

बड़ौदा यू.पी. बैंक
Baroda U.P. Bank
 Regional Office, Basti, Malviya Marg,
 Gandhi Nagar, Basti - 272001,
 Mob.: 9151074980, E-mail: robast@barodauprb.co.in

Possession Notice [Rule 8(1)] (For Immovable/Movable Property)

Whereas, the undersigned being the Authorized Officer of the Baroda U.P. Bank 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 3 of the Security Interest (Enforcement) Rules 2002 issued a Demand Notice calling upon the Borrowers/Guarantor's/Mortgagor's/Legal Heir to repay the amount mentioned in the notice within 60 days from the date of Receipt of the said notice. The Borrower's/Guarantor's/Mortgagor's/Legal Heir having failed to repay the amount, notice is hereby given to the Borrower's/Guarantor's/Mortgagor's/Legal Heir and the public in general, that the undersigned has taken Symbolic 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 8 of the said rules on below mentioned date.

The Borrower's/Guarantor's/Mortgagor's/Legal Heir in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Baroda U.P. Bank. The Borrower's/Guarantor's/Mortgagor's/Legal Heir attention is invited to provisions of Section 13(8) of the Act, in respect of time available, to redeem the secured assets.

Sl. No.	Name & Add. of the Borrower's/Guarantor's/Mortgagor's/Legal Heir, Demand Notice Date/ Possession Date/Branch	Outstanding Amount	Description of the Property
1.	Borrower's: Mr. Akshit Pratap Singh S/o Late Krishna Kumar Singh, Ms. Akshita Singh D/o Late Krishna Kumar Singh, Smt. Sadhna Singh W/o Krishna Kumar Singh (Legal Heir Of Late Krishna Kumar Singh S/o Indar Singh) All R/o: VILL - KADSARA, POST- MANDAF, DISTT- BASTI, U.P. - 272161 Guarantor's: Mr. Vijay Singh S/o Gulab Singh, R/o: VILL - KADSARA, POST- MANDAF, DISTT- BASTI, U.P. - 272161 And Mr. Kishori Lal S/o Jitki, R/o: VILL - JAGANNATH, POST- MANDAF, DISTT- BASTI, U.P. - 272161	Rs. 15,00,000.00/- as on 23.12.2024 + interest and other charges	All That Part And Parcel Of Immovable Property Consisting Land & Building Plot No. 117, Area: 800 Sq. Mtr. Or 0.800 Hect., Situated At Village - Kadasara, Tappa - Puraina, Pargana - Amorha, Tehsil- Harraiya, District- Basti, (U.P.). In the name of Late Krishna Kumar Singh S/O Indar Singh R/O Kadasara, Post-Mandaf, Tappa- Puraina, Pargana- Amorha, Tehsil- Harraiya, District- Basti, U. P. 272161. (As Per the Registered Mortgage Deed, Sr.No. 10390 Dated 16.12.2022). Boundaries: East- Land Of Krishna Kumar Singh, West- RCC Road After Ward, House Of Gyandas, North- Pitch Road Samrangam To Vichhanaiya Pandey, South-RCC Road

Demand Notice Date: 24.12.2024.
Possession Date: 12.03.2025.
Branch: Shrinigari

Date: 18.03.2025 Place: Basti Authorised Officer, Baroda UP Bank

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act) read with Rule 3(1) of the Security Interest (Enforcement) Rules 2002 (the said Rules). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IFL Home Finance Ltd. (IFL HFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notices under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of the Borrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:

Name of the Borrower (s)/Guarantor (s)	Demand Notice Date & Amount	Description of secured asset (immovable property)
Miss. Neha Gupta Mrs. Sunita Gupta (Prospect No IL10078373)	11/03/2025 Rs.230729/- (Rupees Twenty Three Lakh Seven Thousand and Twenty Nine Only)	All that piece and parcel of the property being: Part of Free Hold Plot A-1, Block H.I.G-1, Yojna No. 40, Barra-6, Kanpur Nagar, U.P. 208027. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area Property Area: 900.00.

If the said Borrowers fail to make payment to IFL HFL as aforesaid, IFL HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers. For further details please contact to Authorised Officer at Branch Office:SCO -41P, First Floor, Sector -7, Main market, Karnal-12001 / Corporate Office: IFL Tower, Plot No. 98, Udyog Vihar, Ph-V Gurgaon, Haryana.
 Place: Lucknow, Date: 18-03-2025 Sd/- Authorised Officer, For IFL Home Finance Ltd.

BAJAJ HOUSING FINANCE LIMITED

Corporate Office: Cerebrum II Park B2 Building 5th Floor, Kalyani Nagar, Pune, Maharashtra 411014, Branch Office: 3rd Floor, Princton Business Park 16 Ashok Marg Near Jawahar Bhawan, Uttar Pradesh 226001

Demand Notice Under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Undersigned being the Authorized officer of Bajaj Housing Finance Limited, hereby gives the following notice to the Borrower(s)/Co-Borrower(s) who have failed to discharge their liability i.e. defaulted in the repayment of principal as well as the interest and other charges accrued there-on from the loan(s)/Loan(s) against Property advanced to them by Bajaj Housing Finance Limited and as a consequence the loan(s) have become Non Performing Assets. Accordingly, notices were issued to them under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and rules there-on, on their last known address, however the same have been returned un-served/undelivered, as such the Borrower(s)/Co-Borrower(s) are hereby intimated/informed by way of this publication notice to clear their outstanding dues under the loan facilities availed by them from time to time.

Loan Account No./Name of the Borrower(s)/ Co-Borrower(s) & Addresses	Address of the Secured/Mortgaged Immovable Asset / Property to be enforced	Demand Notice Date and Amount
Branch : LUCKNOW (LAN No. H456HL0298288 and H456HLT0309371) 1. SANJEEV KUMAR CHAUDHARY (Through legal heir since deceased) (Borrower) 2. MEENA CHAUDHARY (Co-Borrower) Both At 545 Khiv-1128, Ram Vihar Colony Para Road Near Ambedkar Park/Rajaji Puram, Lucknow, Uttar Pradesh-226017	All That Piece And Parcel Of The Non-agricultural Property Described As: House Built On Part Of Plot No. 88 Part Of Kharsa 416 & 27/12 Having Area 139.405 Sq. Ft. Situated At Village Devpur Ward Keshri Kheda Tehsil & Dist. Lucknow East -Arari Digar, West -25 Ft Wide Road, North -House Of Sunil Kumar Gupta, South: House Of Digar	25th Feb 2025 Rs. 39,14,749/- (Rupees Thirty Nine Lac Fourteen Thousand Seven Hundred Forty Nine Only)

This step is being taken for substituted service of notice. The above Borrowers and/or Co-Borrowers Guarantors are advised to make the payments of outstanding along with future interest within 60 days from the date of publication of this notice failing which (without prejudice to any other right remedy available with Bajaj Housing Finance Limited) further steps for taking possession of the Secured Assets/mortgaged property will be initiated as per the provisions of Sec. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The parties named above are also advised not to alienate, create third party interest in the above mentioned properties. On which Bajaj Housing Finance Limited has the charge.
Date: 18.03.2025 Place:- LUCKNOW Authorized Officer Bajaj Housing Finance Limited

NORTHERN RAILWAY CORRIGENDUM

Ref: Tender Notice No. 100/2024-25 dated 24.02.2025 S. No. 03
 Tender Number 10255033A Opening date 28.03.2025.

In reference to above opening date of tender has been extended from 28.03.2025 to 28.04.2025. All other terms and conditions remain unchanged. The corrigendum has been published on website www.ireps.gov.in.

Note: This is the First Corrigendum in above referred tender.
 Date: 12.03.2025

SERVING CUSTOMERS WITH A SMILE 830/25

NORTHERN RAILWAY CORRIGENDUM

Ref: Tender Notice No. 101/2024-25 dated 28.02.2025 S. No. 02
 Tender Number 10255031 Opening date 28.03.2025

In reference to above opening date of tender has been extended from 28.03.2025 to 28.04.2025. All other terms and conditions remain unchanged. The corrigendum has been published on website www.ireps.gov.in

Note: This is the First Corrigendum in above referred tender.
 Date: 12.03.2025

SERVING CUSTOMERS WITH A SMILE 835/2025

NORTHERN RAILWAY CORRIGENDUM

Ref: i) Tender Notice No. 104/2024-2025 dated 08/03/2025.
 ii) Tender No. 118241251A due on 01/04/2025.

01. In reference to above tender, 30% Option Clause has been added to terms and conditions of tender. 02. The due date of the tender is same i.e. 01.04.2025

The Corrigendum has been published on website www.ireps.gov.in.

SERVING CUSTOMERS WITH A SMILE 829/25

यूनियन बैंक ऑफ इंडिया Union Bank of India
 भारत सरकार का उपक्रम (A Govt. of India Undertaking)

UNDELIVERED DEMAND NOTICE (SARFAESIA NOTICE SEC 13(2))

Union Bank of India,
 Vikas Nagar, B-1/2/3, Picnic Spot Road, Vikas Nagar, Lucknow, Uttar Pradesh
 Central Office: 239, Vidhan Bhawan Marg, Nariman Point, Mumbai - 400021

To,
1) Borrowers: 1a) Mr. Avinash Gupta S/o Mr. Arun Kumar Gupta, Address: 643M/834A Mohibullapur, Lucknow, Uttar Pradesh-226022.
 1b) Mrs. Suman Devi W/o Mr. Arun Kumar Gupta, Address: 643M/834A Mohibullapur, Lucknow, Uttar Pradesh-226022.
2) Guarantor: 2a) Mr. Harishankar Mishra S/o Mr. Sitaram Mishra, Address:-House Number 96/B, Digbida, P.S Gomti Nagar, Lucknow, Uttar Pradesh

Dear Sir,
 Notice dated 04.02.2025 issued to you u/s 13(2) of The Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 by Vikas Nagar Branch, the Authorised Officer, was sent to you calling upon to repay the dues in your loan account(s) with us at your last known address could not be served. Therefore, the contents of the said demand notice are being published in this newspaper. The credit facilities/loan facilities availed by you have been classified as NPA on 01.05.2021. You have executed loan documents while availing the facilities and created security interest in favour of the Bank. The details the credit Facilities and secured assets are as under:
 Credit facilities availed with outstanding amount as on 31.01.2025 total outstanding amount Rs. 10,16,129.17 (Rupees Ten Lakhs Sixteen Thousand One Hundred Twenty Nine & Paise Seventeen Only) together with contractual rate of interest from 01.02.2025.
 Equitable Mortgage of Land And Building situated on Plot Number 5A, Khasra Number 67 Min Jumla, Mohibullapur, Lucknow, Uttar Pradesh. Admeasuring Area 1600.00 Sq Feet, Owned By Late Mr. Arun Kumar Gupta S/o Late Mr. Babu Lal & Mrs. Suman Devi W/o Mr. Arun Kumar Gupta, Boundaries:- East-Plot Number-4, West -Road 15.00 Feet Wide, North-Plot Number 5-B, South-Other's Plot. Therefore, you, 1a. Mr. Avinash Gupta S/o Mr. Arun Kumar Gupta & 1b. Mrs. Suman Devi W/o Mr. Arun Kumar Gupta As Borrower & 2a. Mr. Harishankar Mishra S/o Mr. Sitaram Mishra As Guarantor in terms of the aforesaid notice have been called upon to pay the aforesaid sum of Rs. 10,16,129.17 (Rupees Ten Lakhs Sixteen Thousand One Hundred Twenty Nine & Paise Seventeen Only) together with future interest and charges thereon within 60 days from the date of this publication. That on your failure to comply therewith we, the secured creditor, shall be entitled to exercise all or any of the rights under Section 13(4) of the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002. In terms of Section 13(13) of the Act you shall not transfer the secured assets aforesaid from the date of receipt of the notice without Bank's prior consent. Please take note of the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.
 Yours faithfully
 Date: 18.03.2025, Place: Lucknow Authorized Officer, Union Bank of India

यूनियन बैंक ऑफ इंडिया Union Bank of India
 भारत सरकार का उपक्रम (A Govt. of India Undertaking)

UNDELIVERED DEMAND NOTICE (SARFAESIA NOTICE SEC 13(2))

Union Bank of India,
 Babu Bhawan Branch, 16, Vidhan Sabha Marg, Opp. Babu Bhawan Lucknow, Uttar Pradesh, 226001
 Central Office: 239, Vidhan Bhawan Marg, Nariman Point, Mumbai - 400021

To,
1. Borrower:-1a) Mr. Monika Sharma W/o Mr. Manoj Kumar Sharma, Address: Sector-F, 3599 Rajajipuram, Lucknow-226017, Uttar Pradesh & Address: House Number BL-1/17 Plot Number-94, Part Of Kharsa Number 48/2 Lakadmandi, Saadatganj, Campwell Road, Lucknow, Uttar Pradesh-226003 & Address: 4/22 Balaganj, Dubagga, Hardoi Road, Lucknow, Uttar Pradesh-226001
1b) Mr. Manoj Kumar Sharma S/o Mr. Chand Lal, Address: House Number BL-1/17 Plot Number-94, Part Of Kharsa Number 48/2 Lakadmandi, Saadatganj, Campwell Road, Lucknow, Uttar Pradesh-226003 & Address: 4/22 Balaganj, Dubagga, Hardoi Road, Lucknow, Uttar Pradesh-226001
2. Guarantor:-2a. Mr. Jamal Ahmad Khan S/o Late Mohd Mustafa, Address: 291/166, Dyer Bazaar, Yahiyaganj, Lucknow, Uttar Pradesh - 226005

Dear Sir,
 Notice dated 19.02.2025 issued to you u/s 13(2) of The Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 by Babu Bhawan Branch, the Authorised Officer, was sent to you calling upon to repay the dues in your loan account(s) with us at your last known address could not be served. Therefore, the contents of the said demand notice are being published in this newspaper. The credit facilities/loan facilities availed by you have been classified as NPA on 22.09.2024. You have executed loan documents while availing the facilities and created security interest in favour of the Bank. The details the credit Facilities and secured assets are as under:
 Credit facilities availed with outstanding amount as on 31.01.2025 total outstanding amount Rs. 5,78,005.54 (Rupees Five Lakhs Seventy Eight Thousand Five & Paise Fifty Four Only) together with contractual rate of interest from 01.02.2025.
 Equitable Mortgage of Land And Building situated on Plot Number 94, Khasra Number 48/2, Lakadmandi, Ward-Saadatganj, Lucknow, Uttar Pradesh, Property Owned By: Mr. Manoj Kumar Sharma S/o Mr. Chand Lal, Admeasuring -83.643 Sq Mtr., Boundaries:-East: Plot Number 86, West: 14.00 Feet Wide Road, North: Plot/House Number 93 House Ramrati, South: Plot Number 95
 Therefore, you, 1a. Mrs. Monika Sharma W/o Mr. Manoj Kumar Sharma & 1b. Mr. Manoj Kumar Sharma S/o Mr. Chand Lal as borrower & 2a. Mr. Jamal Ahmad Khan S/o Late Mohd Mustafa as guarantor in terms of the aforesaid notice have been called upon to pay the aforesaid sum of Rs. 5,78,005.54 (Rupees Five Lakhs Seventy Eight Thousand Five & Paise Fifty Four Only) together with future interest and charges thereon within 60 days from the date of this publication. That on your failure to comply therewith we, the secured creditor, shall be entitled to exercise all or any of the rights under Section 13(4) of the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002. In terms of Section 13(13) of the Act you shall not transfer the secured assets aforesaid from the date of receipt of the notice without Bank's prior consent. Please take note of the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.
 Yours faithfully
 Date: 18.03.2025, Place: Lucknow Authorized Officer, Union Bank of India

THE BIGGEST CAPITAL ONE CAN POSSESS KNOWLEDGE

FINANCIAL EXPRESS
 Read To Lead

SHIVALIK SMALL FINANCE BANK LTD.
 Registered Office : 501, Salcon Aarum, Jasola District Centre, New Delhi - 110025
 CIN : U65900DL2020PLC366027

AUCTION NOTICE

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loans availed by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly 27th March 2025 has been fixed as the date of auction at 03:00 pm in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction on as per the terms and conditions of auction.

S. NO	Branch	Account No.	Acct Holder name	Father's/ Spouse Name	Address	Ac opening Date	Payoff
1.	ALAMBAGH	102342510379	LAXMI DEVI	S/O MANOJ KUMAR	588/655-A1, BHADRUKH BANGLA BAZAR CANTONMENT LUCKNOW UTTAR PRADESH 226002	16-05-2024	39,743.80
2.	INDIRAPURAM	101942517974	TABASSUM REHANA	S/O HABIB KHAN	M.N.12.MOHALLA SHAH GADA ALI, ETAWAH UTTAR PRADESH 206001	15-06-2024	1,91,959.05

Auction date is 27th March 2025 @ 03:00 pm.
 The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.
 Authorised Officer, Shivalik Small Finance Bank Ltd.

इंडियन बैंक Indian Bank
 इनाहाबाद ALLAHABAD

STRESSED ASSET MANAGEMENT BRANCH,
 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

Show Cause Notice for Declaring as Wilful Defaulter
 A/c: M/s. R K Trading Company
 Branch: SAM Small Lucknow, (Parent Branch E-AB: Literacy House)

TO,
1. M/s. R K Trading Company (Firm) H.No-9999/205, Gauri Bazar, Near Heera Lal Yadav Degree College, Sarojini Nagar, Kanpur Road, Lucknow, - 226008
2. Mrs. Seema Lodhi (Partner) H.No-9999/205, Gauri Bazar, Near Heera Lal Yadav Degree College, Sarojini Nagar, Kanpur Road, Lucknow
3. Mr. Raj Kumar Lodhi (Partner) H.No-9999/205, Gauri Bazar, Near Heera Lal Yadav Degree College, Sarojini Nagar, Kanpur Road, Lucknow

Dear Sir,
 M/s. R K Trading Company has availed Credit facilities from our Literacy House Lucknow Branch. The account turned into NPA on 30.03.2017. The total outstanding balance in M/s R K Trading Co. is Rs. 1,95 Cr. The acts of omission or commission by the Borrower firm and its Partners which lead the account to the default was examined as per the guidelines laid down in the RBI Guidelines (Treatment of Wilful Defaulters and Large Defaulters) 2024 by the Wilful Defaulter Identification Committee (WDIC) on 03.02.2024. The Committee prima facie observed that irregularities/defaulters meets the criteria to be classified as Wilful Defaulter and accordingly approved to issue Show Cause Notice (SCN) to classify the Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi as Wilful Defaulter.
 The Show Cause Notice, (SCN) duly informing the ground of the Wilful default as mentioned in tri column table below, was sent to the Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi vide letter dated 30.09.2024 as to why they should not be classified as "Wilful Defaulter" by giving 15 days' time to submit their grievance/submission if any.
SCN Issuance and its response: As per the direction of WDIC dated 03.02.2024 the Show Cause Notice (SCN) was issued to the aforesaid the Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi vide letter dated 30.09.2024. The SCN was delivered. In response to the show cause notice no reply was received from the Borrower firm and its partners against the SCN. The outcome of servicing of SCN was placed to the WDIC for further deliberation.
Wilful Defaulter Identification Committee held the meeting on 09.01.2025 consisting member as under
1. Mr. Ashok Patnaik, Chief General Manager, Chairperson
2. Mr. Himanshu Kansal, General Manager, Member
3. Mr. S Senthil Kumar, General Manager, Member
4. Mr. Amit Chaudhari, General Manager, Member

The Wilful Defaulter Identification Committee recorded that the Show Cause Notice (SCN) dated 30.09.2024 was issued to the Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi by Branch Manager SAM Lucknow and all notices were delivered as per tracking details report. The Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi did not reply to the Show Cause Notice. As the Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi have not replied, it indicates that they are not interested to present their views for not declaring them as Wilful Defaulter and it also tantamount to acceptance of the allegations mentioned in the Show Cause Notice. The details of show cause notice Charges are mentioned below:

Relevant clause of para 3 (1)(f) of the Reserve Bank of India (Treatment of Wilful Defaulters and Large Defaulters) Directions, 2024	Evidence of wilful default disclosing the acts of omission or commission by the Borrower / Promoter(s) Director(s)/ Guarantor (s) for the classification as Wilful Defaulter	Submissions of the Borrower Company, its Promoter(s) and Guarantor(s)	Submission acceptable/ not acceptable with reasons
Grounds of Wilful Default: Clause - Capacity to pay but unwilling to pay: The unit has defaulted in meeting its payment / repayment obligations to the lender even when it has the capacity to honour the said obligations	The network of the Partners are as follows: Particulars: As on 03.03.13 & 04.03.13 Networth as per networth excluding investment in business Mr. Raj Kumar Lodhi 0.21 0.50 Networth includes 0.50 cr as stock and 0.40 cr as cclimit	No reply received from the borrower	Since no reply received from the borrower it tantamounts to acceptance of the allegations mentioned in the Show Cause Notice
Clause- Siphoning of Funds: The unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed, or are the funds available with the unit in the form of other assets	SAM Lucknow vide their letter dated 30.11.2023 informed that as per the stock statement of M/s. R K Trading Company, dated 01.11.2016, stocks worth Rs.0.63 crores were available. Further, as per unit visit report dated 20.01.2017 it was observed that no sufficient stocks were found. Also as per unit visit report dated 21.03.2017 it was observed that the stock was worth Rs. 20-25 lacs only in the shop. From the OCC statement of account for the period 01.11.2016 to till date it is observed that the total credit turnover in the account was only Rs. 0.11 crores. Therefore, it is observed that the borrower has sold the stocks and has not repaid the dues to the Bank.	No reply received from the borrower	Since no reply received from the borrower it tantamounts to acceptance of the allegations mentioned in the Show Cause Notice

Thereafter, after due deliberations and going by the records, Wilful Defaulter Identification Committee has unanimously approved for declaring the Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi as wilful defaulter in terms of RBI Master Circular (Treatment of Wilful Defaulters and Large Defaulters) 2024 under clause Capacity to pay but unwilling to pay and Siphoning of Funds.
 In view of the above, we hereby inform you the decision taken by WDIC to classify you all as "Wilful Defaulter". This decision of WDIC is to be reviewed / confirmed by WDRC constituted under the RBI circular which will comprise of Executive Director & 2 Chief General Manager / General Manager. The WDRC will offer an opportunity of personal hearing to the Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi.
 The Borrower Firm M/s. R K Trading Company and its partner Mr. Raj Kumar Lodhi, Mrs. Seema Lodhi, if aggrieved, by this decision, may submit their representation / request for Personal Hearing in writing before Wilful Defaulter Review Committee (WDRC) of the bank within a period of 15 days from the date of receipt of this intimation. Please note that in case of no representation / no request for said personal hearing is received within the stipulated period it will be construed as you are not interested in availing the opportunity of personal hearing or if the WDRC is not satisfied with the representation/submission made by you in person or in writing (as the case may be), then WDRC of the Bank will pass a reasoned order to classify you as Wilful Defaulter and on such classification by WDRC, your photograph shall be published and your name as wilful defaulter shall be reported to RBI, CIBIL and other Credit Information Companies in terms of RBI guidelines and the Bank may also take appropriate legal action as per applicable law
This communication is issued with the approval of Wilful Defaulter Identification Committee of the Bank.

Chief Manager
 Stressed Asset Management Branch
 For Wilful Defaulter Screening Committee (WDSC)

HDB Financial Services Limited

Demand Notice 13(2) Under Sarfaesi Act

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat, Pin Code: 380009
 Branch Office: Hdb Financial Services Limited, 2nd Floor Hari Complex Near D Corbis Hotel Behind Wave Mall Vibhuti Khand Gombi Nagar Lucknow-226010

You the below mentioned borrower, co-borrowers and guarantors have availed loan(s) financial facility(ies) from HDB Financial Services Limited by mortgaging your immovable properties (secureties) and defaulted in repayment of the same. Consequently to your defaults your loan was classified as non-performing asset. Subsequently, the Company has issued demand notice under Section 13(2) of The Securitization And Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (the Act), the contents of which are being published herewith as per section 13(2) of the act read with Rule 3(1) of The Security Interest (Enforcement) Rules, 2002 as and by way of alternate service upon you. Details of the borrowers, co-borrowers, loan account no., loan amount, demand notice under section 13(2) date, amount claimed in the notice, NPA date and securities are given as under:

(1) NAME AND ADDRESS OF THE BORROWER/CO-BORROWER/GUARANTOR; (2) LOAN ACCOUNT NUMBER; (3) LOAN AMOUNT; (4) DATE OF DEMAND NOTICE; (5) CLAIMED AMOUNT IN INR; (6) DETAILS OF SECURITIES; (7) DATE OF POSSESSION

Name Of The Borrower & Co-Borrowers: Abhishek Jain 31/2-a Ghumni Bazar Kanpur-208001 Uttar Pradesh Anil Kumar Jain 31/2-a Ghumni Bazar Kanpur-208001 Uttar Pradesh Rashmi Jain 31/2-a Ghumni Mohal Kanpur-208001 Uttar Pradesh Loan Account No.: 1299927. Loan Amount: Rs.2507868/- (Rupees Twenty Five Lakhs Seven Thousand Eight Hundred Sixty Eight Only) by Loan Account Number 1299927. Demand Notice Date: 17.02.2025, Amount Claimed: Rs.1363011.01/- (Rupees Thirteen Lakh Sixty Three Thousand & Eleven - Paise One Only) as of 12.02.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc. NPA Date: 02.02.2025. DETAILS OF SECURITY: SCHEDULE OF THE SECURITIES I All That Piece And Parcel Of House No 31/2A Ghumni Bazar Kanpur Nagar Admeasuring 83.61 SqMtrs

Name Of The Borrower & Co-Borrowers: Sarita Gupta 253/119 Nehru Cross Rakabganj Lucknow Rajendra Nagar Bahela Ka Talab Lucknow Lucknow-226004 Uttar Pradesh And Also House Built Plot Over Kharsa No 45 Min. Kundari Rakabganj Ward Kundari Rakabganj Tehsil And Distt. Lucknow Lucknow-226003 Ramji Gupta 253/119 Nehru Cross Lucknow Rajendra Nagar Lucknow-226004 Uttar Pradesh Loan Account No.: 6325720. Loan Amount: Rs.2500000/- (Rupees Twenty Five Lakhs Only) by Loan Account Number 6325720. Demand Notice Date: 17.02.2025, Amount Claimed: Rs.1609123.26/- (Rupees Sixteen Lakh Nine Thousand One Hundred & Twenty Three - Paise Twenty Six Only) as of 12.02.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc. NPA Date: 02.02.2025. DETAILS OF SECURITY: SCHEDULE OF THE SECURITIES I All That Piece And Parcel Of House Built Plot Over Kharsa No 45min Admeasuring 684 Sq Ft Situated At Kundari Rakabganj, Ward Kundari Rakabganj, Tehsil And District Lucknow North. Part of Kharsa no. 45 thereafter canal, South 8ft wide lane thereafter house of Lallan, East: House of Shri Santosh, West: Land of Smt Shobha

Name Of The Borrower & Co-Borrowers: Nagarnya Steels 22 Gopal Nikhra Jhansi-284002 Uttar Pradesh And Also One Residential House No 21 New No 22 Situate At Mouza Gopal Neekhra Measuring 5700 Sq Ft. Jhansi-284002 And Also 24 Gopal Nikhra Jhansi-284002 Uttar Pradesh Anil Kumar Nagaria 22 Gopal Nikhra Gola Kua Near Jagannath Mandir Jhansi Uttar Pradesh- 284002 Sadhana Nagaria Hn 21 Gopal Nikhra Near Arya Samaj Mandir Jhansi Uttar Pradesh- 284002 Surya Nagarya 21 Gopal Neekhra Near Gola Kua Jhansi Jhansi Uttar Pradesh- 284002 Anil Kumar Nagaria 24 Mohalla Gopal Nikhra Jhansi Jhansi-284001 Uttar Pradesh Surya Nagarya 24 Mohalla Gopal Kirana Jhansi Jhansi-284001 Uttar Pradesh Sadhana Nagaria 24 Mohalla Gopal Begura N-1210 A-1 Bajardha Varanasi Uttar Pradesh- 221001 Header Shakti N-1210 A-1 Bajardha Varanasi Uttar Pradesh- 221001 Shami Haider N-1210A-1 Bajardha Varanasi Uttar Pradesh- 221001 Loan Account No.: 18017661. Loan Amount: Rs.2538431/- (Rupees Twenty Five Lakhs Thirty Eight Thousand Four Hundred Thirty One Only) by loan account number 18017661. Demand Notice Date: 17.02.2025, Amount Claimed: Rs.2437053.84/- (Rupees Twenty Four Lakhs Thirty Seven Thousand & Fifty Three - Paise Eighty Three Only) as of 12.02.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc. NPA Date: 02.02.2025. DETAILS OF SECURITY: SCHEDULE OF THE SECURITIES I All That Piece And Parcel Of Plot No 4722, Area 1360 Sq Ft Situated At Mauza Kakamatta, Ward Nagaria, Pargana Dehat Amanat, Tehsil And District Varanasi North. Land of Mohd Azim and others, South Land of Pathu ram, East: Land of Ravi pratap Shahi, West: 8ft wide gali T/land of Kamranudin and Halim

You the borrower/co-borrowers and guarantors are therefore called upon to make payment of the above mentioned demanded amount with further interest as mentioned hereinabove in full within 60 days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above-mentioned securities.
 (Borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.)
 Please note that as per section 13(13) of the said Act, you are restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent and any non-compliance of section 13(13) of the Act is punishable under section 29 of the said Act.
FOR ANY QUERY PLEASE CONTACT MR. Arun Yadav PHONE: 9350583836 / MR. VIKAS ANAND (9711010384)
 Sd/- FOR HDB FINANCIAL SERVICES LIMITED, AUTHORIZED OFFICER
 Place: Lucknow Date: 18.03.2025

इंडियन बैंक Indian Bank
 इनाहाबाद ALLAHABAD

STRESSED ASSET MANAGEMENT BRANCH,
 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

Show Cause Notice for Declaring as Wilful Defaulter
 A/c: M/s. Soft Lite Marketing & Trading Co.
 Branch: SAM Small Lucknow, (Parent Branch E-AB: Indira nagar)

TO,
1. M/s Soft Lite Marketing & Trading Co. Address :639/072, Aapoorva Vihar, Manas Enclave, near City International School, Indira Nagar, Lucknow - 226016.
2. Santosh Sharma (Proprietor) S/o Ram Swaroop Sharma R/o 639/072, Aapoorva Vihar, Manas Enclave, near City International School, Indira Nagar, Lucknow - 226016.

Dear Sir,
 M/s Soft Lite Marketing & Trading Co. has availed Credit facilities from our Indira Nagar Branch. The account turned into NPA on 29.06.2015. The total outstanding balance as on 21.01.2025 is Rs. 2.12 Cr. The acts of omission or commission by the Borrower firm and its Proprietor which lead the account to the default was examined as per the guidelines laid down in the RBI Guidelines (Treatment of Wilful Defaulters and Large Defaulters) 2024 by the Wilful Defaulter Identification Committee (WDIC) on 14.06.2023. The Committee prima facie observed that irregularities/defaulters meets the criteria to be classified as Wilful Defaulter and accordingly approved to issue Show Cause Notice (SCN) to classify the Borrower Firm M/s Soft Lite Marketing & Trading Co. and its Proprietor Shri Santosh Sharma as Wilful Defaulter.
 The Show Cause Notice, (SCN) duly informing the ground of the Wilful default as mentioned in tri column table below, was sent to the Borrower Firm M/s Soft Lite Marketing & Trading Co. and its Proprietor Shri Santosh Sharma vide letter dated 08.09.2023 as to why they should not be classified as "Wilful Defaulter" by giving 15 days' time to submit their grievance/submission if any.
SCN Issuance and its response: As per the direction of WDIC dated 14.06.2023 the Show Cause Notice (SCN) was issued to the aforesaid the Borrower Firm M/s Soft Lite Marketing & Trading Co. and its Proprietor Shri Santosh Sharma vide letter dated 08.09.2023. The SCN was not delivered. Since the SCN was not delivered the same was published in 2 Local Newspapers on 23.09.2024. In response to the show cause notice no reply was received from the Borrower firm and its Proprietor against the SCN. The outcome of servicing of SCN was placed to the WDIC for further deliberation. Wilful Defaulter Identification Committee held the meeting on 09.01.2025 consisting member as under:
1. Mr. Ashok Patnaik, Chief General Manager, Chairperson
2. Mr. Himanshu Kansal, General Manager, Member
3. Mr. S Senthil Kumar, General Manager, Member
4. Mr. Amit Chaudhari, General Manager, Member

The Wilful Defaulter Identification Committee recorded that the Show Cause Notice (SCN) dated 08.09.2023 was issued to the Borrower Firm M/s Soft Lite Marketing & Trading Co. and its Proprietor Shri Santosh Sharma by Branch Manager SAM Lucknow and all notices were not delivered as per tracking details report. The Notices were also published in two Newspapers. The Borrower Firm M/s Soft Lite Marketing & Trading Co. and its Proprietor Shri Santosh Sharma did not reply to the Show Cause Notice. As the Borrower Firm M/s Soft Lite Marketing & Trading Co. and its Proprietor Shri Santosh Sharma have not replied, it indicates that they are not interested to present their views