LIC HFL — LIC HOUSING FINANCE LTD

Back Office: Lucknow
5th Floor, Jeevan Bhawan-II, Nawal Kishore Road, Hazratganj, Lucknow-226001

E-AUCTION SALE NOTICE

WHEREAS the undersigned being the Authorized Officer of LIC Housing Finance Ltd (LIC HFL), under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued **Demand Notice** to following Borrowers/Mortgagors/Guarantors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrowers/Mortgagors/Guarantors having failed to repay the said due amount, the undersigned has taken **POSSESSION** in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8.
This notice is hereby given to the public in general and in particular to the Borrower(s)/Guarantor(s) that the below described immovable property have been mortgaged to the LIC HFL, the possession of which has been taken by the Authorised Officer of LIC HFL will be sold on "As is where is", "As is what is", and "Whatever there is" & without any recourse basis on **07.12.2026** as per the brief particulars given here under.

Sr. no	Loan No. / Name of Borrower/Co Borrower	Description of Property (All the part & Parcel consisting of)	Dt. of Demand Notice / Date of Poss. Notice / Dues Amount (Rs.) / Typer of Property	Reserve Price(Rs.) / Earnest Money(10%) / Bid increment Amount	Bank Details (Emd to be Transferred to)	Date of Inspection / Last date of submission of Online Tender /Bid / E Auction Date
1	**Area Office: Aliganj, Lucknow** **Borrower-Mr. Mohd Afsar** S/o Mr. Abdul Rab **Co-Borrower-Mrs. Shahana Begum** W/o **Mr. Mohd Afsar** both R/o Flat No. 537/748B, Budauli Marg, Bharat Nagar, Lucknow, UP-226024. **Guarantor- Mr. Mohd Shaib Khan** S/o Mr Jameel Ahamad R/o Plot No.198/12, Chabast Road, Kaiserbagh, Lucknow, Uttar Pradesh 226018. Loan A/c No. **111900001186**	**Property-**Flat No. 201 on the Second Floor In the Said Building Known As "Universal Square", Built Over Free hold Plot of Land No. B-152 Situated at Sector-A, Mahanagar Awasiya Grah Yojna, Lucknow, **Area 100.37 Sq. Mtr.**, In The Name Of Mrs. Sahana W/o Mr. Mohammad Afsar & Mr. Mohd Afsar S/o Mr. Abdul Rab. **Bounded As-** East- Open To Sky, West- entrance & Common Passage, North- Open To Sky, South- Flat No.202	23.12.2021 / 29.11.2022 / Rs. **48,27,070.10** as on **23.12.2021** + Intt & other Charges / **Symbolic Possession**	**Rs. 52,25,000/-** / **Rs. 5,25,000/-** / **Rs. 10,000/-** / Mr. Dinendra Singh Karki Mob-9984778323 / Mr. Rahul Khare Mob. -9687005599	Beneficiary Name LIC Housing Finance Ltd / Beneficiary Branch Name:- HDFC Bank Hazaratganj / Account Number LICHFL111900001186 / IFSC Code "HDFC0000078"	05.12.2026 upto 4PM / 05.12.2026 upto 4PM / 07.12.2026 1 PM to 2 PM

Website of E-Auction	:	https://www.bankeauctions.com
Place of Inspection of Photocopies of property documents & Property	:	LIC Housing Finance Ltd. Back office 5th Floor Jeevan Bhavan Phase II, Naval Kishore Road Hazratganj, Lucknow, Uttar Pradesh- 226001
Name of e-auction service provider	:	M/s C1 India Private Limited
Contact details of E-Auction from the service provider	:	M/s C1 India Private Limited, Plot No. 68, 3rd Floor, Sector-44, Gurgaon-122003, Haryana, PH-0124-4302000, Mr. Mithalesh Kumar(M)- +917080804466, Email: mithalesh.kumar@c1india.com

All other terms & conditions of the auction are mentioned as Annexure 2 in the Official Website https://online.lichousing.com/eauction/

Date 26.10.2026 Place : Lucknow **Authorised Officer**

इण्डियन ओवरसीज़ बैंक (भारत सरकार का उपक्रम) — Indian Overseas Bank (A GOVERNMENT OF INDIA UNDERTAKING)

RO: Lucknow | CO: Chennai

E-Auction Notice

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for the Sale of immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rules 8(6)/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) Mortgagor(s), Guarantor(s), Director(s) and Legal Heir(s) that the below described Immovable Property Mortgaged/charged to the Secured creditor, the symbolic/physical possession of which has been taken by the Authorised Officer of Indian Overseas Bank (Secured creditor), will be sold on **"AS IS WHERE IS","AS IS WHAT IS" and "WHATEVER THERE IS"** on above mentioned date of sale, for recovery of mentioned below amount & future interest and other charges due to the Indian Overseas Bank (Secured creditor) from mentioned below Borrower(s) Mortgagor(s), Guarantor(s), Director(s) and Legal Heir(s). The reserve price and earnest money deposit amount is mentioned below. The sale will be done by the undersigned through e-auction platform provided at the Web Portal **https://baanknet.com.**

Sr. No.	Name & Address of Borrower/Mortgagor/ Guarantors	Description of Immovable properties/Type of Possession	Outstanding Amount	Reserve Price / EMD / Bid Increase Amt.	Last Date for EMD submission	Date & Time of E-Auction	Scan the QR code for e-auction and more details of the property
	Branch-Kursi Road Branch (1792) Sector G Jankipuram Kursi Road, Lucknow-226007, Uttar Pradesh, Phone No.8925951792, E-mail: iob1792@iob.in						
1.	**1) M/s Ceramic World Granite and Marble, (Proprietor: Mr Neeraj Agarwal),** Plot No-408,409, Village-Mutakkipur, IIM Road Lucknow-226020,Uttar Pradesh (Borrower) **2) Mr Neeraj Agarwal S/o Mr.Surendra Kumar Agarwal** Prop- M/s Ceramic World Granite and Marble, A-06,sixth Floor PR, Paradise Palm, IIM Road near Maharishi University, Bhitauli Khurd, Lucknow-226020, Uttar Pradesh (Borrower/Mortgagor) **3) Mr Dheeraj Agarwal S/o Mr. Surendra Kumar Agarwal,** House no 47, Sector 1, Jankipuram, Lucknow 226021, Uttar Pradesh (Guarantor/ Mortgagor) **4) Mr Ishtiyaq Ahmad s/o Serajul Haque,** 2/166 Vishwas Khand, Gomti Nagar Lucknow- 226010, Uttar Pradesh (Guarantor/ Mortgagor)	Property situated at Commercial Hall on Lower Ground Floor and First floor of the building known as L.N.D Tower, built over Plot on part of Khasra No. 326, Situated at Village- Mutakkipur, Lucknow, Uttar Pradesh, The building constructed on **land area 50.650 square meters+220.329 Sq meters = 270.979 Sq meters**, upon constructions of the building on the said plot Lower Ground floor and First Floor mortgaged with the Bank built- up area for Lower Ground Floor 206.76 Sq meter and First Floor 206.76 Sq meter. Owner of the property: Mr Dheeraj Agarwal and Mr Neeraj Agarwal as per the registered builders agreement dated 20/04/2019 and 24/04/2019 and the Plot owner Mr Ishtiyaq Ahmad s/o Serajul Haque (All are Borrower/ Mortgagor/ Guarantor of the said credit facilities). **Boundaries:-East-** IIM Road, **West-** Rest part of Land belonging to Ishtiyaq Ahmad, **North-** Orchard of Akhlaq Beg and Azeem Beg, **South-** Property of Moin Beg **(Type of Possession-Symbolic)**	**Rs. 3,21,34,706/-** as on 21.10.2026 +further interest at contractual rates and rests, Charges etc	**Rs. 4,44,44,500/-** / **Rs. 44,44,450/-** / **Rs. 50,000/-**	25.11.2026 upto 04:00 PM	26.11.2026 from 11:00 AM to 3:00 PM (With Auto extension of 10 minutes each till sale is completed)	

A/c Details-Indian Overseas Bank, A/c Name -Sarfaesi Sale Parking Account, A/c No. 17920113035001, IFSC Code: IOBA0001792

***Bank's dues have priority over the Statutory dues.**
For detailed terms and conditions of the sale, please refer to the service provider's link **https://baanknet.com** or bank's website **http://www.iob.in** .
For Properties inspection or Participating in bid of the above properties for any clarification interested purchaser may contact above mentioned Branch Manager/Authorised Officer.

Date: 26.10.2026 **Place: Lucknow** **Authorised Officer, Indian Overseas Bank**

HDB FINANCIAL SERVICES LIMITED

HDB FINANCIAL SERVICES — From the trusted family of HDFC Bank

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

Registered Office: Radhika, 2 Nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Branch Office: HDB Financial Services Limited, Khasra No. 47, Opposite Dussehra Ground, Budella, Near Oxford School, Vikaspuri, New Delhi-110018

THE UNDERSIGNED AS AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAS TAKEN OVER POSSESSION OF THE FOLLOWING PROPERTY PURSUANT TO THE NOTICE ISSUED U/S 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF THE FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS" AND "AS IS WHAT IS BASIS"FOR REALIZATION OF COMPANY'S DUES.

1. Borrower/s & Guarantor/s Name & Address 2. Total Due+ Interest From	Description Of The Property	1. Date & Time Of E-auction 2. Last Date Of Submission Of Emd 3. Date & Time Of The	1. Reserve Price 2. Emd Of The Property
1. Ms The Gift Gallery H.no.1150 Sector 10 Avas Vikas Colony Bodla Agra -282001 Also Is At : Ews House No 958 Sector 11 Nagar Nigam No. 43/11/937-958 Pt. Deen Dayal Upadhyay Puram Avas Vikas Colony Agra-282001 Also Is At : EWS House No 937 Sector 11 Nagar Nigam No. 43/11/937-958 Pt. Deen Dayal Upadhyay Puram Avas Vikas Colony Agra-282001. 2) Sneh Bala H.No. 937 EWS 11 Vas Vikas Colony Sikandra Agra -282001. 3) Vishnu Gopal Gupta H.No.937 Sec-11 Avas Vikas Colony Agra -282001 **Account No.** 3972878 **Rs. 1,379,875.00/-** (Rupees Thirteen Lakhs Seventy Nine Thousand Eight Hundred Seventy Five Only) as of 27-05-2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	**SCHEDULE OF THE SECURITIES I** All The Piece and Parcel of Property - House No 958, Sector 11, Admeasuring Area 25.05 Sq Mtrs Pt. Deen Dayal Upadhyay Puram, Avas Vikas Colony, Sikandra Yojna, Lohamandi Ward, Agra-282001, Uttar Pradesh as Bounded – North – Road 9 Meter Wide Exit South - House No. 937 East -House No. 959 West- House No. 957 **SCHEDULE OF THE SECURITIES II** All The Piece and Parcel of Property - House No 937, Sector 11, Admeasuring Area 25.05 Sq Mtrs Pandit Deen Dayal Upadhyay Puram, Avas Vikas Colony, Sikandra Yojna, Lohamandi Ward, Agra-282001, Uttar Pradesh as Bounded – North – House No. 958 South -Road 6 Meter Wide Exit East -House No. 936 West- House No. 938	**1) E-AUCTION DATE:** 30.11.2026 --10 .30 AM to 5.PM WITH UNLIMITED EXTENSION OF 5 MINUTES **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 28.11.2026 -- TILL 5 PM **3) DATE OF INSPECTION:** BETWEEN 20.11.2026 -- 12:00 PM TO 4:00 PM IST	**Reserve Price (IN INR):** Rs. 24,79,994/- (Rupess Twenty Four Lakhs Seventy Nine Thousand Nine Hundred Ninty Four Only) **EMD Amount(IN INR)** :Rs. 2,47,999.4/- (Rupess Two Lakhs Forty Seven Thousand Nine Hundred Ninty Nine and Four Paise Only)
1. Naveen Kumar 8 Delhi Gate Barha Khurd Aligarh-202001 Uttar Pradesh And Also A Shop No.10/1661 Area 10.76 Sq. Meters Situated At Mohalla Delhi Gate Aligarh-202001 2) Aligarh Darbaar 8 Delhi Gate Aligarh Aligarh Delhi Gate Aligarh -202001 Uttar Pradesh 3) Kamlesh Wo Kailash H.no -1584 Dehli Gate Chauraha Ke Pass Aligarh-202001 Uttar Pradesh 4) Sapana Wo Naveen Delhi Gate Koil Aligarh Aligarh-202001 Uttar Pradesh **Account No.** 40959005 **Rs. 2,011,631.87/-** (Rupees Twenty Lakhs Eleven Thousand Six Hundred Thirty One and Paise Eighty Seven Only) as of 20.07.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	All That Piece And Parcel Of A Shop No.10/1661 area 10.76 Sq. meters Situated at Mohalla Delhi Gate Police Station Aligarh. Boundaries as are under:- East:- Trusty Daudayal Sharma & Temple West:-Road North:- Road Kanvariganj South:- Temple & Police Station	**1) E-AUCTION DATE:** 30.11.2026 --10 .30 AM to 5.PM WITH UNLIMITED EXTENSION OF 5 MINUTES **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 28.11.2026 -- TILL 5 PM **3) DATE OF INSPECTION:** BETWEEN 20.11.2026 -- 12:00 PM TO 4:00 PM IST	**Reserve Price (IN INR):** Rs. 36,24,110/- (Rupess Thirty Six Lakhs Twenty Four Thousand One Hundred Ten Only) **EMD Amount(IN INR)** :Rs. 3,62,411/- (Rupess Three Lakhs Sixty Two Thousand Four Hundred Eleven Only)
1.Ms Sai Ladies Collection 525/13 Purana Dharam Shala Chak Raghunath Nani Allahabad-211008 Uttar Pradesh And Also H No 828 A Mauza Chak Raghunath Pargana Arail Tehsil Karchhana Allahabad-211008 2) Malati Devi 828 A Chak Raghunath Naini Near India Hotel Allahabad Uttar Pradesh-211008 3) Mukul Shrivastav 828 A Chak Raghunath Naini Near India Hotel Allahabad Uttar Pradesh-211008 4) Sandeep Kumar Shrivastva 525/13 Purana Dharam Shala Chak Raghunath Nani Allahabad Uttar Pradesh- 211008 **Account No** 9147277 **Rs.708755.9/-** (Rupees Seven Lakhs Eight Thousand Seven Hundred Fifty Five and Paise Ninety Only) as of 14.07.2026and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	All That Piece And Parcel Of The House No 828A, Mauza-Chak Raghunath, Pargana-Arail And Tehsil-Karchhana, District-Allahabad Area 46.88 Sq Mtr, Boundaries as are under:- East:- India Hotel West:- House of Ram Ji Kesarwani North:- House of Laxmi Narayan South:- Road	**1) E-AUCTION DATE:** 30.11.2026 --10 .30 AM to 5.PM WITH UNLIMITED EXTENSION OF 5 MINUTES **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 28.11.2026 -- TILL 5 PM **3) DATE OF INSPECTION:** BETWEEN 20.11.2026 -- 12:00 PM TO 4:00 PM IST	**Reserve Price (IN INR):** Rs. 11,11,000/- (Rupess Eleven Lakhs Eleven Thousand Only) **EMD Amount(IN INR)** :Rs. 1,11,100/- (Rupess One Lakh Eleven Thousand One hundred Only)
1. Aman Vikram Singh L III 124, Pragatipuram Colony Raebareli Rae Bareli Ho-229001 Uttar Pradesh 2.akanksha Singh L III 124, Pragatipuram Colony Raebareli Rae Bareli Ho-229001 Uttar Pradesh 3. Vinod Kumar Singh L III 124, Pragatipuram Colony Raebareli Rae Bareli Ho-229001 Uttar Pradesh 4. Raman Vikram Singh L III 124, Pragatipuram Colony Raebareli Rae Bareli Ho-229001 Uttar Pradesh **Account No.** 43977257 **Rs.2891887.38/-** (Rupees Twenty Eight Lakhs Ninety One Thousand Eight Hundred Eighty Seven and Paise Thirty Eight Only) as of 13.05.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	All that piece and parcel of House No.-LIG.III-124, at measuring Area 52.50 Sqr. Mtr, Situated at Pragatipuram Pargana &Teshil- Sadar Distt Raebareli, Bounded as below:- East: LIG.III H. No.-125 North: 4.50 MT ROAD West: LIG.III H. No.-123 South: LIG.III House	**1) E-AUCTION DATE:** 30.11.2026 --10 .30 AM to 5.PM WITH UNLIMITED EXTENSION OF 5 MINUTES **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 28.11.2026 -- TILL 5 PM **3) DATE OF INSPECTION:** BETWEEN 20.11.2026 -- 12:00 PM TO 4:00 PM IST	**Reserve Price (IN INR):** Rs. 42,56,500/- (Rupess Forty Two Lakhs Fifty Six Thousand Five Hundred Only) **EMD Amount(IN INR)** :Rs. 4,25,650/- (Rupess Four Lakhs Twenty Five Thousand Six Hundred Fifty Only)

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids. Terms & Conditions of Online Tender/Auction: **(1)** The auction sale shall be **"online e-auction"** bidding through website https://bankeauctions.com/**on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. (2)** The interested bidders shall submit their EMD through Web Portal: https://bankeauctions.com/ (the user ID & Password can be obtained free of cost by registering name with https://bankeauctions.com/) through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https//www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact **C1 INDIA PRIVATE LIMITED, Mr. Dharani krishna, email id - andhra@c1india.com; ph.no- 9948182222Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003 , E-mail ID :support@bankeauctions.com- / 91-7291981124/25/26and for any property related query may contact Authorised Officer: MR. Vikas Anand; Mobile No: 9711010384, e-mail ID: vikas.anand@hdbfs.com, and MR.Vishal Ritpurkar; Mobile No: 9833671006, e-mail ID:vishal.ritpurkar@hdbfs.com** during the working hours from Monday to Saturday **3.** The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of **" HDB FINANCIAL SERVICES LIMITED" payable AT PAR/New Delhi or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above (Please refer to the details mentioned in table above)** and register their name athttps://bankeauctions.com/ and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded {1. Copy of the NEFT/RTGS challan/DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement)} on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and also submit hardcopy thereof at the Branch mentioned hereinabove. **(4)** Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of **" HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ New Delhi or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above. (5)** Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest. **(6)** The bid price to be submitted shall be above the Reserve Price alongwith increment value of Rs.10,000/- (Rupees Ten Thousand only) and the bidder shall further improve their offer in multiple of Rs. 10,000/- (Rupees Ten Thousand only). The property shall not be sold below the Reserve Price set by the Authorised Officer. **(7)** The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of of **" HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD** 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 the Company. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default. **(8)** On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser. **(9)** Company does not take any responsibility to procure 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/electricity dues, property tax or other charges, if any. **(10)** The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate. **(11)** 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. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary. **(12)** To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to 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 of the aforesaid property. **(13)** 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 actual realization. **(14)** The notice is hereby given to the Borrower(s) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immoveable property as described hereinabove, as per the particulars of the Terms and conditions of sale. **(15)** Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the websitehttps://bankeauctions.com/ for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website https://bankeauctions.com/or the same may also be collected from the concerned Branch office of HDB Financial Services Limited. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to **Mr. Vikas Anand Mob. No. 9711010384; at HDB FINANCIAL SERVICES LIMITED, ADDRESS- :** , Khasra no. 47, 2nd Floor, Opposite Dussehra Ground, Vikaspuri, New Delhi-110018 on or before date and time mentioned above. (Please refer to the details mentioned in table above). **(16)** The property shall be sold on "As is Where is Basis" and "As is What is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor. **(17)** This publication is also a '30' (Thirty) days' ofnotice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 6(2), 8(6) and Rule 9 of Security Interest (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above alongwith upto date interest and expenses within '30' (Thirty) days' of 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/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. **For further details and queries, contact Authorized Officer, HDB FINANCIAL SERVICES LIMITED Mr Vikas Anand : 09711010384.**

Place: New Delhi, Date: 28.10.2026 **AUTHORISED OFFICER, HDB FINANCIAL SERVICES LIMITED**

यूनियन बैंक ऑफ इंडिया — Union Bank of India

भारत सरकार का उपक्रम — A Government of India Undertaking

Regional Office, Lucknow: North Union Bank Bhawan, Near Mantri Awas, Vibhuti Khand, Gomti Nagar, Lucknow-226010.
Telephone No.: (0522) - 2306915, 2305900 Email- law.rolucknow@unionbankofindia.bank

MEGA E-AUCTION SALE NOTICE (UNDER SARFAESI ACT)

E-AUCTION SALE NOTICE FOR SALE of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6)/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/physical possession** of which has been taken by the Authorized Officer of Union Bank of India, Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS'** on **13.11.2026** in between 12.00 PM to 05.00 PM, for recovery of respective amounts due to the Union Bank of India (Secured Creditor) from the respective Borrower(s) and Guarantor(s) as mentioned below. The details of reserve price and the earnest money mentioned as under.

Online E-Auction through website https://baanknet.com .
Date & Time of Auction: 13th November 2026 at 12:00 PM to 05.00 PM (With Unlimited Extension of 10 Minutes)

Sr. No	1. Name of Borrower 2. Name of The Guarantor 3. Branch	Description of the property to be auctioned	1. Reserve Price 2. Earnest Money Deposit 3. Increment Amount	1.Branch Head/ Contact 2.Name and contact No. Of Authorized Officer 3.Email id Authorized Officer 4. CM (Recovery) / Contact	Debt due with interest & cost	Details of Encumbrance / Possession Symbolic / Physical / Details of the pending litigation
1.	M/s Shashwatmass Media Services Private Limited 1a. Mr. Krishna Mohan Mishra S/o Mr. Lalta Prasad 1b. Ms Seema Mishra W/o Krishna Mohan Mishra (Director & Guarantor In Account- M/S Shashwatmass Media Services Private Limited) 2a. Mr. Krishna Mohan Mishra S/o Mr. Lalta Prasad 2b. Ms Seema Mishra W/o Krishna Mohan Mishra 3.Indiranagar Branch (05672)	Equitable Mortgage of Residential Land and Building situated on One Kita Plot Number 165, Khasra Number 26sa Ka Min Jumla, Gram-mohammadpur Khattri, Ward-shankerpurwa, Tehsil & District, Lucknow, Uttar Pradesh, Property Owned By: Mr. Krishna Mohan Mishra S/o Mr. Lalta Prasad, Admeasuring Area- 123.61 Sq Mtr or 1330 Sq Ft, **Boundaries: East:** Part of Plot No. 127, **West:** 18 Ft Way, **North:** Remaining Part of Plot No. 165, **South:** Plot No. 166	1. Rs. 40.00 Lakhs 2. Rs. 4,00,000/- 3. Rs.40,000/-	1.Sunil Kumar/ 7800003590 2.Akash Chandra /9621238076 3.ubin0905674@unionbankofindia.bank.in 4. Mr. SP KORI/ 9140873068	**Rs. 37,65,803.86** (Rupees Thirty-seven Lakhs Sixty Five Thousand Eight Hundred three & Paise Eighty six Only) together with further interest from 01.09.2025 and cost minus amount paid if any after the date of demand notice dated 26.09.2025	Not known to A.O. / Symbolic / SA No. 997/2026 is pending before DRT Lucknow.
2.	1). Mrs. Babita Devi W/o Late Vijay Shankar 2. Nil 3. Indiranagar Branch	Equitable Mortgage of Land and Building Situated on House No. 555 KA/l-12/7, 8/K.N 1740 Built on Part of Plot No 7 & 8 Part of Khasra No 1740 Min Jumla, Kanausi Ward, Kesari Kheda, Pargana And Tehsil Lucknow, Uttar Pradesh, Admeasuring- 815.00 Sq Ft or 75.74 Sq Meter, Property Owned By-. Mrs Babita Devi W/o Late Vijay Shankar, **Boundaries: East:** Makaan Mahaveer, **West:** Road 18.00 Feet Wide, **North:** House Dipti Srivastava, **South:** House Satya Prakash.	1. Rs. 32,60,000/- 2.Rs. 3,26,000/- 3.Rs. 32,600/-	1. Akash Chandra/ 96212 38076 3. Akash Chandra/ 96212 38076 3.ubin0552267@unionbankofindia.bank.in 4. Mr. SP KORI/ 9140873068	**Rs. 27,67,417.75** (Rupees Twenty-Seven Lakhs Sixty Seven Thousand Four Hundred Seventeen & Paise Seventy Five Only) plus interest at contractual rate from 30.11.2025 and cost minus amount paid if any after the date of demand notice (date of demand notice 02.12.2025)	Not known to A.O. / Symbolic / Not known to A.O.
3.	1)a. M/s Maruti Enterprises Properitor Vijay Kumar Agarwal S/o Govind Prasad 1.b. Mr. Vijay Kumar Agarwal S/o Govind Prasad 2(a). Mrs. Nisha Agarwal W/o Mr. Vijay Kumar Agarwal 2(b). Mrs. Nikunj Agarwal W/o Sanjeev Agarwal 3). Bhitoli Branch (152021)	House on Plot no 72A and 72 B of an area 167.286 sq mtr. i.e. 1800 sq. ft. on Khasra NO. 351 and 352 at Mohibullapur, Faizullaganj Ward, Lucknow in name of Ms. Nisha Agarwal and Ms. Nikunj Agarwal, **BOUNDARIES: EAST:** 25 ft wide Road, **WEST:** Plot No. 71, **NORTH:** House constructed on Plot NO. 73, **SOUTH:** 25 ft wide	1.Rs. 64.76 lakhs 2.Rs 6,47,600/- 3.Rs. 64,760/-	1. RD Gautam/ 7052557766 2.Pooja Chaddha/ 9140091597 3.ubin0915203@unionbankofindia.bank 4. Mr. SP KORI/ 9140873068	**Rs. 12,54,505.11** (Rupees Twelve Lac Fifty Four Thousand Five Hundred Five and Paise Eleven only) together with contractual rate of interest from 01.06.2023 and cost minus amount paid if any after the date of demand notice dated 07.08.2023.	Not known to A.O. / Symbolic / Not known to A.O.
4.	1. Borrower: 1a. Mr Shailendra Tiwari S/o Mr. Ram Kripal Tiwari 1b. Mrs. Geeta Devi W/o Mr. Ram Kripal Tiwari 1c. Mr. Rakesh Kumar Tiwari S/o Mr. Ram Kripal Tiwari 1d. Mr. Ram Kripal Tiwari S/o Late Mr. Shyam Lal Tiwari 2. Guarantor: 2a. Mr. Nikhil Nigam 3. Sector O Aliganj Branch (56890)	Equitable Mortgage of Residential House Number E-4/195/M, Sector M, Aliganj Yojana, Lucknow, Uttar Pradesh, Property Owned By: Mrs. Geeta Devi W/o Mr. Ram Kripal Tiwari & Mr. Ram Kripal Tiwari S/o Late Mr. Shyam Lal Tiwari, **Admeasuring-38.70 Sq Mtr, Boundaries: East:** House Number 194, **West:** House Number 196, **North:** 15.00 Feet Wide Road, **South:** House Number 170	1. Rs. 24,64,000/- 2. Rs. 2,46,400/- 3. Rs.24,640/-	1. Mr. Chandra Prakash Verma/ 8901189003 2.Ram Saran Das /9300857626 3.ubin0556891@unionbankofindia.bank 4. Mr. SP KORI/ 9140873068	**Rs. 29,97,104.38** (Rupees Twenty-Nine Lakhs Ninety seven Thousand one Hundred four & Paise Thirty Eight Only) as on 30.04.2025	Not known to A.O. / Symbolic / Not known to A.O.

For detailed terms and conditions of the sale, please refer to the link provided in website i.e. **www.unionbankofindia.co.in and https://baanknet.com.** For Registration, EMD payment & Bidding process, visit the website **https://baanknet.com** (Buyer Registration-link provided in the home page of the website)
The intending bidders must have valid e-mail ID & active mobile number to participate in on-line Auction. The terms and conditions of sale shall be strictly adhered as per the provisions of The Security Interest (Enforcement) Rules, 2002.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) / RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

This may also be treated as notice u/r 8(6) / Rule 9(1) of Security Interest (Enforcement) Rules 2002, to the borrowers / guarantors of the said loan about the holding of E-Auction Sale on the above mentioned date.

Place: Lucknow **Authorized Officer, Union Bank Of India**