

KIFS HOUSING FINANCE LIMITED

Registered Office: 6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRTS, ISKON - Ambli Road, Ambli, Ahmedabad - Gujarat - 380054 Corporate Office: C-902, Lotus Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India. Ph. No.: +91 22 61794600 E-mail: contact@kifshousing.com | Website: www.kifshousing.com | CIN: U65922GJ2015PLC085079 RBI COR: DOR-001415

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

In respect of loans availed by below mentioned borrowers/guarantors through KIFS HOUSING FINANCE LIMITED, which have become NPA with below mentioned balance outstanding on dates mentioned below. We have already issued detailed Demand Notice dated as mentioned below Under Sec. 13(2) of Securitization and Reconstruction of Financial Asset Enforcement of Security Interest Act 2002 by Registered Post / Speed Post / Courier with acknowledgement due to you which has been returned undelivered / acknowledgement not received. We have indicated our intention of taking possession of securities owned on one of you as per Sec. 13(4) of the Act in case of your failure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred by section 13(4) of the SARFAESI Act and while publishing the possession notice auction notice, electronically or otherwise, as required under the SARFAESI Act, the Bank/Secured Creditor may also publish your photograph. Details are hereunder:-

Sr. No.	Branch/ Application No./LRN	Name of Borrower / Co-Borrower/Guarantors & Date of NPA	Demand Notice Date Amount Outstanding	Detail of Secured Assets:
1	Ayodhya / 31086 / LNH/AYD / 017134	1. Magesh Kumar Yadav (Applicant) 2. Sanjay Magesh Kumar Yadav (Co-Applicant) NPA : August 9, 2026	Demand Notice Date September 09, 2026 O/s. Rs. 426695/-	Part Of Gata No.4280, Paragan Gwarich, Mahajan Purva School, Village: Bahawadpur Majha, Tehsil: Colonialgandh, Dist: Gondia, Uttar Pradesh-271502, As Per Sale Deed: East- Less Than 5 Mtr Wide Road, West- Chak Prata/ House Of Nagesh, North- Land Of Domes, South-House Of Dhanial, As per Site: East- 15 Ft Wide Road, West- Khet Of Other, North- Plot Of Applicant, South- House Of Dhanial
2	Prayagraj / 22969 / LNH/PRJ / 015591	1. Dashaarath Dashaarath (Applicant) 2. Pooja Kumari (Co-Applicant) NPA : August 9, 2026	Demand Notice Date September 09, 2026 O/s. Rs. 430442/-	House No.78, Ganga Marg, Pargana-Khairagadh, G C School, Sirsa, Sirsa Nagar Panchayat Bahbanauti, Tehsil-Esta, Uttar Pradesh, 212305, As Per Sale Deed: East- Rastha, West- House Of Gaur Shankar, North- House Of Ram Kishun, South-House Of Radhe Shyam, As per Site: East- 8ft Wide Road, West- House Of Gaur Shankar Gupta, North- House Of Ram Kishun, South-Plot Of Radhe Shyam
3	Kanpur / 44947 / LNH/KAN / 019580	1. Sangita Ajay (Applicant) 2. Ajay Kumar Nishad (Co-Applicant) NPA : August 9, 2026	Demand Notice Date September 09, 2026 O/s. Rs. 88089/-	Plot No.26, Part Of Gata No.344, Adhoc Harsh Hpt Fuel Station, Village: Jalla, Tehsil: Ohtampur, Kanpur, Uttar Pradesh-209206, As Per Sale Deed: East- Plot Of Other, North- 20 Ft Wide Mud Road, South-Plot Of Other, As per Site: East- Plot Of Other, West- Plot Of Other, North- 20 Ft Wide Mud Road, South-Plot Of Other

The above mentioned Borrowers/Guarantors are advised (1) to collect the original notice from the undersigned for more and complete details and (2) to pay the balance outstanding amount interest and costs etc. within 60 days from the date of notice received to avoid further action under the SARFAESI Act.
Date: 23.09.2026 Place: Uttar Pradesh
Sd/- Authorised Officer, KIFS Housing Finance Ltd.

"IMPORTANT"

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लखन विश्वविद्यालय, लखनऊ

निविदा सूचना

निर्माण विभाग (सिविल) में पंजीकृत प्रतिष्ठानों को सूचित किया जाता है कि मस्यमा एवं जीर्णोद्धार के विभिन्न कार्य हेतु निविदाएं आमंत्रित हैं। निविदाओं का वित्तु विवरण विश्वविद्यालय का वेबसाइट www.kouniv.ac.in पर दिनांक 22.09.2026 से उपलब्ध है। इच्छुक निविदादाता निविदा में प्रतिभाग करने का कष्ट करें।

कार्य अधीक्षक

Hinduja Housing Finance Ltd.
Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015, and Branch Office: at F8, first floor, Mahalaxmi Tower, Sector 4, Vaishali, Ghaziabad-201010
Email: auction@hindujahousingfinance.com

CLM - Priya Sharma - 8218291278 • RRM - Amrit Kaushik - 9587088333
RLM - Arun Mohan Sharma - 8800898999 • CRM - Amrendra Pandey - 7303558092

PUBLIC NOTICE OF PHYSICAL POSSESSION OF IMMOVABLE PROPERTY
To, 1. Mr. BRJESH BRJESH (Borrower) 2. Mr. VISHAL KASANA (Co-Borrower)
Both at: GALI NO-1, SEWA NAGAR, SEWA NAGAR, GALI NO-1, SEWA NAGAR GHAZIABAD, Metro, Ghaziabad, Uttar Pradesh, India - 201001
LAN No. DL/OKH/OKHL/A00001090

Whereas vide Order dated 30/Dec/2025 passed by DISTRICT MAGISTRATE GHAZIABAD, U.P., the physical possession of the property being All that piece and parcel of Plot No. 29 area measuring 50 sqyds part of Khalsa No. 535 situated at Colony Known as Sewa Nagar Tehsil and District Ghaziabad, Uttar Pradesh has been taken over by M/s Hinduja Housing Finance Ltd. on the 16.09.2026.

The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of M/s Hinduja Housing Finance Ltd.

Date: 23.09.2026, Place: Ghaziabad
Authorised Officer, Hinduja Housing Finance Limited

केनरा बैंक Canara Bank
RECOVERY SECTION, REGIONAL OFFICE WEST DELHI
REF:19006/GLAUCTION/2026/9/1 DATE: 22.09.2026

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 05.10.2026 failing which the said securities will be sold by the Bank in offline auction at the cost of the borrower. The auction will be conducted offline at Canara Bank East Patel Nagar, 7 Sethi Bhawan, Rajendra Place, Delhi-110008 on 07.10.2026 at 02:30 PM to 04:00 PM. Gold can be inspected on 06.10.2026, 10:00 am to 04:00 pm with prior appointment with bank official. For any query, contact Mr. Sandeep Yadav (Chief Manager) Mob No +91-9315252079.

Sl. No.	DATE OF LOAN	LOAN NUMBER	NAME AND ADDRESS OF THE BORROWER
1	28.10.2024	164040286349	1.KANTI PRASAD SHARMA (Borrower) ADD : B 1220 BY 1, SHASTRI NAGAR, NORTH WEST DELHI - 110052 2.SUDHIR SHARMA (Legal heir) ADD : B 1220 BY 1, SHASTRI NAGAR, NORTH WEST DELHI - 110052
2	07.10.2023	128001359787	RUKAM SINGH ADD : T 510/C81A THIRD FLOOR MANDIR MANR BALJEET NAGAR PATEL NAGAR NEW DELHI 110008

THE BUSINESS DAILY FOR DAILY BUSINESS
FINANCIAL EXPRESS

Hinduja Housing Finance Ltd.
Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015. Branch Offices: 2nd Floor, 212B 321C2. Plot No - TC/G-2/2 & TC/G-3/5 Cyber Heights, Vibhuti Khand, Gomti Nagar, Lucknow, UP - 226010 Email: auction@hindujahousingfinance.com

RRM - PUSHKAR AWASTHI - 9453043399 • CRM - RISHI CHAURASIA - 9628779333
RLM - BRAJESH AWASTHI - 9918301885 • CLM - RAHUL SINGH - 9997535262

PHYSICAL POSSESSION NOTICE
Whereas the undersigned being the Authorized Officer of the HINDUJA HOUSING FINANCE LIMITED under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 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 was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account. The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the HINDUJA HOUSING FINANCE LIMITED for an amount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	LAN No. / Name of Borrowers / Guarantors & Address	Demand Notice Date	Amount Outstanding
1.	UP/LK/WLKNW/A000000401, MRS. PREETI PANDEY W/O AKHILESH KUMAR PANDEY, MR. AKHILESH KUMAR PANDEY, R/O 414, VAIBHAV KHAND GOMTI NAGAR LUCKNOW, U.P.-226010	08-09-2023 19.09.2026 Physical	Rs.41,65,625/- as on 26-08-2023 plus interest thereon

Description of the Property: Flat No.204, Second Floor, "Galaxy Apartment" Constructed on Plot No.6 at Kharsa No.547 situated at Chhinhat, Ward -Chinhat Pargana, Tehsil and Dist-Lucknow, Sub-Registrar 2nd Lucknow. Area Measuring 1100 sq.ft or 102.23 sq.m. North by House of D.K Trivedi, South by Flat No.203, East by Corridor, West by Balcony then 25ft wide road.
Date: 23.09.2026, Place: Lucknow Authorised Officer, Hinduja Housing Finance Limited

ART Housing Finance (India) Limited
(Formerly known as ART Affordable Housing Finance (India) Limited)
Regd. Office: 107, Best Sky Tower, Netaji Subhash Place, Pitampura, New Delhi - 110034, Branch Office: 49, Uday Vihar, Phase-IV, Gurugram - 122015, Haryana

APPENDIX-IV - (See rule 8(1)) - POSSESSION NOTICE - (For Immovable Property)
Whereas, the undersigned being the Authorized Officer of ART HOUSING FINANCE (INDIA) LIMITED [CIN No. U64920DL2013PLC255432] 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 dated 13.07.2026 for Loan Accounts No. LNK003125-26001260 & LNK003125-26001260 calling upon the borrower(s) MR. NAUMI KASHYAP & MR. AMIT KASHYAP & MRS. SHIVANI KASHYAP to repay the amount mentioned in the notice being Rs.17,56,430/- (Rupees Seventeen Lakh Fifty Six Thousand Four Hundred Thirty Only) & Rs.4,21,432/- (Rupees Four Lakh Twenty One Thousand Four Hundred Thirty Two Only) as on 08.07.2026 and interest thereon 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 borrower(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 16.09.2026. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the ART Housing Finance (India) Limited for an amount of Rs.17,56,430/- (Rupees Seventeen Lakh Fifty Six Thousand Four Hundred Thirty Only) & Rs.4,21,432/- (Rupees Four Lakh Twenty One Thousand Four Hundred Thirty Two Only) as on 08.07.2026 and interest thereon. The borrower's attention is invited to provisions of Sub-Section (8) of Section 13 of the Act in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Property being Plot Kharsa Number-585 Minjuria, Rukhsa 768 square feet, meaning 70.260 square meters, situated at Bhuhar, Ward-Haidarganj, Tehsil and District-Lucknow, Uttar Pradesh, which is bounded as under-East: As per Title Deed, West: As per Title Deed, North: As per Title Deed, South: As per Title Deed.
Place:- LUCKNOW (UTTAR PRADESH) Sd/-, Authorised officer
Date: 19.09.2026 ART Housing Finance (India) Limited

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009
BRANCH OFFICE: HDB FINANCIAL SERVICES LIMITED, Kharsa No. 47, Opposite Dussehra Ground, Budella, Near Oxford School, Vikasapur, New Delhi-110018

THE UNDERSIGNED AS AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAS TAKEN OVER POSSESSION OF THE FOLLOWING PROPERTY PURSUANT TO THE NOTICE ISSUED UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS" AND "AS IS WHAT IS BASIS" FOR REALIZATION OF COMPANY'S DUES.

1. Borrower's & Guarantor's Name & Address	Description Of The Property	1. Date & Time Of E-Auction 2. Last Date Of Submission Of EMD 3. Date & Time Of The Property Inspection	1. Reserve Price 2. EMD Of The Property
11 Ms Y International, Shop No. C-2/15, Cloth Market, Sanjay Palika Area, 282002 Uttar Pradesh; And Also Flat No. 32-a/1, (fourth Floor) Constructed On Plot No. 32, Land Bearing Kharsa No. 701, Situated At Dhakrey Area-282001 2) Rohit Jasoria, Flat No. 31c, 4th Floor Dhakrey Enclave, Dholpur House Kharsa No. 701, Situated at Baake Thakrey Enclave, Rakabganj ward, Tehsil & District Ayaz, Dholpur House Area-282001 Uttar Pradesh 4) Chuchi Jasoria, Flat No. 31c, 4th Floor Dhakrey Enclave, Dholpur House Area-282001 Uttar Pradesh Account No. 19813984 / Rs.365263.02/- (Rupees Thirty-Six Lakh Twenty Three Thousand Nine Hundred & Twelve-Paise Eighty-Eight Only) as of 09.04.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	All That Piece And Parcel of Plot No. 32-A/1 (Fourth Floor) Constructed on Plot No. 32, Land Measuring Area 104.27 Sq Meter, Land Bearing Kharsa No. 701, Situated at Baake Thakrey Enclave, Rakabganj ward, Tehsil & District Ayaz, Dholpur House Area-282001 Uttar Pradesh 4) Chuchi Jasoria, Flat No. 31c, 4th Floor Dhakrey Enclave, Dholpur House Area-282001 Uttar Pradesh Account No. 19813984 / Rs.365263.02/- (Rupees Thirty-Six Lakh Twenty Three Thousand Nine Hundred & Twelve-Paise Eighty-Eight Only) as of 09.04.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	1) E-AUCTION DATE: 26.10.2026 - 10:30 AM to 5 PM WITH UNLIMITED EXTENSION OF 5 MINUTES 2) LAST DATE OF SUBMISSION OF EMD WITH KYC 24.10.2026 - TILL 5 PM 3) DATE OF INSPECTION: BETWEEN 16.10.2026 - 12:00 PM TO 4:00 PM IST	Reserve Price (IN INR): Rs. 4471903/- (Rupees Forty Four Lakh Seventy Nine Thousand Nine Hundred And Three Only) EMD Amount (IN INR) : Rs. 447190.3/- (Rupees Four Lakh Seventy Seven Thousand Nine Hundred Ninety and Three Paise Only)

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids. **Terms & Conditions of Online Tender/Auction:** (1) The auction sale shall be "online e-auction" bidding through website <https://www.bankofindia.com> on the dates as mentioned in the table above with Unlimited Extension of 5 minutes. (2) The interested bidders shall submit their EMD through Web Portal: <https://www.bankofindia.com> / (the user ID & Password can be obtained free of cost by registering name with <https://www.bankofindia.com>) / through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above After Registration (One Time) by the bidder in the Web Portal, the intending bidder/purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/Address Proof (KYC) viz. self-attested copy of Voter ID Card/Driving License/Passport etc.; without which the Bid is liable to be rejected. UPLOADED SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://www.bankofindia.com>) AFTER FULLY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Internet Site Bidding etc., may contact M/s. C1 India Pvt Ltd, Plot No. 68, 3rd Floor, Sector-44, Gurgaon- 122003, Haryana, E-mail ID: vinod.chauhan@delhi.c1india.com or vikas.anand@hdbfs.com, during the working hours from Monday to Saturday 3. The intending purchaser/bidder is required to submit minimum of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC00000021; MICR Code: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above (Please refer to the details mentioned in table above) and register their name at <https://www.bankofindia.com> and get user ID and password free of cost and get training on e-auction from the service provider. After their registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded (1. Copy of the NEFT/RTGS challan/DD copy/Pay order; 2. Copy of PAN card and 3. Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement) on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and also submit hardcopy thereof at the Branch mentioned hereinabove. (4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/Pay order in favour of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC00000021; MICR Code: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above (Please refer to the details mentioned in table above) and register their name at <https://www.bankofindia.com> and get user ID and password free of cost and get training on e-auction from the service provider. After their registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded (1. Copy of the NEFT/RTGS challan/DD copy/Pay order; 2. Copy of PAN card and 3. 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