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

E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE ASSEETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 6(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Regn. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110001, Phones: 011-23357474 / 23357412, 23705414, Website: www.pnbhousing.com

B.O.PITHAMPUR: 1st Floor, Indrasan Tower-2, Plot No 59, 60, 67 & 68 Situated At Sanskar Velly, Behind Sbi Bank, Mhow-Neemuch Road, Sec-1, Pithampur, Madhya Pradesh- 454775, **B.O.INDORE:** EB Sch. No. 94, 244, 1st Floor, Ring Rd, Opp. Bombay Hospital, EB Sector, Scheme No 94 Sector EB, Indore, Madhya Pradesh - 452001, **B.O.MANDSAUR:** Plot No. 40, M.N. 39, Survey no. 37, Mira Colony, Village Kityani,Rani Laxmi Bai Choraha, Sanjeet Naka, Mandsaur - 458001, Madhya Pradesh,

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)
NHL/RPIT/0923/1165924, Arpit Tiwari / Harshita Dwivedi, B.O.: Roshni_Pithampur	**Rs. 32,68,237.00 & 18-10-2024**	Physical Possession	Shop No 6 And 7, Ground Floor, Veer Sawarkar Market,bojhaket Market, Pandey Ki Haveli, Municipal Plot No 83 84 Old No 14 And 107 108 Ward No 59 Tehsil And District Indore Mp 452007, Indore, Madhya Pradesh-452007, India.	**Rs. 20,76,000**	**Rs. 2,07,600**	12/11/2026	**Rs. 10,000**	03-11-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
HOU/RIND/0424/1242899, Teena Vishwakarma / Deepak Vishwakarma / Pankaj Vishvkarma, B.O.: Roshni_Indore	**Rs. 12,02,761.94 & 15.04.2025**	Physical Possession	Plot No 1756, Kundan Nagar, Survey No 221, Village Ahirkhedi, Tehsil And District Indore, Indore, Madhya Pradesh-452013, India.	**Rs. 8,30,000**	**Rs. 83,000**	12/11/2026	**Rs. 10,000**	10-11-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
HOU/RMAN/0623/1124845, Ramesh Chandra Dewda / Dhani Bai, B.O.: Roshni_Mandsaur	**Rs. 14,39,000.02 & 17-07-2025**	Physical Possession	House Is Situated At, House Registration, No 67, House No 50 Ward No 07, Patwari Halka No 10, Guideline Patwari Halka No 26, Village Bhuniyakhedi, Mandsaur, Madhya Pradesh-458002, Mandsaur, India.	**Rs. 20,43,000**	**Rs. 2,04,300**	12/11/2026	**Rs. 10,000**	06-11-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
HOU/RMAN/0224/1216801, Kamal Singh / Anuradha Bai, B.O.: Roshni_Mandsaur	**Rs. 10,90,941 & 17-06-2025**	Physical Possession	House Is Situated At, House No 50, Ward No 16, Patwari Halka No 32, Village Pipliya Jagir, The Sitamau, Dist Mandsaur, Mandsaur, Madhya Pradesh-458389, Mandsaur, India.	**Rs. 16,16,000**	**Rs. 1,61,600**	12/11/2026	**Rs. 10,000**	04-11-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
NHL/RMAN/1223/1195361, Mukesh Chandel / Manju Bai, B.O.: Roshni_Mandsaur	**Rs. 9,48,753 & 05-09-2025**	Physical Possession	Patwari Halka No 09, Village Kundkheda, The Manasa, Distt Neemuch, Manasa, Madhya Pradesh-458110, Neemuch, India.	**Rs. 6,01,000**	**Rs. 60,100**	12/11/2026	**Rs. 10,000**	05-11-2026 12:00pm to 04:00pm	13-11-2026 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 Ajay Bairagi, M.: 8319912127, Toll Free No. 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : MADHYA PRADESH **DATE :- 29.10.2026** **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

NIDO HOME FINANCE LIMITED

(formerly known as Edelweiss Housing Finance Limited) (Nido),
Registered Office Situated At Tower 3, 5th Floor, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (W), Mumbai – 400070.

DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002

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 Nido 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 The Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002(SARFAESI Act) on their last known address. In addition to said demand notice, they have been informed by way of this public notice.
Details of the Borrowers, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed there under are given as under:

2. Name and Address of the Borrower, Co Borrower, Guarantor And Loan Amount:
OMPRAKASH CHIROLE (BORROWER) JYOTI PANWAR (CO-BORROWER) & SHIVRAJ CHIROLE (CO-BORROWER) Resi Address: North Part Of Plot No. 174, Shree Nath Greens, Village Dhabli, Tehsil Sanwer, And District Indore Indore 453771. **LAN.No.: L2930STHL000005340255, Loan agreement Date: 24/09/2025**
Loan Amount : Rs. 25,38,762/- (Rupees Twenty Five Lakh Thirty Eight Thousand Seven Hundred Sixty Two Only)
Demand Notice Date: 12/10/2026, NPA Date: 04/10/2026
Amount Due in Rs. 26,50,994.29/- (Rupees Twenty Six Lakh Fifty Thousand Nine Hundred Ninety Four and Twenty Nine Paisa Only) With further interest from the date of Demand Notice 12/10/2026

Schedule of the Property: All The Piece And Parcel Of The Immovable Property Bearing Northen Part Of Plot No.174, Dhabli, Tehsil Sanwer, Dist. Indore Measuring 550 Sq. Ft. And **Bounded As Under:** North: Plot No.175, South: Rest Part Of Said Plot, East: Road, West: Boundary Wall.

You the above Borrower/S are therefore called upon to make 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 above mentioned securities. Please note that as per Section 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: INDORE **Sd/- Authorized Officer**
Date: 29-10-2026 **FOR Nido Home Finance Limited,**
(formerly known as Edelweiss Housing Finance Limited)

INDUSIND BANK LIMITED

INDUSIND BANK LTD., PNA HOUSE, 1st Floor, Plot No. 57 and 57/1, Street No.17, Near ESIC Office, MIDC, Andheri (E), Mumbai-400093

POSSESSION NOTICE (Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the Authorized officer of M/s Indusind Bank Ltd under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(hereinafter the said Act) and in exercise of the Powers conferred under Section13(12) read with Rule 9 of the Security Inererest (Enforcement) Rules, 2002 (hereinafter the said Rules) has issued demand notice to the below mentioned Borrower/Guarantors to repay the amount with 60days from the date of receipt of the said notice.

The borrower(s) having failed to repay the said amount with further interest within the said period , notice is hereby given to the Borrowers in particular and to the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on this date mentioned against the name of the Borrowers/Guarantors Any dealings with the said properties shall be subject to the prior charge of M/s Indusind Bank Ltd., for the amounts mentioned against the borrowers and incidental expenses cost, charges and interest thereon. The borrowers attention is invited to Provisions of Sub-Section(8)of sec 13 of the Act, in respect of the time available to redeem the secured assets

S. No	Name of Borrower /Guarantor Loan Agreement No	Demand Notice Date Possession Date	Outstanding Amount
1	**Borrower :** Mr.Pappu Khan S/o Ahmed Khan **Co-Borrower :** Mrs.Shakila, W/o Pappu Khan **Loan Agreement No. IRRM04599 Dated 17.01.2025 & IRRM04608 Dated 17.01.2025.**	**20.07.2026** **Possession Date 23.10.2026**	**Rs.13,77,613.24/-** (Thirteen Lakhs Seventy Seven Thousand Six Hundred and Thirteen and Twenty Four Paise Only) on 18.07.2026

Description of the property: All the piece & parcel of residential property covering 400 sq ft, in Survey No. 84/23, Abhay Nagar, Ratlam, Madhya Pradesh, PIN 457001. which is bounded as under :- North: Road, East: Others Land, South: Nala & Others Land, West House of Rekha w/o Kaluram

Place: Madhya Pradesh **Sd/- (Authorized Officer)**
Date: 23.10.2026 **For Indusind Bank Ltd.,**

Karnataka Bank Ltd. Your Family Bank. Across India

ARMB - Ahmedabad,"THE FIRST" B-705, Behind Keshavbaug Party Plot, Off. 132 Ft. Road, Vastrapur, Ahmedabad - 380015 **Phone:** 079-29702791 / 92 / 93 **E-Mail :** ahm.arm@ktk.bank.in **Website:** www.karnatakabank.bank.in **CIN:** L85110KA1924PLC001128

PUBLIC NOTICE OF SALE through E – AUCTION

E-auction sale notice for sale of immovable property mortgaged to the bank under the Securitisation and reconstruction of financial assets and Enforcement of security interest Act, 2002 read with proviso to Rule 8(6) and Rule 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, Guarantor/s and Co-obligant/s that the below described immovable properties mortgaged/charged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorized Officer of Karnataka Bank Ltd., the secured creditor on 29.08.2023 and will be sold on **"As is Where is", "As is What is"** and **"Whatever there is"** condition on **16.11.2026** for recovery of **Rs. 1,08,39,189.13** (Rupees One Crore Eight Lakh Thirty Nine Thousand One Hundred Eighty Nine and Thirteen Paisa Only) in account no. 3697001800005101 along with future interest from 04.10.2026 plus cost due the **Karnataka Bank Ltd- Jabalpur Branch**, from the below mentioned borrower/ guarantor/ mortgagor/ Co-obligant.

(A) Name & Address of the Borrower : 1. M/s Rishika Pipe Industries, represented by its Proprietor Mr. Devendra Soni, addressed at: 629 Gali No.6, Samdariya Green City, Madhotal, Jabalpur-482001; also addressed at: 435-10, Royal Market, Jabalpur, Madhya Pradesh-482001; **2. Mr. Devendra Soni S/o Mr. Mathura Prasad Soni**, addressed at: 629 Gali No.6, Samdariya Green City, Madhotal, Jabalpur-482001; **3. Mr. Dinesh Kumar Soni S/o Mr. Mathura Prasad Soni** addressed at: 1073, Cherital Ward, Near Shiv Mandir, New Colony, Jabalpur, Madhya Pradesh-48200 **4. Mrs. Savita Soni W/o Mr. Devendra Kumar Soni**, addressed at: 1073, Cherital Ward, Near Shiv Mandir, New Colony, Jabalpur, Madhya Pradesh-482001

(B) Description of immovable Secured Assets: Item No. 1 : All that part and parcel of Non-Agricultural Industrial Leased hold property situated on Plot No.90, Sector No.II, Industrial Growth Centre, Near Nice Plastic Industries, Village-Maneri, District-Mandla (M.P), admeasuring area of land is 1000 sq. mtr and Foundation work and Plinth Beam level construction work completed on Ground floor at 371.75 sq. mtr area, belonging to M/s Rishika Pipe Industries and **bounded by: East :** Plot no. 91 (Factory of Mr. Khandelwal) **West :** Plot No. 89 -Mr. Devendra Soni **North :** Plot No. 95 **South :** 18 meter wide road; **Item No. 2 :** All that part and parcel of Commercial Shop situated at Ground Floor in commercial building located at "Royal Market" shop No. 10, (435/10-GF) Old House No.435, Narsingh Ward under Khasra No.81/3 and 83/2, Mouza Amanpur, Near Madan Mahal Chowk, Madan Mahal Railway Station Road, Narsingh Ward, Tehsil & District-Jabalpur Madhya Pradesh, admeasuring area of shop 224.25 Sq. ft (undivided share of land) belonging to Mr Devendra Soni & **bounded by: East :** Common Passage **West :** Shop No. 9 – Mr. Pandey **North :** Open plot **South :** Godown - Mr. Tushar **Item No. 3 :** All that part and parcel of Residential House situated at developed colony known as "Samdariya Green City" situated near Samdariya Public School, Green City, N.B.No.660 P.H No. 25, Teh. & Distt. Jabalpur, land of khasra no.104/3, 109/4, 108/2, 104/4, 108/3, 109/5, 103/1-2, 103/3, 103/4, 110/3, 110/4, 11/3, 100/1, 101/1, 104/1, 109/2, 110/1, 111/2, 11/5, 100/2, 101/2, 104/2, 109/2, 110/2, 113/3, Unit No. 629, admeasuring area 800 Sq ft, Super Built-up area 500 Sq.ft, Mouza - Madhotal, Near Samadariya public school, Ward -Pandit Deen Dayal Upadhyaye,Tehsil & Dist - Jabalpur,, belonging to Mr Devendra Kumar Soni and **bounded by East :** House - Unit no. 630- Mr. Amar Kori **West :** House - Unit no. 628- Dr. Jha **North :** House - Unit no. 622- Mr. Tularam Chodhary **South :** Side Road

[C] Details of Secured Debt: The Secured debt for Recovery of which the property is to be sold is: Rs.1,08,39,189.13 (Rupees One Crore Eight Lakh Thirty Nine Thousand One Hundred Eighty Nine and Thirteen Paisa Only) in account no. 3697001800005101 along with future interest from 04.10.2026 plus cost due the Karnataka Bank Ltd- Jabalpur Branch, from the below mentioned below mentioned borrower/ guarantor/ mortgagor/ Co-obligant.

D) Reserve price/upset price below which the property may not be sold for: i) Immovable property at Item No-1 is for Rs.57,00,000/-(Rupees Fifty Seven Lakh Only) **ii)** Immovable property at Item No-2 is for Rs.32,00,000/-(Rupees Thirty Two Lakh Only) **iii)** Immovable property at Item No-3 is for Rs.30,50,000/-(Rupees Thirty Lakh Fifty Thousand Only)

(E) (i) Earnest money to be Deposited (EMD) for Immovable property at **Item No. 1 is Rs. 5,70,000/-** (Rupees Five Lakh Seventy Thousand Only) **(ii)** Earnest money to be Deposited (EMD) for Immovable property at **Item No. 2 is Rs. 3,20,000/-** (Rupees Three Lakh Twenty Thousand Only) **(iii)** Earnest money to be Deposited (EMD) for Immovable property at **Item No. 3 is Rs. 3,05,000/-** (Rupees Three Lakh Five Thousand Only)

(F)Address of the Secured Creditor: The Authorized Officer, Karnataka Bank Ltd., Ground Floor, Shiv Mula Tower, No.1553, Main Road, Wright Town, Jabalpur Madhya Pradesh- 2411444

(G) Date, and time of opening of offers received from public: The E-auction will be conducted through portal https://bankauctions.in/ on **16.11.2026** at 11.00AM to 12.00 Noon. The intending bidder/s are required to register their name at https://bankauctions.in/ and get the user Id and password free of cost and get online training on E-auction (tentatively on **13.11.2026**) from M/s 4Closure, Mr. Nitesh D Pawar (Coordinator), Block No. 605A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad – 500038. Mobile No: 8142000725, Technical Support: 8142000066, E-mail: info@bankauctions.in.

Date : 26.10.2026 | Place : Ahmedabad **Sd/- Chief Manager & Authorised Officer**

SMFG INDIA CREDIT COMPANY LIMITED

Corporate Office: 11th Floor, C wing, Embassy 247, Lal Bahadur Shashtri Marg , Gandhi Nagar Vikroli (West) Mumbai Maharashtra – 400083

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the authorized officer of **SMFG INDIA CREDIT COMPANY LIMITED (SMFG India Credit)** under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

Name of the Borrower(s)	Demand Notice Date and Amount
1. ROHAN DAWAR 2. VIMMI DAWAR 3. SURESH DAWAR 4. JAI BABA BAIJNATH FOOD AND DAIRY PRODUCTS 5. DIPAK PATEL 6. ANKITA JOSHI 7. AJAY DAWAR LAN – 173701310340025	08-10-2026 Rs. 71,01,318.00/- (Rupees Seventy One Lakh One Thousand Three Hundred Eighteen Only) as on 05-10-2026

Description of Immovable Property Mortgaged

Property Owner :- Suresh Dawar & Ajay Dawar , Said Property Northern Part & Southern Part of the Property , part of House no. 46 situated at Kailash Park (MANORAMGANJ), Indore Madhya Pradesh 452001 . Total Admeasuring Area 2000 Sq Ft. Boundries : 1) Northern Part Boundries - EAST : Road WEST : Plot no. 40A & 40B NORTH : Plot no. 47 SOUTH : Rest Part of the Said House. 2) Southern Part Boundries - EAST : Road WEST : Plot no. 40A & 40B NORTH : Rest Part of the House SOUTH : Plot no. 46

1. HOTEL JAISWAL AND FAMILY RESTAURANT 2. SANTOSH BAI 3. RITESH JAISWAL 4. ASHWIN JAISWAL 5. ASHOK SUNDARLAL LAN – 173701311855157	08-10-2026 Rs. 1,12,79,213.00/- (Rupees One Crore Twelve Lakh Seventy Nine Thousand Two Hundred Thirteen Only) as on 05-10-2026

Description of Immovable Property Mortgaged

Property Owner : Santosh Bai & Ashok s/o Sundarlal , Plot no. /Survey No. 416 , New 416/2 PH No, 03 , Vilage Inpun , The. Punasa Dist. Khandwa Madhya Pradesh. Boundries : EAST : Rest of the Said Land WEST : Sanawad & Om kareshwar Road NORTH : Land of Radhshyam Appaji SOUTH : Land of Priyanka Dubey

Name of the Borrower(s)	Demand Notice Date and Amount
1. MANISH KIRANA AND GENERAL STORE 2. PRIYA MANEESH 3. MANISH MAHESHWARI LAN – 213020911858823	08-10-2026 Rs. 24,69,272.62/- (Rupees Twenty Four Lakh Sixty Nine Thousand Two Hundred Seventy Two and Paise Sixty Two Only) as on 05-10-2026

Description of Immovable Property Mortgaged

Property Owner : Manish Maheshwari & Priya Maheshwari , Property House No. 216 , P H No. 24 , Village Runaha , Tehsil Berasia dist. Bhopal Madhya Pradesh. Admaesuring Area 1950 SqFt. Boundries : EAST : House of Mukesh Gour WAST : Gali NORTH : Main Road SOUTH : Space of Prabhulal Gaur

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that SMFG India Credit is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s).
In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, SMFG India Credit shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. SMFG India Credit is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), SMFG India Credit also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the SMFG India Credit. This remedy is in addition and independent of all the other remedies available to SMFG India Credit under any other law.
The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of SMFG India Credit and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: Indore & Bhopal **Sd/- Authorized Officer**
Date: 29-10-2026 **SMFG INDIA CREDIT COMPANY LIMITED**

INDIA SHELTER FINANCE CORPORATION LTD.

Corporate Office: 6th Floor, Plot No 15, Institutional Area, Sec. 44 Gurugram-122003 (HR) **Branch Office**: Madhya Pradesh

Sale Notice For Sale Of Immovable Property

Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") Rule 8(5) read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules").

Notice is hereby given to the public in general and in particular to the Borrower(s), Co Borrower(s) and Guarantor(s) or their legal heir(s) or representative(s) that the below described immovable property(s) mortgaged/charged to India Shelter Finance Corporation Limited (hereinafter referred to the Secured Creditor), the possession of which has been taken by the Authorized Officer of the Secured Creditor having its Registered Office at - 6th Floor, Plot No 15, Institutional Area, Sector 4 Gurugram Haryana -122002, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers, co borrowers

Loan Account Number/ AP Number And Name of Borrower(s) / Co-Borrower(s) /Guarantor(s)	Demand Notice u/s 13(2) Date and Amount : 10.10.2025 Rs. 821698.90/- (Rupees Eight Lakh Twenty One Thousand Six Hundred Ninety Eight and Ninety Paise). Bid Increase Amount : 10,000/- (Ten Thousand)	Date and Type of Possession: 08/06/2026 Physical Possession, Total Outstanding Amount: Rs.10,53,210/- (Rupees Ten Lakh Fifty Three Thousand Two Hundred Ten Only). As on 28-10-2026.	Reserve Price : Rs. 4,50,000 /- (Rupees Four Lakh Fifty Thousand Only). EMD Amount: Rs.45,000/- (Rupees Forty Five Thousand Only).	Date and Time of Inspection of the property 09/11/2026 11:00 AM to 5:00 PM. EMD Deposition Last Date 11/11/2026 TILL 06:00 PM. Date and Time of Auction: 13/11/2026 FROM 10:00 AM to 05:00 PM.
HL47CHLONS000005069424 MR./ MRS. JYOTI BAI & MR./ MRS. HARI SINGH AHIRWAR				

Description of the Immovable Property/ Secured Asset: All Piece And Parcel Of Property Situated at P.H.No.22, Survey No. 1359/ 1/2/6(5), Ward no. 14, Siyaram Colony (Siyaram Aashram) Aron Tehsil Aron Distt. Guna (M.P.) Area 600 sqft., or 55.76 Sq.Mtr. As per title deed East-Plot of Halke Kushwah, West-Open land of Mahendra Singh Kushwah, North-Road, South- Open land Of Brajendra Singh Rajput Actual at site : East-Plot Of Halke Kushwah, West: Open land Of Mahendra Singh Kushwah, North – Road, South - Open land of Brajendra Singh Rajput.

Place of EMD Deposition & Authorized Officer's Name and Mobile No:. Mr. Sushil Kumar Vaishya, Mobile No.8357941995 at branch office at India Shelter Finance Corporation Limited, (PAWAIYA COMPLEX, 2ND FLOOR, ABOVE VIJAYA BANK, GUNA, MP-473001)

Place of Auction: India Shelter Finance Corporation Limited, (Pawaiya Complex, 2nd Floor, Above Vijaya Bank, Guna, MP-473001.)

Mode of Payment:- All payment shall be made by **Demand draft, NEFT & RTGS** in favour of **India Shelter Finance Corporation Limited.**

Place: Madhya Pradesh, Date: 29.10.2026 **For India Shelter Finance Corporation Limited, Authorized Officer**

ASSET RECONSTRUCTION COMPANY (INDIA) LTD.

CIN: U65999MH2002PLC134884 Website: www.arcil.co.in
REGISTERED OFFICE: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai- 400028, Tel: +91 2266581300

DEMAND NOTICE

Whereas the Authorized Officer of **Asset Reconstruction Company (India) Limited** hereinafter referred to as "Arcil" is a Securitisation and Reconstruction company incorporated under the companies Act, 1956 and reistered with the Reserve Bank of India under section 3 of Securitisation and Reconstruction of Financial assets and Enforcement of security Interest Act, 2002 (hereinafter referred to as "the Act") and whereas the Borrower/Co- Borrower as Mentioned of the below chart obtained loans from Vistaar Financial Services PVT Ltd (VFSPL), and whereas Arcil has acquired the financial assets relating to the loan accounts mentioned to the below chart and whereas Arcil, being the secured creditor under the Act and in exercise of powers conferred under section 13(2) of the said Act read with Rule 2 of the security interest (Enforcement) Rules 2002, issued demand notice calling upon the Borrower/ Co- Borrowers as to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons..

1: Account No.- 0105SBML02595: **Original Lender** - Vistaar: **Date of Demand Notice**- 19/10/2026: **Borrower Name**- Balram Modi: **Co-Borrower Name**- Raju Modi: **Total Outstanding**- ₹4,50,687.58/- as on 16.09.2026: **Description of the Property**- All That Piece And Parcel Of Plot/house Bearing Ward No. 42 And Saral No. 630, Situated At Shivaji Nagar, Balgarh Village, Tehsil Shankargarh, District Dewas, State M. P.-455001, Admeasuring 750 Square Units, Owned And Held By Raju Bai Modi. and land being bounded on: Boundaries: East by, Road North by, Remaining Part of Plot No. 4 West by, Plot No. 8 South by, Remaining Part of Plot of Kailash Modi.

2: Account No.- 0118SBML02931: **Original Lender** - Vistaar: **Date of Demand Notice**- 19/10/2026: **Borrower Name**- Kuldeep Malviya: **Co-Borrower Name**- Pooja Malviya: **Total Outstanding**- ₹13,37,940.02/- as on 16.09.2026: **Description of the Property**- All that piece and parcel of Independent Building / Residential property measuring 1963 Sq. Ft, bearing House/Flat No. 987 and PH No. 101, situated at Colony BIRMAWAL, Village Birmawal, Tehsil RATLAM, District Ratlam, State Madhya Pradesh, owned by Kuldeep Malviya and Pooja Malviya. and land being bounded on: Boundaries: East by, House of Mishrilal Ji North by, Shambhu ji's wada West by, House of Radheshyam Ji Gupta South by, Common Way.

3: Account No.- 0196SBML02674: **Original Lender** - Vistaar: **Date of Demand Notice**- 20/10/2026: **Borrower Name**- Amin Khan: **Co-Borrower Name**- Rubeda Bee: **Total Outstanding**- ₹4,85,077.47/- as on 16.09.2026: **Description of the Property**- All that peice and parcel of house No. 201 admeasuring about 800 sqft situated in village turkipura P.H. No. 56 pachore taluka Rajgarh District owned by Amin S/o NAsir Khan. Situated At Rajgarh, Madhya Pradesh - 465680. and land being bounded on: Boundaries: East by, Abaj and Rauf Khan House North by, Main Road West by, Sharif Khan House South by, Govt. land.

4: Account No.- 0210SBML02363: **Original Lender** - Vistaar: **Date of Demand Notice**- 20/10/2026: **Borrower Name**- Babu Kanhaiya: **Co-Borrower Name**- Sunita Bai: **Total Outstanding**- ₹3,87,276.44/- as on 16.09.2026: **Description of the Property**- All that piece and parcel of land admeasuring 1755 Sq. Ft., bearing House No. 125, Ward No. 04, P.H. No. 45, situated at Village Bhounra, Tehsil Ashta, District Sehore, Madhya Pradesh - 466116, belonging to Babu Kanhaiya. and land being bounded on: Boundaries: East by, Land of owner North by, House of Bhagwan Singh Parmar West by, Chainpura Road South by, House of Hari Singh Parmar.

5: Account No.- 0145SBML02059: **Original Lender** - Vistaar: **Date of Demand Notice**- 03/10/2026: **Borrower Name**- Mahendar Singh Rajput: **Co-Borrower Name**- Priyanka Kuwar Rajput: **Total Outstanding**- ₹7,62,842.52/- as on 03.10.2026: **Description of the Property**- All That Piece and Parcel of Residential Building (House) No. 26, Measuring a Total Area of 120.35 Sq.Mtrs (1295 Sq.Ft.), Situated in the Gram Abadi of Village Changera, P.H. No. 06, Ward No. 10, Gram Panchayat Dungalawada, Tehsil and District Neemuch, Madhya Pradesh, within the Sub-Registration District of Neemuch, Owned Jointly by Mahendar Singh Rajput S/O Madan Singh Rajput and Priyanka Kuwar Rajput W/O Mahendar Singh Rajput, Held Under Registered Co-Ownership Deed Dated 28/01/2020, Registration No. MP27946202OA1069211, SRO Neemuch and land being bounded on: Boundaries: East by, House of Vijay Singh North by, House of Tulsiram Ji Mali West by, House of Hakam Singh South by, Aam Rasta (Public Road).

SD/-, Authorised Officer
Place: Bhopal **Asset Reconstruction Company (India) Limited**
Date:- 29-10-2026 **(Trustee of Arcil-Trust-2027-005 and Arcil-Trust-2026-024)**

RBL BANK LTD.

Registered Office: 1st Lane, Shahupuri, Kolhapur-416001
National Office: 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai - 400062.

Symbolic Possession Notice (For Immovable Property) Rule 8(1)

Whereas, the undersigned being the Authorized Officer of **RBL BANK LTD.** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 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 in the Loan Account & called upon the borrower/s to repay the amount mentioned in the notice total outstanding amount in the aforesaid Loan Account Nos. within 60 days from the date of receipt of the said notice (the details are mentioned in the below mentioned table). The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken the **Symbolic Possession** of the properties described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said rules on the below mentioned date. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **RBL BANK LTD** for an above-mentioned amount and interest thereon.

Loan Account Nos., Name of the Borrowers, 13(2) Notice details and Symbolic Possession Date	Mortgaged Property Details
1. Mrs. Archana Raghunandan Songara W/o Raghunandan Songara (Applicant & Mortgagor) **2. Mr. Durgesh Raghunandan Songara S/o Raghunandan Songara** (Co-applicant & Mortgagor) **Address of Correspondence** 1. Plot No. L-13, Shanti Park, Indore