IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and Presently known as IDFC FIRST Bank Limited)
CIN: L65110TN2014PLC097792 Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031 Tel: +91 44 4564 4000 || Fax: +91 44 4564 4022

PUBLIC NOTICE
GOLD AUCTION CUM INVITATION NOTICE

Notice is hereby given to the below mentioned borrowers and the general public that the said borrowers have availed loan facilities from IDFC FIRST Bank Limited (Bank) by pledging Gold ornaments and despite repeated reminders and notices, the borrowers have failed to repay the outstanding dues within the stipulated time under the facility. Accordingly, the Bank, in exercise of its rights, shall conduct a public auction of the pledged gold ornaments from **08-DEC-2026 TO 10-DEC-2026** for the recovery of its dues. Borrowers are hereby informed that this is the final opportunity to repay the entire outstanding dues along with the applicable relevant interest, charges and expenses before the Inspection/Bid date, failing which the pledged gold ornaments shall be sold through the auction as per the guidelines given by regulators.

LOAN ACCOUNT NO.	NAME OF BORROWER	BRANCH NAME
186272544	GURPREET SINGH	NARAINGARH RURAL

In the event of the auction any surplus amount is realized from this auction, the same shall be refunded to the concerned borrower and if there is any deficit/shortfall post the auction, the balance amount shall be recoverable from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove any account from the auction without any prior intimation. Further IDFC FIRST Bank reserves the right to modify or defer the auction schedule to later date at its discretion, without serving any prior notice. Auction will be conducted in physical mode through its empaneled auction service providers **M/S Shriram Auto Mall India Ltd** from **10:00 am to 01:00 pm.** If the customer is deceased, all the conditions pertaining to auction will be applicable to their nominee/legal heir.

Terms & Conditions of Auction sale:

1) Sale of concerned gold ornaments shall be on **"AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis.**
2) Intending bidders shall register with the Bank's authorized auction service provider and comply with the KYC requirements.
3) It shall be the responsibility of the bidders to inspect and satisfy themselves about the ornaments and specification before submitting the bid. The bidder may inspect the ornaments in consultation with the branch manager.
4) The highest bid shall be subject to confirmation by the Authorized Representative of the Bank.
5) Successful bidder shall deposit the full sale amount within the stipulated time, failing which the amount already deposited shall be forfeited.
6) Gold Pouches once sold cannot be returned to seller under any circumstances and seller shall have no liability of whatsoever nature once the physical hand over of it is taken by the winning bidder/purchaser.
7) The Authorized Representative of the Bank reserves the right to accept/reject any bid or cancel/postpone the auction without prior notice or assigning any reason whatsoever.
8) The sale is subject to confirmation by the Bank.

Sd/-
DATE : 05-11-2026 **Authorized officer for**
PLACE: HARYANA **IDFC FIRST Bank Limited**

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and Presently known as IDFC FIRST Bank Limited)
CIN: L65110TN2014PLC097792 Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031 Tel: +91 44 4564 4000 || Fax: +91 44 4564 4022

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LOAN ACCOUNT NO.	NAME OF BORROWER	BRANCH NAME
181313976	AMANJOT KAUR	DORAHA RURAL

In the event of the auction any surplus amount is realized from this auction, the same shall be refunded to the concerned borrower and if there is any deficit/shortfall post the auction, the balance amount shall be recoverable from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove any account from the auction without any prior intimation. Further IDFC FIRST Bank reserves the right to modify or defer the auction schedule to later date at its discretion, without serving any prior notice. Auction will be conducted in physical mode through its empaneled auction service providers **M/S Shriram Auto Mall India Ltd** from **10:00 am to 01:00 pm.** If the customer is deceased, all the conditions pertaining to auction will be applicable to their nominee/legal heir.

Terms & Conditions of Auction sale:

1) Sale of concerned gold ornaments shall be on **"AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis.**
2) Intending bidders shall register with the Bank's authorized auction service provider and comply with the KYC requirements.
3) It shall be the responsibility of the bidders to inspect and satisfy themselves about the ornaments and specification before submitting the bid. The bidder may inspect the ornaments in consultation with the branch manager.
4) The highest bid shall be subject to confirmation by the Authorized Representative of the Bank.
5) Successful bidder shall deposit the full sale amount within the stipulated time, failing which the amount already deposited shall be forfeited.
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7) The Authorized Representative of the Bank reserves the right to accept/reject any bid or cancel/postpone the auction without prior notice or assigning any reason whatsoever.
8) The sale is subject to confirmation by the Bank.

Sd/-
DATE : 05-11-2026 **Authorized officer for**
PLACE: PUNJAB **IDFC FIRST Bank Limited**

TRUHOME FINANCE LIMITED

(Formerly Known As Shriram Housing Finance Limited)

Truhome FINANCE

DEMAND NOTICE

Reg.Off.: Srinivasa Tower, 1st Floor, Door No. 5, Old No.11,2nd Lane, Cenatopha Road, Alwarpet,Teynampet, Chennai-600018
Head Office. Level 3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051 **Website:** www.truhomefinance.in

Notice is hereby given that the following borrower/s have defaulted in the repayment of principal & interest of the loan facilities obtained by them from the Truhome Finance Limited (Formerly Know as Shriram Housing Finance Limited) and the said loan accounts have been classified as Non-performing Assets (NPA). The Demand Notice was issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI ACT) on their last known address. In addition to the said demand notice, they have been informed by way of this public notice.

Details of Borrowers, Securities, Outstanding dues, Demand Notices sent under section 13(2) and the amount claimed there under given as under:-

Borrower/Co-Borrower/ Name & Address	Property Address of Secured Assets	Demand Notice Date & Amount Due in Rs.
LAN Number - SHLHLUDN0001900 Mr. Rahul Kalra S/o Mr. Rakesh Kalra (Borrower) Mrs. Kirti Kalra W/o Mr. Rahul Kalra (Co-Borrower) All Residing at - House Plot No.119-C, G.K Valley, Near D Mart,Village - Sangowal, Tehsil & Distt – Ludhiana (Pb.) 141122. Mob.9819529000. & House No.5605/21/2, Street No.21, Daba Road, New Shimlapuri, Near Harkrishan Public School, Tehsil & Distt – Ludhiana (Pb.) 141003. & M/S Yaksh Enterprises Through Its Proprietor Mr. Rahul kalra Captain Nagar, Star Road,Near Star Public School,Tehsil & Distt – Ludhiana (Pb.) 141003. Loan Amount – 35,49,781 LAN No.- SHLHLUDN0001900 NPA Date – 03.10.2026	**All that piece and parcel of one residential house/property/land/Flat/Property/commercial/Plot/House No.119 – C, measuring 120 Sq Yards, Comprising in Khewat No. 165, Khatoni No.177, Khasra No. 8//23, 13//3 H.B. NO.257, as Per Jamabandi Year 2013-14 Situated at Wakia Rakba Village – Sangowal, Locality Known as G. K. Valley, Near D Mart, Tehsil & Distt – Ludhiana. Said property is bounded as under. BOUNDED AS PER DEED: NORTH: VACANT PLOT ADM 45'-00", SOUTH: ROAD 30 FT WIDE ADM 45'-00" EAST: ROAD 30 FT WIDE ADM 24'-00" WEST: VACANT PLOT ADM 24'-00"**	Demand Notice Date – 23-10-2026 Demand notice Amount Rs. 35,55,645 (Rupees Thirty Five Lakhs Fifty Five Thousands Six Hundred Forty Five Only) as on dated 09-10-2026 under reference of Loan Account No. SHLHLUDN0001900. along with further interest as mentioned hitherto and incidental expenses, costs etc.

You the borrowers are therefore called upon to make the payment of the outstanding dues as mentioned hereinabove in full within 60 days of this notice failing which the undersigned shall be constrained to take action under the SARFAESI Act, to enforce the abovementioned securities. Please note that as per Sec 13(13) of the said act, you are restrained from transferring the above referred securities by way of sale, lease, or otherwise without our consent.

Place : Ludhiana (Pb.) Sd/- Authorised Officer- Truhome Finance Limited
Date: 05-11-2026 (Earlier Known as Shriram Housing Finance Limited)

IDFC FIRST Bank Limited

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CIN: L65110TN2014PLC097792 Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031 Tel: +91 44 4564 4000 || Fax: +91 44 4564 4022

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LOAN ACCOUNT NO.	NAME OF BORROWER	BRANCH NAME
186050530	KARAM RAJKUMAR	CHANDIGARH SECTOR NINE D BRANCH
187143822	RINKU KUMAR	DERA BASSI BRANCH
183764254	YASH KISHOR	KIDWAI NAGAR BRANCH
187555501	MAKHAN SINGH	CHANDIGARH SECTOR NINE D BRANCH
186349585	KARAM RAJKUMAR	CHANDIGARH SECTOR NINE D BRANCH
187319587	BALJINDER SINGH	KHANNA BRANCH
187317912	SONY BALJINDER	KHANNA BRANCH
178721672	MANGAL SINGH	AMRITSAR HALL BAZAR BRANCH
187324156	SONY BALJINDER	KHANNA BRANCH
185996499	RINKU KUMAR	DERA BASSI BRANCH
183873770	VISHAL SHARMA	LUDHIANA MILLER GANJ

In the event of the auction any surplus amount is realized from this auction, the same shall be refunded to the concerned borrower and if there is any deficit/shortfall post the auction, the balance amount shall be recoverable from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove any account from the auction without any prior intimation. Further IDFC FIRST Bank reserves the right to modify or defer the auction schedule to later date at its discretion, without serving any prior notice. Auction will be conducted in physical mode through its empaneled auction service providers **M/S Shriram Auto Mall India Ltd** from **10:00 am to 01:00 pm.** If the customer is deceased, all the conditions pertaining to auction will be applicable to their nominee/legal heir.

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6) Gold Pouches once sold cannot be returned to seller under any circumstances and seller shall have no liability of whatsoever nature once the physical hand over of it is taken by the winning bidder/purchaser.
7) The Authorized Representative of the Bank reserves the right to accept/reject any bid or cancel/postpone the auction without prior notice or assigning any reason whatsoever.
8) The sale is subject to confirmation by the Bank.

Sd/-
DATE : 05-11-2026 **Authorized officer for**
PLACE: PUNJAB **IDFC FIRST Bank Limited**

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and Presently known as IDFC FIRST Bank Limited)
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LOAN ACCOUNT NO.	NAME OF BORROWER	BRANCH NAME
188637733	ROHIT KUMAR	NARAINGARH RURAL
186698521	ANIL KUMAR	NARAINGARH RURAL
183407849	SUKHVINDER LACHHMAN	KAITHAL RURAL
188323677	SUNITA SUNIL	SIRSA RURAL
185669598	VIKRAM SINGH	THANESAR RURAL
189448011	OMPRAKASH BHAWANI	HANSI RURAL
182931014	HIMANSHU KUMAR	HANSI RURAL
189309033	JAI SINGH	SIRSA RURAL
184454835	MANPREET KAUR	THANESAR RURAL
177517897	NIHAL SINGH	SIRSA RURAL

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7) The Authorized Representative of the Bank reserves the right to accept/reject any bid or cancel/postpone the auction without prior notice or assigning any reason whatsoever.
8) The sale is subject to confirmation by the Bank.

Sd/-
DATE : 05-11-2026 **Authorized officer for**
PLACE: HARYANA **IDFC FIRST Bank Limited**

Utkarsh Small Finance Bank

ZONAL OFFICE/BRANCH: 1st Floor, 2/9 West Patel Nagar, Near Metro Piler No- 191 New Delhi, Pincode-110008 Registered-Utkarsh Tower, NH-31 (Airport Road), Sehmalpur, Kazi Sarai,

Notice is hereby given that the following borrower/s have defaulted in the repayment of principle and interest of the Loan facility obtain by them from the bank and the loan has been classified as Non-Performing Assets (NPA). The Notices were issued to them under Section 13(2) of Securitization and Reconstruction of Financial Assets and enforcement (Security) interest Act, 2002 on their last known address as provided to the bank by them, that in addition there to for the purposes of information of the said borrowers enumerated below, the said borrowers are being informed by way of this public notice

S No.	Name of the Branch	No. of the Account	Name of the Borrower/Guarantor (Owner of the property)	N.P.A Date	Amount outstanding as on the date of demand Notice
1.	Amrisar	Client Name M/S NOOR TRADING COMPANY Account Number 1562060000006072	**M/S NOOR TRADING COMPANY** Through Its Proprietor (Borrower) **MRS.GURJEET KAUR** W/o Late Mr.karandeep Singh (Co-borrower/ Mortgager/Guarantor **MRS.GURJEET KAUR** W/o Late Mr. Karandeep Singh Legal Heirs Of Mr. Karandeep Singh (since Deceased) (co-borrower / Mortgager/guarantor) All Other Legal Heirs Of Deceased Mr. Karandeep Singh(Name Not Known)-/(Co-borrower/ Mortgager/ Guarantor)	03-09-2026	Rs. 15,46,199/ (Rupees Fifteen Lakh Forty Six Thousand One Hundred Ninety Nine only)
Description of the charged/mortgaged property (all the part & parcel of the property consisting of) Description of the Mortgaged Property:- All that part and parcel of the free hold residential property khasra No-12//8/1/2(2-4), khewat No- 12,Khatoni 35/9, as per jamabandi for the year 2015-20016,House Property having Dimensions as towards East-100Feet,West-114Feet,North- 96Feet and South-59Feet+14Feet+37Feet that is situated within revenue estate of area kotla Bama, Hadbast No-272 Tehsil-Batala, Distt-Gurdaspur Punjab-143606 **Property Bounded by-** East: Ownership of Palwinder Singh North: Passage West: Passage South: Ownership of Satnam Singh					
2.	Ludhiana	Client Name M/S SHRI BALA JI GARMENTS Account Number 1588060000006160 & 1588060000006332	**M/S SHRI BALA JI GARMENTS** Through It's Proprietor (Borrower) **Mr.Parveen Kumar** S/o Mr.Ramesh Chander (Co-borrower/ Mortgagor) **Mrs. Rajni Madan** W/o Mr.Parveen Kumar (Co-borrower)	13-10-2026	**Rs.18,56,633/-** (Eighteen Lakh Fifty Six Thousand Six Hundred Thirty Three only) & **Rs.7,96,328/-** (Seven Lakh Ninety Six Thousand Three Hundred Twenty Eight only
Description of the charged/mortgaged property (all the part & parcel of the property consisting of) Description of the Mortgaged Property:- All the part and parcel of the Free hold residential Property H.No-B-34-6524/42 measuring 90Sq Yards comprised in khasra No-34//21, 43//4/2/1 khewat No-101, khatoni No-111-112, jamabandi year2007-2008, situated village-Jassain, H.B No-101, Abadi known as New Ragbir Park, Tarsem Colony Tehsil & District-Ludhiana **Property Bounded by-** East: Street 20' North: Neighbour West: Plot No-43 South: Road 20'					

The above borrower/s and/or their guarantors (where ever applicable) are advised to make the payments of outstanding within period of 60 days from the date of issuance of notice Under Section 13(2), failing which further steps will be taken after expiry of 60 days from the date of issuance of notice Under Section 13(2) as per the provisions of Securitisation and Reconstruction of Financial Assets and enforcement (Security) interest Act, 2002.

Date: 05.11.2026 Place – PUNJAB Authorized officer, Utkarsh Small Finance Bank Ltd

KOTAK MAHINDRA BANK LIMITED

POSSESSION NOTICE

Registered Office: 27BKC, C-27, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051
Branch Office: 7th Floor, Plot No. 7, Sector-125, Noida, Uttar Pradesh – 201313

Whereas, the Authorized Officer of Kotak Mahindra Bank Ltd. issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 calling upon the borrower(s) to repay the dues within 60 days and whereas the borrower(s) having failed to repay the said amount within the stipulated period, Notice is hereby given that the undersigned has taken possession of the secured asset under Section 13(4) of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the respective date(s) mentioned below. The borrower(s) and the public are cautioned not to deal with the below mentioned property(s), as it is under the Bank's charge for recovery of dues along with interest, costs and charges. The borrower(s) may redeem the secured asset under Section 13(8) of the Act before its sale by paying the full outstanding dues.

S. No.	Borrower(s)/Loan A/c No	1. Date of Possession 2. Type of Possession 3. Demand Notice Date 4. Amount Due In Rs.
1.	1. Sharafat Khan 2. Shabra Sharafatkhan Loan A/c No.: 0215SBML00575	1. 02.11.2026 2. Symbolic Possession 3. 06.02.2026 4. Rs. 1279044.50 /- due as of 06.02.2026 with applicable interest from 07.02.2026 alongwith cost and charges until payment in full.
Mortgaged Property Description : In Saharanpur Registration District, Saharanpur Sub Registration District, Kailashpur Taluk, In Kailashpur Survey Ward 980, Khasra No. 160,158/5MI Gram Mushkam Pargana Harora Kailashpur Dehradun Road Saharanpur With The Following Boundaries, East By, Plot Of Wahid South By, House Of Iqbal West By, Shop & House Of Fanu North By, Dehradun Road. **Name of the Mortgagor: Mrs. Shabra W/O Sharafat Ali.**		
2.	1.Mr. Umar Ali s/o Manga 2.Janaba Manga, 3.Manga Loan A/c No.: 0225SBML00295	1. 04.11.2026 2. Symbolic Possession 3. 17.07.2026 4. Rs. 2632291.52 /- due as of 13.07.2026 with applicable interest from 14.07.2026 alongwith cost and charges until payment in full.
Mortgaged Property Description : All That Piece And Parcel Of Property In Panipat Registration District, Bapoli Sub Registration District, Bapoli Taluk, In Rana Majra Survey Ward 1234, Village Rana Majra Tehsil Bapoli Dist. Panipat Vide Sale Deed Bearing Vasika No. 1898 Dated 26-2-2019 Registered In The Office Of S.R Bapoli With The Following Boundaries, 7/8/25 East By- House Of Shyama South By-Street West By-Street North By-House Of Imran **Name of the Mortgagor:- Mr. Umar Ali.**		
3.	1.Bharat Girdhar 2.Neelam Devi Loan A/c No.: 0225SBML00289	1. 04.11.2026 2. Symbolic Possession 3. 06.02.2026 4. Rs. 1381133.70 /- due as of 06.02.2026 with applicable interest from 07.02.2026 alongwith cost and charges until payment in full.
Mortgaged Property Description : All That Piece And Parcel Of House No.644 Measuring Area 80 Sq. Yds. Situated At Ward No.6 Panipat Vide Sale Deed Bearing Vasika No.251 Dated 10-4-2000 Registered In The Office Of S.R Panipat And Bounded With As Under - North: House Of Vir Laundry Wala And House Of Digar And Gali South: Part Of House No.644 Ward No.6 Owned By Sh. Dev Raj East: House Of Master Ji West: House No.644 **Name of the Mortgagor:- Mr. Bharat Kumar Girdhar S/O Mr. Raghu Nath Girdhar**		
4.	1.Narender Vijay 2.Nishant Narender Loan A/c no:- 0225SBML00218	1. 04.11.2026 2. Symbolic Possession 3. 02.03.2026 4. Rs. 798117.77 /- due as of 02.03.2026 with applicable interest from 03.03.2026 alongwith cost and charges until payment in full.
Mortgaged Property Description : All that piece and parcel of property measuring area 150 sq. Yds. i.e 5 marla being 5/471 share out of 23 kanal 11 marla comprised in rect. No. 148 killa no.13/2(7-11), 18(8-0) 23(8-0) and bounded with dimension as under: east- 45 feet gali west- 30 feet property of shashi north- 45 feet manoj south- 30 feet gali situated at village madlauda tehsil madlauda distt. Panipat vide sale deed bearing vasika no.483 dated 8-6-2017 registered in the office os s.r madlauda and mutation no. 13654 dated 3-5-2018 entered and sanctioned by a.c 2 grade madlauda **Name of the Mortgagor:- Mr. Narender Vijay S/O Mr. Vijay Singh**		

Date: 04.11.2026 **For Kotak Mahindra Bank Limited**
Place: Haryana **Authorized Officer**

For any query please contact Neeraj Kumar/Ravinder Godara (Mob.: 9716686150/9983999074)

IN THE HIGH COURT OF JUDICATURE AT MADRAS
(Ordinary Original Civil Jurisdiction)
ARB.APP.1946 of 2026

M/s. Cholamandalam Investment & Finance Company Limited,
Rep. by its authorised Signatory
Mr.S. Sivasubramanian,
No. 2, N.S.C. Bose Road, Parrys, Chennai - 600 001. ... Applicant

Vs

1.Sony.S, S/o. Swaran Singh
Dharam Heri, Patiala, Saamana, Punjab -147 101.
... Borrower/Respondent-1
2.Bakhsish Kaur, S/o. Sony,
Dharam Heri, Patiala, Saamana, Punjab -147101.
... Co-Borrower/Respondent-2

In the above matter the Hon'ble High Court has ordered for Paper Publication for Respondents in vernacular language on 26.10.2026 and returnable by 23.11.2026 for your's presence on 23.11.2026. Hence be present on the above said date either personally or through your counsel, failing which the matter will be decided in your absence.

A.S.Neela Narayani, Advocate
Counsel for Applicant

IN THE HIGH COURT OF JUDICATURE AT MADRAS
(Ordinary Original Civil Jurisdiction)
ARB.APP.1947 of 2026

M/s. Cholamandalam Investment & Finance Company Limited,
Rep. by its authorised Signatory
Mr. S. Sivasubramanian,
No. 2, N.S.C. Bose Road, Parrys, Chennai-600 001. ... Applicant

Vs

1.Mukesh S. S/o. Satyabir,
No.90 06 33 Feet Road, Gobind Nagar, Mundian Kalan, Ludhiana, Punjab -141015.
... Respondent-1/Borrower
2.Mrs.Nisha Saini, W/o. Randhir Singh,
H No. 743, Lal Pana Pur, 49, Bawani Khera, Haryana 127032.
... Respondent-2/Co-Borrower
3.Sunil Kumar, S/o. Om Praksh,
H. No. E 10 1007 EXT, Basant Vihar Noorwala Road, Ludhiana, Punjab -141 008.
... Respondent-3/Gurantor

In the above matter the Hon'ble High Court has ordered for Paper Publication for Respondents in vernacular language on 26.10.2026 and returnable by 23.11.2026 for your's presence on 23.11.2026. Hence be present on the above said date either personally or through your counsel, failing which the matter will be decided in your absence.

A.S.Neela Narayani, Advocate
Counsel for Applicant

Aadhar Housing Finance Ltd.

Corporate office: office Nos. 501 & 503, 5th Floor, Lightbridge, Saki Vihar Road, Andheri East, Mumbai Suburban (Dist.), M.H. 400072
Faridkot Branch: Ground Floor, Opposite Sadguru Hospital, Circular Road, Faridkot-151203,(PB).
Amritsar Branch: 6th Floor, Burj Punjab, S.C.O-9, Distt. Shopping Complex, Ranjeet Avenue, Amritsar - 143001,(PB).
Patiala Branch: B - 17/423, 2nd Floor, Sethi Complex,Opp. Polo Ground, Modi College Chowk,Lower Mall Road,Patiala - 147001,(PB).

E- AUCTION – SALE NOTICE

E-Auction Sale Notice for Sale of immovable Properties under the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of 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, possession of which has been taken by the Authorised officer of **Aadhar Housing Finance Limited** will be sold on **"As is where is", "As is what is", and " Whatever there is"** with no known encumbrances Particulars of which are given below:

Sl No.	Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable property	Reserve Price (RP)	EMD (10% of RP)	Nature of possession
1	(Loan Code No. 32810000194 / Faridkot Branch) Remesh Singh Urf Mahesha (Borrower) Gurpreet Singh (Co-Borrower) Charanjeet Kaur (Guarantor)	14-04-2026 & ₹ 5,11,399/-	All that piece and parcel of the property bearing, Khewat No. 577 Khatoni No. 853-854 Murba No. 179 Khasra No. 7/2/3-0, 14/1/1-19 Kitte 2, Area 4 Kanal 19 Marla 181/4950 Share 3.62 Marla Situated Village Jaito-1, Hadbast No. 1, White Area Jaito-1, Residential Area White Area New Hargobind Nagar Jaito-1,Distt. Faridkot **Boundaries** : East-Bansal's Side Is 53', West-Ramadevi Hall, Rajeswar Das's Side Is 53', North -Gali's Side Is 18-7", South - Swaran Kaur, Wife Of Hira Singh'S Side Is 18'-7".	Rs. 4,00,000/-	Rs. 40,000/-	Physical
2	(Loan Code No. 09910000639/ Amritsar Branch) Love Love (Borrower) Heena Heena (Guarantor)	12-05-2026 & ₹ 4,57,246/-	All that piece and parcel of the property bearing, Private Plot No. 51 Min, Total Area 50 Sq Yards bearing Khasra No. 3//27 Min, situated in the area of Mule Chak Tehsil & Distt. Amritsar. **Boundaries**: East: House of Rubi, West: Gali 16 Feet Wide, North: H/O Others, South: H/O Others	Rs. 3,84,750/-	Rs. 38,475/-	Physical
3	(Loan Code No. 09900000395/ Amritsar Branch) Deepak Singh (Borrower) Rajni & Asha Rani (Co-Borrower) Anil Kumar (Guarantor)	12-04-2025 & ₹ 16,35,875/-	All that piece and parcel of the property bearing, Kh. no. 8 26 2 2 Min Hno 1007 Near Harkrishan Gurudwara Prem Nagar Bohranwala Tehsil Batala Dist Gurd Aspur, Gurdaspur, Punjab, 143505 **Boundaries** : East - Street 10ft Wide, West - Pardhuman Singh, North - Tilak Raj, South - Balance Portion of Property	Rs. 20,00,000/-	Rs. 2,00,000/-	Physical
4	(Loan Code No. 10210000257/ Patiala Branch) Hardeep Singh (Borrower) Manjeet Kaur (Co-Borrower)	22-05-2026 & ₹ 10,32,976/-	All that piece and parcel of the property bearing, Property I.E. House No. 15 Situated At Hr Enclave, Heera Colony, Village Kasba @ Rurki, Tehsil And Distt. Patiala, Area Measuring 0-3.1/3 Marlas I.E. 100 Sq. Yds, Comprised In Khewat No. 178, Khatoni No. 517, Khasra Nos. 17//12/2(6-9), 19(8-0), 22(7-2), 26//2(8-0), 3/1(6-6), Kite 5, Total Area 35 Kanals 17 Marlas **Boundaries** : East - Built Up House, Side 20', West - Road 20', Side 20', North - Built Up House, Side 45', South - Built Up House, Side 45'	Rs. 11,49,264/-	Rs. 1,14,926/-	Physical

1. Last Date of Submission of DD of Earnest Money Deposit along with KYC, Tender Form and accepted Terms and conditions (Tender Documents) is **25-11-2026 within 5:00 PM** at the Branch office address mentioned herein above or uploaded on **https://bankeauctions.com**. Tenders documents received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD. **2.** Date of Opening of the Bid/offer (Auction Date) for Property is **26-11-2026 on https://bankeauctions.com at 3:00 PM** . **3.** AHFL is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on **'As is Where Is Basis', 'As is What Is Basis' and 'Whatever Is There Is Basis'. 4.** The Demand Draft Should be made in favor of 'Aadhar Housing Finance Limited' Only. **5.** Auction/bidding shall be only through "Online Electronic Bidding" through the website **https://bankeauctions.com**. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. **6.** The intending bidders should register their names at portal **M/s C 1 INDIA PVT LTD** through the link **https: //bankeauctions.com/registration/signup**, and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider **M/s C 1 INDIA PVT LTD** through the website **https://bankeauctions.com. 7.** For further details contact Authorised officer of **Aadhar Housing Finance Limited, Vikas Nain (Contact No. 9802000309)** OR the service provider M/s C1 INDIA PVT LTD, **Mr. Prabhakaran, Mobile No: +91-74182-81709, E-mail:tn@c1india.com & support@bankeauctions.com, Phone No. +917291981124 /25 /26.** As on date, there is no order restraining and/or court injunction AHFL/ the authorized officer of AHFL from selling, alienating and/or disposing of the above immovable properties/ secured assets. **8.** For detailed terms and conditions of the sale, please refer to the link provided in Aadhar Housing Finance Limited (AHFL), secured creditor's website i.e. **www.aadharhousing.com. 9.** The Bid incremental amount for auction is **Rs.10,000/-. 10.** This newspaper publication and the data contained herein is intended for general public dissemination. Any reproduction, distribution, transmission, or republication of this content, in whole or in part, in any form or by any means, whether print, digital, electronic publication in any form, e-mail or web publications, or otherwise through any mode is strictly prohibited. Any unauthorized use of the above content through any mode may result in appropriate legal action by AHFL.

Place : Punjab **Sd/- Authorised officer**
Date : 05.11.2026 **Aadhar Housing Finance Limited**

बैंक ऑफ़ बड़ौदा Bank of Baroda

ZONAL STRESSED ASSETS RECOVERY BRANCH (ZOSARB), SCO 1120-1121, SECTOR 22-, CHANDIGARH - 160022
M: 88269-90503, E-MAIL: ARMCHA@bankofbaroda.bank.in

E-AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES
APPENDIX-IV A [SEE PROVISO TO RULE 6(2), 8(6) & 9(1)]

SCAN HERE For detailed terms & conditions

E-Auction Sale Notice for Sale of Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2), 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) and Guarantor(s) that the below described movable / immovable property mortgaged/charged to the Secured Creditor, Possession of which has been taken by the Authorised Officer of **Bank of Baroda**, Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS"** and **"WHATEVER THERE IS"** basis for recovery of dues in below mentioned account/s. The details of Borrower(s) / Mortgagor(s) / Guarantor(s) / Secured Asset(s) / Dues / Reserve Price / E-Auction Date & Time, EMD and Bid Increase Amount are mentioned below:-

Sr. No.	Name of Branch & Borrower(s) / Guarantor(s) & Mortgagor(s)	Description of the Movable / Immovable Property with known encumbrances, if any	Total Dues	Date & Time of E-Auction	Reserve Price / EMD / Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time	Name of the Contact No. of Authorised Officer
1.	**ZOSARB, CHANDIGARH** M/s Advantage Organics Naturals Technologies Pvt. Ltd., House No. U-2A, Green Park, New Delhi - 110016.	Property-I:- Residential Property being House No. B-5, Second Floor, East of Kailash, New Delhi - 110065 covered area admeasuring 2025 Sq. Ft. **PROPERTY ID:- BARB3775011225.**	**Rs. 14.57 Crores** as per Demand Notice Dated **22.03.2018** Less recovery, if any.	10.12.2026 from 11:00 Hrs. to 15:00 Hrs.	Rs. 3,78,00,000/- / Rs. 37,80,000/- / Rs. 5,00,000/-	PHYSICAL POSSESSION	07.12.2026 from 11:00 Hrs. to 15:00 Hrs.	Mr. Pradeept Swar Bhardwaj Mobile: 8826990503
		Property-II:- Factory Land and Building located at Village Dochi, Sadhupul, Near Durga Temple, Tehsil Kandaghat, District Solan, H.P. measuring 19 Bigha alongwith Hypothecation of entire present and future Plant and Machinery and other fixed assets of the Company located at Village Dochi, Tehsil Kandaghat, Distt. Solan, H.P. **PROPERTY ID:- BARB3775010520025**		10.12.2026 from 11:00 Hrs. to 15:00 Hrs.	Rs. 5,54,58,000/- / Rs. 55,45,800/- / Rs. 5,00,000/-	PHYSICAL POSSESSION	07.12.2026 from 11:00 Hrs. to 15:00 Hrs.	Mr. Pradeept Swar Bhardwaj Mobile: 8826990503

• LAST DATE OF SUBMISSION OF EMD: ON OR BEFORE THE E-AUCTION DATE & TIME
• DATE AND TIME OF COMMENCEMENT OF E-AUCTION: 10.12.2026 FROM 11:00 HRS. TO 15:00 HRS. • MODE OF PAYMENT OF EMD: NEFT / RTGS

For detailed terms and conditions of sale, please refer / visit to the website link **https://www.bankofbaroda.bank.in/e-auction** and online auction portal **Baanknet.com.** Also, prospective bidders may contact the Authorised Officer on **M: 8826990503, 9646103815.**

IT MAY BE TREATED AS STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT 2002

Date: 04.11.2026 Place: Chandigarh **AUTHORISED OFFICER**

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