


Sr. No.	Name of the Account Borrower(s)/Guarantor(s) Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name(mortgaggers of property(ies))	E/D: 01/01/2025 F) Outstanding Amount as on... G) Possession Date as on 01/01/2025 H) Nature Type of Possession	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount
31	<b>Borrower/Guarantor-</b> M/s Shri Jee Jan Kalyan EVM Shiksha Samiti Smt. Usha Devi W/o Shri Bal Mukund Madhur Shri Hakim Singh Tomer S/o Shri Inder Singh M/s Shri Jee Public Inter College	EM of Land & Building situated at khata no. 10 & Khasra no. 247, Village-Jadonpur, Post-Baroil, Tehsil-Mahavan, Vide sale deed no.-1, Bahi no. 1, Zild no. 672, Page no. 273-292, Serial no. 9124, dated 26.12.2021, office of sub registrar- Mathura area-2030 SQM (In the name of M/s Shri Jee Jan Kalyan EVM shiksha samite) Em of property situated at village jadonpur, Post baroil, tehsil ,Mahevan distt. Mathura sale deed no. 2, Bahi no. 1, zild no. 1079, Page no. 361-374, Serial no. 3398 dated 03.05.2013 in the office of sub registrar Mathura Area-2030 SQM In the name of M/s Shri Jee Jan Kalyan EVM Shiksha samite Boundaries-Sale Deed-1 North-Farm land Kala Pandit, South- Farm land Kala Pandit, East- Chak Marg, West- Property Ram Saran. Sale Deed-2 North-Farm land Kala Pandit, South- Farm land Kala Pandit, East- Chak Marg, West- Property Ram Saran.	E) 06.09.2021 F) <b>Rs. 1,25,51,008.05</b> + interest thereon & other expenses w.e.f 01.08.2021 G) 25.11.2021 H) <b>Symbolic possession</b>	(A) <b>Rs. 183.43 Lakh</b> (B) <b>Rs. 18.343 Lakh</b> (C) <b>Rs. 1,00,000/-</b>
32	<b>Borrower/Guarantor-</b> M/s Chaudhary Builders (Through its Proprietor) Shri Dwarika Prasad Kuntal S/o Shri Balveer Singh Kunta Shri Ramavtar Singh (Prop.) Smt. Suman W/o Shri Ramavtar Singh	EM of IP (Land & Building) situated at Plot No.42, Sector-B, Shastri Puram, Agra, Area:59.78Sq.Mtr. Boundary:-East: Plot No.B-43, West: Plot No.B-41, North: LIG Plots, South: 20FL Wide Road, Owner-Shri Dwarika Prasad Kuntal S/o Shri Balveer Singh Kuntal. EM of IP (Land & Building) situated at Plot No. 43, Sector B, Shastri Puram, Agra, Area:59.78Sq.Mtr. Boundary:-East: LIG Plots, North: LIG Plot No.B-44A, West: Rasta 6 mtr. wide, South: LIG Plot No. B-42, Owner-Shri Dwarika Prasad Kuntal S/o Shri Balveer Singh Kuntal. EM of IP (Land & Building) situated at Plot No. 44A, Sector B, Shastri Puram, Agra, Area:59.78Sq. Mtr. Boundary:-East: LIG Plots, North: LIG Plot No.8-44, West: Rasta 6 mtr. wide, South: LIG Plot No.8-43, Owner-Shri Ramavtar Singh S/o Shri Dwarika Prasad Kuntal.	E) 20.08.2020 F) <b>Rs. 88,82,016.36</b> + interest thereon & other expenses w.e.f 01.04.2020 G) 29.01.2021 H) <b>Symbolic possession</b>	(A) <b>Rs. 99.00 Lakh</b> (B) <b>Rs. 9.90 Lakh</b> (C) <b>Rs. 50,000/-</b>
33	<b>Borrower/Guarantor-</b> M/s Vinayak shakti powertech Pvt. Ltd. Sh. Nikhil Chaturvedi (Director), Smt. Yojna Chaturvedi (Director), Sh. Nikhil Chaturvedi (Son) Legal Heirs of Late Sh Bharat Chand Chaturvedi, Sh. Nitin Chaturvedi (Son) Legal Heirs of Late Sh Bharat Chand Chaturvedi, Shubhrito Chaturvedi (Daughter) Legal Heirs of Late Shri Bharat Chand Chaturvedi, Ruchita Chaturvedi (Daughter) Legal Heirs of Late Shri Bharat Chand Chaturvedi, Suchita Chaturvedi (Daughter) Legal Heirs of Late Shri Bharat Chand Chaturvedi	Egm of residential property All that part and Parcel of Property at Plot no. 73 A MPL No. 36/175 New Agra Tehsil & Distt. Agra measuring 278.69 sqm standing in the name of Late Shri Bharat Chand Chaturvedi s/o Sh. Hira Lal Chaturvedi Bounded as: East Remaining part of property No. 36/175 Kothi No. 73A, West-House No. M/s Amarnath & Sons, North- Chandrawali Vatika Vidhyalaya, South- Road.	E) 24.02.2020 F) <b>Rs. 218.63 Lac</b> + interest thereon & other expenses w.e.f 29.09.2019 G) 01.10.2021 H) <b>Symbolic possession</b>	(A) <b>Rs. 254.43 Lakh</b> (B) <b>Rs. 25.443 Lakh</b> (C) <b>Rs. 1,00,000/-</b>
34	<b>Borrower/Guarantor-</b> 1. National Fruit Company (Borrower) 2. Shri Ayyub S/o Mohammad Sharif (Proprietor) 3. Shri Mohammad Sharif S/o Gaffar (Guarantor) 4. Smt. Jaitoon W/o Mohammad Sharif (Guarantor)	<b>Property no.1-</b> Equitable Mortgage of one Kita House Two Floor Water Tax No. 367 situated at Mauza Badri Nagar, Tehsil and District Mathura admeasuring 42.51 sq. Mtr. standing in the name of Shri Mohammad Sharif S/o Shri Gaffar Bounded as under:-East: House Ratan Lal, North-Gali after house Bhikhi, West-Gali after house Lal Singh, South-Gali. <b>Property no. 2-</b> Equitable Mortgage of House on Water Tax No. 369 situated at Banke Badd Nagar, Deeg Darwaja Tehsil and District Mathura admeasuring 103.11 sq. mtrs standing in the name of Smt. Yatun Begum w/o Sh. Mohammad Bounded as under: East-House of Khusiram, West: Takiya, North: Bhainsa Godam Chungi, South: Gali & feet wide	E) 01.03.2020 F) <b>Rs. 30,94,699.44/-</b> + interest thereon & other expenses w.e.f 01.03.2020 G) 20.11.2020 H) <b>Symbolic possession</b>	(A) <b>Rs. 07.73 Lakh</b> (B) <b>Rs. 0.773 Lakh</b> (C) <b>Rs. 20,000/-</b> (A) <b>Rs. 17.68 Lakh</b> (B) <b>Rs. 1.768 Lakh</b> (C) <b>Rs. 20,000/-</b>
35	<b>Borrower/Guarantor-</b> Meena Begum W/o Hafiz Khan Roopendra Kumar S/o Shiyaram Singh Hafiz Khan S/o Wajeer Khan	Property situated at part of gata no. 1245 Atrauli, Patti Nazaf Khan Pargana & Tehsil Atrauli, District- Aligarh, Area 204.39 Sq. Mtr. Boundaries: East-Property of Munni etc. West-Pond, North-1.5 Mtr wide Kachcha Rasta, South -Property of others Owner- Meena Begum W/o Hafiz Khan & Hafiz Khan S/o Wajrudin.	E) 07.09.2021 F) <b>Rs. 19,87,169.86/-</b> + interest thereon & other expenses G) 16.03.2022 H) <b>Symbolic possession</b>	(A) <b>Rs. 13.85 Lakh</b> (B) <b>Rs. 01.385 Lakh</b> (C) <b>Rs. 20,000/-</b>
36	<b>Borrower/Guarantor-</b> M/s Vani Metal Works M/s Vani traders Neha Singh W/o Varun Pratap Singh Sweta Singh W/o Nitin Pratap Singh Sudha Bhati w/o Yogendra Singh Varun Pratap Singh Nitin Pratap Singh	All the part & parcel of residential house situated at part of khaara no. 212 Kleanpur, Tehall Koll District Aligarh Area 334.44 Sq. Mtr. Boundaries: East-Plot of others, West-Road 25 ft wide, North-Road 25 ft. wide, South-Plot of others tah Shradha Sadan, Owner: Sudha Bhati W/oYogendra Singh Bhati.	E) 28.06.2022 F) <b>Rs. 4,61,94,409.84</b> + interest thereon & other expenses G) 28.06.2022 H) <b>Symbolic possession</b>	(A) <b>Rs. 177.30 Lakh</b> (B) <b>Rs. 17.730 Lakh</b> (C) <b>Rs. 1,00,000/-</b>
<b>Last Date of EMD Deposit : Date 17.12.2025 Time : 16:00 P.M. till</b>				
<b>E- Auction Date: 17.12.2025 Time : 10:00 A.M. to 16:00 P.M. till</b>				
37	<b>Borrower/Guarantor-</b> Shalendra Kumar S/o Subhash Chandra (Borrower) Seema Devi W/o Shalendra Kumar (Co-Borrower)	All the part & parcel of residential property consisting of three storied residential building in the name of Shalendra Kumar S/o Subhash Chand and Smt Seema Devi W/o Shalendra Kumar situated at H.No. 7/18, Mohalla Topkhane Wali Gali, Manik Chowk, Pargna Koll, Dist Aligarh area admeasuring 58.53 sqmtr. Bounded as under: East-7' wide Raasta, North-9'3" Wide Raasta, West-Plot of Virendra Kumar, South-H/o Chandra Shekhar.	E) 23.01.2025 F) <b>Rs. 26,14,335.50/-</b> + interest thereon & other expenses w.e.f 01.01.2025 G) 11.04.2025 H) <b>Symbolic possession</b>	(A) <b>Rs. 15.05 Lakh</b> (B) <b>Rs. 1.505 Lakh</b> (C) <b>Rs. 20,000/-</b>
<b>Note: Detail of the Encumbrances Known To the Secured Creditors: No Known Encumbrances</b>				
<b>TERMS AND CONDITIONS:</b> The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" 2. The Particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 3. All utility bills/govt. charges i.e. Telephone, Electricity, House tax etc. if any shall be born by auction purchasers. 4. The bank Has decided to sell the said secured assets by E-auction Through Online portal <a href="https://baanknet.com">https://baanknet.com</a> . 5. For Term & Conditions of the Sale, please refer <a href="https://baanknet.com">https://baanknet.com</a> 6. E-Auction Time : From. 10:00 AM to 04:00 PM <b>Note-Out of English matter and Hindi matter, English matter will be given priority.</b> <b>Statutory sale Notice to Borrower(s)/Guarantor(s)/mortgagor(s)/Legal heir(s) under Rule 8(6), 9(1) &amp; 6(2), 6(1) of the SARFAESI Act.2002. For any query please contact Chief Manager, Ph. No.:0562-25258955.</b>				
<b>Place: Agra, Date: 04.11.2025</b>			<b>Authorised Officer</b> <b>Punjab National Bank</b>	

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STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

Sr. No.	PARTICULARS	For the quarter ended September 30, 2025	For the quarter ended September 30, 2024	For the half year ended September 30, 2025	For the year ended March 31, 2025
		Unaudited	Unaudited	Unaudited	Audited
		(Rs. in lakhs)			
1	Total Revenue from Operations	89,713	76,427	1,74,531	3,10,763
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	34,274	29,243	64,789	1,17,326
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	34,274	29,243	64,789	1,17,326
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	26,647	22,751	50,375	91,183
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	26,533	22,751	49,977	90,803
6	Paid up Equity Share Capital	43,309	42,984	43,309	43,138
7	Reserves (excluding Revaluation Reserve)	6,46,137	5,44,239	6,46,137	5,94,091
8	Securities Premium Account	2,33,009	2,29,557	2,33,009	2,31,077
9	Net worth	6,89,440	5,87,217	6,89,440	6,37,223
10	Paid up Debt Capital/ Outstanding Debt	17,60,553	14,60,930	17,60,553	16,32,242
11	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12	Debt Equity Ratio	2.58	2.49	2.58	2.58
13	Earnings Per Share (not annualised for quarter and half year ended periods)				
1	Basic:	6.16	5.31	11.66	21.43
2	Diluted:	6.03	5.16	11.40	20.85
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debenture Redemption Reserve	531	16,910	531	531
16	Total Debts to Total Assets (%)	70.94%	70.05%	70.94%	70.80%
17	Net profit Margin (%)	29.63%	29.77%	28.78%	29.33%
18	GNPA (%)	1.47%	1.36%	1.47%	1.08%
19	NNPA (%)	0.97%	0.88%	0.97%	0.71%
20	Provision Coverage Ratio (%)	34.29%	35.34%	34.29%	34.46%
21	Capital Adequacy Ratio (CRAR) (%)	44.81%	46.62%	44.81%	44.61%

Notes:

a) The above is an extract of the detailed format of quarterly results filed with the Stock Exchanges under Regulation 33 and 52 of the Listing Regulations. The full format of the quarterly financial results are available on the websites of the Stock Exchanges [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and the Aadhar Housing Finance Limited [www.aadharhousing.com](http://www.aadharhousing.com)

b) For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange BSE Limited and can be accessed on [www.bseindia.com](http://www.bseindia.com)

c) Debt service coverage ratio, Interest service coverage ratio, Current ratio, Long term debt to working capital ratio, Bad debts to account receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover and Operating margin (%) are not applicable.


d) Key standalone financial information :

Sr. No.	PARTICULARS	For the quarter ended September 30, 2025	For the quarter ended September 30, 2024	For the half year ended September 30, 2025	For the year ended March 31, 2025
1	Total Revenue from Operations	89,706	76,421	1,74,517	3,10,735
2	Profit before tax & exceptional items	34,265	29,252	64,794	1,17,381
3	Profit before tax	34,265	29,252	64,794	1,17,381
4	Profit after tax	26,635	22,756	50,365	91,211

e) Previous periods / year figures have been regrouped / re-classified wherever necessary in line with the financial results for the quarter and half year ended September 30, 2025.

For and on behalf of the Board of Directors of Aadhar Housing Finance Limited

Scan QR Code for the complete financial result



Place : Mumbai  
Date : November 07, 2025

OR visit: <https://aadharhousing.com/investor-relations/newspaper-publications>


Sd/-  
Rishi Anand  
Managing Director & CEO  
DIN 02303503

Aadhar Housing Finance Ltd., CIN: L66010KA1990PLC011409, Registered Office: No. 3, JVT Towers, 8th 'A' Main Road, Sampangiramanagar, Near Hudson Circle, Bengaluru - 560 027 | Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V.Road, Andheri (East), Mumbai – 400069 | Tel. No.: 022 4168 9900 | Fax: 022 4168 9934 | Customer Care Toll Free: 1800 3004 2020 | E-mail: [customercare@aadharhousing.com](mailto:customercare@aadharhousing.com) | Website: [www.aadharhousing.com](http://www.aadharhousing.com)

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INTIMATION OF FILING OF THE PRE-FILED DRAFT RED HERRING PROSPECTUS DATED NOVEMBER 6, 2025 ("PRE-FILED DRAFT RED HERRING PROSPECTUS") OF INCRED HOLDINGS LIMITED ("COMPANY") UNDER CHAPTER IIA OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED, ("SEBI ICDR REGULATIONS") WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI") AND BSE LIMITED AND THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("COLLECTIVELY, THE STOCK EXCHANGES") IN RELATION TO THE PROPOSED INITIAL PUBLIC OFFERING OF ITS EQUITY SHARES BEARING FACE VALUE OF ₹ 10/- EACH ("EQUITY SHARES") ON THE MAIN BOARD OF THE STOCK EXCHANGES.

**PUBLIC ANNOUNCEMENT**

**InCred Holdings Limited**

Registered and Corporate Office: Unit No 1203, 12th Floor, B Wing, The Capital, C-70, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051, Maharashtra, India  
Tel.: + 91 22 6844 6100; **Contact Person:** Nikita Deepak Shetty, Company Secretary and Compliance Officer;  
**E-mail:** [secretarial.ihl@incred.com](mailto:secretarial.ihl@incred.com); **Website:** [www.incredholdings.com](http://www.incredholdings.com)  
**Corporate Identity Number:** U67190MH2011PLC211738


This public announcement is being made pursuant to Regulation 59C(5) of the SEBI ICDR Regulations to inform the public that the Company has filed the Pre-filed Draft Red Herring Prospectus with SEBI and the Stock Exchanges, under Chapter IIA of the SEBI ICDR Regulations in relation to the proposed initial public offering of its equity shares on the main board of the Stock Exchanges. The filing of the Pre-filed Draft Red Herring Prospectus shall not necessarily mean that the Company will undertake the initial public offering.  
This public announcement is not an offer of securities for sale in the United States or elsewhere. This public announcement has been prepared for publication in India only and is not for publication or distribution, directly or indirectly, in or into the United States. The Equity Shares have not been and will not be registered under the U.S. Securities Act or any state securities laws in the United States, and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. Persons, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws in the United States. The Company has not registered and does not intend to register under the U.S. Investment Company Act in reliance on Section 3(c)(7) of the U.S. Investment Company Act, and investors will not be entitled to the benefits of the U.S. Investment Company Act. Accordingly, the Equity Shares are only being offered and sold (i) to persons in the United States or to or for the account or benefit of, U.S. Persons, in each case to investors that are both "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act and "qualified purchasers" (as defined under the U.S. Investment Company Act) in transactions exempt from or not subject to the registration requirements of the U.S. Securities Act and in reliance on Section 3(c)(7) of the U.S. Investment Company Act; or (ii) outside the United States to investors that are not U.S. Persons nor persons acquiring for the account or benefit of U.S. Persons in "offshore transactions" in reliance on Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur.

For InCred Holdings Limited  
On behalf of the Board of Directors  
Sd/-  
**Nikita Deepak Shetty**  
Company Secretary and Compliance Officer

Place: Mumbai  
Date: November 8, 2025

Adfactors 587/5

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EXTRACT OF STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025


S. No.	Particulars	Standalone						Consolidated					
		For the quarter ended	For the quarter ended	For the quarter ended	For the half year ended	For the half year ended	For the year ended	For the quarter ended	For the quarter ended	For the quarter ended	For the half year ended	For the half year ended	For the year ended
		(30/09/2025)	(30/06/2025)	(30/09/2024)	(30/09/2024)	(30/09/2024)	(31/03/2025)	(30/09/2025)	(30/06/2025)	(30/09/2024)	(30/09/2025)	(30/09/2024)	(31/03/2025)
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
		(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)	(Rs. in lacs)
1	Total income from operations	5,233.15	4,500.59	6,098.43	9,733.74	11,651.33	22,481.65	5,253.35	4,500.59	6,208.91	9,753.94	11,766.29	22,841.94
2	Net Profit/(loss) before tax and exceptional item	460.31	239.86	475.48	700.17	737.68	1,041.48	369.13	119.53	370.28	488.66	510.49	595.66
3	Net Profit/(loss) after exceptional item and before tax	460.31	239.86	475.48	700.17	737.68	1,041.48	369.13	119.53	370.28	488.66	510.49	595.66
4	Net Profit/(loss) after tax	361.62	184.14	397.34	545.76	597.03	841.93	286.13	84.92	310.30	371.05	408.16	471.87
5	Total Comprehensive Income [Comprising Profit/(loss) (after tax) and other Comprehensive Income (after tax)]	270.07	504.23	590.55	774.30	1,029.41	1,112.81	194.58	405.01	503.51	599.59	840.53	742.74
6	Paid up Equity Share Capital (Face value of Rs 2/- each)	525.00	525.00	525.00	525.00	525.00	525.00	525.00	525.00	525.00	525.00	525.00	525.00
7	Other Equity	22,863.77		22,636.07	22,863.77	22,636.07	22,483.22	22,526.50		22,480.31	22,526.50	22,480.31	22,235.04
8	Earnings Per Share (of Rs. 2/- each) (not annualised)												
	- Basic (in Rupees)	1.38	0.70	1.51	2.08	2.27	3.21	1.23	0.51	0.76	1.74	1.91	2.49
	- Diluted (in Rupees)	1.38	0.70	1.51	2.08	2.27	3.21	1.23	0.51	0.76	1.74	1.91	2.49

Notes :-

1. The above audited financial results were reviewed by the Audit Committee on 6<sup>th</sup> November, 2025 and approved by the Board of Directors in the meeting held on 7<sup>th</sup> November, 2025.

2. The above is an extract of the detailed format of the financial results for the half year and quarter ended 30<sup>th</sup> September, 2025, filed with the Stock Exchange(s) under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results for the half year and quarter ended 30<sup>th</sup> September, 2025 is available on the Stock Exchange website [www.bseindia.com](http://www.bseindia.com) and Company's website [www.indagrubber.com](http://www.indagrubber.com). The same can also be accessed by scanning the QR Code provided alongside.

For Indag Rubber Limited  
Sd/-  
Vijay Shrinivas  
(CEO & Whole-Time Director)  
DIN: 08337007



Place : New Delhi  
Dated : 7<sup>th</sup> November 2025

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