

**FORM A PUBLIC ANNOUNCEMENT**  
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

**FOR THE ATTENTION OF THE CREDITORS OF VOSTOK FOODS PRIVATE LIMITED**

**RELEVANT PARTICULARS**

1	Name of Corporate Debtor	VOSTOK FOODS PRIVATE LIMITED
2	Date of incorporation of corporate debtor	17/12/2012
3	Authority under which corporate debtor is incorporated / registered	ROC Himachal Pradesh
4	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U15134HP2012PTC000297
5	Address of the registered office and principal office (if any) of corporate debtor	Registered Address : Plot No. 11 & 12, Phase III, Industrial Area Village Hadli, Chamba, Subtehsil Shunita, Himachal Pradesh, India, 176307
6	Insolvency commencement date in respect of corporate debtor	19/02/2026
7	Estimated date of closure of insolvency resolution process	18/08/2026
8	Name and registration number of the insolvency professional acting as interim resolution professional	ANKUR BANSAL IBBI/PA-003/ICAI-N-00370/2021-2022/13820
9	Address and e-mail of the interim resolution professional, as registered with the Board	Add: SCO 66, Sector 47D, Chandigarh-160047 Email ID :- jp.caankur@gmail.com
10	Address and e-mail to be used for correspondence with the interim resolution professional	Add: SCO 66, Sector 47D, Chandigarh-160047 Email ID :- cirp.vostok@gmail.com
11	Last date for submission of claims	06/03/2026 (Order uploaded on 20-02-2026)
12	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	NA
13	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	N.A.
14	(a) Relevant Forms and (b) Details of authorized representatives available at:	Web link: www.ibbi.gov.in Physical Address: SCO 66, Sector 47D, Chandigarh, 160047

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the VOSTOK FOODS PRIVATE LIMITED on 19/02/2026.

The creditors of VOSTOK FOODS PRIVATE LIMITED are hereby called upon to submit their claims with proof on or before 06/03/2026 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No. 13 to act as authorised representative of the class NA in Form CA.

**Submission of false or misleading proofs of claim shall attract penalties.**

Sd/-  
Date : 21.02.2026  
Place : CHANDIGARH  
Name and Signature of Interim Resolution Professional:  
**ANKUR BANSAL**

**PUBLIC NOTICE**

ISGEC Heavy Engineering Ltd Regd. Office: Radour Road, Yamuna Nagar, Haryana, 135001  
Email: isgectom@isgect.com Tel: +91-22-22662374 / CIN: L23432HR1933PLC000097

Notice is hereby given that the share certificate(s) under Folio No. D152 representing 2000 equity shares of Rs.1/- each of ISGEC Heavy Engineering Ltd. held by Mr. Dharam Vir Hassija, have been reported lost/misplaced. The shareholder, Mr. Dharam Vir Hassija has applied to the Company for issuance of duplicate share certificate(s) in lieu of the lost ones. Any person(s) having any claim or objection in respect of the said securities is hereby requested to lodge the same with the Company's Registered Office within 15 (fifteen) days from the date of this notice. Failing which, the Company will proceed to issue duplicate certificate(s) in accordance with applicable laws and procedures, without any further intimation.

Name of the Company	Folio No.	No. of shares	Certificate No.	Distinctive No.**
ISGEC Heavy Engineering Ltd	D152	2000 face value /1	229	889131 TO 891130

Mr. Dharam Vir Hassija  
Address: The Hibiscus Pent House Building 04, Sector-50, Nirvana Country, Gurgaon, Haryana / Email: MADHARAM@GMAIL.COM AND Dharamvirhassija@gmail.com / Contact No: +91 9810011647

**SMFG INDIA CREDIT COMPANY LIMITED**  
Branch Office: 1st & 2nd Floor, SCO 141-142, Madhya Marg, Sector 8C, Chandigarh 160008

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice of 15 days for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 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/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of SMFG India Credit Co. Ltd./Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 10.03.2026 at 11:00 am to 01:00 pm (with unlimited extensions of 5 minute each) for recovery of Rs. 23,99,463,86/- (Rupees Twenty Three Lakhs Ninety Nine Thousand Four Hundred Sixty Three and Eighty Six Paise Only) as on 04th July, 2024 and further interest and other expenses thereon till the date of realization, due to SMFG India Credit Company Limited /Secured Creditor from the Borrowers and Guarantor(s) namely 1) ATUL KUMAR, 2) ALKA DEVI.

The reserve price will be INR 15,39,000/- (Rupees Fifteen Lakh Thirty-Nine Thousand Only) and the earnest money deposit will be INR 1,53,900/- (Rupees One Lakh Fifty-Three Thousand Nine Hundred Only) with last date to deposit EMD will be 09.03.2026.

For further details please contact at Lalit Batra, Lalit.Batra@smfgindia.com +919878091340.

**DESCRIPTION OF IMMOVABLE PROPERTY**

**OWNER OF THE PROPERTY - SH. ATUL KUMAR S/O SH. MOTILAL.**

ALL THAT PROPERTY PIECE AND PARCEL OF MEASURING 101-7/3 SQ. YDS. KHASRA NO. 927-928 KHEWATI/KHATAUNI NO. 420/497 JAMBANDI FOR YEAR 2009-2010 SITUATED VILLAGE LOHARA ABADI KNOWN AS NEW AZAD NAGAR HADBAST NO. 260, TEHSIL & DISTRICT LUDHIANA. BOUNDED BY BOUNDARIES AS UNDER: EAST - NEIGHBOUR ADM. 48, WEST - NEIGHBOUR ADM. 48, NORTH - NEIGHBOUR ADM. 19, SOUTH - STREET 18 WIDE ADM. 19.

**List of Encumbrance:** 1. Securitization Application No. 132/2025 titled "Atul Kumar vs SMGC India Credit Company Ltd." pending before Debt Recovery Tribunal-3, Chandigarh.

For detailed terms and conditions of the sale, please refer to the link provided in SMFG India Credit Company Limited/Secured Creditor's website i.e., www.smfgindia.com/https://smfgindia.auctiontiger.net.

Sd/-  
DATE: 21.02.2026  
PLACE: LUDHIANA  
Sd/- AUTHORIZED OFFICER  
SMFG INDIA CREDIT COMPANY LIMITED

**Assets Care & Reconstruction Enterprise Ltd**  
Unit No. 502, C Wing, One BKC, Radius Developers, Plot No. C 66, G Block, Bandra Kurla Complex, Mumbai: 400 051

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

ACRE-ARC has acquired the entire Financial Assets along with underlying securities of the Borrower under the provisions of section 5 of the SARFAESI Act from the Assignor. By virtue of the said Acquisition of debt, ACRE-ARC has acquired all the rights, title and interest in the outstanding debts of the Borrower acting in its capacity as trustee by way of assignment of Financial Assets as per financial documents and the underlying securities. ACRE-ARC has stepped into the shoes of Assignor being Secured Creditor to the Borrower and is entitled to recover outstanding dues in respect of the Loan facilities and enforce the underlying security interest.

Loan A/c No.	ACRE TRUST	Portfolio	Date of Assignment - ACRE	Name of Borrower, Co-borrower	Date & Amount of Demand Notice Under Sec. 13(2)
9700007492	Trust 174	Piramal Finance Limited (PFL)	28.03.2025	M/S. PAL GUEST HOUSE (Borrower), HARINDER PAL SINGH (Co Borrower), RAJINDER KAUR (Co Borrower), NARINDER BIR SINGH (Co Borrower), BR FOOD AND HEALTH (Co Borrower)	29-Jan-2026 & Rs.70,45,930 as on 06-Jan-2026

**Description of Mortgaged property** :- All That Piece And Parcel Of The Land And Building Comprising In Khata Khatauni No. 172/313, Kharsa No. 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446 And 2447, Kite-9 Total Measuring 367-41 Sq. Mtrs Situated At Up Sampada Paonta Sahib-I, Distt. Hisar.

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 : 21.02.2026  
Place : Himachal Pradesh

Authorized Officer,  
Assets Care & Reconstruction Enterprise Ltd

**Assets Care & Reconstruction Enterprise Ltd**  
Unit No. 502, C Wing, One BKC, Radius Developers, Plot No. C 66, G Block, Bandra Kurla Complex, Mumbai: 400 051

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

ACRE-ARC has acquired the entire Financial Assets along with underlying securities of the Borrower under the provisions of section 5 of the SARFAESI Act from the Assignor. By virtue of the said Acquisition of debt, ACRE-ARC has acquired all the rights, title and interest in the outstanding debts of the Borrower acting in its capacity as trustee by way of assignment of Financial Assets as per financial documents and the underlying securities. ACRE-ARC has stepped into the shoes of Assignor being Secured Creditor to the Borrower and is entitled to recover outstanding dues in respect of the Loan facilities and enforce the underlying security interest.

Loan A/c No.	ACRE TRUST	Portfolio	Date of Assignment - ACRE	Name of Borrower, Co-borrower	Date & Amount of Demand Notice Under Sec. 13(2)
24500001033 & 24500001122	Trust 174	Piramal Finance Limited	23.09.2025	MRS. GURPREET KAUR (Borrower), INDRAJIT SINGH KALRA (Co Borrower)	06-Feb-2026 & Rs.1,27,46,774 & Rs.70,995,700 as on 06-Jan-2026
MOR007100556282	Trust 166	UCF ARC	13.12.2024	GEE EMM TRADING CO (Borrower), PREET BAKSHI (Co Borrower), GURLEEM KAUR (Co Borrower)	16-Feb-2026 & 1,27,46,445.88 as on 09-Feb-2026
AFH001500494424	Trust 166	UCF ARC	13.12.2024	VICKY SUBHASH CHANDER (Borrower), URMILLA DEVI (Co Borrower)	16-Feb-2026 & 33,09,900.27 as on 09-Feb-2026

**Description of Mortgaged property** :- All That Part And Parcel Of The Property Bearing No. mes Road, Near Chanakya School, Mes Road, Near Chanakya School, Fazilka, Fazilka, Punjab-152123

**Description of Mortgaged property** :- All That Piece And Parcel Of The House No.42, Measuring 6 Marla 168 Sq.ft., In Khasra Nos. 543/324, 340/At Shiv Vihar Model Town, Mithapur Road, Jalandhar, Tehsil And District Jalandhar. Boundaries:- East- Road, West- Others, North- No.1, South- No.43

**Description of Mortgaged property** :- House No. 85c, Second Floor, (As Per Ads) Measuring 0 Kanal 1-1/9 Marla (1/3rd Share Of 100 Sq. Yards) Bearing Khewati/Khatoni No. 973/982 Comprised Under Khasra No. 671/14/3(3-16), Kitta 1, Land Measuring 3 Kanal 16 Marla Shar To The Extent Of 10/684 I.e. Measuring 0 Kanal 1-1/9 Marla Situated At Maa Shima Complex (ksb Green-2), Kharar Landran Road, Near Chandigarh Sweets, Sector-127, Village Kharar, Hadbast No. 184, Tehsil Kharar, Distt. Sas Nagar, Mohali

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 : 21.02.2026  
Place : Fazilka, Jalandhar, Mohali

Authorized Officer,  
Assets Care & Reconstruction Enterprise Ltd

**pnb punjab national bank**  
... the name you can BANK upon!

**E-AUCTION NOTICE**

Circle Office, Jind-126102, Email: cojindrecovery@pnb.co.in, Mob: 82880-13987

**Appendix - IV-A [See Proviso to rule 8 (6)]**

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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 property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

**SCHEDULE OF THE SECURED ASSETS**

Name of the Branch, Name of the Account, Name & addresses of the Borrower/ Guarantors/ Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagors/ property(ies))	A) Dt. of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	A) Reserve Price (in Rupees) B) EMD (last date of deposit of EMD) C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
Branch Office : Julana Distt. Jind 1. Rajesh Kumar S/o Om Parkash (Borrower (s)) 2. Kishano devi w/o Om Parkash (Guarantor in the A/C of Rajesh Kumar S/o Om Parkash)	A residential house measuring 15 Marlas 09 Sarsai approx. 480.75 Sq Yards is possessed through two registered blood relation Deed No. 1300 dated 16-11-2017 & 236 dated 19-05-2016 and Tatima Nama No. 1616 dated 16.01.2018 situated	A) 26.10.2023 B) Rs. 10,35,826.16 (Rupees Ten Lakh thirty-five thousand eight hundred twenty-six rupee and sixteen paise only) C) plus future interest and Charges thereon at contracted rate w.e.f. 30.08.2023 until payment in full D) Symbolic Possession	A) Rs. 36,67,000/- B) Rs. 3,66,700/- C) Rs. 10,000/-	17.03.2026 From 11.00 Am To 4.00 Pm	NOT KNOWN TO BANK

at Village Brahmanwas, Tehsil Julana & Distt. Jind. Under of above mentioned property, there are below mentioned 2 part containing detail name wise as under :- 1. M.sg. 6 Marla 5 Sarsai, in the name of Kishano Devi W/o Om Parkash wide transfer deed No. 1300 dated 16.11.2017. Boundary Wall as per Title Deed No 1300 as under :- East - Street, West - Animal Hospital, North - Land of Rajesh Kumar, South - Land of Banarsl.

2. M.sg. 9 marla 4 Sarsai in the name of Rajesh S/o Om parkash wide transfer deed no 236, dated 19-05-2016 and Tatima Deed No. 1616 Dated 16.01.2018. Boundary Wall as per Title Deed No 236 dated 19-05-2016 and Tatima Nama No. 1616 dated 16.01.2018 as under :- East - Street, West - Animal Hospital, North - Plot of Pawan Kumar, South - Plot of Krishna devi

**TERMS AND CONDITIONS:** 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 2. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 3. The particulars of Secured Assets specified in the Schedule hereinafore have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 4. The Sale will be done through e-auction platform provided at the Website <https://banknet.com/> or <https://www.pnbindia.in>. 5. For detailed terms and conditions of the sale, please refer <https://banknet.com/> & [www.pnbindia.in](https://www.pnbindia.in). 6. The publication is also a statutory notice of 15 days to the borrowers/ guarantors/ mortgagors. 7. The properties may be inspected after prior appointment from authorized officer. 8. All statutory due/ attendant charges/ other dues including registration charges, stamp duty, taxes, statutory liabilities, arrears of property tax, electricity dues etc. shall have to be borne by the purchaser.

**STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002**

Dated: 20.02.2026 Place: Julana (Jind) Authorized Officer, Punjab National Bank

**THE KANGRA CENTRAL CO-OP BANK LTD.**  
BRANCH OFFICE: DHARAMSHALA, DISTT. KANGRA (HP) PH. NO. 01892-223227

**POSSESSION NOTICE**

Whereas, The undersigned being the Authorised Officer of The Kangra Central Co-Op Bank Ltd. BO Dharamshala Distt. Kangra (HP) under Securitisation and Reconstruction of Financial Asset And Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 9 of Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 11.03.2025 calling upon the borrower(s) Sh. Suresh Kumar S/o Sh. Hoshanki Ram, Ward No. 3, VPO Naganpat, Tehsil Dharamshala, Distt. Kangra (HP) Guarantor(s) 1. Sh. Parveen Kumar S/o Sh. Bishan Dass, Village Dolla, PO Rajol, Tehsil Dharamshala, Distt. Kangra (HP), 2. Smt. Sanjeevna Choudhary D/o Sh. Suresh Kumar, Ward No. 3, VPO Naganpat, Tehsil Dharamshala, Distt. Kangra (HP) to repay the amount mentioned in the notice being Rs. 7,97,712/- (Rupees Seven Lakh Ninety Seven Thousand Seven Hundred Twelve Only) with further interest w.e.f. 14.02.2025 at the agreed rate and other expenses and charges applicable within the 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 and public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with Rule 9 of the said Rule on this 17th day of FEBRUARY 2026

The borrower in particular and public in general are hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of The Kangra Central Co-Op Bank Ltd. BO Dharamshala Distt. Kangra for an amount of Rs. 7,97,712/- (Rupees Seven Lakh Ninety Seven Thousand Seven Hundred Twelve Only) With Further interest w.e.f. 14.02.2025 at the agreed rate & other expenses & charges applicable.

**DESCRIPTION OF ASSETS**

1. All that part & parcel of 7/20 share of Land and Building comprised in Khata No. 178, Khatoni No. 280 Khasra No. 737, Kitta-1, total area measuring 0-03-82 hec, share area being 00-01-34 hec.

2. 1/5 share of land comprised in khata no. 177, Khatoni No. 279, Khasra no. 738, Kitta-1, total area measuring 0-00-84 Hec. Share area being 00-00-17 hec.

Total area 1+2= 00-01-51 hec. situated at Mohal Naganpat, Tehsil Dharamshala, Distt. Kangra (HP) standing in the name of Sh. Suresh kumar as per Jamabandi 2015-2016

Date: 20.02.2026  
Place: Kangra  
Authorized Officer,  
The Kangra Central Co-Op Bank Ltd.

**THE KANGRA CENTRAL CO-OP BANK LTD.**  
BRANCH OFFICE: DHARAMSHALA, DISTT. KANGRA (HP) PH. NO. 01892-223227

**[Rule-8(1)] POSSESSION NOTICE (For Immovable Property)**

Whereas, The undersigned being the Authorised Officer of The Kangra Central Co-Op Bank Ltd. Dharamshala Branch, Distt. Kangra (HP), under Securitisation 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 8 of Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 16.12.2025 calling upon the borrower(s) Sh. Onkar Singh S/o Churu Ram R/o Village Kut, P.O. Chamiyara Tehsil Dharamshala, Distt. Kangra (H.P. PIN: 176217 Guarantor(s) 1. Sh. Keekar Singh S/o Sh. Kajana Ram, Village Kut, P.O. Kutharana, Teh Dharamshala, Distt. Kangra (HP) PIN: 176217. 2. Sh. Khem Raj S/o Bhagat Ram, Village Kut, P.O. Kutharana, Tehsil Dharamshala, Distt. Kangra (HP) PIN: 176217 Kangra (HP) to repay the amount mentioned in the notice, being Rs. 12,76,942/- (Rupees Twelve Lakh Seventy Six Thousand Nine Hundred Forty Two Only) With Further interest w.e.f. 16.12.2025 at agreed rate and other expenses and charges applicable 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 and the public in general, that the undersigned has taken possession of the property described herein below in exercise of power conferred on him / her under section 13 (4) of the said Act read with Rule 8 of the said Rule on this 17th day of FEBRUARY of the year 2026.

The owners/occupiers of the property are directed to handover the vacant possession with in 30 DAYS of this notice to avoid use of force or other measures with the assistance of District Magistrate u/s 14 of the act. The owner/occupiers may please note that after 30 days from the date of this notice, property will be auctioned.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of The Kangra Central Co-Op Bank Ltd. Dharamshala Branch Distt. Kangra (HP), for an amount of Rs. 12,76,942/- (Rupees Twelve Lakh Seventy Six Thousand Nine Hundred Forty Two Only) With Further interest w.e.f. 16.12.2025 at agreed rate and other expenses and charges applicable.

**DESCRIPTION OF THE PROPERTY**

Registered Mortgage of land comprised in Khata no. 48 min, Khatoni no. 75, khasra Kitta-7 area measuring 0-34-14 Hec to the extent of 1/10th share measuring 0-03-41 hec, situated at Mohal Kolla, PC Chamiyara, Tehsil Dharamshala, Distt. Kangra (HP) as per Jamabandi for the year 2012-13 along with building constructed or to be constructed thereon.

Date: 20.02.2026  
Place: Dharamshala  
Authorized Officer,  
The Kangra Central Co-Op Bank Ltd.

**SMFG INDIA CREDIT COMPANY LIMITED**  
Corporate Office: 10th Floor, Office No. 101, 102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice of 30 days for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 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/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of SMFG India Credit Co. Ltd./Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 25.03.2026 at 11:00 am to 01:00 pm (with unlimited extensions of 5 minute each), for recovery of Rs.49,26,723/- (Rupees Forty-Nine Lakh Seventy-Six Thousand Seven Hundred Twenty-Three Only) as on 05, May, 2025 and further interest and other expenses thereon till the date of realization due to SMFG India Credit Co. Ltd./Secured Creditor from the Borrowers and Guarantor(s) namely 1) Rakesh Gadi 2) Sushma Gadi.

The reserve price will be Rs.46,98,177/- (Rupees Forty-Six Lakh Ninety-Eight Thousand One Hundred Seventy-Seven Only) and the earnest money deposit will be Rs.4,69,817.7/- (Rupees Four Lakh Sixty-Nine Thousand Eight Hundred Seventeen Only). The last date to deposit EMD is 24.03.2026. For further details please contact at +919540716200 or at katar.singh@smfgindia.com.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

**OWNER OF THE PROPERTY - RAKESH KUMAR, S/O. BHAGWAN DASS**

PROPERTY DESCRIPTION - HOUSE NO. 557 WARD NO. 6, PANIPAT, PART BARKABA 76 SQ. YARDS WAKA, NEAR ARYA SAMAJ MANDIR, KHAIL BAZAR, PANIPAT, INSIDE SEEMA NAGAR, WITHIN THE BOUNDARIES OF MUNICIPAL CORPORATION, PANIPAT BOUNDARIES: - EAST- BHIMSAIN, WEST - PARBHU DAYAL AND MOOL RAM, NORTH - GALL, SOUTH - PARVESH KUMAR.

For detailed terms and conditions of the sale, please refer to the link provided in SMFG India Credit Company Limited/Secured Creditor's website i.e., www.smfgindia.com/https://smfgindia.auctiontiger.net.

Date: 21.02.2026  
Place: Panipat  
Authorized Officer,  
SMFG India Credit Company Limited

**THE KANGRA CENTRAL CO-OP BANK LTD.**  
BRANCH OFFICE: BANJAR DISTT. KULLU (HP) PH. NO. 01903-221229

**POSSESSION NOTICE**

Whereas, The undersigned being the Authorised Officer of The Kangra Central Co-Op Bank Ltd. BO Banjar Distt. Kullu (H.P.), under Securitisation And Reconstruction of Financial Asset And Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 9 of Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 25.07.2024 calling upon the borrower(s) Sh. Ramesh Chand S/o Sh. Door Singh, Village Percha, PO Mohini, Tehsil Banjar, Distt. Kullu (HP) Guarantor(s) 1. Sh. Narottam Ram S/o Sh. Dola Ram, Village Percha, PO Mohini, Tehsil Banjar, Distt. Kullu (HP), 2. Sh. Thakur Chand Mahant S/o Sh. Nande Ram, Village Percha, PO Mohini, Tehsil Banjar, Distt. Kullu (HP) to repay the amount mentioned in the notice being Rs. 20,39,574/- (Rupees Twenty Lac Thirty Nine Thousand Five Hundred Seventy Four Only) with further interest w.e.f. 24.07.2024 at the agreed rate and other expenses and charges applicable within the 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 and public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with Rule 9 of the said Rule on this 18th day of FEBRUARY 2026

The borrower in particular and public in general are hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of The Kangra Central Co-Op Bank Ltd. BO BANJAR Distt. Kullu (H.P.), for an amount of Rs. 20,39,574/- (Rupees Twenty Lac Thirty Nine Thousand Five Hundred Seventy Four Only) with further interest w.e.f. 24.07.2024 at the agreed rate and other expenses & charges applicable.

**DESCRIPTION OF ASSETS**

Land measuring 0-06-14 bigha being 7/10 share of total land 03-7-0 Bighas comprised under Khasra No. 1202, of Khata & Khatauni No. 277/360, situated in Phati Mohini, Kothi Fatehpur, Tehsil Banjar, Distt. Kullu (HP) incorporated jamabandi for the year 2008-2009.

Date: 20.02.2026  
Place: Banjar  
Authorized Officer,  
The Kangra Central Co-Op Bank Ltd.

**MAHINDRA RURAL HOUSING FINANCE LIMITED**  
Corporate Office: Mahindra Rural Housing Finance Ltd. Sadhana House, 2nd Floor, 570, P.B. Marg Worli, Mumbai 400 018 India, Tel: +91 22 66523500 Fax: +91 22 24972741  
Branch Office: 111A/6, 2ND Floor, Above Panjab & Sind Bank, GT Road, Ashok Nagar, Kanpur, UP - 208012.

**Demand Notice**

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002. The Undersigned is the Authorised Officer of Mahindra Rural Housing Finance Limited under the above said Act. In exercise of power conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notice under section 13(2) of the said Act, Calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them, the content of which is re-produced below.

S.N.	Name of the Borrower(s) / Guarantor(s)	Address of Borrower(s) / Guarantor	Demand Notice Date & Amount	Description of Secured asset (Immovable Property)
1.	KANPUR Branch LAN:-731617/ KSEMKNP00613443 Raj Kamari (Borrower) Daya Shankar Tiwari (Co-Borrower) Ajay Pratap Singh (Guarantor)	Civil Line, Daroga Bag, Purab Kheda, Kanpur, Uttar Pradesh - 209801, India (+91-9415339937) House No. 515, Pura Nagar, Dayaram Bagiya, Unnao-209801 (Mob. 9335486422)	10-Feb-26 Rs. 6,19,279.34	The Property Situated at LAND NO. 4074, PURAB KHEDA, NAGAR PALIKA, UNNAO-209801, Uttar Pradesh, India. East: Arazi Tinnal Lal, West: Plot Of Awasthi ji, North: Road Thereafter Arazi of Babu Lal, South : Arazi of Kailash & others
2.	KANPUR Branch LAN:-603626/ KSEMKNP00514946 Anurag Singh (Borrower) Neha Singh, Ranjeet Singh (Co-Borrower)	H.No- 2/107, W Block, Keshav Nagar Juhli Colony, Kanpur, Uttar Pradesh - 208014, India (+91-9140639942)	30-Jan-26 Rs. 4,57,245.08	The Property Situated at ARAZI NO-113, VILL TIKAR MAGHAI, KANPUR NAGAR, Kanpur-209214, Uttar Pradesh, India. East: Shashpal Land, West: Part of Arazi, North: 5.09 Mt Road, South : Part of Arazi

Pursuant to the above notice is hereby given, once again, to the said Borrower(s) to pay to MAHINDRA RURAL HOUSING FINANCE LIMITED, within 60 days from the date of publication of this notice, the amount indicated herein above, together further interest at 2% p.m. from the date(s) mentioned above till the date of payment and/or realization of the dues.

The above said Borrowers are hereby advised to make the payment to the company as aforesaid, failing which the company shall proceed against the above secured assets under Section 13(4) of the Act, entirely at the risks of the said Borrowers as to the cost and consequences.

Place :-KANPUR Date:-21.02.2026 Sd/- Authorised Officer Mahindra Rural Housing Finance Limited

**HERO HOUSING FINANCE LIMITED**  
Regd. Office: 99, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057 Phone: 011 49267000, Toll Free Number: 1800 212 8800, Email: customer.care@herohf.com  
Website: www.herohousingfinance.com | CIN: U65192DL2016PLC30148  
Contact Address: A-6, Third Floor, Sector-4, Noida - 201301

**DEMAND NOTICE**

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Whereas the undersigned being the Authorised Officer of Hero Housing Finance Limited (HHFL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notices dated below under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to as "Obligors"/Legal Heir(s)/Legal Representative(s)) to pay the amounts mentioned in the respective Demand Notices, within 60 days from the date of the respective Notices, as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Obligors/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, notice is hereby given, once again, to the said Obligors/ Legal Heir(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notices, the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Obligors/ Legal Heir(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notices, the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Obligors/ Legal Heir(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notices, the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Obligors/ Legal Heir(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notices, the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Obligors/ Legal Heir(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notices, the

