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 helpdesk by sending an email at evoting@nsdl.co.in or call at toll free number: 022-4886 7000.

For Smart Finsec Limited
Sd/-
Rajvinder 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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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.bankeauctions.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 Deh 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 to 12:00 Noon**	**05.10.2026 up to 5:00 PM**

NAME AND CONTACT DETAILS OF AUTHORISED OFFICER- MR. NIRMLANKUR RAO, MOBILE NO. 9721779359, E-Mail: nirmlankur.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.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & password. **The EMD shall be payable through NEFT / RTGS in the following Account: 00053564604005, IFSC Code - INDB0000005 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. 0124-4302020 / 2021 / 2022 / 2023 / 2024, Mr. Mithalesh Kumar, Mobile No. +91-7080804466, email ID: support@bankeauctions.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.bankeauctions.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 upto date interest and ancillary expenses before the date of e-Auction, falling 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.***

VASTU HOUSING FINANCE CORPORATION LTD

VASTU HOUSING FINANCE

Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015. Maharashtra. CIN No.: U65922MH2005PLC272501

Demand Notice Under Section 13(2) of Securitisation Act of 2002

Whereas, Vastu Housing Finance Corporation Ltd through its head office Mumbai, Notice issued to the following borrowers / guarantors / mortgagers have defaulted in the repayment of principal and payment of interest of credit facilities obtained by them from the VHFCL and said facilities have turned to be Non Performing Assets. The notices were issued to them under section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on their last known addresses however the same have returned un-served and as such they are hereby informed by way of public notice about the same.

Name of Borrower, Co-borrower and Loan A/c No.	Date and Amount of Demand Notice Under Sec. 13(2)	Description of Mortgaged property
RANBIR SINGH (Applicant), ANITA DEVI (Co Borrower) HL0000000124616	17-08-2026 Rs. 1171623/- as on 17-08-2026 with further Interest and charges thereon	Property i.e. Plots/House, bearing U.D.I. No. 57695EB1S8000R04170, measuring 81.888 Sq. Mtrs, situated at Village Lawana, Sub-Tehsil Saraswati Nagar, Yamuna Nagar, Haryana, 135001, India. North- 7.858 M, South- 9.278 M, East-7.681 M, West- 9.5 M
BABITA (Applicant), ASHOK (Co Borrower) VIKRANT (Co Borrower) SACHIN (Co Borrower) LP0000000165623	17-08-2026 Rs.1609703/- as on 17-08-2026 with further Interest and charges thereon	Property At, Property i.e. Area measuring 1 kanal 6.1157 marla. Comprised in Khewat No 101 Min, Khatoni No 102 min, Mustkil No, 55, Killa No 11(8-0)18(8-0), 19(8-0), 20(8-0), 21(8-0), 22(8-0) No 56, Killa No 15(8-0), 16(8-0), 17/1(2-8), No 83, Killa No 7(6-13), 24(7-11), No 106, Killa No 1(8-0), 2(8-0), 3(8-0), 4(8-0), 5/1(6-8), 6/2(6-8), 7(8-0), 8(8-0), 9/1(6-0), kitta 20, Rakba 147 kanal 8 marls share 790/89177, that is rakba 1 kanal 6.1157. Situated at wakamauja Malikpur, Tehsil Beri, District Jhajjar, Haryana-124106. North - Not Applicable, South - Not Applicable, East-Not Applicable, West- Not Applicable
JITENDER KUMAR (Applicant), SEEMA RANI (Co Borrower) LP0000000162523	17-08-2026 Rs.1165061/- as on 17-08-2026 with further Interest and charges thereon	Property i.e. House, measuring 05 Marlas i.e. 152 Sq. Yards, comprising in Khewat/ Khatoni No. 207/255 , Khasra No. 79 (41-2) being 5/822 share i.e. 05 Marlas, situated at Mouja Haibatpur, H.B. No. 291, Tehsil Bilaspur, District Yamuna Nagar-- 133206. North- 36.5' - House of Dheeraj Kumar, South- 37.6' - House of Mukesh Kumar and Lovkesh Kumar, East-36' - House of Raj Dulari, West- 37.4' - Street
JITENDER (Applicant), SUMITRA (Co Borrower) SHISHRAM (Co Borrower) HL0000000057060	17-08-2026 Rs.922641/- as on 17-08-2026 with further Interest and charges thereon	Property as per Transfer deed 8662 dated.28.12.2020 Khewat no.121 Khatoni no.215 Kitte- 36 total land 185 kanal 8 marle share of 185 kanal 8 marle is measuring 5/3708 ,5 Marle 150 sq.yards situated at Aasalvash Mareta Tehsil Bhiwani & Distt bhiwani-127030. North- House of Rajbir, South- Gali, East-Plot of Ram Phal, West- Gali

The steps are being taken for substituted service of notice. The above borrowers, co- borrowers and/or their guarantors (where ever applicable) are advised to make the payments of outstanding within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice as per the provision of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Please be informed that the said notice is also under section 13(13) informing the borrowers/guarantors/ mortgagors that the said mortgaged property should not be sold/leased/transferred.

Date : 29.08.2026 | Place : Haryana **Authorized Officer, VASTU HOUSING FINANCE CORPORATION LTD**

HINDUJA HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE

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 proviso 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, Second 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.bankeauctions.com/.

Date Of Inspection Of Property : 03/09/2026 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/-

No.	LAN / Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date & Amount / Total Outstanding as On Date	Date & Type of Possession	Reserve Price / Earnest Money Deposit
1	GR/KAP/KUNJ/A000000622. 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, Mustkil/killa No-19//15, 8-0, 16/1, 4-0, 20//11/1, 4-12, 20/1, 2-11, Kitta 4 Rakba Tadadi 19 Kanal 3 Marla Share 1/72 That Is Rakba 5 Marla 3 Sarsai Total Land Is 160 Sq. Yds., Waka Mouja Baspadamka, Tehsil Pataudi District Gurgoan Haryana			
2	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, Khatoni no. 91, Min. Mu. No. 13 killa no. 10/1(3-0) 11/1(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			
3	GR/KAP/KUNJ/A000000292. 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 Mustil No 18 Killa No.20/3, Kita 1 Rakba 0 Kanal 3 Marla 3 Sarsai, Area Measuring 100 Sq. Yds., Bymeasuring 17 X 53 Ft., Waka Siwana Mouja Village Kaliawas, Tehsil Farrukh Nagar District Gurgoan Haryana			
4	HR/GGN/KRNL/A000001265. Mr. RAJ SINGH (Borrower) 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, Mustkil No. 18, Killa No. ½ (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 Dhumaspur, Tehsil Badsahpur, District Gurugram Haryana.			
5	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 08.09.2025 / 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 Appartment, Part Of Khasra No-506 Min Situated In The Extended Abadi Lal Dora Of Village Bijwasan, Tehsil Kapashera, New Delhi-110061 Along With Proportunate Undivided Indivisible And Impartible Ownership Rights In The Land Beneath The Same, And With Right To Park One Small Car Parking In Common Parking At Stilt 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 Theirin			
6	HR/NCH/GURH/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 & Khasra No.482, Kita 5 Rakba 24 Kanal 3 Marla Of 6/483 Share I.e. In Total 6 Marla, Situated At Waka Mauja Chhainsa, Sub-tehsil Mohna & District Faridabad, Haryana-121004. Bounded By: East: Entry Gali 11ft. West: Ratan Singh, North: Vedram, South: Sudesh Kumar			
7	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, Comprises In Khewat No.286/240 Min, Khatoni No.409/381/382, Mu No.87, Kila No.8/2(2-6), Of 3/46 Share I.e. 3 Marle, Waka Mauja Chhainsa, Sub Tehsil Mohna, District Faridabad, Haryana. Bounded By: East: Gali 5ft. Wide, West: Others, North: Part Of Property, South: Part Of Property			
8	HR/GGN/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 50 SQ. OUT OF PLOT NO.63, WHICH IS PART OF KHASRA NO.18/6/2/18, SITUATED AT DABUA COLONY SARAN, TEHSIL & DISTRICT FARIDABAD, HARYANA-121001. Bounded by: East: Others, West: Remaining Portion, North: Remaining Portion, South: Rasta 15ft.			
9	DL/BDP/BDRP/A000000368. 1. Mr. Sarvesh Kumar (Borrower) 2. Mrs. Gaya 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 KHEWAR/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 MAUJA SEHATPUR, TEHSIL & DISTRICT FARIDABAD, HARYANA			
10	HR/GGN/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),9/1(4-10),12/2/2(4-4),14/2(3-19) situated at Tikri Gujar ,Teh & Dist.- Palwal, Haryana			
11	HR/GGN/FRBD/A000002312. Mr. Pawan Kumar S/o Parkash (Borrower) Mrs. Parkash S/o Sh. Manhori Mrs. Parbita W/o Sh. Pawan Kumar (Co Borrower)	Rs. 10,16,804/- on 10/05/2025 / 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 measruing 150 Sq yds comprised in Khewat/Khata no.119/135, Must no.166, Killa no.16/1(4-0)Kita 1, Rakba 4 Kanal 00 Marla of 5/80 Share , i.e Rakba 5 Marla situated in Waka Siwana Mouja- Kushak, Karimpur, Palwal ,Haryana-121107			
12	HR/GGN/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 Bhulwana, Teh : Hodal, Palwal, Haryana			
13	HR/GGN/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 / Khatoni no.131/162 ,Mustakil No.22, Killa no.24(8-0), 25/1(2-5), 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- Hathin ,District- Palwal, Haryana			
14	HR/GGN/FRBD/A000001700 Mr. Niranjan Singh S/o Sh. Budhram(Borrower) Mrs. Mamta 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 measuring11 Marla comprised in Khewat / Khatoni no.252/262 ,Mustakil No.46, Killa no.8(0-11), situated in Village Dundsa, ,District- Palwal, Haryana			
15	HR/GGN/FRBD/A000001436 Mr. GAURAV SALAUNA (Borrower) MRS .KUSUM LATA & Mr. PAWAN KUMAR (Co Borrower)	Rs. 14,99,908/- on 10.03.2025 / O.S. as on 20-08-2026 Rs.1 4,68,221/-	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/Khatoni no. 356/360, Khasra no 264 Kila no.15 (8-0).,situated at Hodal Patti Dharam, Tehsil Hodal,District- Palwal, Haryana			
16	HR/GGN/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 Khasra no 801 (7-16) situated in Dukadiya Mohall, Behind Dayanand School, Dilip Nagar under Nagar Parishad, Tehsil & ,District- Palwal, Haryana			
17	HR/GGN/FRBD/A000001669 Mr. OM PRAKASH (Borrower) Mrs. SATYAWATI (Co Borrower)	Rs. 12,65,081/- on 13.10.2025 / O.S. as on 20-08-2026 Rs. 12,91,376/-	22-12-2025 Symbolic Possession	R.P.: Rs. 26,79,000/- / EMD: Rs. 2,67,900/-
	Description Of The Immovable Property/ Secured Asset: Property area measuring 300 Sq yds part of Khewat/Khata no.50/49, Mustakil no.81, Killa no.21/1(5-9), 22 min (4-3),Must no.100, Killa no.2/1 (2-6) and Khewat /Khata no.49/48, Khasra no.403(2-19), Situated in Mouja Alawalpur, Teh & Dist- Palwal ,Haryana			
18	GR/PLW/MNGT/A000000068 Mr. SAHIL S/o SH. JAFRU (Borrower) MRS. AMINA W/o SH. JAFRU (Co Borrower)	Rs.15,06,298/- on 06/01/2026 / O.S. as on 20-08-2026 Rs. 16,13,492/-	16-03-2026 Symbolic Possession	R.P.: Rs. 29,20,000/- / EMD: Rs. 2,92,000/-
	Description Of The Immovable Property/ Secured Asset: Property Area 1 Kanal (605 Sq yds) share 20/153 out of total area admeasuring 7 Kanal 13 Marla part of Khewat/Khata no.445/496, Must .no.10 , Killa no.23(7-13) situated in Mouja : Ghasera, Sub Teh: Hassanpur, District- Palwal , Haryana			
19	HR/GGN/FRBD/A000002188 Mr. IDRISH KHAN (Borrower) Mrs. RASHMINA IDRISH & Mrs. ASRI (Co Borrower)	Rs. 20,46,691/- on 08-02-2025 / O.S. as on 20-08-2026 Rs. 26,47,644/-	16-07-2025 Symbolic Possession	R.P.: Rs. 38,89,000/- / EMD: Rs. 3,88,900/-/-
	Description Of The Immovable Property/ Secured Asset: PROPERTY AREA MEASURING 375 SQ. YARDS PART OF KHEWAT NO.208, KHATA NO.230, MU. NO.20, KILLA NO.8/2(1-5), SITUATED AT PACHANKA TEHSIL HATHIN, DISTRICT PALWAL, HARYANA-121103.			
20	HR/GGN/FRBD/A000001985 Mr. RAM NIWAS (Borrower) Mrs.KESHWATI (Co Borrower)	Rs. 13,20,637/- on 14-11-2024 / O.S. as on 20-08-2026 Rs. 13,08,707/-	15-02-2025 Symbolic Possession	R.P.: Rs. 23,00,000/- / EMD: Rs. 2,30,000/-
	Description Of The Immovable Property/ Secured Asset: PROPERTY AREA MEASURING 200 SQ. YARDS PART OF KHEWAT/KHATA NO.155/171, KHASRA NO.99(2-0), SITUATED AT AMROLI, TEHSIL & DISTRICT PALWAL, HARYANA-121102.			
21	HR/GGN/FRBD/A000001728 Mr. RAJENDER SUMARI (Borrower) Mrs. NEHA RAJENDER (Co Borrower)	Rs. 7,38,244/- on 29-10-2024 / O.S. as on 20-08-2026 Rs. 10,53,072/-	15-02-2025 Symbolic Possession	R.P.: Rs. 12,16,000/- / EMD: Rs. 1,21,600/-
	Description Of The Immovable Property/ Secured Asset: Property Area Measuring 184 Sq. Yards Part Of Khewat No.84, Khata No.87, Mu No.27, Killa No.20/2(2-8), 21(1-6), Mu No.28, Killa No.16/1(3-11), 16/2(1-18), 25/1(4-12), Situated At Umroli, Tehsil & District Palwal, Haryana-121102.			
22	HR/GGN/FRBD/A000001740. Mr. DHARMENDER NARENDER (Deceased Through legal heirs) (Borrower) Mrs. RAM RANKI (Co Borrower)	Rs. 16,87,578/- on 23-01-2025 / O.S. as on 20-08-2026 Rs. 22,10,232/-	25-06-2025 Symbolic Possession	R.P.: Rs. 34,13,000/- / EMD: Rs. 3,41,300/-
	Description Of The Immovable Property/ Secured Asset: Property Area Measuring 605 Sq. Yards Part Of Khewat/khata No.244/245, Mu No.48, Killa No.16(8-0), 25/1(5-10), Kita 2 Rakwa 13 Kanal 0 Marla Of 20/270, Situated At Waka Mauja Badha, Tehsil & District Palwal, Haryana-121102.			
23	HR/GGN/FRBD/A000002164. Mr. SAHIL SAHIL (Borrower) Mrs. NIKKI (Co Borrower)	Rs. 12,56,594/- on 12-12-2024 / O.S. as on 20-08-2026 Rs. 17,03,955/-	10-05-2025 Symbolic Possession	R.P.: Rs. 24,38,000/- / EMD: Rs. 2,43,800/-
	Description Of The Immovable Property/ Secured Asset: PROPERTY AREA MEASURING 300 SQ. YARDS, PART OF KHEWAT/KHATA NO.300/3025, MU NO.79, KILLA NO.9/2(5-0), SITUATED AT JANOLI, TEHSIL & DISTRICT PALWAL, HARYANA-121102.			
24	HR/GGN/FRBD/A000000212 & HR/GGN/FRBD/A000001052. Mr. Deepa Samunder Singh (borrower) Mr. Samander Singh (co Borrower)	Rs. 8,48,595/- on 12-08-2024 / O.S. as on 20-08-2026 Rs. 6,35,991/-	17-12-2024 Symbolic Possession	R.P.: Rs. 31,26,000/- / EMD: Rs. 3,12,600/-
	Description Of The Immovable Property/ Secured Asset: PROPERTY/HOUSE/PLOT AREA MEASURING 133 SQ. YARDS COMPRISED IN KHEWAT/KHATA NO.3086/3564, MU NO.203, KILLA NO.19/1(1-8), RAKBA 1 KANAL 8 MARLA OF 13/84 SHARE I.E. RAKBA 0-4-1/3 MARLA, SITUATED AT WAKA SIVANA MAUJA ANDAR HADH NAGAR PARISHAD, NEW EXTENSION COLONY, TEHSIL & DISTRICT PALWAL, HARYANA-121102			
25	HR/GGN/FRBD/A000001392. Mr. DEEPAK DAGAR (Borrower) Mrs. MEENA (Co Borrower)	Rs. 27,99,701/- on 10-08-2024 / O.S. as on 20-08-2026 Rs. 25,18,311/-	21-11-2024 Symbolic Possession	R.P.: Rs. 45,86,000/- / EMD: Rs. 4,58,600/-
	Description Of The Immovable Property/ Secured Asset: PROPERTY AREA MEASURING 513 SQ. YARDS PART OF KHEWAT/KHATA NO. 16MIN/18MIN, MU NO.15, KILLA NO.22(7-17), 19/2(0-18), 19/3(1-19), SITUATED AT SIKANDARPUR, TEHSIL & DISTRICT PALWAL, HARYANA-121102			
26	HR/GGN/FRBD/A000001122 & HR/GGN/FRBD/A000001384. Mr. Amit Kumar (borrower) Mr. Tara Chand & Mrs. Keshar (Co Borrower)	Rs. 13,79,590/- on 26-06-2024 / O.S. as on 20-08-2026 Rs. 12,80,964/-	11-11-2024 Symbolic Possession	R.P.: Rs. 21,07,000/- / EMD: Rs. 2,10,700/-
	Description Of The Immovable Property/ Secured Asset: RESIDENTIAL LAND ADMEASURING 0 KANAL 10 MARLA I.E. 300 SQ. YARDS, OUT OF KHEWAT/KHATA NO.126/142, KHASRA NO.29(0-10), SITUATED AT WAKA MAUJA KUSHAK, TEHSIL & DISTRICT PALWAL, HARYANA-121107.			
27	HR/GGN/FRBD/A000000774 & HR/GGN/FRBD/A000001385. Mr. RAM CHAND (Borrower) Mrs. RADHA RAMCHAND (Co Borrower)	Rs. 23,34,088/- on 09-07-2024 / O.S. as on 20-08-2026 Rs. 21,89,037/-	23-10-2024 Symbolic Possession	R.P.: Rs. 36,44,000/- / EMD: Rs. 3,64,400/-
	Description Of The Immovable Property/ Secured Asset: PROPERTY AREA MEASURING 116 SQ. YARDS PART OF KHASRA NO. 1402(2-4), 1398(2-5), 1399(2-15) AND 1408(3-16), TOTAL RAKBA 11 KANAL 0 MARLA OF 4/220 SHARE, SITUATED AT DAYA COLONY, TEHSIL & DISTRICT PALWAL, HARYANA-121102			
28	HR/GGN/FRBD/A000000766 & HR/GGN/FRBD/A000001186. Mr. PRITAM SINGH (Borrower) Mrs. RAVITA PRITAM (Co Borrower)	Rs. 33,88,572/- on 04-05-2024 / O.S. as on 20-08-2026 Rs. 6,27,940/-	10-05-2025 Symbolic Possession	R.P.: Rs 47,78,000/- / EMD: Rs. 4,77,800/-
	Description Of The Immovable Property/ Secured Asset: Property Area Measuring Rakba 16 Marla I.e. 475 Sq. Yards Out Of Mu. No.242, Killa No. 9(2-15), 11(8-0), 12(3-5), 19(3-15), 16/355 Share Out Of Rakba 17 Kanal 15 Marla, Situated At Waka Mauja Palwal, Tehsil & District Palwal, Haryana			
29	HR/GGN/FRBD/A000002266 Mr. SANJAY SANJAY S/o Kishan Chand (Borrower) Mrs. REKHA W/o Sh. SANJAY (Co Borrower)	Rs. 19,64,067/- on 06/01/2026 / O.S. as on 20-08-2026 Rs. 20,73,014/-	16-03-2026 Symbolic Possession	R.P.: Rs. 33,02,000/- / EMD: Rs. 3,30,200/-
	Description Of The Immovable Property/ Secured Asset: Property area measruing 435 Sq yds share of 29/298 out of total area 7 Kanal 9 Marla part of Khewat/Khata no.1089/1205, Must no.83, Killa no.1(7-9)Kita 1, situated in Mouja- Kushak, Palwal , Haryana			

Date Of Inspection Of Property : 22/09/2026 14:00 hrs -17:00 hrs 26/09/2026 14:00 hrs -17:00 hrs | EMD Deposit Last Date: 05th October, 2026 Till 17:00 hrs. | Date/Time Of E-Auction: 06th October, 2026 11:00 hrs-13:00 hrs. | Bid Increase Amount Rs.10000/-

No.	LAN / Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date & Amount / Total Outstanding as On Date	Date & Type of Possession	Reserve Price / Earnest Money Deposit
30	HR/GGN/FRBD/A000000670 & HR/GGN/FRBD/A000001574. 1. Mr. Arjun Singh Rawat (Borrower) 2. Mrs. Netrapal Rawat (Co-Borrower) 3. Mrs. Saroj Rawat (Co-Borrower)	17/03/2026 & Rs. 33,26,697/- as on 16/03/2026 / O.S. as on 16/03/2026 Rs. 33,26,697/-	31/07/2026 Symbolic Possession	R.P.: Rs. 47,69,000/- / EMD: Rs. 4,76,900/-
	Description Of The Immovable Property/ Secured Asset: A HOUSE/PROPERTY/PLOT BEARING NO.91, AREA MEASURING 74 SQ. YARDS COMPRISED IN KHEWAT NO.239, MU NO.33, KILA NO.7, RAKBA 3 KANAL 7 MARLE, SITUATED AT WAKA MAUJA UNCHA GAON (ARYA NAGAR), TEHSIL BALLABHGARH, DISTRICT FARIDABAD, HARYANA-121004. BOUNDED AS UNDER:- North :- Rasta 15FT. South :- Other's Property East:- Remaining Portion West :- House No.422A			

Mode Of Payment :- All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at GURGOAN.

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 situation and are able to participate in the auction successfully.

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE: - 1. The Property is being sold on "As is Where is", "As is What is", "Whatever there is" and 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 the information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual extant & 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 peruse the 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: auction@hindujahousingfinance.com and https://www.bankeauctions.com/ Or Auction provided by the service provider 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 C1 INDIA PVT.LTD. 605A, Add: C1 INDIA PVT.LTD. 3rd Floor, Plot No.68 sector-44, Gurgaon, Haryana-122003, (Contact Person: Mithalesh Kumar, Phone No. 7080804466, Email: delhi@c1india.com , Support Mobile Number:-7291981124/1125/1126). 7. For participating in the e-auction sale the intending bidders should register their name at https://www.bankeauctions.com/ and auction@hindujahousingfinance.com well in 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. 8. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft in favor of " Hinduja Housing Finance Limited. 9. The intending bidders should submit the duly filled in Bid Form (format available on https://www.bankeauctions.com/ and auction@hindujahousingfinance.com along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer at Hinduja Housing Finance Limited, at Office No-286, 2nd Floor, Pocket-1, Sector-25, Rohini, New Delhi-110085. 10. 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). 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 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. 11. 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. 12. 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. 13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him by E-Mail both to the Authorized Officer on his mail id parmod.chand@hindujahousingfinance.com and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings. 14. The successful bidder shall immediately i.e. on the same day or not later than next working day, as the case may be, pay a deposit of twenty five per cent, of the amount of the sale price, which is inclusive of earnest money deposited, if any, to the Authorized Officer conducting the sale. The balance amount of purchase price payable shall be on or before fifteenth day of confirmation of sale of the immovable property. 15. 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. 16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount. 17. The Successful Bidder shall pay applicable TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer. 18. 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. 19. Sale Certificate will be issued by the Authorised 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. 20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. 21. 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 15 days from the scheduled date of sale, it will be displayed on the website of the service provider. 22. The decision of the Authorized Officer is final, binding and unquestionable. 23. 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. 24. For further details and queries, please contact Authorized Officer, Mr. Parmod Chand Mobile No. 9990338759 & Mr. Ravi Shankar Mobile No. 9999735552 & Mr. Pawan Pandey Mobile No. 8010562716 at branch office at Hinduja Housing Finance Limited, at Office No-210/211, Second Floor, Dashmesh Plaza, Sector-20B, NIT, Faridabad, Haryana-121001. 25. This is also 15 (Fifteen) & 30 (Thirty) days' 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.

Place: HARYANA Date : 29/08/2026. **Sd/- Authorised Officer - HINDUJA HOUSING FINANCE LIMITED**