

**Ref no. SCML/2025-26/396**

**To,**  
**Listing Operations**  
BSE Ltd  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

**Date: 20 December' 25**

**Scrip Code: 511700**  
**ISIN No. INE625D01028**

**Sub: Newspaper publication of Notice of Extra Ordinary General Meeting and E-voting information.**

Dear Sir/ Madam,

Pursuant to the provisions of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copy of newspaper publication of Notice of Extra Ordinary General Meeting and e-voting information, published in Financial Express (English Edition) and Jansatta (Hindi Edition) on December 20, 2025.

This is for your information and records.

Thanking You  
Yours faithfully,

For **Standard Capital Markets Limited**


**Ram Gopal Jindal**  
**Managing Director**  
**Din No. 06583160**

**Encl:** As above









### Encore Asset Reconstruction Company Private Limited

5th Floor, Plot No. 137, Sector- 44 I Gurgaon- 122002 Ph: 0124 - 4527200

#### Appendix IV (See Rule 8 (1))

#### POSSESSION NOTICE

Whereas, The Authorised Officer of Encore Asset Reconstruction Company Private Limited (Encore ARC) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) and in the exercise of powers conferred upon him under Section 13(12) of SARFAESI Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules 2002, had issued a demand Notice dated 20-01-2024 calling upon the Borrower, Co-borrowers, Guarantors & Mortgages Vinod Kumar, Bishan Lal to repay the amount mentioned in the notice for the amount of Rs. 4,76,898.41 /- (Rupees Four Lac Seventy Six Thousand Eight Hundred Ninety Eight & Forty One Paise Only) as on 20-01-2024 along with interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice.

That, the total outstanding due as on 30-11-2025 amounts to Rs. 2,86,097.38 (Two Lakh Eighty Six Thousand Ninety Seven and Thirty Eight Paise Only) and further interest at contractual rates on the aforesaid amount, including incidental expenses, costs, charges etc. incurred and accruing thereafter till the date of payment and/or realization.

And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank Limited in the financial assets of Borrower, originated by IDFC First Bank Limited under section 5 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24-09-2025.

The Borrower, Co-borrowers, Guarantors & Mortgages having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore ARC, to the borrowers and the public in general that the Authorised Officer has taken symbolic possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of section 13 of SARFAESI Act, 2002 read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 17-12-2025.

The Borrower, Co-borrowers, Guarantors & Mortgages in particulars, 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 Encore ARC for an amount of Rs. 2,86,097.38/- (Two Lakh Eighty Six Thousand Ninety Seven and Thirty Eight Paise Only) as on 30-11-2025 along with interest at contractual rates from 01-12-2025 till actual repayment/realization after adjustment of repayment/realization, if any.

The borrower's attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property	
All that piece and parcel of Municipal No. 432/342, Situated at Kishan Nagar Dehradun, Uttarakhand-248001, Area 115.90 Sq. Mtrs., Which is Totally Covered, and Bounded as: East: 10 Ft. Wide Road, Side Measuring 31 Ft. 10 Inch., West: Land of Others, Side Measuring 31 Ft. 10 Inch., North: Land of Others, Side Measuring 40 Ft. 10 Inch., South: Land of Shri Chotu, Side Measuring 40 Ft. 10 Inch.	
Owned By Bishan Lal	

Date: 17.12.2025

Place: Dehradun

Sd/- Mr. Sachin Kumar (Authorised Officer)

Encore Asset Reconstruction Company Private Limited



### Encore Asset Reconstruction Company Private Limited

5th Floor, Plot No. 137, Sector- 44 I Gurgaon- 122002 Ph: 0124 - 4527200

#### Appendix IV (See Rule 8 (1))

#### POSSESSION NOTICE

Whereas, The Authorised Officer of Encore Asset Reconstruction Company Private Limited (Encore ARC) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) and in the exercise of powers conferred upon him under Section 13(12) of SARFAESI Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules 2002, had issued a demand Notice dated 16-11-2024 calling upon the Borrower, Co-borrowers, Guarantors & Mortgages Vishnu Dev Prasad, Dayaram Raut to repay the amount mentioned in the notice for the amount of Rs. 2,26,386.24 /- (Rupees Two Lac Twenty Six Thousand Three Hundred Eighty Six And Twenty Four Paise Only) as on 14-11-2024 along with interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice.

That, the total outstanding due as on 30-11-2025 amounts to Rs. 2,23,005.08 (Two Lakh Twenty Three Thousand Five and Eight Paise Only) and further interest at contractual rates on the aforesaid amount, including incidental expenses, costs, charges etc. incurred and accruing thereafter till the date of payment and/or realization.

And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank Limited in the financial assets of Borrower, originated by IDFC First Bank Limited under section 5 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24-09-2025.

The Borrower, Co-borrowers, Guarantors & Mortgages having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore ARC, to the borrowers and the public in general that the Authorised Officer has taken symbolic possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of section 13 of SARFAESI Act, 2002 read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 18-12-2025.

The Borrower, Co-borrowers, Guarantors & Mortgages in particulars, 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 Encore ARC for an amount of Rs. 2,23,005.08/- (Two Lakh Twenty Three Thousand Five and Eight Paise Only) as on 30-11-2025 along with interest at contractual rates from 01-12-2025 till actual repayment/realization after adjustment of repayment/realization, if any.

The borrower's attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property	
All that piece and parcel of Plot Area Measuring 32 Sq. Yard, Out of Kharsa No. 174/3, Situated at Both Vihar Village Akbarpur Bharampur, Pargana: Loni, Tehsil & District: Ghaziabad, Uttar Pradesh-201009, And Bounded As: East: Plot of Ramnabhar, West: Rasta 20 Ft., North: Plot of Rajkumar, South: Other Plot Owned By Dayaram Raut	

Date: 18.12.2025

Place: Uttar Pradesh

Sd/- Mr. Sachin Kumar (Authorised Officer)

Encore Asset Reconstruction Company Private Limited



### Registered Office: 19-A Dhuleshwar Garden, Jaipur, Rajasthan, India, 302001.

[www.aubank.in](http://www.aubank.in)

#### LOAN AGAINST GOLD - AUCTION NOTICE ON "AS IS WHERE IS" BASIS

The below mentioned borrower/s have been issued notices to pay their outstanding amounts towards the loan against gold facilities available from AU Small Finance Bank Limited ("Bank"). Since the borrower/s have failed to repay his/their dues, we are constrained to conduct an auction of pledged gold items/articles on **20 January 2026 between 11:00 AM – 3:00 PM** (Time) at below mentioned branches according to the mode specified therein. In the case of deceased borrowers, all conditions will be applicable to legal heirs. Please note that in the event of failure of the above auction, the bank reserves its right to conduct another auction without prior intimation.

**E-Auction Branch Details (E-auction will be conducted by using Weblink - <https://gold.samil.in>)**

**Noida** -24660002122374 | **RDC-GHAZIABAD** -25660001148250 | **DELHI - DWARKA** -25660001235406

**Note:** The auction is subject to certain terms and conditions mentioned in the bid form, which is made available before the commencement of auction.

Sd/-

Manager

AU Small Finance Bank Limited



### STANDARD CAPITAL MARKETS LIMITED

CIN: L74899DL1987PLC027057

Regd. Off: Unit 226, 2nd Floor, D Mall , Netaji Subhash Place, Pitampura, Delhi-110034

E-mail: [info@stancap.co.in](mailto:info@stancap.co.in)

Website: [www.stancap.co.in](http://www.stancap.co.in), Phone: 9871652226

#### NOTICE OF EXTRA ORDINARY GENERAL MEETING AND E-VOTING INFORMATION


Notice is hereby given that the 02<sup>nd</sup> Extra Ordinary General Meeting ("EOGM") for the Financial Year 2025-26 of the members of Standard Capital Markets Limited ("the Company") will be held on Saturday, January 10, 2026 at 01.30 P.M. through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") in compliance with applicable provisions of the Companies Act, 2013 ("the Act") and Rules made thereunder and SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Ministry of Corporate Affairs (MCA) general circulars to transact the business as set out in the Notice of the EOGM.

In compliance with the relevant circulars, Notice of the EOGM has been sent on December 19, 2025, through electronic mode only, to those members whose e-mail address is registered with the Company/Depository Participant(s) and whose name appeared on the Register of Members or the register of beneficial owners maintained by the depositories. The aforesaid documents will also be available on the Company's website at [www.stancap.co.in](http://www.stancap.co.in) and hyperlink <https://www.stancap.co.in/report-and-disclosures/notice-extra-ordinary-general-meeting/notice-of-EOGM/notice-of-EOGM-10-January-2026.pdf> and on the website of Stock Exchange i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com). The Notice of EOGM will also be available on CDSL e-voting website at [www.evotingindia.com](http://www.evotingindia.com).

In term of Section 108 of the Companies Act, 2013 and rule 20 of the Companies (Management and Administration) Rules 2014 as amended, and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, the Company is providing electronic voting facility for transacting the business as set out in the Notice of the EOGM, through Central Depository Services (India) Limited (CDSL), which will commence on January 07, 2026 at 09.00 A.M. and ends on January 09, 2026 at 05.00 P.M. and remote e-voting shall not be allowed thereafter. Any person, who acquires shares of the Company and become Member of the Company after dispatch of the notice and holding shares as on the cut-off date i.e. January 02, 2026, may refer the instruction regarding login ID and password as provided in the notice to EOGM and may contact the Company or Company's RTA at [info@skylinert.com](mailto:info@skylinert.com) for any assistance in this regard.

The facility for e-voting will also be made available at the EOGM and Members attending the EOGM who have not cast their vote(s) by remote e-voting will be able to vote at the EOGM. A member may participate in the general meeting even after exercising his right to vote through remote e-voting but shall not be allowed to vote again at the meeting. 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 i.e. January 02, 2026 only shall be entitled to avail the facility of remote e-voting as well as voting in the general meeting. The manner of casting vote through remote e-voting or e-voting during the EOGM by members, has been provided in detail in the Notice of the EOGM.

If you have any queries or issues regarding attending EOGM & e-Voting from the CDSL e-Voting system, you can write an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or contact at 022- 23058738 and 022-23058542/43. All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL), Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on 1800 22 55 33.



### AMCO INDIA LIMITED

CIN : L74899DL1987PLC029035

Regd. Office: 10795, Shop No. GF-5, Jhandewalan Road, Rasme Bazaar, Nahi Karim, New Delhi-110055

Corporate Office: C-53-54, Sector-57, Noida, U.P. 201301, Ph. : 0120-4601500;

Email: [amco.india@gmail.com](mailto:amco.india@gmail.com), Website: [www.amcoindialimited.com](http://www.amcoindialimited.com)

#### NOTICE TO SHAREHOLDERS-SPECIAL WINDOW FOR RE-LODGE/MENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

In accordance with SEBI Circular No. SEBI/HO/MIRSD/MIRSD-Pd/P/CIR/ 2025/97 dated July 02, 2025, shareholders of Amco India Limited ("Company") are hereby informed that SEBI has allowed opening of a special window for re-lodgement of Transfer Requests of Physical Shares lodged prior to deadline of April 01, 2019 and rejected/returned/not attended due to deficiency in the documents/ process or otherwise:

**Key Details :**

Duration of Special Window for re-lodgement	For a period of six months from July 07, 2025 till January 06, 2026.
Who can re-lodge the transfer request	Investor whose transfer deeds were lodged prior to April 01, 2019 and rejected/returned due to deficiency in the documents.
Process to re-lodge the transfer request	Submit original transfer documents alongwith corrected or missing details to the Registrar & Share Transfer Agent of the Company i.e. Beetal Financial & Computer Services Private Limited, Beetal House, 3 <sup>rd</sup> Floor, 99, Madangir, Behind LSC, New Delhi-110062 Ph: 011-29961281-283; 26051061, 26051064. Email: <a href="mailto:investor@beetalfinancial.com">investor@beetalfinancial.com</a>

The shares that are re-lodged for transfer will be processed only in demat mode. Due process shall be followed for such transfer-cum-demat requests.

Eligible Shareholders can re-lodge their transfer request and complete the transfer procedure within the timelines as allowed by the SEBI.

For Amco India Limited

Sd/-

Rajeev Gupta

Managing Director

DIN : 00025410



### AXIS BANK LTD.

Retail Asset Centre: Axis Bank Ltd. Gigaplex, NPC-1, 3rd Floor MIDC, Airoli Knowledge Park Mugslan Road Airoli Navi Mumbai-400708

Also at: Axis Bank Ltd., Axis House, Tower T-2, 2nd Floor, I-4, Sector-128, Noida Expressway, Jaypee Greens, Vishakh, Noida (U.P.)-201301, Corporate Office: Axis House, Block-B, Bombay Dyeing Mills Compound, Pandurang Butkar Marg, Wroth, Mumbai-400025, Registered Office: Trishul, 3rd floor, opposite Samartheshwar Temple, Law Garden, Ellisbridge, Ahmedabad-380006

#### POSSESSION NOTICE UNDER SARFAESI ACT 2002

Whereas the undersigned being the Authorized Officer of Axis Bank Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002, issued demand notice upon the Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgages mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgages having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgages and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates.

The Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgages in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Axis Bank Ltd.

The Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgages' attentions are invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No	Name Of Borrower / Co-Borrower	Date Of Demand Notice	Date Of Possession	Amount In Demand Notice (Rs.)
1.	Amil Kumar L 54, 1st Floor, Street No. 18, New Malviya Nagar, New Delhi, Del, Delhi-110018 (Borrower)	14-Jun-2025	15-Dec-2025	Rs. 1,79,63,121/-
2.	Uravshi Biala L 54, 1st Floor, Street No. 18, New Malviya Nagar, New Delhi, Del, Delhi-110018 (Co-Borrower)			
<b>DESCRIPTION OF IMMOVABLE PROPERTY:-</b> Flat No. P050201, Tower P05, 2nd Floor, Crescent Park, Green Park-2, Sector-32 Gurgaon, Gurgaon, Haryana-122001				
3.	Deepak Chauhan E-71 Sector 27, Near-Saf Hall, Noi, Up.	14-Jun-2025	15-Dec-2025	Rs. 1,70,34,996/-
<b>DESCRIPTION OF IMMOVABLE PROPERTY:-</b> Unit No 92-0104, The Grand Phase V, Sare Crescent Park, Sec-92, Gurgaon, Haryana-122015				
3.	Pankaj Kumar Jc-46 B G-8, Frontside Area, Rajouri Garden, Har Nagar, Del, Delhi -110064	20-Jun-2025	15-Dec-2025	Rs. 1,77,68,128/-
2.	Monica John Joseph Jc-46 B G-8, Frontside Area, Rajouri Garden, Har Nagar, Del, Delhi -110064			
<b>DESCRIPTION OF IMMOVABLE PROPERTY:-</b> Flat No. P04-2003, Tower P04 Petrols, Sare Crescent Park Township, Sector 92 Gurgaon, Gurgaon, Haryana-122001				
4.	Dinesh Kumar Mishra S/o Kaishash Chandra Mishra R/o Flat No. 691, Bagwan, Apartment, Rohini, Sector-28, Near Sahabadi Dairy, Delhi - 110042 Also At: Dinesh Kumar Mishra S/o, Kaishash Chandra Mishra A/P-Pathanabadi, Po/PS-Burla, Sambarpur, Orissa- 758017	24-Sep-2025	17-Dec-2025	Rs. 42,75,183/- (Rupees Forty Two Lakh Seventy Five Thousand One Hundred Eighty Three Only)
2.	Kanya Kumar Mishra D/o Rabindra Kumar Mishra R/o Flat No. 691, Bagwan, Apartment, Rohini, Sector-28, Near Sahabadi Dairy, Delhi - 110042 Also At: Kanya Kumar Mishra D/o Rabindra Kumar Mishra Flat No-695-1, Bagwan, Apartment Rohini, Sector - 28, Near Sahabadi Dairy, Delhi - 110042			
<b>DESCRIPTION OF IMMOVABLE PROPERTY:-</b> DDA, Built-Up Free-Hold Flat Bearing No. 209, At 4th Floor, Pocket-Gh-2, Under M.J.G. Category, Area Measuring 70 Sq. Mtrs., Sector-28, Situated At Rohini Residential Scheme, Delhi-East : As Per Title Deed, West : As Per Title Deed, North : As Per Title Deed, South : As Per Title Deed				
The above-mentioned Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgages are hereby given 30 days' Notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.				
Dated: 20.12.2025, Place: Noida		Sd/-, Authorized Officer, Axis Bank Ltd.		



### HERO HOUSING FINANCE LIMITED

Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057.

Branch Office: Office No. F-5, First Floor, Shanta Tower, Sanjay Place, Agra, Uttar Pradesh, Pin- 282002.

#### PUBLIC NOTICE (E -AUCTION FOR SALE OF IMMOVABLE PROPERTY)

[UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]

**NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.**

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/ representatives that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hero Housing Finance Limited (secured creditor), will be sold on 09-January-2026 (E-Auction Date) on "AS IS WHERE IS" / "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co- Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The EMD should be made through Demand Draft/RTGS/NEFT for participating in the Public E-Auction along with the Bid Form which shall be submitted to the Authorised Officer of the Hero Housing Finance Ltd. On or before 27-January-2026 till 5 PM at Branch Office: F-5, First Floor, Shanta Tower, Sanjay Place, Agra, Uttar Pradesh. Pin-282002.

Loan Account No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) (Legal Heir(s)/ Legal Rep)	Date of Demand Notice/ Amount as on date	Type of Possession (Under Constructive / Physical)	Reserve Price	Earnest Money
HHFAGRH0022003803	GAJENDRA VERMA	09/04/2025, Rs. 10,67,503/- as on 18/12/2025	Physical	Rs. 7,80,000/-	Rs. 78,000/-

**Description of property:** All That piece and parcel of Residential Plot Bearing Plot No. 369, 370, Kharsa No. 1292/20, Situated at Narayan Vihar Colony, Near Gauri Jvanram, Majra Narayan, Tehsil-Emdadpur, District Agra, Uttar Pradesh-282006, area measuring 167.22 Sq. Mtr. along with all common amenities written in Title Document. Bounded By: North-Plot No.373, East: Plot of Seller, West-20 Feet Wide Road, South-Property of Other.

**Terms and Conditions:** The E-auction will take place through portal <https://bankauctions.com> on 28-January-2026 (E-Auction Date) After 11:00 AM onwards with limited extension of 10 minutes each. The intending Purchasers / Bidders are required to deposit EMD amount either through RTGS / NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD." The EMD amount will be returned to the unsuccessful bidders after conclusion of the E-auction.

**Terms and Conditions of the E-Auction:** 1. E-Auction is being held on "As is where is Basis" & "As is what is Basis" & "whatever there is Basis" & "Without recourse Basis" and will be conducted "online". 2. Bid increment amount shall be Rs.15,000/- (Rupees Fifteen Thousand Only). 3. The E-Auction will be conducted through M/s. C-1 India Pvt Ltd through Mr. Dharami Krishna-9948182222 (Helpline No.); Support Line: +91 124 4302020 /2021/2022/2023/2024. Support Mobile Nos. : +917291981124 /25 /26 and E-mail on [support@bankauctions.com](mailto:support@bankauctions.com) and [info@herofinance.com](mailto:info@herofinance.com) at their web portal <https://bankauctions.com>. 4. There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquires regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bids. In this regard, the E-Auction advertisement does not constitute and will not be deemed to constitute an commitment or any representation of Hero Housing Finance Limited. 5. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. The sale shall be subject to rules/ conditions/ prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published in the following website: [www.herofinance.com](http://www.herofinance.com). 6. For property details and visit to property contact to Mr. Ershad Ali/ [ershad.ali@herofinl.com](mailto:ershad.ali@herofinl.com) / 8802270415 / 8802270415 and Shekhar Singh/9711522275 / shekhar.singh@herofinl.com. 7. The prospective bidders can inspect the property on 22-January-2026 between 11:00 A.M to 2:00 P.M with prior appointment.

**30 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR**

The above-mentioned Borrower/Mortgages/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

For detailed terms and conditions of the sale, please refer to the link provided in <https://uat.herofinance.com> on Hero Housing Finance Limited (Secured Creditor)'s website i.e. [www.herofinance.com](http://www.herofinance.com)

Date: 20/12/2025 For Hero Housing Finance Ltd. Authorised officer  
Place: Delhi/INCR Mr. Shekhar Singh, Mob-9711522275 Email: shekhar.singh@herofinl.com



### HERO HOUSING FINANCE LIMITED

Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057.

Branch Office: Office No. A-6, Third Floor, Sector - 4, Noida - 201301.

#### PUBLIC NOTICE (E -AUCTION) FOR SALE OF IMMOVABLE PROPERTY (UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

**NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.**

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/ representatives that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hero Housing Finance Limited (secured creditor), will be sold on 09-January-2026 (E-Auction Date) on "AS IS WHERE IS" / "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co- Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The EMD should be made through Demand Draft/RTGS/NEFT for participating in the Public E-Auction along with the Bid Form which shall be submitted to the Authorised Officer of the Hero Housing Finance Ltd. On or before 08-January-2026 till 5 PM at Branch Office: A-6, Third Floor, Sector - 4, Noida- 201301.

Loan Account No.	Name of the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) (Legal Heir/Legal Rep)	Date of Demand Notice/ Amount as on date	Type of Possession (Under Constructive/ Physical)	Reserve Price	Earnest Money
HHFDELH00190000685	Amil Kumar Garg/ Sandhya Garg	16/07/2024, Rs. 46,05,965/- as on 18/12/2025	Physical	Rs. 19,00,000/-	Rs. 1,90,000/-

**Description of property:** 130 Sq.Yds. Out Of Kharsa No.349 Mtr. Fitted With Electric & Water Meters Situated In The Area Of Village Manmorah, Delhi-Alongwith Jail & Staircase Are Common From Ground Floor To Upper Stair Abadi Known As, Ghat, Punjabi Colony, Narela, Delhi-110040, Within The Limits Of Mcd & Township Narela, Delhi-110040. Bounded By: East: Property of Smt. Shanti Devi, West: Property of Sh. Devinder, North: Arya Samaj Mandir, South: Staircase and Rasta

HHFLAXH0023000042626	Ravi Kumar	05/02/2025	Physical	Rs. 22,00,000/-	Rs. 2,20,000/-
HHFLAXH0023000043423		Sr. 31,78,246/- as on 18/12/2025			

**Description of property:** Flat No. SF-4, Second Floor, LHS From Front Side Main Road With Roof, Hg Having Area Measuring 700 Sq. Ft.16.65 Sq. Mtrs. B-Block No. B-165, Sector-33, Gurgaon, Haryana-122001, Near 167, Kharsa No. 232, Rail Vihar Sehkhari Avas Samiti Ltd, Village- Sadullabad, Tehsil- Loni, District Ghaziabad, Uttar Pradesh -201102. Plot Bounded by: East: Other Property SF - 2, West: 30 mtr wide road/ Entry, North: Plot No. B-165, South: 40 Mtr wide road/ SF-3

**Terms and condition:**

The E-auction will take place through portal <https://bankauctions.com> on 09-January-2026 (E-Auction Date) After 11:00 AM onwards with limited extension of 10 minutes each.

The intending Purchasers / Bidders are required to deposit EMD amount either through RTGS / NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD." The EMD amount will be returned to the unsuccessful bidders after conclusion of the E-auction.

**TERMS AND CONDITIONS OF THE E-AUCTION:**


(1) E-Auction is being held on "As is where is Basis" & "As is what is Basis" & "whatever there is Basis" & "Without recourse Basis" and will be conducted "online". (2) Bid increment amount shall be Rs.15,000/- (Rupees Fifteen Thousand Only). (3) The E-Auction will be conducted through M/s. C-1 India Pvt Ltd through Mr. Dharami Krishna-9948182222 (Helpline No.); Support Line: +91 124 4302020 /2021/2022/2023/2024, Support Mobile Nos. : +917291981124 /25 /26 and E-mail on [support@bankauctions.com](mailto:support@bankauctions.com) and [info@herofinance.com](mailto:info@herofinance.com) at their web portal <https://bankauctions.com>. (4) There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquires regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bids. In this regard, the E-Auction advertisement does not constitute and will not be deemed to constitute an commitment or any representation of Hero Housing Finance Limited. (5) The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. The sale shall be subject to rules/ conditions/ prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published in the following website: [www.herofinance.com](http://www.herofinance.com). 6. For property details and visit to property contact to Mr. Ershad Ali/ [ershad.ali@herofinl.com](mailto:ershad.ali@herofinl.com) / 8802270415 / 8802270415 and Shekhar Singh/9711522275 / shekhar.singh@herofinl.com. (7) The prospective bidders can inspect the property on 05-January-2026 between 11.00 A.M to 2.00 P.M with prior appointment.

**15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR**

The above-mentioned Borrower/Mortgages/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

For detailed terms and conditions of the sale, please refer to the link provided in <https://uat.herofinance.com> on Hero Housing Finance Limited (Secured Creditor)'s website i.e. [www.herofinance.com](http://www.herofinance.com)

Date : 20-12-2025 FOR HERO HOUSING FINANCE LIMITED  
Place : DELHI/INCR Mr. Shekhar Singh, Mob-9711522275 Email: shekhar.singh@herofinl.com



### Encore Asset Reconstruction Company Private Limited

5th Floor, Plot No. 137, Sector- 44 I Gurgaon- 122002 Ph: 0124 - 4527200

#### Appendix IV (See Rule 8 (1))

#### POSSESSION NOTICE

Whereas, The Authorised Officer of Encore Asset Reconstruction Company Private Limited (Encore ARC) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) and in the exercise of powers conferred upon him under Section 13(12) of SARFAESI Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules 2002, had issued a demand Notice dated 24-08-2024 calling upon the Borrower, Co-borrowers, Guarantors & Mortgages Ravinder Kumar, Jai Bhagwan to repay the amount mentioned in the notice for the amount of Rs. 1,89,033.57 /- (Rupees One Lac Eighty Nine Thousand Thirty Three and Fifty Seven Paise Only) as on 23-08-2024 along with interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice.

That, the total outstanding due as on 30-11-2025 amounts to Rs. 1,42,840.75 (One Lakh Forty Two Thousand Eight Hundred Forty and Seventy Five Paise Only) and further interest at contractual rates on the aforesaid amount, including incidental expenses, costs, charges etc. incurred and accruing thereafter till the date of payment and/or realization.

And whereas, the Encore Asset Reconstruction Company Private Limited (Encore ARC) has acquired all rights, titles and interests of IDFC First Bank Limited in the financial assets of Borrower, originated by IDFC First Bank Limited under section 5 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, (SARFAESI Act, 2002) vide Assignment Agreement dated 24-09-2025.

The Borrower, Co-borrowers, Guarantors & Mortgages having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore ARC, to the borrowers and the public in general that the Authorised Officer has taken symbolic possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of section 13 of SARFAESI Act, 2002 read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 18-12-2025.

The Borrower, Co-borrowers, Guarantors & Mortgages in particulars, 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 Encore ARC for an amount of Rs. 1,42,840.75/- (One Lakh Forty Two Thousand Eight Hundred Forty and Seventy Five Paise Only) as on 30-11-2025 along with interest at contractual rates from 01-12-2025 till actual repayment/realization after adjustment of repayment/realization, if any.

The borrower's attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property	
All that piece and parcel of Kharsa No. 1075, Plot/Admeasuring 90 Sq. Yds. I.E. 75.25 Sq. Mtrs., Gram Shihani, Pargana Loni, Tehsil & District Ghaziabad, Uttar Pradesh-201003, And. Bounded as: East: Plot of Shiv Sahaya, West: Plot of Ramesh, North: Rasta 12 Ft., South: Plot of Inder, Owned by Jai Bhagwan	

Date: 18.12.2025

Place: Uttar Pradesh

Sd/- Mr. Sachin Kumar (Authorised Officer)

Encore Asset Reconstruction Company Private Limited



### FORM A

#### PUBLIC ANNOUNCEMENT

(Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

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