

 ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD. Registered Office: 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019 Tel: 91-11-43115600 Fax: 91-11-43115618 Corporate Office: 101, Kalpataru Infinita, Plot, B, Near Grand Hyatt, Santacruz (East) Mumbai - 400055. 400051 Tel.: 022 68643101. E-mail: acre.arc@acreindia.in Website: www.acreindia.in CIN: U65993DL2002PLC115769									
APPENDIX IV-A SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES									
E-auction Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of The Security Interest (Enforcement) Rules, 2002. Notice of 30 days is hereby given to public in general and in particular to the Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) that the below described Immovable Properties mortgaged/charged to Assets Care & Reconstruction Enterprise Ltd. [CIN: U65993DL2002PLC115769] ("Secured Creditor") , the symbolic/physical possession of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "as is where is", "as is what is" and "whatever there is" basis for the recovery of amount due to Secured Creditor from the following Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) along with the Reserve Price and Earnest Money Deposit mentioned below for each property:									
DETAILS OF SECURED ASSETS									
Sr. No	Loan Account No. & ACRE TRUST Name	Name of Borrower(s)/ Co-Borrower(s)/ Mortgagor(s)/ Guarantors	Total Outstanding Dues	Reserve Price (In Rs.)	Earnest Money Deposit (InRs.)	Auction Date & Time	Last date and Time of submit EMD	Bank account details for EMD payment through demand draft/ RTGS/NEFT	Barcode Scan to view PDF
1	127558263 / IDFC - TRUST - 158	Manvendra Singh / Surekha Verma	Rs. 39,57,651.02/- (Rupees Thirty-Nine Lakh Fifty-Seven Thousand Six Hundred Fifty-One and Two Paise Only) as on 07.09.2026 + further interest + other charges thereon	Rs. 22,00,000/- (Rupees Twenty Two Lakh Only)	Rs. 2,20,000/- (Rupees Two Lakh Twenty Thousand Only)	27TH October 2026 from 02:30 P.M. to 03:30 P.M.	26-10-2026 till 4 PM	Beneficiary Name: ACRE-158-Trust, Bank Name: IDBI Bank Account No. 0901102000041876. IFSC code: IBKL0000901	
DESCRIPTION OF SECURED ASSET: All That Piece And Parcel Of Prakashta No. 05, Admeasuring 117 Sq. Ft., On Basement Of "Panchratna Plaza" Constructed On Plot No. 78 (New) Old Municipal No. 71 After That 72, Bada Sarafa, Indore, Madhya Pradesh- 452002, And Bounded As: East: Plot No. 79, West: Part Of This Building, North: Government Street, South: Part Of This Building, Shop No. 1, 2, 3, 4 After Bada Sarafa Main Road The above Loan Account(s) along with all right(s), title(s), interest(s), underlying security (ies), pledge(s) and/ or guarantee(s), including the Immovable Properties, mentioned hereinabove had been assigned to Assets Care & Reconstruction Enterprise Ltd., acting as a Trustee of various Trust mentioned clearly in column provided above.									
IMPORTANT INFORMATION REGARDING AUCTION PROCESS									
1	EMD Payment through Demand Draft/RTGS/NEFT shall be made in favor of the Bank Accounts mentioned in respective column(s).								
2	Last date of submission of EMD One working day prior to date of auction and on or before 06:00 P.M.								
3	Place for submission of Bids 14TH Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019								
4	Web Site for Auction and Helpline No. https://www.bankauctions.com/ and +91-99481-82222								
5	Contact Details Toll-Free No.: 1800-209-2989 E-mail: auction.support@acreindia.in								
6	Date & time of Inspection of the Property As per prior appointment								
7	For detailed terms and condition of the sale, please visit the website www.acreindia.in or https://www.bankauctions.com/								
Date : 25.09.2026 Place: Indore (Madhya Pradesh)									
								Sd/- Authorized Officer Assets Care & Reconstruction Enterprise Ltd.	

PUBLIC NOTICE	
This notice is being issued by Mr. Nishad Jitendra Shah (Acquirer-1), M/s. Nishad Jitendra Shah HUF (Acquirer-2) & M/s. Rajshree Nishad Shah (Acquirer-3), Mr. Parshwa Nishad Shah (Acquirer-4), Ms. Payal Paras Shah (Acquirer-5), M/s. Trupti Management Services Private Limited (Acquirer-6), M/s. Rocksolid Investments (Acquirer-7), M/s. Rocksolid Enterprise (Acquirer-8) & M/s. Rockthree Framework LLP (Acquirer-9) (collectively referred to as the "Acquirers"), in connection with the proposed acquisition of control and shareholding in RGF Capital Markets Limited (the "Company" or "Target Company"), in accordance with the applicable provisions of the Master Direction - Reserve Bank of India (Non-Banking Financial Companies - Acquisition of Shareholding or Control) Directions, 2025 dated November 28, 2025.	
Name and Address of the Acquirers:	
Acquirer	Address
Mr. Nishad Jitendra Shah (Acquirer-1)	44, Raj Residency, Nr. Shalin Bungalow, Shilaj, Thaltej, Ahmedabad, Gujarat - 380059; Tel.: +91-9265345775; Email: trupti_nishah@yahoo.com
M/s. Nishad Jitendra Shah HUF (Acquirer-2)	44, Raj Residency, Nr. Shalin Bungalow, Shilaj, Thaltej, Ahmedabad, Gujarat - 380059; Tel.: +91-9265345775; Email: trupti_nishah@yahoo.com
M/s. Rajshree Nishad Shah (Acquirer-3)	44, Raj Residency, Nr. Shalin Bungalow, Shilaj, Thaltej, Ahmedabad, Gujarat - 380059; Tel.: +91-9265345775; Email: trupti_nishah@yahoo.com
Mr. Parshwa Nishad Shah (Acquirer-4)	44, Raj Residency, Nr. Shalin Bungalow, Shilaj, Thaltej, Ahmedabad, Gujarat - 380059; Tel.: +91-9265345775; Email: parshwashah79@gmail.com
Ms. Payal Paras Shah (Acquirer-5)	201, Bouganvilla Apartment, Nr. Panchamrut Bungalow, Thaltej, Ahmedabad, Gujarat - 380054; Tel.: +91-9265345775; Email: trupti_ppshah@yahoo.com
M/s. Trupti Management Services Private Limited (Acquirer-6)	44, GHB Complex, Ankur Road, Naranpura, Ahmedabad, Gujarat - 380013; Tel.: +91-9265345775; Email: truptimanagement@gmail.com
M/s. Rocksolid Investments (Acquirer-7)	Office/Shop No. 44, GHB Complex, Ankur Road, Naranpura, Ahmedabad, Gujarat - 380013; Tel.: +91-9265345775; Email: rocksolid.invt1@gmail.com
M/s. Rocksolid Enterprise (Acquirer-8)	Office/Shop No. 44, GHB Complex, Ankur Road, Naranpura, Ahmedabad, Gujarat - 380013; Tel.: +91-9265345775; Email: rocksolid.enterprise1@gmail.com
M/s. Rockthree Framework LLP (Acquirer-9)	402, Zion Prime, Nr. Four Pole Structure, Thaltej, Daskroi, Ahmedabad, Gujarat - 380059; Tel.: +91-9265345775; Email: rockthree.framework@gmail.com

Background of the Target Company
 RGF Capital Markets Limited ("RGF" or the "Company") was incorporated on April 4, 1983, under the name Dhanapati Commercial Limited. Subsequently, the name of the Company was changed to Realgrowth Financial Service Limited and thereafter to RGF Capital Markets Limited on January 4, 1996. The Company is registered with the Reserve Bank of India ("RBI") as a Non-Banking Financial Company ("NBFC") under RBI Registration No. 05.00255, issued by the RBI, Calcutta, vide certificate dated February 21, 1998. The registered office of the Company is situated at 14, 2nd Floor, N.S. Road, Kolkata, West Bengal - 700001, India. The equity shares of the Company are listed on BSE Limited and the Calcutta Stock Exchange Limited.

Proposed Acquisition
 As on the date of this Notice, the Acquirers collectively hold 2,08,65,708 fully paid-up Equity Shares of Re. 1/- each in the Company, representing 13.91% of the paid-up equity share capital of the Company. The Acquirers have entered into a Share Purchase Agreement dated March 10, 2026 with the existing promoter(s)/selling shareholder(s) of the Company for acquisition of 3,74,69,556 fully paid-up Equity Shares of Re. 1.00/- each, representing 24.98% of the paid-up equity share capital and voting equity share capital of the Company, at an agreed price of Rs. 0.82/- per Equity Share, aggregating to Rs. 3,07,25,036/-. Further, the Board of Directors of the Company, at its meeting held on March 10, 2026, approved the issue of 50,00,00,000 warrants on a preferential basis at an issue price of Rs. 1.00/- per warrant, of which the Acquirers propose to acquire up to 18,70,48,796 warrants, each warrant being convertible into one Equity Share of the Company, subject to receipt of the requisite statutory and regulatory approvals. Pursuant to Regulations 3(1) and 4 of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended, the Acquirers have made a mandatory open offer to the public shareholders of the Company to acquire up to 3,90,06,240 Equity Shares, representing 26.00% of the paid-up equity share capital of the Company, at an offer price of Rs. 1/- per Equity Share, payable in cash.

Furthermore, following SEBI's approval of the Draft Letter of Offer dated June 11, 2026, the Promoter Sellers of the Target Company have sold 1,19,88,656 Equity Shares, representing 7.99% of the Target Company's fully paid-up equity and voting share capital, through open market transactions. As a result, the Equity Shares available for acquisition by the Acquirers under the SPA were reduced from 3,74,69,556 (24.98%) to 2,54,80,900 (16.98%). The Acquirers and the remaining Sellers have mutually agreed to remain bound by the SPA with respect to the remaining 2,54,80,900 Equity Shares.

Upon consummation of the proposed acquisition, the Acquirers would be classified as "Promoters" of the Company in accordance with the applicable law.

Rationale of Proposed Acquisition

The proposed acquisition is intended to acquire effective management and control of the Company and to continue its existing business as an NBFC. The Acquirers may explore diversification of business activities in future, subject to necessary approvals. The Acquirers intend to expand the Company's business activities as an NBFC, strengthen its Board, drive growth in revenue and profitability and raise additional capital through suitable routes, with approval of the appropriate authorities.

RBI Approval

The RBI, vide letter dated September 24, 2026 (bearing reference no. KOL.DOR.NO.S1089/01-01-001/2026-27), has approved the proposed increase in shareholding of the Acquirers in accordance with Paragraph 6 of the Master Direction - Reserve Bank of India (Non-Banking Financial Companies - Acquisition of Shareholding or Control) Directions, 2025 dated November 28, 2025, bearing reference no. Master Direction DOR.HOL.REC.259/16.13.100/2025-26. The approval is subject to compliance with the conditions specified therein. The completion of the Proposed Acquisition will also result in a change of management of RGF Capital Markets Limited.

Additionally, the RBI has also approved the proposed change in management of the Company and has accorded its approval for the appointment of **Mr. Nishad Jitendra Shah (DIN: 00357197)** and **M/s. Rajshree Nishad Shah (DIN: 01267034)** as **Directors of the Company**, subject to the terms and conditions specified in the RBI approval letter and applicable statutory and regulatory requirements.

Any clarifications and/ or objections in this regard may be sent to the Acquirers within 30 (thirty) days from the date of this notice, addressed to Mr. Nishad Jitendra Shah - Authorized Signatory, at the above mentioned address of the Acquirers or email at: trupti_nishah@yahoo.com.

For and on behalf of the Acquirers

Date: September 24, 2026
 Place: Ahmedabad

Mr. Nishad Jitendra Shah
 Acquirer-1

 Kogta Financial (India) Limited CIN No. U67120RJ1996PLC011406, Corporate Office: S-1 Gopalbari, Near Amer Pula, Opp. Metro Pillar No. 143, Jaipur - 302001, Rajasthan, India. Tel.: +91 141 6767067, Registered Office: Kogta House, Azad Mohalla, Bijainagar - 305624, Rajasthan, India Email: info@kogta.in www.kogta.in	
APPENDIX IV [See Rule 8(1)] POSSESSION NOTICE	
Whereas, The undersigned being the Authorized Officer of the Kogta Financial (India) Limited , under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 18-06-2026 calling upon the Borrowers/Guarantor/Mortgagor MR. HANSKUMAR CHOUDHARY S/O MR. JAGMOHAN CHOUDHARY (Applicant), JANHAVI COLLECTION THROUGH ITS PROPRIETOR MR. HANSKUMAR CHOUDHARY, MRS. MANISHA CHOUDHARY W/O MR. HANSKUMAR CHOUDHARY (Co-Applcant/ Mortgagor), Loan Account No. 0000279333 to repay the amount mentioned in the notice being Rs. 20,12,036.00 /- (Rupees Twenty Lakh Twelve Thousand Thirty-Six only) on 18-06-2026 payable with further interest and other legal charges until payment in full within 60 days from the date of notice/date of receipt of the said notice. The borrower/ mortgagor having failed to repay the amount, notice is hereby given to the borrower/ mortgagor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this 23rd of SEP, the year 2026 . 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. The borrower/ mortgagor 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 Kogta Financial (India) Limited for an amount of being 20,12,036.00 /- (Rupees Twenty Lakh Twelve Thousand Thirty-Six only) on 18-06-2026 payable with further interest and other legal charges and interest & expenses thereon until full payment.	
Description of immovable properties	
ALL THE PIECE AND PARCEL OF RESIDENTIAL PROPERTY BEARING PLOT NO. 38, SITUATED AT KHATIPURA GAV, SUKHLIYA, INDORE, MADHYA PRADESH. PROPERTY OWNED BY MRS. MANISHA CHOUDHARY THROUGH SALE DEED VIDE SERIAL NO. 23963/05 DATED 17.10.2005. TOTAL ADMEASURING AREA- 390 SQ. FEET OR 36.24 SQ. MTRS. EAST: ROAD, WEST: HOUSE OF MR. HARISHANKAR YADAV, NORTH: HOUSE OF MRS. VANDANABAI, SOUTH: HOUSE OF MR. RAMNARAYAN MALI. 402, Zion Prime, Nr. Four Pole Structure, Thaltej, Daskroi, Ahmedabad, Gujarat - 380059; Tel.: +91-9265345775; Email: rockthree.framework@gmail.com	
Authorised Officer, Kogta Financial (India) Limited	

POSSESSION NOTICE	
Whereas, the undersigned being the Authorized Officer of Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of "Arcil Trust-2025-013" ("Arcil") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice dated 12.05.2026 , calling upon the borrower viz Naval Singh and Gend Kunver having LAN No. AYE-000000401024-LOS , the co-borrower(s), guarantor(s) and the mortgagor(s) to repay the amount mentioned in the said notice being a sum of Rs. 5,43,967.80/- (Rupees Five Lakh Forty-Three Thousand Nine Hundred Sixty-Seven And Paise Eighty Only) as on 13.04.2026 in respect of the Loan Facility with further interest along with penal interest from 14.04.2026 and till payment/realisation, within 60 days from the date of receipt of the said notice.	
The borrower/guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/ mortgagor(s) in particular and the public in general that the undersigned has taken possession of the secured assets described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on this the 19 day of 09.2026.	
The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned not to deal with the below mentioned secured assets and any dealings with the secured assets will be subject to the charge of Arcil for a sum Rs. 5,43,967.80/- (Rupees Five Lakh Forty-Three Thousand Nine Hundred Sixty-Seven And Paise Eighty Only) as on 13.04.2026 in respect of the Loan Facility with further interest along with penal interest from 14.04.2026 till payment / realisation, together with all incidental costs, charges and expenses incurred.	
The borrowers/guarantors/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the below mentioned secured assets.	
DESCRIPTION OF SECURED ASSETS	
All that piece and parcel of residential property admeasuring 1440 sq. ft. bearing House No. 220, Ph No. 11, Survey No. 153, situated at Gram Barkhedha Kayam, Tehsil - Dewas, District - Dewas, State - Madhya Pradesh. The said property is butted and bounded as under: North: Local Way, South: Own Plot, East: House of Atmaram Kumawat, West: Own Plot. Date: 19/09/2026 Place: Barkhedha Kayam (Dewas)	
For Asset Reconstruction Company (India) Limited (Trustee of Arcil - Trust -2025 - 013)	

 SMFG INDIA CREDIT COMPANY LIMITED Corporate Office: 11th Floor, C-wing, Embassy 247, Lal Bahadur Shastri Marg, Gandhi Nagar Vikrol (West) Mumbai Maharashtra - 400083	
DEMAND NOTICE	
UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules") The undersigned being the authorized officer of SMFG INDIA CREDIT COMPANY LIMITED (SMFG India Credit) under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:-	
Name of the Borrower(s)	Demand Notice Date and Amount
1. Richa Jewellers 2. Vibhash Dholakiya 3. Richa Dholakiya 4. Bharat Dholakiya LAN - 213120911582480	07-09-2026 Rs. 39,83,895.00/- (Rupees Thirty Nine Lakh Eighty Three Thousand Eight Hundred Ninety Five Only) as on 03-09-2026
Description of Immovable Property Mortgaged	
Property Owner : VIBHASH DHOLAKIYA, Flat no. B/1-A, Basement Floor, B M Height, Municipal, Katal, Khairat, Ward No. 110/76, Ward No. 110/76, P.H.No. 10, Reversion Circle 02 Chhindwara, Tehsil and District Chhindwara Madhya Pradesh (480021). Admeasuring area 705 Sq Ft. Boundries: EAST: Shop of Sheif Yusuf WEST: Seller's Shop NORTH: House of Ninave Ji SOUTH: Parasia Road	
1. Prince Dhabha And Family Restaurant 2. Rituj Jataw 3. Kanhaiyal Solanki 4. Anil Solanki LAN - 213120911582480	07-09-2026 Rs. 73,47,787.00/- (Rupees Seventy Three Lakh Forty Seven Thousand Seven Hundred Eighty Seven Only) as on 03-09-2026
Description of Immovable Property Mortgaged	
Property Owner : Anil Solanki s/o Kanhiya Lal Ji, House No. 129, Word no. 22, Village Sagour Tehsil Pithampur, District Dhar Madhya Pradesh (454774). Boundries East :road West : House of Om North : House of Manju South : House of Kesharbai	
1. Mukesh Kirana Store 2. Raj Kumar Tekwani 3. Mukesh Raj Kumar 4. Indar Kumar Tekwani 5. Archana Indar Kumar LAN - 258291311426183	07-09-2026 Rs. 99,91,341.00/- (Rupees Ninety Nine Lakh Ninety One Thousand Three Hundred Forty One Only) as on 03-09-2026
Description of Immovable Property Mortgaged	
Property Owner : RAJ KUMAR TEKWANI, Property 1 : Southern Part of th Plot no. 70, Indira Colony Jaora District Ratlam Madhya Pradesh (457226) Admeasuring area 1500 Sq Ft., Boundries : East : Colony Road West : House of Mohan Lal Ji North : House of Chhagan Lal Chohan South : House of Narendra Modi Property 2 : Northern part of the Plot no. 75, situated at word no. 06, Mohalla Bohara Sakhal, Tehsil Jaora District Ratlam Madhya Pradesh, Admeasuring area 300 Sq Ft. Boundries East: House of Azgar Al West : Remaining Part of Seller House North : Road South : House of Arjunam Sultana	
1. Classic Fabrication Industries 2. Mohammad Javed 3. Anjum Mansoori LAN - 267420911456414	07-09-2026 Rs. 50,19,630.38/- (Rupees Fifty Lakh Nineteen Thousand Six Hundred Thirty and Paise Thirty Eight Only) as on 03-09-2026
Description of Immovable Property Mortgaged	
Property Owner : Mohammad Javed, Property no. 1 : Commercial shop situated at Mauza Loniya Katal, Khairat, Ward No. 110/76, Ward No. 110/76, P.H.No. 10, Reversion Circle 02 Chhindwara, Tehsil and District Chhindwara Madhya Pradesh (480021). Admeasuring area 705 Sq Ft. Boundries: EAST: Shop of Sheif Yusuf WEST: Seller's Shop NORTH: House of Ninave Ji SOUTH: Parasia Road	
1. Balaji Lighting And Auto Parts 2. Harshita Kanungo 3. Harish Kanungo LAN - 267420911738405	07-09-2026 Rs. 44,03,317.94/- (Rupees Forty Four Lakh Forty Thousand Three Hundred Fourteen and Paise Ninety Four Only) as on 03-09-2026
Description of Immovable Property Mortgaged	
Property Owner : Harish Kanoongo, Residential diverted Land, Plot situated at, Kharsa no. 566/28, Pawan Halka No. 47, 5 no. - 01, Mauza Amanada, Sharada Mahal Ward, Amaravati, Tehsil Amravati District Chhindwara Madhya Pradesh (480221). Admeasuring area 1200 Sq Ft. Boundries EAST: Land of Devendra WSEI: Plot of Prakash NORTH: Road Left by Seller SOUTH: Land of Parasram Sahu	
The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that SMFG India Credit is a secured creditor and the loan facility available by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, SMFG India Credit shall be entitled to exercise all the rights under Section 13(4) of the said Act and take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. SMFG India Credit is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), SMFG India Credit also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the SMFG India Credit. This remedy is in addition and independent of all the other remedies available to SMFG India Credit under any other law. The attention of the borrower(s) is invited to Section 13(3) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of SMFG India Credit and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.	
Sd/- Authorized Officer SMFG INDIA CREDIT COMPANY LIMITED	
Date: Indore, Bhopal Date: 25-09-2026	

 पंजाब नैशनल बैंक (भारत सरकार का उपक्रम)		 punjab national bank (Govt. Of India Undertaking)		
Stressed Asset Management Branch, Kolkata, United Tower, 3rd Floor, 11 Hemanta Basu Sarani, Kolkata-700001 E-mail: zs8350@pnb.bank.in, Mob: 94330 43490				
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES				
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is basis", "As is what is basis", and "Whatever there is basis" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.				
SCHEDULE OF THE SECURED ASSETS				
Sl. No.	A) Name of the Branch B) Name of the Account C) Name & addresses of the Proprietor / Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagors of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on date of sale C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical Constructive E) Under Symbolic Possession	A) Reserve Price (In ₹) B) EMD C) Bid Increase Amount D) Date/ Time of E-Auction Details of the encumbrances known to the secured creditors
1.	A. PNB- SAMB Kolkata United Tower, 3 rd Floor, 11 Hemanta Basu Sarani, Kolkata-700 001 B. M/s. J D Agro Industries Private Limited, Kh. No.298/1, 298/2, Village Newdha, Hathbandh Road, Tehsil: Simga, Balodabazaar, C.G. 493113 C. Proprietor & Guarantors 1. Shri Rajesh Khubwani , R/o 769, Jhulelal Ward No. 13, Setpal Nagar, Neora, Tilda, Chhattisgarh 493114 Or Shri Rajesh Khubwani , Flat no. B-401, 4 th Floor, Arshiya Wing B, Anandam World City, Raipur (C.G.) - 492014 2. Shri Dinesh Khubwani , R/o 769, Jhulelal ward No. 13, Setpal Nagar, Neora, Tilda, Chhattisgarh 493114 3. Shri Chandumal Khubwani , R/o 769, Jhulelal ward No. 13, Setpal Nagar, Neora, Tilda, Chhattisgarh 493114 4. Shri Ajay Janwani , R/o H. No. 194, Gandhi Ward 5. Shri Ghanshyam Das Janwani , R/o H. No. 194, Gandhi Ward No.4 Jhanda Bazaar, Sihora, Jabalpur (MP) 483225	Factory (L&B with P&M in name of J D Agro Industries Pvt Ltd) which comprises of the following: i. Factory Land & Building at Kh.No.298/1, 298/2, Area 0.563 Hectare situated at Village Newdha, Hathbandh Road, Tehsil: Simga, District: Baloda bazaar, In the name of M/S JD Agro Industries Private Limited. (Covered under Registered sale deed dated 31 .12.2019, Vide book No 1, Volume No. 2705 serial No. 1275 at pages 276 to 299) ii. Factory Land & Building at Kh. No.297/2, 300/1, 300/2, 300/3, PH No.23 situated at Village Newdha, Hathbandh Road, Tehsil: Simga, District: Balodabazaar (CG) standing in the name of M/S J.D. Agro Industries Pvt. Ltd. Area admeasuring 0.599 Hectares (Covered under I) Registered sale deed dated 31.07.2020 vide book No. 1 Volume No. 2775, Serial no 812 at pages 136 to 163. [Boundaries North: Seller Land , South: J D Agro's Land, East : Seller Land , West : J D Agro's Land 2) Registered sale deed dated 08.06.2020 vide book No 1 Volume No. 2751 , Serial No. 339 at pages 179 to 202, [Boundaries North : J D Agro Ki Bhumi , South Tijaram ki Bhumi] East : Lainsda ki Bhumi, West- Ramcham ki Bhumi] & 3) Registered sale deed dated 15.06.2020 Vide book No. 1 , Volume No. 2754 , Serial No. 404 at pages 259 to 282.] [Boundaries North: Pardeshi sahu ki bhumi, South — Cahitram kurre ki bhumi, East — Kartik Sahu ki bhumi, West : Jagmohan ki bhumi] iii. Plant & Machineryes at M/S J D Agro Industries Pvt. Ltd. Village: Newdha, Hathbandh Road, Tehsil - Simga, Dist - Balodabazar (CG)	A) 16.09.2025 B) ₹ 26,33,04,433.89 as on 31.08.2025. (Plus further interest and expenses and other charges. The amount is as per demand Notice issued u/s 13(2) of SARFAESI ACT) c) 05.12.2025 & 18.12.2025 d) Under Symbolic Possession	A) ₹ 1422 Lac B) ₹ 142.20 Lac C) ₹ 10.00 Lac
2.	No. 194, Gandhi Ward No.4 Jhanda Bazaar, Sihora, Jabalpur (MP): 483225 5. Shri Ghanshyam Das Janwani, R/o H. No. 194, Gandhi Ward No.4 Jhanda Bazaar, Sihora, Jabalpur (MP) 483225	Residential land and building situated at Block Sheet No. 12, Plot. No.20/3, Online Plot No.22018, Kh. No.250 & 251 (Part), Village: Nevra Jhulelal Ward No.13, Tilda Tehsil Tilda, District Raipur 497001, Area 4968 Sq. Ft. In the Name of Shri Dinesh Khubwani & Shri Rajesh Khubwani (Covered under Registered conversion deed on dated 20.10.2021 Vide book no 1, Volume no. 3329, serial no 1354 pages 271 to 286 & Original registered Gift Deed on dated 27.02.2016 vide book no A-1 Volume no. 2607, Sl no 1788 at pages 80 to 89).	A) ₹ 231.00 Lac B) ₹ 23.10 Lac C) ₹ 10.00 Lac	A) ₹ 231.00 Lac B) ₹ 23.10 Lac C) ₹ 10.00 Lac
TERMS AND CONDITIONS OF E-AUCTION SALE				
The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:				
1. The properties are being sold on <				