

### U GRO Capital Limited

B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kurla (West), Mumbai-400070

#### POSSESSION NOTICE APPENDIX IV (SEE RULE 8(1)) (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorized Officer of U GRO Capital Limited, having its registered office at B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kurla (West), Mumbai-400070, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice to repay the amount mentioned in the notice together with interest thereon, within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers 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 the Act read with Rule 8 of the said rules of the Security Interest (Enforcement) Rules 2002 on the day, month and year mentioned below.

The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of U GRO Capital Limited for the amount mentioned in the notice together with 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.

Sl. No.	Borrower Details	Demand Notice	Mortgaged Property	Possession Date
1	M/S S U HIDE COMPANY 2) TARANNUM 3) MOHAMMAD JAVED 4) QURESHI Loan Account Number: UGKAM5000070523	Demand Notice dated 31/01/2026 for an amount of Rs.57,46,039/- (Rupees Fifty Seven Lakh Forty Six Thousand Thirty Eight Only) As on 30/01/2026	Property Details 1: Flat No.201 Situated at Second Floor Premises No. 93/58 Rajji Road Tehseel & Dist. Kanpur Nagar, Admeasuring 54.00 Sq. Mtr. Boundaries : North: Other House, South: 20 Feet Wide Road, East: 60 Feet Wide Road, West: Flat No. 202 & Common Stair Property Details 2: Flat No.202 Situated at Second Floor Premises No. 93/58 Rajji Road Tehseel & Dist. Kanpur Nagar, Admeasuring 50.00 Sq. Mtr. Boundaries : North: Other Premises, South: 20 Feet Wide Road, East: Flat No. 201 & Common Stair, West: Premises No.93/57.	18.06.2026

Date: 20.06.2026, Place: UTTARPRADESH  
Sd/- (Authorised Officer), For U GRO Capital Limited

### GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra  
411014 Branch Off Unit: 1st Floor, Satya Business Park, 1, Nawal Kishore Road, Hazratganj, Lucknow, Pin- 226001

#### 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/ Mortgagee (s)/ Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" or as 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 08-07-2026 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 TCs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. [www.grihumhousing.com](http://www.grihumhousing.com)

Sl. No.	Proposer 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. HL006301000000 5026532 TINKU KUMAR (BORROWER) KIRAN DEVI (CO BORROWER)	Notice date: 09-04-2025 Total Dues: Rs. 1864846/- (Rupees Eighteen Lakh Sixty Four Thousand Eight Hundred Forty Six Only) payable as on 09-04-2025 along with interest @11.85% p.a. till the realization.	Physical	All That Piece And Parcel Of Flat No 310, Third Floor, 'Pranjas Tower', Tower T-1, Situated On Part Of Kharsa No-292, Vill Uttardhanga, Tehsil & Distt Lucknow, Adm Area 451 Squire Feet Means 41.914 Squire Meter. Bounded By- East : 6 Feet Corridor West : Open To Sky North : Flat No-309 South: Open To Sky	Rs. 1150000/- (Rupees Eleven Lacs Fifty Thousand Only)	Rs. 115000/- (Rupees One Lacs Fifteen Thousand Only)	07-07-2026 Before 5 PM	10,000/-	01-07-2026 (11AM - 4PM)	08-07-2026 (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 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-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email - id - [support@bankauctions.com](mailto:support@bankauctions.com). Contact Person - Dharni P, Email id - [dharni.p@india.com](mailto:dharni.p@india.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/ DD in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD, Account No-0915510000028 and IFSC Code- ICICI000915. ICICI Bank Ltd, Panchsheel Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 07-07-2026 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, Satya Business Park, 1, Nawal Kishore Road, Hazratganj, Lucknow, Pin- 226001 Mobile no. +91 8281138143 e-mail id: [p.ditth@grihumhousing.com](mailto:p.ditth@grihumhousing.com) For further details on terms and conditions please visit <https://www.bankauctions.com> & [www.grihumhousing.com](http://www.grihumhousing.com) to take part in e-auction. This notice should also be considered as 15 DAYS (Fifteen) notice to Borrower / Co-Borrower/ Mortgagee (s)/ Guarantor(s) under Rule 8(i) 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: 20.06.2026 Place: LUCKNOW  
Sd/- Authorised Officer, Grihum Housing Finance Limited

### ICICI Home Finance

Corporate Office: ICICI Home Finance Company Limited, ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai - 400059, India  
Branch Office: 302, 303, 304, 3rd Floor, Eldec Corporate Chamber III, TC 58V, Vibhuti Khond, Gomtinagar, Lucknow-226010

#### Notice for sale of immovable assets through Private Treaty

Sale Notice for Sale of Immovable Assets through Private Treaty under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(i) r/w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002

ICICI Home Finance Company Limited (ICICI HFC) conducted several e-Auctions for the sale of the mortgaged property mentioned below, however, all such e-Auctions failed. Now, an interested buyer has approached ICICI HFC with an offer to purchase the said property for an amount of Rs. 14,00,000/- Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below-described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is", by way of Private Treaty as per the brief particulars given hereunder:

Sr. No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Legal Heirs, Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price/ Earnest Money Deposit	Date and Time of Property Inspection	Date and Time of Auction	One Day before Auction Date	Sarfaesi Stage
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Shruti Ram Gupta (Borrower) Ramji Gupta (Co-Borrower) Lan No. HLKLS00001451671	House No.18 Ritham Home, Atalpur Colony Part of Khosra No.42, Kanahiyia Madhavpur, Dubagga, Distt- Lucknow-226003	Rs. 35,64,815/- June, 16, 2026	Rs. 14,00,000/- June, 16, 2026	29, 2026 11:00 AM To 03:00 PM	08, 2026 02:00 PM To 03:00 PM	07, 2026 before 04:00 PM	Physical Possession

The online auction will be conducted on website (URL Link- <https://BidDeal.in>) of our auction agency ValueTrust Capital Services Private Limited. The Prospective Bidders must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before July 07, 2026 before 04:00 PM. The Prospective Bidder(s) must also submit a signed copy of the Registration Form & Bid Terms and Conditions form at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before July 07, 2026 before 05:00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/Scheduled Bank in favor of "ICICI Home Finance Company Ltd. - Auction" payable at the branch office address mentioned on top of the article.

The general public is requested to submit their bids higher than the amount being offered by the interested buyer mentioned above. It is hereby informed that in case no bids higher than the amount being offered by the aforementioned interested buyer is received by ICICI HFC, the mortgaged property shall be sold to the said interested buyer as per Rule 8(i) r/w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002.

For any further clarifications with regards to inspection, terms and conditions of the sale or submission of bids, kindly contact ICICI Home Finance Company Limited on 9920807300 or Value Trust Centralised HelpDesk No. 6200-22-6200. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.icicifhc.com>

Date: June 20, 2026 Place: Lucknow  
Authorized Officer, "ICICI Home Finance Company Limited"  
CIN Number: U65922MH1999PLC120106

### HINDUJA HOUSING FINANCE LIMITED

Registered Office: 167-169, 2nd Floor, Anandhi, Andheri (East), Mumbai - 400059, India  
Branch Office: 302, 303, 304, 3rd Floor, Eldec Corporate Chamber III, TC 58V, Vibhuti Khond, Gomtinagar, Lucknow-226010

#### Notice for sale of immovable assets through Private Treaty

Sale Notice for Sale of Immovable Assets through Private Treaty under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(i) r/w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002

HINDUJA HOUSING FINANCE LIMITED (HINDUJA) conducted several e-Auctions for the sale of the mortgaged property mentioned below, however, all such e-Auctions failed. Now, an interested buyer has approached HINDUJA with an offer to purchase the said property for an amount of Rs. 14,00,000/- Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below-described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of HINDUJA HOUSING FINANCE LIMITED, will be sold on "As is where is", "As is what is", and "Whatever there is", by way of Private Treaty as per the brief particulars given hereunder:

Sr. No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Legal Heirs, Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price/ Earnest Money Deposit	Date and Time of Property Inspection	Date and Time of Auction	One Day before Auction Date	Sarfaesi Stage
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Shruti Ram Gupta (Borrower) Ramji Gupta (Co-Borrower) Lan No. HLKLS00001451671	House No.18 Ritham Home, Atalpur Colony Part of Khosra No.42, Kanahiyia Madhavpur, Dubagga, Distt- Lucknow-226003	Rs. 35,64,815/- June, 16, 2026	Rs. 14,00,000/- June, 16, 2026	29, 2026 11:00 AM To 03:00 PM	08, 2026 02:00 PM To 03:00 PM	07, 2026 before 04:00 PM	Physical Possession

The online auction will be conducted on website (URL Link- <https://BidDeal.in>) of our auction agency ValueTrust Capital Services Private Limited. The Prospective Bidders must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at HINDUJA HOUSING FINANCE LIMITED, Branch Office Address mentioned on top of the article on or before July 07, 2026 before 04:00 PM. The Prospective Bidder(s) must also submit a signed copy of the Registration Form & Bid Terms and Conditions form at HINDUJA HOUSING FINANCE LIMITED, Branch Office Address mentioned on top of the article on or before July 07, 2026 before 05:00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/Scheduled Bank in favor of "HINDUJA HOUSING FINANCE LIMITED - Auction" payable at the branch office address mentioned on top of the article.

The general public is requested to submit their bids higher than the amount being offered by the interested buyer mentioned above. It is hereby informed that in case no bids higher than the amount being offered by the aforementioned interested buyer is received by HINDUJA HOUSING FINANCE LIMITED, the mortgaged property shall be sold to the said interested buyer as per Rule 8(i) r/w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002.

For any further clarifications with regards to inspection, terms and conditions of the sale or submission of bids, kindly contact HINDUJA HOUSING FINANCE LIMITED on 9920807300 or Value Trust Centralised HelpDesk No. 6200-22-6200. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.hindujafinance.com>

Date: June 20, 2026 Place: Lucknow  
Authorized Officer, "HINDUJA HOUSING FINANCE LIMITED"  
CIN Number: U65922MH1999PLC120106

### Mahindra FINANCE

Registered Office: at Gateway Building, Appollo Bunder, Mumbai- 400 001.  
Corporate Office: at B Wing, 3rd Floor, Agastya Corporate Park, Piramal Amli Building, Sunder Baug Lane, Kamarti Junction, Kuria West Mumbai- 400 070.

#### DEMAND NOTICE UNDER SECTION 13 (2) OF SARFAESI Act, 2002

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagees have availed loans from Mahindra and Mahindra Financial Services Ltd by mortgaging your immovable properties. Consequent to default committed by you all, your loan account has been classified as Non-performing Asset, whereas Mahindra and Mahindra Financial Services Ltd being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demand notice calling upon the Borrower's/Co-Borrower's/Guarantor's/Mortgagees as mentioned in column No. 1 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of notice.

Name of Borrower/ Co-Borrower/ Mortgagee	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. -/- As on
1. RISHABH TRADERS (Borrower)	Sanction Letter bearing Ref. No.: 1)JMFFSL/SM/RE/966675/23-24/01 Date: 30.11.2023	Mortgaged Immovable Properties details: ITEM NO-1 - All the piece and parcel of the House No. 3A/1A/8, Area 172.3 Sq. Meters, Mohalla - Kandhipur Dhoomanganj, Pargana & Tehsil - Sadar, District - Prayagraj, Uttar Pradesh. Bounded as follows: On or Towards East by: - 20 Fts wide Road, On or Towards West by: - Part of Sold House, On or Towards North by: - House of Deepak Yadav. On or Towards South by: - 6 ft wide Gali	Date of NPA: 08.06.2026	Rs. 1,27,05,611/- (Rupees One Crore Twenty Seven Lakh Seven Lakh Five Thousand Six Hundred and Eleven Only) as on 11 <sup>th</sup> June 2026
2. RAJESH KUMAR YADAV (Co-Borrower 1)	2)JMFFSL/SM/RE/6443124-25 Date: 26.10.2024	ITEM NO-2 - All the piece and parcel of the House No. 3A/1A/8, Area 202.60 Sq. Meters, Mohalla - Kandhipur Dhoomanganj, Pargana & Tehsil - Sadar, District - Prayagraj, Uttar Pradesh. Bounded as follows: On or Towards East by: - 6 Feet Way. On or Towards West by: - Kendranchal Colony. On or Towards North by: - House of Deepak Yadav. On or Towards South by: - House of Dha Ji.		
3. RAMJANA YADAV (Co-Borrower 2)	1) ISBLREP23410987			
4. RISHABH YADAV (Co-Borrower 3)	2) LAPSECO00000976 Loan amount 1) Rs.82,38,493/- (Rupees Eighty-Two Lakh Thirty-Eight Thousand Four Hundred and Ninety-Three Only) 2) Rs.49,99,043/- (Rupees Forty-Nine Lakh Ninety-Nine Thousand and Forty-Three Only)			

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor/ Mortgagee as mentioned in Column No. 1, calling upon them to make payment of the aggregate amount as shown in column No. 5, against all the respective Borrower/ Co-Borrower within 60 days of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No. 5. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, Mahindra and Mahindra Financial Services Ltd shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No. 3. Please note that this publication is made without prejudice to such rights and remedies as are available to Mahindra and Mahindra Financial Services Ltd against the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagees of the said financial instruments under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor. 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.

Date: 20.06.2026 | Place: Prayagraj, Uttar Pradesh.  
Sd/- Authorised Officer, Mahindra and Mahindra Financial Services Ltd.

### SHIVALIK SMALL FINANCE BANK LTD.

Registered Office at: Shivalik Small Finance Bank Ltd.501, Salcon Aarun, Jasola district Centre, New Delhi, South Delhi, Delhi-110025 & Branch Office at Shivalik Small Finance Bank Ltd, Branch Vikas Nagar, Lucknow Uttar Pradesh

#### PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Appendix - IV-A [See Proviso to rule 8 (6)]

Open Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(i) (Read with 9(1) of the Security Interest (Enforcement) Rules, 2002) Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 08-07-2026 for recovery of Rs. 71,45,000/- (Rupees Seventy-One Lakh Forty-Five Thousand Only) As on 19-04-2024 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1.M/s. Satyaasha Enterprises (Borrower) Through its Proprietor R/o Shop No. 02, Heera Plaza Vikas Nagar Uttar Pradesh 226022. 2. Mr. Vikas Srivastava S/o Mr. Satya Prakash Srivastav (Proprietor/Mortgagor) R/o F 717, Rajaji Puram, Alamnagar Lucknow Uttar Pradesh 226017, 3.Mr. Satya Prakash Srivastav S/o Mr. Gulab Chand Srivastava (Guarantor) R/o: H. No. F 717, Rajaji Puram, Alamnagar Lucknow, Uttar Pradesh 226017, 4.Mrs. Asha Srivastava W/o Mr. Satya Prakash Srivastava (Guarantor) R/o: H. No. F 717, Rajaji Puram, Alamnagar Lucknow Uttar Pradesh 226017.

The reserve price will be Rs.10,93,500/- (Rupees Ten Lakhs Ninety-Three Thousand Five Hundred Only) and the earnest money deposit will be 10% of Bid Amount i.e. Rs 1,09,350/- (Rupees One Lakh Nine Thousand Three Hundred Fifty Only) the latter amount to be deposited with the Bank on or before 07-07-2026 by 5 PM, particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1. M/s. Satyaasha Enterprises (Borrower) Through its Proprietor R/o Shop No. 02, Heera Plaza Vikas Nagar Uttar Pradesh 226022. 2. Mr. Vikas Srivastava S/o Mr. Satya Prakash Srivastav (Proprietor/Mortgagor) R/o F 717, Rajaji Puram, Alamnagar Lucknow Uttar Pradesh 226017. 3. Mr. Satya Prakash Srivastav S/o Mr. Gulab Chand Srivastava (Guarantor) R/o: H. No. F 717, Rajaji Puram, Alamnagar Lucknow Uttar Pradesh 226017. 4. Mrs. Asha Srivastava W/o Mr. Satya Prakash Srivastava (Guarantor) R/o H. No. F 717, Rajaji Puram, Alamnagar Lucknow Uttar Pradesh 226017, (Loan Account No. 102441000246)	19-04-2024 Rs. 71,45,000/- (Rupees Seventy-One Lakh Forty-Five Thousand Only)	1. All the piece and parcel of the immovable properties Commercial Property, measuring an area of 169 Sq. Yards i.e. 15.706 Sq. Mtrs. situated at office space No. 21, 3rd Floor, Anyavart complex, Plot No. 3, 4 and 6 Kharsa No. 25, Vijaypur, Ward Chintah Tehsil and District Lucknow Uttar Pradesh, registered in revenue records of Bahi No. 1. Jild No.24531, Page No.171-186, Serial No. 812, Dated 16-01-2021, In the name of Mr. Vikas Srivastava S/o Mr. Satya Prakash Srivastav.	Rs.10,93,500/- (Rupees Ten Lakhs Ninety-Three Thousand Five Hundred Only)	10% of Reserve Price Rs. 1,09,350/- (Rupees One Lakh Nine Thousand Three Hundred Fifty Only)

Date of Inspection of Immovable properties:- 08th July 2026 ..... 11:00am - 03:00pm  
Auction Date and time of opening of Bid:- 08th July 2026.....from 11:00 am to 12:00 pm  
Last Date for Submission of Offers / EMD:- 07th July 2026 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website [https://shivalikbank.com/auction\\_of\\_bank\\_properties.php](https://shivalikbank.com/auction_of_bank_properties.php)

Important Terms & Conditions of Sale:

- The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
- The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
- Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.
- Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd.", payable at Vikas Nagar branch, Lucknow on or before 07th July 2026 till 5.00 p.m. at the above-mentioned Branch Office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn.
- The sealed bids will be opened on 08th July 2026 11:00-12:00 hrs. at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.
- The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/- .The property will not be sold below the Reserve Price set by the Authorised Officer.
- The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd., payable at Lucknow and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
- Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
- The successful bidder shall bear all expenses including pending dues of any Development Authority if any/sales/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'As is/What is/Utility' bills etc.
- The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
- Bids once made shall not be cancelled or withdrawn.
- To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/ title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagee(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter-se bidding, if deemed necessary.
- Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- The Borrower (s) / Mortgagee(s) / Guarantor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8(6) READ WITH 9(1) OF THE SARFAESI ACT 2002, published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagees pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.
- For details, help, procedure and bidding prospective bidders may contact. Mr. Abhay Singh, Contact No.9335418087.

1. Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagees by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.

2. The Borrower/Co-Borrowers/Guarantors/Mortgagees are also hereby informed that he/they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of at the Borrower/Co-Borrowers/Guarantors/Mortgagees risk and adjust the sale proceeds towards dues

3. If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 18-06-2026 Place: Noida  
Authorised Officer, Shivalik Small Finance Bank Ltd.

### ENCORE ASSET RECONSTRUCTION COMPANY PRIVATE LIMITED (ENCORE ARC)

Encore ARC Corporate Office Address: 5th Floor, Plot No. 137, Sector 44, Gurugram - 122 002, Haryana

#### APPENDIX IV (SEE RULE 8 (1)) POSSESSION NOTICE

Whereas the Authorised Officer of IDFC First Bank Ltd. (Assignor) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) and in exercise of powers conferred upon him under Section 13(12) of SARFAESI Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, had issued a Demand notice dated 09.03.2022 calling upon borrower Mr. Harpal Singh (Borrower/Mortgagor) & Mrs. Baljeet Kaur (Co-Borrower/Guarantor) to repay the amount mentioned in the notice being Rs. 16,26,67,82/- (Rupees Sixteen Lakhs Twenty Six Thousand Six Hundred Sixty Seven and Eighty Two Paise Only) as on 09.03.2022 along interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice. And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank Ltd. (Assignor) in the financial assets of Borrower, originated by IDFC First Bank Ltd. (Assignor) under section 5 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24.09.2025.

The Borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore Asset Reconstruction Company Pvt. Ltd. to the Borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the SARFAESI Act read with Rule 8 and 9 of the Security Interest (Enforcement) Rules 2002 on 17.06.2026. The Borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Encore Asset Reconstruction Company Private Limited for an amount of Rs. 20,37,102,69/- (Rupees Twenty Lakhs Thirty Seven Thousand One Hundred Two and Sixty Nine Paise Only) as on 27.05.2026 together with future interest, at contractual rate charges and costs thereon from 28.05.2026 till realization.

The borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee attentions are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Details of Security	Boundaries of Property	Area of Property	Name of Owner
1.	All that Piece and Parcel of Property Mueciple Number 238/343, (Old No. 66), Situated at Shivkirta Kanpur Nagar, Uttar Pradesh.	North: 15 Ft. Rasta South: Remaining Part of House East: Remaining Part of House West: House of Ram Behal Dubey	56.5 Sq. Yds., Out of 275 Sq. Yds.	Mr. Harpal Singh

Date: 17.06.2026  
Place: Kanpur  
Mr. Sachin Kumar (Authorised Officer)  
For Encore Asset Reconstruction Company Private Limited  
(Acting in its capacity as the trustee of EARC-EOT-01-TRUST)

### ENCORE ASSET RECONSTRUCTION COMPANY PRIVATE LIMITED (ENCORE ARC)

Encore ARC Corporate Office Address: 5th Floor, Plot No. 137, Sector 44, Gurugram - 122 002, Haryana

#### APPENDIX IV (SEE RULE 8 (1)) POSSESSION NOTICE

Whereas the Authorised Officer of IDFC First Bank Ltd. (Assignor) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) and in exercise of powers conferred upon him under Section 13(12) of SARFAESI Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, had issued a Demand notice dated 05.10.2024 calling upon borrower Mr. Satish Sharma (Borrower/Mortgagor) & Mrs. Sabli Sharma (Co-Borrower/Guarantor), to repay the amount mentioned in the notice being Rs. 13,58,06,61/- (Rupees Thirteen Lakhs Fifty Eight Thousand Eighty Six and Sixty One Paise Only) as on 05.10.2024 along interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice. And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank Ltd. (Assignor) in the financial assets of Borrower, originated by IDFC First Bank Ltd. (Assignor) under section 5 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24.09.2025.

The Borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore Asset Reconstruction Company Pvt. Ltd. to the Borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the SARFAESI Act read with Rule 8 and 9 of the Security Interest (Enforcement) Rules 2002 on 17.06.2026. The Borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Encore Asset Reconstruction Company Private Limited for an amount of Rs. 16,98,925,28/- (Rupees Sixteen Lakhs Ninety Eight Thousand Nine Hundred Twenty Five and Twenty Eight Paise Only) as on 20.05.2026 together with future interest, at contractual rate charges and costs thereon from 21.05.2026 till realization.

The borrower(s), Guarantor/Co-Borrower/Co-Applciant & Mortgagee attentions are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Details of Security</
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