

OFFICE OF THE RECOVERY OFFICER - III DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3) GROUND FLOOR, SCO 33-34-35, SECTOR 17-A, CHANDIGARH-160017 [SEE REGULATION 33(2)] THROUGH PUBLICATION	
DEMAND NOTICE NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.	
RC/1830/2024	09.05.2025
HDFC BANK LIMITED VERSUS MESSRS BALAJI DISTRIBUTORS AND OTHERS	
To, (CD 1) MESSRS BALAJI DISTRIBUTORS A SOLE PROPRIETORSHIP FIRM BEING REPRESENTED BY NEERAJ SACHDEVA S/O SH. HIRA SACHDEVA AND HAVING PLACE OF BUSINESS AT 478-B, VPO SUNET, NEAR DURG A MAT A MANDIR, RAJGURU NAGAR, AADHA LUDHIANA BRS NAGAR, LUDHIANA, PUNJAB-141012. (CD 2) SHRI NEERAJ SACHDEVA S/O HIRA SACHDEVA RESIDENT OF # 478-B, VPO SUNET, NEAR DURG A MAT A MANDIR, RAJGURU NAGAR, AADHA LUDHIANA BRS NAGAR, LUDHIANA, PUNJAB-141012. ALSO AT: SECOND ADDRESS: # 1-18, ANAND VIHAR FIRST, ANAND VIHAR, SRI GANGANAGAR-335001 (RAJASTHAN). (CD 3) SMT. RIMPLE KUKREJA W/O SH. NEERAJ SACHDEVA S/O SH. HIRA SACHDEVA, RESIDENT OF # 478-B, VPO SUNET, NEAR DURG A MAT A MANDIR, RAJGURU NAGAR, AADHA LUDHIANA BRS NAGAR, LUDHIANA, PUNJAB-141012. ALSO AT: SECOND ADDRESS: # 1-18, ANAND VIHAR FIRST, ANAND VIHAR, SRI GANGANAGAR-335001 (RAJASTHAN).	
SUMMONS	
This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3) in OA/559/2024 an amount of Rs. 89,67,877/- (Rupees Eighty Nine Lakhs Eighty Seven Thousands Eight Hundred Seventy Seven Only) along with pendente lite and future interest @ 8.00 % Simple Interest Yearly w.e.f. 29/01/2022 till realization and costs of Rs. 92,000/- (Rupees Ninety Two Thousand Only) has become due against you (Jointly and Severally/ Fully/Limited).	
2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.	
3. Whereas it has been shown to the satisfaction of Tribunal that it is not possible to serve you in the ordinary way, therefore this notice is given by this publication directing you to put in appearance before this Tribunal on 20.08.2025 at 10:30 A.M.	
4. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.	
5. In addition to the sum aforesaid, you will also be liable to pay:	
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.	
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.	
Given under my hand and the seal of the Tribunal, on this date: 09.05.2025.	
Recovery Officer DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)	



SBFC

SBFC FINANCE LIMITED

Registered Office:- Unit No. 103, First Floor, C&B Square, Gangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.

Branch Address: SBFC Finance Ltd. ,SC0, 102, First Floor, Sector 40C Rd, Near Delhi Public School, Sector 40B, Chandigarh- 160036

PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of **SBFC Finance Limited (Erstwhile SBFC Finance Pvt. Ltd.)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") for the recovery of amount due from below borrower/s, offers/Bids are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the possession of the secured creditor, on **'AS IS WHERE IS BASIS', 'AS IS WHAT IS BASIS' and 'AS IS WHATEVER THERE IS BASIS'**, Particulars of which are given below:-

Address of Borrower(s) / Co-Borrower(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)	Principal Outstanding as on 31st May/2025
M/S HARSHIRAM COLLECTION , Shop. No. 271, Radha Swami Road, Opp. Jain Hospital, Ludhiana, Punjab- Also At: M/S Harshiram Collection/H.No. 3, Street No.3, Surjeet Colony, Bhamian Kalan, Ludhiana Punjab- 141007- 2, RITA, A. KEVAL RAM, 4, AMANDEEP, Having Address At: H.No. 3, Street No.3, Surjeet Colony, Bhamian Kalan, Ludhiana,Punjab- 141007.	Rs. 152,80,002/- (Rupees Fifteen Lakh Twenty-two Thousand Eight Hundred Two Only) as on 26th October 2021 Demand Notice Date: 27-10-2021	All that piece and parcel of the Property House Property admeasuring 70 sq.yds. comprised in khasra No. 66/23-24-79/3-4/1-42-7-8-13/-14/1 Khatta No. 293/022 page no. 679 as per Jamabandi For year 2008-09 Situated at Village Bhamian Kalan, H.B. No. 181, Tehsil and District Ludhiana and bounded as under- East- North 20'wide adm. 15.6', West- Northbourer Adm. 15.6', North- Northbourer Adm. 40', South- Neighbour Adm. 40'.	RS. 13,00,000/- (Rupees Thirteen Lac Only)	RS. 13,30,000/- (Rupees One Lac Thirty Thousand Only)	RS. 13,73,231/- (Rupees Thirteen Lac Seventy-Three Thousand Two Hundred and Thirty-One Only)

1. Last Date of Submission of Sealed Bid/ Offer in the prescribed tender/Bid/ forms along with EMD and KYC (Self-attested) is 14/07/2025 on or before 11:00 AM at the Head/Branch Office address mentioned herein above. Tenders/Bids that are not filled up or tenders received beyond last date will be considered as invalid and shall accordingly be rejected.
2. EMD amount should be paid by way of Demand Draft/Pay order payable at Chandigarh Punjab in favour of "SBFC Finance Limited" which is refundable without interest to unsuccessful bidders.
3. **Date of Inspection of the Property is on 07/07/2025 between 11:00 AM to 4:30 PM.**
4. Date of Opening of the Bid/Offer (Auction Date) for Property is 14/07/2025 at the above-mentioned branch office address at 12:30 PM. The tender/Bid will be opened in presence of the Authorized Officer along with all bidders.
5. Property will be sold to highest bidder the highest bid amount. Inter-se bidding will be at sole discretion of Authorized Officer. However, the Authorized Officer has the absolute power and right to accept or reject any tender/bid or adjourn/ postpone the sale without assigning any reason whatsoever thereof. The property will not be sold below Reserve Price.
6. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
7. The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above-mentioned Head/Branch office.
8. Any fees, charges, taxes including but not limited to transfer/conveyance charges, unpaid electricity charges, Municipal/local taxes, Stamp duty & registration charges shall have to be borne by the purchaser only.
9. All dues/arrears/unpaid taxes including but not limited including sales tax, property tax, etc. or any other dues, statutory or otherwise on the secured property shall be borne by the purchaser separately.
10. Encumbrances known to the secured creditor: NIL
11. The successful bidder shall deposit 25% of bid amount (after adjusting EMD) immediately and balance 75% amount must be payable within 15 days. On failure to pay the sale price as stated all deposits including EMD shall be forfeited without further notice. However, extension of further reasonable time to make the balance 75% payment in exceptional situations shall be at sole discretion of authorized officer.
12. The particulars given by the Authorized officer are stated to the best of his knowledge, belief and records. Authorized officer shall not be responsible for any error, mis-statement or omission etc.
13. The bid is not transferable.
14. The Banker's Cheque or Demand Draft should be made in favor of **'M/s. SBFC Finance Limited'** payable at Chandigarh (Punjab) Only.
15. The Borrower/ Co-Borrower are hereby given 15 DAYS **STATUTORY SALE NOTICE** UNDER THE SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to **SBFC Finance Limited (Erstwhile SBFC Finance Pvt. Ltd.)** in full before the date of sale, auction is liable to be stopped.
16. The notice is hereby given to the Borrower, Co-Borrower 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.

Place: CHANDIGARH (PUNJAB)

Date: 21st June 2025

Sd/- (Authorized Officer)
M/s. SBFC FINANCE LIMITED

	SHRIRAM Finance Limited Head Office: Level-3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; Tel: 022 4241 0400, 022 4060 3100 ; Website: http://www.shriramfinance.in Registered Off.: Sri Towers, Plot No.14A, South Phase Industrial Estate, Guindy, Chennai 600 032. Branch Off: SIMRAN Tower, First Floor, opposite LIC Building Pandri, Raipur PIN - 492004				
	APPENDIX-IV-A [SEE PROVISION TO RULE 8(6) AND 9(1)] AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES				
NOTE: It is informed that "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022.					
E-Auction Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule Rule 8(6) & 9(1) of the Security Interest Enforcement Rules, 2002.					
Notice is hereby given to public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/charged to the Shriram Finance Limited. The symbolic possession of which have been taken by the Authorized Officer of Shriram Finance Limited (Earlier known as Shriram City Union Finance Limited) will be sold on "As is where is", "As is what is", and "Whatever there is" basis in e-auction on 11-July-2025 between 11 AM to 1 PM for recovery of the balance due to the Shriram Finance Limited from the Borrower/s and Guarantor/s, as mentioned in the table, Details of the Borrower/s and Guarantor/s, amount due, short description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit and increment are also given as:					
Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
Loan Account No. CDJL2LP2301050003. 1)Mrs. Bindu..... Borrower C/o Fresh-UP Saloon 9/1, Cafro Jalandhar, Punajb- 144001. Also at House No. 19, Sunny Enclave, Jalandhar-144001. 2) Mr. Sagar ...CO-Borrower. House No. 19, Sunny Enclave, Jalandhar-144001	Rs. 26,41,726.08/- (Rupees Twenty Six Thousand Forty One Thousand Seven Hundred Twenty Six and Eight Paise Only) as on date 04.06.2024. Demand notice Date : 07.06.2024	Rs.37,42,200/- (Rupees Thirty Seven Lakhs Forty Two Thousand Two Hundred Only) Bid Increment Rs.25,000/- and in such multiples	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below in favour of Shriram Finance Limited BANK NAME- AXIS BANK LIMITED	11- July- 2025 & Time: 11.00 a.m. to 01.00 P.M.	Ved Prakash Mishra +91 9910144252 Mr. Debjyoti 91 9874702021 Mr. Rahul Sharma 9829077297
Date of Possession & Possession Type					
24.08.2024 - Symbolic Possession					
Encumbrances known Not known					
	FCL amount as on date 19-06-2025: Rs.31,35,136/- (Rupees Thirty One Lakhs Thirty Five Thousand one Hundred thirty Six Only)	Rs. 3,74,220/-(Rupees Three Lakhs Seventy Four Thousand Two Hundred Twenty Only) Last date for submission of EMD : 10-July 2025 Time 10.00 a.m. to 05.00 p.m.	B R A N C H - D R . RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI BANK ACCOUNT NO- Current Account No . 006010200067449 I F S C C O D E - UTIB0000006		Property Inspection Date: 29-June-2025 Time 11.00 a.m. to 04.00 p.m.
Description of Property					
Schedule - 1 House No. 19, measuring 5 Marla 140 Sq. Ft in Khasra No. 28/1/15, 1624, 17 at Sunny Prime Enclave Dhillwan, situated at Tehsil and District Jalandhar. Boundaries:East: Railway Line" , West: Road, North: Open Plot , South: Upender Kaur Bajwa					
STATUTARY 15 DAYS NOTICE UNDER RULE 8(6) & 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002					
The borrower/mortgagers/guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of e-auction i.e. 11-July 2024, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.					
Note: Legal cases are pending in the repo property before Civil Court and DRT filed by Mr. Vinay Shah same is pending for adjudication.					
The Authorised Officer reserves the right to reject any or all bids without furnishing any further reasons. The online auction will be conducted on website https://eauctions.samil.in.) of our third party auction agency and for the place of Tender Submission/ for obtaining the bid form / Tender open & Auction, please visit the website https://eauctions.samil.in. and for detailed terms and conditions of the sale please refer to the link https://eauctions.samil.in. /auction provided in the website of Shriram Finance Limited.					
Place : JALANDHAR Date : 21-06-2025 Sd/- Authorised Officer Shriram Finance Limited					