SMFG India Credit Company Limited

Corporate Office: 10 Floor, Office No. 101,102 & 103, 2 North Avenue, Market Maxity, Bandra Kurla Complex, Bandra (E), Mumbai-400051

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice of 30 days and 15 days for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of SMFG India Credit Company Limited /Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on the date and time mentioned in enclosed table, for recovery of the dues mentioned in enclosed table, due to SMFG India Credit Company Limited /Secured Creditor from the Borrowers and Guarantor(s) as per enclosed table on the terms and conditions mentioned hereunder:

Terms & Conditions of Sale:

1. The immovable asset(s) are being sold on **"As is where is", "As is what is", and "Whatever there is"** and shall not be sold below the Reserve Price as mentioned.

2. The auction of the immovable asset(s) will be conducted on Web portal trough **M/S E-Procurement Technologies Limited ("*Service Provider*")** of SMFG India Credit Company Limited ("***Secured Creditor***") at the web portal ("**https://smfgindiacredit.auctiontiger.net"**). The E-Auction Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are also available on the Web portal of the Service Provider. The tenderer(s) / bidder(s) are advised to go through the website of the Service Provider for detailed terms and conditions of the e-auction sale before submitting their bid for taking part in the said e-auction.

3. To the best of knowledge and information of the Authorised Officer/Secured Creditor, there is no encumbrance on the immovable asset(s). However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of said immovable asset(s) and claims/rights/dues/affecting the immovable asset(s), prior to submission of their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Authorised Officer/Secured Creditor and the Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. The immovable asset(s) are being sold with all the existing and future encumbrances whether known or unknown to the Authorised Officer/Secured Creditor.

4. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues in connection with said immovable asset(s). It shall be the responsibility of the interested purchaser(s)/bidder(s) to inspect and satisfy themselves about the immovable asset(s) before submission of the bid. The intending bidder(s) may contact the authorised person(s) for inspection of the immovable asset(s) by taking prior appointment.

5. The intending purchasers/bidders are required to deposit Earnest Money Deposit amount (EMD) either through NEFT/ RTGS in the Account No. 022805000932, ICICI Bank Account – SMFG India Credit Company Limited, IFSC Code: ICIC0000228 or by way of demand draft drawn in favour of "SMFG India Credit Company Limited".

6. The intending bidder(s) shall hold a valid email ID (e-mail ID is absolutely necessary for the intending bidder) as all the relevant information and allotment of ID & password shall be conveyed by the Service Provider through an e-mail. The intending bidder(s) may contact the Service Provider i.e. Mr. Vijay Shetty- 9619002431 at vijay.shetty@auctiontiger.net

7. The intending bidder(s) shall furnish the details of EMD deposited like UTR number and date and also submit a Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc., (ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid e-mail ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorised Officer/Authorised Person(s) of the Secured Creditor on or before the last date of submission of bid.

8. The names of the eligible purchaser(s)/bidder(s), will be communicated by the Authorised Officer/ authorised person of Secured Creditor through Service Provider and the Service Provider will provide the User ID & Password after due verification of PAN of the Eligible purchaser(s)/bidder(s).

9. The E-Auction of the immovable asset(s) shall be conducted exactly on the scheduled Date & Time as mentioned against each immovable asset by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column "Bid Increment Amount" against each immovable asset. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/Secured Creditor.

10. The EMD of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded without any interest. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and immovable asset shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of immovable asset /amount.

11. The qualified purchaser(s)/bidder(s) may avail online training on e-Auction from the Service Provider prior to the date of e-Auction. It is pertinent to mention here that neither the Authorised Officer/ Secured Creditor nor the Service Provider will be held responsible for any Internet Network problem/Power failure/any other technical lapses/failure etc. In order to ward-off such contingent situation the interested purchaser(s)/bidder(s) are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.

12. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duty/additional stamp duty/transfer charges, fee, all the statutory/non-statutory dues, taxes, rates, assessment charges, fee etc. owing to anybody in connection with the said immovable asset(s).

13. The Authorised Officer/Secured Creditor is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any immovable asset or portion thereof from the auction proceedings at any stage without assigning any reason there for. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s). The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

14. The Sale Certificate will be issued post realization of entire sale proceeds and the possession of the immovable asset(s) will be delivered post 15 days thereof along with registration of sale certificate (if required any) with prior appointment and post confirmation of the authorised officer. Further, the sale certificate in the name of the purchaser(s) only and will not be issued in any other name(s).

15. The Borrower(s)/Guarantor(s) are hereby given Statutory Sale Notice under Rule 8 and 9 of the SARFAESI Rules, 2002 and the sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

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Authorized Officer
SMFG India Credit Company Limited

PROPERTIES UNDER AUCTION

Immovable Asset(s) # Ref – 1

Details of Borrower(s) and Guarantors	:	1. SAPANA VAISHNAV, 2. SHREE KRISHNA AGENCY 3. RAJ KUMAR VAISHNAW **Address at:** 1. B 71 KINGS RESIDENCY, MANDAU, BHAKROTA, JAIPUR, RAJASTHAN – 302026. 2. SHIV COLONY, MANDAU, JAISINGH PURA BAS, JAIPUR, RAJASTHAN - 302026. Loan Account Number(s):- 213820911354662.	
Details of the immovable Asset(s)	:	PROPERTY OWNER - Mrs. SAPNA VAISHNAW. PROPERTY DESCRIPTION - PLOT NO. B-71, SCHEM KINGS RESIDENCY, VILLAGE. - MANDAU, THEHISAL - SANGANER, JAIPUR. RAJASTHAN. ADMEASURING - 200 SQ.YDS. FOUR SIDE BOUNDRIES: - EAST: - PLOT NO. B-72, WEST: - PLOT NO. B-70, NORTH: - 30 FT` WIDE ROAD, SOUTH: - PLOT NO. B-74 & B-75.	
Details of Demand Notice and Outstanding Amount (Secured Debt)	:	Date of Demand Notice u/s 13(2): 14-03-2026 Amount of Demand Notice u/s 13(2): **Rs. 39,19,639.00 /- (Rupees Thirty Nine Lakhs Nineteen Thousand Six Hundred Thirty Nine Only) as on 06/03/2026 Payable together with further interest and other expenses thereon till the date of realization.**	
Reserve Price and Earnest Money Deposit (EMD)	:	**Reserve Price:** Rs. 82,32,000/- (Rupees Eighty-Two Lakhs Thirty-Two Thousand Only)	**Last date of EMD submission:** **03/12/2026**
		EMD Amount: Rs. 8,23,200/- (Rupees Eight Lakh Twenty-Three Thousand Two Hundred Only)	**Details of Contact Person:** Bharat.Singh17@smfgindia.com +918003747410 Balkrishan.Sharma@smfgindia.com +919982299955
Details of Public Notice and Auction	:	**Date of Auction:** **04/12/2026**	**Time of Auction:** **11 AM to 01 PM** (Unlimited extension of 05 minutes each)
		Incremental Value: **Rs.20000/-** (Rupees Twenty Thousand Only)	**Public Notice:** 1) INDIAN EXPRESS 2) Prabhat Abhinandan Published on **31/10/2026** In Raj.

Immovable Asset(s) # Ref – 2

Details of Borrower(s) and Guarantors	:	**1) RAM LAKHAN DWIVEDI** **2) BEETU RAM KHELAVAN SHUKLA** **Address at 1:** House No-544/2843/0589157 98429,Zone 6 Baraura Husain Bari, Caimpal Road,Lucknow Uttar Pradesh-226017 At Gram- Baraura Hussainbadi, Ward- Kanahiya Madhavpur, Lucknow Uttar Pradesh-226003 **Loan Account Number(s):- 214620911412117**	
Details of the immovable Asset(s)	:	**OWNER OF THE PROPERTY – SHRI RAM LAKHAN DWIVEDI** **PROPERTY DESCRIPTION: - HOUSE BUILT ON PLOT NO. 1KA OVER KHASRA NO. 182 & 183 MIN, ADMEASURING 55.762 SQ MTS, SITUATED AT GRAM-BARAURA HUSSAIN, WARD –KANHAIYA MADHAVPUR, TEHSIL & DIST – LUCKNOW.** **BOUNDARIES:** **EAST: PLOT OF NOOR MOHAMMAD** **WEST – 12 FTS WIDE ROAD** **NORTH – PLOT OF PREM CHANDRA** **SOUTH – AARAJI DIGAR**	
Details of Demand Notice and Outstanding Amount (Secured Debt)	:	**Date of Demand Notice u/s 13(2):** **06-09-2024** **Amount of Demand Notice u/s 13(2):** **Rs. 21,42,491/- [Rupees Twenty One Lakhs Forty Two Thousand Four Hundred Ninety One Only Payable together with further interest and other expenses thereon till the date of realization.**	
Reserve Price and Earnest Money Deposit (EMD)	:	**Reserve Price:** **Rs 21,15,000/- (Rupees Twenty-One Lakh Fifteen Thousand Only)**	**Last date of EMD submission:** **03/12/2026**
		EMD Amount: **Rs. 2,11,500/- (Rupees Two Lakh Eleven Thousand Five Hundred Only)**	**Details of Contact Person:** **Deepak.Negi@smfgindia.com** **+918655673233** Abhishek.Singh36@smfgindia.com **+917529036583**
Details of Public Notice and Auction	:	**Date of Auction:** **04/12/2026**	**Time of Auction:** **11 AM to 01 PM** (Unlimited extension of 05 minutes each)
		Incremental Value: **Rs.20000/-** (Rupees Twenty Thousand Only)	**Public Notice:** 3) FINALCIAL EXPRESS 4) JANSATTA Published on **11/11/2026** In UP.

Note: - List of Encumbrance: In said case Sec 138 of Negotiable Instrument Act 1881 has been filed on 31-07-2025 at Jaipur Court case no 46401/2026 and is in the stage for Service of Summon.

Immovable Asset(s) # Ref – 3

Details of Borrower(s) and Guarantors	:	**1 RAJAN RAJKUMAR JAISWAL** **2 RAMABATI JAISWAL** **Address at 1:** Motiram Addha Bhaisaha, Sardar Nagar, Panchayat Bhawan, Gorakhpur, Uttar Pradesh-273202. **Also at :-** House No.5-3/1/261/1, At Boduppal, Village, Under Boduppal Municipal Corporation, Medipally Mandal Medchal-Malkajgiri, Hyderabad, Telangana, 500098. **Loan Account Number(s):- 217820911612697**	
Details of the immovable Asset(s)	:	**OWNER OF THE PROPERTY – RAJAN RAJKUMAR JAISWAL** **PROPERTY DESCRIPTION: - ARAJI NO. 916, AREA 72.862 SQ. M. I.E. 784 SQ. FT. MOUJA RAMPUR, TOPPA RAJDHANI, PARGANA HAVELI, TEHSIL SADAR, DISTRICT GORAKHPUR.** **BOUNDARIES: EAST BY- LAND OF GUDDI DEVI, WEST BY- LAND OF HUM MUKIR, NORTH BY- WAY 18 FT. WIDE, SOUTH BY- LAND OF MRS. NARVADA W/O. BECHU.**	
Details of Demand Notice and Outstanding Amount (Secured Debt)	:	**Date of Demand Notice u/s 13(2):** **12-07-2025** **Amount of Demand Notice u/s 13(2):** **Rs.23,94,017/- (Rupees Twenty Three Lakh Ninety Four Thousand Seventeen Only) as on 04.07.2025 Payable together with further interest and other expenses thereon till the date of realization.**	
Reserve Price and Earnest Money Deposit (EMD)	:	**Reserve Price:** **Rs 26,60,000/- (Rupees Twenty-Six Lakhs Sixty Thousand Only)**	**Last date of EMD submission:** **03/12/2026**
		EMD Amount: **Rs. 2,66,000/- (Rupees Two Lakhs Sixty-Six Thousand only)**	**Details of Contact Person:** **Deepak.Negi@smfgindia.com** **+918655673233** **Sajeed.Hussain@smfgindia.com** **+919319532756**
Details of Public Notice and Auction	:	**Date of Auction:** **04/12/2026**	**Time of Auction:** **11 AM to 01 PM** (Unlimited extension of 05 minutes each)
		Incremental Value: **Rs.20000/-** (Rupees Twenty Thousand Only)	**Public Notice:** 5) FINALCIAL EXPRESS 6) JANSATTA Published on **11/11/2026** In UP.

Note: - List of Encumbrance: In said case Sec 138 of Negotiable Instrument Act 1881 has been filed on dated 26-02-2026 in court of NIA-03, Jaipur Metro-II, Jaipur, case no 144590/2026 and is in the stage for service of Summon.

Immovable Asset(s) # Ref – 4

Details of Borrower(s) and Guarantors	:	**1) VIKAS MADDESHIYA** **2) SAVITA** **3) M/S. LAKSHMI SWEET HOUSE** **Address at 1:** Shop no.25, ground floor, Maula Budda Vihar Avasiya Yojana, Part-A, Taramandal, LIC Office, Gorakhpur, Uttar Pradesh-273 001 Address at 2: Gauravli Buzurg, Durga Mandir, Gorakhpur, Uttar Pradesh-273 016 **Loan Account Number(s):-** 217820911427520	
Details of the immovable Asset(s)	:	**PROPERTY NO 1:** **SHOP NO.25 (GROUND FLOOR) LOCATED IN MOUZA-BUDDHA VIHAR RESIDENTIAL SCHEME PART-A, SHOPPING COMPLEX. TEHSIL-SADAR, DISTRICT-GORAKHPUR HAVING CARPET AREA-23.125 SQ. MTRS.** **MEASUREMENT OF THE SHOP:** **EAST : 5.00 METER** **WEST : 5,65 METER** **NORTH : 5.95 METER** **SOUTH : 3.30 METER** **BOUNDARIES: -** **EAST BY- SHOP NO. 24** **WEST BY- ROAD** **NORTH BY- ROAD** **SOUTH BY- SW DRAIN**	
Details of Demand Notice and Outstanding Amount (Secured Debt)	:	Date of Demand Notice u/s 13(2): **13-12-2024** Amount of Demand Notice u/s 13(2): of **Rs. 38,81,908/- (Rupees THIRTY EIGHT LAKH EIGHTY ONE THOUSAND NINE HUNDRED EIGHT ONLY) as on 03.12.2024**	
Reserve Price and Earnest Money Deposit (EMD)	:	**Reserve Price:** **Rs 41,27,000/- (Rupees Forty-One Lakh Twenty-Seven Thousand Only)**	**Last date of EMD submission:** **03/12/2026**
		EMD Amount: **Rs. 4,12,700/- (Rupees Four Lakh Twelve Thousand Seven Hundred Only).**	**Details of Contact Person:** **Deepak.Negi@smfgindia.com** **+918655673233** **Sajeed.Hussain@smfgindia.com** **+919319532756**
Details of Public Notice and Auction	:	**Date of Auction:** **04/12/2026**	**Time of Auction:** **11 AM to 01 PM** (Unlimited extension of 05 minutes each)
		Incremental Value: **Rs.20000/-** (Rupees Twenty Thousand Only)	**Public Notice:** 4) FINALCIAL EXPRESS 5) JANSATTA Published on **11/11/2026** In UP.

Note: - List of Encumbrance: In said case Sec 138 of Negotiable Instrument Act 1881 has been filed on dated 12-03-2025 at Jaipur Court case no 59740/2025 and is in the stage of Bailable Warrant.