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Cholamandalam Investment and Finance Company Limited
Corporate Office: Chola Crest, Super B, C54 & C55.4, Thiru Vi Ka,
Industrial Estate, Guindy, Chennai – 600 032.

APPENDIX IV [See rule 8 (1)] POSSESSION NOTICE (For Immovable Property)

ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED
CIN : U65999MH2002PLC134884, Website : www.arcil.co.in
Registered Office : The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400 028, Tel : + 91 2266581300
Branch Address : Room No. 1001, 10th Floor, Signet Tower, DN 2, Sector V, Salt Lake, Kolkata-700 091, West Bengal, Tel: 033-48226608



GRIHUM HOUSING FINANCE LIMITED

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Off Unit: Second Floor, 53A Rafi Ahmed Kidwai Road, Bata House, Kolkata, West Bengal - 700016

E-AUCTION - SALE NOTICE

Sale of secured immovable asset under SARFAESI Act

E-auction Sale for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public regarding an application to the Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 30-09-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>.

For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. www.grihumhousing.com

Sl. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases if any (K)
1	Loan No. LAP001320000000502721 MENAKA BAHADUR (BORROWER) ASISH BAHADUR (CO BORROWER)	Notice date: 09-01-2026 Total Dues: Rs. 575356/- (Rupees Five Lakh Seventy-Five Thousand Three Hundred FiftySix Only) payable as on 09-01-2026 along with interest @18.85% p.a. till the realization.	Physical	All that One Shop Room Being No. 6 in The Ground Floor, Measuring Super Built Up Area Of 70 Sq. Ft. Together With A (G+4) Storied Multi Storied Building Together With Undivided Proportionate Share Of Land And The Common Areas, Benefits, Amenities, Facilities And Others Thereof Of The Project/Building Is Named As "Saptarshi Tower" Constructed Upon Land Measuring An Area Of 7 Katha Comprised in C.S. Plot No. 92 (Part) Under Khatian No. 211, Corresponding To R.K. Pathi, No. 193, Subsequently L.R. Plot No. 324 Under L.R. Khatian No. 3565, 3564, 3562, 3563, Within Mouza Asanoli, J.L. No. 35, P.S. Asanoli, Sub- Division Office Asanoli, Adar Asanoli, Dist- Paschim Bardhaman, That The Property Under Limit Of Asanoli Municipal Corporation. Boundaries Of The Plot On The North - Private Land On The South - Lop No. 168 And 40 Feet Wide Road On The East - Lop No. 165. On The West - Lop No. 163	Rs. 47325/- (Rupees Four Lacs Thirty Seven Thousand Three Hundred Twenty Five Only)	Rs. 4732.50/- (Rupees Forty Three Thousand Seven Hundred Twenty Five And Fifty Paises Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM – 4PM)	30-09-2026 (11AM - 2PM)	NIL
2	Loan No. HL0064 5000000005051301 TARUN SARKAR (BORROWER) KAJAL SARKAR (CO BORROWER) HARI PADA SARKAR	Notice date: 11-12-2025 Total Dues: Rs. 586016/- (Rupees Five Lakh EightySix Thousand Sixteen Only) payable as on 11-12-2025 along with interest @15.6% p.a. till the realization.	Physical	All that Land Measuring About 2 -2/5 Sataks Together With Single Storied Building Measuring About Carpet Area 323 Sq. Ft. Equivalent To Super Built Up Area 380 Sq. Ft. (As Per Valuation Report) Forming Part Of R.S. Dag No. 1107 Corresponding To L.R. Dag No. 1715 Under Hal Khatian No. 181 (As Per Deed) & L.R. Khatian No. 1454 J.L. No. 84, Re Sa No. 306, Tuzani No. 2167 In Mouza Ashrafabad Under P.S. Habra In The District North 264 Parganas Presently Known And Numbered As Municipal Holding No. 74/61, Gour Banga Road By Lane-Iv (As Per Tax) Under Municipal Ward No. 12 (As Per Tax) Within The Limits Of Habra Municipality	Rs. 89351.00/- (Rupees Eighty Nine Thousand Three Hundred Fifty One Only)	Rs. 8935.10/- (Rupees Eighty Eight Thousand Nine Hundred Thirty Five And Ten Paises Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM – 4PM)	30-09-2026 (11AM -2PM)	NIL
3	Loan No. LAP063220000000509337 SUSHANT BERA (BORROWER) SHIKHA BERA (CO BORROWER)	Notice date: 11-11-2025 Total Dues: Rs. 1116852/- (Rupees Eleven Lakh Sixteen Thousand Eight Hundred FiftyTwo Only) payable as on 11-11-2025 along with interest @17.85% p.a. till the realization.	Physical	All that Piece And Parcel Of Shop Room Being Shop Room No. 5 & 5a On The Ground Floor, East Side & South Side, Measuring About 221 & 106 Sq. Ft. Super Built-Up Area. In The Building Commonly Known As "Nilay", Built And Constructed Upon The Plot Of Land Measuring About 2 Cottahs & 4 Chittaks. Be The Same A Little More Or Less. Comprised In Mouza-Khoradpatera, J.L. No. 6, Tuzani No. 540, Appertaining To R.S. Khatian No. 219, L.R. Khatian No. 2673, R.S. Dag No. 22/808, L.R. Dag No. 73, Police Station- Uttarpara, Within The Limits of Nabadagram Gram Panchayat. In The District Of Hooghly, Which Is Butted And Bounded As Follows: For Shop No-5(East Side) On The North: By Harisabha Road On The South: By Property Of Sn Nirmal Ghosh And Others On The East: By Vivekananda Road On The West: By Property Of Sn Nirmal Ghosh And Others Shop No-5a(South Side) On The North: By Harisabha Road On The South: By Property Of Sn Nirmal Ghosh And Others On The East: By Vivekananda Road On The West: By Property Of Sn Nirmal Ghosh And Others	Rs. 1224616.00/- (Rupees Twelve Lacs Twenty Four Thousand Six Hundred Sixty Sixteen Only)	Rs. 122461.60/- (Rupees One Lacs Twenty Two Thousand Four Hundred Sixty One And Sixty Paises Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM – 4PM)	30-09-2026 (11AM -2PM)	NIL
4	Loan No. HF0264419100033 JITENDRA YADAV (BORROWER) DHARMENDRA YADAV (CO BORROWER)	Notice date: 09-04-2026 Total Dues: Rs. 1634031/- (Rupees Sixteen Lakh ThirtyFour Thousand ThirtyFour Only) payable as on 09-04-2026 along with interest @14.7% p.a. till the realization.	Physical	All that Piece And Parcel Of Property Being: Flat No. 204 Measuring About 872 Sq. Ft. (Super Built Up Area) On The Second Floor Of The Building Built And Constructed At Or Upon The Plot Of Land Measuring About 5 Cottahs 11 Chittaks & 15 Sq.Ft. Forming Part Of R.S. Dag Nos. 441 & 443/312 Under L.R. Khatian No. 14 Corresponding To L.R. Khatian No. 4376, J.L. No. 12 In Mouza Liliuh, Under P.S. Liliuh In The District- Howrah Presently Known And Numbered As Municipal Premises No. 182/3, Mirpara Road Under Municipal Ward No. 64 Within The Limits Of Howrah Municipal Corporation. And Boundaries Of The Plot East- Flat No. 205, West- Open To Sky North- Open To Sky South- Flat No. 203	Rs. 1155000.00/- (Rupees Eleven Lacs Fifty Five Thousand Five Hundred Only)	Rs. 115500.00/- (Rupees One Lacs Fifty Five Thousand Five Hundred Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM – 4PM)	30-09-2026 (11AM -2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.

The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number: 7299198114, 25,26 Support Email id – Support@bankauctions.com. **Contact Person – Dharni P, Email id- dharni.p@c1india.com Account No- 9948182222.** Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchsahi Tech Park, Near Ganapati Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 29-09-2026 and register their name at <https://www.bankauctions.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 website, the intending purchaser/bidder is required to get the e-copy of the following documents uploaded, e-mail and sent self-attested hard copy at Address: BB Plaza, 2nd floor, GT Road, Durgamandla, P.O Ushagram, Asansol Dist. Paschim Burdwan, Pin - 713303 Mobile no. +91 821138143 -mail id p.adithi@grihumhousing.com For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction.

This notice should also be considered as 15 DAYS (Fifteen) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In case any difference there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Business Standard shall be prevail

Date: 29.09.2026 Place: KOLKATA

Sd/- Authorised Officer, Grihum Housing Finance Limited