

Registered Office at: - Shivalik Small Finance Bank Ltd.501, Salon Aurum, Jasola district Centre, New Delhi, South Delhi, Delhi-110025 & Branch Office at Shivalik Small Finance Bank Ltd, Noida Sec 45, 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 physical possession of which has been taken by the Authorized Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold “ As is Where is”, As is What is” and Whatever there is” on **13-02-2026**, for the recovery of **Rs. 32,51,000/- (Rupees Thirty Two Lakh Fifty One Thousand Only) As on 18-10-2025** plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from **1. Mr. Umesh Gaur S/o Chhatarpal (Borrower) R/o- C/50, Gali No. 12, Chuna Bhati, Bhupendra Puri, Modinagar, Ghaziabad, Uttar Pradesh – 201204, 2. Mrs. Kavita Gaur W/o Umesh Gaur (Co-Borrower/Mortgagor) R/o- C/50, Gali No. 12, Chuna Bhati, Bhupendra Puri, Modinagar, Ghaziabad, Uttar Pradesh – 201204.**

The reserve price will be **Rs.30,06,610/- (Rupees Thirty Lakh Six Thousand Six Hundred Ten Only)** and the earnest money deposit will be **10% of Bid Amount i.e. Rs.3,00,661/- (Rupees Three Lakh Six Hundred Sixty One Only)** the latter amount to be deposited with the Bank on or before **12-02-2026** by 5 PM. particulars of which are given below: -

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)	Date of Inspection of Immovable properties	Auction Date and time of opening of Bid
1.Mr. Umesh Gaur S/o Chhatarpal (Borrower) R/o- C/50, Gali No. 12, Chuna Bhati, Bhupendra Puri, Modinagar, Ghaziabad, Uttar Pradesh – 201204, 2. Mrs. Kavita Gaur W/o Umesh Gaur (Co-Borrower/Mortgagor) R/o- C/50, Gali No. 12, Chuna Bhati, Bhupendra Puri, Modinagar, Ghaziabad, Uttar Pradesh – 201204. (Loan Account No. 102741532011	18-10-2025 Rs.32,51,000/- (Rupees Thirty Two Lakh Fifty One Thousand Only)	All the pieces and parcel of the immovable properties bearing address: - Residential Plot no.24, Consisting of part of land in khasra no. 625, Measuring area 212 sq. yds, Maruf Mohalla Indrapuri colony, Vill Sikri Khurd, Modinagar, Ghaziabad, Uttar Pradesh - 201204. Registered in revenue records as Bahi No. 1, Jild no. 12986 Page no. 225-250, Serial no 3829, Dated 08/03/2021, in the name of Kavita Gaur W/o Umesh Gaur.	Rs.30,06,610/- (Rupees Thirty Lakh Six Thousand Six Hundred Ten Only)	10% of Reserve Price Rs.3,00,661 /- (Rupees Three Lakh Six Hundred Sixty One Only)	11th February 2026 11:00 am – 3:00 pm	13th February 2026 from 10:00 am to 12:00 pm

Last Date for Submission of Offers / EMD

12th February 2026 till 5.00 pm.

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

Important Terms & Conditions of Sale:

- (1) The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
 - (2) The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
 - (3) Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.
- Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable at Noida on or before **12th February 2026** till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn. The sealed bids will be opened on **13th February 2026** at 10:00 am - 12:00 pm. at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.
- (4) The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer.
 - (5) The successful bidder is required to deposit 25% of the sale price (**inclusive of EMD**) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at NOIDA and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
 - (6) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
 - (7) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.
 - (8) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
 - (9) Bids once made shall not be cancelled or withdrawn.
 - (10) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgager(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
 - (11) The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
 - (12) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
 - (13) The Borrower (s) / Mortgager(s) / Guarantor(s) are hereby given **30 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002** published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
 - (14) The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.
 - (15) For details, help, procedure and bidding prospective bidders may contact. **Mr. Siddharth, Contact No. 8287464937.**
 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/they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of at the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues

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

Date: 07-01-2026

Place: Noida

Authorised Officer

Shivalik Small Finance Bank Ltd.

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