APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

pnb Housing Finance Limited Ghar Ki Baat

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. Off.:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:011-23357171, 23357172, 23705414, Web:www.pnbhousing.com

B.O.INDORE: 201, Second Floor, Megapolis Square, 579, M.G. Road, Indore (M.P) 452001.

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/Court Case if any (K)
HOU/IND/1015/249286, Ajay Khandelwal / Babita Khandelwal, B.O.: INDORE	Rs. 37,45,338.31 & 09-08-2018	Physical Possession	Plot No. 46, Kalyan Sampath Greens, Gram Kali Billod, Depalpur, Indore, Madhya Pradesh-452001, India.	Rs. 30,38,000	Rs. 3,03,800	28/11/2026	Rs. 10,000	24-11-2026 12:00pm to 04:00pm	30-11-2026 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 Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : INDORE **DATE :- 14.11.2026** **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

सेन्ट्रल बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

Plot No.1, Near Chittor Complex, MP Nagar, Zone-1, Bhopal – 462011 Ph. No. 0755-4914650

NOTICE UNDER SECTION 13(2), READ WITH SECTION13(8) and 13(13) OF SARFAESI ACT, 2002 TO BE PUBLISHED IN NEWS PAPER WHEN THE SAME IS RETURNED UNDELIVERED REFUSE TO ACCEPT AND ACKNOWLEDGE

A notice is hereby given that the following Borrower/Co-borrower and Guarantors have defaulted in the repayment of principal and interest of the loans facility obtained by them from the **Cent Bank Home Finance Limited** and the loans have been classified as Non Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, We have indicated our intention of taking possession of mortgaged Property owned by following Borrowers / Guarantors as per section 13(4) of the Act in case of your failure to pay the amount mentioned below within **60 days.** Details are hereunder.

S. No	Name of the Borrower / Co-Borrower and Guarantor	Description of Mortgaged Property	Date of Notice / Date of NPA	Outstanding Amount ₹ as on Date of NPA
01.	**1.Mr. Pavan Kumar Malviya S/o Mr. Imrat Lal Malviya (Borrower), 2.Mrs. Shobha Malviya W/ Mr. Pavan Kumar Malviya (Co-borrower), Residential Address : -** House_No. 97 Ward No. -2, Mahaveer Nagar Qbedulla Ganj Amoda Dist. Raisen, Taluka Gohar Ganj (M.P.), **Property Mortgaged Address : -** HOUSE NO 147 A situated at Ward No. 02 Mahaveer Colony Obedullganj Tehsil goharganj Dist. Raisen M.P. Part of Khasra No. 137, **Dhaba Address :-** Hansraj Dhaba Hosngabad Highway Obedulla ganj Dist Raisen (M.P.), **A/c No. 00204020000670**	House No 147 A situated at Ward No. 02 Mahaveer Colony Obedullganj Tehsil goharganj Dist. Raisen M.P. Part of Khasra No. 137 Total Plot Area 37.17 sq.mtr(400 sqft), Property in the name of Mrs. Pavan Shobha Malviya W/o Mr. Malviya, **Boundaries: East -** Plot No. 146, **West -** Part of Plot No. 147, **North -** Plot No: 140, **South -** Colony Road	02.11.2026 / 08.10.2026	**10,83,000/- + Interest and other Charges**

The steps are being taken for substituted service of notice. The above Borrower/Co-borrower and Guarantor (s) (wherever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of **60 days** from the date of this notice under sub-section (4) of Section 13 of Securitization and Re- construction of Financial Assets and Enforcement of Security interest Act, 2002.

Place : Bhopal, Date: 14.11.2026 Authorized Officer, **Cent Bank Home Finance Ltd., Bhopal**

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

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S. No	Name of the Borrower / Co-Borrower and Guarantor	Description of Mortgaged Property	Date of Notice / Date of NPA	Outstanding Amount ₹ as on Date of NPA
01.	**1. Mr. Ram Gopal Sharma S/o Mr. Hari narayan Sharma (Borrower) 2. Mrs. Priti Sharma W/o Mr. Ram Gopal Sharma (Co-borrower) Residential Address:-** H. No. 62 Shankacharya Nagar, Railway Station Bhopal (M.P.) **Property Mortgaged Address:-** Plot no 16 (old),1341 (New) Shankacharya Nagar Near Jain Mandir Khasra No. 1171/2/5, 1180/5,1181/4 & 1184/2, Ward No. 35 Vikash Khand Fanda Tehsil Huzur Dist. Bhopal (M.P.), **LAN : 00204020001030**	Plot no 16 (old),1341 (New) Shankacharya Nagar Near Jain Mandir Khasra No. 1171/2/5, 1180/5,1181/4 & 1184/2, Ward No. 35 Vikash Khand Fanda Tehsil Huzur Dist. Bhopal (M.P.), Super Build-up Area 450 Sq.ft (41.82 Sq.Mtr), Property in the name of Mr. Ram Gopal Sharma S/o Hari narayan Sharma, **Boundaries: East -** Property Of Mr. Ashok Agrawal, **West -** Colony Road, **North -** Property Of Mr. Ramesh Chand Jain, **South -** Colony Road	02.11.2026 / 10.04.2026	**25,51,022/- + Interest and other Charges**

The steps are being taken for substituted service of notice. The above Borrower/Co-borrower and Guarantor (s) (wherever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of **60 days** from the date of this notice under sub-section (4) of Section 13 of Securitization and Re- construction of Financial Assets and Enforcement of Security interest Act, 2002.

Place : Bhopal, Date: 14.11.2026 Authorized Officer, **Cent Bank Home Finance Ltd., Bhopal**

HIMADRI CREDIT & FINANCE LIMITED

CIN : L65921WB1994PLC062875
Regd.Off : 23A, Netaji Subhas Road, 8th Floor, Kolkata - 700 001.
Email: hcfl@himadri.com, Website: www.himadricredit.in Ph No: (033) 2230-4363/ 9953

Extract of Unaudited Financial Results for the quarter and six months ended September 30, 2026

(Rs. in Lacs)

Sr. No.	Particulars	Quarter Ended			Year to Date Ended		Year Ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
1	Total income	75.88	86.93	70.90	162.81	149.65	289.62
2	Net profit / (loss) for the period (before tax, exceptional and/or extraordinary items)	69.39	80.13	64.10	149.52	137.13	262.53
3	Net profit / (loss) for the period after tax (before exceptional and/or extraordinary items)	51.89	59.91	48.05	111.80	102.75	193.12
4	Net profit / (loss) for the period after tax (after exceptional and/or extraordinary items)	51.89	59.91	48.05	111.80	102.75	193.12
5	Total comprehensive income for the period/year (comprising net profit after tax and other comprehensive income after tax)	20.05	3,100.42	(866.79)	3,120.47	384.59	467.76
6	Paid up equity share capital	300.02	300.02	300.02	300.02	300.02	300.02
7	Other equity						10,941.15
8	Earnings per equity share (before and after extraordinary items) (of ₹ 10/- each) (not annualised) : Basic & diluted (₹)	1.73	2.00	1.60	3.73	3.42	6.44

NOTES :-

1) The above results were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13th November 2026. The Statutory Auditor have carried out a limited review on the above financial results for the quarter and six months ended 30 September 2026.
2) The Company is primarily engaged in the business of investing and financing and accordingly there are no separate reportable segment as per Ind AS - 108 "Operating Segment".
3) The above is an extract of the detailed format of Un-audited Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Un-audited Financial Results are available on the websites of Stock Exchange at www.cse-india.com and on the Company's website at www.himadricredit.in.

On behalf of the Board of Directors
Sd/-
Amit Choudhary
Director
DIN: 00152358

Place : Kolkata
Dated : The 13th Day of November, 2026

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