

moderate provision cover," Fitch said. The Government recently announced capital infusion of ₹70,000 crore over the next four years including ₹25,000 crore in the current fiscal.

"Weak capitalisation and challenges from poor asset quality are to remain signifi-

cant," Fitch added. "The private sector banks already benefit from stronger capitalisation, high internal accruals, higher equity valuations and much lower asset-quality issues. They have also been proactive in raising core equity at regular intervals," Fitch added.

IndusInd Bank

FINANCIAL RESTRUCTURING & RECONSTRUCTION GROUP

INDUSIND BANK LTD. FRR Dept., 28, Gopal Das Bhawan, Barakhamba Road, New Delhi - 01

Ref. No.: IBL/DLI/05/2015

Date: 19th July 2015

1. Mr. Shiv Kumar, S/o Mr. Ved Pal Singh, House No. 4463, Gali No. 10, Jai Mata Market, Budh Nagar, New Delhi 110035

Also at: Mr. Shiv Kumar, S/o Mr. Ved Pal Singh, 370/29, 1st Floor, Jud Bagh, Onkar Nagar-8, Trinagar, New Delhi 110035

Also at: Mr. Shiv Kumar, S/o Mr. Ved Pal Singh, Prop: Star Enterprises, 4214, Rampura Main Road, Keshav Puram, New Delhi 110035

2. Mrs. Kusum, W/o Mr. Shiv Kumar, House No. 4463, Gali No. 10, Jai Mata Market, Budh Nagar, New Delhi 110035

Also at: Mrs. Kusum, W/o Mr. Shiv Kumar, 370/29, 1st Floor, Jud Bagh, Onkar Nagar-8, Trinagar, New Delhi 110035

Also at: Mrs. Kusum, W/o Mr. Shiv Kumar, C/o Star Enterprises, 4214, Rampura Main Road, Keshav Puram, New Delhi-35

Re: Notice under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("the Act")

1. We, IndusInd Bank Ltd. (IBL), do hereby issue this notice to all of you, under Section 13(2) of the Securitisation and Reconstruction of the Financial Assets and Enforcement of the Security Interest Act, 2002 ("The Act") and Rules framed there to

2. You No. 1 is the Principal Borrower as well as the Mortgagor residing or carrying on business at the address mentioned against you as stated hereinabove (hereinafter referred to as the "Borrower") and has been enjoying financial assistance, i.e. Loan Against Property (LAP) from IBL. You No. 2 is the Co-Borrower(s) in the said financial assistance.

3. IBL had at your request extended to the Borrower, the financial assistance for which purpose security agreements were executed and entered into by you all in favour of IBL. The details of each of financial assistance extended to the Borrower and the list of loan and security agreements executed by you all thereto are set out in the Annexure annexed hereto.

4. You No. 1 have created security interest, inter alia by way of exclusive charge in favour of IBL, in respect of each of the financial assistance on your immovable/movable properties, by depositing original title deeds pertaining to the immovable properties with intention to secure the financial assistance availed by you, Details of which are also set out in the Annexure annexed hereto.

5. Pursuant to the aforesaid, the Borrower has availed the financial assistance(s) from time to time from IBL.

6. The Borrower has failed and neglected to pay and thus committed default in payment of the principal amount, interest thereon and other amounts due and payable by the Borrower to IBL in terms of the financial assistance and loan and security agreements despite having been called upon to pay to IBL. Thus the accounts of the Borrower have been classified as "Non-performing Asset" on 8.05.2015 in the books of the bank in accordance with RBI guidelines in this respect. As such the bank has become entitled to and does issue this notice to you under Section 13(2) of the said Act.

7. Under the circumstances, IBL hereby calls upon you to pay jointly/severally to IBL within 60 (sixty) days from the date of this notice, an amount of Rs. 41,70,851.00 (Rupees Forty One Lac Seventy Thousand Eight Hundred Fifty One only) as on 7.7.2015 being the aggregate of the amounts due and payable in respect of all of the financial assistance(s) as per details given in the Annexure and also amounts of further interest calculated at the rate and from the date as given in the Annexure in respect of each of the financial assistance, failing which IBL shall be at liberty to and may take recourse against all or any one or more of the mortgaged / hypothecated / charged properties entirely at your risk as to costs and consequences thereof.

8. Please note that as per section 13(13) of the Act, immediately on receipt of this notice, you are prohibited from transferring by way of sale, lease or otherwise the secured assets without the prior written consent of IBL. Please also note that any breach of this provision of Section 13(13) will attract penal provisions as laid down under section 29 of the Act or any other legal provisions in accordance of law.

9. Please note that this notice is issued to you under Section 13(2) of the Act and without prejudice to all the rights and remedies available to IBL, in respect of its dues from the Borrower, Co-Borrowers and Mortgagor(s).

ANNEXURE

Description of Financial Assistance: Loan Against Property of Rs. 38,70,000.00 (Rupees Thirty Eight Lac Seventy Thousand Only)

DETAILS OF SECURITY AGREEMENTS:

- | | |
|----------------------------|---------------------------------------|
| 1. Loan Application Form | 4. Agreement for Secured Loan. |
| 2. Sanction letter | 5. Letter of Continuity. |
| 3. Demand Promissory Note. | 6. Letter of general Lien and Set Off |
| | 7. Indemnity Bond |

Deposit of original title deeds pertained to secured assets details of which are mentioned below with intention to secure the financial assistance"

Details Of Secured Assets

All that piece and parcel of immovable property situated at freehold built up property bearing no. 370, 1st Floor measuring 115 Sqr. Yards (96.97 Sqr. Mtrs) out of Khaska No. 541/197, 627/636/197 land situated within the Estate of Village Chowkri Mubarkabad, Delhi, state Delhi ABADI known as Onkar Nagar-8, Tri Nagar, Delhi 35 with the free hold rights of the land under the said plot, which is bounded as under:-

On or towards the East: Property No. 371 On or towards the North: Gali 10 ft. wide
On or towards the West: Property No. 369 On or towards the South: Road 40 ft. Wide

Amount due as on 7.07.2015

Amount of loan/facility (Sanctioned limits)	Loan Against Property Rs. 38,70,000/-
Principal Outstanding	38,70,000/-
Unserviced Interest	3,00,000/-
Other Charges	3500/-
Total	41,74,351/-

And further interest @ 12.60 % (1.75 % above base rate of the bank) and penal charges @ 18% p.a. from 08.07.2015 and any other costs, charges, expenses incurred.
Total Amount Due: Rs. 41,74,351/-

Authorised Officer
Vikram Sharma (Chief Manager)

BHARAT BHUSHAN FINANCE & COMMODITY BROKERS LIMITED

Corporate Identity Number (CIN): L67120DL1992PLC049038

Registered Office: 503, Rohit House, 3, Tolstoy Marg, New Delhi - 110 001

Tel. No: 011-49800900, Fax No: 011-49800933

Email address: commodities@bharatbhushan.com, Website: www.bbinvestments.in

23RD ANNUAL GENERAL MEETING - 28TH SEPTEMBER, 2015

Notice of the 23rd Annual General Meeting, Book Closure and E-Voting Information: Notice is hereby given that the 23rd Annual General Meeting (AGM) of the members of BHARAT BHUSHAN FINANCE & COMMODITY BROKERS LIMITED ("the Company") is scheduled to be held on Monday, 28th September, 2015 at 11.00 A.M. at SHRI PURUSHOTTAM HINDI BHAWAN NYAS SAMITI (REGD.) 11 VISHNU DIGAMBER MARG, ROUSE AVENUE, NEW DELHI - 110002 to transact the business as set out in the notice thereof.

Pursuant to Section 91 of the Companies Act, 2013 and Clause 16 of the Listing Agreement, the register of members and share transfer books of the Company will remain closed from Monday, 21st September, 2015 to Monday, 28th September, 2015 (Both days inclusive) for the purpose of determining the names of the members eligible for dividend on Equity Shares for the financial year ended 31st March, 2015, if declared at the meeting.

Pursuant to the Section 101 and 136 of the Companies Act, 2013, read with Rule 18 of the Companies (Management & Administration) Rules, 2014 the Annual Report of the Company for the financial year 2014-15 along with the Notice of 23rd AGM has been sent by e-mail to the members who have registered their e-mail address either with the Company or the concerned Depository and to other members who have not registered their e-mail address the physical copies of the notice and Annual Report have been sent in permitted form.

Pursuant to the provisions of Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management & Administration) Rules, 2014 as amended from time to time and clause 35B of the Listing Agreement, the Company is pleased to provide e-voting facility to members to cast their vote electronically through electronic voting system of National Securities Depository Limited (NSDL) from a place other than venue of AGM (remote e-voting). All the members are informed that:

- The Ordinary and the Special Businesses as stated in the Notice of 23rd AGM may be transacted through voting by electronic means.
- The remote e-voting shall commence on Thursday, 24th September, 2015 at 9.00 A.M. (IST) and end on Sunday, 27th September, 2015 at 5.00 P.M. (IST).
- The cut off date for determining the eligibility to vote by electronic means of the AGM is Monday, 21st September, 2015.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice and holding shares as of the cut-off date i.e. 21st September, 2015 may obtain the login ID and password by sending an email to evoting@nsdl.co.in by mentioning his/her Folio No./DP ID and Client ID No. However, if a person is already registered with NSDL for e-voting then existing user ID and password can be used for casting vote.
- Members may note that:
 - The remote e-voting module shall be disabled by NSDL for voting at 5.00 P.M. at 27th September, 2015 and the remote e-voting shall not be allowed beyond such date and time.
 - Once the vote on a resolution is cast by the members, they shall not be allowed to change it subsequently.
 - The facility for voting through ballot paper shall be made available at the AGM for the members who have not cast their vote by remote e-voting.
 - The members who have cast their vote by remote-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
 - A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date shall only be entitled to avail the facility of remote e-voting or voting at the AGM through ballot paper.
 - Details of person responsible to address the grievances connected with facility for voting by electronic means:
 - Name: Sonia Luthra
 - Designation: Company Secretary
 - Address: 503, Rohit House, 3, Tolstoy Marg, New Delhi - 110 001
 - Email ID: commodities@bharatbhushan.com
 - Phone Number: 011-49800900

The Annual Report along with the Notice of AGM is available on the Company's website www.bbinvestments.in and also available on the website of the NSDL www.evoting.nsdl.com. The shareholders, who wish to receive physical copies of the Annual Report, may also email their request to the Company at commodities@bharatbhushan.com.

The Company has appointed Ms. Kavita Pamnani, Proprietor of M/s. Kavita Pamnani & Associates, Practising Company Secretaries (Membership No. F6288 and CP No. 11095) as the Scrutinizer to scrutinize the voting and remote e-voting process in a fair and transparent manner.

For detailed instructions pertaining to remote e-voting, members may please refer to the section e-voting instructions in notice of the Annual General Meeting. In case of any query or grievance pertaining to e-voting procedure, members may refer the Frequently Asked Questions for members available at the Download section of www.evoting.nsdl.com or can also mail their queries to NSDL by sending email to evoting@nsdl.co.in or may contact Ms. Kavita Pamnani at email - kavitasewani1@gmail.com.

For and on behalf of the Board
Bharat Bhushan Finance & Commodity Brokers Limited

Nisha Ahuja
Director
(DIN. 00001875)

Date : 3rd September, 2015
Place : New Delhi