31	-286.00	-176.18	-345.54	-176.18	-345.54
5	share of Profit / (Loss) of Associates	-	-	-	-	38.15	10.79
6	Net Profit/(Loss) after share of Profit / (Loss) of Associates	-64.31	-286.00	-176.18	-345.54	-138.03	-334.75
7	Equity Share Capital	494.82	494.82	494.82	494.82	494.82	494.82
8	Reserves (excluding Revaluation Reserves as shown in the Balance Sheet of previous year)	-	-	1053.56	1229.75	1160.18	1298.21
9	Earnings per equity share (EPS) (of Rs. 10/- each) (a) Basic and Diluted (In Rs.)	-0.61	-5.73	-3.38	-6.83	-3.38	-6.83

NOTES: The above is an extract of the detailed format of Financial Results filed with Stock Exchanges under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the Financial Results is available on the Company's website at www.rampurft.com and the same has been also sent to stock exchanges to upload on their websites i.e. www.cse-india.com and www.mseil.in respectively.

By order of the Board
Sd/-
Anshuman Khaitan
(Managing Director)

ICICI Bank

Branch Office: ICICI Bank Ltd, 3rd Floor, Plot No- 23, New Rohtak Road, Karol Bagh, Delhi- 110005

The following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

Sr. No.	Name of the Borrower/ Co-Borrower/ Guarantor/ Loan Account Number/ & Address	Property Address of Secured Asset/ Asset to be Enforced	Date of Notice Sent/ Outstanding as on Date of Notice	NPA Date
1.	Kamlesh Singh, Nidhi Singh, R/o 1/14, Near Mother Dairy, Pocket-12, Sector-82, Gautam Buddha Nagar, Noida- 201304 A/c:- LBNOD00006109562 / LBNOD00005906606	Flat No. G-102, 1st Floor, Tower-G, Situated At JM Florence, Plot No. DV-GH-09C, Sector-Techzone IV, Greater Noida (West), Gautam Buddha Nagar, Uttar Pradesh 201307	12/04/2024 Rs. 1,69,979/- Rs. 37,29,403/-	03/01/2024
2.	Manish Kumar, Nimish Khosla, Ritu Khosla, 12/293, Dda Flats, Madangir, Ambekar Nagar, Delhi-110062 A/c :- LBDEL00005362400 / LBDEL00004581497	Dda Built Janta Flat Bearing No.12/293 (Single Storey), "The Legatees", Block-12, Situated At Village-Madangir, New Delhi, Delhi- 110062	16/04/2024/ Rs.1,92,809/- Rs. 21,13,286/-	04/12/2023
3.	Abhishek Magu, Anil Kumar Magu, R/o J- 94, 2nd Floor, Saket, Delhi-110017 A/c:- LBDEL00004416185/ LBDEL00003145850 / LBDEL00005113005	Property Bearing No-J-94, Entire 2nd Floor (Without Roof Rights), Saket (Malviya Nagar Extension), New Delhi-110017	19/04/2024 Rs. 12,82,212.26/- Rs.1,71,461.39/- Rs.8,76,193.72/-	03/02/2024
4.	Nisha Kumari, Manish Kumar, R/o B-94, 2nd Floor, Sector 48, Gautam Budha Nagar, Noida- 201301 A/c:- LBNOD00002962269	Flat No-1608, 16th Floor, Tower-G, Future Estate, Situated At Plot No-gh 16E, Sector-1, Greater Noida, Gautam Budh Nagar, Uttar Pradesh, 201307	16/04/2024 Rs. 26,99,541.23/-	03/01/2024
5.	Zeya Qamar, Shehla Nigar, Flat No. 211-C Regent Block, Shipra Mall, Shipra Sun City Indira Puram, Ghaziabad-201014 A/c:- LBGHZ00002099802	Flat No. T4-1106, 11th Floor, Block-B, Unibera Towers, Situated At Plot No Gh-16f, Sector-1, Greater Noida (West), Guatm Budh Nagar, Uttar Pradesh- 201307	16/04/2024 Rs. 16,59,468/-	08/02/2024
6.	Smriti Sinha, Vivek Kumar Sinha, House No.903, Block-1, Vivek Vihar (Awho), Sector-82, Gautam Buddha Nagar, Noida- 201304 A/c:- LBNOD00005373158	Unit No. KM00621203 In Kosmos Tower-62, 12th Floor, Situated At Sector- 134, Jaypee Green Wish Town, Gautam Buddha Nagar, Noida Uttar Pradesh 201301	16/04/2024 Rs. 33,66,943/-	05/02/2024
7.	Nidhi Raj, Amit Kumar, R/o 2A Lange Green, Middleburg Zeeland, Netherlands, Zeeland-4331LX A/c:- LBDEL00002097508	Flat No. 0774-D, 3rd Floor, Without Roof Rights, Situated In Block-6, Kanchanjanga Apartment, Sector-53 Noida, District Gautam Budh Nagar, Uttar Pradesh- 201301	29/04/2024 Rs. 28,37,755/-	03/02/2024
8.	Vinod Kumar, Usha, R/o C-121, L.I.G Flat, Pocket C, Ashok Vihar, Phase-4, North West Delhi, New Delhi-110052 A/c:- LBDEL00005749820/ LBDEL00004410958 LBDEL00005217120	Lig Flat No. 97, 1st Floor, Pocket-C, Wazirpur Residential Scheme, Ashok Vihar, Phase-IV, New Delhi- 110052	20/04/2024 / Rs.4,35,346/- Rs.25,83,797/- Rs.5,08,015/-	08/02/2024
9.	Ankesh Kumar, Shantakunta, G.No. 22, Karan Vihar, Karnal-132001 A/c:- LBGHZ00005489367	Plot No. 84, Second Floor, Anand Vatika, Situated At Sector 36, District Karnal, Haryana- 132001	25/04/2024 Rs. 17,35,014/-	05/02/2024
10.	Deepika Chaturvedi, Mahesh Nath Chaturvedi, B-11, West Model Town, Ghaziabad- 201001 A/c:- LBGHZ00001989518	Flat No. 219, 2nd Floor, Rajni Gandhi Apartment, Rajbagh Colony, Village Pasonda, Pargana Loni, Tehsil & Distt. Ghaziabad Uttar Pradesh- 201001	25/04/2024 Rs. 13,37,107/-	08/02/2024
11.	Abhishek Prabudha, Prabudha Kumar Mukherjee, House No.423, Sector-37, Ghaziabad-201301 A/c:- LBNOD00001361844	Residential L.I.G. Flat No.139-C, Second Floor, Situated In Block-D-1, Sector-52, Noida, District Gautam Budh Nagar, Uttar Pradesh- 201301	23/04/2024 Rs. 9,86,485.93/-	08/02/2024
12.	Vipin Kumar Choudhury, Shweta Kumari, 1106 11th Block -IV Express Garden, Ghaziabad-201014 A/c:- LBGHZ00006255830	Flat No 1106, 11th Floor, Block IV Without Roof Rights, Express Garden, Plot No. 6, Vaibhav Khand Indrapuram Ghaziabad- 201001	26/04/2024 Rs. 48,09,485/-	05/02/2024
13.	Vipin Kumar Choudhury, Shweta Kumari, 1106 11th Block -IV Express Garden, Ghaziabad-201014 A/c:- LBGHZ00006239149	Office No. 2F-CS-56 2nd Floor Ansal Plaza Vaishali Complex, Village Hasanpur Bhowapur, Ghaziabad 201014	26/04/2024 Rs. 24,86,513/-	05/02/2024
14.	Mohammed Shahjad, Rashida Malik, House No. 03 Gali No. 1, Gejha Tilpatabad, Near Shiv Mandir, Sector 93, Gautam Buddha Nagar, Noida- 201304 A/c:- LBNOD0004964064	Shop No. O-924, 9th Floor Wing- B, Gaur City, Gaur City Centre, Plot No Gh-01, Sector-04, Greater Noida 201304	26/04/2024 Rs. 6,52,446.4/-	06/05/2024
15.	Praveen Kumar, Khushboo Kumari, B-123, First Floor, Pandav Nagar, Shakarpur, Delhi-110092 A/c:- LBDEL00003446307	Flat/unit No. 3046/GC- 16, 3rd Floor Tower G, In GC-16/16th Avenue Gaur City-2, At Plot No GH-03 Sector-16c Greater Noida- 201307	25/04/2024 Rs. 29,58,275.35/-	28/02/2021
16.	Chandan Kumar Goswami, Sudipta Lakshmi Khound, Flat No. T-XI/ 504, 5th Floor Amrapali Grand, Situated at Plot No. GH-09 Zeta 1, Greater Noida 201304 A/c:- LBGHZ00001436579	Flat No. T-XI/ 504, 5th Floor Amrapali Grand, Situated At Plot No. GH-09, Zeta 1, Greater Noida- 201304	25/04/2024 Rs. 39,14,791.69/-	31/07/2021
17.	Kamal Kishore, Radhika, Flat No. G001, Ground Floor The, First, Noida-201307 A/c:- LBNOD00006418062/ LBNOD00006378769	House At Plot No. 10, Part of Arazi No. 1534, 1535, 1536, 1537, 1538, 1539, 1540, 1541, 1542, 1543, 1544, 1545, 1546, 1547, 1548 1549 Min, 1551, 1552, 1553, 1554, 1555, 1556, 1557, 1558Min, 1559, 1560, 1561, 1563 Min, 1566Min, 1567, 1568 Min, 1564Min, 1534 Min, 1549 & 1550, Khas Abadi Shiv Parivar Colony- Outer Unnao Gate, Jhansi- 284001	25/04/2024/ Rs.1,35,594/- Rs. 39,66,187.81/-	30/05/2023
18.	Subhash Singh, Suman, H.No-742 Gali No-1, Malena Road Near 24 Feet Road, Adarsh Nagar Ballabgarh, Faridabad-121004 A/c:- LBDEL00002084324 / LBDEL00002068245	Flat No 401 4th Floor Block-B, Nikhil Park Royale, Situated at Mauza Chamrauli Agra 202005	25/04/2024 / Rs.1,86,600.19/- Rs.63,70,362.19/-	31/07/2016
19.	Vishal Singh, B-16, Srijan Vihar, Nyay Khand-2, Ghaziabad- 201014 A/c:- LBDEL00006600481/ TBDEL00006595898	Flat No-316, 3rd Floor Tower-B, "Nagar Nigam Sky Tower", Avas Vikas Colony Sasni Gate Aligarh 202001	02/05/2024/ Rs.89,333/- Rs. 41,50,744.65/-	03/08/2023
20.	Rajesh Bhardwaj, Sonia Bhardwaj, 9261, Gali Mata Wali, Tokri Wala Azad Market, Delhi-110006 A/c:- LBDEL00005413069 / LBDEL00005482955	Property Bearing No.4, Block & Pocket H-02, Sector 11, 3rd Floor With Roof Terrace Rights, Situated In The Layout Plan Of Rohini Residential Scheme, Rohini Delhi- 110085	07/05/2024 Rs.90,85,479/- Rs.4,89,201/-	27/02/2024
21.	Ganesh Upadhyay, Geeta Upadhyay, R/ Rz-50E/1, Vashisti Park, Sagar Pur Pankha Road, Opposite Desu Colony, New Delhi-110046 A/c:- LBDEL00000817131	H.I.G. Flat No. B-802, 8th Floor, Situated At Lay Out The Plan Of The Punjab National Bank Employees (South Delhi), Cghs Ltd, Plot No. 11, Sector-4, Phase-1, Dwarka, New Delhi- 110075	08/05/2024 Rs. 13,31,450.35/-	05/02/2024
22.	Satya Prakash, Shyam Lal, M-36, Aruna Nagar, Civil Lines, North Delhi-110054 A/c:- LBDEL00002377664	Lig Flat No-9, Second Floor, Block-B13, Pocket-1, Sector-34, Ito Ward (20) (2), Rohini, Delhi- 110085	08/05/2024 Rs. 9,43,444.87/-	03/02/2024
23.	Vipin Kumar, Sarita, R/o 998- 999, Vaishali, Sa1031, Ghaziabad- 201001 A/c:- LBGHZ000040494506/ LBDEL00002141318	Flat No. 077B-20/201, 1st Floor, Bramhmputra Enclave, Situated At Mohalla Sidharth Vihar, Sector-7, Swa Vitt Poshit Yojana-2013, Tehsil & District Ghaziabad, Uttar Pradesh- 201010	10/05/2024/ Rs.4,21,205/- Rs.7,93,396/-	08/02/2024
24.	Rishabh Tripathi, Saroj Tripathi, A-11, Ground Floor, Sector-56, Noida- 201307 A/c:- LBNOD00004115904	Flat No.H-604, 6th Floor, Tower-h, Prateek Wisteria, Situated At Gh-001, Sector-77, Gautam Buddha Nagar, Noida, Uttar Pradesh- 201301	10/05/2024 Rs. 77,17,644/-	28/02/2024
25.	Rajeev Dhingra, Gurvinder Kaur, House No.-182, Pocket-6, Sector- 24 Rohini, Rohini, Sector- 7, New Delhi-110085 A/c:- LBDEL00004130365/ LBDEL00006238387	Property No-182, Second Floor And With Roof Rights, Pocket-16, Sector-24, Rohini, Delhi- 110085	10/05/2024/ Rs. 30,12,607/- Rs.10,255/-	08/02/2024
26.	Arjun Sharma, Toyy Adda, Kusum Sharma, House No.23, Transist Hostel, Thana-Sihani Gate, Ghaziabad- 201001 A/c:- LBNOD00005308499/ LBNOD00005319044	Flat No.402, Hig-1, Tower-B5, 4th Floor, Panchsheel Prime- 390, Situated At Main Papur Road, Opp. Govindpuram, AnaaJ Mandi, Village-Harsaon Tehsil District Ghaziabad, Uttar Pradesh- 201001	10/05/2024 Rs. 38,05,067.92/- Rs. 6,27,176.93/-	03/02/2024
27.	Urmila Tripathi, Vagish J Tripathi, Kay Gene Crop Science Pvt Ltd, Flat No.175, Dda Mig Flats, Sector-49, Pocket-03, Near State Bank of Hyderabad, Narela- 110040 A/c:- LBGHZ00003209211/ LBGHZ00006044953/ LBGHZ00003466416	Flat No.A2/4203, 4th Floor, Tower No. A2, Situated In Tulip Garden, Sector-35, Kundali, Village Akbarpur-Barota, Sonipat, Haryana- 131409	10/05/2024 Rs.16,69,814/- Rs. 9,19,386/- Rs.42,230.49/-	04/12/2023

The steps are being taken for substituted service of notice. The above borrower/s and/or their guarantors (as applicable) are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice else further steps will be taken as per the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date : June 01, 2024
Place : Delhi

**Authorized Officer
ICICI Bank Limited**

INDIAN OVERSEAS BANK Rohini Branch (1506), 101-110, 1st floor RG complex, Sector 08, New Delhi 110085 Date: 31.05.2024				
ANNEXURE - I Demand notice to Borrowers / Mortgagees/Guarantors Under Sub-section (2) of section 13 of the SARFAESI Act, 2002				
To Borrower (Name & full address) Sl (Indicate in bracket if borrower is also mortgagor)				
1	ROHIT KUMAR S/o- Rustam Singh R/o-D-180, Ground Floor, Pocket-14, Sector-3, Rohini, New Delhi-110085			
2	SAANVI W/o- Rohit Kumar R/o-D-180, Ground Floor, Pocket-14, Sector-3, Rohini, New Delhi-110085			
Dear Sirs Re: Your Credit facilities with Indian Overseas Bank, Rohini Branch 1. You, the above named borrowers of our bank have availed the following credit facilities from our Rohini Branch: The details of credit facilities with outstanding dues are as under:				
Sl.	Nature of facility	Limit	Rates of Interest (including overdue interest) & rests	Total dues* as on 29.05.2024 (in Rs.)
1	Housing Loan Under Subagruha Scheme	Rs. 29,70,000/-	RLLR(9.35%)+0.45%+9.80%	Rs. 30,51,169.40/-
* With further interest at contractual rates/rests will become payable from the date mentioned above till date of payment. The above named guarantors referred under Sl. Nos Nil & have executed guarantee dated Nil and thereby guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to Indian Overseas Bank by the borrowers for the aggregate credit limits of Rs. 30,51,169.40/- (Rupees Thirty Lakhs Fifty one Thousand one Hundred and Sixty Nine and Forty Paise Only) together with agreed interest, charges etc. The credit facilities were secured by the assets mentioned below by way of mortgage standing in the name of the borrower Nos 2 They were also secured by mortgage of property in the name of borrower/mortgagor mentioned in Sl. No: 02 They were also secured by mortgage of properties in the name of mortgagor/guarantor Nos 2 herein above. The guarantors mentioned under Sl. Nos Nil, of you have given personal guarantee for the credit facilities as given above. You have acknowledged from time to time the liabilities mentioned herein above through various documents executed by you. 1. The details of securities in favour of the Bank for the aforesaid credit facilities are:				
Nature of security (Hypothecation / Mortgage etc.)		Particulars of securities [Full description with location, four boundaries, measurement on four sides total extent and name of owner to be given]		
1. Hypothecation		Not Applicable		
2. Hypothecation		Not Applicable		
3. Hypothecation		Not Applicable		
4. Mortgage		Equitable mortgage of the residential Flat entire ground floor without roof rights of the plot no, 180, Extent 31.69 Sq. Mtr, at block & Pocket - D 14, Sector 3, Rohini, Delhi - 110085		
6. Mortgage of Agricultural land**		Not Applicable		
** The Bank reserves its right to proceed under SARFAESI Act against the eligible securities and as regards the agricultural land security Nos. 6 above through other available legal course of action. 2. Consequent upon defaults committed by the above named borrowers in payment of the principal debt / interest as per agreed terms, your loan account has been classified as Non-Performing Asset on 29.05.2024 as per Reserve Bank of India guidelines and directives. Despite our reminders for regularization of your account, you have not repaid the overdue loans including interest thereon. 3. Since you the above named borrowers referred under Sl. Nos 1 & 2 have failed to meet the liabilities in respect of the credit facilities duly secured by various securities mentioned above and upon classification of your account as a Non-Performing Asset, we hereby recall our advances to Sl Nos 1 & 2 of you and give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the bank aggregating to Rs. 30,51,169.40/- (Rupees Thirty Lakhs Fifty one Thousand one Hundred and Sixty Nine and Forty Paise Only) as detailed in para 1 above, with further interest @ RLLR (9.35%)+0.45+ 9.80% compounded with monthly rests as agreed, from the date mentioned above, within 60 days from the date of receipt of this notice. 4. The above named borrower / guarantor Nos 02 have given undertaking for repayment / guarantee for the credit facilities taken by the borrowers and have also given the properties herein mentioned to secure the above said credit facilities. Since the borrowers have committed defaults in repayment, the mortgagors/guarantors have become liable to pay to us in terms of the guarantee, the amounts due to the Bank as per the loan / credit facilities aggregating to Rs. 30,51,169.40/- (Rupees Thirty Lakhs Fifty one Thousand one Hundred and Sixty Nine and Forty Paise Only) together with further interest @ RLLR (9.35%)+ 0.45+9.80% compounded with Monthly rests as agreed and we hereby invoke the guarantee against the mortgagors/guarantors who have given non-agri securities enforceable under the SARFAESI Act namely Ms. SAANVI of you and call upon you to pay the said amount within sixty days from the date of receipt of this notice. Please be advised that the guarantors liability is co-extensive with the liability of borrowers. We further give notice to the borrowers namely Mr. ROHIT KUMAR and Ms. SAANVI and mortgagors/guarantors who have given non-agri securities enforceable under the SARFAESI Act namely Ms. SAANVI that failing payment of the above amount in full with interest and charges etc. till the date of payment, we shall be exercising all or any of the rights vested on us, under sub-section (4) of section 13 of the said Act. 5. Please note that in law the borrowers and guarantors are jointly and severally liable to repay the dues with further interest and charges etc. 6. Please note that interest will continue to accrue at the rates and rests as agreed for each credit facility until full repayment. 7. Your attention is also invited to sub-section (13) of section 13 of the said Act in terms of which you are restrained from transferring/alienating/shifting any of the secured assets referred to above by way of sale, lease or otherwise, without obtaining our prior written consent. Please also note that non-compliance / contravention of the provisions contained in the said Act or Rules made thereunder, is an offense which is punishable with imprisonment and/or fine as provided under section 29 of the Act. 8. The guarantors referred under Sl. Nos Nil, and have given personal guarantee to secure the loans of the said borrowers and as such we advise you to prevail upon the borrowers to repay the dues as per our demand since we have the right to separately recall the advance from you, initiate action against you simultaneously in accordance with law, for recovery of our dues based on your personal guarantee. 9. We also put all of you on notice that if the account is not regularized/ repaid within the stipulated time and in case of the Bank classifying you as a willful defaulter as per RBI Guidelines, the Bank reserves its rights to publish your photograph in newspaper(s) with your name, address, details of default, dues etc., in accordance with RBI Guidelines besides initiating all resources available to the Bank for recovery. 10. We also advise you that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we have for recovery of the above said dues as well as our right to make further demands in respect of sums due and payable by you. 11. Further, attention is invited to provisions of Sub-section (6) of the Section 13 of the Act, in respect of time available, to redeem the secured assets. Yours faithfully, Authorized Officer				

