ANANDRATHI GLOBAL FINANCE

Anand Rathi Global Finance Limited
Express Zone, B Wing, 5th Floor, Western Express Highway, Malad (East), Mumbai – 400097.

DEMAND NOTICE

Whereas the borrowers/co-borrowers hereunder have availed the financial assistance from Anand Rathi Global Finance Ltd. We state that despite having availed the financial assistance, the borrowers/ co-borrowers have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non- Performing Asset on the respective dates mentioned hereunder in accordance with the directives/guidelines issued by Reserve Bank of India. The Authorized Officer of Anand Rathi Global Finance Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of power conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/mortgagors to repay the amount mentioned in the notice together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of the notices.

Name of The Borrower/ Co-borrower/s/ Address	Outstanding Amount : Rs 3,561,003/-		Outstanding Amount : Rs 1,191,620/-	
(1) Mahadev Chaudhary (Borrower) E-23, Noida Sector-15, Gautam Buddha Nagar, Uttar Pradesh- 201301. **(2) Rekha Devi (Co-Borrower)** E-23, Noida Sector-15, Gautam Buddha Nagar, Uttar Pradesh- 201301. **(3) M/S. Mahadev Chaudhary (Co-Borrower)** H - 61 ,Sec 12, Noida, Gautam Buddha Nagar, Uttar Pradesh-201301 Also At: 1st Floor H.NO.61/A. Block L, Vijay Vihar, Rohini, Phase II, Near Chuna Bhatti, New Delhi-110082 **(4) M/S. Meemansa Interior and Designing India Pvt. Ltd. (Co-Borrower)** H - 61 ,Sec 12, Noida, Gautam Buddha Nagar, Uttar Pradesh-201301 **(5) Jagdish Chaudhary (Co-Borrower)** E-23, Noida Sector-15, Gautam Buddha Nagar, Uttar Pradesh- 201301.	ROI	13.00%	ROI	13.50%
	Principal Outstanding	3,355,775	Principal Outstanding	1,132,884
	EMI Amount Pending	182,448	EMI Amount Pending	48,045
	Broken Period Interest	2,424	Broken Period Interest	850
	Over Due Interest	13,256	Over Due Interest	3,741
	Legal Charges	-	Legal Charges	-
	Notice Charges	1,100	Notice Charges	1,100
	EMI Bounce Charges	6,000	EMI Bounce Charges	5,000
	Total Outstanding	**3,561,003**	**Total Outstanding**	**1,191,620**
NPA DATE : 08-10-2026	**APPL00010020**		**APPL00024934**	
DATE OF DEMAND NOTICE : 13/10/2026	**Loan Amount : Rs. 36,05,000/-**		**Loan Amount : Rs. 11,75,023/-**	

Property Address : Mortgage Of Residential EWS House No. 61, Area measuring 29 sq. mtrs. situated in Block-H, Sector-12, Noida Distt. Gautam Budh Nagar, U.P.-201301. Presently known as H-61, Block-H, Sector 12 Noida, U.P.-201301

In the circumstances as aforesaid, the notice is hereby given to the above borrowers to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act. 2002 and the applicable rules thereunder. In case you are desirous of making any representation in response to this notice, please mark the same to our Authorised Officers Mr. Maheshwar Singh, Anand Rathi Global Finance Limited Express Zone, B Wing, 5th Floor, Western Express Highway, Malad (East), Mumbai - 400097, only to enable us to respond in time. Please note that we shall not be responsible for not responding to any of your representations made in response to this notice if the same is addressed to any other person or place. Please note that under Section 13(13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Date : 13/10/2026 | Place : Delhi **Sd/-, Anand Rathi Global Finance Limited, Authorised Officer**

AAVAS FINANCIERS LIMITED

(CIN:L65922RJ2011PLCO34297) **Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020**

Aavas — APNE SAPNE, SAATH HAMAARA

POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of **AAVAS FINANCIERS LIMITED** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the properties described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on the dates mentioned as below.
The borrower and Guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the **AAVAS FINANCIERS LIMITED** for an amount mentioned as below and further interest thereon.

Name of the Borrower	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
Late Mr. Hem Rishi Meena Now Deceased Through His Legal Heirs Mrs. Sheela Val Meena, Mr. Himanshu Meena, Sheela Val Meena (A/C NO.) 201212001460512	6 Aug 26 Rs. 868815/- 4 Aug 26	Built Up 3rd Floor With Roof Right On Plot No-A-35-36 Out Of Khasra No. 874, Situated In Village-Nawada, Colony Sewak Park, Uttam Nagar, New Delhi 110059 **Admeasuring 60 Sq.Yds**	Symbolic Possession Taken On 14 Oct 26
Tara Pada Ganguly, Sabita Ganguly (A/C NO.) 221224902656416	6 Aug 26 Rs. 1047699/- 4 Aug 26	Entire First Floor, On Property Bearing No 1201-A, Gali No. 10, Out Of Khasra No. 93, Situated At Govindpuri, Kalkaji, New Delhi, 110019 **Admeasuring 48.816 Sq.Mtr.**	Symbolic Possession Taken On 14 Oct 26
Mahendra Shigh, Kusum Devi, **Rameshpal Singh** (A/C NO.) 241224904790511	6 Aug 26 Rs. 2841633/- 4 Aug 26	Plot No. 32, Out Of Khasra No. 131/1, Situated At Kala Enclave Colony, Village Khoda, Pargana Loni, Tehsil And Distt. Ghaziabad, Uttar Pradesh **Admeasuring 30 Sq.Yard.**	Symbolic Possession Taken On 14 Oct 26

Place : Delhi **Date: 19-10-2026** **Authorised Officer Aavas Financiers Limited**

HDFC BANK We understand your world

HDFC Bank Ltd., First Floor, Near Domino's Pizza, Karamchari Nagar, Mini Bypass, Bareilly, U.P.

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the authorized officer of the HDFC Bank Ltd under the Secularization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Ordinance,2002 (Ord. 3 of 2002) and in exercise of powers conferred under section 13 (2) read with rule 9 of the Security Interest (Enforcement) Rules,2002 issued a demand notice dated **30-07-2026** Calling upon the borrower / Guarantor
(1) Mr. Birhampal Singh S/o Shri Preetam Singh R/o House Number 185 Gaddi Nagi Pushwara Suar Rampur U.P. 244924, India (Borrower)
(2) Mr. Preetam Singh S/o Beni Ram R/o House Number 185 Gaddi Nagi Pushwara Suar Rampur U.P. 244924 (Co-borrower)
(3) Avtar Singh S/o Shantokh Singh R/o 216 Jodhaawala Pushwara Suar Rampur U.P. 244924 **(Guarantor)** to repay the amount mentioned in the notice being **Rs. 1246205.11/-(Rupees Twelve Lakhs Forty Six Thousand Two Hundred Five and Eleven Paise Only)** within 60 days from the date 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/her under section 13(4) of the said Ordinance read with rule 9 of the said rule on **this 16.10.2026**
The borrower 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 the HDFC Bank Ltd for an amount of **Rs. 1246205.11/-(Rupees Twelve Lakhs Forty-Six Thousand Two Hundred Five and Eleven Paise Only)** and interest thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property Details: Plot (URBAN), **Address of the Property:** Vill Ahmad Nagar Nikat Bhagwant Nagar Tehsil-Suar Distt. Rampur **Boundary Details -As Per Site:** East-Sarkadi Bhagwantnagar Link Road Rasta 18 Ft. West-Khet Akhtar Ali, North- Khet Jagveer Singh, South-Khet Vakhtawar Singh **Area:** Area 0.101Hect 1010 Verg Mtr. **Owner Name** Preetam Singh S/o Shri Beni Ram

Date : 16.10.2026 Place : BAREILLY **Authorised Officer, HDFC Bank Ltd.**

Finova Capital Pvt Ltd

702,Seventh Floor, Unique Aspire, Plot No 13-14 Ganesh Colony, Arampali Marg, Vaishali Nagar, Jaipur – 302021, Rajasthan.

Rule-8(1) of the Security Interest (Enforcement) Rules, 2002

Whereas, he undersigned being the authorised officer of the Finova Capital Private Limited, under the Securitisation 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 **10-08-2026** calling upon the borrower **Niranjan Mandal S/O Manik Mandal, Mrs. Champa Mandal W/O Niranjan Mandal, Rameshvar Mandal S/O Niranjan Mandal, Rajesh Mandal S/O Amal Mandal** to repay the amount mentioned in the notice being **Rs. 20,02,927.00/- (Rupees Twenty Lakh Two Thousand Nine Hundred and Twenty Seven Only)** together with interest from **05-08-2026** in 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/ her under sub section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **15th day of October of the year 2026.**

The borrower 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 the Finova Capital Private Limited for an amount of **Rs. 20,88,355.00/-** and **interest**, charges till its realization.

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 Immovable properties

All that piece and parcel of the Residential Immovable Property Khata Khatauni No 00267,Khasra No 687 Situated At Village Chandayan Tehsil Gadarpur District Udham Singh Nagar. Total admeasuring Area is 1100 Sq Feets. And **Owned by Mrs Champa Mandal** which is having four boundaries

East: Property Of Aotar Singh, West: Property Of Mitroy, North: Sunderpur Road, South : Grameen Abadi

Date : 15.10.2026
Place : Gadarpur, Udham Singh Nagar **Authorised Officer Finova Capital Pvt Ltd**

ANANDRATHI GLOBAL FINANCE

Anand Rathi Global Finance Limited :
Express Zone, B Wing, 5th Floor, Western Express Highway, Malad (East), Mumbai – 400097.

DEMAND NOTICE

Whereas the borrowers/co-borrowers hereunder have availed the financial assistance from Anand Rathi Global Finance Ltd. We state that despite having availed the financial assistance, the borrowers/ co-borrowers have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non- Performing Asset on the respective dates mentioned hereunder in accordance with the directives/guidelines issued by Reserve Bank of India. The Authorized Officer of Anand Rathi Global Finance Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of power conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/mortgagors to repay the amount mentioned in the notice together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of the notices.

Name Of The Borrower/ Co-borrower/s/ Address	Outstanding Amount: RS 47,41,495/-		Outstanding Amount: Rs.207,593/-		Outstanding Amount: Rs.22,05,709/-	
VIJAY BHUTANI (Borrower) N-138, 2nd Floor, Panchshila Park, South Delhi, New Delhi- 110017. **GITA BHUTANI (Co-Borrower)** N-138, Panchshila Park, South Delhi, New Delhi- 110017. **SATISH KUMAR BHUTANI (Co-Borrower)** N-138, Panchshila Park, South Delhi, New Delhi- 110017. **INDI FOODS (Co-Borrower)** Ground Floor, Is-88, Chhatar Pur 100 Feet Road, New Delhi: 110074. **Property Address** : Entire Basement Consisting Of One Hall And From Annexe Block Entire Ground Floor , Consisting Of Two Room And Entire First Floor Consisting Of Two Rooms With Toilet-cum Bath Of Property Bearing No. N- 138, Panchsheel Park, New Delhi-110017.	ROI	12.85%	ROI	12.85%	ROI	12.85%
	Principal Outstanding	4,526,471	Principal Outstanding	183,884	Principal Outstanding	2,065,385
	EMI Amount Pending	183,831	EMI Amount Pending	6,733	EMI Amount Pending	112,332
	Broken Period Interest	3,231	Broken Period Interest	131	Broken Period Interest	1,474
	Over Due Interest	2,502	Over Due Interest	1,594	Over Due Interest	3,318
	Legal Charges	-	Legal Charges	-	Legal Charges	-
	Notice Charges	1,100	Notice Charges	1,100	Notice Charges	2,200
	EMI Bounce Charges	24,360	EMI Bounce Charges	14,151	EMI Bounce Charges	21,000
	Total Outstanding	**47,41,495**	**Total Outstanding**	**207,593**	**Total Outstanding**	**22,05,709**
	APPL00007837		**APPL00006184**		**APPL00013593**	
NPA DATE : 08-10-2026 DATE OF DEMAND NOTICE: 13/10/2026	**Rs. 49,23,000/-**		**Rs. 2,00,000/-**		**Rs. 22,00,000/-**	

In the circumstances as aforesaid, the notice is hereby given to the above borrowers to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act. 2002 and the applicable rules thereunder. In case you are desirous of making any representation in response to this notice, please mark the same to our Authorised Officers Mr. Abhishek Chand, Anand Rathi Global Finance Ltd. at Express Zone, B Wing, 5th Floor, Western Express Highway, Malad (East), Mumbai – 400097, only to enable us to respond in time. Please note that we shall not be responsible for not responding to any of your representations made in response to this notice if the same is addressed to any other person or place. Please note that under Section 13(13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Date : 13/10/2026 | Place : New Delhi **Sd/-, Anand Rathi Global Finance Limited, Authorised Officer**

HDFC BANK We understand your world

HDFC Bank Ltd., First Floor, Near Domino's Pizza, Karamchari Nagar, Mini Bypass, Bareilly, U.P.

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the authorized officer of the HDFC Bank Ltd under the Secularization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Ordinance,2002 (Ord. 3 of 2002) and in exercise of powers conferred under section 13 (2) read with rule 9 of the Security Interest (Enforcement) Rules,2002 issued a demand notice dated **30-07-2026** Calling upon the borrower / Guarantor
(1) M/s Dhillo Agro Traders R/o Vill-Godhi Tehsil Bilaspur Rampur, PIN - 244901, Uttar Pradesh, India (Borrower) **(2) Mr. Manpreet Singh S/o Baldev Singh** R/o Vill Chubatiya Post Manuapatti Tehsil - Baheri, Distt- Bareilly, PIN- 243203, U.P., India (Co-borrower) **(3) Mrs. Manmeet Kaur W/o Manpreet Singh** R/o Vill Chubatiya Post Manuapatti Tehsil - Baheri, Distt- Bareilly, PIN- 243203, U.P (Guarantor) to repay the amount mentioned in the notice being **Rs. 2128126.15/- (Rupees Twenty-One Lakh Twenty-Eight Thousand One Hundred Twenty-Six and Fifteen Paise Only)** within 60 days from the date 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/her under section 13(4) of the said Ordinance read with rule 9 of the said rule on this **17.10.2026**
The borrower 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 the HDFC Bank Ltd for an amount of **Rs.5302928.94 /- (Rupees Fifty-Three Lakh Two Thousand Nine Hundred Twenty-Eight and Ninety-Four Paise Only)** and interest thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property Details: Commercial Property, **Address of the Property:** Gata No.158Min,Vill - Godhi, Tehsil - Bilaspur, Distt- Rampur, PIN- 244921, U.P. **Boundary details as per documents:** East– Rasta 10 feet, West – Plot Wahid, North – Rasta 9 Meter se Adhik, South – Plot of Seller **Area:** 142.137 Square Meter or 0.0142 Hectares **Measurement As per Documents:** East West - 30 Feet, North South - 51 Feet. **Owner Name** Mr. Manpreet Singh

Date : 17.10.2026 Place : BAREILLY **Authorised Officer, HDFC Bank Ltd.**

MUNICIPAL CORPORATION, MEERUT

NIT No. 1431/SNV-CM-GRID/2026-27 Dated: 17-10-2026

e-Tender Invitation Notice (Sixth Call)

Municipal Corporation, Meerut invites E-Tender from registered / eligible contractors / firms for various works under Chief Minister Green Road Infrastructure Development Scheme (C.M.GRIDS). Unregistered contractor / firms may also participate in the E-Tender as per Government order no. 3890 / नौ–5–149सा / 2019, नगर विकास विभाग अनुभाग–05 उ.प्र. शासन लखनऊ, दिनांक 20 सितंबर 2019. Lowest selected bidder will have to register in the Municipal Corporation after fulfilling the necessary conditions. The details of registration can be obtained from Municipal Corporation on any working day. E-Tender document can be seen on the e-tendering portal of Government of Uttar Pradesh and website of Municipal Corporation **www.meerutnagarnigam.com**.The bidders will have to deposit the tender fee and Earnest Money Deposit (EMD) for the said work in Municipal Corporation for **Earnest Money A/C: 50100060703181 IFSC: HDFC0001911 & for Tender Fee A/C: 50100060703205 IFSC: HDFC0001911** separately. The bidder has to necessarily upload the scanned copy of the deposit receipt for the tender fee and EMD along with tender document on the e-tendering portal. The critical dates for E-Tender are as follows -

Sl. No.	Nagar Nigam	Package No.	Included Roads	Length of Road (km)	Estimated Cost Excluding GST (Rs. Lakh) Construction Cost	Estimated Cost Excluding GST (Rs. Lakh) Maintenance Cost for 5 Years	Total Estimated Cost of Work (Rs. In Lakh)	Earnest Money Deposit (Rs. In Lakh)	Duration of Construction Work (In Months)	Tender Fee In Rs. Including GST
1	2	3	4	5	6	7	8	9	10	11
1	Meerut	MRT/ CM-Grid-25-26/ PKG-6	Integrated Development and Upgradation work of Road from Gandhi Ashram Chauraha to Bachcha Park Chauraha under C.M. Grids Scheme	2.00	2969.39	54.63	3024.02	60,48,000.00	15	41,300.00
2		MRT/ CM-Grid-25-26/ PKG-7	Integrated Development and Upgradation work of Road from Begumpul Road Via Dr. Karoli Marg to Bachcha Park Chauraha under C.M. Grids Scheme	1.30	1832.33	33.49	1865.82	37,31,700.00	15	41,300.00

S.No.	Event	Date and Time
1	Availability of tender document on E-Tendering portal	21-10-2026, 11:00 A.M.
2	Pre-Bid Meeting	26-10-2026, 03:00 P.M .at 3rd Floor URIDA, Sector-7, Gomti Nagar Extension, Lucknow – 226002.
3	Last date of uploading the tender document on E-Tendering portal	31-10-2026, 03:00 P.M.
4	Opening of tender (technical bid)	31-10-2026, 04:00 P.M.

Details of works, terms and conditions may be seen on Municipal Corporation website **www.meerutnagarnigam.com** and E-tendering portal **http://etender.up.nic.in**. Any Corrigendum/addendum or any other additional information related to the tender will be available on above mentioned website.

Chief Engineer, Nagar Nigam, Meerut

SHIVALIK SMALL FINANCE BANK LTD.

Registered Office at: - Shivalik Small Finance Bank Ltd.501, Salcon Aurum, Jasola district Centre, New Delhi, South Delhi, Delhi-110025 & Branch Office at Shivalik Small Finance Bank Ltd, Noida 45, Uttar Pradesh.

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

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

Maribhavnam Home Finance India Private Limited has amalgamated with Shivalik Small Finance Bank Ltd, pursuant to the scheme of Amalgamation with effect from 28.07.2026.

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(6) 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 physical possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold "As is Where is", As is What is" and Whatever there is" on **20-11-2026**, for the recovery of **Rs. 9,25,245.21/- (Rupees Nine Lakh Twenty-Five Thousand Two Hundred Forty-Five and Twenty-One Paisa Only) As on 30-09-2024** plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from **1. Seema W/O Late Mukesh, R/o- Flat No. 12/2c, F - Block Madhuban, Bapudham, Ghaziabad (Uttar Pradesh)-201001, Also At: 125, Patel Marg, Balmiki Colony, Ghaziabad (Uttar Pradesh)-201003, Also At: Flat No. F-14/02B, 2nd Floor (Without Roof Right) E.W.S., Block -14, Pocket-F, Madhuban, Bapudham Colony, Tehsil & Distt. Ghaziabad (Uttar Pradesh)-201001, Also At: Hari Plaza Building, Shop No. 1, Navyug Market, Ghaziabad, Uttar Pradesh, 201009, 2. Mukesh Through its Legal Heirs S/o Ram Prasad, R/o- Flat No. 12/2c, F - Block Madhuban, Bapudham, Ghaziabad (Uttar Pradesh)-201001, Also At: 125, Patel Marg, Balmiki Colony, Ghaziabad (Uttar Pradesh)-201003, Also At: Flat No. F-14/02B, 2nd Floor (Without Roof Right) E.W.S., Block -14, Pocket-F, Madhuban, Bapudham Colony, Tehsil & Distt. Ghaziabad (Uttar Pradesh)-201001, Also At: Hari Plaza Building, Shop No. 1, Navyug Market, Ghaziabad, Uttar Pradesh, 201009, 3. Sapna D/O Mukesh Kumar R/o- Flat No. 12/2c, F - Block Madhuban, Bapudham, Ghaziabad (Uttar Pradesh)-201001, Also At: 125, Patel Marg, Balmiki Colony, Ghaziabad (Uttar Pradesh)-201003, Also At: Flat No. F-14/02B, 2nd Floor (Without Roof Right) E.W.S., Block -14, Pocket-F, Madhuban, Bapudham Colony, Tehsil & Distt. Ghaziabad (Uttar Pradesh)-201001, Also At: Hari Plaza Building, Shop No. 1, Navyug Market, Ghaziabad, Uttar Pradesh, 201009.**

The reserve price will be **Rs. 8,00,000/- (Rupees Eight Lakh Only)** and the earnest money deposit will be 10% of Bid Amount i.e. **Rs. 80,000/- (Rupees Eighty Thousand Only)** the latter amount to be deposited with the Bank on or before **19-11-2026 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. **Seema W/O Late Mukesh**, R/o- Flat No. 12/2c, **F** - Block Madhuban, Bapudham, Ghaziabad (Uttar Pradesh)-201001, **Also At:** 125, Patel Marg, Balmiki Colony, Ghaziabad (Uttar Pradesh)-201003, **Also At:** Flat No. F-14/02B, 2nd Floor (Without Roof Right) E.W.S., Block -14, Pocket-F, Madhuban, Bapudham Colony, Tehsil & Distt. Ghaziabad (Uttar Pradesh)-201001, **Also At:** Hari Plaza Building, Shop No. 1, Navyug Market, Ghaziabad, Uttar Pradesh, 201009, **2. Mukesh Through its Legal Heirs S/o Ram Prasad**, R/o- Flat No. 12/2c, F - Block Madhuban, Bapudham, Ghaziabad (Uttar Pradesh)-201001, **Also At:** 125, Patel Marg, Balmiki Colony, Ghaziabad (Uttar Pradesh)-201003, **Also At:** Flat No. F-14/02B, 2nd Floor (Without Roof Right) E.W.S., Block -14, Pocket-F, Madhuban, Bapudham Colony, Tehsil & Distt. Ghaziabad (Uttar Pradesh)-201001, **Also At:** Hari Plaza Building, Shop No. 1, Navyug Market, Ghaziabad, Uttar Pradesh, 201009, **3. Sapna D/O Mukesh Kumar** R/o- Flat No. 12/2c, F - Block Madhuban, Bapudham, Ghaziabad (Uttar Pradesh)-201001, **Also At:** 125, Patel Marg, Balmiki Colony, Ghaziabad (Uttar Pradesh)-201003, **Also At:** Flat No. F-14/02B, 2nd Floor (Without Roof Right) E.W.S., Block -14, Pocket-F, Madhuban, Bapudham Colony, Tehsil & Distt. Ghaziabad (Uttar Pradesh)-201001, **Also At:** Hari Plaza Building, Shop No. 1, Navyug Market, Ghaziabad, Uttar Pradesh, 201009 **(Loan Account No. HL000000005510)**	**30-09-2024, Rs. 9,25,245.21/-** (Rupees Nine Lakh Twenty-Five Thousand Two Hundred Forty-Five and Twenty-One Paisa Only)	All the Part and Piece of the Flat No. F- 14/02b, 2nd Floor (Without Roof Right, EWS Block- 14, Pocket-F, Madhuban Bapudham Colony, Tehsil & Distt. Ghaziabad, Uttar Pradesh, 201001	Rs. 8,00,000/- (Rupees Eight Lakh Only)	10% of Reserve Price RS. 80,000/- (Rupees Eighty Thousand Only

Date of Inspection of Immovable properties:- 18th November 2026......11:00 am – 3:00 pm

Auction Date and time of opening of Bid:- 20th November 2026 from 10:00 am to 12:00 pm

Last Date for Submission of Offers / EMD:- 19th November 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

Important Terms & Conditions of Sale:

(1) 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.
(2) The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
(3) 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 Noida on or before **19th November 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 **20th November 2026** at 10:00 am -12:00 pm 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.

(4) 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.
(5) 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 NOIDA 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.
(6) 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.
(7) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.
(8) 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.
(9) Bids once made shall not be cancelled or withdrawn.
(10) 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) / Mortgager(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.
(11) 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.
(12) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
(13) The Borrower (s) / Mortgager(s) / Guarantor(s) are hereby given **30 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 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/mortgagors 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.
(14) 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.
(15) For details, help, procedure and biding prospective bidders may contact. **Mr. Siddharth Sinha, Contact No. 9811864937.**

1. Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors 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/Mortgagors 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/Mortgagors risk and adjust the sale proceed 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: 17-10-2026 **Place:** Noida Authorised Officer, Shivalik Small Finance Bank Ltd.

बैंक ऑफ़ बड़ौदा Bank of Baroda

REGIONAL OFFICE, SHIMLA:- FIRST FLOOR, DOGRA COMMERCIAL COMPLEX (SANKET HEIGHTS), NEAR APPLE MANDI, BHATTAKUFER, SANJAULI, SHIMLA, H.P. - 171006

E-AUCTION SALE NOTICE

SCAN HERE For detailed terms & conditions

ANNEXURE-E

SALE NOTICE FOR SALE OF MOVABLE / IMMOVABLE PROPERTY/IES

[APPENDIX- II A WITH RULE 6(2) & 8(6) FOR MOVABLE / IMMOVABLE]

E-Auction Sale Notice for Sale of Movable / Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) & 8(6) of the Security Interest(Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor(s) that the below described Movable / Immovable Property/ies Hypothecated / Mortgaged / charged to the Secured Creditor, Possession of which has been taken by the Authorised Officer of Bank of **Baroda**, Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS"** and **"WHATEVER THERE IS"** basis for recovery of dues in below mentioned account/s, **liability/ies of any dues identified will be upon the purchaser but not upon the banker.** The details of Borrower/s / Mortgagor / Guarantor/s / Secured Asset/s / Dues / Reserve Price / e-Auction Date & Time, EMD and Bid Increase Amount are mentioned below:-

Sr. No.	Name of the Branch & Address of Borrower(s) / Guarantor(s) & Mortgagor(s)	Description of the Movable / Immovable Property with known encumbrances, if any	Total Dues	Date & Time of E-Auction	Reserve Price / EMD / Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
1.	**BRANCH OFFICE:- KALA AMB** Borrower(s):- (1) **M/s Crompton Pharma Private Limited**, SCO No. 11, Second Floor, Sector 11, Panchkula Haryana - 134109. (2) **Mr. Anurag Gupta**, F-103, Shastri Nagar, **Meerut** Lim College Uttar Pradesh (Borrower, Director & Guarantor) (3) **Mrs. Vaishali Aggarwal**, C-301, Rishi Appartment, Ambala Chandigarh- Highway, Zirakpur, SAS Nagar, Mohali, Punjab. (Borrower, Director & Guarantor)	All the part & parcel of property Residential Flat on Ground Floor,bearing number A-5/1, mesuaring 64.24 Square Meters situated at Jagriti Vihar Extension Scheme No. 11 Meerut, U.P. standing in the name of Mr. Anurag Gupta S/o Sh. Lokesh Chandra Gupta.	**Rs. 30,14,390.49** (Principal) + Rs. **1,05,087.25** (Unapplied Interest) + **Rs. 71,729.56** (Interest Reversal) + **Rs. 6,305/-** (Penal Interest). **Total Dues Rs. 31,97,512.30 (Rupees Thirty One Lakh Ninety Seven Thousand Five Hundred Twelve & paise Thirty only)** upto **19.07.2026** + further interest & charges till realization	**07.11.2026 from 02:00 P.M. to 06:00 P.M.**	**Rs. 22,40,000/-** / **Rs. 2,25,000/-** / **Rs. 1,00,000/-**	**PHYSICAL POSSESSION OF BANK**	**26.10.2026 to 06.11.2026 11:00 AM to 05:00 P.M. (With prior appointment only)**
2.	**BRANCH OFFICE:- KALA AMB** **Borrower(s):- Smt. Deepika Goyal** W/o Sh. Ravi Goyal. **Address-I:-** Flat No. 502, Tower No. B-7, Nirmal Chhaya Tower, VIP Road, Zirakpur, SAS Nagar (Mohali), Punjab - 140603. **Address-II:-** SCF No. 54, Sector 29-D, Chandigarh, 160030.	Hypothecation of Vehicle: HYUNDAI Motor India Ltd. & ALCAZAR 2.0 AT Platinum (O) 6S; **Vehicle Temporary Registration No.:** T1122HR9483BZ; **Engine No:** G4NLNW648923; **Chasis No:** MALPC815MNM818585; **Colour of Vehicle:** Polar White 2; **Manufacturing Year:** 2022. **Note:-** The vehicle is not registered with any RLA. Please note that the intended purchaser shall bear and pay all applicable charges, fees, taxes and other expenses, if any, relating to registration of the vehicle with the concerned RLA / Registration Authority or any other competent authority. **NOTE:-** GST to be charges extra.	**Rs. 15,58,388/-** (Principal) + **Rs. 3,86,366.74** (Unapplied Interest) + **Rs. 62,828.63** (Interest Reversal) + **Rs. 1,15,910/-** (Penal Interest). **Total Dues - Rs. 21,23,493.37 (Rupees Twenty One Lakh Twenty Three Thousand Four Hundred Ninety Three & Paisa Thirty Seven only)** upto 04.10.2026 + further interest & charges till realization	**28.10.2026 from 02:00 P.M. to 06:00 P.M.**	**Rs. 8,10,000/-** / **Rs. 81,000/-** / **Rs. 15,000/-**	**PHYSICAL POSSESSION OF BANK**	**19.10.2026 to 27.10.2026 11:00 AM to 05:00 P.M. (With prior appointment only)**

CONTACT PERSON AND CONTACT NUMBER:- AUTHORISED OFFICER, M: 62832-85057

FOR SR. NO. 1 - LAST DATE OF SUBMISSION OF EMD: 07.11.2026 UPTO 04:00 P.M.
• DATE AND TIME OF COMMENCEMENT OF E-AUCTION: 07.11.2026 FROM 02:00 P.M. TO 06:00 P.M. • MODE OF PAYMENT OF EMD: NEFT

FOR SR. NO. 2 - LAST DATE OF SUBMISSION OF EMD: 28.10.2026 UPTO 04:00 P.M.
• DATE AND TIME OF COMMENCEMENT OF E-AUCTION: 28.10.2026 FROM 02:00 P.M. TO 06:00 P.M. • MODE OF PAYMENT OF EMD: NEFT

For detailed Terms and conditions of sale please also refer to the link provided in https://www.bankofbaroda.in/e-auction.htm; https://Baanknet.com

IT MAY BE TREATED AS STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT 2002

Date: 19.10.2026 Place: Kala Amb (H.P.) **AUTHORISED OFFICER**