Possession Notice

Whereas, IIFL-HFL, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice calling upon the borrower/co-borrower, guarantors, mortgagors to repay the amount, details of which are mentioned in the table below. And whereas subsequently, IIFL-HFL has vide Assignment Agreement dated **30-11-2025** assigned all its rights, title, interest and benefits in respect of the debts due and payable by the borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by IIFL-HFL, Bank to borrower/ guarantor(s) alongwith the underlying Immovable Property to Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of Arcil **Arcil - Trust -2026 - 015** ("Arcil") for the benefit of the holders of Security Receipts. Therefore, in view of the said assignment, Arcil now stands substituted in the place of IIFL-HFL and Arcil shall be entitled to institute/continue all and any proceedings against the borrower/ guarantor(s)/mortgagor(s) and to enforce the rights and benefits under the financial documents including the enforcement of guarantee and security interest executed and created by the borrower/guarantor(s)/mortgagor(s) for the financial facilities availed by them. The borrower/ guarantor(s)/ mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of Arcil has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.

Name of the Borrower (s)/Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues	Date of Demand Notice	Date of Possession
Mr.Shinda Mr. Ajay Mrs. Taro Bai Shinda Gernal Store **(Prospect No IL10351823)**	All that piece and parcel Property Out Of Khasra No.13min// Killa No.16(6-19), Khewat No. 9 Khatoni No.10 Sadardeen Wala,Ffazilka Road ,Punjab 152118 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 2176	**Rs. 416217.95/-** Rupees Four Lakh Sixteen Thousand Two Hundred And Seventeen & Ninety Five Paise Only	**06-01-2026**	**19-08-2026**
Mr. Jashandeep Singh Mrs. Jasvir Kaur Jashan Karyana Store **(Prospect No IL10407264)**	All that piece and parcel Property Out Of Khewat No. 75, Khatoni No. 79 Comprised In Killa No. 3/1(3-0) And Khewat No. 74, Khatoni No. 78 Killa No. 2(8-0) Situated In Vill Mehmood Ke Maal Hithar, Teh And Distt Ferozepur, Punjab 152023 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 1904	**Rs. 539860.54/-**Rupees Five Lakh Thirty Nine Thousand Eight Hundred And Sixty Rupees And Fifty Four Paise Only	**06-01-2026**	**19-08-2026**
Mr. Tarsem Singh Mrs. Ranjeet Kaur Tarsem Carpenter Contractor **(Prospect No IL10419438)**	All that piece and parcel Property Comprised Under Khewat No. 221, M.No. 70, Killa No. 9/1(7-0), Khewat No. 338, Situated In Village : Bare Ke, Tehsil & District : Ferozepur, Punjab. 152001 Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area Property Area: 16592.00, 2900.00	**Rs. 485247.56/-** Rupees Four Lakh Eighty Five Thousand Two Hundred And Forty Seven & Fifty Six Paise Only	**05-01-2026**	**19-08-2026**

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in the lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the Immovable Property, without prior written consent of Arcil and any dealings with the Immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.
The borrowers'/guarantors'/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above-mentioned Immovable Property.

Place:Punjab,Date: 25-08-2026 **Sd/- Authorised Officer, Asset Reconstruction Company (India) Ltd (In capacity as Trustee)**

ASSET RECONSTRUCTION COMPANY (INDIA) LTD. **CIN No.-U65999MH2002PLC134884**
Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. **Tel: +91 2266581300.** Website: **www.arcil.co.in**

Public Notice For E-Auction Cum Sale

Sale of Immovable property mortgaged to IIFL Home Finance Limited (IIFL HFL) Corporate Office at Plot No.98, Udyog Vihar, Phase-IV, Gurgaon-122015. (Haryana) and **Branch Office at:- SCO 32, 2nd Floor, Pal Plaza, B Block, Ranjeet Avenue, Amritsar, Punjab- 143006/ :- 96 Rajinder Nagar, Near Tehsil Complex, Jalandhar-144001/ Sapna Complex, Namdev Chowk, Opposite Bikaner Sweets, Bathinda 151001/ IIFL, B-XII/91first Floor ,Opposite Nehru Park, Above Rohit Medicos, Partap Road, Moga- 142001** .under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of IIFL-HFL had taken the possession of the following property/ies 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 AND WITHOUT RECOURSE BASIS" for realization of IIFL-HFL's dues, The Sale will be done by the undersigned through eauction platform provided at the website: www.iiflonehome.com

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Symbolic Possession	Reserve Price
Mr. Ramlal Yadav Mrs. Sima Devi Sima Boutique **(Prospect No-IL10474978)**	**10/02/2026 Rs. 685607/-** (Rupees Six Lakh Eighty Five Thousand Six Hundred and Seven Only) **Bid Increase Amount Rs.20000/-** (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing: Plot No 89 & 90, Sudama Vihar Extn, -, Village Khambra, Jalandhar City, -, Jalandhar, Punjab, India, 144001.Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area Property Area: 620.00, 643.00	**05/05/2026** **Total Outstanding As On Date 10/08/2026 Rs. 757035.05/-** (Rupees Seven Lakh Fifty Seven Thousand Thirty Five and Five Paisa Only)	**Rs.645000/-** (Rupees Six Lakh Forty Five Thousand Only) **Earnest Money Deposit (EMD) Rs.64500/-** (Rupees Sixty Four Thousand Five Hundred Only)
Mr. Varinder Kumar Mrs. Baljeet Kaur Varinder Painter **(Prospect No-IL10683739)**	**09/01/2026 Rs. 603569/-** (Rupees Six Lakh Three Thousand Five Hundred and Sixty Nine Only) **Bid Increase Amount Rs.20000/-** (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing: Khasra 343/1/2(517), Maur Kalan, Maur, Maur Kalan, Near Yadvinder Eyes Hospital, Bathinda, Punjab, India, 151509. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area Property Area: 950.30, 732.00	**12/05/2026** **Total Outstanding As On Date 10/08/2026 Rs. 687780.53/** (Rupees Six Lakh Eighty Seven Thousand Seven Hundred Eighty and Fifty Three Paise Only)	**Rs.581000/-** (Rupees Five Lakh Eighty One Thousand Only) **Earnest Money Deposit (EMD) Rs.58100/-** (Rupees Fifty Eight Thousand One Hundred Only)
Mrs. Sukhveer Singh Mrs. Jaspal Kaur **(Prospect No-IL11022877)**	**09/03/2026 Rs. 601840/-** (Rupees Six Lakh One Thousand Eight Hundred and Forty Only) **Bid Increase Amount Rs.20000/-** (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing: Bearing khasra no 150// 2/2(3-17) 9/1(4-0) as per khewat no 872 khatoni no 1260 of Moga Mehla Singh 2 Distt Moga, Punjab, 142001 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 1125	**20/05/2026** **Total Outstanding as On Date 10/08/2026 Rs.669598/-** (Rupees Six Lakh Sixty Nine Thousand Five Hundred and Ninety Eight Only)	**Rs.567000/-** (Rupees Five Lakh Sixty Seven Thousand Only) **Earnest Money Deposit (EMD) Rs.56700/-** (Rupees Fifty Six Thousand Seven Hundred Only)
Mr. Baliram Mrs. Sharmila Mr. Krishn Mohan **(Prospect No-901952)**	**10/02/2026 Rs. 793408/-** (Rupees Seven Lakh Ninety Three Thousand Four Hundred and Eight Only) **Bid Increase Amount Rs.20000/-** (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing: Plot bearing Private no. 49 min and 50 min measuring 60 Sq. yard bearing Khasra no.1606,1609 min Khewat Khatuni no. 1275/2024,1276/20 25, as per Jamabandi for the year 2017-18 situated in the area of Tungbala Urban, Abadi New Preet Nagar Amritsar Tehsil & Distt. Amritsar 143001. Area Admeasuring (In Sq.Ft.): Property Type: Land_Area,Super_Built_Up_Area, Area_ Adm. Property Area: 540.00, 606.00, 900.00	**04/05/2026** **Total Outstanding As On Date 10/08/2026 Rs. 881636.22/-** (Rupees Eight Lakh Eighty One Thousand Six Hundred Thirty Six and Twenty Two Paise Only)	**Rs.900000/-** (Rupees Nine Lakh Only) **Earnest Money Deposit (EMD) Rs.90000./-** (Rupees Ninety Thousand Only)

Encumbrances/ Litigation best known by IIFL HFL:- Result of sale shall be subject to the outcome of:
1. Civil suit pending before PLA, Amritsar Case No. PLA/ 302/25.
Note: Bidder shall do all necessary due diligence before participating.

Date of Inspection of property	EMD Last Date	Date/ Time of E-Auction
07/09/2026 1100 hrs -1400 hrs	09/09/2026 till 5 pm.	11/09/2026 1100 hrs-1300 hrs.

Mode of Payment :- EMD payments are to be made vide online mode only. To make payments you have to visit **https://www.iiflonehome.com** and pay through link available for the property/ Secured Asset only. **Note:** Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction. **For Balance Payment - Login https://www.iiflonehome.com >My Bid >Pay Balance Amount**

TERMS AND CONDITIONS:-

1. For participating in e-auction, Intending bidders required to register their details with the Service Provider **https://www. iiflonehome.com,** well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
2. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
3. The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
4. The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
5. The purchaser has to pay TDS application to the transaction/payment of sale amount and submit the TDS certificate with IIFL HFL.
6. **Bidders are advised to go through the website https: // www.iiflonehome.com and https://www.iifl.com/home-loans/properties-for-auction for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.**
7. **For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID:- care@iiflonehome.com, Support Helpline no.1800 2672 499**.
8. For any query related to Property details, Inspection of Property and Online bid etc. call IIFL HFL toll free no.1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email:- care@iiflonehome.com.
9. Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.
10. Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
11. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
12. AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/Auction, the decision of AO of IIFL-HFL will be final.

15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE (1) OF SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost

Place:- Punjab, Date: 25-Aug-2026 **Sd/- Authorised Officer, IIFL Home Finance Limited.**

"IMPORTANT"

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ALCHEMIST ASSET RECONSTRUCTION COMPANY LTD

CIN No. U74999DL2002PLC117052
A-270, First & Second Floor, Defence Colony, New Delhi-110024
Email: admin@alchemistarc.com, Website: www.alchemistarc.com

POSSESSION NOTICE

(Under Section 13(4) of the SARFAESI Act, 2002 read with Rule 8 of the Security Interest (Enforcement) Rules, 2002)
(For Immovable Property)

Whereas the undersigned being the authorized officer of Alchemist Asset Reconstruction Company Ltd (assignee of SBFC Finance Limited vide assignment agreement dated 24.12.2025) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest [Act, 2002 (54 of 2002)] and in exercise of powers conferred under section 13 (12) read with [rule 3] of the Security Interest (Enforcement Rules, 2002 issued **Demand notice dated 21st March 2026 calling upon the SUBHASH KUMAR PAL SINGH, POONAM BANI SINGH, KUNWAR PAL SINGH having loan account no. PR01172178 to repay the amount mentioned in the notice Rs. 14,41,008/- (Rupees Fourteen Lakhs Forty One Thousand and Eight Only),** within 60 days from the date, of receipt of the said notice.
The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement Rules, 2002) **on this the 24th day of August of the Year 2026;**
The borrower(s)/guarantor(s) and the public in general are hereby cautioned not to deal with the property and any dealings with the property shall be subject to the charge of **Alchemist Asset Reconstruction Company Limited for an amount Rs. 14,41,008/-** and interest thereon
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DETAILS OF BORROWERS / ACCOUNTS

Sr. No.	Loan Account No.	Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Amount Due (₹)	Date of 13(4) Notice	Description of Secured Asset	Due Date
1	PR01172178	1.SUBHASH KUMAR PAL SINGH 2.POONAM BANI SINGH 3.KUNWAR PAL SINGH	**Rs. 14,41,008/-**	24th August, 2026	All that piece and parcel of House No. 282, area measuring 130.05 Sq. mt situated at Village Nawada Pargana and Tehsil Sikandrabad and District Bulandshehar Uttar Pradesh. **Bounded By :** East- House of Sunder, West - House of Suresh, North -9ft Wide Road, South - Hosue of Prempal and Ramsaran.	24th December, 2025

The borrower(s)/guarantor(s) are hereby cautioned not to deal with or dispose of, by way of sale, lease, mortgage, charge, or otherwise, the secured asset(s) described above without the prior written consent of the Secured Creditor.
This publication is made in compliance with the provisions of the SARFAESI Act, 2002, for the information of the borrower(s), guarantor(s), and the general public.
In case of any queries, please contact the undersigned at the following contact details:
Phone: 011-46562584 Email: admin@alchemistarc.com, ashutosh@alchemistarc.com

Date:- 25/08/2026 **Sd/- Authorised Officer**
Place:- UTTAR PRADESH **Alchemist Asset Reconstruction Company Limited**
(Acting in its capacity as Trustee of Alchemist XLVII Trust) Secured Creditor

VASTU HOUSING FINANCE CORPORATION LTD

VASTU HOUSING FINANCE

Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015. Maharashtra.
CIN No.: U65922MH2005PLC272501

POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of Vastu Housing Finance Corporation Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred to him under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in therespective 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 property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 8 of the said rules on the date mentioned below.
The borrower and guarantor 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 Vastu Housing Finance Corporation Limited Branch for an amount metioned as below and interest thereon, costs etc.

S N	Name of Borrower, Co-Borrower and LAN No.	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
1	Tarik Usman (Borrower), Mr/Mrs. Zeba Khatoon (Co Borrower) HL0000000227504	16-May-26 Rs.909457/- as on 12-May-26	All that part and parcel of the Immovable property situated at, All that part and parcel of property bearing No.Plot on Part oF Gata. No-1640- Village-Gird Gonda. GGramin Teh. Conda. Dirt: Gronda- UP-271001 ad measuring 870 Sq.ft Boundaries as follows: North – 15 feet Road South – plof Shamsuddin East – Plot Mukir West – Plot Asgari	Symbolic Possession Taken on 20-Aug-26
2	Ram Jeet (Borrower), Mr/Mrs. Geeta Devi(Co Borrower) LP0000000148527	16-May-26 Rs.471122/- as on 12-May-26	All that part and parcel of the Immovable property situated at, ALL THAT Residential Property Plot Area 119 sq ft, Fatehpur Pakdi Pragna Akbarpur, School,, Ambedkar Nagar, Akberpur, Uttar Pradesh - 224122 Boundaries as follows: North – 20 Fit wide road South – House of Ramdhani East – House of Ramdhani West – House of Sri ram	Symbolic Possession Taken on 21-Aug-26
3	Bhoopal .(Borrower), Mr/Mrs. Satya Prakash (Co Borrower) LP0000000112065 LP0000000163545	17-May-26 Rs.1357416/- & Rs.570888/- as on 12-May-26	All that part and parcel of the Immovable property situated at, A Residential Plot having area measuring 180 Sq. Mtrs, Out of Khasra No. 2082 2088 Situated in Village Jewar Bahar, Town Area Jewar, Paragna Jewar, Tehsil, Khurja, Distt. Bulandsheher, Uttar Pradesh, 203132 Boundaries as follows: North – Katcha raasta 8 Ft. Wide South – Plot of Vimla Devi East – Katcha Raasta 92 Ft. Wide West – Plot of Prem wati	Symbolic Possession Taken on 20-Aug-26

Date : 25.08.2026 **Authorised officer**
Place : Akberpur, Bulandsheher **Vastu Housing Finance Corporation Ltd**

UMMEED HOUSING FINANCE PVT. LTD

Registered office at: Unit 2009-14,20th Floor, Magnum Global Park, Golf Course Extension Road,Sec-58, Gurugram (Haryana)-122011)
CIN: U65922HR2016PTC057984.

APPENDIX IV [See rule 8(1)] POSSESION NOTICE

Whereas, The undersigned being the authorized officer of the **UMMEED HOUSING FINANCE PVT. LTD.** under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security interest (Act, 2002(54 of 2002) and in exercise of powers conferred under section 13(12) read with [rule 3] of the security interest (Enforcement) Rules, 2002, issued demand notices to the Borrower/s as details herein under, calling upon the respective Borrowers to repay the amount mentioned in the notice with all costs ,charges and expenses till actual date of payment within 60 days from the date of the receipt of the said notice.
The said Borrower/Co-borrower/Guarantor/Mortgagor having failed to repay the amount, notice is hereby given to the borrower//Co-borrower/Guarantor/Mortgagor and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise the powers conferred on him under sub-section (4) of section 13 of the said act read with rule 8 of the security interest Enforcement Rules, 2002 on this date.
The Borrower/Co-borrower/Guarantor/Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and dealings with the property will be subject to the charge of the **UMMEED HOUSING FINANCE PVT. LTD.** For the amount specified therein with further interest, costs and Chagares from respective dates thereon until full payment.
The Borrower's attention is invited to provision of sub section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.
Details of the Borrowers, Co-borrowers and Guarantors, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed thereunder and Date of Possession is given as under

S. N.	Name And Address of the Borrower, Co-Borrower Guarantor Loan Account No. And Loan Amount	Demand Notice Date	Symbolic Possession Date
1.	**1. Ravindrra S/o Jai Prakash (Borrower) 2. Rajjo W/o Jai Prakash (Co-Borrower) Both above residing at-** Path Lokar, PO Niyamatpur, Saharanpur 247129. **Loan No.** LXSHR04124-250040366 & LXSHR04124-250040463. **Loan Agreement Date-**14-Aug-24 & 18-Aug-24. **Loan Amt. of** Rs. 420,000/- + Rs. 200,000/-.	14-MAY-26	19-AUG-2026
		Amount Due In Rs.	
		Rs. 412340/- + Rs. 211094/- Total Aggregate Amount of Rs. 6,23,434/- (Rupees Six Lacs Twenty Three Thousand Four Hundred Thirty Four Only) as on 14-May-2026 + Further Interest and Other Charges from 15-May-2026.	
	Details Of The Secured Asset:- All that part & parcel of property house having admeasuring area 158.56 Sq. Mtrs., Khasra No. 119 situated in Village Pathlokar, Pragna Muzaffrabad, Tehsil-Behat, District Saharanpur, U.P., bounded as: East: House of Ashok Kumar, West: House of Sompal, North: Other House, South: Rasta 12' Ft. Wide.		
2.	**1. Sujay Ray S/o Subal Ray (Borrower) 2. Meeta Ray W/o Sujay Ray (Co-Borrower) Both above residing at-**Near Prathamik Vidhyalay, Khawri Awwal, Bilari, Moradabad, Uttar Pradesh-244411., **3. Shamasher S/o Chhuttan (Guarantor) Residing at-** Khawri Avwal, Muradabad U.P. 202411. **Loan No.** LXMOR04124-250037695., **Loan Agreement Date-**31-May-24., **Loan Amt. of** Rs. 400,000/-.	08-JUN-26	22-AUG-2026
		Amount Due In Rs.	
		Rs. 3,91,592/- (Rupees Three Lacs Ninety One Thousand Five Hundred Ninety Two Only) as on 08-Jun-2026 + Further Interest and Other Charges from 09-Jun-2026.	
	Details Of The Secured Asset:- All that part & parcel of property having land measuring area 75.735 Sq. Mtrs. situated at Village Khavari Avwal, Tehsil-Bilari, District-Moradabad, Uttar Pradesh, bounded as: East: Road 8 Feet Wide, West: House of Shri Savir, North: House of Udayvir, South: House of Harvir.		

Date: 25-08-2026 **Authorized Officer,** Contact No. 18002026127
Place: Gurugram, Haryana **Ummeed Housing Finance Pvt. Ltd**

FORM NO.5
DEBTS RECOVERY TRIBUNAL LUCKNOW

600/1 University Road, Near Hanuman Setu Temple, Lucknow-226007
(Area of Jurisdiction-Part of Uttar Pradesh)

[Summons to defendant under section 19(3), of the Recovery of debts due to Banks and Financial Institution Act,1993, read with Rules 12 and 13 of the Debts Recovery Tribunal (Procedure Rule,)]

Original Application . No. 1171 of 2025

Bank of India **.....Applicant**
Versus
M/s Legatus Consulting & Ars **.....Defendants**

To,

1- M/s Legatus Consulting
Through its Proprietor Mr. Virendra Mall
C-2/63, Vibhuti Khand, Gomti Nagar, Lucknow-26010
(Borrower/ Proprietorship Firm)

2. Mr. Virendra Mall, Adult, S/o Vijay Bahadur Mall
R/o E-203, Saraswati Apartment, Gomti Nagar Extension, Lucknow-226010
(Borrower / Proprietorship)

3. Mrs. Maya Singh Mall, Adult W/o Virendra Mall,
R/o E-203, Saraswati Apartment, Gomti Nagar Extension, Lucknow-226010 **(Co- Borrower)**

In the above noted applicatiion, you are required to file reply in Paper Book form in two sets along with documents and affidavits (if any), personally or through your duly authorized agent or legal practitioner in this Tribunal, after serving copy of the same on the applicant or his counsel/duly authorized agent after publication of the summons and thereafter to appear before the Tribunal on 12-10-2026 at 10:30 A.M. failing which the applicant shall be heard and decided in your absence .

Registrar
Debts Recovery Tribunal
Lucknow

Kotak Mahindra Bank Ltd.

ONLINE E – AUCTION SALE OF ASSET

Registered Office: Kotak Mahindra Bank Ltd., 27 BKC, C-27, G-Block, Bandra (E), Mumbai-400051
Branch: 3,shshnajaf road, speed building, opposite Tanishq Hazaratganj, Lucknow-226001.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 UNDER RULE 8(5) READ WITH PROVISO TO RULE 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.

SUBSEQUENT TO THE ASSIGNMENT OF DEBT IN FAVOUR OF **Kotak Mahindra Bank Limited (hereinafter referred to as "The Bank/KMBL")** BY Bajaj Finance Limited (hereinafter referred to as "BFL") THE AUTHORISED OFFICER OF KOTAK MAHINDRA BANK LIMITED (HEREINAFTER REFERRED TO AS "THE BANK/ KMBL/SECURED CREDITOR) HAS TAKEN THE PHYSICAL POSSESSION OF BELOW DESCRIBED IMMOVABLE PROPERTY (HEREINAFTER CALLED THE SECURED ASSET) MORTGAGED/CHARGED TO THE SECURED CREDITOR on **18.01.2025.**
NOTICE IS HEREBY GIVEN TO THE BORROWER (S) AND GUARANTOR (S) IN PARTICULAR AND PUBLIC IN GENERAL THAT THE BANK HAS DECIDED TO SALE THE SECURED ASSET THROUGH E-AUCTION UNDER THE PROVISIONS OF THE SARFAESI ACT, 2002 ON **"AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" BASIS** FOR RECOVERY OF **Rs.28,71,055/-(Rupees Twenty Eight Lakh Seventy One Thousand Fifty Five Only) OUTSTANDING AS ON 20.08.2026** ALONG WITH FUTURE APPLICABLE INTEREST TILL REALIZATION, UNDER THE **LOAN ACCOUNT NO. 4B8BLS89144227;** LOAN AVAILED BY **M/S TEJAS TRADERS, MR. JITENDRA SINGH AND MRS. NAVAPRIT KAUR AS PER BELOW DETAILS**

PARTICULAR	DETAIL
DATE OF AUCTION	10.09.2026
TIME OF AUCTION	Between 12:00 Pm To 1:00 Pm With Unlimited Extension of 5 Minutes
RESERVE PRICE	Rs.27,50,000/- (Rupees Twenty Seven Lakh Fifty Thousand Only)
EARNEST MONEY DEPOSIT (EMD)	Rs.2,75,000/- (Rupees Two Lakh Seventy Five Thousand Only)
LAST DATE FOR SUBMISSION OF EMD WITH KYC	09.09.2026 UP TO 6:00 P.M. (IST.)
DESCRIPTION OF THE SECURED ASSET	All that piece and parcel of plot of House No.757, Ward No. 9, area admeasuring 330.113 Sq. Mtr., situated at Village Krishna Nagar (Pure Greef Sahab Majre Ahmadpur Nazool), Pargana & Tehsil & District Raebareli. Property bounded as: East: Mohalle Ki Pakki Road 20 Feet. West: Nala, North: House of Ram Awadh, South: Shiv Ji Mandir
KNOWN ENCUMBRANCES	Nil

THE BORROWERS' ATTENTION IS INVITED TO THE PROVISIONS OF SUB SECTION 8 OF SECTION 13, OF THE ACT, IN RESPECT OF THE TIME AVAILABLE, TO REDEEM THE SECURED ASSET.
BORROWERS IN PARTICULAR AND PUBLIC IN GENERAL MAY PLEASE TAKE NOTICE THAT IF IN CASE AUCTION SCHEDULED HEREIN FAILS FOR ANY REASON WHATSOEVER THEN SECURED CREDITOR MAY ENFORCE SECURITY INTEREST BY WAY OF SALE THROUGH PRIVATE TREATY.
IN CASE OF ANY CLARIFICATION/REQUIREMENT REGARDING ASSETS UNDER SALE, BIDDER MAY CONTACT **Mr. Somesh Sundriyal (Mob No.+919910563402), & Mr. Ritesh Chauhan (Mob No +917355036788). BIDDER MAY ALSO CONTACT THE BANK'S IVR NO. (+91-9152219751) FOR CLARIFICATIONS**
FOR DETAILED TERMS AND CONDITIONS OF THE SALE, PLEASE REFER TO THE LINK **https://bankeauctions.com/kotak** PROVIDED IN THE BANK'S WEBSITE I.E. **WWW.KOTAK.COM AND/OR ON HTTPS://BANKEAUCTIONS.COM/**

PLACE: Uttar Pradesh, Raebareilly AUTHORIZED OFFICER
DATE: 25-08-2026 KOTAK MAHINDRA BANK LIMITED

AXIS BANK LTD. DEMAND NOTICE

Retaill Asset Centre: 1st Floor, G-4/5, B, Sector-4, Gomti Nagar Extension Lucknow, UP 226010.
Registered office:**"Trishul"**- 3rd Floor, Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad-380006.

Whereas the borrowers/Co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance form Axis Bank Ltd. despite having availed the financial assistance, the borrowers/ guarantors/ mortgagors have committed various defaults in repayment of interest and principle amounts as per due dates. The account has been classified as NPA, consequent to which the Authorized Officer of Axis Bank Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(12) read with Rule 3 of Security interest (Enforcement) Rules, 2002 issued Demand Notice on dates mentioned herein below under Section 13(2) of the Act, 2002 calling upon the following borrowers/guarantors/ mortgagors to repay the amount mentioned in the notices 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 receipt of notice.

Name & Address of the Borrowers/Guarantors	Description of the charged/ Mortgaged Properties	Outstanding Amount / NPA Date / Demand Notice Date
1. Mr. Santosh Kumar Srivastav (Borrower) S/o Sh. Om Prakash Srivastav **R/o-1.** 6/6, E.W.S., Govindpur Colony, Teliyarganj Cavellary Near Shiv Mandir, Prayagraj Allahabad, Uttar Pradesh 211004, **R/o-2.** House Municipal No. 545-Ka/HHK-444 Plot No. 65, Khasra No 2450 Mohalla Hans Khera Gram Paara Ward Alamnagr, Tehsil & District Lucknow, Uttar Pradesh-226009, 2. Mr. Pavan Kumar Srivastava (co-borrower/ guarantor) S/o Sh. Shambhu Nath Srivastava **R/o-1.** 3/345, Sector-H, Lda Colony, Kanpur Road Lucknow, Uttar Pradesh 226012, **R/o-2.** 3/9, EWS, Govindpur Colony, Teliyarganj Near Shiv Mandir Prayagraj Allahabad, Uttar Pradesh-211004	All Such Pieces Or Parcels Of A Diverted Land/property Admeasuring Area 55.762 Sq. mtr, A House Bearing Municipal No. 545-Ka/HK-444, Built On Plot No. 65 Over Khasra No. 2450min., Mohalla Hans Khera, Gram Paara, Ward Alamnagar, Tehsil & District Lucknow, Uttar Pradesh In The Name Of Mr. Santosh Kumar Srivastav S/o Sh. Om Prakash Srivastav. **Bounded By: East** - house Of Sheetla Sharma, West- house Of Sonu Pandey, North -20 Ft. Wide Road, South-property Of Other.	**Rs. 1537403/** as on 18.08.2026 + Interest & other exp. / 08.08.2026 / 19.08.2026

In the circumstances of aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/or their guarantors (where ever applicable) 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 under section 13(4) of SARFAESI Act, 2002 and the applicable rules thereunder. The Borrower(s) Co-borrowers Mortgagor(S)/Guarantor(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.
Please note that under Section 13(13) of the said Act, No Notice 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 Bank.

Date : 25.08.2026 (Authorized Officer) Axis Bank Ltd.

पंजाब नैशनल बैंक .....भरोसे का प्रतीक punjab national bank ...the name you can BANK upon!

(A GOVERNMENT OF INDIA UNDERTAKING)

Asset Recovery Management Branch East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091, E-mail: cs8075@pnb.bank.in, Ph.: 011-22779758, 22785289

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Ass