



AGRO PHOS INDIA LIMITED

Date: 08th September, 2026

To
The Manager,
Listing Department
The National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor
Plot No.C-1, G Block
Bandra-Kurla Complex
Bandra (East), Mumbai (MH) 400 051

Dear Sir/Madam,

NSE Symbol: AGROPHOS

Subject: Newspaper Publication of Notice of 24th Annual General Meeting, book closure, e-voting information pursuant to Regulation 47 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015.

In compliance with Regulation 47 of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, please find enclosed herewith copies of Newspapers Publication of Notice of 24th AGM of company, published in "Free Press" (English Language) and "Choutha Sansar" (Hindi Language) on 08th September, 2026.

Kindly take the same on your records and acknowledge us.

Thanking you,

Yours Faithfully,

For, Agro Phos (India) Limited

Reena Saluja
Company Secretary and Compliance Officer
M No.: A55665
Enclosed: Newspaper Clipping

From front page

Indore 2nd, Jabalpur...

Hundreds of commuters around New Market and TT Nagar were seen struggling with dust. Bhopal's annual average PM10 concentration declined around 3%, from 113 micrograms per cubic metre in 2023-24 to 110 micrograms in 2024-25. It remains nearly 83% above the national annual standard of 60 micrograms.

Among other MP cities, Gwalior ranked 39th in the above-10-lakh category, Ujjain 16th and Sagar 21st in the 3 lakh-10 lakh category, while Dewas ranked seventh among cities below 3 lakh. The survey assessed 130 NCAP cities. Rourkela, Firozabad and Guntur topped the 3 lakh-10 lakh category, while Kalinga Nagar, Angul and Talcher took the top three positions among cities below 3 lakh.

Tree crushes moving car...

Police received information about Radha Devi's death and Vaishali's injuries from the hospital.

According to eyewitnesses, the impact crushed the car, leaving Radha Devi trapped inside for nearly an hour with severe head injuries and a broken neck. Locals rushed to help, but her prolonged entrapment ultimately proved fatal. Prakash Singh informed his father shortly after the impact, saying over the phone that a tree had crushed their car and his grandmother was unresponsive. At the time of the incident, Deputy Collector Purnima Singh was attending a meeting of the Narmada Valley Development Authority presided over by Divisional Commissioner Bhaskar Lakshakar, who later suspended the meeting after hearing the news and dispatched team members to the spot to initiate relief and rescue operations.

Sagar hooch tragedy...

They added that two dozen people were discharged earlier in the day.

Methanol suspected- Asked about the suspected cause of deaths, the doctor said the liquor may have been laced with me-tnanol instead of ethanol. "Methanol, we are taught causes blurred vision. Most of those who came to us, including those who died, complained of blurred vision. Some others came gasping for breath," the doctor said.

14 arrested in three FIRs- Police have arrested 14 of the 30 people named as suspects in three FIRs registered in connection with the tragedy, said Sagar Range deputy inspector general of police Shashindra Chouhan. Sagar collector Pratibha Pal said a preliminary investigation indicated that the liquor had been supplied from Lalitpur. "There is a gang in Lalitpur that supplies this kind of poisonous liquor. Since this area is adjacent to Uttar Pradesh, this has come to light in the preliminary investigation," she had said.

'Harmless brand'...

The two letters written by assistant commissioner Sanjiv Kumar Dubey show the carelessness of the department. In the second letter, it is stated that every shop should be checked and the brand seized if it is present. It is also asked to seize and collect samples of the brand and send them to the forensic lab for investigation. It is also asked to keep a blanket ban till the report comes. Whereas in the first letter, which was based on a complaint in which it was claimed that the brand is causing problems for the tippers, the commissioner and his team found it 'harmless'.

Deadly joyride...

Banganga police station in-charge Siyaram Gurjar said the driver, Ankit Yadav of Sundar Nagar, was arrested and the ve-

hicle seized. Yadav, who works at an automobile showroom, was reportedly returning home from a friend's place when the accident occurred. Locals claimed four people were in the car at the time of the collision. Two allegedly fled, while the crowd caught the other two.

Eyewitnesses Allege Drunk Driving- Before hitting the scooter, the car had struck three auto-rickshaws and a vegetable cart. Enraged locals intercepted the car, dragged out the driver and thrashed him.

Eyewitnesses alleged that the driver was heavily intoxicated. Police said medical tests were underway to determine his blood-alcohol level.

MBBS interns brave

The intern doctors from Hamidia Hospital marched to lay siege to CM House. The police inter-cepted them 500 metres away from CM House at Kamla Park-Killo Park Square. A clash ensued between the police and the protesters as the doctors attempted to move forward.

The doctors removed the barricades, crossed the hospital gate and began marching towards Fateh-garh. They later navigated through various lanes and routes to reach the vicinity of CM House, where police stopped them at the Moti Masjid intersection.

MBBS intern injured; JUDA UG wing calls it lathi-charge- A student was injured after being hit by the water jet during the scuffle. The intern doctors have accused the police of assault and lathi-charging, although there has been no confirmation of the allegations from the police side.

JUDA supports interns, suspends OPD- Junior Doctors Association (JDA), Bhopal, has come forward to support the intern doctors agitating for a stipend hike. JUDA has written to GMC dean, announcing the decision to suspend regular OPD services, though they have stated that emergency and essential health services will continue.

Fake passport...

Police suspect that an international gang may also be connected with the racket and are investigating the possibility. STF teams have reached Assam to trace and arrest other suspects in the case.

CM pitches MP to...

MP pitched as investment destination- The CM presented Madhya Pradesh as a preferred investment destination before UAE investors. He informed them about the investor-friendly policies, availability of vast land to set up industries, sin-gle-window clearance, connectivity of state with main markets and so on.

Dubai delegation to visit MP- The CM also met Cabinet member and minister of Economy and Tourism of UAE, Abdullah Bin Touq Al Marri who assured that shortly a delegation from Dubai will visit Madhya Pradesh to give final shape to possibilities of investment in hotel and hospitals.

CM addresses AIM Congress session- The CM addressed Investment Destination: Madhya Pradesh session held during AIM Congress 2026 at World Trade Centre. Indian Ambassador to Dubai, Deepak Mittal, large number of industrialists were present on this oc-casion. CM said Madhya Pradesh is providing hassle-free investment atmosphere to investors. State is having adequate skilled manpower and is gifted with abundant natural resources. He mentioned industrial zone of Pithampur and Mandideep and said state government is ready to take every step with the industrialists.

Talks with Ethiopian President- The CM also met President of Ethiopia Taye Atsake Selassie and had dialogue over investment possibilities available in Madhya Pradesh and to strengthen ties between India and Ethiopia.

DELHI BUILDING COLLAPSE | The high court said such tragedies are a result of inadequate measures employed by Municipal Corporation of Delhi & other authorities

MOST UNFORTUNATE: HC orders high-level MCD probe

PTI NEW DELHI

The Delhi High Court on Monday ordered a high-level MCD inquiry into the building collapse incident at Satya Niketan that left seven people dead and made it clear that the government cannot evade responsibility.

The high court, which termed the incident "most unfortunate", said such tragedies are a result of inadequate measures employed by the Municipal Corporation of Delhi and other authorities and directed them to double

their rescue efforts so that lives can be saved.

A bench of Chief Justice D K Upadhyaya and Justice Tejas Karia said the incident is not only unfortunate but it has evoked deep concern about inadequate housing facilities, including hostels run by Delhi University or the government, safety and security of students and not-so-adequate measures employed by the MCD and other authorities to regulate such PG facilities.

"The responsibility, prima facie, in our opinion for such mishaps does not lie solely on the owner of the PG hostel."

Rescue op completed after more than 27 hrs

Rubble from the Satya Niketan building collapse site was cleared on Monday, 27 hours after the rescue operation began, with no fresh casualties, officials said. The operation concluded around 5.10 pm, following which all rescue units were withdrawn from the site, according to the Delhi Fire Service. Seven people were killed, and five others are undergoing treatment.

MCD suspends South Zone dy comm, 4 engg

The Municipal Corporation of Delhi on Monday suspended South Zone Deputy Commissioner Rakesh Kumar and four engineers pending disciplinary proceedings, after a building in south Delhi's Satya Niketan collapsed, killing seven and injuring several others.

OWNER APPREHENDED

The owner of building in Satya Niketan that collapsed, claiming lives of 7 people, has been apprehended from Rajasthan's Bhiwadi area on Monday, the Delhi Police said. An officer said, "Hariram Gupta has been apprehended from Bhiwadi. Further probe is ongoing."

Jailed actor Darshan moves HC against denial of physical appearance

IAN S / BENGALURU Kannada actor Darshan, who is facing trial in the fan Renukaswamy murder case, on Monday approached the Karnataka High Court challenging the decision of the 59th City Civil and Sessions Court (CCH) not to produce him in person during the trial.

Darshan has filed a writ petition before the High Court seeking directions to the authorities to produce him physically before the trial court while witnesses record their statements.

Bhadora Industries Limited

(Previously known as Bhadora Industries Private Limited)

CIN: L31300MP2013PLC030767

Regd. Off.: 903, Clifton Corporate Park, A.B. Road, Sector-C, Part-2, Shalimar Township, Vijay Nagar, Indore, Madhya Pradesh, India, 452010

Contact: 07683242420, E-mail : info@vidhutables.com

Website: www.vidhutables.com

NOTICE OF 13th ANNUAL GENERAL MEETING

Notice is hereby given that the 13th Annual General Meeting ("AGM") of the Members of Bhadora Industries Limited will be held on **Wednesday, 30th September, 2026 at 01:30 P.M.** at 903, Clifton Corporate Park, A.B. Road, Sector-C, Part-2, Shalimar Township, Vijay Nagar, Indore, Madhya Pradesh, India, 452010, to transact the business as set out in the Notice of the AGM dated 01st September, 2026.

Notice of AGM for the financial year 2025-2026 will be sent electronically to the members who have registered their e-mail address with the Depositories / Company. For members holding shares in physical certificates, physical copies of the letter will be couriered mentioning link of Integrated Annual Report in compliance with the relaxations provided under relevant MCA and SEBI Circulars. The said Integrated Annual Report is also available on the Company's website (www.vidhutables.com) and also available for inspection at the Registered Office of the Company on all working days during business hours up to the date of the Meeting.

Pursuant to Section 91 of the Companies Act, 2013, the register of members and share transfer books of the Company will remain close from Thursday, 24.09.2026 to Wednesday, 30.09.2026 (both days inclusive) for the purpose of AGM.

In compliance with Section 108 of Companies Act, 2013 read with Companies (Management and administration) Rules, 2014, Regulation 44 of SEBI (LODR), 2015, and as per Secretarial Standard-2, the members whose names appear at the closing hours of Wednesday, 23rd September, 2026 will be entitled to attend and vote at the Annual General Meeting of the Company to be held on 30th September, 2026.

Any person, who acquires shares of the Company and become member of the Company after Friday, 04th September, 2026 i.e. BENPOS date considered for dispatch of the notice.

In case of any query regarding the attending and voting at the 13th AGM may write to the Company Secretary of the Company at info@bhadoraindustries.com

Company has appointed **M/s. Deepak Patil & Co.** Practicing Company Secretaries as Scrutinizer for conducting the voting process in accordance with law and in a fair and transparent manner. The results along with the Scrutinizer's report shall be placed on the website of the Company and on the website of NSE within 2 working days of passing of Resolutions at the Annual General Meeting of the Company.

By order of the Board
For Bhadora Industries Limited
(Previously known as Bhadora Industries Private Limited)

Sd/-
Archana Kahre
Company Secretary & Compliance Officer

Agro Phos (India) Limited

CIN : L24123MP2002PLC015285

Regd. Office : M-87, Trade Centre, 18-M, South Tukoganj, Indore-452001 (M.P)

Ph. 0731-2529490, E-mail : cs@agrophos.com, Website : www.agrophos.com

Notice of 24th Annual General Meeting

Notice is hereby given that the 24th Annual General Meeting ("AGM") of the Members of Agro Phos (India) Limited will be held on **Wednesday, 30th September, 2026 at 12:30 P.M.** at Hotel Rasa Royal, 93-B, W.B. Scheme No. 94, Near Bombay Hospital, Vijay Nagar, Indore, Madhya Pradesh - 452006, to transact the business as set out in the Notice of the AGM dated 07th September, 2026.

Notice of AGM and link for opening The Integrated Annual Report for the financial year 2025-2026 will be sent electronically to the members who have registered their e-mail address with the Depositories / Company. For members holding shares in physical certificates, physical copies of the letter will be couriered mentioning link of Integrated Annual Report in compliance with the relaxations provided under relevant MCA and SEBI Circulars. The said Integrated Annual Report is also available on the Company's website (<https://www.agrophos.com/annual-reports/>), NSDL website (www.evoting.nsdl.com) and Stock Exchange Website (www.nseindia.com), also available for inspection at the Registered Office of the Company on all working days during business hours up to the date of the Meeting.

Pursuant to Section 91 of the Companies Act, 2013, the register of members and share transfer books of the Company will remain close from Wednesday, 23.09.2026 to Wednesday, 30.09.2026 (both days inclusive) for the purpose of AGM.

In compliance with Section 108 of Companies Act, 2013 read with Companies (Management and administration) Rules, 2014, Regulation 44 of SEBI (LODR), 2015, and as per Secretarial Standard-2, the members are provided with the facility to cast their vote electronically on the Businesses as mentioned in the AGM Notice through remote e-voting facility. The Company has engaged the services of NSDL as the Agency to provide remote e-voting facility, the complete instruction on remote e-voting has been already mentioned in Notice of AGM for reference purpose. For Members holding shares in physical form, please send scanned copy of a signed request letter mentioning your folio number, complete address, e-mail address to be registered along with scanned self- attested copy of the PAN and any document (such as Driving License, Passport, Bank Statement, Aadhaar) supporting the registered address of the Member, by e-mail to the RTA at: charmi@bigshareonline.com / info@bigshareonline.com. For the Members holding shares in demat form, please update your e-mail address through your respective Depository Participant/s.

Any person, who acquires shares of the Company and become member of the Company after Friday, 04th September, 2026 i.e. BENPOS date considered for dispatch of the notice and holding shares as on the cut-off date i.e. Wednesday, September 23, 2026, may obtain the login ID and password by sending a request at evoting@nsdl.com / charmi@bigshareonline.com / cs@agrophos.com. However, if the person is already registered with NSDL for remote e-voting then the existing user ID and password can be used for casting vote. The manner of remote e-voting & voting at the AGM by members holding shares in dematerialized mode, physical mode and for members who have not registered their e-mail addresses has been provided in the Notice convening the AGM.

Remote e-voting facility shall commence from Sunday, 27.09.2026 at 9:00 A.M. and end on Tuesday, 29.09.2026 at 5:00 P.M. Only those Members, whose names will appear in Register of Members as on the cut-off date i.e. Wednesday, September 23rd 2026, shall be entitled to vote (through remote e-voting) and their voting rights shall be in proportion to their shares in the paid-up equity share capital of the Company as on the cut-off date. Members attending the AGM who have not cast their vote by remote e-voting shall be eligible to cast their vote during the AGM. Members who have voted through remote e-voting shall be eligible to attend the AGM, however, they shall not be eligible to vote at the meeting.

In case of any queries regarding remote e-voting, Members may refer the Frequently Asked Questions ("FAQs") and remote e-voting manual available at downloads section of <https://www.evoting.nsdl.com> or call on Toll Free No.: 022- 4886-7000 or send a request at evoting@nsdl.com. In case of any grievances connected with facility for remote e-voting, please contact: **Charmi Rajdev**, Bigshare Services Pvt. Ltd., Office No. S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai - 400093, Tel: 91-22-6263 8200

Company has appointed **M/s. NPG & Co.** Practicing Company Secretaries as Scrutinizer for conducting the e-voting process in accordance with law and in a fair and transparent manner. The results along with the Scrutinizer's report shall be placed on the website of the Company and on the website of NSE within 2 working days of passing of Resolutions at the Annual General Meeting of the Company.

For **Agro Phos (India) Limited**
Sd/-
Raj Kumar Gupta, Managing Director
DIN No.: 00244925

Place: Indore Date: 07.09.2026

VASTU
HOUSING FINANCE

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

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 / Co-Borrower/ Mortgagor (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 Vastu Housing Finance Corporation Limited the same shall be referred herein after as Vastu Housing Finance Corporation Limited. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction. It is hereby informed to General public that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontiger.net>

S N	Account No. and Name of borrower, co- borrower, Mortgagors	Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession	Descriptions of the property/Properties	Reserve Price, Earnest Money Deposit (In Rs.)	E-Auction Date and Time, EMD Submission Last Date, Inspection Date
1	HL0000000124624 Pritesh Kumar Jain (Borrower), Rishabh Marwadi (Co-borrower), Simalp Jain (Co-borrower)	Demand Notice Date 16/12/2025 & Amt Rs. 6045493/- as on 16/12/2025 + Interest Cost etc & 03/09/2026	On House bearing at West Part of Plot Number 133, Kasba Alore, within the Boundaries of Nagar Parishad Alore, Mohalla Uttamkunj Colony, Ward Number 12, Tehsil Alore District Ratlam MP457114, Total area 780 sq ft. or 72.55 sq.m.	Rs.5300000/- Rs.5300000/-	25/09/2026 Timings 10:00 AM to 12:00 PM, 24/09/2026 up to 5:00 PM., 17/09/2026

1. All Interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontiger.net>. For details, help, procedure and online training on e-auction, prospective bidders may contact M/S e-Procurement Technologies Pvt. Ltd. (Auctiontiger); Address : Head Office: B-705, Wall Street II, Opp. Orient Club, Near Gujrat College, Ellis Bridge, Ahmedabad – 380 006 Gujrat (India). Contact Person : Mr. Ram Sharma Contact number: 8000023297/9265562818/9265562812/079-6813 6842/6869, email id: ramprasad@auctiontiger.net, support@auctiontiger.net

2. For further details on terms and conditions please visit <https://sarfaesi.auctiontiger.net> to take part in e-auction.

3. For more details about the property kindly contact to Authorized officer: Yogesh Singh Chouhan/Vijay Kumar Pandey - 9713056444/9303536152

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES,2002

Date : 08.09.2026
Place : Ratlam

Authorised officer
Vastu Housing Finance Corporation Ltd

SHIVALIK SMALL FINANCE BANK LTD.
Registered Office at : Shivalik Small Finance Bank Ltd.501, Salon Aauram, Jasola district Centre, New Delhi, South Delhi, Delhi-110025 & Branch Office at Shivalik Small Finance Bank Ltd, Ujjain, Madhya Pradesh.

PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Open 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 physical possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold "As is Where is", "As is What is" and Whatever there is" on **25-09-2026**, for the recovery of **Rs. 4,50,000/- (Rupees Four Lakh Fifty Thousand Only) As on 15-09-2025** plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from **1. Mr. Dara Singh S/o Mr. Laxminarayan (Borrower) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661, 2. Mrs. Pooja W/o Mr. Dara Singh (Co-Borrower) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661, 3. Mr. Laxmi Narayan S/o Mr. Dayaram (Co-Borrower/Mortgagor) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661, 4. Mrs. Narmada Bai W/o Mr. Laxmi Narayan (Co-Borrower/Mortgagor) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661.**

The reserve price will be **Rs..6,00,000/- (Rupees Six Lakh Only)** and the earnest money deposit will be 10% of Bid Amount i.e. **Rs.60,000/- (Rupees Sixty Lakh Only)** the latter amount to be deposited with the Bank on or before **24-09-2026 by 5 PM**. Particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1.Mr. Dara Singh S/o Mr. Laxminarayan (Borrower) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661, 2. Mrs. Pooja W/o Mr. Dara Singh (Co-Borrower) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661, 3. Mr. Laxmi Narayan S/o Mr. Dayaram (Co-Borrower/ Mortgagor) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661, 4. Mrs. Narmada Bai W/o Mr. Laxmi Narayan (Co-Borrower/Mortgagor) R/o Village Bhukhi Itawarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh, 456661 (Loan Account No. 103041544591	15-09-2025 Rs.4,50,000/- (Rupees Four Lakh Fifty Thousand Only)	All the pieces and parcels of the immovable properties bearing address:- Residential Plot, measuring an area of 1076 Sq. Ft. i.e. 100 Sq Mtr. Bearing Survey No.132/2/2 (S) P. Halka No. 47 (New 137) Village Bhukhi Itwarpur, Tehsil Tarana, District Ujjain, Madhya Pradesh. Registered in revenue records Serial No. MP432022024A1871221, dated 08-07-2024 Property registered in the name of Mr. Laxmi Narayan S/o Mr. Dayaram and Mrs. Narmada Bai W/o Mr. Laxmi Narayan.	Rs.6,00,000/- (Rupees Six Lakh Only)	10% of Reserve Price Rs.60,000/- (Rupees Sixty Lakh Only)

Date of Inspection of Immovable properties:- 23rd September 2026.....11:00 am – 3:00 pm

Auction Date and time of opening of Bid:- 25th September 2026 from 10:00 am to 12:00 pm

Last Date for Submission of Offers / EMD:- 24th September 2026 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auction_of_bank_properties.php

Important Terms & Conditions of Sale:

- (1) The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
- (2) The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
- (3) Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.

Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable at Noida on or before 24th September 2026 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn. The sealed bids will be opened on 25th September 2026 at 10:00 am -12:00 pm at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.

- (4) The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer.
- (5) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at NOIDA and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
- (6) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
- (7) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the "Sale Certificate".
- (8) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
- (9) Bids once made shall not be cancelled or withdrawn.
- (10) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagor(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- (11) The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
- (12) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- (13) The Borrower (s)/ Mortgagor(s) / Guarantor(s) are hereby given **STATUTORY 15 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8(6) READ WITH OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002** published in Hindi & English edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- (14) The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.
- (15) For details, help, procedure and bidding prospective bidders may contact. **Mr. Shrubham Sharma, Contact No. 8770158132.**

Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.

The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that he/they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of at the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues

3. If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 07-09-2026 Place: Noida

Authorised officer, Shivalik Small Finance Bank Ltd.

