

PUBLIC NOTICE
NOTICE is hereby given that the below mentioned Authorised Person is no longer affiliated as Authorised Person of Kotak Securities Limited.

Authorised Person Name	Trade Name	Exchange Registration Numbers of Authorised Person	Address of Authorised Person
USHA SURANA	USHA SURANA	NSE - AP0291107191 BSE - AP01067301109816	308 AD SCHEME NO 74 C VILAJ NAGAR INDORE 452010

Please note that above mentioned Authorised Person (AP) is no longer associated with us. Any person heretofore dealing with above mention AP should do so, at their own risk. Kotak Securities Ltd. shall not be liable for any such dealing. In case of any queries for the transactions till date, Investors are requested to inform Kotak Securities Ltd. within 15 days from the date of this notification, failing which it shall be deemed that there exists no queries against the above mentioned AP.

**Kotak** Securities Limited, Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai-400051 | CIN: L69999MH1994PLC134051, Telephone No.: +22 43360000, Fax No.: +22 67132430. Website: www.kotak.com / www.kotaksecurities.com. Correspondence Address: Infinity IT Park, Bldg. No. 21, Opp. Film City Road, A.K Vaidya Marg, Malad (East), Mumbai 400087. Telephone No: 42855825, SEBI Registration No: IN200020137 (Member of NSE, BSE, NSE, MCX & NCDX), AMFI ARN 0164, PMS INP00000258, and Research Analyst: INH000000586, NSDL/CDSL: IN-IN-PP-6329-2021. Compliance Officer Details: Mr. Hiren Thakkar Call: 022-42858484, or Email: ks.compliance@kotak.com.

**UMMEED HOUSING FINANCE PVT. LTD.**
CIN: U64990HR2016PTC057984
Registered office at: Unit 2009-14, 20th Floor, Magnum Global Park, Golf Course Extension Road, Sec-58, Gurugram (Haryana)-122011

APPENDIX IV [See rule 8(1)] POSSESSION NOTICE

Whereas, The undersigned being the authorized officer of the **UMMEED HOUSING FINANCE PVT. LTD** under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Act, 2002/54 of 2002) and in exercise of powers conferred under section 13(12) read with [rule 3] of the security interest (Enforcement) Rules, 2002, issued demand notices to the Borrower/s as details herein under, calling upon the respective Borrowers to repay the amount mentioned in the notice with all costs charges and expenses till actual date of payment within 60 days from the date of the receipt of the said notice.

The said Borrower/Co-borrower/Guarantor/Mortgagor having failed to repay the amount, notice is hereby given to the borrower/Co-borrower/Guarantor/Mortgagor and the public in general that the undersigned has taken Symbolic possession of the property described herein below in exercise the powers conferred on him under sub-section (4) of section 13 of the said act read with rule 8 of the security interest Enforcement Rules, 2002 on this date. The Borrower/Co-borrower/Guarantor/Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and dealings with the property will be subject to the charge of the **UMMEED HOUSING FINANCE PVT.LTD.** For the amount specified therein with further interest, costs and Charges from respective dates thereon until full payment. The Borrower's attention is invited to provision of sub section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Details of the Borrowers, Co-borrowers and Guarantors, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed there under and Date of Possession is given as under:

Sr. No.	Name and Address of the Borrower, Co Borrower or Guarantor	Loan Account No. And Loan Amount	Demand Notice Date	Symbolic Possession Date
1.	1. BAHADUR SINGH S/O UMRAV SINGH (BORROWER) , 2. MANISHA GUJAR W/O BHADUR SINGH (CO-BORROWER) , 3. UMRAV SINGH S/O GOPAL (CO-BORROWER) ALL ABOVE RESIDING GRAM AAGARI, AGRI, RAIGARI M.P. 465669 LOAN NO. LXBI02824-250043163 LOAN AGREEMENT DATE-16-OCT-2024 LOAN AMT. OF RS.800000/-	10-NOV-25	09-FEB-2026	
Amount Due in Rs.				
RS.182674/- (RUPEES EIGHT LACS TWENTY THOUSAND SIX HUNDRED SEVENTY FOUR ONLY) AS ON 10-NOV-2025 + FURTHER INTEREST AND OTHER CHARGES FROM 11-NOV-2025				
DETAILS OF THE SECURED ASSET:- ALL THAT PIECE AND PARCEL OF PROPERTY BEARING HOUSE NO.212, MEASURING AREA 1152 SQ.FT. PATWARI HALKA NO.99, WARD NO.19, SITUATED AT- GRAM AAGARI, POST AGAR, TEHSIL- BIAORA, DISTRICT RAJGARH M.P. BOUNDED AS EAST- AAM RASTA WEST- OPEN LAND ROAD JI NORTH- HOUSE OF ROAD JI SOUTH- OPEN LAND RADHESHYAM				
2.	1. RAJ KUMAR S/O PANKAJ LAL (BORROWER) , 2. ANITA W/O RAJ KUMAR (BORROWER) BOTH ABOVE RESIDING AT- H.NO.74 SHIV NAGAR COLONY, VIDSHA ROAD NEAR CHOURASHA, MANDIR, NISHATPUR A/ CHIUZUR, BHOPAL M.P.-462010 ALSO AT H.NO.122/281, PHASE-3, NEAR KAJAL KIRANA STORE, SHIV NAGAR COLONY, VIDSHA ROAD, HUZUR, PO-PEOPLES CAMPUS, DISTRICT BHOPAL, M.P. 462037 LOAN NO. LXBP01224-250038781 LOAN AGREEMENT DATE-29-JUN-2024 LOAN SANCTION AMT. OF RS.550,000/- BUT DISBURSED OF RS.250,000/-	10-NOV-25	10-FEB-2026	
Amount Due in Rs.				
RS.276,307.62/- (RUPEES TWO LACS SEVENTY-SIX THOUSAND THREE HUNDRED SEVEN AND SIXTY TWO PAISE ONLY) AS ON 10-NOV-2025 + FURTHER INTEREST AND OTHER CHARGES FROM 11-NOV-2025				
DETAILS OF THE SECURED ASSET:- ALL THAT PIECE AND PARCEL OF PLOT NO.48, MEASURING 450 SQ.FT. KHASRA NO.186/1, 187, PART-SHARE OF 0.450 HECTARE I.E. 1.11 ACRES LAND OUT OF TOTAL, RAKWA 1.3230 HECTARE PATWARI HALKA NO. OLD 16, NEW 29, REVENUE INSPECTION MANDAL OLD NEW 02/03 SITUATED AT- VILLAGE MALIYA, BLOCK PHANDA, TEHSIL- HUZUR DISTRICT BHOPAL. BOUNDED AS EAST- PLOT NO.49 WEST- PLOT NO.47 NORTH- RASTA SOUTH- PLOT NO.52				
3.	1. ROOP NARAYAN S/O MATURHA PRASAD (BORROWER) , 2. VIDHYA BAI SHARMA W/O ROOP NARAYAN (CO-BORROWER) BOTH ABOVE RESIDING AT- GRAM KANAKNEHRU TEHSIL- CHACHAURA, DISTRICT GUNAM P.473115 LOAN NO. LXBI02824-250038031 LOAN AGREEMENT DATE-17-JUN-2024 LOAN AMT. OF RS.700,000/-	10-NOV-25	10-FEB-2026	
Amount Due in Rs.				
RS.730593/- (RUPEES SEVEN LACS THIRTY THOUSAND FIVE HUNDRED NINETY THREE ONLY) AS ON 10-NOV-2025 + FURTHER INTEREST AND OTHER CHARGES FROM 11-NOV-2025				
DETAILS OF THE SECURED ASSET:- ALL THAT PIECE AND PARCEL OF PROPERTY BEARING PANJ NO.310, PATWARI HALKA NO.67, WARD NO.5, MEASURING AREA 391.28 SQ.FT., SITUATED AT- DASAL, TEHSIL- SARADARPUR, DISTRICT DHAR M.P. BOUNDED AS- EAST- ROAD WEST- GATE OF MEENA W/O MUKESH SOUTH- HOUSE OF ANTAR SINGH SIR				
4.	1. RAKESH S/O BALU JI (BORROWER) RESIDING AT- PHN NO. 59, LSN 420, H.NO. 87, GRAM SHAKKARKHEDI, TEHSIL- MAHIPOUR, DISTRICT UJJAIN M.P.456443 2. SEEMA BAI W/O RAKESH (CO-BORROWER) RESIDING AT- H.NO.87, GRAM SHAKKARKHEDI, TEHSIL- MAHIPOUR, DISTRICT UJJAIN M.P.456443 3. MESARAVAN BALU JI (CO-BORROWER) RESIDING AT- PHN NO.59, LSN 420, H.NO.87, GRAM SHAKKARKHEDI, TEHSIL- MAHIPOUR, DISTRICT UJJAIN M.P.456443 LOAN NO. LXJU02823-240033801 LOAN AGREEMENT DATE- 16-FEB-2024 LOAN AMT. OF RS.750,000/-	10-NOV-25	11-FEB-2026	
Amount Due in Rs.				
RS.738,663/- (RUPEES SEVEN LACS THIRTY EIGHT THOUSAND SIX HUNDRED SIXTY THREE ONLY) AS ON 10-NOV-2025 + FURTHER INTEREST AND OTHER CHARGES FROM 11-NOV-2025				
DETAILS OF THE SECURED ASSET:- ALL THAT PIECE AND PARCEL OF PROPERTY BEARING H.NO.87, PATWARI HALK A NO.106, MEASURING AREA 1517 SQ.FT. I.E. 140.98 SQ.MTRS., SITUATED AT- GRAM SHAKKARKHEDI TEHSIL- MAHIPOUR, DISTRICT UJJAIN M.P. BOUNDED AS- EAST- LOCAL WAY WEST- GOVT-LAND NORTH- HOUSE OF PRAKASH CHANDRA SOUTH- HOUSE OF KAILASHJI				

DATE: 13-FEB-2026

Sd/- Authorized Officer Mr. Gaurav Tripathi Mob-9650055701

Place: Gurugram, Haryana

For Ummeed Housing Finance Pvt. Ltd

**TRUHOME FINANCE LIMITED**
(Formerly Known As Shirram Housing Finance Limited)

Reg. Off.: Srinivasa Tower, 1st Floor, Door No. 5, Old No.11, 2nd Lane, Cenatopha Road, Alwarpet, Teynampet, Chennai-600018
Head Office: Level 3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051
Website: http://www.truhomefinance.in

PHYSICAL POSSESSION NOTICE

Whereas, The undersigned being the authorised officer of Truhome Finance Limited (Formerly Shirram Housing Finance Limited) under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (said Act) and in exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued demand notices to the Borrowers details of which are mentioned in the table below to repay the amount mentioned in the said demand notices.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned being the Authorised officer Truhome Finance Limited (Formerly Shirram Housing Finance Limited) has taken PHYSICAL 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 09/02/2026.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Truhome Finance Limited (Formerly Shirram Housing Finance Limited) for an amount as mentioned herein below with 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.

Borrower's Name and Address

Mr. Rakesh Kumar Yadav S/o Mr. Shyam Bahadur Yadav
Mr. Shyam Bahadur Chaudhary S/o Mr. Nageshwar Chaudhary
Address- H.No.-90, Sundar Colony, B-Sector Ashoka Garden, Ward No. 34, Tehsil-Huzur, District-Bhopal MP -462023.
Also At- Mr. Rakesh Kumar Yadav S/o Mr. Shyam Bahadur Yadav
Flat No. SF-05, Narmada Block-4, Indus Realty, D-Sector, Industrial Area, Ward No. 13, Mandideep, Tehsil Goharganj, District –Raisen.

Amount due as per Demand Notice

Rs.13,91,289/- (Rupees Thirteen Lakh Ninety One Thousand Two Hundred Eighty Nine Only) dated 09-10-2024 under reference of Loan Account No SHLHBHP0000800 along with further interest as mentioned hitherto and incidental expenses, costs etc.
Notice Date-11/10/2024

Description of Mortgaged Property

All that piece and parcel of immovable property flat No. SF-05, Narmada Block-4, Second Floor-05, comprising of built up area 600.00 Sq.ft. or 55.76 Sq.Mtr. & super built up area 800.00 Sq.ft. or 74.35 Sq. Mtr., area 600.00 Sq.ft. of land situated at Indus Realty, part of plot No. 10, D-Sector, Industrial Area, Ward No. 13, Mandideep, Tehsil Goharganj, District Raisen.
Bounded by:- North :- Corridor, South :- Narmada Block-4, Second Floor-2 East :- Narmada Block-4, Second Floor-4, West:- Narmada Block-4, Second Floor-6

Place: Raisen
Date : 09-02-2026

Sd/- Authorised Officer- Truhome Finance Limited
(Earlier Known as Shirram Housing Finance Limited)

**OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED**
Regd. Office: 9, M.P. Nagar, 1st Street, Kongu Nagar Extn., Tirupur - 641607.
Corporate Office: Kohinor Square, 47th Floor, N.C. Kelkar Marg, Gadkari Chowk, Dadar (W), Mumbai - 400028.

APPENDIX-IV (For Immovable Property) Rule 8 (1) POSSESSION NOTICE

Whereas, the authorized officer of the Original Lender Piramal Capital & Housing Finance Limited (erstwhile Dewan Housing Finance Corporation Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act") in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the said Rules"), issued a demand notice dated 14.06.2021 calling upon the **Avinendra Singh Chouhan (hereinafter referred to as "Borrower(s)"), Madhulika Chouhan (hereinafter referred to as "Co-Borrower(s)")** to repay the amount as mentioned in the said notice being of **Rs.97,60,649/- (Rupees Ninety Seven Lakh Sixty Thousand Six Hundred Forty Nine Only)** as on 31-05-2021 together with interest at contractual rate and expenses, costs, charges etc. due thereon till the date of payment within **60 days** from the date of receipt of the said notice.

Whereas, the Original Lender Piramal Capital & Housing Finance Limited (erstwhile Dewan Housing Finance Corporation Limited) had assigned the loan account along with all outstanding dues to JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Aranya Trust (hereinafter referred to as "JMARC") vide assignment agreement dated 29.03.2023.

Subsequently, JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Aranya Trust (hereinafter referred to as "JMARC") assigned the financial assets pertaining to Borrower(s) together with the underlying security interest created therefor along with all rights, title and interest thereon in favour of Omkara Assets Reconstruction Private Limited (hereafter referred as Omkara ARC) a Company incorporated under the provisions of the Companies Act, 1956, and duly registered with the Reserve Bank of India (RBI) as an Asset Reconstruction Company under Section 3 of the SARFAESI Act, 2002, having CIN No. U67100TZ2014PTC020363 and its registered office at 9, M. P. Nagar, 1st Street, Kongu Nagar Extn, Tirupur 641607 and Corporate office at 47th floor, N.C.Kelkar Marg, R.G.Gadkari Chowk, Dadar (West), Mumbai 400028, acting in its capacity as Trustee of Omkara PS 05/2024-25 Trust, under the provisions of the SARFAESI Act vide an assignment agreement dated 12.11.2024. Pursuant to the said assignment of debt, Omkara ARC has stepped into the shoes of JMARC and has become entitled to recover entire outstanding dues and enforce the security.

The Borrower(s) (Co-Borrower(s)) (Guarantor(s)) having failed to repay the amount, notice is hereby given to the Borrower(s) (Co-Borrower(s)) (Guarantor(s)) and the public in general that the undersigned, being the Authorised Officer of Omkara ARC has taken possession of the property described in the Schedule herein below (hereinafter referred to as "the said Property") in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the SARFAESI Act read with Rule 8 of the said Rules on this **12th day of February of the year 2026.**

The Borrower(s) (Co-borrower(s)) (Guarantor(s)) in particular and the public in general are hereby cautioned not to deal with the said Property and any dealings with the said Property will be subject to the charge of Omkara ARC for an amount of **Rs.97,60,649/- (Rupees Ninety Seven Lakh Sixty Thousand Six Hundred Forty Nine Only)** as on 31-05-2021 with interest thereon plus, costs and other charges thereon from 01-06-2021 till the date of repayment.

The Borrower(s) (Co-borrower(s)) (Guarantor(s)) attention is invited to the provisions of Sub Section (8) of Section 13 of the SARFAESI Act in respect of time available, to redeem the secured assets i.e., the said Property.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Survey No 1910, P.H No- 73 Gram Narvar Dewas Road Near Toll Tax Botha Road Near Toll Tax Botha Ujjain Madhya Pradesh 456001 Bounded by:- North : Road, West : Road, East : Other Land, South : Other Land

Sd/- Authorised Officer

Date : 12-02-2026 For: Omkara Assets Reconstruction Pvt. Ltd

Place : Indore (M.P.) (Acting in its capacity as trustee of Omkara PS 05/2024-25 Trust)

**PNB HOUSING FINANCE LIMITED**
Reg. Off.: 2nd Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

APPENDIX-IVA E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTIES/IES
E-AUCTION-SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

B.O.BHOPAL-2nd Floor, 131/8, Main Road, Zone2, MP Nagar, Near Jeebhoomalwa, Bhopal-462011, 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-K (2) 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)	Demand 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 Ego (K) (Last Party (K))
HOU/BHO/1118/610484 Dhaniram /Laxmi Bai, B.O : BHOPAL	Rs. 10,60,085.15 & 07-03-2025	Physical Possession	Plot No 90 Plot B Sur No 30/5 PH No 67 Hasnabad, Giridhar Colony, Vidisha, Madhya Pradesh- 464001, Vidisha, India.	Rs. 9,30,000/-	Rs. 93,000/-	27-02-2026	Rs. 10,000/-	17-02-2026 12:00pm to 04:00pm	28-02-2026 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/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 pledging 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 sale consideration amount may 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.bankauctions.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 : BHOPAL

DATE :- 13.02.2026

SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

**Bandhan Bank**

Regional Office: Netaji Marg, Nr. Mithakhali Six Roads, Ellisbridge, Ahmedabad-6. Phone: + 91-79-26421671-75

SYMBOLIC POSSESSION NOTICE

NOTICE is hereby given under the Securitization 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, the Authorized Officer issued demand notice to the borrower(s) on the date mentioned against the account details mentioned herein under, calling upon them to repay the amount mentioned in the notice of said notice. The borrower(s) having failed to repay the amount, notice is hereby given to the public in general and in particular the borrower(s) that the undersigned has taken the symbolic possession of the property described herein below under Section 13(4) of the said Act read with Rule 8 of the said Rules on the date mentioned against the account. The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Bank for the amounts, interest, costs and charges thereon. The borrowers' /mortgagors' attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Name of borrower(s), Guarantor & Loan Account No.	Description of the property mortgaged (Secured Asset)	Date of Demand Notice	Date of Symbolic Possession Notice	O/s Amount as on date of Demand Notice
Mr. Sandeep Kumar Dubey Mrs. Geeta Bai Dubey Mr. Ashok Kumar Dubey Mrs. Neha Dubey 20008060001416	All That Piece And Parcel Of Property At Survey No.222,223,226,228/ 229/3/3/4/2, Final Plot No. Ph.No.21, Area Admeasuring About 2070 Sq. Ft., Kaswa, Ward No. 15, City – Rishi Nagar Nasrullaganj, Tehsil - Nasrullaganj, District - Sehore, Madhya Pradesh. Owned By Sandeep Kumar Dubey And Same Bounded As Under: North: House Of Sandeep, East: House Of Kamal Singh, West: Road, South: Land Of Seller	November 18, 2025	February 07, 2026	Rs.6,90,429.11 (As On November 11, 2025)
Mr. Bhaiyalal Choudhri Mrs. Sabita Choudhri Mr. Girwar Singh Choudhary 20008080004150 200080800003096	All That Piece And Parcel Of Property At Survey No. 54/62, House No.54/64, Ph.23 No.176, Near Railway Station Goteagaon, Area Mouja Chhindori Rm Goteagaon, City & Dist. Narsinghpur, Madhya Pradesh-487001, Admeasuring Area 92.94 Sq. Mtr. Owned By Mr. Bhaiyalal Choudhri And Same Bounded As Under: North: Plot Of Lekh Ram Choudhary, East: House Of Khemchand Choudhary, West: Side Road, South: Side Road	November 06, 2025	February 07, 2026	Rs.14,73,323.95 (As On October 10, 2025)
Mrs. Seema And All Other Legal Heirs And Successors To The Property And Estate Of Late, Mr. Vijay Kanoojiya 90001131758233	All That Piece And Parcel Of Property At Plot No. 141, Area 750Sq.Ft. Survey No. 318/2, 319/1, 319/2, 320/1, Gram- Sewania Omkara, P.H. No. 20, Tehsil- Huzur, Bhopal, Madhya Pradesh 462001. Owned By Late Mr. Vijay Kanoojiya And Same Bounded As Under: North: Proposed Road & Others Property, East: Others Property & Road, West: Others Property, South: Others Property	February 28, 2025	February 07, 2026	Rs.15,49,985.76 (As On February 28, 2025)
Mr. Naresh Kumar Mrs. Manish Lohar Mrs. Sigar Bai Lohar 20008020006110 20008020005836	All The Piece or Parcel Of Property At Plot Admeasuring The Land Area As 46.46 Sq. Mtr. Situated At Survey No 56/1 57,58,59 Final Plot No 44 W No 78 Pooja Colony Karoad Gram Karoad Kala Karoad Churahha Bhopal M.P. Owned By Sigar Bai Loha And Same Bounded As Under: North: Property Of Ghasiram, East: Other's Land, West: 15 Ft Wide Road, South: Property Of Ramgopal	March 26, 2025	February 07, 2026	Rs.5,82,990.29 (As On March 24, 2025)
Mr. Anil Kumar Valmiki Mrs. Pinki Valmiki 20008090001075	All That Part And Parcel Of Property Situated At Ward No.3, Patwari Halka No.21, Kharsa No.297/53, Khamera Road, Shirram Ward, In Front Of Tvs Agency, Village-Rehli Halka, Dist-Sagar, Madhya Pradesh-470003. Area Admeasuring About: 600 Sq Ft. Owned By Mr. Anil Kumar Valmiki And Same Bounded As Under: North: Plot Of Dayal Shankar, East: Plot Of Dayal Shankar, West: Road, South: House Of Jagdish Gupta	November 18, 2025	February 07, 2026	Rs.1,90,901.26 (As On November 11, 2025)

Place: Madhya Pradesh

Date: February 13, 2026

Authorised Officer
Bandhan Bank Limited

**HDFC BANK**

Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai- 400 013
Regional Office: HDFC Bank Ltd.; Dept For Special Operations, Savitri ,597-3/2, G.C.F.Road, Civil Line, Jabalpur(M.P.) 482001.

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) with 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)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of **HDFC BANK LTD.** had taken physical possession of the following property/ies mentioned, pursuant to demand raised vide notice(s) issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property/ies. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal: <https://www.bankauctions.com>

DESCRIPTION OF IMMOVABLE PROPERTIES/DETAILS OF ACCOUNT/AMOUNT/EMD/ETC

Sr. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of Property	Amount as per Demand Notice	Inspection Date and Time	Reserve Price EMD Bid Increase Amount	Date/ Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer / Phone No. / Email Id
1.	HDFC Bank Ltd, Indore A/- M/S Endolabs Ltd.	1. M/S Endolabs Ltd Gaurantors 2. Late Mr.Ramesh Lulla rep. through his legal heirs 3 to 5 herein below 4. Mr.Dheeraj Lulla 5. Late Mr. Manish Lulla represented through his legal heirs 5(a) Smt. Jasmine Lulla 5(b) Mr. Tanishq Lulla 6.Late Mrs.Manju Lulla represented through his legal heirs 3 to 5 herein above alongwith (i) Ms. Priya Lulla wife of Dheeraj Lulla and (ii) Ms. Ankita Lulla w/o Sidharth Lulla	1. Factory Land & Building at S.No. 51/3, P. Halka No. 01, Village- Pigdamber, A B Road, Indore (M.P.) standing in the Name of Late M r . R a m e s h L u l l a . Area 32,692 Sq.ft. Google Map- 22.623776, 75.802354	Rs. 15,18,68,780.87 Dues as on 31/07/2012 inclusive of interest with further interest @18% p.a. with monthly from 1st August,2012 till the date of full and final payment under the Credit facilities availed.	27/02/2026 and Time- 10:00 AM onwards	Rs. 15,00,00,000/- EMD- Rs. 1,50,00,000/- Bid Increase Amount Rs. 1,00,000/-	13/03/2026 11.00 AM to 01.00 PM	10/03/2026 Up to 4 PM	Ashish Rawat 9981126266 Ashish.rawat9@hdfcbank.com Keshav Negi 7000815939 keshav.negi@hdfcbank.com Kushal Dangi 7748882223 kushal.dangi@hdfc.bank.in

Sr. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of Property	Amount as per Demand Notice	Inspection Date and Time	Reserve Price EMD Bid Increase Amount	Date/ Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer / Phone No. / Email Id
2.	Branch- Rewa & A/- Sujay Medical Agency, represented by Prop. Mrs. Aruna Khare	Mr. Bipul Kumar Khare	(1) Residential Property situated at Mouja Boda JN-458, PH -24, Aarzi No.-834/1 (Div Kh-834/18) ward No-08, Tehsil Huzur, District- Rewa (M.P.), owned by Mrs. Aruna Khare W/o- Bipul Kumar Khare, Plot area-1007.79 Sq.Ft. (2) Residential Open Plot Property situated at Mouja Boda JN-458, PH -24, Aarzi No.-834/1/Ka/3, ward No-08, Tehsil Huzur, District -Rewa (M.P.), owned by Mr. Bipul Kumar Khare S/o-Late Vijay Bahadur, Plot area-3087.61 Sq.Ft. (3) Property situated at Mouja Boda JN-458, PH -24, Aarzi No.-834/22, 834/31, 834/11, ward No-08, Tehsil Huzur, District-Rewa (M.P.), owned by Mr. Bipul Kumar Khare S/o-Late Vijay Bahadur, Plot area-3087.61 Sq.Ft.	Rs. 1,66,41,769.04/- Dues as on 30/09/2019 inclusive of interest with further interest @18% p.a. with monthly from 1st October 2019 till the date of full and final payment under the Credit facilities availed.	17/02/2026 and Time- 10:00 AM to onward	Rs. 40,50,000/- EMD- Rs. 4,05,000/- Bid Increase Amount Rs. 1,00,000/- Rs. 31,50,000/- EMD- Rs. 3,15,000/- Bid Increase Amount Rs. 1,00,000/- Rs. 63,00,000/- EMD- Rs. 6,30,000/- Bid Increase Amount Rs. 1,00,000/-	13/03/2026 11.00 AM to 01.00 PM 13/03/2026 01.00 PM to 03.00 PM 13/03/2026 03.00 PM to 05.00 PM	10/03/2026 Up to 4 PM Up to 4 PM	Ashish Rawat Ashish.rawat9@hdfcbank.com 9981126266 Kushal Dangi 7748882223 kushal.dangi@hdfc.bank.in

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**
Corporate office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction sale notice of 30 days for sale of immovable 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.

Notice is hereby given to the PUBLIC IN GENERAL and in particular to the Borrower(s) and Guarantor(s) indicated in COLUMN (A) that the below described immovable property(ies) described in COLUMN (C) Mortgaged / Charged to the secured creditor the CONSTRUCTIVE POSSESSION of which has been taken as described in COLUMN (D) by the Authorized Officer of Housing **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" as per details mentioned below:-

Notice is hereby given to Borrower / Mortgagor(s) / Legal heir, legal representatives (Whether Known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased), as the case may be indicated in COLUMN (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms & conditions of the sale, please refer to the link provided in **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** secured Creditor's website i.e. [https://www.ch](https://www.cholamandalam.com)