ADITYA BIRLA CAPITAL LIMITED

Registered Office : Indian Rayon Compound, Veraval, Gujarat-362266.
Corporate Office : R-Tech Park, 12th Floor, Nirlon Complex, off Western Expressway, Goregaon East -Mumbai - 400063.

POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

On account of the amalgamation between Aditya Birla Finance Ltd. and Aditya Birla Capital Ltd. vide the Scheme of Amalgamation dated 11.03.2024 duly recorded in the Order passed by the National Company Law Tribunal - Ahmedabad on 24.03.2025, all SARFAESI actions initiated by Aditya Birla Finance Ltd. in relation to the mortgaged property mentioned in Schedule A below, stands transferred to Aditya Birla Capital ltd., the amalgamated company.
Accordingly the undersigned being the **Authorized Officer** of **Aditya Birla Capital Limited (ABCL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice Dated mentioned below** under Section 13(2) of the said Act calling upon you being the borrowers **(names and addresses mentioned below)** to repay the amount mentioned in the said notice and interest thereon **within 60 days** from the date of receipt of the said notice.
The Borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the Borrowers **mentioned herein below** and to 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 act read with Rule 8 the Security Interest (Enforcement) Rules, 2002. The Borrowers mentioned here in below in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of **Aditya Birla Capital Limited (ABCL)** for an amount as mentioned herein under and interest thereon. The Borrower's attention is invited to the provisions of sub-section 8 of Section 13 of the act, in respect of time available, to redeem the secured assets.

Sr No	Name of the Borrower(s)	Demand Notice Date & O/s Amt	Description of Immovable Property (Properties Mortgaged)	Possession Date
1.	1. M/S MAA TEA STALL TIMARANI THROUGH ITS PROPERITORSHIP OF MR. VIJAY GOUR, 2.MR. VIJAY GOUR S/O SURESH CHANDRA GOUR, 3.MRS. VIDHYABAI GOUR, W/O RAMBHAROS GOUR Loan Account no. ABW_HSTS00000097827 2	09-JULY-2026 & RS. 21,15,125/- as on 07TH JULY 2026	Plot Area 800 Sq.Ft. (74.32 Sq.Mtr.) , G.F. Rcc Constructed Shop Area 800 Sq.Ft. (74.32 Sq.Mtr.), Mouja Timrani Part Of Khasra No. 39/6, F.F. Rcc Constructed House Area 800 Sq.Ft. (74.32 Sq.Mtr.) Situated At Mouja Timarni, Ward No. 01, Tirkyan Baba Ward, Timarni, Tehsil Timami, Dist. Harda (M.P.) North By: Property Of Man Singh Rajput (Seller), South By Property Of Laxmi Narayan Rajpat, East By :- Open Plot Of Man Singh Rajput (Seller), West By :- Pokharni Baypass. Agri. Land Under Survey No. 39/6/2, Situated At Ward No.01 Pokharni Bypass Road, Village Timarni, Tehsil Timarni And Dist. Harda Measuring 800 Sq Ft (Measuring 0.0074 Hectare)	24th October 2026 (Symbolic)

Date : 27.10.2026, Place : MP — Sd/-, Authorised Officer, Aditya Birla Capital Limited

pnb Housing Finance Limited

APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES
E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE 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).
Reg. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones: 011-23357171, 23357172, 23705414, Web-www.pnbhousing.com
B.O.BHOPAL: 2nd Floor, 131/8, Main Road, Zone 2, MP Nagar, Near Jhoomarwala, Bhopal -462011, (M.P.)

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited** Secured Creditor will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/ mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)/since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/ Co- Borrower/Guarantor/Legal heirs (A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances (if any) (K)
HOU/BHO/0516/288461, Avichal Parashar / Priyanka Parashar, B.O.: BHOPAL	Rs. 8,69,915.59 & 14-09-2023	Physical Possession	North Block (Tower - 1), Forth Floor, B-411, Cosmos Towers (Cosmos City) (HOLD), S.No.19/2/2, Village Berda, Patwari Halka No.29, Kolar Road, Tehsil Huzur, District Bhopal, Near Ultimate English Villas, Bhopal, Madhya Pradesh-462001, India.	Rs. 6,50,000	Rs. 65,000	12-11-2026	Rs. 10,000	27-10-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
HOU/BHO/0218/488407, Bhagwati Bai Sen / Uma Sen, B.O.: BHOPAL	Rs. 9,42,757.57 & 10-01-2024	Physical Possession	Residential Flat No. TF 1 Shastri Homes Appartment Mandideep, Tehsil Goharganj, District Raisen Ward No 23 Mandideep Bhopal, Madhya Pradesh-462046, India.	Rs. 8,25,000	Rs. 82,500	12-11-2026	Rs. 10,000	28-10-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN

"Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. "" To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1.) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder (s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s C1 India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website -www.bankeauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Vivek Lodha, Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Persone of PNBHFL or refer to www.pnbhousing.com.**

PLACE : BHOPAL — DATE :- 27.10.2026 — SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: - RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009

Branch Office: - HDB FINANCIAL SERVICES LTD 202 ,9/1/2 , 3rd Floor Khandelwal Business Park-2 ,Near TI Mall , Mahatma Gandhi Road , South Tukoganj Indore (M.P.) 452001
Branch Office: In front of kailash jin,above bank of baroda indore road,khandwa pin-450001

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISO TO RULE 8(6)]
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 27/11/2026 UPTO 04:00 PM

SALE OF IMMOVABLE PROPERTY MORTGAGED TO **HDB FINANCIAL SERVICES LIMITED** UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 (NO.54 OF 2002)
WHEREAS, THE AUTHORIZED OFFICER OF **HDB FINANCIAL SERVICES LIMITED** HAD TAKEN PHYSICAL POSSESSION OF THE FOLLOWING PROPERTY/IES PURSUANT TO THE NOTICE ISSUED UNDER SEC 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH OUR BRANCH WITH A RIGHT TO SELL THE SAME ON **"AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS"** FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: **https://bankeauctions.com**

NAME OF THE BRANCH & ACCOUNT DETAILS	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE / OUTSTANDING AMOUNT (SECURED DEBT)	AUTHORIZED OFFICER'S DETAILS / FOR PROPERTY INSPECTION AND OTHER QUERIES	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / BID INCREASE AMOUNT	DATE OF E- AUCTION / TIME OF E-AUCTION / EMD SUBMISSION DATE
HDB FINANCIAL SERVICES LTD In front of kailash jin,above bank of baroda indore road,khandwa pin-450001 LOAN ACCOUNT NO. 45056674 1. SHREE BALAJI FOOD GRAINS HOTEL CHANDRASHREE OPPSITE MAIN HOSPITAL KHANDWA-450001 MADHYA PRADESH **And Also :** KHANDWA TARAF KUNBI AREA KNOWN AS MAHATMA GANDHI WARD NO 46 RAGHAV NAGAR COLONY KHASRA NO 413/1 DIVERTED SHEET NO KHANDWA-450001 **2.CHANDA AGRAWAL** RAGHAV NAGAR NEAR SHIKSHAK NAGAR KHANDWA MADHYA PRADESH- 450001 **3. ANSHUMAN AGRAWAL** HOTEL CHANDRASHREE OPPSITE MAIN HOSPITAL KHANDWA MADHYA PRADESH-450001 **4.ASHOKKUMAR RATANLAL AGARWAL** HOTEL CHANDRASHREE OPPSITE MAIN HOSPITAL KHANDWA MADHYA PRADESH-450001 **5. NEHA AGRAWAL** RAGHAV NAGAR NEAR SHIKSHAK NAGAR KHANDWA MADHYA PRADESH- 450001.	**MORTGAGE PROPERTY:- SCHEDULE OF THE SECURITIES I** All That Piece And Parcel Of Property Situated At Khandwa City Khandwa Taraf Kunbi Area Known As Mahatma Gandhi Ward No 46, Raghav Nagar Colony, Khasra No 413/1 Diverted Sheet No 10 Plot No 14 As Per Le-Out Plot No 22 Area Admeasuring East West 25ft And North South 50 Ft Total Area 1250 Sq Ft Along With Ownership Rights. EAST : Plot no 23, WEST : 20 ft colony road, NORTH : 25 ft colony road, SOUTH : Plot no 21 SCHEDULE OF THE SECURITIES II All That Piece And Parcel Of Property Situated At Khandwa City Khandwa Taraf Kunbi Area Known As Mahatma Gandhi Ward No 46, Raghav Nagar Colony, Khasra No 413/1 Diverted Sheet No 10 Plot No 14 As Per Le-Out Plot No 23 Area Admeasuring East West 25ft And North South 50 Ft Total Area 1250 Sq Ft Along With Ownership Rights. EAST : Plot no 22, WEST : 20 ft colony road, NORTH : 25 ft colony road, SOUTH : Plot no 20	**15.12.2025 RS. Rs.4736878.33/-** (Rupees Forty Seven Lakhs Thirty Six Thousand Eight Hundred Seventy Eight and Paise Thirty Three Only) as of 09.12.2025 UNTIL PAYMENT IN FULL AMOUNT ALONG WITH OTHER CHARGES AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 30 DAYS FROM THE DATE OF THIS NOTICE	MR. sujeet kumar sandley NO.- 9755039252 (COLLECTION MANAGER) Email id cm.khandwa@hdbfs.com MR GOPAL SENGAAR MOB; 97529 80771 Email id acm.indore@hdbfs.com Mr. Rahul Parkhe EMAIL ID:- lm.manglaya@hdbfs.com MOBILE NO. 09584819041 (PROPERTY INSPECTION AND OTHER QUERIES)	MODE OF PAYMENT : ONLY DEMAND DRAFT / RTGS/ NEFT	**RESERVE PRICE :- Rs. 81,77,635** (Rupees Eighty One lakhs Seventy Seven Thousand Six hundred thirty Five rupees Only). **EMD PRICE:- RS. 817764/-** (Rupees Eight Lakhs Seventeen Thousand Seven Hundred Sixty Four rupees Only) **BID INCREASE AMOUNT-** 15000/-	**Date of E-Auction- 30-11-2026 AT. 10:30 AM TO 04:00 PM EMD SUBMISSION DATE :- 27/11/2026**

TERMS & CONDITIONS:

1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORISED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY. HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTY/ IES PUT ON AUCTION AND CLAIMS/ RIGHTS/ DUES/ EFFECTING THE PROPERTY, PRIOR TO SUBMITTING THEIR BID. THE E-AUCTION ADVERTISEMENT DOES NOT CONSTITUTE AND WILL NOT BE DEEMED TO CONSTITUTE ANY COMMITMENT OR ANY REPRESENTATION OF THE HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORISED OFFICER/ SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/ RIGHTS/ DUES.
2. THE E-AUCTION IS BEING HELD ON "AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS" AFTER TAKING PHYSICAL POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDER/S SHALL HAVE TO GET PHYSICAL POSSESSION OF THE PROPERTIES AT HIS/ THEIR COST, RISK & RESPONSIBILITY.
3. IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTY/IES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON 27/11/2026 (DURING OFFICE HOURS).
4. 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 DEMAND DRAFT. 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 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://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:- Mr. Dharani krishna, email id - andhra@c1india.com; ph.no-9948182222, E-MAIL ID: support@bankeauctions.com, SUPPORT HELPLINE NUMBERS :V91-7291981124/25/26, E-MAIL ID: support@bankeauctions.com FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: MR. sujeet kumar sandley NO.-9755039252 (COLLECTION MANAGER) Email id cm.khandwa@hdbfs.com MR GOPAL SENGAAR MOB; 97529 80771Email id acm.indore@hdbfs.com Mr. Rahul Parkhe EMAIL ID:- lm.manglaya@hdbfs.co MOBILE NO. 09584819041 DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.
5. THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS [EMD (NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4)] ON/ BEFORE 27/11/2026 TO 4:00 PM AND AFTER GOING THROUGH THE REGISTERING PROCESS (ONE TIME) AND GENERATING USER ID & PASSWORD OF THEIR OWN, SHALL BE ELIGIBLE FOR PARTICIPATING THE E-AUCTION PROCESS, SUBJECT TO DUE VERIFICATION (OF THE DOCUMENTS) AND/ OR APPROVAL OF THE AUTHORISED OFFICER.
6. DURING THE ONLINE INTER-SE BIDDING, BIDDER CAN IMPROVE THEIR BID AMOUNT AS PER THE 'BID INCREASE AMOUNT' (MENTIONED ABOVE) OR ITS MULTIPLE AND IN CASE BID IS PLACED DURING THE LAST 5 MINUTES OF THE CLOSING TIME OF THE E-AUCTION, THE CLOSING TIME WILL AUTOMATICALLY GET EXTENDED FOR 5 MINUTES (EACH TIME TILL THE CLOSURE OF E-AUCTION PROCESS), OTHERWISE, IT'LL AUTOMATICALLY GET CLOSED. THE BIDDER WHO SUBMITS THE HIGHEST BID AMOUNT (NOT BELOW THE RESERVE PRICE) ON THE CLOSURE OF THE E-AUCTION PROCESS SHALL BE DECLARED AS A SUCCESSFUL BIDDER BY THE AUTHORISED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION
7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PART SALE CONSIDERATION AND THE EMD OF UNSUCCESSFUL BIDDERS SHALL BE REFUNDED. THE EARNEST MONEY DEPOSIT SHALL NOT BEAR ANY INTEREST. THE SUCCESSFUL BIDDER SHALL HAVE TO DEPOSIT 25% OF THE SALE PRICE, ADJUSTING THE EMD ALREADY PAID, WITHIN 24 HOURS OF THE ACCEPTANCE OF BID PRICE BY THE AUTHORISED OFFICER AND THE BALANCE 75% OF THE SALE PRICE ON OR BEFORE 15TH DAY OF SALE OR WITHIN SUCH EXTENDED PERIOD AS AGREED UPON IN WRITING BY AND SOLELY AT THE DISCRETION OF THE AUTHORISED OFFICER. IN CASE OF DEFAULT IN PAYMENT BY THE SUCCESSFUL BIDDER, THE AMOUNT ALREADY DEPOSITED BY THE OFFER SHALL BE LIABLE TO BE FORFEITED AND PROPERTY SHALL BE PUT TO RE-AUCTION AND THE DEFAULTING BORROWER SHALL HAVE NO CLAIM/ RIGHT IN RESPECT OF PROPERTY/ AMOUNT.
8. THE PROSPECTIVE QUALIFIED BIDDERS MAY AVAIL ONLINE TRAINING ON E-AUCTION FROM C1 India PVT LTD PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORISED OFFICER/ HDB FINANCIAL SERVICES LIMITED NOR C1 India PVT LTD SHALL BE LIABLE FOR ANY INTERNET NETWORK PROBLEM AND THE INTERESTED BIDDERS TO ENSURE THAT THEY ARE TECHNICALLY WELL EQUIPPED FOR PARTICIPATING IN THE E-AUCTION EVENT.
9. THE PURCHASER SHALL BEAR THE APPLICABLE STAMP DUTIES/ ADDITIONAL STAMP DUTY/ TRANSFER CHARGES, FEE ETC. AND ALSO ALL THE STATUTORY/ NON-STATUTORY DUES, TAXES, RATES, ASSESSMENT CHARGES, FEES ETC. OWING TO ANYBODY.
10. THE AUTHORISED OFFICER IS NOT BOUND TO ACCEPT THE HIGHEST OFFER AND THE AUTHORISED OFFICER HAS THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY OR ALL OFFER(S) OR ADJOURN/ POSTPONE/ CANCEL THE E-AUCTION WITHOUT ASSIGNING ANY REASON THEREOF.
11. THE BIDDERS ARE ADVISED TO GO THROUGH THE DETAILED TERMS & CONDITIONS OF E-AUCTION AVAILABLE ON THE WEB PORTAL OF C1 India PVT LTD , https://www.bankeauctions.com/ BEFORE SUBMITTING THEIR BIDS AND TAKING PART IN THE E-AUCTION
12. THE PUBLICATION IS SUBJECT TO THE FORCE MAJOR CLAUSE.

SPECIAL INSTRUCTIONS

BIDDING IN THE LAST MOMENT SHOULD BE AVOIDED IN THE BIDDERS OWN INTEREST AS NEITHER THE HDB FINANCIAL SERVICES LIMITED NOR SERVICE PROVIDER WILL BE RESPONSIBLE FOR ANY LAPSE/FAILURE (INTERNET FAILURE/POWER FAILURE ETC.). IN ORDER TO WARD-OFF SUCH CONTINGENT SITUATIONS BIDDERS ARE REQUESTED TO MAKE ALL NECESSARY ARRANGEMENTS / ALTERNATIVES SUCH AS POWER SUPPLY BACK-UP ETC, SO THAT THEY ARE ABLE TO CIRCUMVENT SUCH SITUATION AND ARE ABLE TO PARTICIPATE IN THE AUCTION SUCCESSFULLY.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

THE BORROWER/ GUARANTORS ARE HEREBY NOTIFIED TO PAY THE SUM AS MENTIONED ABOVE ALONG WITH UPTO DATE INTEREST AND ANCILLARY EXPENSES BEFORE THE DATE OF E-AUCTION, FAILING WHICH THE PROPERTY WILL BE AUCTIONED/ SOLD AND BALANCE DUES, IF ANY, WILL BE RECOVERED WITH INTEREST AND COST.

DATE: 27/10/2026 — AUTHORISED OFFICER
PLACE: INDORE — HDB FINANCIAL SERVICES LIMITED

SVATANTRA MICRO HOUSING FINANCE CORPORATION LTD.

Svatantra Housing Finance

Office No. 5 & 6, 11th Floor, E Wing, Times Square, Andheri-Kurla Road, Marol, Andheri (E), Mumbai 400059. **TEL**- 18001234427 / +91 22 69609000/100 **Email** : collections@mhfcindia.com

DEMAND NOTICE

NOTICE UNDER SECTION 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

NOTICE is hereby given that the following borrower/s who have availed loan from **Svatantra Micro Housing Finance Corporation Limited (SMHFC)** have failed to pay Equated Monthly Installments (EMIs) of their loan to SMHFC and that their loan account has been classified as Non-performing Asset as per the guidelines issued by National Housing Bank. The borrower(s) have provided security of the immovable property/ies to SMHFC, the details of which are described herein below. The details of the loan and the amounts outstanding and payable by the borrower/s to SMHFC as on date are also indicated here below. The borrower(s) as well as the public in general are hereby informed that the undersigned being the Authorized Officer of SMHFC, the secured creditor has initiated action against the following borrower(s) under the provisions of the Securitization and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002 (the SARFAESI Act). If the following borrower(s) fail to repay the outstanding dues indicated against their names within **60 (Sixty)** days of this notice, the undersigned will exercise any one or more of the powers conferred on the Secured Creditor under sub-section (4) of Section 13 of the SARFAESI Act, including power to take possession of the property/ies and sell the same. The public in general is advised not to deal with property/ies described here below.

Name of the Borrower(s) / Guarantor (s)	Demand Notice Date and Amount	Description of secured asset(s) (immovable property/ies)
Loan No: APP-004-998 Mrs. Mina Rajput Mr. Ankit Singh Chauhan	**08-10-2026 Rs.2,85,594/-**	Flat/Unit No. 305, Floor No. 3, Flat Type - 1 BHK of Building called E-28 in the Project Bda - Gharonda - Barrai situated at Village Barrai Near Kattara Hills, State and City - Bhopal - MP - 462043
Loan No: LAP-094-590 Mr. Suresh Paliwal Mrs. Seema Paliwal	**07-10-2026 Rs.4,46,523/-**	Survey No.152/2/1/1/1/2 (Before Batankan 152/2), Ph no. 35, Situated Village - Kammakhedi, Gram Panchayat Kammakhedi, Tehsil Tal, Ratlam, Madhya Pradesh, 457114

Place : Madhya Pradesh — **Authorised Officer**
Date : 27-10-2026 — **For Svatantra Micro Housing Finance Corporation Limited**

POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of **Trust mentioned in the table ("Arcil")** under 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(s), the guarantors and the mortgagors to repay the amount, details of which are mentioned in the table below:
The borrower/guaranton(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 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.

Sl. No	Borrower Name and Guarantors & LAN	Date of 13(2) Notice & Amount (in Rs.)	Date & Type of Possession
1	**Borrower: Mr/Mrs. Kamal Vishwakarma, Mr/Mrs. Govardhanalal Vishwakarma, Mr/Mrs. Durga Bai (LAN - SBPLUJAN000005453080) ARCIL-TRUST-2026 - 029**	**Rs.5,25,186.31 (Rupees Five Lakhs Twenty Five Thousand One Hundred Eighty Six and Thirty One Paise Only) as on 19-05-2026 in respect of the SBPL Facility, with further interest and charges till payment / realisation, together with all incidental costs, charges and expenses incurred. Notice dated: 03-06-2026**	**Symbolic Possession on 22.10.2026**
	Property Owned By : Residential Plot/House Situated At House No.13, at Ward No.07, Village Ajmabad, Gram Panchayat Ajmabad, Tehsil Jharda According to Document (According to Guideline Tehsil Mohidpur) & Distt Ujjain (M.P) P.H No.91 Total Admeasuring Area 2400.00 Sq Ft (223.04 Sq. Mtr.) herein after the said property, bounded as under: North: Main Road, South: Situated Plot of Ganesh, East: House of Suresh, West: C.C. Road.		
2	**Borrower: Mr/Mrs. Kamal Aajana, Mr/Mrs. Ratan Bai Mangilal (LAN - SBPLUJAN000005045144) ARCIL-TRUST-2026 - 029**	**Rs.3,80,025.39 (Rupees Three Lakhs Eighty Thousand Twenty Five and Thirty Nine Paise Only) as on 19-05-2026 in respect of the SBPL Facility, with further interest and charges till payment / realisation, together with all incidental costs, charges and expenses incurred. Notice dated: 03-06-2026**	**Symbolic Possession on 22.10.2026**
	Property Owned By : Residential Plot/House Situated At House No. 19, Ward No. 17at Village Rupakhedi ,Tehsil Nagda & Distt Ujjain (M.P)P.H.No.38 (According To Document) PH No 19 (According To Guideline) Admeasuring Total Area 4400 Sq.ftherein after referred as the "said property", bounded as under: North: Road, South: Land of Devi Singh, East: House of Balu Singh, West: House of Kalu Singh.		
3	**Borrower: Mr/Mrs. Ambaram Ji, Mr/Mrs. Meera Bai Ambaram Ji (LAN - SBPLUJAN000005045062) ARCIL-TRUST-2026 - 029**	**Rs.8,46,030.21 (Rupees Eight Lakhs Forty Six Thousand Thirty and Twenty One Paise Only) as on 19-05-2026 in respect of the SBPL Facility, with further interest and charges till payment / realisation, together with all incidental costs, charges and expenses incurred. Notice dated: 03-06-2026**	**Symbolic Possession on 22.10.2026**
	Property Owned By : Residential Plot/house Situated At House No.41, In Village 12, Chinchodiya, Gram Panchayat Suneda, Tehsil Badnagar, Distt Ujjain (M.P.), P.H.No.45 (According To Guideline) Admeasuring Total Area 1440 Sq.Ft.(133.82 Sq. Mtr.), bounded as under: North: 25 Feet or Way, South: House of Bhurelal, East: House of Ram Singh, West: Own Land & Way.		

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in 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.

Sd/-, Authorised Officer
Place : Madhya Pradesh — **Asset Reconstruction Company (India) Limited**
Date : 22.10.2026 — **(Trustee of Arcil Trust - ARCIL-TRUST-2026 - 029)**

Asset Reconstruction Company (India) Ltd.,
CIN - U65999MH2002PLC134884, Website : www.arcil.co.in
Registered Office : The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai – 400 028. Tel: +91 2266581300

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