

KIFS HOUSING FINANCE LIMITED
Registered Office: 6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRIS, ISKON - Ambli Road, 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, Website: www.kifshousing.com | CIN: U65922GJ2015PLC085079 | RBI COR- DD145

Public Notice For Auction Cum Sale
Pursuant to taking possession of the secured asset mentioned hereunder by the authorized officer of KIFS Housing Finance Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act") for recovery of amount due from borrower/s, offers invited by the undersigned in sealed covers for purchase of immovable property as described hereunder, which is in the physical possession, on "As is where is basis" "As is what is basis" and "Whatever there is basis". Particulars of which are given below:

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and outstanding amount	Description of the immovable property/ Secured Asset	Reserve Price	Earnest Money Deposit (EMD) (10%)
NAUSHAD ALI JUBAIDA NASRUDIN (LAN: LNLKANK08958)	December 19, 2024 Total Outstanding As On October 21, 2024 Rs.1322460/-	Plot no.3,Survey No. / Khassa No. - Gata no.1393, Landmark. - S.B.I Bank, Village-Bisayapur, Mouza/Police Station -Thana-Akbarpur,City Tehsil Taluka Town. - Akbarpur,District. - Kanpur,State. - Uttar Pradesh,Pin Code -209304. Boundaries as per Sale Deed: East: 15 Ft Wide Road, West: Khet of Tuls, North: Plot no.04 Sunita Tripathi, South: Plot no.02 Somwati	Rs. 172500/-	Rs. 17250/-
SUDAMA SUDAMA NOKHI DEVI (LAN: LNLKANK05123)	July 19, 2025 Total Outstanding As On July 17, 2025 Rs.382987/-	All the Part & Parcel of property consisting of Part Of Arazi No.-166 Min, Taudhakpue, Pargana- Kanpur Nagar, Khushi Gas Service/ Water Plan, Mauza-Taudhakpue, Babu Purva Police Station, Kanpur, Uttar Pradesh 208021. Boundaries as per Sale Deed: East: 35 Ft. Wide Road, West: Vacant Plot, North: Plot of Vinod and Savita, South: Vacant plot of remaining part of Arazi	Rs. 466200/-	Rs. 46620/-

1. Last date of submission of Sealed Bid/Offer in the prescribed tender forms along with EMD and KYC is **December 16, 2025** within 5.00 P.M at the Corporate Office address: C-902, Lotus Corporate Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai- 400063 or 128/1397 Y-Block Kidwai Nagar, Kanpur Nagar (U.P.) 208011. ("Branch Office"). Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected, no interest shall be paid on EMD.

2. Date of opening of the Bid/Offer (Auction date) for property **December 17, 2025** at the above mentioned corporate address from 10:00 AM to 5:00 P.M. The tender will be opened in the presence of the Authorized Officer.

3. Notice is hereby given to the Borrower/s and Guarantor/s to remain present personally at the time of Sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the terms and conditions of the sale.

4. 30 days sale notice under SARFAESI Act, 2002 is hereby given to the public in general and in particular to the Borrower/s, Co-Borrower/s and Guarantor/s that the above described immovable property mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorized Officer of KIFS Housing Finance Limited ("KHFI") Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and to pay the amount due to KIFS Housing Finance Limited in full before the date of sale, auction is liable to be stopped.

5. The immovable property will be sold to the highest tender. However, the Authorized Officer reserves the absolute discretion to allow inter se bidding, if deemed necessary. The property as mentioned will not be sold below Reserve Price.

6. KIFS Housing Finance Limited is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The property shall be auctioned on "As is where is basis", "As is what is basis" and "Whatever there is basis".

7. The Demand Draft should be made in favor of "KIFS Housing Finance Limited" only.

8. The details terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above mentioned corporate address. Authorized Officer reserves the rights to extend the date of tender or change the terms and conditions of bidding. For further details & other terms and conditions of bidding please visit our corporate office and www.kifshousing.com

Place: Uttar Pradesh | Date: 17.11.2025

SD/- Authorized Officer

Hinduja Housing Finance Ltd.
Corporate Office: No 27A, Developed Industrial Estate, Guindy, Chennai - 600 032, Tamil Nadu.
Branch Office: 1st Floor, SSP Complex, KaramChari Nagar, Bareilly-243001
RML - Brajesh Awasthi - 9873277495 - CLM - Shantanu Pratap Singh - 9918837339

SYMBOLIC POSSESSION NOTICE
Whereas the undersigned being the Authorized Officer of the HINDUJA HOUSING FINANCE LIMITED under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice.
The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account.
The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the HINDUJA HOUSING FINANCE LIMITED for an amount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. thereon. 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.

Sr. No.	LAN Nos. / Name of Borrowers / Guarantors & Address	Demand Notice Date / Date of Possession	Amount Outstanding
1.	LAN No: UPLKN/BRL/YA000001283, Mr. Nileof Nizami, MR. Abid Ali, 82, Khwaja Qutub Khana, Near Bank of Baroda Bareilly Uttar Pradesh India, 243003	23.08.2025 13.11.2025 PHYSICAL	Rs.3403148/- as on 23.08.2025 plus interest thereon
2.	LAN No: UPLKN/BRL/YA000002011, Mr. Aneesh Ahmad, MR. Rajesh Kumar, Jahanabad, Kacchi Haveli, Semi urban, Pilibhit, Uttar Pradesh, 262001	10-07-2025 13.11.2025 PHYSICAL	Rs.1329265/- as on 09.07.2025 plus interest thereon
3.	LAN No: UPLKN/BRL/YA000001843, Mr. Ayuv Khan, Mrs. Rehana Khan	10-07-2025 13.11.2025 PHYSICAL	Rs.1550490/- as on 09.07.2025 plus interest thereon

Description of the Property: 1/2 part of house number 3/82 Khwaja Qutub, Teh & Dis Bareilly, Uttar Pradesh

Description of the Property: Ehatmali, Mohalla Benipur Chaudhary, Kharsa no 39, Teh & Dis Pilibhit, Uttar Pradesh

Date: 17-11-2025, Place: Bareilly, UP

Authorised Officer, Hinduja Housing Finance Limited

Classifieds

PERSONAL

I, aayan S/O masood all residing at hanz rani 263 B have changed my name to aayan for all purpose 0050277949-1

"IMPORTANT"

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IDFC FIRST Bank Limited
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)
CIN : L65110TN2014PLC097792
Registered Office: KRM Towers, 8 Floor, Harrington Road, Chetpet, Chennai - 600031, TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.

PUBLIC NOTICE
GOLD AUCTION CUM INVITATION NOTICE
The Below mentioned borrower has been issued notices to pay the outstanding amount towards the credit facility against Gold ornament savailed by him from IDFC FIRST Bank Limited. Since the borrower has failed to repay the dues under the facility. We are constrained to conduct an auction of the pledged Gold ornaments on 27/11/2025. In the event any surplus amount is realized from this auction, the same will be returned to the concerned borrower and if there is any deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove the following account from the auction without prior intimation. Further IDFC FIRST Bank reserves the right to change the Auction Date without any prior notice.

LOAN ACCOUNT NUMBER	CUSTOMER NAME	BRANCH NAME
168108925	ROHIT KUMAR	RAJENDRA NAGAR GHAZIABAD
164242991	RANJEET SONI	BARAKHAMBA ROAD BRANCH
165508280	RANJEET SONI	BARAKHAMBA ROAD BRANCH
167759241	AABID AHMAD	MORADABAD CIVIL LINES BRANCH

Auction will be conducted online through <https://idfcgold.auctiontiger.net> on 27/11/2025 from 12:00 pm to 2:00 pm. / <http://gold.samil.in> on 27/11/2025 from 3:00 pm to 5:00 pm. By way of this publication the concerned borrower are hereby given final notice and last opportunity to pay the facility recalled amount, with all interest and charges before the schedule auction date failing which the jewellery will be auctioned. Please note that, if the auction does not get completed on the same day due to time limit the bank will re auction the pledged gold ornaments within next 7 days on the same terms and conditions. If the customer is deceased all the conditions pertaining to auction will be applicable to his legal heirs.
Date: 17-11-2025 Place: DELHI / NCR

ESPIRE HOSPITALITY LIMITED
Registered Office: Shop No. 1, Country Inn Mehraagar, Bhimtal, Uttarakhand - 263132
Corporate Office: A-41, Mohan Co-operative Industrial Estate, New Delhi - 110044
T: +91 11 7154 6500 | E: cs@espirehospitality.com | W: www.espirehospitality.com
PAN: AAACU0234B | CIN: L45202UR1991PLC000604

EXTRACT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED ON 30TH SEPTEMBER, 2025
(Rs. Lacs except as stated)

Particulars	Quarter Ended			Year Ended
	30.09.2025 Un-Audited	30.06.2025 Un-Audited	30.09.2024 Un-Audited	31.03.2025 Audited
Total Income from Operations	1,909.78	3,174.13	2,055.70	12,016.18
Net Profit/(Loss) for the period before tax, Exceptional Items and /or Extraordinary Items	-586.07	190.79	119.85	1,081.30
Net Profit/(Loss) for the period before tax, (after Exceptional Items and /or Extraordinary Items)	-586.07	190.79	119.85	1,081.30
Net Profit/(Loss) for the period after tax, (after Exceptional Items and /or Extraordinary Items)	-571.33	142.77	95.66	827.36
Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive income	-569.27	140.71	95.66	819.14
Paid up Equity Share Capital	1,492.26	1,492.26	1,350.00	1,350.00
Earning Per Share (of Rs 10/- each) (for continuing and discontinuing operations)-				
Basic (in Rs)	-3.81	0.94	0.71	5.49
Diluted (in Rs)	-3.81	0.94	0.71	5.49

The above is an extract of the detailed format of Quarterly financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Stock Exchange website: www.bseindia.com and company's website at: www.espirehospitality.com

For and on behalf of the Board of Directors
Espire Hospitality Limited
Sd/-
Akhil Arora- Managing Director & CEO
DIN:09312308

Place: New Delhi
Date: 14/11/2025

SALE NOTICE UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016
RAM LAL ANEJA FOODS PRIVATE LIMITED IN LIQUIDATION
CIN: U15400PB2010PTC033665

Liquidator: Mr. Deepak Thukral
Address: SCO- 818, First Floor, Above Yes Bank, NAC, Manimajra, Chandigarh- 160101
Email: CIRP.RLAFOOD@GMAIL.COM, Mobile: +91- 9417496655

E-AUCTION
Sale of Assets under Insolvency and Bankruptcy Code, 2016
Date and Time of E-Auction- 20th December 2025 at 3.00 PM to 5.00 PM
(With unlimited extension of 5 minutes each)
Last Date for Inspection- 18th December 2025
Last Date for Submission of EMD- 18th December 2025
Sale of the M/s. Ram Lal Aneja Foods Private Limited in Liquidation, following assets forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, Chandigarh vide order dated 5th August, 2025 (Order served on 13.08.2025) will be done by the undersigned through the e-auction platform <https://baanknet.com>

S. No.	Asset/ Location	Reserve Price (in Rs.)	EMD Amount (in Rs.)	Incremental Value (in Rs.)
1.	Sale of truck owned by the Corporate Debtor i.e., Ram Lal Aneja Foods Private Limited parked at Shop No. 32, New Grain Market, Jalalabad West, Punjab-152024. Details are given below:- 1) ONE TRUCK- Truck No. PB22R1369, Registration Date 20.07.2004, RC valid upto 31.07.2018.	2,71,750/- (Rs. Two Lakh Seventy One Thousand Seven Hundred Fifty only)	27,175/- (Rs. Twenty Seven Thousand One Hundred Seventy Five Only)	25,000/- (Rs. Twenty Five Thousand only)

NOTES:-
1. The sale of assets will be subject to applicable taxes to be borne by the buyer in addition to the sale price.
2. Asset to be sold in accordance with mode prescribed in Regulation 32(e) of the IBBI (Liquidation Process) Regulations, 2016 i.e. the corporate debtor as a going concern.
3. In respect of the E-Auction scheduled for 20.12.2025, and the submission of EMD by 18.12.2025, it is clarified that the Expression of Interest (EOI) documents are also required to be submitted by 18.12.2025.
4. Intending bidders are required to deposit the Earnest Money Deposit (EMD) amount only through BAANKNET E-Wallet.
5. E-Auction Process Documents shall be available on BAANKNET at <https://baanknet.com>. Bidders must upload the E-Auction Process Documents on BAANKNET at <https://baanknet.com>.
6. For assistance, bidders may contact the Baanknet Helpline at +91 82912 20220.

Sd/-
Mr. Deepak Thukral
Liquidator In the matter of Ram Lal Aneja Foods Private Limited
(Regn. No- IBBI/PA-002/PN00182/2017-18/10453)
Address - SCO- 818, First Floor, Above Yes Bank, NAC, Manimajra, Chandigarh- 160101
E-mail ID: CIRP.RLAFOOD@GMAIL.COM
Mobile: +91- 9417496655

Date: 17.11.2025
Place: Chandigarh

DEMURIC HOLDINGS PRIVATE LIMITED
Regd. Off : Shed A 2/1, G. I. D.C., Vapi, Gujarat – 396 195
Admn. Off : C/o Kanta Niwas, C. D. Marg, Madhu Park, 11th Road, Khar (w), Mumbai - 52.
Tel No.0260-2414200 / 68568000 Fax Nos. 2604 1010 / 0303
Email-info@demuric.com Website- www.demuric.com CIN: U46201GJ1986PTC027312

EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025
(₹. in Lakhs) Unless Specified

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended
		Sep-25	Jun-25	Sep-24	Sep-25	Sep-24	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
1	Total Income from Operations	12,927.14	2,618.36	56,456.92	15,545.50	36,368.82	53,106.58
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items#)	28,017.08	(3,840.47)	9,182.27	24,176.62	(23,857.03)	69,738.20
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items#)	28,017.08	(3,840.47)	9,182.27	24,176.62	(23,857.03)	69,738.20
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items#)	27,987.74	(3,840.47)	9,181.77	24,147.27	(23,857.86)	69,339.95
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	34,836.46	(3,821.53)	9,200.16	31,014.93	(23,392.07)	69,646.09
6	Paid up equity share capital	612.66	610.88	559.80	612.66	559.80	610.88
7	Reserves (excluding Revaluation Reserve)	-	-	-	-	-	8,69,871.04
8	Securities Premium Account	-	-	-	-	-	1,42,903.09
9	Net worth	-	-	-	-	-	8,58,103.55
10	Paid up Debt Capital / Outstanding Debt	50,000.00	-	-	50,000.00	-	-
11	Outstanding Redeemable Preference Shares	63,037.12	63,037.12	63,037.12	63,037.12	63,037.12	63,037.12
12	Debt Equity Ratio	-	-	-	0.00	-	0.00
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - 1. Basic: 2. Diluted:	457.55	(62.79)	164.02	395.03	(426.19)	1,214.26
14	Debt Service Coverage Ratio	-	-	-	35.54	-	922.07
15	Interest Service Coverage Ratio	-	-	-	35.54	-	922.07

Notes:
1. The above is an extract of the detailed format of unaudited consolidated financial results for the quarter and half year ended 30th September, 2025 filed with the Stock Exchange under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the unaudited financial results (consolidated and standalone) for the quarter and half year ended 30th September, 2025 are available on the Company's website viz. www.demuric.com and on the website of NSE (www.nseindia.com) and can also be accessed by scanning the QR code provided above.
2. Key standalone financial information is as under:

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended
		Sep-25	Jun-25	Sep-24	Sep-25	Sep-24	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
1	Revenue from operations	-	2,230.00	32,210.89	2,230.00	33,113.18	48,848.14
2	Profit / (loss) before Tax	28,017.08	(3,840.47)	9,182.27	24,176.62	(23,857.03)	69,738.20
3	Profit / (loss) after Tax	27,987.74	(3,840.47)	9,181.77	24,147.27	(23,857.86)	69,339.95

3. The above results have been reviewed and approved by the Board of Directors at its meeting held on November 14, 2025.

For and on behalf of Demuric Holdings Private Limited
Rajnikant Shroff
Director
DIN: 00180810

Place : Mumbai
Date: November 14, 2025

SALE NOTICE UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016
RAM LAL ANEJA FOODS PRIVATE LIMITED IN LIQUIDATION
CIN: U15400PB2010PTC033665

Liquidator: Mr. Deepak Thukral
Address: SCO- 818, First Floor, Above Yes Bank, NAC, Manimajra, Chandigarh- 160101
Email: CIRP.RLAFOOD@GMAIL.COM, Mobile: +91- 9417496655

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Sale of Assets under Insolvency and Bankruptcy Code, 2016
Date and Time of E-Auction- 20th December 2025 at 3.00 PM to 5.00 PM
(With unlimited extension of 5 minutes each)
Last Date for Inspection- 18th December 2025
Last Date for Submission of EMD- 18th December 2025
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NOTES:-
1. The sale of assets will be subject to applicable taxes to be borne by the buyer in addition to the sale price.
2. Asset to be sold in accordance with mode prescribed in Regulation 32(e) of the IBBI (Liquidation Process) Regulations, 2016 i.e. the corporate debtor as a going concern.
3. In respect of the E-Auction scheduled for 20.12.2025, and the submission of EMD by 18.12.2025, it is clarified that the Expression of Interest (EOI) documents are also required to be submitted by 18.12.2025.
4. Intending bidders are required to deposit the Earnest Money Deposit (EMD) amount only through BAANKNET E-Wallet.
5. E-Auction Process Documents shall be available on BAANKNET at <https://baanknet.com>. Bidders must upload the E-Auction Process Documents on BAANKNET at <https://baanknet.com>.
6. For assistance, bidders may contact the Baanknet Helpline at +91 82912 20220.

Sd/-
Mr. Deepak Thukral
Liquidator In the matter of Ram Lal Aneja Foods Private Limited
(Regn. No- IBBI/PA-002/PN00182/2017-18/10453)
Address - SCO- 818, First Floor, Above Yes Bank, NAC, Manimajra, Chandigarh- 160101
E-mail ID: CIRP.RLAFOOD@GMAIL.COM
Mobile: +91- 9417496655

Date: 17.11.2025
Place: Chandigarh

THE BIGGEST CAPITAL ONE CAN POSSESS KNOWLEDGE
FINANCIAL EXPRESS
Read to Lead

epaper.financialexpress.com

New Delhi

