

Date: 19-02-2024

The Secretary Listing Department BSE Limited PJ Towers, Dalal Street, Mumbai - 400 001 <b>Script Code: 532696</b>	The Secretary Listing Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051 <b>Script Code: EDUCOMP</b>
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**Sub: Copies of Newspaper Advertisement – Prior Information of 29<sup>th</sup> Annual General Meeting (AGM) to be held through Video Conferencing (VC) / Other Audio Visual Means (OAVM)**

Dear Sir / Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in compliance with applicable provisions of the Companies Act, 2013 and rules made thereunder read in accordance with the relevant circulars issued by the ministry of Corporate Affairs and the Securities and Exchange Board of India, please find enclosed herewith copies of the Newspaper Advertisements published by the Company in the newspapers i.e. Business Standard (English Language) and Business Standard ((Hindi Regional Language) on February 19, 2024. The advertisement is in regard to intimation of 29<sup>th</sup> Annual General Meeting of the Company scheduled to be held on March 15, 2024, through VC / OAVM.

The above may please be treated in compliance of Regulation 47 and Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Part A of Schedule III of the said Regulations.

This is for your information and records.

Thanking You,  
Yours Truly,

**For Educomp Solutions Limited**



**Mahender Khandelwal**

**Caretaker Resolution Professional in the matter of Educomp Solutions Limited**

**Email: [mkipeducomp@bdo.in]**

**IBBI Registration No.: [IBBI/IPA-001/IP-P00033/2016-17/ 10086]**

*Note: As informed earlier also vide various communications, had ordered the commencement of CIRP in respect of the Company under the provisions of Code. Thereafter, in accordance with Section 17 of the Code, the powers of the Board stood suspended and Dr. Sanjeev Aggarwal was appointed as interim resolution professional of the Company. The IRP carried out his duties from May 30, 2017 till Mr. Mahender Khandelwal was appointed as Resolution Professional ("RP") vide the order of NCLT dated September 12, 2017 and took over the management of the affairs of the Company. On 9<sup>th</sup> October, 2023 the resolution plan is approved by the NCLT which is yet to be implemented. Thereafter, on November 23, 2023 the NCLT has ordered that the RP would act as caretaker qua the CD and in such capacity, he would discharge all those functions as are required to be discharged by an IP as RP.*

**Educomp Solutions Limited**  
(CIN: L74999DL1994PLC061353)

**Corporate office: 514, Udyog Vihar, Phase III, Gurgaon – 122001, Haryana (INDIA).**

**Tel.: 91-124-4529000.**

**Registered Office: L-314 (Ground and First floor), Gali No.7, Mahipalpur, New Delhi-110037.**

Web site [www.educomp.com](http://www.educomp.com); email: [investor.services@educomp.com](mailto:investor.services@educomp.com)

# Doctor liable to penalty for causing disability



**CONSUMER PROTECTION**  
JEHANGIR B GAI

Ajeet Kumar, an 11-year-old 8th grader, broke his hand on December 29, 2003. When taken to Dr Anirudh Prasad Gupta's private clinic in Rasara, the doctor was found to be unavailable. The staff directed him to a hospital in Mau where Dr Gupta practised. Kumar received treatment there and his hand was cast in plaster. He stayed in the hospital until January 18, 2004, paying around ₹10,000 to Dr Gupta. After being discharged, Kumar visited Dr Gupta at the Mau hospital for follow-ups, spending an additional ₹6,000 on treatment.

As the boy's condition deteriorated, the father requested a referral to a better hospital in Varanasi for treatment, but his request went unheeded until an MLA from Chilkhar intervened. Dr Gupta then referred the child to Dr A K Roy at Shyama Hospital, where he was informed that an amputation would have to be performed to save the child's life. He had to pay ₹10,000 upfront after which the amputation was performed. He incurred an additional ₹5,000 on treatment.

Later, Kumar filed a joint complaint against Dr Anirudh Gupta and the Chief Medical Officer (CMO) of the Uttar Pradesh government's Primary Health Centre (PHC). This consumer complaint was filed through his natural guardian and father, Janul Ram. It was alleged that Dr Gupta was supposed to be serving as a medical officer at the PHC but he was carrying on private practice and diverting patients for his personal gain. It was also alleged that Dr Gupta had been negligent in treating the child, due to which amputation had become necessary, leading to

a permanent handicap. A total compensation of ₹4.2 lakh was claimed under various heads.

Dr Gupta contested the complaint. He refuted the allegation that he was carrying on private practice in Rasara as well as Mau. He disputed the authenticity of some documents such as the receipts which were produced to show that he had treated the child. He even denied being aware of the incident or injury to the child. The PHC did not bother to contest the complaint.

After considering the rival contentions, the District Forum allowed the complaint on June 15, 2010, ordering Dr Gupta to pay ₹30,000 towards refund of fees and expenses, ₹50,000 for causing 65 per cent physical disability as certified by the competent authority, the CMO, ₹17,000 towards mental harassment, and ₹3,000 towards the cost of the case. A period of 60 days was given for compliance. A delay would attract 12 per cent interest.

Dr Gupta challenged this order before the Uttar Pradesh State Commission, which observed that there was no enmity or other reason for blaming Dr Gupta for a genuine incident. It observed that the reasoning given was sound in law and logic and dismissed the appeal.

Dr Gupta then filed a revision petition. The National Commission noted that the evidence showed Dr Gupta was employed by the government at the Primary Health Centre. It also observed that handwritten documents such as prescriptions which had been written by Dr Gupta for other private patients had not been disputed. The National Commission agreed that this constituted a serious act of misconduct.

The National Commission also relied on the judgement of the Supreme Court in Rubi (Chandra) Dutta vs United India Insurance Co that concurrent finding of fact cannot be challenged in revision proceedings. Accordingly, by its order of February 7, 2024, delivered by J. Rajendra, the National Commission dismissed Dr Gupta's petition and upheld the decision given in the patient's favour.

*The writer is a consumer activist*

# Diversify across borrower profiles when lending on a P2P platform

Restrict lending on these platforms to a portion of your high-risk fixed-income allocation

SANJAY KUMAR SINGH & KARTHIK JEROME

The Reserve Bank of India (RBI) deputy governor, M Rajeshwar Rao, recently flagged off the risks of lending on peer-to-peer (P2P) platforms at an NBFC (non-banking financial company) summit organised by the Confederation of Indian Industry (CII).

"A large proportion of lenders on NBFC-P2P platforms are individuals. They are not well equipped to understand the risks involved in providing credit. Instead of educating the lenders about the inherent risks in the lending activity, NBFC-P2Ps have been observed to underplay the risks through various means, such as promising high or assured returns, structuring transactions, and providing anytime fund recall facilities," he said.

**High return potential**  
P2P platforms offer lenders the opportunity to earn returns higher than those offered by traditional fixed-income investments. "It is one of the few fixed-income investments where you can earn a return of around 9-13 per cent on an average," says Bhuvan Rustagi, co-founder and chief operating officer, Lendbox, a P2P platform. Returns can go higher if lenders select higher-risk borrowers.

P2P platforms disintermediate the financial intermediaries (banks or NBFCs) and connect lenders and borrowers directly. "By bypassing the intermediaries, we are able to offer a higher return to lenders," says Neha Juneja, chief executive officer, India P2P.

Lenders get monthly cash flows. They also enjoy control.



ILLUSTRATION: AJAY MOHANTY

"They can decide whom they lend to," says Rustagi. Access to a diversified borrower base also helps to control risk.

**Beware of default risk**  
The main risk lenders face on these platforms is of borrowers defaulting. "You could lend to 100 borrowers and any number of them could default, risking even your principal," says Rustagi.

Do not regard lending on a P2P platform as akin to opening a fixed deposit. "P2P-NBFCs are not deposit-taking institutions, which are subject to stricter compliances. Deposit-raising NBFCs, for instance, need to get ratings done. The risks are significantly higher on these platforms," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors.

Loans on these platforms are not protected by deposit insurance coverage.

Borrower quality can at times present a risk. "Many borrowers turn to these platforms because they find it hard to access formal banking. In

the event of a serious economic downturn, many could default," says Dhawan.

Arnav Pandya, founder, Moneyeduschool, points out that risk also arises from most of these loans being unsecured.

The way platforms source borrowers could also pose a risk. Suppose that money lent on a platform goes into funding loans for the purchase of a consumer durable product. If, say, the product performs badly, many of these borrowers could stop paying their EMIs at the same time. "In such a case, the risks would get accentuated because of the borrower base not being adequately diversified," says Dhawan.

The promise of instant liquidity can also create risks. If a large number of borrowers exercise this facility simultaneously during stressful times, a platform would not be able to meet its promise. P2P platforms are not allowed to have liquid reserves of their own.

The promise of instant liquidity can potentially give rise to malpractices, like using inflows from new lenders to provide

## CRITERIA FOR PICKING RIGHT BORROWERS

Go with a platform that provides comprehensive information on borrowers

Verify borrower credit score, average income, employment history, and the Fixed Obligation to Income Ratio (FOIR)

Look out for negative PIN codes

If the platform rates borrowers, review the ratings

liquidity to existing lenders.

## Lock-in and withdrawal norms

The better-run platforms offer products with lock-in periods after which you can withdraw money. Withdrawal during the loan tenure depends on several factors and is not guaranteed. Performing loans are listed on the secondary market. You can withdraw if there is a buyer for your portfolio. "To withdraw, another lender must be willing to buy your loan portfolio, providing you with liquidity," says Rustagi. It is best to not regard P2P as a liquid product.

## Steps to mitigate risk

The first should be diversification: spread investments across a number of borrowers. The RBI imposes a limit: a lender cannot put more than ₹50,000 in a single loan. "It's advisable for a lender to invest even less per loan and maximise diversification," says Rustagi.

Select borrowers who align with your risk appetite. Most platforms tend to focus on certain types of borrower seg-

ments so that they can underwrite them in a focused way. "Check whether your capital will go towards loans to merchants, women borrowers, BNPL (buy now pay later) loans, and so on as different borrower categories tend to have different default profiles," says Juneja. She adds that lenders should check the default rates of that set of borrowers and how they have changed over the past few years.

"Return guarantees and the promise of very high rates should act as red flags," says Pandya. He adds that one should avoid lending for very long periods as doing so also increases risk.

## Checks to run on the platform

Ensure that the platform is RBI-registered. "It must have a licence to do P2P lending," says Pandya.

The RBI requires platforms to maintain a net worth of ₹2 crore. Ensure that the platform adheres to this norm and is in strong financial health. Additionally, verify that the platform's technology infrastructure meets the necessary standards, and is capable of managing high transaction volumes.

Lenders should review the platform's portfolio performance. All platforms are obliged to present their gross NPA (non-performing assets) numbers.

Finally, P2P lending should be a part of the high-risk bucket within your fixed-income portfolio, including credit risk funds, low-rated bonds, etc. "This high-risk bucket itself should not exceed 10-20 per cent of your overall fixed-income portfolio, depending on your risk profile," says Dhawan.

## LOST AND FOUND

Documents file related to FLAT NO. 302, TOWER-I, SUN SHINE COUNTY, SONEPAT (HARYANA) which includes Application, Allotment Letter, All payment receipts, Possession Letter, No dues Letter and other related paper of the said Flat IN THE NAME OF RITA SHARMA R/O 724/387, MULTANI CHOWK, HISSAR has been lost during travelling to Subhash Nagar, New Delhi.

## GENERAL PUBLIC NOTICE

This is information of all concerned that the Fortis Escorts Heart Institute (Escorts Heart Institute & Research Centre Limited) Okhla Road, New Delhi - 110025 is going to discard (Except Death, MLC, Transplant & Paediatrics) the following records:-

- A: OUT PATIENT DEPARTMENT (OPD)**
  - Inactive medical records since 1st January 2020 to 3rd October 2020 (Amongst UHID NO. 2067849 to 2166883)
- B: IN PATIENT DEPARTMENT (IPD)**
  - Normal discharge files (Except Death, MLC, Transplant & paediatric cases) since 1st January 2017 to 31st December 2017 (IPD No. 351216 to 369629).
  - Radiology films of expired cases since 1st January 2018 to 31st December 2018.

All the above medical records, if needed by any patient, legal attendant and agency to preserve the related medical records for future reference, may kindly contact through proper channel at mentioned below address. This notification will be valid for a period of one month from the date of notification in newspaper.

Note:- All the above medical records will be issued as per rules.

Dr. S.C. Gupta, Head of Department - Medical Records  
Fortis Escorts Heart Institute, Okhla Road, New Delhi - 110025

## ANAND RATHI

Mr. Sadhu Singh Ref No: APPL00000831

## POSSESSION NOTICE

Whereas, the Authorized Officer of the Anand Rathi Global Finance Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 24 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notice (details specifically mention in table below, hereinafter Demand Notice) under Section 13 sub-section 2 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 calling upon the Borrower(s) (detail specifically mention in table below, hereinafter Borrower (s)) to repay the amount mentioned in the Demand Notice together with further and Future interest thereon at the contractual rate of interest together with costs and charges and other monies payable (if any) from the date of Demand Notice onwards, till the date of payment and/or realization by ARGFL within 60 days from the date of receipt of the Demand Notice (hereinafter Amount Due).

The Borrower (s) and Co-borrower (s) having failed to repay the Amount Due, this notice is hereby given to the Borrower mentioned herein below in particular and public in general that the undersigned has taken symbolic possession of the properties / Secured Assets (as defined under the Demand Notice) described herein below in exercise of powers conferred upon him/her under sub-section (4) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date specifically mention herein below.

Amount Due as per Demand Notice with further interest as applicable : Rs.	ROI	
79,18,345/-	Principal Outstanding	12.25%
(Rupees Seventy Nine Lakhs Eighteen Thousand Three Hundred Forty Five Only)	EMI Amount Pending	74,54,042
	Broken Period Interest	3,73,350
	Legal Charge	17,755
	Over Due Interest	16,100
	EMI Balance & Other Charges	40,578
	Total outstanding	16,520
		79,18,345

Date of Demand Notice: 11<sup>th</sup> December, 2023  
Loan Agreement No: APPL00000831  
Date of Possession: 17<sup>th</sup> February, 2024

Details of Secured Asset - Property Details: Entire First Floor, without Roof/Terrace Rights, built on Property No. T-31, area admeasuring 213.3/10 sq. yd., situated at Rajouri Garden, Delhi - 110027, bounded as follows: East- Property No. T-30, West- Property No. T-32, North- Service Lane, South- Road.

Date: 17<sup>th</sup> February, 2024  
Sd/- Anand Rathi Global Finance Limited  
Authorized Officer

## PUBLIC NOTICE

NOTICE is hereby given that the below mentioned Authorized Person is no longer affiliated as Authorized Person of Kotak Securities Limited.

Authorized Person Name	Trade Name	Exchange Registration Numbers of Authorized Person	Address of Authorized Person
GIRAJESH KUMAR MAURYA	GIRAJESH KUMAR MAURYA	NSE: AP291553951 BSE: AP106730148849 MCX - 157797	713 VILLAGE KATOKHAR HASWAPUR AMBEDKAR NAGAR AGRA 22143

Please note that above mentioned Authorized Person (AP) is no longer associated with us. Any person heretofore dealing with above mentioned AP should do so, at their own risk. Kotak Securities Ltd. shall not be liable for any such dealing. In case of any queries for the transactions till date, Investors are requested to inform Kotak Securities Ltd. within 15 days from the date of this notification, failing which it shall be deemed that there exists no queries against the above mentioned AP.

Kotak Securities Limited, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051. CIN: U99999MH1994PLC134051. Telephone No.: +22 43360000. Fax No.: +22 67132430. Website: www.kotak.com / www.kotaksecurities.com. Correspondence Address: Infiniti IT Park, Bldg. No 21, Opp. Film City Road, A K Vaidya Marg, Malad (East), Mumbai 400097. Telephone No: 42568625. SEBI Registration No: INZ000001371 (Member of NSE, BSE, MSE, MCX & NCDX), AMFI ARN 0164, PMS INF00000258 and Research Analyst INH00000586. NSDL/CDSL: IN-DP-629-2021. Compliance Officer Details: Mr. Hiren Thakkar Call: 022-42858484, or Email: ks.compliance@kotak.com

## Educomp

EDUCOMP SOLUTIONS LIMITED  
CIN: L74999DL1994PLC061353

Regd. Office: L - 314 (Ground and First floor), Gali No. - 7, Mahipalpur, New Delhi-110037  
E-mail: investor.services@educomp.com. Website: www.educomp.com

## 29TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERRING

NOTICE is hereby given that the 29th Annual General Meeting ('AGM') of the Members of Educomp Solutions Limited ('the Company') for financial year 2022-23 will be held on Friday, March 15, 2024 at 11:30 AM through Video Conference facility ('VC') or Other Audio Visual Means ('OAVM') in compliance with the General Circular Nos. 14/2020 dated April 08, 2020, 17/2020, 20/2020 dated April 13, 2020, 02/2022 dated May 05, 2022, 10/2022 dated December 28, 2022 and 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs ('MCA Circular') and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 7, 2023 read with SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023, SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022, Circular No. SEBI/HO/CFD/CMD2/ CIR/P/2021/11 dated 13th January, 2021 and Circular No. SEBI/HO/CFD/CMD1/ CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India ('SEBI Circular') and other applicable provisions of the Companies Act, 2013 and other applicable laws and the rules made there under.

The Annual Report of the Company for the financial year 2022-23 along with the Notice convening the AGM will be sent in due course only through email to all those Members whose email address is registered with the Company/Registrar and Share Transfer Agent ('RTA')/Depository Participants ('DP'), in accordance with the MCA Circulars and SEBI Circular. The aforesaid documents will also be made available at www.educomp.com, stock exchange websites at www.bseindia.com and www.nseindia.com.

The instruction for attending the meeting through VC/OVAM and the manner of participation in the remote e-voting or casting vote at the AGM through e-voting is provided in the Notice convening the AGM. The Notice also contains the instructions with regard to login credentials for shareholders, holding shares in physical form or in electronic form, who have not registered their email address either with the Company or their respective DP.

Members participating through VC/OVAM facility shall be counted for the purpose of quorum u/s 103 of the Companies Act, 2013. Members holding shares in physical form and who have not registered their email ids/bank account details, are requested to visit https://web.linkintime.co.in/KYC/index.html, portal of Link Intime India Pvt. Ltd., Registrar & Share Transfer Agent of the Company and register their email ids and other details, in order to receive a copy of AGM Notice, Annual Report and login details for remote voting/e-voting, through email and those holding shares in demat form are requested to contact their respective Depository Participant (DP), for the aforesaid purpose and follow the process advised by DP. In case of any query you may write to Investor Services at investor.services@educomp.com or swappann@linkintime.co.in

For Educomp Solutions Limited  
Sd/-  
MAHENDER KHANDELWAL  
TAKEN ON RECORD  
Mr. Chhittar Mal Saini (Director), Village-Dhani Maliyon Ki Nathusar, Tehsil Shrimadhopur, District Sikar-332715 (Raj.)  
Date: February 17, 2024 CARETAKER RESOLUTION PROFESSIONAL OF EDUCOMP SOLUTIONS LIMITED  
Place : New Delhi  
REGISTRATION NUMBER:-IBBI/PA-001/IF-P003/2016-17/10086

## YES BANK LIMITED

Regd. & Corporate Office: Yes Bank House, Off Western Express Highway, Santacruz East, Mumbai - 400055. CIN: L65190MH2003PLC143249, E-mail: communications@yesbank.in, Website: www.yesbank.in

## POSSESSION NOTICE (U/s. Rule 8 (1) - for immovable property)

The undersigned being the Authorized Officer of YES Bank Ltd. under the provisions of the Securitization and Reconstruction of Financials Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Sec.13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued demand notices calling upon the respective borrowers mentioned hereunder to repay the amounts mentioned in the respective notices U/s. 13(2) of the said Act within a period of 60 days.

The respective borrowers having failed to repay the said amounts, notice is hereby given to the borrowers and public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on me under Sec.13(4) of the said Act read with Rule 9 of the said Rules.

The respective borrowers in particular and public in general are hereby cautioned not to deal with the said properties and any dealing with these properties will be subject to the charge of the YES Bank Ltd. for the respective amount mentioned herein below along with interest thereon at contracted rate.

Sr. No.	Name of Borrower	Loan A/c. No.	Description of the Mortgaged property	Notice Amount (Rs.)	Date of Demand Notice / Date of Repossession
1	(1) M/s Harish and Company (Borrower)	07068460000150	Admeasuring 95.99 sqmts Mohalla Saray Khalsa Tehsil and Dist. Moradabad U.P.	Rs. 65,93,336/- (Rs. Sixty Five Lakh Ninety Three Thousand - Three Hundred Thirty Six Only) due on 30.07.2023	04/08/2023 15/02/2024

This is to bring to your attention that under Sec.13(8) of SARFAESI Act, where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by secured creditor is tendered to the secured creditor at any time before the date of publication of notice for the public auction/tender/ private treaty, the secured asset shall not be sold or transferred and no further steps shall be taken for transfer or sale of that secured asset.

Date: 16/02/2024  
Place : Moradabad (U.P.)  
Sd/- Authorized Officer  
Yes Bank Ltd.

## Indian Bank

BRANCH : SAM LUDHIANA, 165-INDUSTRIAL AREA A, CHEEMA CHOWK LUDHIANA, PH. NO. 0161-2935587

## PUBLIC NOTICE ON WILFUL DEFAULTERS

It is hereby notified to the public at large that below mentioned suspended Directors and Guarantors of Borrower Company M/s Samra Industries Ltd. (Presently known as M/s Harmani Agro Export Ltd. (Borrower Company) have failed and willfully neglected to pay the amount which are liable towards repayments of their above loan account to Indian Bank, SAM Branch, Ludhiana. Hence we declare the following persons as "Wilful Defaulters" in terms of Bank's RBI's extant rules and regulation, complying with due process prescribed therein: Details of person declared as "Wilful Defaulters":

Mr. Bipan Pal Singh	Mr. Rajveer Singh Samra	Mr. Taranveer Singh	Mr. Satvir Sharma	Mr. Chhittar Mal Saini
Mr. Bipan Pal Singh (Director), Village-Middu Khara Tehsil-Muktsar, Distt. Muktsar-1512119 (PB).	Mr. Rajveer Singh Samra (Director), C/o M/s Samra Industries Ltd., Sadiq Road, Faridkot-151203 (PB).	Mr. Taranveer Singh Grewal (Director), Village-Jhoke Hari Har, Distt. Ferozpur-152001 (PB).	Mr. Satvir Sharma (Director), H. No. 52, Ward No. 5, Part-1, Balvir Basti, Faridkot-151203 (PB).	Mr. Chhittar Mal Saini (Director), Village-Dhani Maliyon Ki Nathusar, Tehsil Shrimadhopur, District Sikar-332715 (Raj.)
Outstanding Amount : Rs. 8,02,59,997.38 amount due as on 20.11.2022 plus further intt. and exp. thereon				
Hence in the interest of the public it is informed and cautioned that no person shall deal with any of the properties of the above named suspended Partner/Guarantor and Mortgagor as a huge Sum is recoverable from the aforesaid debtors.				
DATE : 19.02.2024, PLACE : LUDHIANA BRANCH MANAGER				



