UMMEED HOUSING FINANCE PRIVATE LIMITED
CIN: U64990HR2016PTC057984
Regd. & Corp. Off.: Unit No.2009-2014, 20th Floor, Magnum Global Park, Sector 58, Gurugram-122011
Phone: 0124 4836 480 | www.ummeedhfc.com | enquiry@ummeedhfc.com |

Registered Post

Dated. 17-Nov-26

1. RANJIT KUMAR MANDAL S/O SIPAHI MANDAL (BORROWER)
2. SUGO DEVI W/O RANJIT KUMAR MANDAL (CO-BORROWER)
   BOTH ABOVE RESIDING AT- B029 14415 STREET NO.1, NEAR RANA ELECTRONIC, PREM NAGAR LOHORA LUDHIANA PUNJAB 141016

Sub: PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

1. We refer to Demand Notice dated 02.04.2026 issued by M/s Ummeed Housing Finance Private Limited under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act"), related to Loan Account no. LXLUD02924-250048332 wherein we had called upon you to pay the dues of Rs.1,115,425/-(Rupees Eleven Lacs Fifteen Thousand Four Hundred Twenty Five Only) as on 02.04.2026 + further applicable interest from 03.04.2026 and other charges until payment in full (hereinafter referred as the "Outstanding Amount") and payable by you all under the facilities granted by M/s Ummeed Housing Finance Private Limited [UHFPL] within 60 days from the date of the said Notice. You have failed and neglected to pay the amount as demanded.

2. M/s Ummeed Housing Finance Private Limited [UHFPL] have vide loan agreement dated 28.02.2025 ("Assignment Agreement") has become full and absolute owner and as such is legally entitled to receive the repayment of the financial facility or any part thereof including the right to file suits, institute such other proceedings in its own name and to take such other action as may be required for the purpose of the recovery of the said financial facility.

3. It is pertinent to note that despite the service of the above-mentioned notice, you have failed to liquidate the outstanding dues and as such, the Authorized officer of M/s Ummeed Housing Finance Private Limited [UHFPL]. has taken physical possession of the properties on 16.11.2026 described herein below in Annexure "A" (and referred hereinafter as "Secured Assets") in exercise of the powers conferred on him under Section 13 (4) of the said Act read with Rules 8 and 9.

4. This is to inform you all, that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and M/s Ummeed Housing Finance Private Limited now proposes to sell the secured asset as mentioned in Annexure "A" annexed herewith by public auction and/or any other methods as prescribed under the provisions of Rule 8 (5) & (6) of Security Interest (Enforcement) Rules, 2002 property described hereunder on ' as is where is basis & As is what is basis & Whatever there is Basis' , unless we receive the entire outstanding amount alongwith interest and other charges as demanded in our notice, and please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of subsequent sale or private treaty.

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5. The sale of the secured assets will be through an E- Auction at the reserve price more particularly detailed and the auction shall be scheduled as under:

S.NO.	PARTICULARS	DETAILS
1	DATE AND TIME OF E-AUCTION	25.12.2026 BETWEEN 11:00 AM TO 1:00 PM WITH UNLIMITED AUTO EXTENSIONS OF 5 MINUTES
2	LAST DATE OF SUBMISSION OF EMD WITH KYC	23.12.2026 UPTO 5:00 PM
3	DATE & TIME OF PROPERTY INSPECTION	21.12.2026 BETWEEN 11:00 AM TO 1:00PM
4	PLACE OF SUBMISSION OF DOCUMENTS	**Office: SCO No 218-219, 4th Floor, Sector 34-A, Chandigarh 160022** **auction@ummeedhfc.in Call 18002026127 and** support@bankeauctions.com, Support No. 7291981124,25,26 & Contact Sh. Bhavik Pandya – 8866682937 (Service Provider)
5	E-AUCTION SERVICE PROVIDER/MODE OF AUCTION	**E-Auction through website** https://www.bankeauctions.com **(auction bid)**
6	LOAN ACCOUNT NO AND BORROWERS DETAILS	1. RANJIT KUMAR MANDAL S/O SIPAHI MANDAL (BORROWER) 2. SUGO DEVI W/O RANJIT KUMAR MANDAL (CO-BORROWER) BOTH ABOVE RESIDING AT- B029 14415 STREET NO. 1,NEAR RANA ELECTRONIC, PREM NAGAR LOHORA LUDHIANA PUNJAB 141016 LAN. No. LXLUD02924-250048332
7	OUTSTANDING AMOUNT	RS.12,45,708/-(RUPEES TWELVE LAKHS FOURTY FIVE THOUSAND SEVEN HUNDRED EIGHT ONLY) AS ON 04-NOV-2026 + FURHER INTEREST AND OTHER CHARGES FROM 05-NOV-2026.
8	DESCRIPTION OF MORTGAGED PROPERTY (SECURED ASSET)	ALL THAT PART AND PARCEL OF PLOT MEASURING 49.5 SQ. YARDS, COMPRISED IN KHASRA NO. 991/2,992, KHATA NO. 70/71,

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		AS PER JAMABANDI 2009-2010, SITUATED AT LOHARA COLONY, LOHARA, HADBAST NO. 260, TEHSIL AND DISTT LUDHIANA. BOUNDED AS NORTH: PLOT SOUTH: STREET EAST: PLOT WEST: HOUSE OF BHUPENDER SINGH
9	RESERVED PRICE FIXED AND EMD (RS)	RESERVE PRICE: RS.13,02,000/- EARNEST MONEY DEPOSIT: RS.1,30,200/-
10	MINIMUM BID INCREMENT AMOUNT	RS. 10000/-

Please treat this notice as Notice under Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002.

For M/s. Ummeed Housing Finance Private Limited

Authorized Officer

TERMS AND CONDITIONS OF AUCTION

1. The E- Auction is being held through the service provider's portal https://www.bankeauctions.com via online
2. Bid Documents, Declaration, General Terms and Conditions of online auction sale are available at website of service provider i.e https://www.bankeauctions.com
3. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process, etc. may contact M/s C 1 India Private Limited, Plot No.68, 3rd floor, sector 44, Gurgaon,122003, Haryana. Support No. 7291981124,25,26 & Contact Sh. Bhavik Pandya – 8866682937 Support Email ID : support@bankeauctions.com or auction@ummeedhfc.in and for any property related query may contact the Ummeed Housing Finance Pvt Ltd Contact at -**18002026127**.
4. Intending bidder must deposit the EMD amount via DD/Pay order/NEFT/RTGS in favor of Ummeed Housing Finance Pvt Ltd A/c no. 50200021387303, IFSC- HDFC0003906 on or before date and time of EMD.
5. After depositing the EMD, bidders must register on the aforementioned portal and upload proof of EMD deposit along with Pan Card, Aadhar Card/ID proof, and Address Proof

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6. The successful bidder shall deposit 25% of the bid amount including EMD immediately after the declaration of the successful bid or very next day and balance 75% within 15 days from the date of confirmation of the sale.

7. In case of failure to deposit the balance amount within the stipulated time, the EMD and the amount already deposited shall be forfeited and the property shall be re-auctioned.

8. The UHFPL reserves the right to accept or reject any or all bids without assigning any reason.

9. All expenses related to stamp duty, registration and other incidental charges shall be borne by the successful bidder.

10. Borrowers are requested to remove their movable assets (if Any) from the mortgaged property which is in secured creditor's possession.

