LIC HOUSING FINANCE LTD

Date:03.11.2026

BY REGISTERED POST

To,

(Borrower)

Mr. Sunil Gupta S/o Mr. Jagan Nath Gupta
R/o472/1, Brahampuri, Meerut, Uttar Pradesh-250002
R/o- Municipal No. 648/1, Old Municipal No. 116 to 130, 187, Current No. 648/1, Situated at Baghpath Road, Meerut, Uttar Pradesh-250002

(Co-Borrower)

Mrs. Pratibha Agarwal W/o Mr. Sunil Gupta
R/o 472/1, Brahampuri, Meerut, Uttar pradesh-250002
R/o- Municipal No. 648/1, Old Municipal No. 116 to 130, 187, Current No. 648/1, Situated at Baghpath Road, Meerut, Uttar Pradesh-250002

(Co-Borrower)

Mr. Tanay Garga S/o Mr. Sunil Gupta
R/o 472/1, Brahampuri, Meerut, Uttar pradesh-250002
R/o- Municipal No. 648/1, Old Municipal No. 116 to 130, 187, Current No. 648/1, Situated at Baghpath Road, Meerut, Uttar Pradesh-250002

(Co-Borrower)

KMC Pharmacy
(Through Its Partners Mr. Sunil Gupta, Ms. Pratibha Agarwal & Mr. Tanay Garga)
Add. Head Office at 187, Baghpat Road, Meerut, Uttar Pradesh-250002

(Co-Borrower)

Kamna Medical Centre Pvt. Ltd.
(Through Its Directors Mr. Sunil Gupta, Ms. Pratibha Agarwal & Mr. Tanay Garga)
Add. Registered Office at 472/1, Sharda Road, Meerut, Uttar Pradesh-250002

Dear Sir,

Sub: Notice of sale under Rule-8 (5) & (6) of the Security Interest (Enforcement) Rules, 2002 read with Section-13 (4) of the SARFAESI Act, 2002.

The undersigned has taken possession of the below mentioned property in terms of section-13 (4) of the SARFAESI Act, 2002 on **31.07.2026** in connection with the outstanding dues payable by you to our **Meerut Area Office**.

The secured creditor has to recover from you an amount of **Rs. 13,25,99,116.34 (Rs. Thirteen Crore Twenty Five Lac Ninety Nine Thousand One Hundred Sixteen and Thirty Four Paise Only)** as on **27.04.2026** along with costs and interest, less amount deposited if any.

In pursuance of the power conferred on the undersigned under the subject Act and Rules the undersigned is proposing to sell the below mentioned property on **11.12.2026** at 1.00 **PM to 2:00 PM** in E-Auction mode through **https://bankauctions.in** (E Auction Website address)".The reserve price of the property is fixed at **Rs 37,40,00,000**

The property will be sold **"as is where is" "as it is what is it" and "whatever there is"** without recourse basis.
A copy of the E Auction sale notice which is being published in the news papers as per the subject Act/Rules is enclosed herewith and the same will form a part and parcel of this notice.

We hereby give you a last and final opportunity to you to discharge the liability in full as stated in the enclosed sale notice within thirty days (30 days) from the date of this notice failing which the below mentioned property will be sold as per the terms and conditions mentioned in the enclosed E Auction sale notice.

The Borrower's attention is invited to the provision of Sub-Section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

Description of the Immovable property (Name of the owner/ Morigager to be mentioned) With boundaries.	Reserve Price of Property (Rs.)	EMD Amount (Rs.)	Bid Increment Value (Rs.)	Bank Details (EMD to be transferred to)	Current status of the Property
Property-(1)-Property on Plot Nagar Nigam No. Old no. 187 & New No. 648, Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-212.37 Sq. Mtr. in The Name of Kamna Medical Centre Pvt. Ltd **Bounded as :-**	37,40,00,000/-	3,74,00,000/-	50,000/-	**Beneficiary Name: LIC Housing Finance Ltd.** **Beneficiary Branch Name- Hazrat Ganj, Lucknow**	**The Property is under Symbolic Possession**

BACK OFFICE- MEERUT- LIC CBO 2 Building Opposite CCS University, Mangal Pandey Nagar, Meerut-250004

Saket SO 250003
EU112315407IN, IVR No1: 6985112315407
05-11-2026 11:28:41, Counter No.
To: SUNIL GUPTA
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: SUNIL GUPTA
P.Mode: QR
POD:No, www.indiapost.gov.in

Saket SO 250003
EU112315415IN, IVR No1: 6985112315415
05-11-2026 11:28:41, Counter No.
To: TANMAY GARG
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: TANMAY GARG
P.Mode: QR
POD:No, www.indiapost.gov.in

Saket SO 250003
EU112315438IN, IVR No1: 6985112315438
05-11-2026 11:28:41, Counter No.
To: K M C PHARMACY
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: K M C PHARMACY
P.Mode: QR
POD:No, www.indiapost.gov.in

Saket SO 250003
EU112315424IN, IVR No1: 6985112315424
05-11-2026 11:28:41, Counter No.
To: PRATIBHA AGARWAL
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: PRATIBHA AGARWAL
P.Mode: QR
POD:No, www.indiapost.gov.in

Saket SO 250003
EU112315441IN, IVR No1: 6985112315441
05-11-2026 11:28:41, Counter No.
To: KAMNA MEDICAL CENTER
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: KAMNA MEDICAL CENTER
P.Mode: QR
POD:No, www.indiapost.gov.in

Saket SO 250003
EU112315455IN, IVR No1: 6985112315455
05-11-2026 11:28:41, Counter No.
To: SUNIL GUTAM
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: SUNIL GUTAM
P.Mode: QR
POD:No, www.indiapost.gov.in

Saket SO 250003
EU112315469IN, IVR No1: 6985112315469
05-11-2026 11:28:41, Counter No.
To: RANMAY
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: RANMAY
P.Mode: QR
POD:No, www.indiapost.gov.in

Saket SO 250003
EU112315486IN, IVR No1: 6985112315486
05-11-2026 11:28:41, Counter No.
To: PRATIBHA AGARWAL
MRT , MEERUT, 250002
From: LIC HFL
MRT , MEERUT, 250001
Base Amt: 24.00
To: PRATIBHA AGARWAL
P.Mode: QR
POD:No, www.indiapost.gov.in

Booking Ref.ID: 31660956051126334l3
No of Articles: 8
Total Base Tariff: 192
Total CGST: 17 Total SGST: 17
Prepaid: 0
Net Amount: 226
Track @ www.indiapost.gov.in

East:- Plot Vijay Kumar Maheshwari etc. Presently Second Party **West:-** Property Vijay Mittal **North-** Road Baghpat Road **South-** Property KMC Hospital **Property (2)- Property On Plot Nagar Nigam No. Old No. 187 & New No. 648, Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-260.32 In The Name of Kamna Medical Centre Pvt. Ltd.** **Bounded as :-** **East:-** Property KMC Hospital **West:-** Plot VMI Enterprises Presently Second Party **North-** Road Baghpat Road & Shop on Ground Floor of Swaroop Lal Batra & Sita Devi & Sunil Kumar Batra **South-** Property KMC Hospital **Property (3)- Property on Municipal No. 648/1, Old Municipal No. 116 to 130, 187, Current No. 648/1, Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-752.50 Sq. Mtr. In The Name of M/S Kamna Medical Centre Pvt. Ltd.** **Bounded as :-** **East:-** Property Dr. Sunil Gupta Etc **West:-** Wall Sold Property After That Property Mittal Sahab **North-** Property of First Party **South-** Property of other Person **Property (4)- Property on Land Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-1/2 Part of 1544.94 Sq. Mtr. i.e 772.47 Sq. Mtr. In The Name of Mr. Sunil Gupta S/o Mr. Jagan Nah Gupta** **Bounded as :-** **East:-** Property Sagwan & Rohtash Kumar & T.N Vaishya **West:-** Diwan Milkiyat Seller & After that Property Seller				**Account No.** **LICHFL111100006685** **IFSC Code-** **HDFC0000078**	

BACK OFFICE: MEERUT: LIC CBO 2 Building Opposite CCS University, Mangal Pandey Nagar, Meerut-250004

LIC HOUSING FINANCE LTD

North- Main Baghpat Road **South-** Ahata Miya ji **Property (5)- Property on Land situated at Baghpat Road, Meerut, Uttar Pradesh, Area-1/2, Part of 1544.94 Sq. Mtr. i.e 772,47, Sq. Mtr. In The Name of Ms. Pratibha W/o Mr. Sunil Gupta** **Bounded as :-** **East:-** Property Sagwan & Rohtash Kumar & T.N Vaishya **West:-** Diwan Milkiyat Seller & After that Property Seller **North-** Main Baghpat Road **South-** Ahata Miya ji					

AUTHORISED OFFICER
LIC Housing Finance

HOUSING FINANCE LTD. MEERUT BACK OFFICE

LIC HOUSING FINANCE LTD

E-AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer LIC Housing Finance Limited , will be sold on "As is where is", "As is what is", and " Whatever there is" on **11.12.2026** (mention date of the sale), for recovery of **Rs. 13,25,99,116.34 plus interest and other charges thereon** due to the **Meerut** of LIC Housing Finance Limited from **1. Mr. Sunil Gupta S/o Mr. Jagan Nath Gupta 2. Mrs. Pratibha Agarwal W/o Mr. Sunil Gupta, 3. Mr. Tanay Garga S/o Mr. Sunil Gupta ,4. KMC Pharmacy (Through its Partners Mr. Sunil Gupta, Ms. Pratibha Agarwal & Mr. Tanay Garga) 5. Kamna Medical Centre Pvt. Ltd (Through its Directors Mr. Sunil Gupta, Ms. Pratibha Agarwal & Mr. Tanay Garga) in reference to loan Account No. 111100006685**

Property, Reserve Price and Earnest Money Deposit Details:

Description of the immovable property (Name of the owner/ Mortgager to be mentioned) With boundaries.	Reserve Price of Property (Rs.)	EMD Amount (Rs.)	Bid Increment Value (Rs.)
Property-(1)-Property on Plot Nagar Nigam No. Old no. 187 & New No. 648, Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-212.37 Sq. Mtr. in The Name of Kamna Medical Centre Pvt. Ltd **Bounded as :-** **East:-** Plot Vijay Kumar Maheshwari etc. Presently Second Party **West:-** Property Vijay Mittal **North-** Road Baghpat Road **South-** Property KMC Hospital **Property (2)- Property On Plot Nagar Nigam No. Old No. 187 & New No. 648, Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-260.32 In The Name of Kamna Medical Centre Pvt. Ltd.** **Bounded as :-** **East:-** Property KMC Hospital **West:** - Plot VMI Enterprises Presently Second Party **North-** Road Baghpat Road & Shop on Ground Floor of Swaroop Lal Batra & Sita Devi & Sunil Kumar Batra **South-** Property KMC Hospital **Property (3)- Property on Municipal No. 648/1, Old Municipal No. 116 to 130, 187, Current No. 648/1, Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-752.50 Sq. Mtr. In The Name of M/S Kamna Medical Centre Pvt. Ltd.** **Bounded as :-** **East:-** Property Dr. Sunil Gupta Etc **West:-** Wall Sold Property After That Property Mittal Sahab **North-** Property of First Party **South-** Property of other Person **Property (4)- Property on Land Situated at Baghpat Road, Meerut, Uttar Pradesh, Area-1/2 Part of 1844.94 Sq. Mtr. i.e 772.47 Sq. Mtr. In The Name of Mr. Sunil Gupta S/o Mr. Jagan Nah Gupta** **Bounded as :-** **East:-** Property Sagwan & Rohtash Kumar & T.N Vaishya **West:-** Diwan Mittiyat Seller & After that Property Seller **North-** Main Baghpat Road & LIC CBO 2 Building Opposite CCS University, Mangal Pandey Nagar, Meerut-250004	37,40,00,000/-	**3,74,00,000/-**	50,000/-

LIC HOUSING FINANCE LTD

South- Ahata Miya ji **Property (5)- Property on Land situated at Baghpat Road, Meerut, Uttar Pradesh, Area-1/2, Part of 1544.94 Sq. Mtr. Le 772.47 Sq. Mtr. In The Name of Ms. Pratibha W/o Mr. Sunil Gupta** **Bounded as :-** **East:-** Property Sagwan & Rohtash Kumar & T.N Vaishya **West**:- Diwan Milkiyat Seller & After that Property Seller **North-** Main Baghpat Road **South-** Ahata Miya ji			

a) Website of E-auction	https://www.bankeauctions.com
b) Date & Time of Inspection of property & Documents.	02.12.2026, 11 AM.
c)Contact Person:	Mr. Nrapendra Mohan – Mob No. 8859305232 Mr. Sachin Saxena – Mob No. 7565809481
d)Last Date of Submission of Online Tender/ Bid	10.12.2026
e)Place of Submission of Tender/Sealed Bid	https://www.bankeauctions.com
f)E-Auction Date	11.12.2026

Last date for deposit of Earnest Money Deposit and submission of Bid form and other documents will be on or before **10.12.2026** up to **4:00** pm.

THE TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-

1. E-Auction is being held on **"As is where is Basis" "As is what is Basis""Whatever there is" And "Without Any Recourse Basis"**, and will be conducted "Online". The E-Auction will be conducted through LIC-Housing Finance Limitedapproved E-auction service provider "M/s. C1 India Private Limited"
2. To the best of the knowledge and information of the Authorized Officer, no other encumbrance exists on the mortgaged property, except as disclosed in the publications. However, the interested Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and it will be the responsibility of the Bidders to conduct their own independent due diligence verifications regarding the Location and Identity of the property, Inspection of Public records in the Sub Registrars' Offices/Civil Courts, to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues, etc., of the Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties over and above the sale price. LICHFL will not be held responsible for any charge, lien, liabilities, etc., of whatsoever nature pending upon the properties as mentioned above.
3. The intending bidders should register their names at portal https://bankauctions.in/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s C1 India Pvt Ltd, Plot No. 68 , 3rd Floor, Sector-44, Gurgaon- 122003, Haryana, PH- 0124-4302000, Mob- +917080804466 E-mail- mithalesh.kumar@c1india.com
Portal: https://www.bankeauctions.com
4. The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
5. Every bidder is required to have his/her own email address in order to participate in the online E-auction.
6. Once Intending Bidder formally registers as a qualified tenderer before authorized officer of LICHFL, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer/online bidders sole responsibility to procure his/her login ID and password from the E-auction service provider
7. The aforesaid properties shall not be sold below the reserve price mentioned above
8. Only consolidated bid for all 5 Properties will be accepted.
9. The said Deposits shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposits will not carry any interest.
10. If the successful bidder defaults in effecting payments or fails to adhere to the terms and condition of Sealed Tender / Auction in any manner the amountalready deposited will be forfeited and he/she shall not have any claim against for forfeited amount.

BACK OFFICE: MEERUT: LIC CBO 2 Building Opposite CCS University, Mangal Pandey Nagar, Meerut-250004

LIC HOUSING FINANCE LTD

11. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal https://bankauctions.in/ along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprisingbid form, EMD and KYC documents and it should reach the respective branch offices of LIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
12. That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
13. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already,immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
14. Bidding increment fixed for **Rs. 50,000/-** increment per BID. Which will be dynamically decided by Authorised Officer.
15. The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
16. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
17. The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the E-Auction Sale.
18. Inspection of the Photo Copies of documents and property inspection of the above said properties can be done on request and as per convenience of Authorised Officer. Interest bidders shall contact the designated official as per the other details of E-Auction (b) and (c) mention above. All conveyance and other expenses related to Inspection of the property/document copies shall be borne by the interested bidders.
19. The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
20. LICHFL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The properties shall be auctioned on **"As iswhere is", "As is what is", whatever there is"** and without any recourse Basis
21. The L.I.C Housing Finance Limited reserves the right to CANCEL / ACCEPT / REJECT / ALTER / MODIFY / POSTPONE the TENDER SALE /AUCTION without giving any reason whatsoever or prior Notice.
22. The sale is subject to confirmation by LIC Housing Finance Ltd.

For detailed terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction serviceProvider "M/S. C1 INDIA PVT. LTD." and website https://bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither LIC Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back –up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place Meerut

Date: 03.11.2026

Authorized Officer
LIC Housing Finance Limited

LIC HOUSING FINANCE LTD. MEERUT BACK OFFICE