



25.12.2024

The Listing Department, National Stock Exchange of India Limited "Exchange Plaza", C-1, Block-G, Bandra - Kurla Complex, Bandra (E), Mumbai - 400051 SCRIP CODE: VARDMNPOLY	The Listing Department, BSE Limited 25th Floor, P.J. Towers, Dalal Street Fort, Mumbai- 400001 SCRIP CODE: 514175
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SUBJECT: NEWSPAPER PUBLICATION

Dear Sir/ Madam,

Pursuant to Regulation 30 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the newspaper publications of the EGM Notice in Financial Express (English) and Desh Sewak (Punjabi) dated 25.12.2024.

This is for your information and record please.

Thanking you,

**Yours truly,
For Vardhman Polytex Limited**

**Ajay K. Ratra
Company Secretary**

Encl: As above



UMMEED HOUSING FINANCE PVT. LTD
Regd. & Corp. Off.: Unit No-2009-14, 20th Floor, Magnum Global Park,
Golf Course Extn. Road, Sector 38, Gurugram-122102
CIN: U64990HR2016PT0057364

POSSESSION NOTICE
Appendix IV (See rule 8(1))
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 detailed 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 of the powers conferred on him/her 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 thereunder and Date of Possession is given as under:

Name and Address of the Borrower, Co-Borrower Guarantor Loan A/c No. And Loan Amount	Demand Notice Date	Symbolic Possession Date
(1) Vandana Tiwari W/o Late Veerendra Kumar Tiwari (Co-Borrower Cum Legal Heir) Above Residing At: H-245, Salyamvihar Awas Vikas-1, Kalyanpur, Sinner Khat, Kanpur Nagar, Kanpur, Uttar Pradesh -208017 Loan No. LXKAN02823-240026864 Loan Agreement Date: 25-09-2023 Loan Amount Of Rs. 13,50,000/-	15-01-2024	22-Dec-2024

DETAILS OF THE SECURED ASSET:- All That Part And Parcel Of Property Bearing House No H-245, Ews Area Admeasuring 31.08 Sq. Mtr. Situated At Scheme No. 1, Kalyanpur, Kanpur, Uttar Pradesh, Bounded As: East-61' Wide Road, West-House No H-244 EWS, South-House No. H-246
Date: 25-Dec-2024
Authorized Officer, Mr. Gaurav Tripathi Mobile- 9650557071
Place: Gurugram, Haryana
Ummeed Housing Finance Pvt. Ltd



INDIA SHELTER FINANCE CORPORATION LTD.
REGD: OFFICE:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002
Branch Office : Plot No. 282, Laxman Das Complex, Ground Floor, Near Central Bank of India, Deokali, Faizabad - 224001, Uttar Pradesh., Raj Complex, 1-h, First Floor, Medical Road, Khariya Pokhra, Basharatpur, Shahpur, Gorakhpur-273407, Uttar Pradesh.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY
Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd. Under The Securitisation And Reconstruction Of Financial Assets And Enforcement (Security) Interest Act 2002 And In Exercise Of Power Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (Enforcement) Rules 2002, Issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/Surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/Her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Property/ies And Any Dealings With The Property/ies Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

NAME OF THE BORROWER/GUANTOR (OWNER OF THE PROPERTY) & LOAN ACCOUNT NUMBER	DESCRIPTION OF THE CHARGED/ MORTGAGED PROPERTY(ALL THE PART & PARCEL OF THE PROPERTY CONSISTING OF)	DT. OF DEMAND NOTICE, AMOUNT DUE AS ON DATE OF DEMAND NOTICE	Date Of Possession
MRS. Indravati Devi W/O UDYA CHAND PRASAD, MR. Uday Chand Prasad S/O SABARU PRASAD, MRS. Reema Devi W/O PINTOO KUMAR, MR.Pintoo Kumar S/O UDAY CHAND PRASAD All Above At: Maljhijhar Bhatar, Rani Deoria Bhatar Rani Uttar Pradesh-27402 ALSO AT, Araji No-412 MI, Mali Chhapar Tehsil Bhatar, Rani District Deoria Uttar Pradesh 27402, LOAN ACCOUNT NO :- HLDERNLONS00005105819 AP-10250129	All Piece And Parcel Of Land Area Measuring 233.668 Sq. Mtr. Situated At Araji No. 412 MI Mali Chhapar, Tehsil: Bhatar, Rani, District- Deoria, Uttar Pradesh., BOUNDARY:- East: Khat Uday Chand West: Jamanen Uday Chand North: Road 4 Mtr South: Khat Deep Chand Prasad	Demand Notice Date : 15.10.2024 Rs. 827139/- (Rupees Eight Lakh Twenty Seven Thousand One Hundred Thirty Nine Only) Due As On 09-Oct-2024 Together With The Interest From 10-Oct-2024 And Other Charges And Cost Till The Date Of The Payment.	21/Dec/24 Symbolic Possession
MR/ MRS. Nakechandan W/O LATE OM PRAKASH, MR/ MRS. Monu Gupta S/O OM PRAKASH GUPTA, MR/ MRS. Shanti Devi W/O MONU GUPTA, MR/ MRS. Sonu Gupta S/O OM PRAKASH GUPTA All Above At: 128 Pipari Durjanpurhat Gonda Uttar Pradesh 271309 Also At: Mouza Durjanpurhat Pargana Nawabganj Tehsil Tarabganj Gonda Uttar Pradesh 271309, LOAN ACCOUNT NO :- LAFZVLNLS0000059073174AP-10177203	All Piece And Parcel Of Area 375 sq Feet, Mouza Durjanpur Ghat Pargana Nawabganj Tehsil Tarabganj Jonda Uttar Pradesh 271309, BOUNDARY:- East: House Of Om Prakash Maurya, West-Shop & House Of Bhanwar Prasad, North-House Of Vijay Singh South-25 Ft Wide Road Sarkani Dujanpur Nawabganj	Demand Notice Date : 15.10.2024 Rs. 986793/- (Rupees Nine Lakh Eighty Six Thousand Seven Hundred Ninety Three Only) Due As On 09-Oct-2024 Together With The Interest From 10-Oct-2024 And Other Charges And Cost Till The Date Of The Payment.	21/Dec/24 Symbolic Possession
MR/ MRS. Apeni Devi W/O LATE HARDEV CHAUHAN, MR./MRS. Virendra Kumar Chauhan S/O LATE HARDEV CHAUHAN, MR/ MRS. Rahul Kumar S/O RAJESH KUMAR All Above At: 845 Jungle Tulsiaram Alkova Bichiya Ward 3 Shivpur Gorakhpur UP 273014 Gorakhpur Uttar Pradesh 273014 ALSO AT, Khasra No. 395/50/11 at Mauja Jungale Tulsiaram Purni Tappa Haweli, Tehsil: Sadar, District: Gorakhpur, Uttar Pradesh 273014, LOAN ACCOUNT NO :- HLKCHLONS0000050763731AP-10164434	All Piece And Parcel Of Property comprising plot on Khasra No. 393, admeasuring 48.327 sq mt. (520 sq ft), situated at Mauja - Jungle Tulsiaram Purni, Tappa - Haweli, Tehsil - Sadar, District - Gorakhpur BOUNDARY:- East-15Ft Wide Road, West- 2Ft Nali Then After Pac Boundary North-Plot Of Manoj Sharma, South-Plot Of Sandhya Banti,	Demand Notice Date : 15.10.2024 Rs. 542606/- (Rupees Five Lakh Forty Two Thousand Six Hundred Six Only) Due As On 09-Oct-2024 Together With The Interest From 10-Oct-2024 And Other Charges And Cost Till The Date Of The Payment.	21/Dec/24 Symbolic Possession

PLACE: LUCKNOW DATE: 25.12.2024 FOR INDIA SHELTER FINANCE CORPORATION LTD (AUTHORIZED OFFICER) FOR ANY QUERY PLEASE CONTACT MR. Sudhir Tomar (+91 9818460101)

POSSESSION NOTICE
Whereas, the undersigned being the Authorized Officer of Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of **Arcil Retail Loan Portfolio 073-B Trust ("Arcil")** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 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 a demand notice dated **18-Aug-2022**, calling upon the borrower and guarantors and the mortgagors to repay the amount, details of which are mentioned in the table below:
The borrower/guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.

Borrower Name and Guarantors	Demand Notice	Date of Possession
Borrower: Ramesh Sharma (Applicant) Registered Address: House No. 21, Bank Colony, Jivan Nagar, Mail Road, Karnal, Haryana-132001. 1) Neelam Kumari (Co-Applicant) R/O House No. 21, Bank Colony, Jivan Nagar, Mail Road, Karnal, Haryana-132001 Also At: House No. 36, Sant Nagar, Karnal, Haryana-132001. 2) Himanshu Sharma (Co-Applicant) R/O House No. 36, Sant Nagar, Karnal, Haryana-132001. Also At: House No. 21, Bank Colony, Jivan Nagar, Mail Road, Karnal, Haryana-132001.	Rs. 32,41,671.49/- (Rupees Thirty Two Lacs Four One Hundred Seventy One and Paise Forty Nine Only) as on 18-Aug-2022 along with future interest at the contractual rate on the aforesaid amount with effect from 19-Aug-2022 together with incidental expenses, cost, charges etc. Notice Dated: 18.08.2022	Symbolic Possession on 20-12-2024

Description of Property: All the Piece and Parcel of the Mortgage Property admeasuring area 255.39 Sq. Yards. Bearing House No. 21, Situated At Jivan Nagar, Mail Road, Karnal-132001 House recorded in the name of Ramesh Sharma S/O Ram P. Sharma. On or towards the East: H.No. 22 On or towards the West: H.No. 20 On or towards the North: Road On or towards the South: H.No. 23 Hereinafter referred to as "Immovable Property".
The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the Immovable Property, without prior written consent of Arcil and any dealings with the Immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.
The borrowers/guarantors/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above mentioned Immovable Property.

Vikram Tanwar
Authorized Officer,
Asset Reconstruction Company (India) Limited
Trustee of Arcil 073-B Trust.

Place: Ludhiana
Date: 25.12.2024



ASSET RECONSTRUCTION COMPANY (INDIA) LTD.,
CIN No.: U65999MH2002PLC134884 • Website: www.arcil.co.in
Registered Office: The Ruby, 10th Floor, 39 Annapurna Bapat Marg, Dadar (West), Mumbai - 400028. **Tel. No.** 022-66581300.
Branch Address: Office No. 404, 4th Floor, Apra Tower, SCO-130-132, Feroze Gandhi Market, Ludhiana - 141001, **Tel. No.:** 0161-4567603



INDIAN OVERSEAS BANK
(भारत सरकार का उपक्रम) (A GOVERNMENT OF INDIA UNDERTAKING)

POSSESSION NOTICE [Rule 8(1)]
Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (For Immovable Properties)
Whereas, the undersigned being the authorised officer of the Indian Overseas Bank 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 issued a demand notice as detailed herein below calling upon the borrower to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.
The Borrower having failed to repay the amount, notice is hereby given to the **Borrowers/ Mortgagors/Guarantors** and the public in general that the undersigned has taken 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 mentioned Date.
The **Borrowers/Mortgagors/Guarantors** in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charges of the **Indian Overseas Bank** for the amounts and interest thereon mentioned against account herein below.
The **Borrowers/Mortgagors/Guarantors** attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

Sr. No.	Name and Address of the Borrowers/Mortgagors/ Guarantors	Description of the Immovable Properties	Date of Demand Notice Date of Possession O/S Amount
Branch-Fatima Hospital Branch (1906), Fatima Road Jangal, Salikram Padri Bazar Dist-Gorakhpur-273014, E-mail: ioB1906@job.in, Phone No. 0551-2281575			
1.	1. Mr. Avinash Gupta S/o Mr. Suraj Lal Gupta, R/o- H.No. A102/6, Mohalla- Awas Vikas Colony, Surajkund, Gorakhpur-273001 (Borrower/Mortgagor) 2. Mr. Manish Kumar Vaisya S/o Mr. Avinash Gupta, R/o H. No. A102/6, Mohalla- Awas Vikas Colony, Surajkund, Gorakhpur-273001 (Guarantor)	Equitable Mortgage with deposit of original title deed of Housing Property (Plot with total area of 36.175 Sq. Mtrs and Storey House) situated at H. No. A102/6, Mohalla- Awas Vikas Colony, Surajkund, Tehsil- Sadar, District-Gorakhpur, registered in the name of Mr. Avinash Gupta S/o Mr. Suraj Lal Gupta registered in revenue records vide Sale Deed No. 1353 dated 25.02.2003, Boundaries:-East- H. No. A 102/7, West-H. No. A102/5, North-Road, South- H. No. A 102/1	Demand Notice Dated- 05.10.2024 Demand Notice Publication Date- 19.10.2024 Date of Possession- 20.12.2024 Rs. 8,50,830.14 + further interest at contractual rates & rests, charges etc.

Date: 25.12.2024 Authorised Officer, Indian Overseas Bank



FEDERAL BANK
Loan Collection & Recovery Department
Mumbai Division, 134, 13th Floor, Jyoti Maker Chamber II, Nariman Point, Mumbai - 400021

YOUR PERFECT BANKING PARTNER
E-mail: mumclrd@federalbank.co.in | CIN: L65191KL1931PLC000368
Phone: 0222846676, 222853712, 2222028427
BBY LCRR/9254/BBYCI /2024-25 Date : 10-12-2024

(Regd/AD)
1) **Shri/Smt. Rivika Mani, D/o Ram Janam Mani,** (a) 2004, B Wing, Runwal Elegante, Lokhandwala, Near Infinity Mall, Andheri West, Mumbai Suburban, Maharashtra - 400053.
(b) Mahada Layout, 903/71 Neminath Luxeria, Prabhat & Sahn, Veera Desai Road, Andheri West, Mumbai, Maharashtra - 400053.
2) **Shri/Smt. Vimla Devi Mani, D/o Ram Dulare, Chopan Barrier, Hanuman Mandir, Near Police Station, Sonbhadra, Uttar Pradesh - 231205.**
Notice issued under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act)
The 1st of you as principal borrower and 2nd as guarantor/co-obligant/mortgagor availed Federal Personal Used Car Loan (FPCL) with number 11997400002170 of **₹16,00,000/- (Rupees Sixteen Lakh only)** on 07.01.2021 from The Federal Bank Limited a company registered under the Companies Act 2013 having registered office at Aluva (hereinafter referred to as the bank) through its branch at Mumbai / Dadar East for purchase of used car, after executing necessary security agreements / loan documents in favour of the Bank.
Towards the security of the aforesaid credit facility availed from the Bank, 1st of you have created security interest in favour of the Bank by way of hypothecation in respect of the following movable property.
DESCRIPTION OF HYPOTHECATED MOVABLE PROPERTY/IES
Hypothecation of Audi Q3 30 TFSI having Chassis No. WAU2ZJ8U4JY002140, Engine No. CZD847779, 2018 Model, Petrol, Colour- Cortina White, bearing Registration Number MH-01-DB-5253.
The aforesaid hypothecated security property is hereinafter referred to as 'secured asset'. You have defaulted repayment of the above-secured debt in violation of the agreed terms and the account became Non-Performing Asset as on 01.12.2024 as per the guideline of RBI. The undersigned being Authorised Officer of the Federal Bank Ltd. hereby informs you that the following amounts are due from you jointly and severally as specified under the respective loan accounts maintained with Mumbai/Dadar branch of the Bank with further interests and costs as follows:

Loan Account	A) Balance Outstanding	B) Out of A unrealised interest	C) Out of A pending Charges	Rate of interest
FPCL	₹3,25,031/- (Rupees Three Lakh Twenty Five Thousand and Thirty One only) as on 02.12.2024	₹ 12,765/-	0	@16% p.a monthly rests with 2% as penal charges from 02.12.2024

As such, the Bank as a secured creditor as envisaged under section 2(2d) of the Act hereby call upon you, as contemplated under Sec. 13 (2) of the said Act, to pay the said amount with further interest at the rate mentioned above till the date of payment with additional/penal charges and costs within 60 days from the date of this notice, failing which the Bank as a secured creditor shall be constrained, without prejudice to any of its other rights and remedies, to take, without any further notice, the following recourse measures prescribed under section 13(4) of the Act against you.
- To take possession of the secured assets described above and transfer the said assets by way of lease, assignment or sale for realising the dues.
- To take over the management of the secured assets and transfer them by way of lease, assignment or sale for realising the dues.
- To appoint any person to manage the secured assets the possession of which has been taken over by the Bank.
- To require at any time by notice in writing, to any person who has acquired any of the secured assets from you and from whom any money is due or may become due to you, to pay to the bank.
You are also put on notice that as per section 13(13) of the Act, you shall not after receipt of this notice transfer by way of sale, lease or otherwise any of the secured assets referred to in this notice in any manner whatsoever to the prejudice of the interest of the bank without its prior written consent.
You are also put on notice that Section 13(6) of the Act empowers the bank to give a valid title to the transferee all rights in, or in relation to, the secured asset transferred as if the transfer had been made by the owner of such secured asset. Please be informed that in the event of your failure to discharge your liability in full within 60 days from the date of this notice and the bank initiates remedial actions under the provisions of the Act, you shall further be liable to pay to the bank all cost, charges and expenses incurred in that connection. Your attention is also invited to the provisions of section 13 (8) of the Act, in respect of time available, to redeem the secured assets (security properties). In case the dues are not fully satisfied with the sale proceeds of the secured assets, the bank shall proceed against you for the recovery of the balance amount personally.
This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.
Dated this day 10th of December 2024.

For The Federal Bank Limited,
Pradeep Sekhar R
Associate Vice President (LEGAL)
Authorised Officer under SARFAESI Act



HINDUJA HOUSING FINANCE LIMITED
Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015, E-mail: auction@hindujahousingfinance.com
2nd Floor, 212B & 212C, Plot No-TC/G-2/2 & TC/G-5/5, Cyber Heights, Vibhuti Khand, Gomti Nagar, Lucknow, U.P.-226010

Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))
Sale of Immovable property mortgaged to Hinduja Housing Finance Limited (HHFL) having its Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600015 and Branch Office at:- 2nd Floor, 212B & 212C, Plot No-TC/G-2/2 & TC/G-5/5, Cyber Heights, Vibhuti Khand, Gomti Nagar, Lucknow, U.P.-226010, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(hereinafter "Act"). Whereas the Authorized Officer ("AO") of HHFL had taken the possession of the following property pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS" for realization of dues amount. The Sale will be done by the undersigned through e-auction platform provided at the website: www.bankeuctions.com

Sr. No.	Loan Account Number and Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s)	Demand Notice u/s 13(2) Date and Amount	Description of the Immovable property/ Secured Asset	Date and Type of Possession	Reserve Price (RP) Earnest Money Deposit (EMD) (10% of RP) Bid Increase Amount	Date/Time of E-Auction
1	Loan Account No. UPL/KNL/UKNA/A000000844 & CO/PCP/POF/A000000351 1. Mr. Sanjay Kumar Dwivedi S/o Late Tribhuvan Dutt Dwivedi (Borrower) 2.MS.GEETIKA DWIVEDI W/o- Sanjay Kumar Dwivedi (Co Borrower)	08/09/2023 Rs. 47,59,330/- along with further overdue charges and additional interest Rs. 47,59,330/- (Rupees Forty Seven Lacs Fifty Nine Thousand Three Hundred Thirty Only) As On 26/08/2023	House Constructed on Plot no - 21A Part of Khasara no. 45, Vill- Bhihihath Khurd, Tehsil- BKT , Pargana & Dist- Lucknow. Sub registrar BKT District - Lucknow. Area admeasuring 195.167 sq. mtrs., Direction / Boundaries - East: House Pannalal Verma, West: House Devanand 25 Ft. Wide Road, North: Road 15 Ft.Wide, South: Plot Deegar Shaks	Symbolic Possession On 22-03-2024	₹ 53,33,000/- ₹ 5,33,300/- ₹ 10,000/-	13-01-2025 1100 hrs-1300 hrs.

EMD Deposition Last Date: 08-01-2025 till 17:00 hrs. Date of Inspection of the property : 03-01-2025 11:00 hrs -14:00 hrs
Mode Of Payment :- For Sr. No. 1 - All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Lucknow or through RTGS/NEFT the accounts details are as follows: a) Name of the account:- Hinduja Housing Finance Limited, b) Name of the Bank:- HDFC, c) Account No:- HHFLTUPLKWLKNWA390 IFSC Code:- HDFC0004989
TERMS & CONDITIONS OF ONLINE E-AUCTION SALE:-
1. The Property is being sold on "AS IS WHERE IS, & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual extent & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Secured Creditor. Interested bidders are advised to preserve the copies of title deeds with the Secured Creditor and to conduct own independent enquiries (due diligence about the title & present condition of the property / assets and claims & dues affecting the property before submission of bids.
4. Auction/bidding shall only be through "online electronic mode" through the website <https://bankeuctions.com> Or Auction provided by the service provider M/s C1 INDIA PVT.LTD, who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **M/s C1 INDIA PVT.LTD. 605A, Add: C1 INDIA PVT.LTD. 3rd Floor, Plot No.68 sector-44, Gurgaon, Haryana-122003, (Help Line No.+91-124-4302000) Support Email - Support@bankeuctions.com, (Support Mobile Number:- 7291981124/1125/1126) Mr. Mithalesh Kumar Mob. 7080804466. Email: Mithalesh.kumar@c1india.com, delhi@c1india.com. For participating in the e-auction sale the intending bidders should register their name at <https://bankeuctions.com> with all advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
7. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS/IMPS in favor of "Hinduja Housing Finance Limited" on or before above mentioned date.
8. The intending bidders should submit the duly filled in Bid Form (format available on <https://bankeuctions.com>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer at **Hinduja Housing Finance Limited**, at 2nd Floor, 212B & 212C, Plot No-TC/G-2/2 & TC/G-5/5, Cyber Heights, Vibhuti Khand, Gomti Nagar, Lucknow, U.P.-226010. The sealed cover should be super scribed with 'Bid for participating in E-Auction Sale -in the Loan Account Number (as mentioned above) for the property (as mentioned above)
9. After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/s C1 INDIA PVT.LTD to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.
10. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
11. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
12. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favor and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/IMPS favouring Hinduja Housing Finance Limited.
13. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
14. At the request of the successful bidder, the Authorized Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
15. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorized officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorized Officer, failing which the earnest deposit will be forfeited.
16. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
17. Sale Certificate will be issued by the Authorized Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.
18. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
19. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.
20. The decision of the Authorized Officer is final, binding and unquestionable.
21. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
22. For further details and queries, contact Authorised Officer, **Hinduja Housing Finance Limited, Mr. Rahul Singh, Mo.No.- 9997535262. EMAIL:- rahulsingh.r@hindujahousingfinance.com & auction@hindujahousingfinance.com**
23. This publication is also 15 (Fifteen) day's notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place.

Authorised Officer,
HINDUJA HOUSING FINANCE LIMITED

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situations and are able to participate in the auction successfully.**

