Date: 14/11/2025

To,

National Stock Exchange of India Limited
Listing department, Exchange Plaza,
Bandra- Kurla Complex, Bandra (E)
Mumbai- 400 051

Sub: Newspaper Advertisement under Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, please find enclosed Newspaper Clipping of the advertisement published in English and regional (Bengali) newspaper(s) for the quarter ended **September 30,2025**

This is for your information and records.

Thanking You

For Vedika Credit Capital Ltd

For Vedika Credit Capital Ltd
Gaurav Kumar Vohra
Company Secretary

Gaurav Kumar Vohra
Company Secretary & Compliance Officer

9135001217
gaurav.cs@teamvedika.com
www.teamvedika.com

Head Office Address:
404, Shrilok Complex, 4th Floor, H. B. Road, Ranchi, Jharkhand- 834001

Registered Office Address:
C/O Mr. Subir Dhara, Village - Choto Khataliya, P.O.- Shiuli Telini Para, Dist. - 24 North Parganas, P.S.- Titagar, West Bengal – 700121

VEDIKA CREDIT CAPITAL LIMITED

(CIN : U67120WB1995PLC069424)
Regd Office: Chhota Kanthalia, North 24 Parganas, West Bengal- 700121, India
Tel: 9135001217, 18001236018 (Toll free), **Website:** www.teamvedika.com

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPT 30, 2025

(Amount in Rs. In lakhs)

S. No.	Particulars	Quarter ended Sept 30, 2025 (Unaudited)	Quarter ended June 30, 2025 (Unaudited)	Quarter ended Sept 30, 2024 (Unaudited)	Year ended March 31, 2025 (Audited)
1	Total Income from Operations	7539.98	6367.71	6146.35	26555.46
2	Net Profit / (Loss) for the period (before Tax, Exceptional, and/or Extraordinary items)	1164.81	1156.57	1080.30	4109.51
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1164.81	1156.57	1080.30	4109.51
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	893.38	877.47	810.23	3078.19
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	893.38	877.47	810.23	3078.19
6	Paid up Equity Share Capital	3709.52	3709.52	3709.52	3709.52
7	Security Premium Account	14867.60	14867.60	14867.60	-
8	Reserves (excluding Revaluation Reserve)	11472.14	10743.52	8766.68	24733.65
9	Net worth	30049.26	29320.64	27343.80	28443.17
10	Paid up Debt Capital / Outstanding Debt	115070.87	97438.38	91832.88	98003.06
11	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL
12	Debt Equity Ratio	3.83	3.32	3.36	3.45
13	Annualized Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -				
	1. Basic:	2.41	2.37	2.18	8.30
	2. Diluted:	2.41	2.37	2.18	8.30
14	Capital Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

**Figures for the quarter ended are not annualized.*

Notes:
1. The above is an extract of the detailed format of quarterly financial statements filed with the Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
2. For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange i.e. BSE Limited and can be accessed on the websites of the BSE Limited **www.bseindia.com** and website of the company.

For and on behalf of the Board of Directors
Vedika Credit Capital Limited
Vikram Jain
(Whole Time Director)
DIN: 00367570

Place : Ranchi
Date : 13 November 2025
SAI/2025/04

TRIBUTE TRADING AND FINANCE LIMITED

CIN: L35991WB1986PLC139129
Regd. Office: : 3, Bentinck Street (2nd Floor), Kolkata - 700 001, Ph No:(033) 2210 0875
e-mail: ttfltd@gmail.com, Website: www.ttfltd.co.in

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

Sl no	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025 Reviewed	30.06.2025 Reviewed	30.09.2024 Reviewed	30.09.2025 Reviewed	30.09.2024 Reviewed	31.03.2025 Audited
1	Total Income from Operations	12.86	84.38	75.56	97.24	166.64	245.61
2	Net Profit/ (Loss) for the period before Tax	(11.35)	24.04	10.37	12.68	48.45	44.82
3	Net Profit/ (Loss) for the period after tax	(30.08)	25.97	7.76	(4.12)	36.26	33.97
4	Total Comprehensive Income for the period [comprising profit/(Loss) for the period after tax and Other Comprehensive Income after tax]	(30.08)	25.97	7.76	(4.12)	36.26	33.97
5	Equity Share Capital	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00
6	Other Equity	-	-	-	-	-	1750.82
7	Earnings per Share (EPS) (of Rs.10/-each) (for continuing and discontinuing operations) a.Basic(Rs.)	(0.25)	0.22	0.06	(0.03)	0.30	0.28
	b.Diluted(Rs.)	(0.25)	0.22	0.06	(0.03)	0.30	0.28

Note:
The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the website of the Stock Exchange at www.cse-india.com and on the Company's website at www.ttfltd.co.in

For **Tribute Trading and Finance Limited**
Sangeeta Sethia
Managing Director
(DIN: 00585682)

Place: Kolkata
Date: November 13, 2025

SARVOTTAM FINVEST LIMITED

CIN: L65993WB1978PLC031793
Regd. Office: : 3, Bentinck Street (2nd Floor), Kolkata - 700 001, Ph No:(033) 2210 0875
e-mail: sarvottamfinvest@gmail.com,Website: www.sarvottamfinvest.in

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

Sl no	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025 Reviewed	30.06.2025 Reviewed	30.09.2024 Reviewed	30.09.2025 Reviewed	30.09.2024 Reviewed	31.03.2025 Audited
1	Total Income from Operations	40.43	40.26	70.46	80.69	131.50	163.46
2	Net Profit/ (Loss) for the period before Tax	13.17	12.69	(29.64)	25.86	(19.29)	(54.09)
3	Net Profit/ (Loss) for the period after tax	5.90	15.52	(22.02)	13.23	(14.28)	(58.93)
4	Total Comprehensive Income for the period [comprising profit/(Loss) for the period after tax and Other Comprehensive Income after tax]	5.90	15.52	(22.02)	13.23	(14.28)	(58.93)
5	Equity Share Capital	750.00	750.00	750.00	750.00	750.00	750.00
6	Other Equity	-	-	-	-	-	1720.70
7	Earnings per Share (EPS) (of Rs.10/-each) (for continuing and discontinuing operations) a.Basic(Rs.)	0.08	0.21	(0.29)	0.18	(0.19)	(0.79)
	b.Diluted(Rs.)	0.08	0.21	(0.29)	0.18	(0.19)	(0.79)

Note:
The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI(Listing Obligations and Disclosure Requirements), 2015. The full format of the Quarterly Financial Results are available on the website of the Stock Exchange at www.bse-india.com and on the Company's website at www.sarvottamfinvest.in

For **Sarvottam Finvest Limited**
Dilip Kumar Gupta
Managing Director
(DIN:01168576)

Place: Kolkata
Date: November 13, 2025

Clarity Financial Services Limited

CIN : L65999WB1993PLC058631
Regd. Office : 29, Ganesh Chandra Avenue, 4th Floor, Kolkata - 700 013
E-mail : support@clarityforex.com, investorgrievance@clarityforex.com
Tel. : 033 2211 9828, **Website :** www.clarityforex.com

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

(Rs in lakhs)

Sl. No.	Particulars	For the Quater Ended			6 Months Ended		Year Ended
		30.09.2025 (Un-audited)	30.06.2025 (Un-audited)	30.09.2024 (Un-audited)	30.09.2025 (Un-audited)	30.09.2024 (Un-audited)	31.03.2025 (Audited)
I	**Revenue from Operations**						
	Gross Revenue from Operations	9675.36	7127.85	8223.73	13402.62	12395.68	21130.96
	Revenue from Operations	9675.36	7127.85	822373	13402.62	12395.68	21130.96
II	**Other Income**	**16.62**	**72.89**	**83.09**	**89.51**	**100.43**	**105.15**
III	**Total Income (I+II)**	**9691.99**	**7200.74**	**8306.82**	**13492.13**	**12496.11**	**21236.11**
IV	**Expenses**						
	(a) Cost of Materials Consumed						
	(b) Purchases of Stock-in-Trade	9617.77	6978.19	8108.03	13195.37	12134.68	20807.86
	(C) Changes in Inventories of Finished Goods, Stock-in-Trade and Work-in- Progress	1.78	95.93	41.99	97.70	122.54	104.90
	(d) Employee Benefits Expenses	25.50	25.67	23.26	50.88	46.50	97.05
	(e) Finance Costs	-	-	-	-	-	-
	(f) Depreciation and Amortization Expenses	3.45	3.45	5.01	6.90	6.76	13.81
	(g) Other Expenses	17.38	15.16	15.79	32.75	31.38	67.46
	Total Expenses	**9665.88**	**7118.41**	**8194.07**	**13383.60**	**12341.86**	**21091.08**
V	**Profit Before Tax (III - IV)**	**26.10**	**82.33**	**112.75**	**108.53**	**154.24**	**145.03**
VI	**Tax Expense**						
	(a) Current Tax	7.85	13.16	18.10	21.01	28.69	26.73
	(b) Deferred Tax Charge/(Credit)	-	-	-	-	-	20.92
	(c) Tax Expense Relating to Earlier Years (Net)	-	-	-	-	0.37	0.37
	Total (a to c)	7.85	13.16	18.10	21.01	29.06	48.01
VII	**Profit for the Period (V-VI)**	**18.25**	**69.17**	**94.65**	**87.52**	**125.18**	**97.01**
VIII	**Other Comprehensive Income**						
	a(i) Items that will not be Reclassified to Profit or Loss	142.03	-92.61	11.95	49.42	44.70	-122.99
	a(ii) Income Tax relating to items that will not be Reclassified to Profit or Loss	-10.87	23.31	8.71	12.44	16.96	7.14
	b(i) Items that will be Reclassified to Profit or Loss	-	-	-	-	-	-
	b(ii) Income Tax relatng to items that will be Reclassified to Profit or Loss		-	-		-	-
	Other Comprehensive Income/(Loss) for the Period	152.90	-115.92	3.23	36.98	27.74	-130.13
IX	Total Comprehensive Income for the Period (VII+VIII)	171.16	-46.75	97.88	124.50	152.92	-33.12
X	Number of shares used in computing earnings per share	310.01	310.01	310.01	310.01	310.01	310.01
XI	Basic and Diluted Earnings per equity share (Nominal value per share Rs. 10/-) Basic and Diluted (in Rs.)	0.59	2.23	3.05	2.82	4.04	3.13

Notes :
1. Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 13th Nov. 2025.
2. The Statutory Auditors of the Company has carried out a Limited Review of the unaudited financial resuilts for the Quater ended 30th Sep, 2025.
3. The Company is primarily engaged in the Purchase and sale of Forex and forex related products. There are no separate reportable segments as per Ind AS 108, "Operating Segments".
4. Figures for the prior periods/years have been regrouped and/or classified wherever considered necessary.

For Clarity Financial Services Limited
Sd/-
Sanjay Gupta
DIN : 01383122
Managing Director

Place : Kolkata
Date : 13th Nov, 2025

JECO EXPORTS & FINANCE LIMITED

CIN:- L51109WB1982PLC035005
Regd. Office :113, PARK STREET, PODDAR POINT, N BLOCK, 2ND FLOOR, KOLKATA-700016.

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

(Rs. in Lacs except EPS figure)

Sl. No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-Sep-25 Reviewed	30-Jun-25 Reviewed	30-Sep-24 Reviewed	30-Sep-25 Reviewed	30-Sep-24 Reviewed	31-Mar-25 Audited
	Revenue						
1	a) Revenue from Operation Sale of Products	0.05	0.59	0.59	0.64	0.91	1.73
	b) Other Income	-	-	-	-	-	6.59
	Total Income from operations (Net)	**0.05**	**0.59**	**0.59**	**0.64**	**0.91**	**8.32**
2	Expenses						
	a) Finance Cost	-	-	-	-	-	-
	b) Purchase of Stock in Trade	-	-	0.23	-	0.45	1.33
	c) Changes in Inventories of stock in trade	0.04	0.48	0.25	0.53	0.30	0.09
	d) Employee benefits expense	0.27	0.54	0.25	0.81	0.51	1.02
	e) Other expenses	1.40	0.68	0.56	2.07	1.95	4.02
	Total Expenses	**1.71**	**1.70**	**1.29**	**3.41**	**3.21**	**6.46**
3	Profit(+)/ Loss(-) before exceptional items and tax (1-2)	(1.66)	(1.11)	(0.70)	(2.77)	(2.30)	1.86
4	Exceptional Items	-	-	-	-		-
5	Net Profit(+)/ Loss(-) before Tax (3-4)	(1.66)	(1.11)	(0.70)	(2.77)	(2.30)	1.86
6	Tax Expenses	-	-	-	-	-	(0.08)
7	Net Profit(+)/ Loss(-) for the period (5-6)	(1.66)	(1.11)	(0.70)	(2.77)	(2.30)	1.94
8	Other Comprehensive income, net of tax A (i) Items that will not be reclassified to Profit or loss	152.03	325.53	256.46	477.56	336.91	(137.97)
	(ii) Income tax related to items that will not be reclassified to Profit or loss	(30.41)	(65.11)	(51.29)	(95.51)	(67.38)	27.59
	Total Other Comprehensive income net of tax	121.62	260.43	205.17	382.05	269.53	(110.38)
9	Total Comprehensive income (7+8)	119.96	259.32	204.47	379.28	267.23	(108.44)
10	**Paid-up equity share capital** (Face Value of Rs 10/- each)	148.20	148.20	148.20	148.20	148.20	148.20
11	**EPS for the period** (Rs.) (not annualised) a.Basic	(0.11)	(0.07)	(0.05)	(0.19)	(0.16)	0.13
	b.Diluted	(0.11)	(0.07)	(0.05)	(0.19)	(0.16)	0.13

Note:
1 The above results for the quarter and half year ended on 30th September, 2025 were reviewed by the Audit Committee at their meeting held on 13th November, 2025 and thereafter were approved by the Board of Directors at their meeting held on 13th November, 2025.
2 The above financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Amendment Rules, 2019.
3 The Statutory Auditors of the company has carried out limited review of the above financial results.
4 Current Tax Provision will be considered at the end of financial year.
5 Segment Reporting as defined in Indian Accounting standard (AS) - 108 is not applicable, since the operations of the Company relate to only single segment
6 Previous period figures have been regrouped/rearranged,recalculated/reclassified, wherever considered necessary.

For and on behalf of the Board
Rajnarayan De
Director
DIN: 10042934

Date : 13th November, 2025
Place : Kolkata

Hindusthan Credit Capital Limited

(Regd. Office:- 2ND FLOOR, UNIT D, 3, BRITISH INDIAN STREET, KOLKATA WB 700069)
CIN–L17125WB1983PLC036209
Email:info@hindusthancreditcapital.com, Websites-www.hindusthancreditcapital.com)

Statement of Unaudited Financial Results for the Quarter Ended 30th Sep 2025

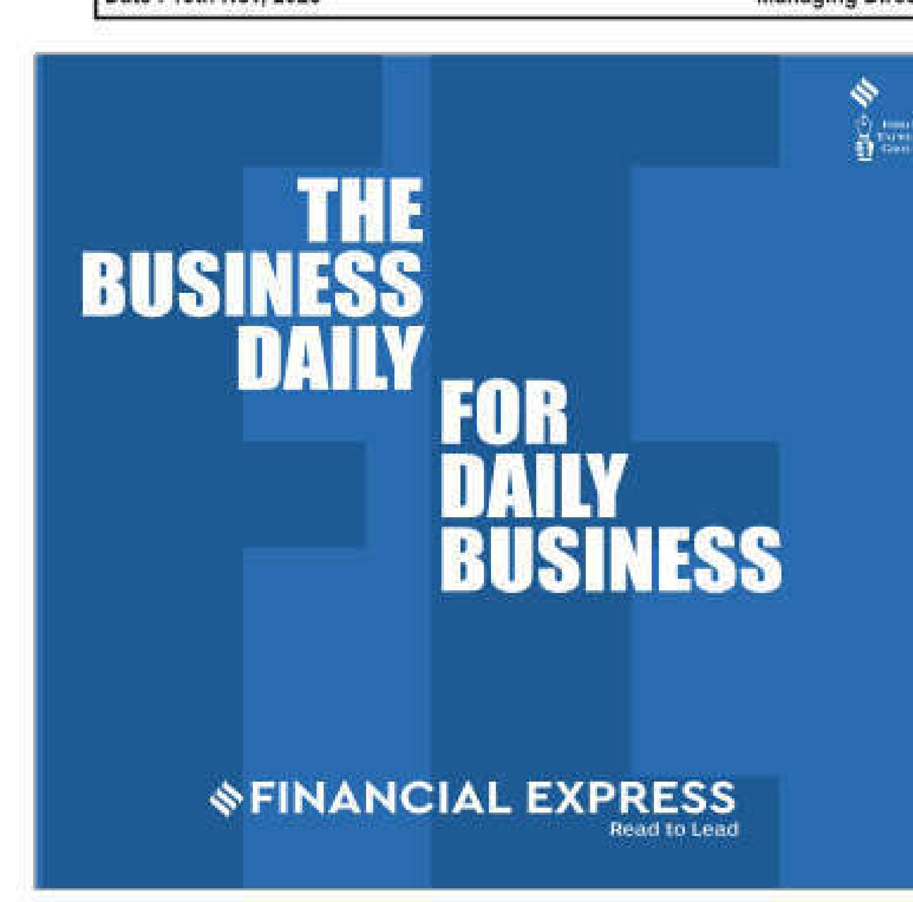
(Rs. in Lakhs Except EPS)

Sl No	Particulars	For The Quarter Ended			Year Ended
		Sep 30, 2025 Unaudited	June 30, 2025 Unaudited	Sep 30, 2024 Unaudited	Mar 31, 2025 Audited
1.	Total Income from Operations	-	-	-	-
2.	Net Profit/(Loss) for the period (before Tax,Exceptional and/or Extraordinary items)	(7.93)	(6.08)	(6.57)	(8.58)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(7.93)	(6.08)	(6.57)	(8.58)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(7.93)	(6.08)	(6.57)	(8.58)
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(7.93)	(6.08)	(6.57)	(8.58)
6.	Equity Share Capital	383.82	383.82	383.82	383.82
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				430.29
8.	Earnings Per Share (of Rs. 10/- each) (for continuing & discontinued Operation)				
	1. Basic:	(0.21)	(0.16)	(0.17)	(0.22)
	2. Diluted:	(0.21)	(0.16)	(0.17)	(0.22)

Note: 1) The above is an extract of the detailed format of Quarterly Financial Results for the quarter ended 30th Sep, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) www.cse-india.com and on the Company website www.hindusthancreditcapital.com.

For and on behalf of Board of Directors
Hindusthan Credit Capital Limited
Sd/-
Himanshu Garg
Director
DIN : 08055616

Place: Greater Noida
Dated:13th Nov, 2025



BANK OF INDIA
JODHPUR PARK BRANCH
1/424, Gariahat Road (South), Kolkata 700 068
E-mail: Jodhpurpark.Kolkata@bankofindia.co.in

बैंक ऑफ़ इंडिया BOI
Bank of India
Relationship beyond Banking

Appendix-IV

POSSESSION NOTICE
(for Immovable property)

Whereas,
The undersigned being the **authorized officer of the Bank of India, Jodhpur Park Branch** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **demand notice dated 30-10-2023** calling upon the borrower **Mr. Ananta Raul and Mrs. Sushama Raul** to repay the amount mentioned in the notice being **Rs.2031730.69 (Rupees Twenty Lakh Thirty One Thousand Seven Hundred Thirty and paisa Sixty Nine) contractual dues upto the date of notice with further interest @ 8.55% p.a. from 08-10-2023 on monthly rests and also penal interest @ 2.00% p.a. over** and above within 60 days from the date of receipt of the said notice.
The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the **11th Day of November of the year 2025.**
The borrower in particular and the public in general is hereby cautioned not to deal with property and any dealings with the property will be subject to the charge of the **Bank of India, Jodhpur Park Branch** for an amount of **Rs.2031730.69 (Rupees Twenty Lakh Thirty One Thousand Seven Hundred Thirty and paisa Sixty Nine) and interest thereon.**
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

EQM of Deed Being No. I-1602-00028/2020 dtd. 02-01-2020 of title deeds of immovable properties comprising land and buildings and other structures/fixed machinery and plant and other fixtures and fittings erected or installed theron (both present and future) on Flat no. C-2 (south-west side) on the 3rd floor, Pargana Khaspur, CS dag No. 194, JL No. 25, Mouza- Nayabad, Khatian No. 115, Premises no. 3258, Nayabad, PS- Panchasayar, Kolkata- 700094, KMC Ward no. 109, South 24 Parganas.
Building butted and bounded by: Flat: On the North by: Corridor, Stair & Others Flat, **On the South by:** Open to sky, **On the East by:** Others Flat, **On the West by:** Open to sky. **Land: On the North by:** Plot No. 4, **On the South by:** Plot No. 2, **On the East by:** 15 KMC Road, **On the West by:** N.R.S. Co-operative.

Date : 11.11.2025
Place: Jodhpur Park Branch
Sd/- Chief Manager & Authorized Officer
Bank of India, Kolkata Zone

WIRES & FABRIKS (S.A.) LIMITED

Regd. Off. : 7, Chittaranjan Avenue, Kolkata -700 072, Ph No.: 033-4407 3873
E-mail: ig@wirefabrik.com, CIN: L29265WB1957PLC023379

Extract of Statement of Standalone Unaudited Financial Results for the Quarter and Six Months ended 30th September, 2025

(Rs. in Lacs)

Particulars	Quarter Ended		Half Year Ended
	30.09.2025 Unaudited	30.09.2024 Unaudited	30.09.2025 Unaudited
Total Income from Operations	2934.16	2779.26	5728.94
Profit/(Loss) for the period (before tax, exceptional and/or extraordinary items)	19.07	56.18	22.40
Profit/(Loss) for the period before tax (after exceptional and/or extraordinary items)	19.07	56.18	22.40
Profit/(Loss) for the period after tax (after exceptional and/or extraordinary items)	2.49	42.98	3.70
Total Comprehensive Income for the period (comprising profit/(loss) and other comprehensive income after tax)	2.49	42.98	3.70
Equity Share Capital	305.63	305.63	305.63
Earning Per Share (of Rs 10/- each) - (a) Basic	0.08	1.41	0.12
(b) Diluted	0.08	1.41	0.12

Notes:
The above is an extract of the detailed format of Unaudited Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Half yearly Financial Results for the quarter and half year ended 30th September, 2025 are available on the Stock Exchange website **www.bseindia.com** and on the Company's website **www.wirefabrik.com. The same can be accessed by scanning the QR Code provided below.**
The above results were reviewed by the Audit Committee & thereafter approved by the Board of Directors in their meetings held on 13th November, 2025.
Previous year/ quarter figures have been re-arranged/ re-grouped wherever considered necessary.

For **Wires & Fabriks (S.A.) Limited**
M. Khaitan
(Managing Director)
DIN: 00459612

Place : Jaipur
Date : 13.11.2025

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

DEMAND NOTICE

ZONAL OFFICE : BERHAMPORE
1st Floor, Gour Sunder Bhavan, Panchanantala, Berhampore, Murshidabad, West Bengal - 742 101

(Notice under 13(2) read with Section 13(3) & 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 2 of 2002).

Demand notice was issued to the below mentioned Borrower / Guarantor in respect of loan availed by them and after the loan account becoming NPA giving them 60 days' time to pay the outstanding dues of the Bank. Notice(s) sent but acknowledge yet not received. We indicate our intention of taking possession of Secured Assets detailed below in case of failure of Borrower / Guarantor in repaying the outstanding dues within the said time of 60 days. These Borrower / Guarantor are notified hereby to repay the outstanding dues as mentioned below within 60 days from the publication of this notice to avoid further action under SARFAESI Act. They are also advised to collect detailed notice lying in our office.

Sl. No.	a) Name of the Borrower / Mortgagor / Guarantor b) Name of the Branch	Description of Secured Assets	a) Date of NPA b) Date of Demand Notice c) Outstanding Amount
1.	a) **1. Mr. Narayan Pal (Borrower),** S/o. Late Kalipada Pal Vill - Tangra, P.O. - Maheshganj, P.S. - Nabadwip, Dist - Nadia, Pin - 741 315. **2. Mr. Naba Kumar Pal (Guarantor cum Mortgagor),** S/o. Narayan Chandra Pal Vill - Tangra, P.O. - Maheshganj, P.S. - Nabadwip, Dist - Nadia, Pin - 741 315. **A/c. Nos. : 50147232794, 7142351468** **b) Teorkhali Branch**	All that piece of Land and Building situated at J.L. No. 17, Mouza - Gadigachha, Total Area of Land measuring 06.50 Satak or 0.0650 Acre along with building thereon, in Plot No. RS & LR-1130, under khatian No RS-58, LR-484, H-LR-4292, Recorded classification "BARI" under Swarupganj Gram Panchayat, A.D.S.R.O.-Nabadwip, P.S. - Nabadwip , Dist - Nadia; West Bengal. **The Property is butted and bounded by :** North : House of Gopal Pal, East : House of Manmatha Pal, South : House of Kamal Biswas, West : 4 Ft. wide common Rasta & House of Narayan Pal.	**a) 29.08.2025** **b) 08.10.2025** **c) Rs. 17,03,766.00** (Rupees Seventeen Lakhs Three Thousand Seven Hundred Sixty Six only) as on **08.10.2025** carries further interest at the agreed rate from **08.10.2025** till date of repayment, charges and expenses thereon.
2.	a) **1. Mr. Azarul Haque (Borrower / Mortgagor),** S/o. Nazarul Haque Vill - Popara, P.O. & P.S. - Sagardighi, Dist. - Murshidabad, W.B., Pin - 742 226. **2. Mrs. Jesmin Bibi (Guarantor),** W/o. Azarul Haque Vill - Popara, P.O. & P.S. - Sagardighi, Dist. - Murshidabad, W.B., Pin - 742 226. **A/c. Nos. : 21370206059, 50519514507 & 7005890804** **b) Sagardighi Branch**	**Mortgage Assets :** All the part & parcel of Land measuring an area of 9.00 Decimal with Land and Building there upon **in the name of Mr. Azarul Haque** vide Gift Deed No. I-1525/2003 dated 07.03.2003 & I-2788/2004 dated 18.02.2004, under Mouza - Popara, P.S.-Sagardighi, JL No. 88, Khatian No. LR 2659 Dag No. LR2957, Nature of Land : Bari. **Boundry of the Property :** North : Property of Rahed Sk., South : Property of Mangal Pramanik, East : Concrete Road, West : Property of Dr. Chandsi. **Hypothecated Assets :** Exclusive Hypothication of entire Stocks & Book Debts and all other current assets of the firm creted out of Bank's Finance. **Note : The earlier Demand Notice dated 08.12.2023 issued under Section 13(2) of the SARFAESI Act, 2002 stands withdrawn with immediate effect due to some technical reasons.**	**a) 16.11.2022** **b) 30.10.2025** **c) Rs. 57,08,704.00** (Rupees Fifty Seven Lakhs Eight Thousands Seven Hundred Four only) as on **30.10.2025** together with further interest, charges and expenses thereon.
3.	a) **1. Mrs. Jesmin Bibi (Borrower / Mortgagor),** W/o. Azarul Haque Vill - Popara, Sagardighi, P.O. & P.S. - Sagardighi, Dist. - Murshidabad, West Bengal, Pin - 742 226. **2. Mr. Azarul Haque (Guarantor / Mortgagor),** S/o. Nazarul Haque Vill - Popara, Sagardighi, P.O. & P.S. - Sagardighi, Dist. - Murshidabad, West Bengal, Pin - 742 226. **A/c. No. : 50210386811** **b) Sagardighi Branch**	**Mortgage Assets :** All that piece and parcel of Land measuring an area of 2.5 Decimal with building thereupon **in the name of Mrs. Jesmin Bibi** vide Gift Deed No. I-4900 dated 11.09.2012 under Mouza - Popara, P.O. & P.S.-Sagardighi, JL No. 88, Khatian No. 4543, Dag No. 2957, Nature of Land : Bari. **Boundry of the Property:** North : Property of Abdus Samad Sk., South : Property of Banibrata Das, East : Property of Anindita Pradhan, West : Property of Anindita Pradhan. **Hypothecated Assets :** Exclusive Hypothication of entire Stocks & Book Debts and all other current assets of the firm created out of Bank's Finance. **Note : The earlier Demand Notice dated 08/12/2023 issued under Section 13(2) of the SARFAESI Act, 2002 stands withdrawn with immediate effect due to some technical reasons.**	**a) 28.12.2022** **b) 30.10.2025** **c) Rs. 38,50,867.00** (Rupees Thirty Eight Lakhs Fifty Thousands Eight Hundred Sixty Seven only) as on **30.10.2025** together with further interest, charges and expenses thereon.

Date : 14.11.2025
Place : Berhampore
Authorised Officer
Indian Bank

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অফবিট

‘খেয়ে টাকা দিচ্ছি বলে আর আসে না,’ বৃদ্ধার ব্যবসার ‘ক্ষতি’ খরিদ্দাররাই, তবু চলে সংগ্রাম

জি. দাস

শহরের বুকে কত গল্পই না রোজ লেখা হয়। কত মানুষ কত রকম পরিস্থিতির মধ্যে দিয়ে যান! কেউ মুখে বলেন, কেউ বলেন না। কলকাতার রাস্তায় একটু চোখ-কান খোলা রাখলেই না জানি কত আর্তনাদ কানে আসবে। শুনতে পাবেন, কেই লড়াই করে ব্যর্থ, কেউ লড়াই করার সাহসই জোগাতে পারছেন না, আবার কেউ লড়াইয়ে জিতেও হেরে গেছেন নিজের কাছে। ভাগ্যে বিশ্বাস করেন যাঁরা, তাঁরা নিশ্চয়ই ভাববেন কপাল মানুষকে কোথা থেকে কোথায় আনবে, কেউ বলতে পারে না। কিন্তু সবটাই কি ভাগ্য? হয়তো না। এখানে নিজেদের কর্মও জড়িয়ে থাকে। যারা সব কিছুর ঊর্ধ্বে গিয়ে দিনের পর দিন মানুষকে ক্ষমতার বলে পায়ে পিষছে, তাদের এই ‘ভাগ্য’ শিক্ষা দেয় না? গড়িয়াহাটের জনপ্রিয় শপিং মলের সামনে দাঁড়িয়ে এই প্রশ্নগুলো ঘুরপাক খাচ্ছিল মাথায়। এক অশীতিপর মহিলা ঢুলুঢুলু চোখে তাকিয়ে দাঁড়িয়ে রয়েছেন একটা ব্যাগ নিয়ে। তাতে সেলাইয়ের টুকরোয় দারিদ্রের ছাপ স্পষ্ট। উঁকি মেরে বোঝা গেল, রয়েছে বিস্কুট আর চা। শীত, গ্রীষ্ম, বর্ষা চা ছাড়া বাঙালির চলে নাকি? তা ছাড়া বড় বড় মলের সামনে এমন অনুসারী শিল্প তো গজাবেই! নিজেকে উত্তর দিতে দিতেই ভদ্র মহিলার একটা কথা কানে লাগল, ‘... এই পয়সা দিয়ে যাব, এভাবে বলে কত লোক চলে যায়! আর আসে না কেউ!’ ব্যাস, এতেই প্রশ্ন শুরু। জানা গেল, মলের সামনে রোজ সন্ধেবেলা আসেন তিনি। চা- বিস্কুট দিয়ে মায়ের মতো যত্নেই খেতে দেন। কেউ প্লেট চাইলে, তাও মেলে। সাধারণত এক হাতে জিনিস অন্য হাতে পয়সা, এই কথায় গোটা দুনিয়া বিশ্বাস করলেও তিনি এসব ভাবেন নারাজ। চা খাওয়াব তাই নিয়ে আবার এত হিসাব! সরল মুখে ‘পরে দিও’ বলে দেন। বিশ্বাস বিষয়টি বড়ই আপেক্ষিক, প্রমাণ তাঁর অভিজ্ঞতা। ‘পর’ আর আসে না, অনেকেই পয়সা দেয় না। ‘এই মল থেকে এসে দিচ্ছি’ বলে বেপাত্তা। বয়স বাড়লে সকলেই কম-বেশি চোখে ঝাপসা দেখেন। আর মলে কে ঢুকছে, বের হচ্ছে, ঠায় তাকিয়ে থাকাও বেশ কষ্টের। তাই মুখগুলো ভিড়ে হারিয়ে যায় আর আয় ঠেকে তলানিতে। প্রতিদিন তাও শাড়ি পরে যতোটা সম্ভব নিজেকে গুছিয়ে কয়েক কিলোমিটার ভারী ব্যাগ হাতে আসেন সান্ত্বনা চট্টোপাধ্যায়। ষাট পেরিয়েছে বয়স। কিন্তু অভাবে বার্ধক্য যেন আকড়ে ধরেছে। চোখ-মুখে ক্লান্তি স্পষ্ট। তবু কেন কাজ করেন? ‘পেট বড়ই কঠিন বস্তু। এর জন্যই তো এত সংগ্রাম!’, বলেন তিনি। যোধপুর গার্ডেনে বাড়ি। চারিদিকে ইমারত, এই অবস্থা কীভাবে হল? কোভিড এবং স্বামীর সিদ্ধান্তে তিনি আজ রাস্তায়। চোখের জল মুছে বলতে শুরু করেন, ‘লটারির নেশা ছিল বরের। ২০২১ সালে চারিদিকে যখন লকডাউন, করোনায় মৃত্যু, অসুস্থতা, সব ভালই চলছিল। হঠাৎ বাড়ি-ঘর বেচে লটারি কেটে হেরে গেলেন। রাতারাতি বাড়ি থেকে নিরুদ্দেশ। কেউ খুঁজে দিতে পারেননি তাঁকে। কোথাও কেউ আজও দেখতে পর্যন্ত পাননি। রাতারাতি আমরাও রাস্তায়।’ লড়াইটা শুরু হল তারপরই। মধ্যবিত্তের সমস্যা একটাই-না তথাকথিত নিচু শ্রেণির কাজ করতে পারে, না উঁচু কাজ কপালে জোটে সচরাচর। ফলে আমতা আমতা করতে করতেই মাঠে নামা। প্রথমে রুটি তরকারি বাড়ি থেকে বানিয়ে এনে গড়িয়াহাটে বেচতেন। ভালই চলছিল তা দিয়ে। কিন্তু মানুষ তো, ‘বিশ্বাস’ বড়ই আপেক্ষিক শব্দ তাঁর কাছে। ‘রুটি দিন, তরকারি দিন’ বলে খেতে খেতে টাকা আর দেয় না। এমন একদিন-দুদিন হতে হতে বেড়ে যায়। একজনের বদলে একাধিকজন একই কাজ করতে শুরু করেন। একা হাতে সামলাতে গিয়ে তিনিও হিসাব গুলিয়ে ফেলেন। মানসিক যন্ত্রণা বাড়তে থাকে আর লস পাহাড় সমান। ময়দানে ব্যাটারদের মতোই ঘুরে দাঁড়িয়েও শেষরক্ষা হয় না। সংসারের এই অবস্থা দেখে ছেলের বৌ চলে যান, যদিও সমস্যা চলছিল বলেই জানান সান্ত্বনাদেবী। ছেলে ধীরে ধীরে অন্ধকারে ডুবতে থাকেন। কাজ নেই, টাকা নেই। এভাবেই কোনওমতে সংসারের হাল ধরেও পেরে উঠছিলেন না। ছেলেকে বুঝিয়ে কাজে পাঠান। নিজে রুটি বানানো বন্ধ করে শুরু করেন চা বিক্রি। চায়ের ক্ষেত্রেও ঠকছেন তিনি কিন্তু স্বভাব বদলাবেন কেমন করে। চেষ্টা করেন, টাকা চেয়ে নেওয়ার। কখনও বলতে পারেন মুখ ফুটে, আগে টাকাটা দিন, কখনও বলতে পারেন না। যাঁরা নিয়মিত আসেন, তাঁকে ভালবাসেন, সাহায্য করেন চা খেয়ে। ব্যবসা করার টিপসও মেলে টুকটাক ফ্রিতেই। আর যাঁরা ঠকিয়ে যান, তাঁদের সান্ত্বনাদেবী আজ আর চিনতে পারেন না। দিনের রোজগার যাঁর ১০০-ও নয়, তাঁকে ঠকানো খুব সহজ। কিন্তু সান্ত্বনাদেবীদের মনোবল, লড়াই, চিন্তাভাবনাকে হারিয়ে দেওয়া সহজ নয়।

মেয়েদের ‘নাইট শিফট’ দ্বিগুণ বেতন, কড়া নিরাপত্তা!

সংবাদ সংস্থা, লখনউ, ১৩ নভেম্বরঃ নারীদের কর্মসংস্থানে নতুন দিগন্ত খুলল উত্তরপ্রদেশে। মুখ্যমন্ত্রী যোগী আদিত্যনাথের সরকার রাজ্যের মহিলাদের জন্য জারি করল ঐতিহাসিক নির্দেশিকা। এখন থেকে রাত ৭টা থেকে সকাল ৬টা পর্যন্ত নারীরা কাজ করতে পারবেন, যদি তাঁরা নিজে থেকে সম্মতি দেন। সরকারি বিজ্ঞপ্তি অনুযায়ী, বিপজ্জনক বা ঝুঁকিপূর্ণ বলে গণ্য ২৯টি শিল্পক্ষেত্রেও নারীদের এই সুযোগ মিলবে। কর্মক্ষেত্রে নারীদের নিরাপত্তা ও মর্যাদা নিশ্চিত করাই এই সিদ্ধান্তের মূল উদ্দেশ্য বলে জানিয়েছে রাজ্য সরকার। নতুন নিয়মে বলা হয়েছে, রাতে কর্মরত মহিলা কর্মীদের জন্য নিয়োগকর্তাদের বিশেষ নিরাপত্তা ব্যবস্থা রাখতে হবে। অফিস ও কারখানায় সিসিটিভি নজরদারি, নিরাপত্তারক্ষী, এবং বাড়ি ফেরার জন্য নির্ভরযোগ্য পরিবহন সুবিধা থাকা বাধ্যতামূলক। পাশাপাশি, রাতে কাজের জন্য দেওয়া হবে দ্বিগুণ বেতন। প্রতি সপ্তাহে ছয় দিন পর্যন্ত কাজ করতে পারবেন মহিলা কর্মীরা। এছাড়া অতিরিক্ত কাজের সীমা আগের ৭৫ ঘণ্টা থেকে বাড়িয়ে ১৪৪ ঘণ্টা করা হয়েছে, যা দ্বিগুণ হারে পারিশ্রমিকসহ প্রদান করতে হবে। এই উদ্যোগকে নারীর আর্থিক স্বাধীনতার পথে এক বড় পদক্ষেপ বলে মনে করছে প্রশাসনিক মহল। এর আগে, দিল্লির মুখ্যমন্ত্রী রেখা গুপ্তও রাজধানীতে দোকান ও বাণিজ্যিক প্রতিষ্ঠানে মহিলাদের রাতের শিফটে কাজের অনুমতি দেন।

CHANGE OF NAME
I, Irshad Ali (Old Name) son of Afsar Ali, residing at S.B.V. Patel Road, Titagarh, P.S- Khardah, Dist-24 parganas(north), Pin-700119, West Bengal, India, have changed my name and shall henceforth be known as Irsad Ali (New name) as declared before the Notary Public at Kolkata dated 13/11/2025.Irsad Ali (New Name) and Irshad Ali (Old name). both are same and one identical person.

CHANGE OF NAME
I, Zinat Sarkar (Old Name) W/o Rafik Sarkar Residing at Vtc - Chitrashali, P.o - Chitrasali, District - Hooghly, Pin - 712407, West Bengal India have Changed my name and shall henceforth be known as Zinat Aman Sarkar (New Name) as declared before the Notary Public Kolkata vide affidavit no 46/2025 Dated 13-11-2025. Zinat Sarkar (Old Name) and Zinat Aman Sarkar (New Name) both are same and one identical person.

CHANGE OF NAME
I, Nasim Bibi (Old Name) W/o Late Sk Giyasuddin Residing at Vill - Gopalpur Chandigarh, P.o- Ganganagar, P.s- Madhyamgram, District - North 24 Parganas, Pin - 700132, West Bengal, India have Changed my name and shall henceforth be known as Nasimbanu Bibi (New Name) as declared before the Ld. Judicial Magistrate (1st Class) at Barasat vide affidavit no 6294 Dated 12-11-2025. Nasim Bibi (Old Name) and Nasimbanu Bibi (New Name) both are same and one identical person.

CHANGE OF NAME
I, Dil Mohammad Khan (Old Name) son of Late Sekabat Khan, residing at Basti Para, Bishalakshmipur, Dist-24 Parganas(South), Pin-743347, West Bengal, India, have changed my name and shall henceforth be known as Dil Mahammad Khan (New name) as declared before the Notary Public at Kolkata dated 13/11/2025.Dil Mahammad Khan (New Name) and Dil Mohammad khan (Old name).both are same and one identical person.

CHANGE OF NAME
I, Umapada] (Old Name) S/o Biswanath Bhattacharya Residing at 93 Gouranga Mandir Road, Baghajatin, District - Kolkata, Pin - 700086, West Bengal, India have Changed my name and shall henceforth be Know as Umananda Bhattacharya (New Name) as declared before the Notary Public Kolkata vide affidavit no 47/2025 Dated 13-11-2025. Umapada] (Old Name) and Umananda Bhattacharya (New Name) both are same and one identical person.

CHANGE OF NAME
I, Cecil D Rozario (Old Name) S/o Simon Drozario Residing at 10, Serang Lane, Entally, District - Kolkata, Pin - 700014, West Bengal, India have Changed my name and shall henceforth be known as Cecil Robin Drozario (New Name) as declared before the Notary Public Kolkata vide affidavit Dated 13-11-2025. Cecil D Rozario (Old Name) and Cecil Robin Drozario (New Name) both are same and one identical person.

CHANGE OF NAME
I, Prodyut Kumar Ghosh (Old Name) S/o Late Dhirendra Chandra Ghosh Residing at EA/25 Deshbandhu Nagar Baguiati, P.o - Deshbandhu Nagar, P.s - Baguiati, District - North 24 Parganas, Pin - 700059, West Bengal, India have Changed my name and shall henceforth be Known as Prodyut Kumar Ghose (New Name) as declared before the Notary public Kolkata vide affidavit Dated 13-11-2025. Prodyut Kumar Ghosh (Old Name) and Prodyut Kumar Ghose (New Name) both are same and one identical person.

CHANGE OF NAME
I, Rijiya Begum (Old Name) W/o Kasem Mondal Residing at Vill - Biswas Para Dakshin Kalsur, P.o - Kalsur, P.s - Deganga, District - North 24 Parganas, Pin - 743438, West Bengal, India have Changed my name and shall henceforth be Known as Rijiya Begam (New Name) as declared before the Notary public Kolkata vide affidavit Dated 13-11-2025. Rijiya Begum (Old Name) and Rijiya Begam (New Name) both are same and one identical person.

Name Change
I, Md. Qamruzzama (old name) son of Late Mohammad Younus, residing at 3, Mangoe Lane, Wastage Paper Shop, C.T.C. Building, Kolkata – 700001, West Bengal, have changed my name and shall henceforth be known as Md. Qamruzzaman (new name) as declared before the Notary Public at Kolkata dated 27/10/2025. Md. Qamruzzama (old name) and Md. Qamruzzaman (new name) both are same and one identical person.

Name Change
I, Shabana Khatoon (old name) wife of Md. Qamruzzaman, residing at 73, Metcalfe Street, P.S – Bowbazar, P.O – Dharmatala, Circus Avenue, Kolkata – 700013, West Bengal, have changed my name and shall henceforth be known as Shabana Parveen (new name) as declared before the Notary Public at Kolkata dated 27/10/2025. Shabana Khatoon (old name) and Shabana Parveen (new name) both are same and one identical person.

Name Change
I, Sunayana Saraf (Old name) wife of Niranjan Kumar Saraf, residing at Merlin Lake View, Block-3, Flat-K7, 104, Bidhannagar Road, Kolkata-700067, West Bengal, have changed my name and shall henceforth be known as Sunayna Saraf (New name) vide an affidavit sworn before The Notary Public at Kolkata vide Affidavit No.14/2025 dated 12/11/2025.That Sunayana Saraf and Sunayna Saraf both are same and one identical person.

Name Change
I, Muksed Sk (old name) son of Sk Sefajuddin, residing at Vill: Dakshin Badhia, P.O – Mirgoda, P.S – Ramnagar, Dist: Purba Medinipur, Pin: 721446, West Bengal, have changed my name and shall henceforth be known as Sekh Muksed (new name) as declared before the Notary Public at Contai, Purba Medinipur dated 10/10/2025. Muksed Sk (old name) and Sekh Muksed (new name) both are same and one identical person.

Name Change
I, SUVASHIS MUKHERJEE(old name) S/O-RANJIT KUMAR MUKHERJEE , residing at HOLDING NO -108,3RDFLOORFL-3/B 2 NO MOTILAL COLONY PO-RAJBARI COLONY PS-DUMDUM DIST-NORTH 24 PARGANAS PIN-,700081.do herebydeclare that, I have changed my name from SUVASHIS MUKHERJEE (old name) to SUBHASISH MUKHERJEE(new name) and henceforth I shall be known as SUBHASISH MUKHERJEE (new name) in all purpose ,vide affidavitsworn before the NOTARY PUBLIC AT BERHAMPORE COURT DATED ON 13/11/2025. SUBHASISH MUKHERJEE(new name) and SUVASHIS MUKHERJEE (old name) both name are same and one identical person .

Name Change
I,RUBHEN SK(old name) S/O- RENTU SK , residing at DHARAMPUR DIHIPARA PO-DANGAPARA PS-MURSHIDABADDIST-MURSHIDABAD PIN-742302,do hereby declare that, I have changed my name from RUBHEN SK (old name) toRUBHEL SK (new name) and henceforth I shall be known as RUBHEL SK (new name) in all purpose ,vide affidavitsworn before the NOTARY PUBLIC AT BERHAMPORE COURT DATED ON 13/11/2025. RUBHEL SK (new name)and RUBHEN SK (old name) both name are same and one identical person .

Name Change
I,HIRA NUR KHATUN BIBI (old name) W/O-ARIF HOSSAIN residing at CHHOTO CHANDGHAR POBARACHANDGHAR P.S-KALIGANJ DIST-NADIA PIN-741156 , West Bengal do here by declare that ,I have changedmy name from HIRA NUR KHATUN BIBI (old name) to (new name) HIRNUR KHATUN and I shall behenceforth be known as HIRANUR KHATUN (new name) in all purpose, vide an affidavit before the Notary-public at Berhampore court dated on 13/11/2025. HIRANUR KHATUN (New name)and HIRA NUR KHATUNBIBI(old name) both name are same and one identical person.

CHANGE OF NAME
I, (Mokateyar Hossain , S/O- Samsuddin Ahammad) that my wife's (Old Name) Moktar Hosen recorded in my passport no- M8000385, residing at Vill-Rasulpur , PO-Shibkrishnapur , PS-Kushmandi , South Dinajpur, West Bengal 733132 do hereby declared that I have changed my wife's name from Moktar Hosen to Mamluka Khatun and henceforth my wife's name shall be known as Mamluka Khatun (new name) in all purpose, vide an affidavit sworn before the notary public Berhampore court on 07/11/2025. My wife's name Mamluka Khatun & Moktar Hosen both are one different person.

CHANGE OF NAME
I, SANJIT NAYAK S/o Susanta Nayak residing at O, Natun Diara, P.O. Nayabad, P.S. Sonarpur, Dist-South 24 Parganas, Pin-700150 do hereby solemnly affirm & declare my actual name SANJIT NAYAK instead of SANJIT KR NAYAK, which is wrongly recorded in my driving licence No. WB0119880434437, vide an affidavit sworn before the Ld. Judicial Magistrate 1st Class at Alipore dated 06/11/2025. SANJIT NAYAK and SANJIT KR NAYAK both are same and one identical person.

Name Change
I, Bidhan Narayan Chaudhury (old name) S/o Bijay Narayan Chowdhury residing at Rabindra Sarani 2nd Lane, Rabindrapally, P.O. + P.S.- Bolpur, Dist.- Birbhum, Pin-731204, shall hence forth be known as Bidhan Narayan Chowdhury (New Name) as declared before the Executive Magistrate, Bolpur, Dist.- Birbhum West Bengal vide affidavit No. 100/2025 dt.-19.09.2025. Bidhan Narayan Chaudhury (old name) and Bidhan Narayan Chowdhury (New Name) both are same and identical Person.

Name Change
I,HIRA NUR KHATUN (old name) W/O-ARIF HOSSAIN residing at CHHOTO CHANDGHAR PO-BARACHANDGHAR P.S-KALIGANJ DIST-NADIA PIN-741156 , West Bengal do here by declare that ,I have changed my sons name fromMOHAMMED HASIB HOSSAIN (old name) to (new name) HASIB HOSSAIN and I shall be henceforth beknown as HASIB HOSSAIN (new name) in all purpose, vide an affidavit before the Notary public atBerhampore court dated on 13/11/2025. HASIB HOSSAIN (New name)and MOHAMMED HASIB HOSSAIN(old name) both sons name are same and one identical person.

Name Change
I, Ranajit Samaddar, S/o Ratan Samadder, residing at Vill Natungram Lokenath Pally, P.O. Prafullanagar, P.S. Habra Dist North 24 Pgs have changed my name and shall henceforth be known as Ranjit Samadder as declared before the 1st class Judicial Magistrate at Barasat vide affidavit No. 8250 dt. 11/11/25. Ranajit Samaddar and Ranjit Samadder both are one and same identical person.

Name Change
I, APPU AGARWAL W/O AMIT JHUNJHUNWALA Residing at Flat No-6B, Merlin Heights, 42 Hazra Road, District - Kolkata, Pin - 700019, West Bengal, India have changed my name and shall henceforth be known as GAYATRI JHUNJHUNWALA as declared before the Ld. Metropoliton Magistrate at Kolkata vide affidavit No 219, Dated 07-08-2013. APPU AGARWAL and GAYATRI JHUNJHUNWALA both are same and identical person.

CHANGE OF NAME
I, Rajesh Kumar (Old Name) S/o Jaydev Jha Residing at 43/2/B/3, S.C. Aon Road, P.o - Rishra, P.s - Rishra, District - Chandannagar, Pin - 712248, West Bengal, India have Changed my name and shall henceforth be Known as Rajesh Kumar Jha (New Name) as declared before the Notary public Kolkata vide affidavit Dated 13-11-2025. Rajesh Kumar (Old Name) and Rajesh Kumar Jha (New Name) both are same and one identical person.

CHANGE OF NAME
I, Kasem Mondal S/o Late Rafik Mondal Residing at Vill - South Kolsur Biswas Para, P.o - Kolsur, P.s - Deganga, District - North 24 Parganas, Pin- 743438, West Bengal India that my deceased father who previously known as Rafik (Old Name) shall henceforth be known as Rafik Mondal (New Name) as declared before the Notary public Kolkata vide affidavit dated 13-11-2025. I declare that my deceased father Rafik (Old Name) and Rafik Mondal (New Name) is same and one identical person.

CHANGE OF NAME
I, Rijiya Bibi (Old Name) W/o Kasem Mondal Residing at Vill - South Kolsur Biswas Para, P.o - Kolsur, P.s - Deganga, District - North 24 Parganas, Pin - 743438, West Bengal, India have Changed my name and shall henceforth be Known as Rijiya Begam (New Name) as declared before the Notary public Kolkata vide affidavit Dated 13-11-2025. Rijiya Bibi (Old Name) and Rijiya Begam (New Name) both are same and one identical person.

Name Change
I,ABU SAHED MOLLA S/O LATE NOW SAD MOLLA MY MOTHER NAME HAS BEEN RECORDED IN MY BIRTH CERTIFICATE AS TANJIRA BIBI AFFIDAVIDT BY JUDICIAL MAGISTRATE KRISHNAGAR COURT ON 17-10-25 TANJIRA BIBI AND TANJURA MOLLA IS SAME PERSON MY MOTHER ACTUAL NAME IS TANJURA MOLLA R/O VILL BHAT GACHHI P.O - RANA BANDA P. S - CHAPRA NADIA.

Name Change
I, Niranjan Saraf (Old name) S/O Madan Lal Saraf, residing at Merlin Lake View, Block-3, Flat-K7, 104, Bidhannagar Road, Kolkata-700067, West Bengal, have changed my name and shall henceforth be known as Niranjan Kumar Saraf (New name) vide an affidavit sworn before The Notary Public at Kolkata vide Affidavit No.15/2025 dated 12/11/2025.That Niranjan Saraf and Niranjan Kumar Saraf both are same and one identical person.

নাম পরিবর্তন
আমি Chittaranjan Hajra পিতা Ramkamal Hajra গ্রাম ও পোঃ রতনপুর থানা- গোঘাট জেলা হুগলী। প ঃ বঃ পিন নং ৭১২৬১৪ স্থায়ী বাসিন্দা। আমার কিছু নথিতে ভুলবশত Chittaranjan Hazra পিতা R K Hazra, হয়ে আছে। এক্সকিউটিভ ম্যাজিস্ট্রেট আরামবাগ কোর্ট হুগলী জেলা এফিডেভিট দ্বারা Chittaranjan Hajra পিতা Ramkamal Hajra পরিচিত হলাম। এখন থেকে Chittaranjan Hajra পিতা Ramkamal Hajra এবং Chittaranjan Hazra পিতা R K Hazra উভয়েই এক ও অভিন্ন ব্যক্তি হলাম।

Name Change
I, Nazir Ali Mondal, S/o- Farid Ali Mondal, resident of Vill. Pitambarpur, P.o- Dompukur, P.s- Chapra. Dist. Nadia in West Bengal, Pin-741123 do hereby declare that I have changed my father's and my grandfather's name from Fariduddin Gharami, S/o- Hiatali Gharami to Farid Ali Mondal, S/o- Hiatali Mondal and henceforth they shall be known as Farid Ali Mondal, S/o- Hiatali Mondal (both are deceased) in all purpose, vide affidavit No. 16866 sworn in Executive Magistrate (1st Class) at Krishnagar, Nadia on 29.10.2025. Farid Ali Mondal, S/o- Hiatali Mondal and Fariduddin Gharami, S/o- Hiatali Gharami both are same and identical person.

দেশে এসো, আমেরিকানদের শেখাও আর বাড়ি যাও! এইচ-১বি ভিসা নীতি নিয়ে এমনই ভাবনায় ট্রাম্প প্রশাসন

সংবাদ সংস্থা, ওয়াশিংটন, ১৩ নভেম্বরঃ মার্কিন প্রেসিডেন্ট ডোনাল্ড ট্রাম্পের নতুন এইচ-১বি ভিসা নীতি মূলত বিদেশি দক্ষ কর্মীদের অস্থায়ীভাবে যুক্তরাষ্ট্রে এনে স্থানীয়দের প্রশিক্ষণ দেওয়ার লক্ষ্যেই তৈরি! এমনটাই জানিয়েছেন মার্কিন ট্রেজারি সেক্রেটারি স্কট বেসেন্ট। এক সংবাদমাধ্যমে সাক্ষাৎকার দিয়ে বেসেন্ট বলেন, ‘‘ট্রাম্পের নতুন এই নীতি আসলে এক ধরনের ‘নলেজ ট্রান্সফার’ বা জ্ঞান স্থানান্তরের পরিকল্পনা, যার লক্ষ্য আমেরিকার উৎপাদন শিল্পকে পুনরুজ্জীবিত করা।’’ তিনি জানান, গত কয়েক দশক ধরে যুক্তরাষ্ট্রে নির্ভুল উৎপাদন শিল্প ব্যাপকভাবে কমে গেছে। ফলে সেই দক্ষতা ফের গড়ে তুলতেই বিদেশি বিশেষজ্ঞদের এনে স্থানীয়দের প্রশিক্ষণ দেওয়ার পরিকল্পনা নিচ্ছে প্রশাসন। বেসেন্টের কথায়, ‘‘গত ২০-৩০ বছর ধরে আমরা নিজেদের দেশে জাহাজ বা সেমিকন্ডাক্টর তৈরি করছি না। হঠাৎ করেই তা শুরু করা সম্ভব নয়। তাই তিন, পাঁচ বা সাত বছরের জন্য দক্ষ বিদেশিদের আনব, তাঁরা মার্কিন কর্মীদের প্রশিক্ষণ দেবেন। এরপর তাঁরা দেশে ফিরে যাবেন, আর আমেরিকান কর্মীরাই কাজটা হাতে নেবেন।’’ বিদেশিদের জন্য মার্কিন চাকরি কমে যাওয়ার আশঙ্কা নিয়ে প্রশ্ন উঠতেই বেসেন্ট বলেন, ‘‘এই মুহূর্তে অনেক ক্ষেত্রেই আমেরিকানরা সেই কাজ করতে প্রস্তুত নয়। তাই বিদেশি কর্মীদের এনে তাঁদের কাছ থেকেই শিখে নেওয়াটাই সবচেয়ে কার্যকর উপায়।’’ তিনি আরও যোগ করেন, ‘‘আমরা এতদিন সেমিকন্ডাক্টর বা জাহাজ তৈরির মতো শিল্পের কাজ বাইরে পাঠিয়েছি। এখন বিদেশি সহযোগীরা এসে মার্কিন কর্মীদের শেখাবেন- এটাই ট্রাম্পের লক্ষ্য।’’ স্কট বেসেন্ট ব্যাখ্যা করেন, ট্রাম্প প্রশাসনের নতুন এইচ-১বি নীতি আসলে দেশের গুরুত্বপূর্ণ শিল্পক্ষেত্রগুলিকে ফের আমেরিকার মাটিতে ফিরিয়ে আনার বৃহত্তর পরিকল্পনার অংশ। এর মাধ্যমে আমদানি নির্ভরতা কমিয়ে স্থানীয় উৎপাদন ও কর্মসংস্থান বাড়াতে চায় রিপাবলিকান প্রশাসন। মাত্র কয়েক সপ্তাহ আগেই মার্কিন প্রশাসনের তরফে একটি বিজ্ঞাপন দেওয়া হয়েছিল যা বিতর্ক সৃষ্টি করে। শ্রম দফতরের নতুন প্রচার ভিডিওয় সরাসরি ভারতের নাম তুলে বলা হয়, বিদেশিদের, বিশেষত ভারতীয়দের কাজে নিয়ে আমেরিকার তরুণদের স্বপ্ন চুরমার করা হচ্ছে। সোশ্যাল মিডিয়ায় বিজ্ঞাপন দিয়ে আমেরিকার শ্রম দফতর লেখে, ‘‘এইচ-১বি অপব্যবহারের ফলে বহু তরুণ আমেরিকান তাঁদের স্বপ্ন হারিয়েছেন। বিদেশিদের জন্য তাদের চাকরি চলে গেছে।’’ সঙ্গে দাবি করা হয়, প্রেসিডেন্ট ডোনাল্ড ট্রাম্প ও শ্রমমন্ত্রী লরি চাভেজ-ডি রেমারের নেতৃত্বে এখন এই অপব্যবহারের বিরুদ্ধে ব্যবস্থা নেওয়া হচ্ছে এবং আমেরিকার তরুণদের স্বপ্ন সত্যি করার প্রয়াস করা হচ্ছে। বিশ্লেষকদের মতে, নতুন এই প্রচারাভিযান ট্রাম্প প্রশাসনের দ্বিতীয় মেয়াদে ‘আমেরিকা ফার্স্ট’ কর্মসূচিকে আবার সামনে এনেছে। ঘরোয়া কর্মসংস্থান, ভিসা যাচাই বাড়ানো ও শ্রমবাজারে জাতীয়তাবাদের সুর ফের জোরদার হচ্ছে।

VEDIKA CREDIT CAPITAL LIMITED

(CIN : U67120WB1995PLC069424)

Regd Office: Chhota Kanthalia, North 24 Parganas, West Bengal- 700121, India

Tel: 9135001217, 18001236018 (Toll free), **Website:** www.teamvedika.com

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPT 30, 2025

(Amount in Rs. In lakhs)

S. No.	Particulars	Quarter ended Sept 30, 2025 (Unaudited)	Quarter ended June 30, 2025 (Unaudited)	Quarter ended Sept 30, 2024 (Unaudited)	Year ended March 31, 2025 (Audited)
1	Total Income from Operations	7539.98	6367.71	6146.35	26555.46
2	Net Profit / (Loss) for the period (before Tax, Exceptional, and/or Extraordinary items)	1164.81	1156.57	1080.30	4109.51
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1164.81	1156.57	1080.30	4109.51
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	893.38	877.47	810.23	3078.19
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	893.38	877.47	810.23	3078.19
6	Paid up Equity Share Capital	3709.52	3709.52	3709.52	3709.52
7	Security Premium Account	14867.60	14867.60	14867.60	-
8	Reserves (excluding Revaluation Reserve)	11472.14	10743.52	8766.68	24733.65
9	Net worth	30049.26	29320.64	27343.80	28443.17
10	Paid up Debt Capital / Outstanding Debt	115070.87	97438.38	91832.88	98003.06
11	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL
12	Debt Equity Ratio	3.83	3.32	3.36	3.45
13	Annualized Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -				
	1. Basic:	2.41	2.37	2.18	8.30
	2. Diluted:	2.41	2.37	2.18	8.30
14	Capital Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

** Figures for the quarter ended are not annualized.*

Notes:
1. The above is an extract of the detailed format of quarterly financial statements filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange i.e. BSE Limited and can be accessed on the websites of the BSE Limited **www.bseindia.com** and website of the company.

For and on behalf of the Board of Directors
Vedika Credit Capital Limited
Vikram Jain
(Whole Time Director)
DIN: 00367570

Place : Ranchi
Date : 13 November 2025

SAI/2025/04