LIC HOUSING FINANCE LTD.

LIC HFL LIC HOUSING FINANCE LTD

Back Office: Meerut: LIC CAO 2 Building Opposite CCS University, Mangal Pandey Nagar, Meerut-250004

Demand Notice

Notice Under Section-13(2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002. (SARFAESI Act.)

Authorized Officer, LIC Housing Finance Ltd. Area Office: Noida have issued Demand Notice under Section-13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 through Registered/Speed post. The contents of the same are interalia the defaults committed by you in the payment of outstanding amount including principal interest and other charges etc. The outstanding dues are mentioned here-in-below :

Name of Borrower/ Guarantors & Address	Description of Property(ies)	Date of NPA	Demand Notice Date / Amount Due as on Demand Notice
Noida Area Office: F- 2 & F-3, 2nd Floor, Sector- 18, above Kotak Mahindra Bank, Noida-201301			
1. M/s Sawhney Brothers (Borrower) R/o- Sec-6 A-18 Noida Uttar Pradesh-201301 **2. Mr. Tarlok Singh Sawhney S/o Mr. Prem Singh Sawhney (Co-Borrower and Guarantor) R/o-D-924 New Friends Colony New Delhi-110065** **3. Mr. Darshan Singh Sahni S/o Mr. Prem Singh Sahni (Co- Borrower and Guarantor) R/o-C-21 Friends Colony East, New Delhi-110065** **4. Mr. Narenderpal Singh Sawhney S/o Mr. Prem Singh Sawhney (Co- Borrower and Guarantor) R/o-D-947, New Friends Colony Delhi-110065** **5. Mr. Arvinder Singh Sawhney S/o Mr. Tarlok Singh Sawhney (Co-Borrower) R/o-D-924, New Friends Colony Delhi-110065** **Loan A/c No. 3108000027077/ 3108000026542/3108000031686**	**All That Part And Parcel Of Industrial plot land No. 18, block-A, Sector No. VI, Situated Within The New Okhla Industrial Development Area Tehsil Dadri District Ghaziabad Area 7246 Sq. Mtr. In The Name Of M/s Sawhney Brothers Through Its Partners Mr. T.S. Sawhney S/o Mr. Prem Singh, Mr. D.S. Sawhney S/o Mr. Prem Singh, Mr. Narenderpal Singh S/o Mr. Prem Singh, Smt. Harban Kaur W/o Mr. Prem Singh, (lease Deed Executed Through Mr. T. S. Sawhney S/o Mr. Prem Singh) Boundaries: East- Plot No. A 17 Sector-VI, West- Plot No. A 19 Sector-VI, North- Plot No. A 21 Sector-VI, South-24.38 Mtr Wide Road No. 5.**	**14.10.2026**	**04.11.2026 Rs. 16,43,63,641.10 + Intt. & other expenses**

We are now making this publication of demand notice, as required u/s-13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. You are hereby called upon to pay LIC Housing Finance LTD, within a period of 60 days from the date of publication of this Demand Notice with the aforesaid amount alongwith further interest, cost,Incidental expenses, charges etc., failing which, We LIC Housing Finance LTD, will take necessary action under the provisions of Section-13(4) of sale thereof. Further, you are prohibited u/s.-13(13) of the said Act from transferring either by way of sale/lease etc. and encumber in any other way, the aforesaid secured asset. The borrowers 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.

Dated :15.11.2026 **Authorized Officer**

FRUITION VENTURE LIMITED

Regd. Office : 1301, Padma Tower-1, Rajendra Place, New Delhi-110008
CIN: L74899DL1994PLC058824, Phone No - 011-25710171
Email:- cs@fruitionventure.com website: www.fruitionventure.com

Extract of Unaudited Financial Results for the Quarter and Six Months ended September 30, 2026

(₹in Lakhs)

S. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30/Sep/26 (Unaudited)	30/Jun/26 (Unaudited)	30/Sep/25 (Unaudited)	30/Sep/26 (Unaudited)	30/Sep/25 (Unaudited)	31/Mar/26 (Audited)
1.	Total income from operations (net)	104.14	125.14	101.00	229.28	209.62	521.10
2.	Net profit / (loss) for the period before tax and exceptional items	(6.58)	(5.14)	2.54	(11.72)	13.85	38.53
3.	Net profit / (loss) for the period before tax and after exceptional items	(6.58)	(5.14)	2.54	(11.72)	13.85	38.53
4.	Net profit / (loss) for the period after tax	(6.58)	(5.14)	2.54	(11.72)	13.85	(98.27)
5.	Total comprehensive income for the period	(6.58)	(5.14)	4.61	(11.72)	18.09	(78.18)
6.	Paid-up equity share capital	460.00	460.00	400.00	460.00	400.00	400.00
7.	Other equity (as at year end)	-	-	-			125.64
8.	Earnings per equity share (EPS) (of ₹ 10/- each) (not annualised) :						
	a) Basic (₹ per share)	-0.14	-0.11	0.06	-0.25	0.40	-1.95
	b) Diluted (₹per share)	-0.14	-0.11	0.06	-0.25	0.40	-1.80

Note:

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors of Fruition Venture Limited ('the Company') at their respective meetings held on November 14, 2026. The statutory auditors of the Company have carried out a limited review of these results.
2. The figures for the quarter ended September 30, 2026/September 30, 2025 represent balancing figures between the 2 unaudited year to date figures upto September 30, 2026/September 30, 2025 and the unaudited figures for the quarter ended June 30, 2026/June 30, 2025.
3. Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period.
4. The above unaudited standalone results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013 read with rule 3 of the Companies (Indian Accounting Standards) Rules 2015 and other relevant amendments thereafter.
5. The above is an extract of the detailed format of Standalone Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on stock exchange websites and on Company's website www.fruitionventure.com.

For and on behalf of the Board
Fruition Venture Limited
Sd/-
Nitin Aggarwal
Managing Director
DIN 01616151

Place : Delhi
Dated : November 14, 2026

Karur Vysya Bank

Smart way to bank

Asset Recovery Branch, No. 6, 3rd Floor, Pusa Road, Opp Metro Pillar No. 80, Karol Bagh, New Delhi 110005

POSSESSION NOTICE (For immovable property)

[Issued under Rule 8(1)] of Security Interest (Enforcement) Rules, 2002]

Whereas,

The undersigned being the Authorized officer of THE KARUR VYSYA BANK LIMITED under the Securitisation & Reconstruction of Financial Assets And Enforcement of Security Interest (Second) Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **31.07.2026,** calling upon the borrowers **(1) S M SALES CORPORATION** Represented by its Proprietor Mr. Katnik Goel 1449/192, Street No 3A Durgapuri, Shahdara, Delhi-110093 & C-43, Main Mandoli Road, Nathu Colony, Ashok Nagar, Shahdara, Delhi-110093 **(2) Mr. Kartik Goel** 1449/192, Street No 3A Durgapuri, Shahdara, Delhi-110093 **(3) Ms. Roopam Goel** 1449/192, Street No 3A Durgapuri, Shahdara, Delhi-110093 to repay the amount mentioned in the notice being a sum of ₹ 79,10,360.20 (Rupees Seventy Nine Lakh Ten Thousand Three Hundred Fifty and paisa Twenty Only) within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers/Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with Rule 8 of the Security Interest Enforcement) Rules, 2002 on this the **13th day of November of the year 2026.**

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of THE KA-RUR VYSYA BANK LIMITED for an amount of being ₹ 83,58,381.20 (Rupees Eighty Three Lakh Fifty Eight Thousand Three Hundred Eighty One and paisa Twenty Only) as on 31.10.2026 and interest thereon.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of Immovable Property:

EM charge on Residential House at Property No.192 G.F+F.F+T.F. (Entire Land and Building except Second Floor) Khasra No.431, Gali No.3A, Sikandarpur, Durgapuri, Shahadara Delhi-110093 admeasuring 70 Sq. Yards **Bounded on the North :** Property No 1449/191 **South :** Others Property **East :** Others Property **West :** 8.0 Feet Wide Gali

Date: 13/11/2026 **THE KARUR VYSYA BANK LTD**
Place: New Delhi **Authorised Officer**

GENUS PRIME INFRA LIMITED

(Formerly Gulshan Chemfill Limited)

Regd. Office : Near Moradabad Dharam Kanta, Kanth Road, Harthala, Moradabad-244001, Uttar Pradesh
Corporate Office: D-116, Okhla Industrial Area, Phase-I, New Delhi-110020
Ph.: 0591-2511242, **E-mail:** cs.genusprime@gmail.com, **Website:** www.genusprime.com, **CIN:** L24117UP2000PLC032010

EXTRACT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(Rs. in Lakhs, Unless Otherwise Stated)

S. NO.	PARTICULARS	STANDALONE						CONSOLIDATED					
		Quarter Ended			Half Year Ended		Year Ended	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026	30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total income from operations	183.87	206.03	118.86	389.90	180.43	709.79	204.35	226.09	125.59	430.44	205.30	792.41
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(139.66)	161.85	95.70	22.19	141.29	579.47	(156.05)	149.63	50.51	(6.42)	62.86	536.42
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(139.66)	161.85	95.70	22.19	141.29	579.47	(156.05)	149.63	50.51	(6.42)	62.86	536.42
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(140.00)	161.85	95.70	21.85	141.29	579.47	(137.59)	149.63	50.51	12.04	62.86	536.42
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(150.52)	151.32	95.70	0.80	141.29	(1949.81)	(142.29)	140.71	44.02	(1.58)	47.42	262.81
6	Paid-up Equity Share Capital (Face Value of Rs.2/- each)	1,559.54	1559.54	298.53	1,559.54	298.53	298.53	1,559.54	1559.54	298.53	1,559.54	298.53	298.53
7	Reserves (excluding Revaluation Reserve)	-	-	-	-	-	-	-	-	-	-	-	-
8	Earnings Per Share (of Face value of Rs.2/- each) - (not annualised) (amount in Rs.)												
	Basic :	(0.18)	0.23	0.64	0.03	0.95	3.88	(0.18)	0.21	0.34	0.02	0.42	3.59
	Diluted:	(0.18)	0.23	0.64	0.03	0.95	3.88	(0.18)	0.21	0.34	0.02	0.42	3.59

Notes:

1. The above unaudited financial results of Genus Prime Infra Limited ("the Company") have been reviewed by the Audit Committee and taken on record by the Board of Directors of the Company at their meeting held on November 14, 2026. Limited review of these results as required under Regulation 33 of SEBI (LODR) Regulations, 2015, has been completed by the statutory auditors of the Company. The Statutory Auditor has issued an unqualified report thereon. The full format of the results is available on the website of the stock exchange (www.bseindia.com) and on the Company's website (www.genusprime.com).
2. The above financial results of the Company have been prepared in accordance with Indian Accounting Standards (IND AS) prescribed under section 133 of The Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 as amended.
3. Previous year/period figures have been regrouped/reclassified, wherever necessary to conform to those current year classification.

For and on behalf of the Board of Directors
(Amit Agarwal)
Whole Time Director & CEO
DIN: 00016133

Place: Moradabad
Date : November 14, 2026

केनरा बैंक Canara Bank

Regional office , Haldwani
Kusumkhera, near Balaji
Banquet Hall, Cheenpur, Haldwani, Email : *recrohld@canarabank.com*

E-AUCTION / SALE NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION

Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold through e-auction on the following terms & conditions. E auction arranged by the service provider **M/s PSB ALLIANCE (BAANKNET)**, Mob. 8291220220, Email-*support.BAANKNET@psballiance.com*, Website: *https://BAANKNET.com//*.

Lot No.	Name & Address of Borrowers / Guarantors / Mortgagors	Brief Description of Property/ies	Total Liabilities as per Demand Notice	Reserve Price / Earnest Money Deposit (EMD) (In Rs.)
STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002. **Date of E-Auction : 18.12.2026** **Date of EMD Deposit : 17.12.2026** **(For Serial No. 01 to Serial No. 02)**				
1.	**1. Mr. Anuj Kumar S/o Mr. Rakesh Kumar (Borrower),** Ward No. 1, Gandhi Nagar, Haldwani- 263139. **2. Mr. Ajay Kumar S/o Mr. Rakesh Kumar (Guarantor),** House No. 34, Ward No. 1, Gandhi Nagar, Haldwani-263139. **Branch : Haldwani Main, Ph. 8209564115**	Residential Property situated at Khata Khatauni No. 291, Khasra No. 101 Ka min., Village- Haldwani Talli Pargana, Tehsil- Haldwani, District- Nainital admeasuring 55.76 Sq mtrs. Bounded as below:- North: Property of Dinesh Singh, South: Property of Other, East: 8 ft. Wide rasta, West: Property of Other.	**₹ 10,29,263.00** (Rupees Ten Lakh Twenty Nine Thousand Two Hundred Sixty Three Only) as on 28.10.2026 + Future Interest +Cost and other Expenses (Less Recovery, If Any)	₹ 17,40,000.00 EMD ₹ 1,74,000.00 Nature of Possession Symbolic Possession
2.	**1. M/s G.S.M. Engineering (Borrower)** Proprietor Haidar Ali, Khasra No. 190 Min, Village- Guladiya, Kashipur-244713. **2. Mr. Haidar Ali S/o Mr. Mohd. Umar S/o Mr. Rakesh Kumar (Borrower and Mortgagor),** Village- Guladiya, Kashipur – 244713.	All that Part & Parcel of Land Situated at Khasra No. 190 Min, Mauza Guladiya Tehsil- Kashipur, Udham Singh Nagar total area 900 sq. ft. or 83.64 sq. mtr. Bounded as below:- North: Land of Donor, South: Rasta 15ft. wide, East: Land of Mohd Haneef, West: Land of Mohd Hussain. **Branch : Haldwani Main, Ph. 9456592988**	**₹ 14,33,551.20** (Rupees Fourteen Lakh Thirty Three Thousand Five Hundred Fifty One And Paisa Twenty Only) as on 01.11.2026 + Future Interest +Cost and other Expenses (Less Recovery, If Any)	₹ 15,23,000.00 EMD ₹ 1,52,300.00 Nature of Possession Symbolic Possession
STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002. **Date of E-Auction : 30.11.2026** **Date of EMD Deposit : 29.11.2026** **(For Serial No. 03)**				
3.	**1. M/s Sharma Packaging Industries Prop Sh. Umesh Sharma S/o Nakshatrapal Sharma,** Village Ikghara, Bazpur, Uttarakhand- 262401. **2. Sh. Umesh Sharma S/o Shri. Nakshatra Pal Sharma (Proprietor /Mortgagor),** Village- Ikghara, Bazpur, Udham Singh Nagar, Uttarakhand - 262401. **3. Smt. Nisha Sharma W/o Sh. Nakshatra Pal Sharma (Guarantor),** Village- Ikghara, Bazpur, Udham Singh Nagar, Uttarakhand -262401 **Branch : Bazpur, District- U.S. Nagar, Ph. 9456592988**	Residential Land & Building situated at Village Ikghara, Bajpur, Udham Singh Nagar bearing as Khata No. 00001, Khasra No. 118/2 Min measuring 2690 sq. feet or 250 square meter. Boundaries : North: Land of Gurpreet Singh, South: land of Nisha Sharma, East: 3.66 meter wide road, West: Land of Gurpreet Singh.	**₹ 43,84,881.42** (Rupees Forty Three Lakh Eighty Four Thousand Eight Hundred Eighty One & Paise Forty Two Only) as on 07.11.2026 + Future Interest +Cost and other Expenses (Less Recovery, If Any)	₹ 30,00,000.00 EMD ₹ 3,00,000.00 Nature of Possession Symbolic Possession

Account Number for EMD deposit : IFSC – CNRB0008308, A/C NO – 209272434, Canara Bank, Regional Office Haldwani

The property will be sold in **"as is where is and as is what is"** basis including encumbrances, if any. There is no encumbrance to the knowledge of the bank. For detail term and condition of sale, please refer to the link provided in: *http://indianbankeauction.com, www.canarabank.com* in also prospective bidders may contact concern branch or the authorized officer Ph no. 7895527370.

The Borrower/Guarantors/Mortgagor are hey notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be auctioned/sold and balance dues, if any will be recovered with interest and cost. M/s PSB ALLIANCE (BAANKNET), Mob. 8291220220, Email-*support.BAANKNET@psballiance.com*, Website: *https://BAANKNET.com//*.

Date : 15.11.2026 **Place: Haldwani** **Authorized Officer, Canara Bank**

EFFICIENT INDUSTRIAL FINANCE LTD

CIN: L93190DL1984PLC019608
Regd Office: Plot No. 13, Office No. 211, Second Floor, Commercial Complex, Jagdamba Tower, Preet Vihar, Delhi-110092
Ph. No:9311480885, Email:efficientindustrial@gmail.com
Website: www.efficientindustrial.com

Extract of standalone Un-Audited Financial Results for the Quarter and half year ended on 30th September 2026

(Figures ₹ in Lakhs)

Particulars	Quarter ended (30/09/2026)	Preceding quarter ended (30/06/2026)	Corresponding quarter ended (30/09/2025)	Year ended (31/03/2026)
	Un-Audited	Un-Audited	Un-Audited	Audited
Total Income from Operations (net)	-	-	-	18.60
Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	(3.22)	(0.85)	(1.38)	10.65
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(3.22)	(0.85)	(1.38)	10.65
Net Profit/(Loss) for the period	(3.22)	(0.85)	(1.38)	7.97
Total Comprehensive Income for the period [comprising Profit/(Loss) for the period (after tax) and other comprehensive income (after tax)]	-	-	-	-
Paid-up equity share capital [Face value Rs. 10 per share]	24.80	24.80	24.80	24.80
Reserves (excluding revaluation reserves as Shown in the Balance Sheet of previous Year)	852.55	-	844.72	856.61
Earnings per share - (after extraordinary items) - (of Rs. 10/- each)	-1.30	(0.34)	(0.56)	3.21
Diluted earnings per share- (after exceptional items) - (of Rs. 10/- each)	-1.30	(0.34)	(0.56)	3.21

Notes:

The financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under section 133 of the Companies Act, 2013 read with relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and SEBI circular dated 5th July, 2016. The full format of the Standalone un-audited Financial Results for the quarter and half year ended on 30th September, 2026 are available on the Stock Exchange website www.msei.in and the Company's website www.efficientindustrial.com

Scan QR Code for detailed Financial Results

For Efficient Industrial Finance Ltd
Sd/-
Sanjeev Khanna
Whole Time Director

Dated: 14.11.2026
Place: Delhi

VALLABH STEELS LIMITED

Regd. Off.: G.T. Road, Village Pawa, Sahnewal, Ludhiana-141 120 (Punjab)
CIN: L27109PB1980PLC004327,
Tel:+91-161-2511413,Fax:+91-161-2511414
E-mail: fin.ho@vallabhgroup.com
website: www.vallabhsteelsltd.in

UN-AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2026

The Un-Audited standalone financial results of Vallabh Steels Limited ('the Company') for the quarter ended 30th September, 2026 was approved by the Board of Directors of the Company at its meeting held on Saturday, the 14th November, 2026 in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015. The full format and the aforementioned Quarterly Financial Results along with the Limited Review Report are available on the Company's website; i.e. www.vallabhsteelsltd.in and also be available on the Stock Exchange website at www.bseindia.com. The same can be assessed by scanning the QR Code given below to view the results on the website of the Company.

For Vallabh Steels Limited
Sd/-
(Charanjit Kaur)
Company Secretary

Place : Ludhiana
Dated : 14-11-2026

NOTICE

NOTICE is hereby given that the Certificate (s) for 350 bearing Equity Share certificates No(s) 1382238, 208605, 334245 & 32189 and Distinctive Nos. 1399350045-1399350194, 141040622-141040671, 575515105-575515204 & 1523601-1523650 under the folio No 04733436 of Larsen & Toubro Limited standing in the name(s) of Suresh Pal has/have been lost or mislaid and the undersigned has / have applied to the Company to issue duplicate Certificate(s) for the said shares. Any person who has any claim in respect of the said shares should write to our Registrar, KFin Technologies Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Hyderabad-500032 within one month from this date else the company will proceed to issue duplicate Certificate(s).

Name(s) of Shareholder(s)
SURESH PAL

Date : 15.11.2026

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

SITAARA HOUSING FINANCE LTD

(Formerly known as Sewa Grih Rin Ltd)
Registered office: 1st Floor, 216/C-12, Old No. C-12, Plot No. 13-B, Guru Nanak Pura, Laxmi Nagar, Delhi-110092- Delhi - India

DEMAND NOTICE

UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULE 3 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002. The undersigned is the Authorised Officer of **Sitaara Housing Finance Ltd** under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to **Sitaara Housing Finance Ltd**, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/ writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to **Sitaara Housing Finance Ltd** by the said Borrower(s) respectively.

S. No.	Name of the Borrower / Co-Borrower & Guarantor	Demand Notice Date & Amount
1.	**Loan No. L1CP00000005001480, 1. Smt. Anita Pandey W/o Shri Amar Kumar (Borrower), 2. Shri Amar Kumar Pandey S/o Shri Ravindra Nath Pandey (Co-borrower), 3. Shri Nilesh Nishra S/o Shri Raj Kumar Mishra (Guarantor)**	**10.11.2026** **₹ 4,94,580.43/-** as on 10.11.2026

Description of secured assets (Movable/Immovable Property): House No. 292/19, Unnao Andar Nagar Palika, Mohalla Pitambar Nagar, Pargana, Tehsil & District Unnao, Uttar Pradesh 209801. **Boundaries of the mortgaged property:** East: House of Ayodhya Prasad, West: 20-ft Road, North: Natwa Baba Mazar, South: 25-ft Road. **Area of the mortgaged plot:** 66.91 square meters.

If the said Borrowers shall fail to make payment to **Sitaara Housing Finance Ltd** as aforesaid, **Sitaara Housing Finance Ltd** shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of **Sitaara Housing Finance Ltd** Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Lucknow **Authorised Officer, Sitaara Housing Finance Ltd.**
Date : 15.11.2026 (Formerly known as Sewa Grih Rin Ltd)

पंजाब नेशनल बैंक punjab national bank

...the name you can BANK upon !

CIRCLE OFFICE : ARMB, RAMGANGA VIHAR, NEAR SALE TAX OFFICE, MORADABAD
EMAIL : cs8281@pnb.co.in

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 provision to Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the Authorised officer has issued demand notice for recovery from Borrowers/guarantors/mortgators (herein referred to as Borrowers). Further in exercise of powers conferred in the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" the Authorised officer has taken the possession of the under mentioned assets which held as securities in respect of loan/ credits facilities granted. Whereas sale of the secured assets is to be made through Public E-auction for recovery of the secured debts due to Punjab National Bank, the General Public is invited to bid either personally or by duly authorised agent.

Date of E-Auction: 03.12.2026, Time: 11:00 AM to 04:00 PM | **Branch : ARMB (828100), Moradabad**

SL. No.	Name of A/C Borrower/Guarantor / Mortgagor & Name of Branch	Description of Properties (Movable/Immovable) Owner Name	A) Dt. of Notice Issued u/s 13(2) B) Outstanding Amount (In Lacs) as per 13(2) C) Nature of Possession	A) Reserve Price B) Earnest Money Deposit (EMD) C) Bid Increase Amount	QR CODE
6	**M/s Choudhry Motors (Borrower's Firm), Sh. Khalil s/o Sh. Sharif Ahmad (Partner & Mortgagor), Sh. Mohd. Usman Ali s/o Sh. Sharif Ahmad (Partner & Mortgagor), Smt. Shyma w/o Sh. Khalil Khan (Guarantor & Mortgagor).**	EM of Residential Flat No: B-69, Second Floor, Without Roof Right In the Triple Storied DDA Flat / Building at Block B , DDA Colony, New Zafrabad ,Delhi 32 Area 65.00 sq-mtrs, (in the name of Smt. Shyama w/o Sh. Khalil khan), Registered No: 2,332, Book No:1 Volume No: 2,402, Pages: 86-94, Dated 27.05.2017,SR-IVA - Shahdara, NEW Delhi/Delhi. **Bounded:- On the North by:** Other Property **On the South by:** Entrance **On the East by:** Property No: B-70 **On the West by:** Other property.	**(A) 10.10.2024** **B) Rs.76,52,252/-** + Intt and other charges, w.e.f. **10.10.2024** **C) Symbolic Possession**	**(A) Rs. 36,48,000/-** **(B) Rs. 3,64,800/-** **(C) Rs. 50,000/-** **Property ID No.: PUNBMBD2230**	

The statutory notice under rule 9(1) ofthe SARFAESI Act 2002 is a 15 days Notice | **Last Date of EMD: Before Auction Time**

-auction is being on "AS IS WHERE IS BASIS" and VHA BASIS and will be conducted "Online". The auction will be conducted through the Bank's approved web portal, https://baanknet.com,support.baanknet@psballiance.com. E-Auction web portal containing online e-auction, Declaration, General Terms and Condition of online auction sale are available on https://baanknet.com,support.baanknet@psballiance.com. To the best of knowledge and information of the authorized officer, there is no encumbrance on the Properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claim/rights/dues affecting 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 bank, the Property is being sold with all the existing and future encumbrances whether known or unknown to the bank, the Authorized officer/Secured Creditor shall not be responsible in any way for third party claim/rights/dues. the sale shall be subject to rules/condition prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002.the other terms and condition of e-auction are published in the website: **https://baanknet.com.support.baanknet@psballiance.com.** The Borrower/Guarantor is hereby notified to return the above mentioned amount along with updated interest and ancillary charge to the Bank before the date of e-auction. Otherwise the property will be auctioned/sold and the balance dues, if any, will be recovered along with interest and cost. The highest bidder will have to deposit 15% of the bid/sale amount in the respective EMD Account immediately. If 15% of the amount is not deposited within the stipulated time, the earnest money will be forfeited and the property will be resold. The successful participant will have to deposit the balance 75% within 15 days from the date of confirmation of sale. If 75% of the amount is not deposited within the stipulated time, 25% will also be forfeited and no claim of the participant on the property will be admissible.

For more details contact Circle Office- Mr. Anil Kumar: +91 9674156363 Mr. Arvind Singh: +919528411891.

Date - 15.11.2026 **PLACE - New Delhi, Moradabad** **Authorised Officer, Punjab National Bank**