

CLOSEST CONTEST WON BY 19-PAISE/KM MARGIN

Fierce competition in PM-eBus Sewa tendering process

NITIN KUMAR
New Delhi, October 2

NEW ELECTRIC-BUS makers are turning up the heat in government tenders, with the closest contest in the latest PM-eBus Sewa procurement being decided by a margin of 19 paise per km. PMI Electro Mobility emerged as the biggest winner, securing 1,248 of the 4,054 buses on offer amid an intense tendering process.

PMIElectro, a new-age electric-bus manufacturer, quoted ₹53.60 per km for 390 buses in Madhya Pradesh, beating JSW's ₹53.79 per km bid by just 19 paise. In four tenders, winning bids were decided by margins of less than ₹1 per km. In three other cases, companies have bagged tenders by quoting less than ₹2 per km than the closest competitors.

The narrow bid gaps point to intensifying competition, as a growing pool of new players act aggressively for fleet orders. For government agencies, greater competition improves price discovery, while putting pressure on the margins of established players such as Tata Motors, Ashok Leyland and VE Commercial Vehicles.

A senior official at Conver-

TIGHT RACE

■ New entrants put pressure on players such as Tata Motors & Ashok Leyland



■ PMI Electro leads: Won 1,248 of 4,054 buses on offer
■ Sai Green won 1,236 buses, JSW 1,200, Eka Mobility 270

gence Energy Services, the government agency implementing the tender, said the procurement process was among the most competitive ones.

In Haryana, JSW's winning bid of ₹53.42 per km was 53 paise below of PMI Electro's ₹53.95 per km. In Kerala, Sai Green's ₹62.79 bid was 59 paise less than JSW's ₹63.38, while in Chandigarh, PMI's ₹50.55 bid was 93 paise lower than JSW's ₹51.48.

"The tight bidding benefits government-backed electric mobility programmes by improving price discovery and reducing the premium that may otherwise be embedded in bids," the official said.

PMI Electro secured buses across Rajasthan, Madhya Pradesh, Chandigarh, Arunachal Pradesh, Himachal Pradesh, Jammu & Kashmir and Ladakh. Sai Green Projects

emerged as the second-largest winner with 1,236 buses across Telangana, Andhra Pradesh, Punjab, Andaman & Nicobar and Kerala, while JSW won 1,200 buses across Karnataka and Haryana.

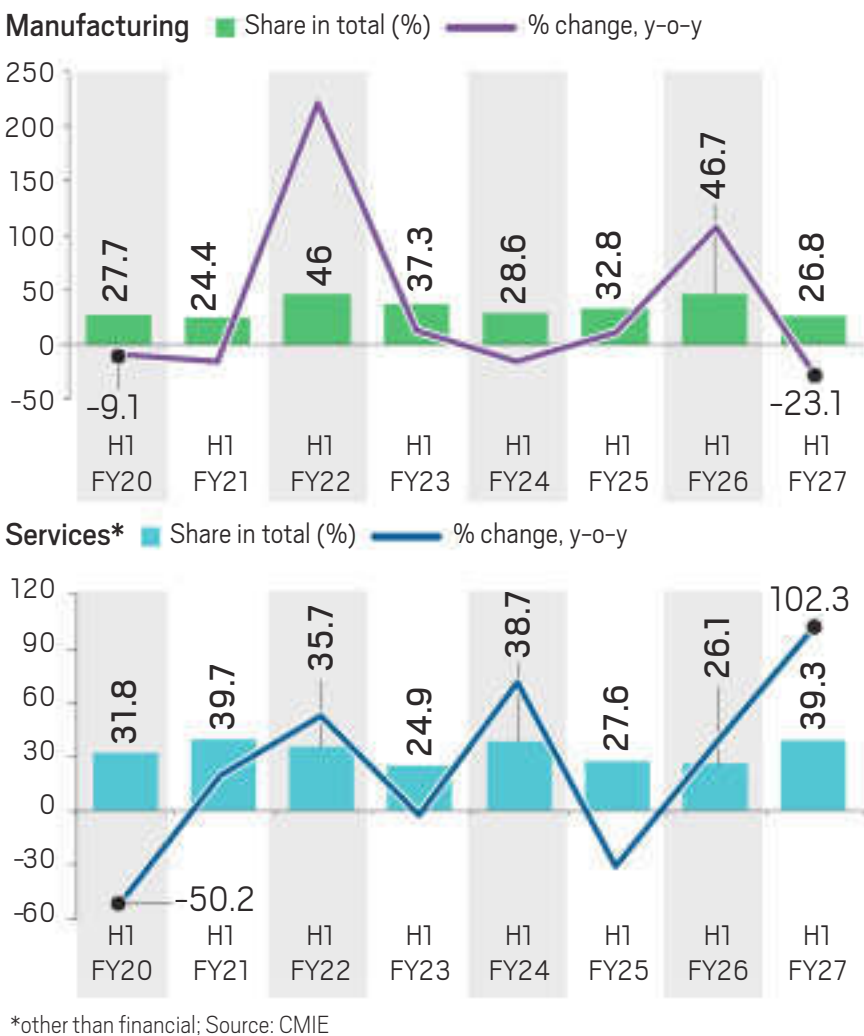
Eka Mobility secured 270 buses in Gujarat and Manipur, while Inventive Software Solutions won 100 buses in Goa and Dadra & Nagar Haveli.

For PMI Electro, the latest win comes as its electric-bus business scales up rapidly, backed by global investment firm KKR's \$310-million investment.

For JSW, which has launched electric buses under the Ampstar brand, the tender marks its first major government e-bus order, expanding its commercial-vehicle business beyond captive demand from the group's steel operations.

SHARE OF MANUFACTURING IN H1 PROJECTS FALLS TO 3-YEAR LOW

THE MANUFACTURING SECTOR'S share of new investment projects fell to 27%, or ₹8 lakh crore, in the first half of the current financial year—a three-year low. New projects in the sector contracted 23% year-on-year, against a high base of a 108% growth in H1FY26, according to the Centre for Monitoring of Indian Economy. Within manufacturing, new projects in textiles, chemicals, and food and agro products saw the sharpest declines, while consumer goods projects grew 150% year-on-year.



In contrast, the services sector's share of new projects rose to 39%, or ₹12 lakh crore in H1FY17. Within services, projects in

information technology, led by data centres, surged around 250% year-on-year to ₹9.5 lakh crore.

—Saiikat Neogi

FROM THE FRONT PAGE

FCNR leverage propels...

UNDER SUCH TRANSACTIONS, an NRI depositor can borrow against an FCNR(B) deposit and redeploy the borrowed funds into deposits, effectively leveraging the original deposit.

Agarwal expects advances against fixed deposits to rise significantly further in September, as more such transactions get reflected in the data.

After the Reserve Bank of India allowed leverage against deposits, banks were providing leverage upto nine times to customers.

Sachin Sachdeva, vice president and co-group head, Financial Sector Ratings at Icra, also pointed to FCNR(B)-linked leveraging as a possible reason for the sudden spike. Banks provided leverage against deposits, with the borrowed funds being deployed back into FCNR(B) deposits, he said.

The spike coincides with a flood of FCNR(B) money into the banking system under the RBI's special window. Banks mobilised \$132.98 billion through the facility by August



31, following which the window was closed ahead of schedule. However, the precise contribution of leveraged FCNR(B) transactions to the surge cannot be established from the available data. The RBI's classification of advances against fixed deposits includes loans against FCNR(B), Non-Resident Non-Repatriable (NRNR) and other deposits, but does not provide a separate break-up for individual categories.

Despite the sharp rise,

loans against fixed deposits remain a tiny part of banks' overall loan books. At ₹2.04 lakh crore, they accounted for less than 1% of overall bank credit of around ₹224 lakh crore at the end of August.

Beyond FCNR(B)-linked trades, loans against FDs are generally used to meet short-term liquidity needs. Instead of prematurely breaking a longer-tenure deposit, a depositor can borrow against it while allowing the FD to continue earning interest, Sachdeva said.

Such loans are also considerably cheaper than unsecured personal loans because the deposit acts as collateral.

But they are less attractive for longer-term borrowing because the interest charged on the loan exceeds the return on the underlying deposit, creating a negative carry. According to Pais-abazaar, loans against fixed deposits are typically priced 50-200 basis points above the applicable deposit rate. SBI, for instance, charges 100 basis points above the applicable time-deposit rate.

FROM THE FRONT PAGE

Payment aggregators seek bigger share...

PAS THAT ALSO provide payment-processing technology to their sponsor banks could command the upper end of the 50-80% range, people aware of the discussions said.

The size and profile of a PA's merchant base will also determine how much it can earn. Large e-commerce merchants selling higher-value products generate more transactions above the ₹2,000 threshold and therefore more MDR income, the executive said. At the same time, categories such as railways, telecom, insurance and fuel, where the charge is a flat

₹5 per transaction, can provide aggregators with a more predictable stream of fee income.

The new revenue arrangement is therefore likely to intensify competition among large PAs such as Razorpay, Cashfree, PayU and Pine Labs, while smaller players could have less room to negotiate with banks. PAs already follow a similar model for card payments, where larger players are able to secure better commercial terms from acquiring banks because of the volumes they bring.

"The larger aggregators have



always had that advantage, even in credit cards," said an executive at another large payment aggregator.

However, the negotiations could eventually lead to a larger structural change in the UPI ecosystem. Some payment

aggregators are considering approaching NPCI to seek direct membership as acquirers, which would potentially allow them to retain the entire 0.12% acquiring-bank share rather than splitting it with a sponsor bank, an executive at a payment aggregator said.

Such a move would require regulatory approval. Under the current arrangement, the acquiring bank provides the settlement account and connectivity to NPCI, while much of the technology and payment infrastructure is handled by the PA. Direct access, pay-

ment firms argue, could allow them to roll out new products and innovations faster. There is already a precedent in the card ecosystem. In July, Glomo, a payment service provider licensed in GIFT City, became the first non-bank acquirer in India to obtain principal membership of Visa, allowing it to process Visa transactions for merchants directly rather than through a bank's acquiring licence. Payment firms such as Adyen also operate as direct acquirers with Visa and Mastercard in several overseas markets.

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. **NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDIA.** INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE SME PLATFORM OF BSE LIMITED ("BSE SME") IN COMPLIANCE WITH CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS").

PUBLIC ANNOUNCEMENT



CARNET BOOKS LIMITED

(formerly Carnet Books Private Limited)

Our Company was originally incorporated as a Private Limited Company in the name of "Carnet Books Private Limited" on October 09, 2020 under the provisions of Companies Act, 2013 bearing Corporate Identification Number U21095KL2020PTC064907 issued by Registrar of Companies – Central Registration Centre. Subsequently, our company was converted into Public Limited Company under the Companies Act, 2013 and the name of our Company was changed to "Carnet Books Limited" vide a fresh Certificate of Incorporation consequent upon conversion from Private Company to Public Company dated August 04, 2026 bearing Corporate Identification Number U21095KL2020PLC064907 issued by Registrar of Companies, Central Processing Centre. For further details of change in name and registered office of our company, please refer to section titled "Our History and Certain Corporate Matters" beginning on page no 147 of the Draft Prospectus.

Registered Office: 12/345 A, Alancheril Building, Athirampuzha P.O Kottayam, Athirampuzha, Kerala - 686562.

Contact Person: Ms. Sakshi Bhargava, Company Secretary & Compliance Officer; Tel No. +91 9072548999, E-Mail ID: cs@carnetbooks.com

Website: www.carnetbooks.com; CIN: U21095KL2020PLC064907



Please Scan this QR Code to view the Draft Prospectus

OUR PROMOTERS: MR. ALEX KURUVILLA, MS. JYOLSNA ALEX AND MR. KURUVILLA ALEX

INITIAL PUBLIC OFFER OF 29,49,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH ("EQUITY SHARES") OF CARNET BOOKS LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹45/- PER EQUITY SHARE, INCLUDING A SHARE PREMIUM OF ₹35/- PER EQUITY SHARE (THE "ISSUE PRICE"), AGGREGATING TO ₹ 1,327.05 LAKHS ("THE ISSUE"), OF WHICH 1,50,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH FOR CASH AT A PRICE OF ₹45/- PER EQUITY SHARE, AGGREGATING TO ₹ 67.50 LAKHS WILL BE RESERVED FOR SUBSCRIPTIONS BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS MARKET MAKER RESERVATION PORTION I.E. ISSUE OF 27,99,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH FOR CASH AT A PRICE OF ₹45/- PER EQUITY SHARE, AGGREGATING TO ₹ 1,259.55 LAKHS IS HERE IN AFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 28.02% AND 26.59% RESPECTIVELY OF THE POST ISSUE PAIDUP EQUITY SHARE CAPITAL OF THE COMPANY.

THE FACE VALUE OF THE EQUITY SHARE IS ₹10/- EACH AND THE ISSUE PRICE IS ₹ 45/- EACH i.e., 4.50 TIMES OF THE FACE VALUE OF THE EQUITY SHARES. THE MINIMUM LOT SIZE IS 3,000 EQUITY SHARES

THIS OFFER IS BEING MADE IN TERMS OF CHAPTER IX OF THE SEBI (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENT) REGULATIONS, 2018 (THE "SEBI ICDR REGULATIONS") READ WITH RULE 19(2)(b)(i) OF SCRR AS AMENDED. THIS ISSUE IS A FIXED PRICE ISSUE AND ALLOCATION IN THE NET OFFER TO THE PUBLIC WILL BE MADE IN TERMS OF REGULATION 253(3) OF THE SEBI (ICDR) REGULATIONS, 2018. (For further details please see "The Issue" beginning on page no. 49 of this Draft Prospectus.) A copy of Prospectus will be delivered for filing to the Registrar of Companies as required under sub-section 4 of Section 26 of the Companies Act, 2013.

In terms of Regulation 256 of SEBI ICDR Regulations read with the SEBI Master Circular No. SEBI/HO/CFD/PoD-1/P/CIR/2024/0154 dated November 11, 2024 all the potential investors shall participate in the issue only through an Application Supported by Blocked Amount ("ASBA") process providing details about the bank account which will be blocked by the Self Certified Syndicate Banks ("SCSBs") for the same. Further, pursuant to SEBI Master Circular No. SEBI/HO/CFD/PoD-1/P/CIR/2024/0154 dated November 11, 2024, Individual Investors applying in public issue may use either Application Supported by Blocked Amount (ASBA) process or UPI payment mechanism by providing UPI ID in the Application Form which is linked from Bank Account of the investor. (For details in this regard, specific attention is invited to "Issue Procedure" beginning on page no. 272 of the Draft Prospectus.)

This public announcement is being made in compliance with the provisions of Regulation 247(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares pursuant to the Offer and has filed the Draft Prospectus on September 30, 2026 with SME Platform of BSE Limited (BSE SME). Pursuant to Regulation 247(1) of the SEBI ICDR Regulations, the Draft Prospectus filed with BSE SME shall be made public for comments, if any, for a period of at least 21 days, from the date of such filing by hosting it on the website of BSE SME at www.bseindia.com, on the website of the Company at www.carnetbooks.com and on the website of the Lead Manager, i.e. Finshore Management Services Limited at www.finsshoregroup.com. Our Company invites members of the public to give their comments on the Draft Prospectus filed with BSE SME, with respect to disclosures made in the Draft Prospectus. The members of the public are requested to send a copy of their comments to BSE and/or to the Company Secretary and Compliance Officer of our Company on email id: cs@carnetbooks.com and/or the Lead Manager on email id: investors@finsshoregroup.com within 21 days from the aforesaid date of filing of the Draft Prospectus with BSE SME.

Investments in Equity and Equity related securities involve a degree of risk and investors should not invest any funds in this issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue including the risks involved. The Equity Shares issued in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the Draft Prospectus. Specific attention of the investors is invited to the section "Risk Factors" beginning on page 16 of the Draft Prospectus.

Any decision to invest in the Equity Shares described in the Draft Prospectus may only be taken after the Prospectus has been filed with the RoC and must be made solely on the basis of such Prospectus as there may be material changes in the Prospectus from the Draft Prospectus. The Equity Shares, when offered through the Prospectus, are proposed to be listed on the SME Platform of BSE Limited ("BSE SME").

For details of the share capital and capital structure and the names of the Signatories to the Memorandum of Association and the number of shares subscribed by them of our Company, please see the section titled "Capital Structure" beginning on page 66 of the Draft Prospectus. The liability of members of our Company is limited.

For details of the main objects of our Company as contained in the Memorandum of Association, please see the section titled "Our History and Certain Corporate Matters" beginning on page 147 of the Draft Prospectus.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE
 FINSHORE Creating Enterprise Managing Values	INTEGRATED
FINSHORE MANAGEMENT SERVICES LIMITED Anandlok Building, Block-A, 2nd Floor, Room No. 207, 227 A.J.C Bose Road, Kolkata-700020, West Bengal, India Telephone: 033 – 2289 5101 / 4603 2561 Email: info@finsshoregroup.com Contact Person: Mr. S. Ramakrishna Iyengar Website: www.finsshoregroup.com Investor Grievance Email: investors@finsshoregroup.com SEBI Registration No: INM000012185 CIN No: U74900WB2011PLC169377	INTEGRATED REGISTRY MANAGEMENT SERVICES PRIVATE LIMITED No 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bengaluru - 560 003 Telephone: +91 080-23460815/816/817/818 Email: smeipo@integratedindia.in Contact Person: Mr. S Giridhar Website: www.integratedregistry.in Investor Grievance Email: giri@integratedindia.in SEBI Registration Number: INR000000544 CIN No: U74900TN2015PTTC101466

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed in the Draft Prospectus.

For **CARNET BOOKS LIMITED**
On behalf of the Board of Directors

Sd/-

Alex Kuruvilla
Managing Director
DIN:01577902

Place: Kottayam
Date : October 02, 2026

CARNET BOOKS LIMITED is proposing, subject to the receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the Draft Prospectus on September 30, 2026 with SME Platform of BSE Limited ("BSE SME"). The Draft Prospectus is available on the websites of the BSE SME at www.bseindia.com, the website of the Company at www.carnetbooks.com and the website of the Lead Manager, i.e., Finshore Management Services Limited at www.finsshoregroup.com. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the section titled "Risk Factors" on page 16 of the Draft Prospectus. Potential investors should not rely on the Draft Prospectus filed with BSE SME for making any investment decision.

This announcement has been prepared for publication in India and not to be released or distributed in the United States. This announcement is not an offer to sell or a solicitation of any offer to buy Equity Shares of our Company in any jurisdiction, including the United States. The Equity Shares have not been, and will not be, registered under the U.S. Securities Act 1933, as amended (the "Securities Act") or any state securities laws in the United States and may not be issued or sold within the United States or to, or for the account or benefit of, "U.S. persons" (as defined in Regulation S under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. Accordingly, the Equity Shares will be issued and sold outside the United States in compliance with Regulation S of the Securities Act and the applicable laws of the jurisdiction where those issues and sales occur. The Equity Shares have not been, and will not be, registered, listed or otherwise qualified in any other jurisdiction outside India and may not be issued or sold, and applications may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

ई-नीलामी सूचना

प्रतिभूति हित (प्रवर्तन) नियम 2002 के नियम 8(6) और 9 से प्राधान्य के साथ पठित वित्तीय आसित्यों के प्रतिभूतिकरण और पुनर्निर्माण और सूचना हित प्रवर्तन अधिनियम (सरफेसी अधिनियम) 2002 के तहत ई-नीलामी के माध्यम से बिक्री के लिए सार्वजनिक सूचना

जना स्मॉल फाइनेंस बैंक लिमिटेड के अधिकृत अधिकारी के रूप में अधोहस्ताक्षरी ने सरफेसी अधिनियम की धारा 13(4) के तहत प्रवेश शक्तियों का प्रयोग करते हुए निम्नलिखित संपत्ति का कच्चा ले लिया है। विशेष रूप से ऋणकर्ता और आम जनता को सूचित किया जाता है कि बैंक के बकाया की वसूली के लिए नीचे दिए गए खतों में बंधक रखी गई संपत्ति की ऑनलाइन नीलामी (ई-नीलामी) "जहां है जैसा है" और "जो है जैसा है" के आधार पर नीचे निर्धारित तिथि को आयोजित की जाएगी।

क्र. सं.	ऋण खाता सं.	मूल उधारकर्ता / सह-उधारकर्ता / गारंटर का नाम	13(2) नोटिस की तिथि	कच्चे का तिथि	27.09.2026 तक वर्तमान बकाया राशि	संपत्ति की निरीक्षण की तिथि और समय	आरक्षित मूल्य रु. में	जमा बकाया राशि रु. में	ई-नीलामी की तिथि और समय	बोली जमा करने की अंतिम तिथि, समय और स्थान
1	46108640000507 & 46101060000176	1) मेसर्स इंडो हाईवेयर प्रोपराईटर द्वारा श्री अरविन्द गुप्ता पुत्र श्री श्याम नारायण गुप्ता, 2) श्री अभिनव मिश्र पुत्र श्री अरविन्द गुप्ता, 3) श्रीमती बबीता गुप्ता पत्नी श्री अरविंद गुप्ता	12.01.2026	18.04.2026	रु. 1,79,70,818.67/- (रुपये एक करोड़ पन्नासी लाख सत्तर हजार आठ सौ अड़स एवं पैसे सड़सठ मात्र)	17.10.2026 पूर्वा. 09.30 बजे से अपरा. 05.00 बजे	रु. 1,53,00,000/- (रु. एक करोड़ तिरप्पन लाख मात्र)	रु. 15,30,000/- (रुपये पड़ह लाख तीस हजार मात्र)	23.10.2026 पूर्वा. 11.00 बजे	22.10.2026 जना स्मॉल फाइनेंस बैंक लिमिटेड, द्वितीय तल, एम एड.एस टॉवर, प्लॉट नंबर बी22/मी23, विभूति खंड, गाँ मती नगर, लखनऊ, उत्तर प्रदेश-226010
सुरक्षित परिसंपत्तियों का विवरण: अवल संपत्ति का समस्त यह भाग एवं अंश जोकि ऑर्डिंड प्लाजा के ऊपरी मूल पर निर्मित दुकान, जिसका क्षेत्रफल 92.936 वर्ग मीटर जो प्लॉट संख्या सी 213, खसरा संख्या 210 सा भि का भाग, बहा साबोली सेक्टर एन अलीमज, बार्ड लाला लाजपत, लखनऊ, उत्तर प्रदेश – 226024 में स्थित है, जिसकी संयुक्त रूप से श्रीमती बबिता गुप्ता पत्नी श्री अरविंद गुप्ता, अभिनव मिश्र पुत्र श्री अरविंद गुप्ता एवं श्री अरविंद गुप्ता पुत्र श्री श्याम नारायण गुप्ता के नाम पर है। सीमाएं: उत्तर – अन्य होल, दक्षिण – सामान्य रास्ता तत्पश्चात ऑर्डिंड पार्क, पूर्व – 60 फीट चौड़ी सड़क एवं रास्ता, पश्चिम – सीढ़ियाँ एवं गोविंद मंदन की संपत्ति										

संपत्तियों को "जैसा है, जहां है" और "जैसा है, जो है" के आधार पर रखा जा रहा है और ई-नीलामी ऑनलाइन आयोजित की जाएगी। नीलामी बैंक के अनुमोदित सेवा प्रदाता मेसर्स 4 क्लोजर के माध्यम से वेब पोर्टल <https://bankauctions.in> और www.foreclosureindia.com पर आयोजित की जाएगी। अधिक जानकारी और ई-नीलामी पर विवरण, सहायता, प्रक्रिया और ऑनलाइन प्रशिक्षण के लिए, संचालित बोलीदाता मेसर्स 4 क्लोजर <https://bankauctions.in> और www.foreclosureindia.com पर अद्यतन की जाएगी। ई-नीलामी कार्यवाही में भाग लेने के लिए नियमों और शर्तों के बारे में अधिक जानकारी के लिए और संपत्ति से संबंधित किसी भी प्रश्न के लिए कृपया जना स्मॉल फाइनेंस बैंक लिमिटेड के अधिकृत अधिकारी श्री रंजन नाइक (मो. सं. 6362951653) और श्री कोशिक बी (मो. 7019949040) से संपर्क करें, प्राधिकृत अधिकारी की सार्वजनिक जानकारी और ज्ञान के अनुसार, संपत्तियों पर कोई भार नहीं है। तथापि, इसका बोलीदाताओं को बोली प्रस्तुत करने से पहले ऋणभार, संपत्ति के स्वामित्व के संबंध में अपनी स्वतंत्र जांच करनी चाहिए। कोई सराई बोली स्वीकार नहीं की जाएगी। यह नोटिस ऊपर बताए गए उधारकर्ताओं/गारंटर्स/बंधककर्ताओं को बंधक रखी गई संपत्तियों की ई-नीलामी के बारे में भी सूचित करता है। उधारकर्ता/गारंटर/बंधककर्ता को सूचित किया जाता है कि वे नीलामी की तारीख से पहले ऊपर बताई गई राशि का भुगतान करें, जिसमें अद्यतित ब्याज और अन्य खर्च शामिल हैं। ऐसा तिथि: 02.10.2026, स्थान: उत्तर प्रदेश

हस्ता/- प्राधिकृत अधिकारी, कृते जना स्मॉल फाइनेंस बैंक लिमिटेड

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. **NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDIA.** INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE SME PLATFORM OF BSE LIMITED ("BSE SME") IN COMPLIANCE WITH CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS").

PUBLIC ANNOUNCEMENT



CARNET BOOKS LIMITED

(formerly Carnet Books Private Limited)

Our Company was originally incorporated as a Private Limited Company in the name of "Carnet Books Private Limited" on October 09, 2020 under the provisions of Companies Act, 2013 bearing Corporate Identification Number U21095KL2020PTC064907 issued by Registrar of Companies – Central Registration Centre. Subsequently, our company was converted into Public Limited Company under the Companies Act, 2013 and the name of our Company was changed to "Carnet Books Limited" vide a fresh Certificate of Incorporation consequent upon conversion from Private Company to Public Company dated August 04, 2026 bearing Corporate Identification Number U21095KL2020PLC064907 issued by Registrar of Companies, Central Processing Centre. For further details of change in name and registered office of our company, please refer to section titled "Our History and Certain Corporate Matters" beginning on page no 147 of the Draft Prospectus.

Registered Office: 12/345 A, Alancheril Building, Athirampuzha P.O Kottayam, Athirampuzha, Kerala - 686562.**Contact Person:** Ms. Sakshi Bhargava, Company Secretary & Compliance Officer; **Tel No.** +91 9072548999, **E-Mail ID:** cs@carnetbooks.com**Website:** www.carnetbooks.com; **CIN:** U21095KL2020PLC064907

OUR PROMOTERS: MR. ALEX KURUVILLA, MS. JYOLSNA ALEX AND MR. KURUVILLA ALEX

INITIAL PUBLIC OFFER OF 29,49,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH ("EQUITY SHARES") OF CARNET BOOKS LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹45/- PER EQUITY SHARE, INCLUDING A SHARE PREMIUM OF ₹35/- PER EQUITY SHARE (THE "ISSUE PRICE"), AGGREGATING TO ₹ 1,327.05 LAKHS ("THE ISSUE"), OF WHICH 1,50,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH FOR CASH AT A PRICE OF ₹45/- PER EQUITY SHARE, AGGREGATING TO ₹ 67.50 LAKHS WILL BE RESERVED FOR SUBSCRIPTIONS BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS MARKET MAKER RESERVATION PORTION I.E. ISSUE OF 27,99,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH FOR CASH AT A PRICE OF ₹45/- PER EQUITY SHARE, AGGREGATING TO ₹ 1,259.55 LAKHS IS HERE IN AFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 28.02% AND 26.59% RESPECTIVELY OF THE POST ISSUE PAIDUP EQUITY SHARE CAPITAL OF THE COMPANY.

THE FACE VALUE OF THE EQUITY SHARE IS ₹10/- EACH AND THE ISSUE PRICE IS ₹ 45/- EACH i.e., 4.50 TIMES OF THE FACE VALUE OF THE EQUITY SHARES. THE MINIMUM LOT SIZE IS 3,000 EQUITY SHARES

THIS OFFER IS BEING MADE IN TERMS OF CHAPTER IX OF THE SEBI (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENT) REGULATIONS, 2018 (THE "SEBI ICDR REGULATIONS") READ WITH RULE 19(2)(b) (i) OF SCRR AS AMENDED. THIS ISSUE IS A FIXED PRICE ISSUE AND ALLOCATION IN THE NET OFFER TO THE PUBLIC WILL BE MADE IN TERMS OF REGULATION 25(3) OF THE SEBI (ICDR) REGULATIONS, 2018, (For further details please see "The Issue" beginning on page no. 49 of this Draft Prospectus.) A copy of Prospectus will be delivered for filing to the Registrar of Companies as required under sub-section 4 of Section 26 of the Companies Act, 2013.

In terms of Regulation 256 of SEBI ICDR Regulations read with the SEBI Master Circular No. SEBI/HO/CFD/PoD-1/P/CIR/2024/0154 dated November 11, 2024 all the potential investors shall participate in the issue only through an Application Supported by Blocked Amount ("ASBA") process providing details about the bank account which will be blocked by the Self Certified Syndicate Banks ("SCSBs") for the same. Further, pursuant to SEBI Master Circular No. SEBI/HO/CFD/PoD-1/P/CIR/2024/0154 dated November 11, 2024, Individual Investors applying in public issue may use either Application Supported by Blocked Amount (ASBA) process or UPI payment mechanism by providing UPI ID in the Application Form which is linked from Bank Account of the investor. (For details in this regard, specific attention is invited to "Issue Procedure" beginning on page no. 272 of the Draft Prospectus.)

This public announcement is being made in compliance with the provisions of Regulation 247(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares pursuant to the Offer and has filed the Draft Prospectus on September 30, 2026 with SME Platform of BSE Limited (BSE SME). Pursuant to Regulation 247(1) of the SEBI ICDR Regulations, the Draft Prospectus filed with BSE SME shall be made public for comments, if any, for a period of at least 21 days, from the date of such filing by hosting it on the website of BSE SME at www.bseindia.com, on the website of the Company at www.carnetbooks.com and on the website of the Lead Manager, i.e. Finshore Management Services Limited at www.finshoregroup.com. Our Company invites members of the public to give their comments on the Draft Prospectus filed with BSE SME, with respect to disclosures made in the Draft Prospectus. The members of the public are requested to send a copy of their comments to BSE and/or to the Company Secretary and Compliance Officer of our Company on email id: cs@carnetbooks.com and/or the Lead Manager on email id: investors@finshoregroup.com within 21 days from the aforesaid date of filing of the Draft Prospectus with BSE SME.

Investments in Equity and Equity related securities involve a degree of risk and investors should not invest any funds in this issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue including the risks involved. The Equity Shares issued in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the Draft Prospectus. Specific attention of the investors is invited to the section "Risk Factors" beginning on page 16 of the Draft Prospectus.

Any decision to invest in the Equity Shares described in the Draft Prospectus may only be taken after the Prospectus has been filed with the RoC and must be made solely on the basis of such Prospectus as there may be material changes in the Prospectus from the Draft Prospectus. The Equity Shares, when offered through the Prospectus, are proposed to be listed on the **SME Platform of BSE Limited ("BSE SME")**.

For details of the share capital and capital structure and the names of the Signatories to the Memorandum of Association and the number of shares subscribed by them of our Company, please see the section titled "Capital Structure" beginning on page 66 of the Draft Prospectus. The liability of members of our Company is limited.

For details of the main objects of our Company as contained in the Memorandum of Association, please see the section titled "Our History and Certain Corporate Matters" beginning on page 147 of the Draft Prospectus.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE
 FINSHORE MANAGEMENT SERVICES LIMITED Anandlok Building, Block-A, 2nd Floor, Room No. 207, 227 A.J.C Bose Road, Kolkata-700020, West Bengal, India Telephone: 033 – 2289 5101 / 4603 2561 Email: info@finshoregroup.com Contact Person: Mr. S. Ramakrishna Iyengar Website: www.finshoregroup.com Investor Grievance Email: investors@finshoregroup.com SEBI Registration No: INM000012185 CIN No: U74900WB2011PLC169377	 INTEGRATED REGISTRY MANAGEMENT SERVICES PRIVATE LIMITED No 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bengaluru - 560 003 Telephone: +91 080-23460815/816/817/818 Email: smeipo@integratedindia.in Contact Person: Mr. S Girdhar Website: www.integratedregistry.in Investor Grievance Email: giri@integratedindia.in SEBI Registration Number: INR000000544 CIN No: U74900TN2015PTC101466

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed in the Draft Prospectus.

For **CARNET BOOKS LIMITED**
On behalf of the Board of Directors

Sd/-

Alex Kuruvilla
Managing Director

DIN:01577902

CARNET BOOKS LIMITED is proposing, subject to the receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the Draft Prospectus on September 30, 2026 with SME Platform of BSE Limited ("BSE SME"). The Draft Prospectus is available on the websites of the BSE SME at www.bseindia.com, the website of the Company at www.carnetbooks.com and the website of the Lead Manager, i.e., Finshore Management Services Limited at www.finshoregroup.com. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the section titled "Risk Factors" on page 16 of the Draft Prospectus. Potential investors should not rely on the Draft Prospectus filed with BSE SME for making any investment decision.

This announcement has been prepared for publication in India and not to be released or distributed in the United States. This announcement is not an offer to sell or a solicitation of any offer to buy Equity Shares of our Company in any jurisdiction, including the United States. The Equity Shares have not been, and will not be, registered under the U.S. Securities Act 1933, as amended (the "Securities Act") or any state securities laws in the United States and may not be Issued or sold within the United States or to, or for the account or benefit of, "U.S. persons" (as defined in Regulation S under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. Accordingly, the Equity Shares will be Issued and sold outside the United States in compliance with Regulation S of the Securities Act and the applicable laws of the jurisdiction where those Issues and sales occur. The Equity Shares have not been, and will not be, registered, listed or otherwise qualified in any other jurisdiction outside India and may not be Issued or sold, and applications may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

टाइगर कैपिटल प्रा. लि.

पंजीकृत कार्यालय: प्लॉट नं. 609 और 610, 6वीं मंजिल, मैजोरिड, लॉ गार्डन के पास, पंचवटी रोड, एलिगिबिलि, अहमदाबाद, गुजरात – 380 006
कॉर्पोरेट कार्यालय: 1004 / 5, 10वीं मंजिल, सी-विंग, वन बीकेटी, सी-66, जी-ब्लॉक, बंधा-कुली कॉम्प्लेक्स, बंधा (पूर्व), पृष्ठ 400 401। महाराष्ट्र, भारत.
सीन: U65990GJ2016PTC093692, वेबसाइट: www.Tygercapital.in

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

आम नीचे उल्लिखित उधारकर्ता, सह-उधारकर्ता(ओं) / गारंटर ने टाइगर कैपिटल प्राइवेट लिमिटेड (पूर्व में मेसर्स अरुणी कैपिटल प्राइवेट लिमिटेड के रूप में ज्ञात, कंपनी रजिस्टर, कोरपोरेट कार्य मंत्रालय के कार्यालय द्वारा दिनांक 6 जून 2024 को जारी निगमन प्रमाणपत्र के अनुसार, जिसे आगे "टीसीपीएल" कहा गया है) से अपनी अवल संपत्ति (प्रतिभूति) को बंधक रखकर ऋण / सुविधाओं का लाभ उठाया है। आरुणी वृद्धों को परिणामस्वरूप अपने ऋणों को गैर-निष्पादित परिसंपत्तियों के रूप में वर्गीकृत किया गया। टाइगर कैपिटल प्राइवेट लिमिटेड ने बकाया राशि की वसूली के लिए प्रतिभूतिकरण और वित्तीय आसित्यों के पुनर्निर्माण तथा प्रतिभूति हित के प्रवर्तन अधिनियम, 2002 (अधिनियम) की धारा 13(2) के अंतर्गत मांग नोटिस जारी किया, जिसकी विषय-वस्तु अधिनियम की धारा 13(2) को प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 3(1) के साथ षडे ज्ञान के अनुसार एतद्वारा प्रकाशित की जा रही है।

क्र. सं.	उधारकर्ता / सह-उधारकर्ता / ऋण खाता सं. / अवल ऋण खाता सं.	बंधक सम्पत्ति का पता	मांग सूचना की तिथि/संख्या राशि / तिथि
1	106MSM001021029 / LNDEL00616-1700000073 / इस्तराज अली / सीमाएं	संग्रुप भाग एवं अंश जोकि भूति क्षेत्रफल 87 वर्ग गज खसत सं. 637 में परमिलित, ग्राम हल्द्वानी, परगना एवं तहसील चवदरी, जिला-नामूद गढ़ नगर, उत्तर प्रदेश राजाजी सीमाएं : पूर्व – अन्य संपत्ति, पश्चिम – खुला प्लॉट, उत्तर – नती / प्रवेश, दक्षिण – अन्य संपत्ति	23.09.2026 2030669.51 23.09.2026 तक बकाया

आम उधारकर्ताओं एवं सह-उधारकर्ताओं/गारंटर्स को, अतः, एतद्वारा ऊपर उल्लिखित मांग की गई राशि और भागी भाग सहित, इस नोटिस की तारीख से 60 दिनों के भीतर पूरे रूप से भुगतान करने के लिए कहा जाता है, ऐसा न करने पर अयोध्यास्थानी अधिनियम के अंतर्गत उपलब्ध प्राविधानों को प्रवर्तित करने हेतु कार्यवाही करने के लिए बाध्य होगा। आयाका ध्यान अधिनियम की धारा 13 की उप-धारा (8) के प्राधान्यों की ओर आकर्षित किया जाता है, जिसके आधार पर आम उधारकर्ता में निर्धारित अवधि के भीतर प्रतिभूति परिसंपत्ति का विभाजन करने के लिए स्वतंत्र है। कृपया ध्यान दें कि उक्त अधिनियम की धारा 13(13) के अनुसार, आम हस्ताक्षरी सहायक के बिना ऊपर संदर्भित प्रतिभूतियों को बिक्री, षडे या अन्यथा के माध्यम से हस्तांतरित करने से प्रतिबंधित है।

कृते टाइगर कैपिटल प्राइवेट लि. हस्ताक्षर / – अधिष्ठाता अधिकारी

स्थान: दिल्ली / तिथि: 03.10.2026 अनुवाद में मुद्रित का विवरण होने पर अंशों संरक्षण माना होगा।

कच्चा सूचना

एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड
CIN: U67100MH2007PLC174759
रिजल सेण्ट्रल और रजि. कार्यालय: एडलवाइस हाउस, सीएसटी रोड पर, कलिंगा, मुंबई 400098

परिशिष्ट IV (नियम-8(1)) कच्चे का नोटिस (अवल संपत्ति के लिए)
जबकि, यहां उल्लिखित सुरक्षित लेनदार के प्राधिकृत अधिकारी ने, वित्तीय संपत्तियों के प्रतिभूतिकरण और पुनर्निर्माण और सूचना हित के प्रवर्तन (अधिनियम) 2002 के तहत और प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 3 के साथ पठित बाधा 13(12) के तहत प्रवेश शक्तियों का प्रयोग करते हुए नीचे वर्णित उधारकर्ता(ओं) को एक मांग नोटिस जारी किया था जिसमें नोटिस में उल्लिखित राशि को उक्त नोटिस की प्राप्ति की तारीख से 60 दिनों के भीतर चुकाने के लिए कहा गया था।

तत्पश्चात, इसमें उल्लिखित समनुदेशक ने वित्तीय परिसंपत्तियों को एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड को, खर्च के रूप में या नीचे उल्लिखित दृष्ट के दृष्टी के रूप में कार्य करते हुए, समनुदेशित कर दिया है (जिसे इसमें बाद "ईआरसी" के रूप में संदर्भित किया गया है)। तदनुसार, सरफेसी अधिनियम 2002 की धारा 5 के तहत निम्नादिष्ट समनुदेशन समझौते को अनुसरण में, ईआरसी ने समनुदेशक का स्थान ले लिया है। उधारकर्ता द्वारा प्राप्त की गई वित्तीय सहायता के संबंध में, समनुदेशक के सभी अधिकार, स्वयं और हित, अंतर्निहित सूचना हित गारंटी और गिरवी के साथ अब ईआरसी में निहित हो गए हैं और ईआरसी सुरक्षित लेनदार के रूप में अपने सभी अधिकारों का प्रयोग करेगा।

उधारकर्ता द्वारा राशि चुकाने में असफल रहने के कारण, उधारकर्ता और आम जनता को एतद्वारा सूचित किया जाता है कि अधोहस्ताक्षरी एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड के प्राधिकृत अधिकारी ने नीचे वर्णित संपत्ति का कच्चा प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8 के साथ पठित अधिनियम की धारा 13 की उपधारा (4) के अंतर्गत उसे प्रवेश शक्तियों का प्रयोग करते हुए प्रत्येक सम्पत्ति के समग्र विवरणों को ले लिया है।

क्र. सं.	उधारकर्ता का नाम	दृष्ट का नाम	ऋण खाता सं.	कर्जदार / सह-कर्जदार का नाम	मांग सूचना की तिथि और राशि	कच्चे की तिथि	कच्चा स्थिति
1	आईबीएफसी फर्स्ट बैंक लिमिटेड	ईआरसी दृष्ट एरसी-468	13521168	गोपाल हंसराज सिसोदिया (उधारकर्ता) रामकुलसिंहखसरा (सह-उधारकर्ता)	21.05.2026 और रु. 141,882.24	30.09.2026	संकोचित कच्चा

सुरक्षित संपत्ति का विवरण: भूमि क्षेत्रफल 80 वर्ग गज का वह समस्त भाग एवं अंश जोकि खसरा नं. 515, गाँव- मिथपुर, परगना लोनी, तहसील गाजियाबाद, उत्तर प्रदेश, 201009 और सीमाएं: पूर्व: रास्ता, पश्चिम: कालीचरण का प्लॉट, उत्तर: अन्य प्लॉट, दक्षिण: सुपुलाल का प्लॉट

उधारकर्ता का ध्यान सूचित परिसंपत्तियों को मुक्त करने के लिए उल्लेखित राशि के संबंध में अधिनियम की धारा 13 की उपधारा (8) के प्राधान्यों की ओर आकर्षित किया जाता है। विशेष रूप से उधारकर्ता और आम जनता को साफ़ से संबंधित ज्ञान-देन न करने की चेतावनी दी जाती है और संपत्ति से संबंधित किसी भी लेन-देन एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड के प्रचार वास्ते राशि और उक्त पर भावी ब्याज इत्यादि सहित के अधीन होगा।

प्रभाषित अधिकारी, कृते एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड

स्थान: मुंबई/ तिथि: 30.09.2026

Edelweiss
Asset Reconstruction

ई-नीलामी बिक्री सूचना

एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड
CIN: U67100MH2007PLC174759
रिजल सेण्ट्रल और रजि. कार्यालय: एडलवाइस हाउस, सीएसटी रोड पर, कलिंगा, मुंबई 400098

प्रतिभूति हित (अवलन) नियम, 2002 ("नियम") के नियम 8(6) और 9(1) के प्राधान्य के साथ पठित वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के अंतर्गत, अवल सुरक्षित परिसंपत्तियों की बिक्री के लिए ई-नीलामी बिक्री नोटिस

यहां उल्लिखित समनुदेशक (जिसे आगे "समनुदेशक/मूल ऋणदाता" कहा जाएगा) की वित्तीय सुविधाएं एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड को सीपी गैर है, जो दिए गए कोलम में स्पष्ट रूप से उल्लिखित विभिन्न दृष्टों के दृष्टी के रूप में कार्य कर रही है। उक्त असाइनमेंट के अनुसरण में, ईआरसी ने असाइनर के स्थान पर कच्चा खरा और सुरक्षित ऋणदाता के रूप में अपने अधिकारों का प्रयोग किया (जस ईआरसी ने, सुरक्षित ऋणदाता के रूप में अपनी क्षमता में, सरफेसी अधिनियम की धारा 13(4) और उसके तहत नियमों के तहत नीचे उल्लिखित अवल सुरक्षित परिसंपत्तियों पर कच्चा कर लिया था।

आम जनता को और विशेष रूप से उधारकर्ता(ओं) और गारंटर(ओं) को 15/30 दिन का नोटिस दिया जाता है कि सुरक्षित लेनदार के पक्ष में बंधक रखी गई नीचे वर्णित अवल सुरक्षित संपत्ति, जिसका मौलिक कच्चा प्राधिकृत अधिकारी (एजी) द्वारा लिया गया है, उसे "जहां है जैसा है", "जैसा है वैसा है", और "जो कुछ भी है" के आधार पर बेचा जाएगा, ईआरसी को देय नीचे उल्लिखित उधारकर्ता(ओं) और गारंटर(ओं) से शक्तियों की वसूली के लिए, साथ ही ईआरसी द्वारा प्राप्त किसी भी धन के लिए काटें गए अतिरिक्त ब्याज और अन्य खर्च/आगतों के साथ संपत्ति के लिए आरक्षित मूल्य और बचाना राशि का विवरण नीचे दिया गया है।

नीलामी के लिए रची गई सुरक्षित संपत्ति का विवरण:

क्र. सं.	ऋण खाता सं./संख्या का नाम	कर्जदार / सह-कर्जदार का नाम	दृष्ट का नाम	जमा बकाया राशि 30.09.2026 तक	आरक्षित मूल्य (रु. में)	खरोहर राशि (रु. में)	नीलामी की तिथि एवं समय	कच्चे का प्रकार
1	13575101	विजय मिश्रा (उधारकर्ता) और वीनू मिश्रा (सह-उधारकर्ता)	ईआरसी दृष्ट एरसी-4	1,08,87,384.30	रु. 40,25,000/-	रु. 4,02,500/-	03.11.2026 को पूर्वा. 11.00 बजे	भौतिक कच्चा

अवल संपत्ति का विवरण: - मकान सं. 116/171 (डोकनर – 122.07 वर्ग मी.) आरजी सं. 938 में से प्लॉट पर निर्मित, शिक्षाक नगर, रावतपुर गाँव, कानपुर नगर में स्थित, सीमाएं: पूर्व – 20 फीट की सड़क, पश्चिम – आरजी का भाग, उत्तर – मकान सं. 116/172, दक्षिण – मकान संख्या 116/170

नीलामी प्रक्रिया के बारे में महत्वपूर्ण जानकारी:
1. सीन डिमांड ड्राफ्ट (सीडी) "एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड-ईआरसी खाता" के पक्ष में तैयार किए जाएंगे और न्यून से न्यून 10 दिनों के भीतर प्रेषित किए जाएंगे।
2. ईआरसी प्रमाणन आरटीपीएस के माध्यम से किया जाएगा: खाता का नाम: एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड – ईआरसी खाता सं. 000405158602 बैंक का नाम: आईबीआईआई बैंक, आईएफएससी कोड: आईएफएससी आईसी00000004
3. ईआरसी जमा करने की अंतिम तिथि: नीलामी की तारीख से 1 दिन पहले प्राप्त होगी
4. बोली जमा करने का स्थान: पब्लिक मंजिल, एडलवाइस हाउस, सीएसटी रोड, कलिंगा, मुंबई-400098
5. नीलामी का स्थान (नीलामी के लिए वेबसाइट): ई-नीलामी (https://auction.edelweissarc.in)
6. संपर्क विवरण: टोल फ्री नंबर: 1800 266 6540
7. संपत्ति के निरीक्षण की तिथि और समय: पूर्व नियुक्ति के अनुसार

बिक्री के विस्तृत नियमों और शर्तों के लिए, कृपया EARC's की वेबसाइट अर्थात <https://auction.edelweissarc.in> पर दिए गए लिंक को देखें।

जानक: बन्सगुर्द नगर, दिनांक 30.09.2026

अधिकृत अधिकारी, कृते एडलवाइस एसेट रीकंस्ट्रक्शन कंपनी लिमिटेड

IndiaShelter
Home Loans

इण्डिया शेल्टर फाइनेंस कॉर्पोरेशन लिमिटेड

अवल संपत्ति हेतु कच्चा सूचना

कॉर्पोरेट कार्यालय : 6वीं मंजिल, प्लॉट 15, इंस्टीट्यू

