



GRIHUM HOUSING FINANCE LIMITED

REGISTERED OFFICE: 6TH FLOOR, B BUILDING, GANGA TRUENO, LOHEGAON, PUNE, MAHARASHTRA 411014

BRANCH OFF UNIT: SCO 134, GROUND FLOOR, CHOTTI BARADARI, PATIALA, PUNJAB - 147001

E-AUCTION SALE NOTICE

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/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(1) 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 19-02-2026 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.bankeauctions.com>.

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

PROPOSAL NO. CUSTOMER NAME (A)	DEMAND NOTICE DATE AND OUTSTANDING AMOUNT (B)	NATURE OF POSSESSON (C)	DESCRIPTION OF PROPERTY (D)	RESERVE PRICE (E)	EMD (10% OF RP) (F)	END SUBMI- SSION DATE (G)	INCREMENTAL BID (H)	PROPERTY INSPECTION DATE/TIME (I)	DATE AND TIME OF AUCTION (J)	KNOWN ENCUM- BANCES/COURT CASES IF ANY (K)
LOAN NO. HF042H21100 190 KOMAL (BORROWER) KANCHAN (CO BORROWER)	Notice date: 10-09-2025 Total Dues: Rs. 103093.00/- (Rupees Ten Lakh Thirty Thousand Nine Hundred SixtyThree Only) payable as on 10-09-2025 along with interest @14% p.a. till the realization.	Physical	All That Piece And Parcel Of The Residential Property I.E. House No.46, Situated At Village Arian Maira Sanour Road, Tehsil And District Patiala, As Per Farad Jamabandhi For The Year 1999-2000, The Property Comprising In Khetwati/Khatoni No.9/31, Khasra No.21/1(28-0) Kheti Total Area Measuring 9k-18a Out Of Which Area Measuring Ok-2.14m L.E 62.22 Sq Yds, Which Is Bounded As Under :- East: Vacant Plot, Bholia, Side 28' West: Road, Side 28' North:-Hno45 Asha Goyal Side 20' South: House No.47 Side 20'	Rs. 101000.00/- (Rupees Ten Lacs One Thousand Only)	Rs. 101000.00/- (Rupees Ten Lacs One Thousand Only)	18-02-2026 Before 5 PM	10,000/-	16-02-2026 (11 AM 4 PM)	19-02-2026 (11 AM 2 PM)	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 thereto 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-63 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id: Support@bankeauctions.com. Contact Person Vinod Chauhan, Email id- dellh@ctiindia.com Contact No- 9813887931. 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 /DD in the account of GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C, Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0009915 , ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar, 411014 drawn on any nationalized or scheduled Bank on or before 18-02-2026 and register their name at <https://www.bankeauctions.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:SCO 134, Ground Floor, Chotti Baradari, Patiala, Punjab - 147001Mobile no. +91 8281138142 e-mail ID p.adith@grihumbanking.com For further details on terms and conditions please visit <https://www.bankeauctions.com> 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

PLACE:-PATIALA, PUNJAB DATE: 19.01.2026

Authorised Officer GRIHUM HOUSING FINANCE LIMITED



GRIHUM HOUSING FINANCE LIMITED

REGISTERED OFFICE: 6TH FLOOR, B BUILDING, GANGA TRUENO, LOHEGAON, PUNE, MAHARASHTRA 411014

BRANCH OFF UNIT: 2ND FLOOR, OPPOSITE SYNDICATE BANK, DHAND ROAD, KAITHAL, HARYANA 136027

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LOAN NO. LAP042020000 0-05940355 GURMEET JHANGA (BORROWER) SAVITRI DEVI (CO BORROWER)	Notice date: 08-08-2025 Total Dues:Rs.622456.00/- (Rupees Six Lakh Twenty Two Thousand Four Hundred Fifty Six Only) payable as on 08-08-2025 along with interest @18.85% p.a. till the realization.	Physical	All That Piece And Parcel Of The Property/House Property Having Area 69 Sq. Yards 1.E. Measuring 00 Kanal 2.31 Maria Representing 2.31/1194 Share Out Of Total Land Measuring 59 Kls. 14. Mis. Comprised In Khetwati No. 163 Murba No. 88 Killa No. 1 As Per Farad Jamabandhi For The Year 2014-2015 Now Khetwati 171 As Per Jamabandhi As Per The Year 2019-2020 Vide Sale Deed No. 323/1 Dated 06.02.2019 Entered In The Office Of S.R. Pehowa, Distt. Kurukshetra (Hereinafter Referred To As "The Property In Question") And Bounded As Under North Land Santosa South - Gali East Dagar Owner West- Dagar Owner	Rs. 77554.00/- (Rupees Seven Lacs Seventy Seven Thousand Five Hundred Forty Four Only)	Rs. 7754.00/- (Rupees Seven Lacs Seventy Seven Thousand Five Hundred Forty Four Only)	18-02-2026 Before 5 PM	10,000/-	16-02-2026 (11 AM 4 PM)	19-02-2026 (11 AM 2 PM)	NIL

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PLACE:-KURUKSHETRA,HARYANA DATE: 19.01.2026

Authorised Officer GRIHUM HOUSING FINANCE LIMITED

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)

Ground Floor, SCO 33-34-35 Sector-17 A, Chandigarh- 160017

Case No.: OA/1440/2024

Summons under sub-Section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

IDFC FIRST BANK LTD

Exh. No. 28035

Vs

MESSRS SHRAMAN STRIPS PVT LTD AND OTHER

To,

1) SHRAMAN STRIPS PVT LTD THROUGH ITS DIRECTOR HAVING OFFICE AT: VISHWAKARMA COLONY LUDHIANA, PUNJAB-141003

2) JAIN STEEL INDUSTRIES THROUGH ITS DIRECTOR/PARTNER/AUTHORIZED REPRESENTATIVE/HAVING ITS OFFICE AT: 997/18 VISHWAKARMA COLONY, ST NO.4, LUDHIANA, PUNJAB-141003

3) GARG & COMPANY THROUGH ITS DIRECTOR/PARTNER/ AUTHORIZED REPRESENTATIVE / HAVING ITS OFFICE AT: 441, OVERLOOK ROAD MILLER GANJ, LUDHIANA, PUNJAB-141003

4) HARISH KUMAR R/H NO.77-A, SHASHTRI NAGAR LUDHIANA PUNJAB-141002

5) IIND ADDRESS : PROPERTY MEASURING 1B-13B-16B COMPRISED IN KHASRA NO.406-407-408 409-417-419-420-414-412-418 KHTTA NO.179/33-225/473 TO 474-260/4844 TO 486-219/419 TO 423-209/392 TO 394-210/395 TO 398-212/402 TO 404-208/388-391-391-220/424 TO 426-224/433 TO 434 AS PER JAMABANDI FOR YEAR 1997-1998 SITUATED VILLAGE JUGIANA H.B.NO.244, THE & DISTT.LUDHIANA, PUNJAB.

6) UMEESH JAIN R/H NO.77-A, SHASHTRI NAGAR LUDHIANA PUNJAB-141002

7) IIND ADDRESS : PROPERTY MEASURING 1B-13B-16B COMPRISED IN KHASRA NO.406-407-408 409-417-419-420-414-412-418 KHTTA NO.179/33-225/473 TO 474-260/4844 TO 486-219/419 TO 423-209/392 TO 394-210/395 TO 398-212/402 TO 404-208/388-391-391-220/424 TO 426-224/433 TO 434 AS PER JAMABANDI FOR YEAR 1997-1998 SITUATED VILLAGE JUGIANA H.B.NO.244, THE & DISTT.LUDHIANA, PUNJAB.

8) PARMESH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB-141002

9) SATISH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

10) KAILASH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

11) LOKEH JAIN R/H NO.102, SHASHTRI NAGAR LUDHIANA PUNJAB

12) KAILASH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

13) SATISH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

14) KAILASH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

15) SATISH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

16) KAILASH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

17) SATISH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

18) KAILASH JAIN R/H NO.66-A, SHASHTRI NAGAR LUDHIANA PUNJAB

19) KAILASH JAIN R/H NO.66-A, SHASH