

December 7, 2024

The National Stock Exchange of India Ltd.
Corporate Communications Department
“Exchange Plaza”, 5th Floor,
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400051

BSE Limited
Corporate Services Department
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai – 400 001

Scrip Symbol: RELIGARE

Scrip Code: 532915

Sub: Newspaper Publication regarding 40th Annual General Meeting (AGM) of Religare Enterprises Limited (“REL”/“the Company”)

Dear Sir(s),

In furtherance to our earlier intimation of December 6, 2024 informing the date of the 40th Annual General Meeting (“AGM”) of the Company scheduled to be held on **Tuesday, December 31, 2024 at 11.30 A.M. (IST)**, please find enclosed herewith copies of the advertisement published today in this regard, in the newspaper viz. Financial Express (in English) and Jansatta (in Hindi), pursuant to the applicable Circulars issued by the Ministry of Corporate Affairs.

This is for your information and records.

Thanking you,

For Religare Enterprises Limited

Vinay Gupta
Company Secretary &
Compliance Officer

Encl: as above

Edelweiss ASSET RECONSTRUCTION COMPANY LIMITED
 Corporate Identity Number: U67100MH2007PLC174759
 Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai- 400 098
 Email: customercare.retaliarc@edelweissarc.in
 Website: www.edelweissarc.in

Position Notice [see rule 8(1)] (For Immovable properties)

Whereas, The Authorised Officer of Indusind Bank Ltd (Assignor), under the 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 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 23 December 2023, calling upon the Borrower/Co-Borrowers/Mortgagors (1) Ms Kids And All Dental Clinic, (2) Mr. Sudeep Sreepad Iyer, and (3) Mrs. Shalini Sharma to repay the amount mentioned in notice being Rs. 2,64,16,906.96 (Rupees Two Crores Sixty Four Lakhs Sixteen Thousand Nine Hundred Six and Paise Ninety Six Only) outstanding in the Loan account numbers HDD00115N and HDD00118N as on 17.11.2023 within 60 days from the date of receipt of the said notice with further interest, cost, charges and expenses thereon from 18.11.2023 till the realisation of entire outstanding dues.

DESCRIPTION OF PROPERTY

- All that part of Property bearing Nagar Nigam No. 7-C (New No. 92/5/1) situated at Laxmi Road, Dehradun- 248001, Uttarakhand, without Roof Rights, area measuring 76.67 sq mtrs. totally covered wide Sale Deed dated 07.10.2009, Document No. 5365, owned by Mr. Sudeep Sreepad Iyer and Mrs. Shalini Sharma, which is bounded as follows: East- Property of Seller, side measuring 55 feet, West- Property of Smt. Ram Kaur, side measuring 55 feet, North- Property of Sellers, side measuring 16 feet, South- Balbir Road, side measuring 14 feet.
- All that part of Property bearing Nagar Nigam No. 7-C situated at Laxmi Road, Dehradun- 248001, Uttarakhand, without Roof Rights, area measuring 65.00 sq. mtrs. totally covered wide Sale Deed dated 25.02.2020, Document No. 1267, owned by Mr. Sudeep Sreepad Iyer and Mrs. Shalini Sharma, which is bounded as follows: East- Property of Vij, West- Property of Sudeep Sreepad Iyer, Shalini Sharma, North- Property of Jagwati Chaudhary & Common Passage, South- 30' Ft Wide Road.
- All that part of all that Apartment bearing No. 942 having covered area measuring 1358.37 sq. ft. or say 126.19 sq. mtrs. on 4th Floor in 9th block of Project Race Course Valley situated at Race Course, Dehradun-248001, Uttarakhand wide Sale Deed dated 10.07.2008, Document No. 3885, owned by Mr. Sudeep Sreepad Iyer and Mrs. Shalini Sharma, which is bounded as follows: East: Flat No. 942, West: Open to Sky, North: Passage, South: Flat No. 1044.

Authorized Officer
 Edelweiss Asset Reconstruction Company Limited
 (In the capacity of Trustee of EARC Trust - SC 465)

EKAM LEASING & FINANCE CO. LIMITED
 Regd. Office: No. 11, Rani Jhansi Road (Motta Khan), M M Road, New Delhi, Delhi, 110055
 CIN: L74899DL1993PLC055697
 Email : ekam.leasing1@gmail.com, info@ekamleasing.in
 Website : www.ekamleasing.in

INFORMATION REGARDING NOTICE OF 31st ANNUAL GENERAL MEETING, BOOK CLOSURE, CUT-OFF DATE, RECORD DATE AND REMOTE E-VOTING

The notice is hereby given that:

- The 31st Annual General Meeting (AGM) of the Members of M/s Ekam Leasing & Finance Co. Limited ("the Company") will be held on Monday, 30th December, 2024 at 11:30 A.M. (IST) via Video Conferencing ("VC")/Facility/Other Audio Visual Means ("OAVM") ONLY to transact the Ordinary and Special Business, as set forth in the Notice of AGM.
- In accordance with the General Circulars issued by the Ministry of Corporate Affairs 14/2020 dated April 8, 2020, 20/2020 dated May 05, 2020, 10/2022 dated 28th December, 2022, 09/2023 dated 25th September, 2023 & 09/2024 dated 19th September 2024 (collectively referred to as "MCA Circulars") and the Securities and Exchange Board of India ("SEBI Circular") dated 12th May, 2020 & SEBI/HO/CFD/CFD-PoD-2/PICIR/2023/167 dated 7th October, 2023 & SEBI/HO/CFD/CFD-PoD-2/PICIR/2024/133 dated October 03, 2024. Since the AGM is being conducted through VC/OAVM, the Company has sent the Notice of the 31st AGM along with the link to the Integrated Annual Report for the FY 2023-24 on Thursday, 06th December, 2024 through electronic mode only, to those Members whose e-mail addresses are registered with the Company or Registrar and Share Transfer Agent/Depositories.
- Additionally, the Integrated Annual Report of the Company for the Financial Year 2023-24, inter-alia containing the Notice and Explanatory Statement of the 31st AGM is available on the website of the Company at www.ekamleasing.in and also the website of the Bombay Stock Exchange on which the shares of the Company are listed i.e. www.bseindia.com. A copy of the same is also available on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.
- In compliance with Section 108 of the Companies Act 2013 read with Rule 20 of Companies (Management and Administration) Rules 2014 as amended from time to time, Secretarial Standard-2 issued by the Institute of Companies Secretaries of India on General Meeting and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing "remote e-voting" and "e-voting" facility to its Members before and during the AGM in respect of the Ordinary Business and Special Business as set forth in the Notice of AGM through electronic voting system of National Securities Depository Limited (NSDL). All the members are informed that:
 - The instruction for participating through VC/OAVM and process of remote e-voting before or during the AGM including the manner in which Members holding shares in physical form or who have not registered their e-mail address can cast their vote through e-voting, are provided as part of Notice of the 31st AGM.
 - The remote e-voting shall commence on Friday, December 27, 2024 at 9:00 am IST.
 - The remote e-voting shall end on Sunday, December 29, 2024 at 5:00 pm IST.
 - The cut-off date for determining the eligibility to vote by electronic means or at the AGM is December 23, 2024.
 - Any person, who acquires shares of the Company and become member of the Company after dispatch of the Notice of AGM and holding shares as of cut-off date i.e. December 23, 2024, may obtain the login ID and password by sending a request at evoting@nsdl.co.in. However, if a person is already registered with NSDL for e-voting then existing user ID and password can be used for casting vote. A person who is not a Member as on the Cut-off date should treat the Notice of AGM for information purpose only.
 - Members may note that: a) the remote e-voting module shall be disabled by NSDL after the aforesaid date and time for voting and once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently; b) the facility of e-voting system shall also be made available during the AGM; c) the members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again in the AGM; and d) a person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting before/during the AGM.
 - Members who have not registered their e-mail address/Bank account are requested to register the same in respect of the shares held in electronic form with the Depository through their Depository participant(s) and in respect of shares held in physical form by writing to the Company's RTA i.e. M/s Alanki Assignments Limited, 4E/2 Jhandewalan Extension New Delhi-110055 at ria@alanki.com and;
 - In case of any queries, you may refer the Frequently Asked Questions ("FAQs") for Shareholders and e-voting user manual for Shareholder available at the Downloads section of <https://www.evoting.nsdl.com> or contact NSDL by email at evoting@nsdl.co.in. In case of any clarification(s)/grievance(s) connected with the electronic voting, you may contact Ms. Pallavi Mhatre, Manager, NSDL at the designated email IDs: evoting@nsdl.co.in or pallavid@nsdl.co.in or at following Telephone Nos.: 022-48867000 and 022-24997000. Member who require any technical assistant before/during the AGM to access and participate in the meeting may contact Ms. Pallavi Mhatre, Manager, NSDL at pallavid@nsdl.co.in or at following Telephone Nos.: 022-48867000 and 022-24997000.
- Further the Board of Directors of the Company has appointed Mr. Krishna Kumar Singh proprietor of M/s KKS & Associates, Company Secretaries for scrutinizing the remote e-voting process as well as voting during the AGM in fair and Transparent Manner. The result of remote e-voting and voting during the AGM shall be declared not later than 2 working days from the conclusion of the AGM. The declared results along with Scrutinizer's Report shall be placed on the website of the Company at www.ekamleasing.in and also the website of the Bombay Stock Exchange on which the shares of the Company are listed i.e. www.bseindia.com.
- Details regarding Book Closure and Record Date**
 - Pursuant to Section 91 of the Act and Regulation 42 of the SEBI Regulations, the Register of Members and the Share Transfer books of the Company will remain closed from Tuesday, December 24, 2024 to Monday, December 30, 2024 (both days inclusive) for the purpose of 31st AGM for the FY 2023-24.
 - The Company has fixed the **Monday, December 23, 2024** as "Record Date" for the purpose of determining entitlement of the members of the Company to attend the AGM whose names appear in the Register of Members/ List of Beneficial Owners at the end of business hours on **Monday, December 23, 2024**.
- Members are requested to carefully read all the Notes set out in the Notice of the 31st AGM and in particular, instructions for joining AGM, manner of casting vote through remote e-voting or voting at the AGM.

By order of the Board
EKAM LEASING & FINANCE CO. LIMITED
 Sd/-
 (RAKESH JAIN)
 CHAIRMAN & MANAGING DIRECTOR
 Place: New Delhi
 Date: 06/12/2024
 DIN- 00061737

Form No. INC-26
 (Pursuant to Rule 30 of the Companies (Incorporation) Second Amendment Rules, 2017) Before the Central Government, Regional Director, Northern Region, New Delhi
 In the matter of the Companies Act, 2013, Section 13 AND In the matter of JINDAL CREDIT & INVESTMENTS LIMITED (CIN: U65930DL1992PLC348156) A-2/31, 3rd Floor, W.H.S., DDA Marble Market, Kirti Nagar, New Delhi- 110015

.....Applicant Company / Petitioner Notice is hereby given to the General Public that JINDAL CREDIT & INVESTMENTS LIMITED (the Company) proposes to make an Application to the Hon'ble Regional Director, Ministry of Corporate Affairs, Northern Region, Delhi under Section 13 of the Companies Act, 2013, read with Rule 30 of the Companies (Incorporation) Second Amendment Rules, 2017, and other applicable provisions if any, seeking confirmation/approval for alteration of Clause II of the Memorandum of Association of the Company in terms of the Special Resolution passed in the Extra Ordinary General Meeting held on **November 22, 2024**, to enable the Company to change its registered office from the Registered Office from "National Capital Territory of Delhi" to the "State of Uttar Pradesh".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing internal complaint form or cause to be delivered or sent by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Northern Region, Ministry of Corporate Affairs, B-2 Wing, 2nd Floor, Pt. Deendayal Aiyadaya Bhawan, CGO Complex, New Delhi-110003 within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:- A-2/31, 3rd Floor, W.H.S., DDA Marble Market, Kirti Nagar, New Delhi- 110015

For & on behalf of JINDAL CREDIT & INVESTMENTS LIMITED Sd/- ADITYA GUPTA (DIRECTOR) DIN: 02191152 Date: 06.12.2024 | Place : New Delhi

STATE BANK OF INDIA भारतीय स्टेट बैंक
 C-30 MALVIYA NAGAR BRANCH NEW DELHI -110017
PUBLIC NOTICE FOR E-AUCTION OF PLEDGED ASSETS BEING GOLD ORNAMENTS

The borrowers, in specific and the public in general are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted by STATE BANK OF INDIA at the below mentioned branch. The below mentioned borrowers have availed the credit facility from STATE BANK OF INDIA against the pledge of gold ornaments ("Gold Loan Facility") in favour of the bank towards the security. The demand notices were issued to the borrowers/guarantors calling upon the borrowers/ guarantors to pay their outstanding amount towards the gold loan facility availed. As the borrowers/ guarantors have failed to repay the outstanding loan amount, the bank is constrained to invoke the pledge and proposed to conduct an auction sale of pledged gold ornaments more particularly described in schedule of property hereunder on 13.12.2024 at 4.30 PM at the Branch Premises: C-30 Malviya Nagar Branch New Delhi -110017 on "As in Where is", "As is What is", "Whatever There is" And "No Recourse Basis".

BORROWER NAME AND ADDRESS	LOAN A/C NO.	AMOUNT OUTSTANDING (IN RS.)	GROSS WEIGHT	NET WEIGHT
SMT VIMLA DEVI W/O KANTI LAL R/O F1/61A, SANGAM VIHAR, MEHRAULI, NEW DELHI 110062	409118	RS 89000 + INTEREST + OTHER CHARGES THEREON	37.650 GMS	35.000 GMS

STATE BANK OF INDIA has the authority to change the auction date without any prior notice. Auction will be held 13.12.2024 at 4.30 PM. For detailed terms and conditions, please contact Authorized Officer, Mrs. Madhumita Sen Karkun, Mobile no. 7982840443. Bank reserves its right to call off the auction at any point of time before the process. PLACE: NEW DELHI, Sd/-, AUTHORIZED OFFICER, STATE BANK OF INDIA DATE: 06.12.2024

CAN FIN HOMES LTD.
 CIN: L85110KA1987PLC008699
 Above Canara Bank Building First Floor, Plot No. C-3, Sector-1, Noida Pincode - 201301
 Email: noida@canfinhomes.com
 Ph.: 0120-2970164 / 65 / 67 Mob.: 7625079126

APPENDIX- IV A [See proviso to rule 9 (1)]
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 9(1) 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 to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Can Fin Homes Ltd., Noida Branch, will be sold by holding e-auction on "As is where is", "As is what is", and "Whatever there is" on 27-12-2024, for recovery of Rs. 25,37,417/- (Rupees Twenty Five Lakh Thirty Seven thousand Four hundred Seventeen only) due to Can Fin Homes Ltd. from RITESH KUMAR GUPTA S/O NARENDER KUMAR GUPTA, PRERANA SHARMA W/O RITESH KUMAR GUPTA (Borrowers) and Mr. MOHIT GUPTA (Guarantors), as on 05-12-2024, together with further interest and other charges thereon. The reserve price will be Rs. 13,00,000/- (Rupees Thirteen lakh only) and the earnest money deposit will be Rs. 1,30,000/- (Rupees One lakh Thirty thousand only).

(Description of the immovable property)
 ENTIRE SECOND FLOOR WITH ROOF RIGHTS, HOUSE NO. D-14, OLD NAGAR NIGAM NO. 74, 51, 52 AND NEW NO. 53, JAGDISH NAGAR (MUKUND NAGAR), GHAZIABAD, UP.
 Boundaries: East-ROAD 30 FT WIDE, West-HOUSE OF BABURAM SHARMA North-HOUSE OF RAKESH BHATNAGAR, South-KAUSHAL DEV TEMPLE
 Known Encroachment: Nil
 The detailed terms and conditions of the sale are provided in the official website of Can Fin Homes Ltd., (<https://www.canfinhomes.com/SearchAuction.aspx>). Link for participating in e-auction : <https://sarfaesi.auctiontiger.net>

Date: 06.12.2024 Sd/-
 Place: Noida Authorized Officer, Can Fin Homes Ltd.

"IMPORTANT"
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UP RERA UP REAL ESTATE REGULATORY AUTHORITY
 Naveen Bhawan, Rajya Niyojan Sansthan, Kalakankar House, Old Hyderabad, Lucknow-226007
 E-mail ID: contactuprera@up-rera.in Website: <https://up-rera.in>
 No.: 16603/U.P.RERA/PMU/Bid/2024-25 Date: 06 December, 2024

Notice for e-tender on GeM
Request for Proposal (RFP) for Hiring a Consultant for Program Management Unit (PMU) for U.P. RERA

U.P. RERA seeks to select a Consultant for its Programme Management Unit for assisting it in its various tasks, functions and processes so as to achieve the mandate as given in the Real Estate (Regulation and Development) Act, 2016 and the Uttar Pradesh Real Estate (Regulation and Development) Rules, 2016. The objective of the Program Management Unit (PMU) is expected to provide strategic oversight and operational support, with the aim to enhance regulatory due-diligence, efficiency, streamline processes, and facilitate effective functioning of the Authority.

For this purpose, proposals are invited on GeM portal from eligible bidders vide **GeM Bid No. GeM/2024/UB/5669424** dated **06.12.2024**. The relevant dates of the bidding process are as under:

Last Date of Receipt of Pre-Bid Query	Upto 15:00 hrs on 15 th December 2024 on email adsystems@up-rera.in
Date of Pre-Bid Meeting (both physical & online mode)	15:30 hrs on 16 th December 2024
Last Date of Submission of Proposal	Upto 17:00 hrs on 30 th December 2024

The bid details can be seen on GeM portal <https://gem.gov.in/> and in the RFP document uploaded on the GeM portal.
 SECRETARY U.P. RERA

RELIGARE RELIGARE ENTERPRISES LIMITED
 Regd. Office: 1407, 14th Floor, Chiranjiv Tower, 43, Nehru Place, New Delhi - 110019
 CIN: L74899DL1984PLC146935; Phone: +91-11-4472 5676
 Website: www.religare.com; email: investorservices@religare.com

NOTICE FOR REGISTRATION OF EMAIL IDs FOR THE PURPOSE OF THE 40th ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE/ OTHER AUDIO VISUAL MEANS

NOTICE is hereby given that the 40th Annual General Meeting (hereinafter called as "AGM") of Religare Enterprises Limited ("the Company") will be held on **Tuesday, December 31, 2024** at 11:30 A.M. (IST) through Video Conferencing / Other Audio Visual Means ("VC" / "OAVM") to transact the businesses as set out in the AGM Notice which will be circulated in due course for convening the AGM.

In terms of the General Circulars No. 20/2020 dated May 05, 2020 read with General Circular No. 14/2020 dated April 08, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs ("MCA") and Securities and Exchange Board of India ("SEBI") Circulars numbers SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 and SEBI/HO/CFD/CFD-PoD-2/PICIR/2024/133 dated October 03, 2024 ("SEBI Circulars") (hereinafter collectively referred to as "the Circulars"), companies are permitted to conduct the Annual General Meeting through Video Conferencing / Other Audio Visual Means ("VC" / "OAVM") till September 30, 2025, without the physical presence of members at a common venue. Hence, in accordance with the Circulars, provisions of the Companies Act, 2013 ("the Act") and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), the 40th AGM of the Company will be held through VC / OAVM on Tuesday, December 31, 2024 at 11:30 A.M. (IST) without physical presence of members.

The Annual Report including the Financial Statements for the financial year ended March 31, 2024 along with Notice of the AGM will be sent electronically to those members whose e-mail addresses are registered with the Company / Registrar and Share Transfer Agent of the Company / with the respective Depository Participant(s) in accordance with the Circulars referred above. No physical copies of the Notice and Annual Report will be sent to any member, however, physical copy of the Annual Report will be sent to the shareholders upon request for the same. Members may note that the Notice of the AGM and Annual Report for the year 2023-24 will also be available on the Company's Website at <https://religare.com/>, websites of the stock exchanges i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com, respectively and the website of Registrar and Share Transfer Agent i.e. KFin Technologies Limited ("RTA"/ "Kfintech") at <https://evoting.kfintech.com>. The instructions for joining the AGM are provided in the Notice of the AGM. Members participating in the AGM through VC / OAVM shall be counted for reckoning the quorum under Section 103 of the Act.

Manner of casting vote(s) through E-voting:
 The Company is providing remote e-voting facility ("Remote E-voting") to all its Members to cast their votes on all the resolutions set out in the Notice of the AGM. Additionally, the Company is providing the facility of voting through e-voting system during the AGM ("E-voting"). The manner of participation in the remote e-voting or casting vote through e-voting system during the AGM will be provided in the Notice of the AGM.

Manner of registering / updating e-mail address:
 For permanent registration/update of the email addresses, members may send the request with the relevant Depository Participant in case of shares held in electronic form and with the Company's Registrar and Share Transfer Agent - Kfintech (RTA) in case the shares held in physical form. Members holding shares in physical form may send an e-mail request at the email id enward.ris@kfintech.com along with scanned copy of Form ISR-1 and self-attested copy of PAN Card and Aadhar card etc. Further, also send the original copy to Kfintech at Selenium Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032. The said Form ISR-1 is available on the website of the Company at <https://www.religare.com/Investor-Information.aspx>

The Register of Members and Share Transfer books of the Company will remain closed from "Wednesday, December 25, 2024 to Tuesday, December 31, 2024" (both days inclusive) for the purpose of AGM. The Shareholders are also requested to refer to the Notice of the AGM for more details.

The above information is being issued for the information and benefit of all the members of the Company and is in compliance with the Circulars.

The Notice of AGM and Annual Report 2023-24 will be sent to shareholders in accordance with the applicable laws on their registered email addresses in due course.

Any member who have any query/grievances connected with the e-voting can contact Ms. Rajitha C-Corporate Registry, KFin Technologies Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032 at 1800 309 4001 (Toll Free) or email at enward.ris@kfintech.com.

By Order of the Board of Directors
 For Religare Enterprises Limited
 Sd/-
 Vinay Gupta
 Date: December 07, 2024
 Place: New Delhi
 Company Secretary & Compliance Officer

SHIVALIK SMALL FINANCE BANK LTD.
 Registered Office at - Shivalik Small Finance Bank Ltd., 501, Salcon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi 110025 & Branch Office at Shivalik Small Finance Bank Ltd, Branch Vikas Nagar, Lucknow Uttar 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 constructive possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 10th January 2025 for recovery of Rs. 72,90,000/- (Rupees Seventy-Two Lakhs Ninety Thousand Only) As on 21-03-2023 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. M/s National Construction (Borrower) Through its Proprietor - Mohd. Shariq Minal R/o H.No. 602/1893, Aawadh Enclave Dubagga Hardoi Road Lucknow U.P. 227107, 2. Mohd. Shariq Minal (Mortgagor) R/o H.No.602/1893, Aawadh Enclave Dubagga Hardoi Road Lucknow U.P. 227107, 3. Mohd. Jubair S/o Mohd. Sagir (Guarantor) R/O H.I.G-392/2, Near Raj kumar Academy Tikait Rai Talab L.D.A Colony Rajajipuram, Lucknow 226017.

The reserve price will be Rs. 53,50,000/- (Rupees Fifty-Three Lakhs Fifty Thousand Only) and the earnest money deposit will be 10% of Bid Amount i.e. Rs. 5,35,000/- (Rupees Five Lakh Thirty-Five Thousand Only) the latter amount to be deposited with the Bank on or before 9th January 2025 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. M/s National Construction (Borrower) Through its Proprietor - Mohd. Shariq Minal R/o H.No. 602/1893, Aawadh Enclave Dubagga Hardoi Road Lucknow U.P. 227107 2. Mohd. Shariq Minal (Mortgagor) R/o H.No.602/1893, Aawadh Enclave Dubagga Hardoi Road Lucknow U.P. 227107 3. Mohd. Jubair S/o Mohd. Sagir (Guarantor) R/O H.I.G-392/2, Near Raj kumar Academy Tikait Rai Talab L.D.A Colony Rajajipuram, Lucknow 226017 (Loan Account No. 102444000114)	21-03-2023 Rs. 72,90,000/- (Rupees Seventy-Two Lakhs Ninety Thousand Only)	1. All the piece and parcel of the immovable properties: Residential Property Measuring an Area of 139.405 Sq. Mts. Situated at Plot Part of Khaska No. 91, Begariya Ward Kanhaiya Madhopur, Pargana Telsil & Dist. Lucknow, Registered in the office of Sub-Registrar Dadri, Bahi No. 1, Jild No.5770 Page No.-165/190, Serial No-5371 on 05-05-2010, in the name of Mohd. Shariq Minal.	Rs. 53,50,000/- (Rupees Fifty-Three Lakhs Fifty Thousand Only)	10% of Reserve Price Rs. 5,35,000/- (Rupees Five Lakh Thirty-Five Thousand Only)

Date of Inspection of Immovable properties:- 08th January 2025.....1100 hrs - 1500 hrs
 Auction Date and time of opening of Bid:- 10th January 2025 from 11:00 hrs to 12:00 hrs
 Last Date for Submission of Offers / EMD:- 09th January 2025 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:

- The property is being sold on "as is where is, whatever there is and without recourse basis as this offer is without any warranties and indemnities.
- The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
- (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 Vikas Nagar branch, Lucknow on or before 09th January 2025 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 10th January 2025 at 11:00-12:00 hrs. 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.
- The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their bid in multiple of Rs.50,000/- The property will not be sold below the Reserve Price set by the Authorised Officer.
- 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 Lucknow 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.
- 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.
- 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".
- 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.
- Bids once made shall not be cancelled or withdrawn.
- 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.
- 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.
- Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 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 Thirty 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.
- 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.
- For details, help, procedure and bidding prospective bidders may contact, Mr. Devesh Chaturvedi, Contact No.7607976595.

1. 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.
 2. The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that he/she 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 the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceeds 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: 06-12-2024 Place: Lucknow
 Authorized Officer, Shivalik Small Finance Bank Ltd.

