

PUBLIC NOTICE

ICICI Home Finance Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400015

Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai - 400059

Branch Address: 302, 303, 304, 3rd Floor, Eldeco Corporate Chamber III, TC 58V, Vibhuti Khand, Gombinagar, Lucknow - 226010

The following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from ICICI Home Finance Company Limited ("ICICI HFC") and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act - 2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

Sr. No.	Name of the Borrower/Co-Borrower/Guarantor (Loan Account Number) & Address	Property Address of Secured Asset/Asset to be Enforced	Date of Notice Sent/Outstanding on Date of Notice	NPA Date
1.	Aps Feeds Private Limited (Borrower), Aruna Agnihotri (Co-Borrower), Gautamrishi Agnihotri (Co-Borrower), Pallavi Agnihotri (Co-Borrower), Shilpi (Co-Borrower), Flat No. 703 Shiva Palace 32 32A Cantt Road Lucknow Up Lucknow Uttar Pradesh 226001, LH.LUC00001339318	Flat No. 703 32A Nagar Nigam No. 118 93 1 Kuber Crust Land Sit at Najrabad Cantt Road Ward Najrabad Tehsil Middle Class Na Lucknow Uttar Pradesh 226001 Bounded By- North By: Roof, South By: Flat No. 603, East By: 4 Ft Wide Lobby, West By: Not Provided.	24-04-2026 Rs. 1,40,48,080/-	03/07/2022
2.	Aps Feeds Private Limited (Borrower), Aruna Agnihotri (Co-Borrower), Gautamrishi Agnihotri (Co-Borrower), Pallavi Agnihotri (Co-Borrower), Shilpi (Co-Borrower), Flat No. 703 Shiva Palace 32 32A Cantt Road Lucknow Up Lucknow Uttar Pradesh 226001, LH.LUC00001339398	Flat No. 703 32a Nagar Nigam No. 118 93 1 Kuber Crust Land Sit at Najrabad Cantt Road Ward Najrabad Tehsil Middle Class Na Lucknow Uttar Pradesh 226001 Bounded By- North By: Roof, South By: Flat No. 603, East By: 4 Ft Wide Lobby, West By: Not Provided.	24-04-2026 Rs. 5,18,281/-	03/07/2022

The steps are being taken for substituted service of notice. The above borrower/s and/or their guarantors (as applicable) are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice else further steps will be taken as per the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: May 01, 2026
Place: Lucknow
Authorized Officer
ICICI Home Finance Company Limited

GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegang, Pune, Maharashtra 411014. Branch Office: 1st Floor, Bungalow No. 11, 15B, Lal Bahadur Shastri Marg, Madhopur, Prayagraj, Uttar Pradesh - 211001

E-AUCTION - SALE NOTICE
Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) that the below described immovable properties mortgaged to GrihUm Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 03-06-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>.

For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. www.grihumhousing.com

Sr. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases if any (K)
1.	Loan No. HF0044H21100187 ANKUR GUPTA (BORROWER) VARSHA GUPTA (CO BORROWER)	Notice date: 09-01-2026 Total Dues: Rs. 1001008/- (Rupees Ten Lakh One Thousand Eight Only) payable as on 09-01-2026 along with interest @ 15.35% p.a. till the realization.	Physical	All That Piece And Parcel Of Plot Located In Mauja Pata, Pargana Karari, Tehsil Manjhanpur, District Kaushambi Arazi Number 2250, Total Area 0.342 Hectares, Out Of Which Only 0.0163 Hectares Its Dimensions: North To South: 35 Feet Wide East To West: 50 Feet Long Total Area: 163 Square Meters. Boundary: East: Field Of Shankariya Devi West: Proposed Unpaved Road Less Than 5 Meters Wide North: Field Of Lallu And Others South: Field Of Soni Devi	Rs. 6125000/- (Rupees Six Lacs Twelve Thousand Five Hundred Only)	Rs. 6125000/- (Rupees Sixty One Thousand Two Hundred Fifty Only)	02-06-2026 Before 5 PM	10,000/-	19-05-2026 (11AM - 4PM)	03-06-2026 (11 AM - 2PM)	NIL
2.	Loan No. HL006041000000050 41385 IMRAN KHAN (BORROWER) SITARA BI (CO BORROWER)	Notice date: 08-08-2025 Total Dues: Rs. 1150446/- (Rupees Eleven Lakh Fifty Thousand Four Hundred FortySix Only) payable as on 08-08-2025 along with interest @ 10.25% p.a. till the realization.	Physical	All That Piece And Parcel Of Residential Plot, Part Of Khasra No 106 Mi, Situated At Vill Rahpura Chaudhary, Pargana, Tehsil & Distt Bareilly, Adm Area 42.64 Squire Meter. Bounded By- East- Road 14 Feet Wide, West-Plot Of Smt Humera, North-House Of Rafique, South-Plot Of Kaleem Khan.	Rs.789478.00/- (Rupees Seven Lacs Eighty Nine Thousand Four Hundred Seventy Eight Only)	Rs. 789478.00/- (Rupees Seventy Eight Thousand Nine Hundred Forty Seven and Eighty Paises Only)	02-06-2026 Before 5 PM	10,000/-	19-05-2026 (11AM - 4PM)	03-06-2026 (11 AM - 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself in all aspects there before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider/ C1 India PVT Ltd. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124.25.26 Support Email - Support@bankauctions.com. Contact Person - Dharni P. Email id - dharni.p@c1india.com Contact No- 9948182222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of NEFT/RTGS/IDR in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD, Account No-09155100028 and IFSC Code - ICIC000915, ICICI Bank Ltd, Panchsheel Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 02-06-2026 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-auction from the service provider. After their registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address: 1st Floor, Rear Side, 154-A, "A Square building", Civil Lines, Bareilly, UP- 243 001 Mobile no. +91 8281138143 e-mail ID p.adith@grihumhousing.com For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction. This notice should also be considered as 30 DAYS (Thirty) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Financial Express shall be prevail

Date: 01.05.2026 Place: UTTAR PRADESH Sd/- Authorised Officer, GrihUm Housing Finance Limited

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015, E-mail: auction@hindujahousingfinance.com
1ST 124/O/64, Near Popular Dham Kanta, Govind Nagar, Kanpur-208006

E-AUCTION SALE NOTICE

RLM Mr. Brajesh Kumar Awasthi 9918301885 ZRM Mr. Umesh Singh Chauhan 9838202386 and RRM Mr. Pushkar Awasthi 9453043399

Public Notice For E-Auction Cum Sale (Appendix - IV A) (Rule 8(6))

Sale of Immovable property mortgaged to Hinduja Housing Finance Limited (HHFL) having its Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai - 600015, and Branch Office at: 1ST 124/O/64, Near Popular Dham Kanta, Govind Nagar, Kanpur-208006, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorised Officer ("AO") of HHFL had taken the possession of the following property pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS" for realization of dues amount. The Sale will be done by the undersigned through e-auction platform provided at the website: www.bankauctions.com

DATE OF INSPECTION OF PROPERTY - 18.05.2026 1100 HRS-1400 HRS.
EMD LAST DATE - 20.05.2026 TILL 5 PM.
DATE/ TIME OF E-AUCTION - 31.05.2026 1100 HRS-1300 HRS.

Sr. No.	Loan Account Number and Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice u/s 13(2) Date and Amount Total Outstanding	Description of the Immovable property/ Secured Asset	Date of Possession	Reserve Price (RP) Earnest Money Deposit (EMD) (10% of RP) Bid Increase Amount
1	Loan A/c No. UP/KNP/KANP/A000003264 1. Mr. Abhay Pratap Singh (BORROWER) 2. Mrs. Kanti Devi (Co-Borrower)	18.07.2025 & ₹ 10,93,406/- ₹ 10,93,406/- as on 18.07.2025	Situated- Plot no 86, ARAZI NO. 332 mauja Gangapur, pargana tahsil Kanpur, Yasoda Nagar, Kanpur, Metro, Kanpur Nagar, Uttar Pradesh, India - 208011 Area. 83.61 Sq Mtr Direction/Boundaries East-50 ft road, West-plot no 51, North-part of plot South-plot no 85	28-10-2025	₹ 2268000/- ₹ 226800/- ₹ 10,000/-
2	Loan A/c No. UP/KNP/KANP/A00000351 & UP/KNP/KANP/A00000696 1. Mr. Amar Singh (borrower) 2. Mrs. Pratibha Devi (co-borrower)	12.09.2025 & ₹ 2301082 ₹ 2301082 as on 12.09.2025	Situated- 1266 Plot No-86a Radhapuram Trimurti Apartment Hanspuram Naubasta Kanpur, Hanspuram Naubasta, Trimurti Apartment, Urban, Kanpur, Uttar Pradesh, India - 208021 Area-125.415 Sq Yrd. Direction/Boundaries - East- Plot Shikha Yadav, West-Plot No.66B Reena Bhadauria North: 20 Ft Road South: Part Of Arazi	28-11-2025	₹ 5570000/- ₹ 557000/- ₹ 10,000/-
3	Loan A/c No. UP/KNP/KANP/A000001735 & UP/KNP/KANP/A000002532 1. Mr. Anuj Sharma (borrower) 2. Mr. Raj Kumar (co-borrower) 3. Mrs. Raj Kumari (co-borrower)	25.04.2025 & ₹ 15,14,565/- ₹ 15,14,565/- as on 25.04.2025	Situated- House No. 2882 measuring area 55.74 Sq.Mtr. Situated at Ram Nagar Dist. Unnao Tehsil & Distt. Unnao Uttar Pradesh-209801 Area-55.74 Sq Mtr. Direction/Boundaries - East- Primary School Ram Nagar, West- Land of Seller Putti Lal North- CC Road, South- Open Land	16.07.2025	₹ 1978000/- ₹ 197800/- ₹ 10,000/-
4	Loan A/c No. UP/KNP/KANP/A000003087 1. Mr. Arpit Verma (borrower) 2. Mr. Geeta Verma (co-borrower)	21.06.2025 & ₹ 533324/- ₹ 533324/- as on 21.06.2025	Situated- Pvt. Plot situated on part of Arazi No. 172 min. Mauza Ahliwan Pargana & Tehsil Kanpur Nagar, Uttar Pradesh-208007, Area-38.27 Sq Mtr., Direction/Boundaries - East- Plot of Mrs. Poonam, West- Plot of Mr. Choley Lal, North- Agriculture Land of Mr. Ram Sewak, South-15 Feet Road	28.10.2025	₹ 1025000/- ₹ 102500/- ₹ 10,000/-
5	Loan A/c No. UP/KNP/KANP/A000000470 1. Mrs. Baby Yadav (borrower) 2. Mr. Raj Kumar (co-borrower)	14.10.2024 & ₹ 1024037/- ₹ 1024037/- as on 14.10.2024	Situated- Arazi 899 Bhukhand 17, Talya Tega Nagar, Urban, Kanpur, Uttar Pradesh, India - 208022 Area-50.7 Sq Mtr., Direction/Boundaries - East- Pvt Plot No 17-A West: Pvt Plot No 16-A North: 7.50 mtr road i.e. 24th road, South: Pvt Plot No. 11	19.07.2025	₹ 2251000/- ₹ 225100/- ₹ 10,000/-
6	Loan A/c No. UP/KNP/KANP/A000001699 1. Mr. Bhoora Singh (borrower) 2. Mrs. Manorama (co-borrower)	18.07.2025 & ₹ 930160/- ₹ 930160/- as on 18.07.2025	Situated-PART OF ARAZI NO-958 MIN SITUATED AT VILLAGE AHIRWAN TEHSIL AND DISTRICT KANPUR NAGAR -UTTAR PRADESH -208012 Area 50.166 Sq Mtr. Direction/Boundaries - East-Plot of Anokhe Singh Yadav, West-Plot of Dharm Singh, North-Part of Arazi 958 Min, South-6.10-Meter-wide road	19.10.2025	₹ 1947000/- ₹ 194700/- ₹ 10,000/-
7	Loan A/c No. UP/KNP/KANP/A000003028 1. Mr. Chand Shah (borrower) 2. Mrs. Shabnam Shabnam (co-borrower)	08.08.2025 & ₹ 415120/- ₹ 415120/- as on 08.08.2025	Situated- Part of Arazi no 1132, Budhpur, Machharia, Metro, Kanpur Nagar, Uttar Pradesh, India - 208011, Area-58.33 Sq Mtr., Direction/Boundaries - East-SHANU FURNITURE PLOT, West- 9.14 MTR Road, North-ABDUL SATTAR POT South- ABDUL RAHIM PLOT	18-11-2025	₹ 2047000/- ₹ 204700/- ₹ 10,000/-
8	Loan A/c No. UP/KNP/KANP/A000002730 1. Mr. Dilshad Ahmed (borrower) 2. Mrs. Gulafsha Bano (co-borrower)	08.08.2025 & ₹ 1656848/- ₹ 1656848/- as on 26.12.2024	Situated- 435 mi Manjara Piperkheda, Unnao, Metro, Unnao, Uttar Pradesh, India - 209861 Area-125.46 Sq Mtr., Direction/Boundaries - East-Plot Digar, West-Plot Digar, North - Plot Digar, South-Rasta 15 Feet	14.10.2025	₹ 3353000/- ₹ 335300/- ₹ 10,000/-
9	Loan A/c No. UP/KNP/KANP/A000001250 1. Mr. Dinesh Chandra Singh (BORROWER) 2. Mr. Pragesh Singh (Co-Borrower) 3. Mrs. Prema Singh	08.08.2025 & ₹ 1060942/- ₹ 1060942/- as on 08.08.2025	Situated- 324 B NAUBASTA, KANPUR NAGAR, Urban, Kanpur, Uttar Pradesh, India-208021, Area-150.668 Sq Mtr., Direction/Boundaries East-20 ft road, West-Part of H.No 324 North-Part of H.No 324 South- Part of H.No 324	18.11.2025	₹ 5473000/- ₹ 547300/- ₹ 10,000/-
10	Loan A/c No. UP/KNP/KANP/A000000541 1. Mr. Jitendra Kumar (BORROWER) 2. Mr. Uma Shankar Tiwari Pandey (Co-Borrower) 3. Mrs. Babli Tiwari 4. Mr. Dharendra Tiwari	12.09.2025 & ₹ 668761/- ₹ 668761/- as on 12.09.2025	Situated- Part Of Arazi No.515, BRAHM NAGAR, CHAUBEPUR, KANPUR NAGAR, UP-209203, CHAUBEPUR, Urban, Kanpur, Uttar Pradesh, India - 209203, Area-84 Sq Mtr. Direction/Boundaries - East: Part Of Arazi, West: 15 feet wide Road North: Land of Bhawan, South: Part of Arazi	12.12.2025	₹ 2551000/- ₹ 255100/- ₹ 10,000/-
11	Loan A/c No. UP/KNP/KANP/A000001131 & UP/KNP/KANP/A000001889 1. Mr. Jitendra Kumar (BORROWER) 2. Mrs. Jay Shree Devi (Co-Borrower)	12.09.2025 & ₹ 1969508 ₹ 1969508 as on 12.09.2025	Situated- ARAZI number 891 plot number 37 Budhpur Machharia, KANPUR, Metro, Kanpur, Uttar Pradesh, India - 200011 Area-96 Sq Yrd. Direction/Boundaries - East: House Of Ram Avtar Yadav, West: 30 Feet wide Road North: House No.36 Of Santosh Kashyap South: Open Land	28.11.2025	₹ 3381000/- ₹ 338100/- ₹ 10,000/-
12	Loan A/c No. UP/KNP/KANP/A000000498 & CO/CPC/CPDF/A000002801 & UP/KNP/KANP/A000000925 1. Mr. Kamal Kishor Gupta (borrower) 2. Mrs. Rajkumari Devi (co-borrower)	26.12.2024 & ₹ 1298476/- ₹ 1298476/- as on 26.12.2024	Situated- ARAZI NO903 GRAMPEN TEHSEEL BILHAUR KANPUR NAGAR, GRAMP MAANDHANIA, West-Pvt Urban, Kanpur, Plot No Uttar Pradesh, India - 209217 Area-83.61 Sq Mtr. Direction/Boundaries - East-Pvt Road 20 Ft West- Pvt. Plot No. 16 North- Pvt Plot No 12 than 13, South-Pvt 25 Ft road	28.03.2025	₹ 1748000/- ₹ 174800/- ₹ 10,000/-
13	Loan A/c No. UP/KNP/KANP/A000000226 & UP/KNP/KANP/A000001023 1. Mr. Kaushal Kashyap (BORROWER) 2. Mrs. Sapna Kashyap (Co-Borrower)	18.07.2025 & ₹ 6,93,321/- ₹ 1298476/- as on 18.07.2025	Situated-Free Hold House 3/714 AWSHVIKASH HANSHPURAN KANPUR, HANSHPURAM, Urban, Kanpur, Uttar Pradesh, India - 208021 Area- 30.15 Sq Mtr. Direction/Boundaries - East- Rasta West-Plot of Rahat North-House of Rashid South-House Nanhu	12.10.2025	₹ 1466880/- ₹ 146688/- ₹ 10,000/-
14	Loan A/c No. UP/KNP/KANP/A000002615 1. Mr. Kuldeep Kumar (Borrower) 2. Mrs. Ram Devi (Co-borrower)	18.07.2025 & ₹ 15,30,461/- ₹ 15,30,461/- as on 18.07.2025	Situated- Pvt plot no 13 Arazi 501 Bani Akbar Kachhar Kanpur, Bani Akbarpur Kachhar Metro, Kanpur, Uttar Pradesh, India - 208017 Area 83.61 Sq Mtr., Direction/Boundaries - East-Plot No.14 West-Plot No.12 North-Another Arazi South- 6.10 Mtr. Wide Road	12.10.2025	₹ 2268000/- ₹ 226800/- ₹ 10,000/-
15	Loan A/c No. UP/KNP/KANP/A000000336 & UP/KNP/KANP/A000001187 1. Mrs. Manju Dwivedi (Borrower) 2. Mr. Hari Narayan Dwivedi (Co-Borrower)	27.12.2024 & ₹ 1154164/- ₹ 1154164/- as on 27.12.2024	Situated- ARAZI PARGANA, NO. 36MI, RAKBA 80, KALYANPUR KHURD, TAHSHEEL KANPUR SADAR Kanpur, Uttar KANPUR NAGAR, UTTAR PRADESH, KALYANPUR KHURD, Urban Uttar Pradesh, India - 208017 Area-66.89 Sq Mtr. Direction/Boundaries - East- House of seller West-3.04 mtr wide road, North-Plot Manju than after Sandhya Verma South- Part of Arazi	24.03.2025	₹ 1944000/- ₹ 194400/- ₹ 10,000/-
16	Loan A/c No. UP/KNP/KANP/A000002395 1. Mr. Mohd. Ali Mansoori (BORROWER) 2. Mrs. Mustru Mustru (Co-Borrower)	18.07.2025 & ₹ 2807128/- ₹ 2807128/- as on 18.07.2025	Situated-arazi No. 720 Boodhpur Machharia Kanpur, Boodhpur Machharia, Urban, Kanpur, Uttar Pradesh, India - 208011 Area-105.5 Sq Mtr. Direction/boundaries - East- plot No. M-71 West-60 Feet Road North-plot No. M-59 South-plot No. M-61	04.11.2025	₹ 2268000/- ₹ 226800/- ₹ 10,000/-
17	Loan A/c No. UP/KNP/KANP/A000003425 1. Mr. Mohd. Ifan (BORROWER) 2. Mrs. Neelam Jahan (Co-Borrower)	21.06.2025 & ₹ 4519125/- ₹ 4519125/- as on 21.06.2025	Situated-ARAZI NO 655 MOHALLA AATAL BIHARI NAGAR UNNAO, UNNAO, Metro, Unnao, Uttar Pradesh, India - 208011 Area-69.98 Sq Mtr. Direction/Boundaries - East-Rasta, West-Plot of Rahat North-House of Rashid South-House Nanhu	20.09.2025	₹ 10540000/- ₹ 1054000/- ₹ 10,000/-
18	Loan A/c No. UP/KNP/KANP/A000000953 1. Mr. Musarrat Ali (borrower) 2. Mr. Ruscana Begum (co-borrower)	14.09.2024 & ₹ 745018/- ₹ 745018/- as on 02.09.2024	Situated- ARAZI 917 plot No 80 Malau tahsil Bilhaur Kanpur Nagar, Chaupepur, Metro, Kanpur, Uttar Pradesh, India - 209206 Area-41.99 Sq Mtr. Direction/Boundaries - East- 18 ft Rasta, West-Plot No 77 North-Plot No 79 South-Plot No 81	23.12.2025	₹ 1187000/- ₹ 118700/- ₹ 10,000/-
19	Loan A/c No. UP/KNP/KANP/A000002550 1. Mr. Rajeev Verma (BORROWER) 2. Mrs. Rani Verma (Co-Borrower)	12.09.2025 & ₹ 2961427/- ₹ 2961427/- as on 12.09.2025	Situated- Flat no 3B having covered area 3rd floor 1114/402 ashok nagar, sai valika, KANPUR NAGAR, Metro, Kanpur, Uttar Pradesh, India - 208012 Area-97.85 Sq Mtr. Direction/Boundaries - East: Open To Sky there after Plot No. 110, West: Common Passage, Stair, Lift there after Flat No.3A, North: House No. 111/346 Situated on plot no.106B, South: Open To Sky there after 20 Feet wide Road	28.09.2025	₹ 3980000/- ₹ 398000/- ₹ 10,000/-
20	Loan A/c No. UP/KNP/KANP/A000001941 1. Mr. Ram Krishna Tiwari (BORROWER) 2. Mrs. Madhuri Tiwari (Co-Borrower)	08.08.2025 & ₹ 845758/- ₹ 845758/- as on 08.08.2025	Situated- plot no 38 Arazi no 2027 MOJA BUDPUR MACHHARIA PARGANA, KANPUR, Metro, Kanpur, Uttar Pradesh, India - 208001 Area-31.07 Sq Mtr., Direction/Boundaries - East: Part of sold Arazi West: Part of sold Arazi North: Arazi of others South: 20 ft wide road	18-11-2025	₹ 1973000/- ₹ 197300/- ₹ 10,000/-

Mode Of Payment - For Sr. No. 1 to 36 - All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Kanpur

TERMS & CONDITIONS OF ONLINE E-AUCTION SALE:- 1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties and indemnities. 2. Particulars of the property/ assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual extent & dimensions may differ. 3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bids. 4. Auction/bidding shall only be through "online electronic mode" through the website <https://bankauctions.com> Or Auction provided by the service provider M/s C1 INDIA PVT.LTD, who shall arrange & coordinate the entire process of the e-auction platform. 5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure, etc. 6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/s C1 INDIA PVT.LTD. 605A, Add: C1 INDIA PVT.LTD, 3rd Floor, Plot No.68 sector-44, Gurgaon, Haryana-122003, (Help Line No.+91-124-4302000) Support Email - Support@bankauctions.com, (Support Mobile Number:-7291981124/1125/1126) Mr. Mihalesh Kumar Mob. 7080904466. Email: Mihalesh.kumar@c1india.com, delhi@c1india.com. For participating in the e-auction sale the intending bidders should register their name at <https://bankauctions.com> well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider. 7. For participating in e-auction, intending bidders have to deposit the refundable Earnest Money Deposit (EMD) of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS/IMPS in favor of "Hinduja Housing Finance Limited" on or before above mentioned date. 8. The intending bidders should submit the duly filled in Bid Form (available on <https://bankauctions.com>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer at Hinduja Housing Finance Limited, (9th Floor, Unit no -910, Plot no -TCG-2/2 & TCG-5, Cyber Heights, Vibhuti Khand, Gombinagar, Lucknow, UP - 226010. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale - in the Loan Account Number (as mentioned above) for the property (as mentioned above) 9. After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/s C1 INDIA PVT.LTD to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice. 10. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of '10' minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension. 11. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone. 12. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favor and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/IMPS favoring Hinduja Housing Finance Limited. 13. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale. 14. At the request of the successful bidder, the Authorized Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount. 15. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorized officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorized Officer, failing which the earnest deposit will be forfeited. 16. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property. 17. Sale Certificate will be issued by the Authorized Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges / 18. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. 19. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider. 20. The decision of the Authorized Officer is final, binding and unquestionable. 21. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them. 22. For further details and queries, contact Authorized Officer, Hinduja Housing Finance Limited, Mr. Brajesh Awasthi (RLM) - 9918301885 & Sonam Mishra (CLM) - 9368111464. E-mail: auction@hindujahousingfinance.com. This publication is also 30 (Thirty) days' notice to the Borrower / Mortgagor/Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.

Place: Kanpur Date: 30-04-2026

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/faults (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements /alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Authorized Officer,
HINDUJA HOUSING FINANCE LIMITED

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Lucknow