

**PNB Housing Finance Ltd.**  
**APPENDIX-IVA E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTY (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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Registered Office - 9th Floor, Antikhsh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phone: 311-23357171, 23357172, 23705414, Web: www.pnbhousing.com  
 Noida Branch - Ground Floor, Sector - 3, Noida (U.P.) - 201301, Delhi Branch - 8th Floor DCM Building 16, Barakamba Road, C.P. New Delhi - 110031

Notice is hereby given to the public in general and in particular to the Borrower(s) and 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 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 Heir(s), Legal Representative (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrower(s)/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(s)/Legal heirs (A)	Demand Notice 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 Increment Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/ Court Cases If any (K)
NHL/NOI/1216/338290, B.O.: Noida Robin Kant Upadhyay / Mrs. Saroj Upadhyay & Ms. Medicare Inc.	Rs.123504.6 as on 24.02.2024	Physical Possession	Shop No. FF - 37 Second Floor, Omnax The Park Plaza, Plot No. D, Shakti Khand - 2, Indrapuram, Ghaziabad, Uttar Pradesh, India, 201001	Rs. 1540000	Rs. 154000	04-02-2025	10000	24.01.2025 10.00 AM to 03.30 PM	05.02.2025 02:00 PM to 03:00 PM	Not Known
HOU/DEL/0119/642261, B.O.: Delhi Parivesh Kumar / Pushpa Bhargava	Rs.2956407.14 as on 18.4.2022	Physical Possession	Flat No 1002, 10th Floor, Tower F, Oxy Homez, Bhopura, Ghaziabad, Uttar Pradesh, India, 201010 area Measuring 1132 Sq.Fit	Rs. 2158000	Rs. 215800	04-02-2025	10000	24.01.2025 10.00 AM to 03.30 PM	05.02.2025 02:00 PM to 03:00 PM	Not Known

\*Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred up to 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/authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/Secured Assets. 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 have 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, if any, deposited) 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 needs 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 property/Secured Asset shall be resold. 4. CREDIT PRIVATE LIMITED would be assisting the Authorized 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 of obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Munendra Kumar Satish Chander Contact Number 1800 120 8800, auction@pnbhousing.com is authorized person of PNBHFL or refer to www.pnbhousing.com  
 Place : Noida Date: 18.01.2025  
 Authorized Officer, M/s PNB Housing Finance Limited

**Aadhar Housing Finance Ltd.**  
 Corporate Office: Unit No.802, Natraj Rustomjee, Western Express Highway and M.V.Road, Andheri (East), Mumbai-400069  
 Haridwar Branch: 1st Floor, Hotel Satkar, Opp Geet Govind Banquet Hall, Near Ranipur Mohd, Delhi Road, Jwalpur, Haridwar-249407, Uttarakhand  
 Authorized Officer - Udayveer Singh, Contact No.: 9997306900

**PROPERTY FOR SALE UNDER PROVISIONS OF SARFAESI ACT, 2002 THROUGH PRIVATE TREATY**

Whereas the Authorized Officer, Aadhar Housing Finance Limited (AHFL) has taken the Possession u/s 13(4) of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The SARFAESI Act, 2002) of the property ("the Secured Asset") given below The Authorized Officer has received offer of Sale from some interested party against the above mentioned Secured Asset under the SARFAESI Act for recovery of the Secured Debt. Now, the Authorized Officer is hereby giving the Notice to Sale of the above said property through Private Treaty in terms of rule 8 and 9 of the Security Interest (Enforcement) Rules 2002. The Details of the Account are as follows:

Sr. No.	Loan Code No.	Name of the Borrower/Co-Borrowers	Demand Notice Date & Amount	Reserve Price (RP)	Total Outstanding Loan Amount as on Date 09-12-2024	Description of the Secured Asset
1	(Loan Code No. 08594002779/ Haridwar Branch)	Rajesh S/o Ramdayal (Borrower) Vidya Devi (Co-Borrower)	24-08-2022 & ₹ 6,54,421/-	₹ 2,50,000/-	₹ 9,45,376/-	All that piece and parcel of property bearing, Plot No 177 Kh No.238 Situated At Ved City Colony Block 02 VIII Ahmedpur Grant Jwalpur, Haridwar, Uttarakhand, 249407. Boundaries: East- Under Construction House Other, West-Road 20 feet Wide, North- Plot No. 178, South-Plot No. 176

The Authorized officer will hold auction for sale of the Secured Asset on "As is where is Basis", "As is what is basis" and "Whatever there is basis". AHFL is not responsible for any liabilities whatsoever pending upon the said property. The Authorized Officer reserves the right to accept or reject the offer without assigning any reason whatsoever and sale will be subject to confirmation by Secured Creditor. On the acceptance of offer of proposed buyer, he/she is required to deposit 25% of accepted price inclusive adjustment of Earnest Money Balance immediately and the balance amount shall be paid by the purchaser within 15 (fifteen) days from date of acceptance of Offer by the Secured Creditor. The proposed buyer is to note that in case of failure of payment of balance amount by him/her within the time specified, the amount already deposited shall stand forfeited and property will be resold accordingly.

This is 15 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002 is hereby given to the public in general and in particular to the Borrower (s), Co-Borrower (s) and Guarantor (s) that the above described immovable property mortgaged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorized Officer of Aadhar Housing Finance Limited (AHFL) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and to the amount due to Aadhar Housing Finance Ltd., in full before the date of sale, auction is liable to be stopped.

If the Borrower(s), Co-borrower(s) has any buyer who is ready to purchase the mortgage property/secured asset at price above the given reserve price then Borrower(s), Co-borrower(s) must intimate to AHFL on or before 03-02-2025 AHFL shall give preference to him. If Borrower(s), co-borrower(s) fails to intimate on or before 03-02-2025 the AHFL will proceed sale of property at above given reserve price.

The Date of Auction is fixed for 03-02-2025.  
 Place : Uttar Pradesh  
 Date : 18-01-2025  
 Sd/- (Authorised Officer)  
 For Aadhar Housing Finance Limited

**SHIVALIK SMALL FINANCE BANK LTD.**  
 Registered Office at - Shivalik Small Finance Bank Ltd.501, Salcon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Head Office at Shivalik Small Finance Bank Ltd, Noida 125, Uttar Pradesh.

**PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

Appendix - IV-A [See Proviso to rule 8 (6)]

Open 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 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) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 28-02-2025 for recovery of Rs.6,99,750/- (Rupees Six Lakhs Ninety Nine Thousand Seven Hundred Fifty Only) and on 19-12-2023 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Rakesh Kumar S/o Bablu Kumar (Borrower/Mortgagor) R/o- Choutpur Colony, Bhopur, Sector-63, Noida, UP- 201301, 2. Akash Kumar S/o Rakesh Kumar (Co-Borrower) R/o- Choutpur Colony, Bhopur, Sector-63, Noida, UP- 201301, 3. Om Vati W/o Akash Kumar (Guarantor) R/o- 4A, Chotpur, Noida Gautam Buddha Nagar, UP-201301, 4. Vikash S/o Rakesh (Guarantor) R/o- Choutpur Colony, Bhopur, Sector-63, Noida, UP-201301.

The reserve price will be Rs.6,99,750/- (Rupees Six Lakhs Ninety Nine Thousand Seven Hundred Fifty Only) and the earnest money deposit will be 10% of Bid Amount i.e., Rs. 69,975/- (Rupees Sixty Nine Thousand Nine Hundred Seventy Five Only) the latter amount to be deposited with the Bank on or before 27-02-2025 by 5 P.M., particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1. Mr. Rakesh Kumar S/o Bablu Kumar (Borrower/Mortgagor) R/o- Choutpur Colony, Bhopur, Sector-63, Noida, UP- 201301 2. Akash Kumar S/o Rakesh Kumar (Co-Borrower) R/o- Choutpur Colony, Bhopur, Sector-63, Noida, UP- 201301 3. Om Vati W/o Akash Kumar (Guarantor) R/o- 4A, Chotpur, Noida Gautam Buddha Nagar, UP-201301 4. Vikash S/o Rakesh (Guarantor) R/o- Choutpur Colony, Bhopur, Sector-63, Noida, UP- 201301 Loan Account No. (101941003434)	19-12-2023 Rs.20,72,000/- Lakhs Seventy-Two Thousand Only	All the piece and parcel of the immovable properties: Measuring an area of 62 Sq. Yards, Situated at Kharsa No.477, Village Chotpur, Tehsil Dadi, District Gautam Budh Nagar, Uttar Pradesh. Registered in revenue records of Bahi No.1, Jild No.6895, Page No. 201-216 Serial No.5966 Dated 11-09-2015, In the name of Rakesh Kumar S/o Bablu Kumar	Rs.6,99,750/- (Rupees Six Lakhs Ninety Nine Thousand Seven Hundred Fifty Only)	10% of Reserve Price i.e. Rs. 69,975/- (Rupees Sixty Nine Thousand Seven Hundred Fifty Only)

Date of Inspection of Immovable properties:- 28th February 2025.....1100 hrs - 1500 hrs  
 Auction Date and time of opening of Bid:- 28th February 2025 from 10:00-12:00 hrs.  
 Last Date for Submission of Offers / EMD:- 27th February 2025 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auction\_of\_bank\_properties.php

**Important Terms & Conditions of Sale:**

- The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
- The property/documents can be inspected on the above given date and time with the Authorized Officer of the Bank.
- Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorized Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorized Officer of Bank.
- Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable Noida at on or before 27th February 2025 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn.
- The sealed bids will be opened on 28th February 2025 at 10:00 hrs - 12:00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorized Officer to participate in inter se bidding to enhance the offer price.
- The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorized Officer.
- The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
- Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
- The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.
- The Authorized Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
- Bids once made shall not be cancelled or withdrawn.
- To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagor(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
- Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given 30 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002. Published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within Thirty days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.

For details, help, procedure and bidding prospective bidders may contact Mr. Siddharth Contact No.9811864937

- Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.
- The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues.
- If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 16-01-2024 Place: Noida  
 Authorised Officer, Shivalik Small Finance Bank Ltd.

**SHIVALIK SMALL FINANCE BANK LTD.**  
 Registered Office at - Shivalik Small Finance Bank Ltd.501, Salcon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Nirala Eden Park, GH-5, Judges Enclave, Ahinsa Khand Indrapuram, Ghaziabad, Uttar Pradesh 201014

**PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

Appendix - IV-A [See Proviso to rule 8 (6)]

Open 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 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) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 06-02-2025 for recovery of Rs.6,30,000/- (Rupees Six Lakhs Thirty Thousand Only) and on 21-05-2022 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Bhoop Singh S/o Mr. Himmat Singh (Borrower) R/o H. No. F 101, Chhijarasi Sector 63, Noida Near Bansal Cement Agency G.B Nagar U.P. 201301, 2. Mr. Radha Rani W/o Bhoop Singh (Co-Borrower/Mortgagor) R/o H. No. F 101, Chhijarasi Sector 63, Noida Near Bansal Cement Agency G.B Nagar U.P. 201301, 3. Mr. Laxman Bhagat S/o Mr. Dashrath Bhagat (Guarantor) R/o: Village Bishanpura, Sector 58 Noida, G.B Nagar Uttar Pradesh 201301

The reserve price will be Rs. 8,07,570/- (Rupees Eight Lakhs Seven Thousand Five Hundred and Seventy Only) and the earnest money deposit will be 10% of Bid Amount i.e. Rs. 80,757/- (Rupees Eighty Thousand Seven Hundred Fifty Seven Only) the latter amount to be deposited with the Bank on or before 05-02-2025 by 5 P.M., particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1. Mr. Bhoop Singh S/o Mr. Himmat Singh (Borrower) R/o H. No. F 101, Chhijarasi Sector 63, Noida Near Bansal Cement Agency G.B Nagar U.P. 201301 2. Mrs. Radha Rani W/o Bhoop Singh (Co-Borrower/Mortgagor) R/o H. No. F 101, Chhijarasi Sector 63, Noida Near Bansal Cement Agency G.B Nagar U.P. 201301 3. Mr. Laxman Bhagat S/o Mr. Dashrath Bhagat (Guarantor) R/o: Village Bishanpura, Sector 58 Noida, G.B Nagar Uttar Pradesh 201301 (Loan Account No. 101946510038)	21-05-2022 Rs.6,30,000/- (Rupees Six Lakhs Thirty Thousand Only)	All the piece and parcel of the immovable properties bearing address- Residential Freehold Open Plot., Situated at Khara No. 494 & 495, Measuring an area of 25 sq. yards, Village Chhijarasi, District Gautam Budh Nagar Uttar Pradesh, Registered in revenue records of Bahi No.1, Jild No.3786, Page No.249-262, Serial No. 3767 Dated 30-07-2013. In the name of Mrs. Radha Rani W/o Bhoop Singh.	Rs.8,07,570/- (Rupees Eight Lakhs Seven Thousand Five Hundred and Seventy Only)	10% of Reserve Price Rs. 80,757/- (Rupees Eighty Thousand Seven Hundred Fifty Seven Only)

Date of Inspection of Immovable properties:- 04th February 2025.....1100 hrs - 1500 hrs  
 Auction Date and time of opening of Bid:- 06th February 2025 from 10:00 hrs to 12:00 hrs  
 Last Date for Submission of Offers / EMD:- 05th February 2025 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auction\_of\_bank\_properties.php

**Important Terms & Conditions of Sale:**

- The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
- The property/documents can be inspected on the above given date and time with the Authorized Officer of the Bank.
- Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorized Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorized Officer of Bank.
- Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable at Noida on or before 05th February 2025 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn. The sealed bids will be opened on 06th February 2025 at 10:00-12:00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorized Officer to participate in inter-se bidding to enhance the offer price.
- The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorized Officer.
- The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
- Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
- The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.
- The Authorized Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
- Bids once made shall not be cancelled or withdrawn.
- To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagor(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
- Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8(6) READ WITH 9(1) OF THE SARFAESI ACT, published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within Thirty days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.
- For details, help, procedure and bidding prospective bidders may contact Mr. Siddharth Sinha, Contact No.9811864937.

- Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.
- The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues.
- If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 13-01-2025 Place: Noida  
 Authorised Officer, Shivalik Small Finance Bank Ltd.

Companies,  
 Insight Out

Companies,  
 Monday to Saturday

To book your copy,  
 sms reachbs  
 to 57575 or  
 email order@bmail.in

Business Standard  
 Years of Insight