

SMART FINSEC LIMITED

(Formerly Known as Kevalin Securities Limited)

CIN:- L74899DL1995PLC063562

Reg. Off. F-88, West District Centre, Shivaji Enclave,
Rajouri Garden, New Delhi-110027

Email Id:- smartfinsec@gmail.com, Website: www.smartfinsec.com

NOTICE OF 31st ANNUAL GENERAL MEETING

NOTICE is hereby given that the 31st Annual General Meeting of Members of Smart Finsec Limited will be held on Monday, September 21, 2026 at 11:30 A.M. through Video Conference ("VC")/Other Audio Visual Means ("OAVM"), in compliance with applicable provisions of the Companies Act, 2013 read No. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, and other relevant circulars including General Circular No. 03/2025 dated September 22, 2025 ("MCA Circulars") without physical presence of members at common venue, to transact the businesses set forth in the Notice of AGM. The proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company. In compliance with the relevant circulars the Notice of AGM along with the Annual Report 2025-26 have been sent through electronic mode to the members of the company whose e-mail addresses are registered with the Depository / RTA. The same is also available on the website of the Company i.e. www.smartfinsec.com, Stock Exchange website i.e. BSE Limited at www.bseindia.com and on website of National Securities Depository Limited (NSDL) www.evoting.nsdl.com.

Further, in accordance with Regulation 36(1)(b) of SEBI Listing Regulations, a letter providing the web-link, including the exact path for accessing the Annual Report will be sent to those members who have not registered their e-mail IDs.

Members may please note that the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, September 15, 2026 to Monday, September 21, 2026 (both days inclusive) for the purpose of Annual General Meeting.

Pursuant to Section 108 of the Act and rules made thereunder read with Regulation 44 of SEBI Listing Regulations, 2015, the Company is providing to its Members the facility to cast their vote electronically through e-voting system of NSDL. The members holding shares either in physical form or in dematerialized form, as on the cut-off date i.e. Monday, 14th September, 2026, may cast their vote electronically to transact the business set out in the Notice of AGM.

The remote e-voting period starts on Friday, 18th September, 2026 (09:00 am) and ends on Sunday 20th September, 2026 (05:00 pm). The remote e-voting shall not be allowed beyond the said date and time.

Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again. Those members, who will be present in the AGM through VC / OAVM facility and have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM.

In case of any queries pertaining to e-voting, members may refer to the Frequently Asked Questions ("FAQs") and the e-voting manual available at www.evoting.nsdl.com or contact NSDL helpline by sending an email at evoting@nsdl.co.in or call at toll free number: 022-4886 7000.

For Smart Finsec Limited

Sd/-

Rajivinder Kaur

Company Secretary

Place: New Delhi

Date: 28th August, 2026

SITUATION VACANT**SECURITY**

REQUIRED FIT SECURITY GUARDS SUPERVISORS IN MUMBAI, 10TH PASS, FLUENCY IN ENGLISH, AGE- 22-35 FULL TIME. CALL 9820148505 0050296278-1

"IMPORTANT"

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THE LATEST TRENDS IN BUSINESS

THE LATEST TRENDS IN TRENDS

IndusInd Bank

Registered Office: IndusInd Bank Limited, 2401 Gen. Thimmayya Road (Cantonment), Pune - 411 001, India.
Zonal Office: Financial Restructuring & Reconstruction Group, 11th Floor, Hyatt Regency Complex, New Tower, Bhikaji Cama Place, New Delhi-110066

AUCTION SALE NOTICE UNDER SARFAESI ACT 2002

Sale Notice for selling of Immovable Assets under the Securitization 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 properties mortgaged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of IndusInd Bank Limited, the Secured Creditor, will be sold through public auction on "As and where is basis", "as is what is basis", whatever is there is basis" and "No recourse Basis" on **06.10.2026** for recovery of the amount mentioned below together with further interest, cost & expenses etc; due to the Secured Creditor from Borrowers/Guarantors/Mortgagors. The sale of the below mentioned properties shall be conducted by way of E-auctions through web portal: www.bankauctions.com

Name of Account/ Mortgagors/ Guarantors	Total Liabilities:	Date/ Time of inspection of property
M/s R.K. Trading Co (Borrower) through its proprietor: Mr. Raj Kumar Puniya / Mr. Raj Kumar Puniya Guarantor/Mortgagor/ Mrs. Rani Puniya (Guarantor)	Rs. 85,07,723/- as on 31.07.2024 together with further interest from 01.08.2024 plus costs, charges and expenses thereon	24.09.2026 from 12:30 PM till 02:30 PM

Lot No.	Details of properties	Reserve Price EMD Bid increase amount	Date & time of E-Auction	Last Date of Bid Submission
1.	Corner House situated at Waka Patti Rajputana, Ward No. 7, Mohalla Doh Basti, Panipat, Tehsil and District Panipat, Haryana admeasuring 57 sq. yards (approx.), owned by Sh. Raj Kumar Puniya S/o Sh. Jai Bhagwan	Rs. 31,87,500/- Rs. 3,18,750/- Rs. 50,000/-	06.10.2026 From 11:00 AM up to 12:00 Noon	05.10.2026 5:00 PM

NAME AND CONTACT DETAILS OF AUTHORISED OFFICER: MR. NIRMALKUR RAO, MOBILE NO. 9721779359, E-Mail: nirmalkur.rao@indusind.com.

Encumbrances if any: No Encumbrances known to the secured creditor.

TERMS & CONDITIONS: 1. The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com> through Login ID & password. The EMD shall be payable through NEFT / RTGS in the following Account: 00055364604005, IFSC Code: INDB00000005 or through Demand Draft to be made in the name of Sundry account Asset Management latest by 5:00 PM on or before the dates mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount. 2. The Bank shall however not be responsible for any outstanding statutory dues / encumbrances / tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property(ies) & to inspect & satisfy themselves. Property can be inspected strictly as per the date & time given by Authorised Officer. 3. The intended bidders who have deposited the EMD and require assistance in creating login ID & password, uploading data, submitting bid, training on e-bidding process etc., may contact our service provider M/s C1 India Private Limited, Helpline Nos. 0124-402020 / 2021 / 2022 / 2023 / 2024, Mr. Mithalesh Kumar, Mobile No. +91-7080804466, email ID: support@bankauctions.com, and for any property related query may contact the Authorised Officer as mentioned above in office hours during the working days (10 AM to 5 PM). 4. The highest bid shall be subject to approval of IndusInd Bank Limited. Authorised Officer reserves the right to accept/reject all or any of the offers / bids so received without assigning any reasons whatsoever. His decision shall be final & binding. 5. For detailed terms and conditions refer to the Bank's website www.indusind.com and www.bankauctions.com.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) & RULE 9(1) OF THE SARFAESI ACT, 2002

The borrower / guarantors / mortgagors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of Auction, failing which the property will be auctioned / sold and balance due, if any, will be recovered with interest and cost.

Date: 29.08.2026 Place: Panipat (Haryana) Authorised Officer, IndusInd Bank Ltd.

**HINDUJA HOUSING FINANCE LIMITED**

Corporate Office at 167-169, 2nd Floor, Little Mount, Saidapet, Chennai – 600015. E-mail : auction@hindujahousingfinance.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY APPENDIX- IV-A

[See provision to rule 8 (6)]

Mr. Parmod Chand Mobile No. 9990338759; Mr. Ravi Shankar Mobile No. 9999735552; Mr. Pawan Pandey Mobile No. 8010562716

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules"). Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below-described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hinduja Housing Finance Limited (Secured Creditor) having its Corporate Office at 167-169, 2nd Floor, Little Mount, Saidapet, Chennai – 600 015 and one of its Branch Offices at Office No-210/211, 2nd Floor, Dashmesh Plaza, Sector-20B, NIT, Faridabad, Haryana-121001, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers and guarantors. The sale will be done by the Authorized Officer through e-auction platform provided at the website: <https://www.bankauctions.com/>.

Date Of Inspection Of Property : 03/09/2025 14:00 hrs -17:00 hrs 05/09/2026 14:00 hrs -17:00 hrs | EMD Deposit Last Date: 16th September, 2026 Till 17:00 hrs | Date/Time Of E-Auction: 17th September, 2026 11:00 hrs-13:00 hrs | Bid Increase Amount Rs. 10000/-

LAN / Name of Borrower(s) / Guarantor(s)	Demand Notice Date & Amount	Date & Type of Possession	Reserve Price Earnest Money Deposit
GR/KAP/KUNJ/A00000622. Mr. VIJAY PAL S/O CHOTELAL (Borrower) Mrs. PAVITRA KUMARI W/O VIJAY PAL (Co-Borrower)	17/03/2026 & Rs. 14,19,095/- as on 17.03.2026 O.S. Rs. 14,19,095/- as on 17.03.2026	15/06/2026 Symbolic Possession	R.P.: Rs.32,18,000/- EMD: Rs. 3,21,800/-

Description Of The Immovable Property/ Secured Asset: A Property/house/plot Area Measuring 5 Marla 3 Sarsai (approx 160 Sq. Yds.) Comprised In Khewat/Khata No. 217/231, Mustakil/Killa No-19/15, 8-0, 16/1, 4-0, 20/11/1, 4-12, 20/11, 2-11, Killa 4 Rakba Tadadi 19 Kanal 3 Marla Share 1/72 That Is Rakba 5 Marla 3 Sarsai Total Land Is 160 Sq. Yds., Waka Moja Badamda, Tehsil Palauti District Gurgaon Haryana

GR/SKP/CTPR/A000000031. Mr. HEMANT KUMAR
S/O PREM CHAND (Borrower) MRS. DAYAWATI
DEVI W/O HEMANT KUMAR (Co-Borrower)

10/03/2026 & Rs.17,84,451/- as on 10.03.2026
O.S. Rs.17,84,451/- as on 10.03.2026

15/06/2026
Symbolic Possession R.P.: Rs. 39,87,000/- EMD: Rs. 3,98,700/- |

Description Of The Immovable Property/ Secured Asset: All that piece and parcel of Khewat no. 77, Khatali no. 91, Min. No. 13 killa no. 10/1(3-0) 11/6(13) Kita 2 tadadi 9 kanal 13 marla of share 41/193 i.e. Bakdar 2 kanal 1 marla (1232 Sq. yds) Residential House Waka Moja Gujar Mazri, Tehsil Bawal and District Rewari Haryana

GR/KAP/KUNJ/A00000292. Mr. Pawan Kumar
S/o Shankar Lal (borrower) Mr. Lalit S/o Shankar
Lal & Mrs. Renu R W/o Pawan Kumar (Co-Borrower)

07/02/2026 & Rs.9,01,433/- as on 07.02.2026
O.S. Rs.9,01,433/- as on 07.02.2026

14/04/2026
Symbolic Possession R.P.: Rs. 16,25,000/- EMD: Rs. 1,62,500/- |

Description Of The Immovable Property/ Secured Asset: A Property/house/plot Which is Comprised Of Khewat/Khata No. 120/139 Inside Mustakil No 18 Killa No.20/3, Kita 1 Rakba 8 Kanal 3 Marla 3 Sarsai, Area Measuring 100 Sq. Yds., Byemeasuring 17 X 53 Ft., Waka Siwana Moja Village Kailawas, Tehsil Farrukh Nagar District Gurgaon Haryana

HR/CGN/KRNL/A000001265.
Mrs. JAYWATI (Co-Borrower)

14/06/2025 & Rs.19,61,007/- as on 14.06.2025
O.S. 14/06/2025 as on Rs.19,61,007/-

04/09/2025
Symbolic Possession R.P.: Rs.83,12,000/- EMD: Rs. 8,31,200/- |

Description Of The Immovable Property/ Secured Asset: A Property/house/plot Area Measuring 292 Sq. Yds., Comprised In Khewat/Khata No. 58/68, Mustakil No. 18, Killa No. 1/5 (5-16) Kita 1 Rakba 5 Kanal 16 Marla Share 1/12 That Is Rakba 9 Marla 5 Sarsai, Total Land Area 292 Sq. Yards, Waka Siwana Moja Dhumsapur, Tehsil Badsapur, District Gurugram Haryana.

DL/UTM/UTTM/A000001482. Ms. KUMUD W/O
PARDEEP (Borrower) Mr. PARDEEP S/O
PARTAP SINGH (Co-Borrower)

09/09/2025 & Rs. 40,37,609/- as on 09.09.2025
O.S. 08/09/2025 as on Rs. 40,37,609/-

21/11/2025
Symbolic Possession R.P.: Rs.42,28,000/- EMD: Rs. 4,22,800/- |

Description Of The Immovable Property/ Secured Asset: A Residential Built-up Unit No-102, Area Measuring 900 Sq. Ft., On Upper Ground Floor (3Bhk) Without Roof Rights, Out Of The Aforesaid Residential Built-up Property Erected On Plot Of Land Total Measuring 200 Sq. Yds., Shree Siddhi Apartment, Part Of Kharsa No-506 Min Situated In The Extended Abadi Lal Dora Of Village Bijwasan, Tehsil Kapashera, New Delhi-110061 Along With Proportionate Undivided Indivisible And Impartible Ownership Rights In The Land Beneath The Same, And With Right To Park One Small Car Parking In Common Grounding At Slit With All Right Of Possession, Privileges, Easements And Appurtenances, With All Fittings, Fixtures, Overhead Water Tank, Connections, Structure Standing Thereon, With All Rights In Common Entrances, Passages, Staircase And Other Common Facilities And Amenities Provided Therein

HR/NCH/GURN/A000001218.
1. Mr. Ajit Bhati (Borrower) 2. Mr. Gagan (Co-Borrower) 3. Mrs. Sushila (Co-Borrower)

07/11/2025 & Rs. 9,76,433/- as on 07/11/2025
O.S. as on 07/11/2025 Rs. 9,76,433/-

03/02/2026
Symbolic Possession R.P.: Rs. 20,53,000/- EMD: Rs. 2,05,300/- |

Description Of The Immovable Property/ Secured Asset: A Property Area Measuring 180 Sq. Yards Comprised Out Of Khewat/Khata No. Min 1160/1696, Mu No.186, Killa No.17, 18, 23/1, 23/2 & Kharsa No.482, Kita 5 Rakba 24 Kanal 3 Marla 0/6/483 Share I.e. In Total 6 Marla, Situated At Waka Maaja Chhainsa, Sub-Tehsil Mohna & District Faridabad, Haryana-121004. Bounded by: East- Entry Gali 111 ft. West- Ratan Singh, North- Vedram, South- Sudesh Kumar

GR/PLW/PLWL/A000000031.
1. Mr. Ramesh Kumar (Borrower)
2. Mrs. Ritu (Co-Borrower)

13/06/2025 & Rs. 9,64,266/- as on 13.06.2025
O.S. as on 13/06/2025 Rs. 9,64,266/-

19/09/2025
Symbolic Possession R.P.: Rs. 16,96,000/- EMD: Rs. 1,69,600/- |

Description Of The Immovable Property/ Secured Asset: A Property Area Measuring 3 Marla, Comprised In Khewat No.286/240 Min. Khatali No.409/381/382, Mu No.87, Killa No.8/2(2-6), O/ 3/46 Share I.e. 3 Marla, Waka Maaja Chhainsa, Sub Tehsil Mohna, District Faridabad, Haryana. Bounded By: East: Gali 5ft. Wide. West: Others. North: Part Of Property, South: Part Of Property

HR/CGN/FRBD/A000001232
1. Mr. Vinod Kumar (Borrower) 2. Mr. Nathu Ram (Co-Borrower) 3. Ms. Kalyani Devi (Co-Borrower)

25/02/2025 & Rs. 10,13,382/- as on 24.02.2025
O.S. as on 24/02/2025 Rs. 10,13,382/-

17/06/2026
Symbolic Possession R.P.: Rs. 25,35,000/- EMD: Rs. 2,53,500/- |

Description Of The Immovable Property/ Secured Asset: A PROPERTY AREA MEASURING 60SQ. YD. OUT OF PLOT NO.83, WHICH IS PART OF KHARSA REMAINING PORTION, North: Remaining Portion, South: Rasta 15ft.

DL/BDP/BOP/A000000368. 1. Mr. Sarvesh Kumar (Borrower) 2. Mrs. Ganga Shri (Co-Borrower) 3. Mr. Rocky Kumar (Co-Borrower)

15/02/2024 & Rs. 11,14,630/- as on 19/10/2023
O.S. as on 19/10/2023 Rs. 11,14,630/-

26/06/2024
Symbolic Possession R.P.: Rs. 14,03,000/- EMD: Rs. 1,40,300/- |

Description Of The Immovable Property/ Secured Asset: A PROPERTY AREA MEASURING 60SQ. YARDS COMPRISED IN KHEWAT/KHATA NO.8, MU NO.29, KILLA NO.22/3(6-3), 23(0-12), & MU NO.30, KILLA NO.9(0-15), 10(7-4), 11(2-9), WAKA MAJJA SEHATPUR, TEHSIL & DISTRICT FARIDABAD, HARYANA

HR/CGN/FRBD/A000002409. Mr. MOHAR SINGH
S/o Sh. Chandi Ram (Borrower)
Mrs. Geeta W/o Sh. Mohar Singh (Co Borrower)

Rs. 10,62,245/- on 06/01/2026
O.S. as on 20-08-2026 Rs. 10,84,867/-

16-03-2026
Symbolic Possession R.P.: Rs. 27,04,000/- EMD: Rs. 2,70,400/- |

Description Of The Immovable Property/ Secured Asset: Property area 527 sq yds share of 35/2422 out of total area 60 Kanal 11 marla part of Khewat/Khata no.3/6, Must. no.3, Killa no.24/7(9),25(1-18), Must.no.12, Killa no.2/2(5-17),3(8-0),4(8-0),5(6-12),6(2-2),8(8-0),9(14-10),12/2(2/4-4),14/3(2/19) situated at Tikri Gajar, Teh & Dist. -Palwal, Haryana

HR/CGN/FRBD/A000002312. Mr. Pawan Kumar S/o
Parkash (Borrower) Mrs. Parkash S/o Sh. Manjori
Mrs. Parbha W/o Sh. Pawan Kumar (Co Borrower)

Rs. 10,16,804/- on 10/01/2025
O.S. as on 20-08-2026 Rs. 9,71,648/-

07-08-2025
Symbolic Possession R.P.: Rs. 16,79,000/- EMD: Rs. 1,67,900/- |

Description Of The Immovable Property/ Secured Asset: Property area measuring 150 Sq yds comprised in Khewat/Khata No.119/135, Must.No.166, Killa No.16/1(4-0)Killa 1, Rakba 4 Kanal 00 Marla 0/5/80 Share, I.e Rakba 5 Marla situated in Waka Siwana Moja- Kuskah, Karimpur, Palwal, Haryana-121107

HR/CGN/FRBD/A000001870
Mr. BHARAT RAM (Borrower)
Mrs. KAVITA (Co Borrower)

Rs. 19,79,119/- on 13.06.2025
O.S. as on 20-08-2026 Rs. 18,47,757/-

08-09-2025
Symbolic Possession R.P.: Rs. 23,90,000/- EMD: Rs. 2,39,000/- |

Description Of The Immovable Property/ Secured Asset: Property area 219 Sq yds situated in Khewat./Khata no.1102/1157, Mustakil no.12, Killa no.4/3(4-11) Area 4 Kanal 11 Marla situated at Mouja Bholwana, Teh: Hodal, Palwal, Haryana

HR/CGN/FRBD/A000002163
Mr. MANMOHAN MANMOHAN (Borrower)
Mrs. GEETA DEVI (Co Borrower)

Rs. 15,00,849/- on 13.06.2025
O.S. as on 20-08-2026 Rs. 13,57,211/-

09-09-2025
Symbolic Possession R.P.: Rs. 38,93,000/- EMD: Rs. 3,89,300/- |

Description Of The Immovable Property/ Secured Asset: Property area measuring 3 Kanal comprised in Khewat / Khatali no.131/162, Mustakil No.22, Killa 24(8-0), 25(12-5), Must.no. 30, Killa no.1/1(3-10), Must.no.31, Killa no.5(7-1),26(0-19) situated in Village Mandoli, Tehsil- Hathni, District- Palwal, Haryana

HR/CGN/FRBD/A000001700
Mr. Niranjan Singh S/o Sh. Budhram(Borrower)
Mrs. Manita W/o Sh. Niranjan Singh (Co Borrower)

Rs. 20,91,497/- on 13.06.2025
O.S. as on 20-08-2026 Rs. 20,43,874/-

08-09-2025
Symbolic Possession R.P.: Rs. 34,28,000/- EMD: Rs. 3,42,800/- |

Description Of The Immovable Property/ Secured Asset: Property area measuring 11 Marla comprised in Khewat / Khatali no.252/262, Mustakil No.46, Killa no.8(0-11), situated in Village Dundsi, District- Palwal, Haryana

HR/CGN/FRBD/A000001436
Mr. GAURAV SALAUNA (Borrower) MRS. KUSUM
LATA & Mr. PAWAN KUMAR (Co Borrower)

Rs. 14,99,906/- on 10.03.2025
O.S. as on 20-08-2026 Rs.14,68,221/-

11-07-2025
Symbolic Possession R.P.: Rs. 21,20,000/- EMD: Rs. 2,12,000/- |

Description Of The Immovable Property/ Secured Asset: Property area measuring 170 Yds(APPROX) comprised in Khewat/Khatali no. 356/360, Kharsa no 264 Killa no.15(8-0), situated at Hodal Patti Dharam, Tehsil Hodal, District- Palwal, Haryana

HR/CGN/FRBD/A000001879
Mr. SONU GOBIND (Borrower)
Mrs. JYOTI SONU (Co Borrower)

Rs. 35,24,607/- on 13.06.2025
O.S. as on 20-08-2026 Rs. 35,51,069/-

04-09-2025
Symbolic Possession R.P.: Rs. 25,22,000/- EMD: Rs. 2,52,200/- |

Description Of The Immovable Property/ Secured Asset: Property area measuring 112 Yds(APPROX) with Roof rights comprised in Kharsa no 801 (7-16) situated in Dukadiya Mohali, Behind Dayanand School, Dilip Nagar under Nagar Parishad, Tehsil & District- Palwal, Haryana

HR/CGN/FRBD/A000001689
Mr. OM PRAKASH (Borrower)
Mrs. SATYAWATI (Co Borrower)

Rs. 12,55,081/- on 13.10.2025
O.S. as on 20-08-2026 Rs. 12,91,376/-

22-12-2025