

# **Integra Capital Limited**

(Formerly known as Integra Capital Management Limited)

32 Regal Building Sansad Marg (Parliament Street) New Delhi – 110001

Email id.; [Integraprofit@gmail.com](mailto:Integraprofit@gmail.com), Tel. No. 011-23361532

Website: [www.integraprofit.com](http://www.integraprofit.com)

CIN L74899DL1990PLC040042

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Date: 18<sup>th</sup> November, 2024

To,  
BSE Limited  
The Manager,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai-400001

Company Symbol: INTCAPL  
Script Code: 531314

**Subject: Newspaper advertisement for Unaudited Standalone Financial Results for the Quarter and Half Year ended 30<sup>th</sup> September, 2024.**

**Reference: Disclosure under Regulation 30 and 47(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

Dear Sir/Ma'am,

Pursuant to Regulation 30 and 47(3) read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copies of newspaper advertisement published on 17<sup>th</sup> November, 2024 in “**Financial Express**” in English language Newspaper and “**Jansatta**” in Hindi (Regional) language Newspaper regarding Standalone Un-audited Financial Results of the Company for the quarter ended 30<sup>th</sup> September, 2024 which were considered, approved and taken on record by the Board of Directors in their meeting held on 14<sup>th</sup> November, 2024.

Further, in terms of Regulation 46 of the SEBI (LODR) Regulations, 2015, the aforesaid financial results are also uploaded on the website of the Company ([www.integraprofit.com](http://www.integraprofit.com)).

You are requested to kindly take the above information on your record.

**For & on behalf of  
Integra Capital Management Limited**

**Tarun Vohra  
Managing Director  
DIN: 00030470**

As Enclosed

18<sup>th</sup> November,2024

Saanjh Creative

New Delhi

Sub: Regret Letter

Dear Sir,

This is regarding a UFR advertisement placed on behalf of your esteemed client Integra Capital Limited which was scheduled to get published in **Financial Express & Jansatta (Delhi)** Edition for issue dated **16<sup>th</sup> November,2024**.

Due to an internal technical error from our scheduling team ,the advertisement has not been published in Financial Express & Jansatta (Delhi) on **16<sup>th</sup> November,2024**.

We sincerely regret for the inconvenience caused to you and your client.

Thanks & Regards,

  
Shubham Kumar  
Indian Express

**The Indian Express (P) Ltd**

Express Building, B-1/B, Ramnath Goenka Marg, Sector-10, Noida-201 301, Uttar Pradesh, India.

Telephone: +91-120-665 1500, 665 1200, Website: [www.indianexpress.com](http://www.indianexpress.com), CIN: U22120MH2003PTC142983

Registered Office: Seventh Floor, Mafatlal Centre, Ramnath Goenka Marg, Nariman Point, Mumbai-400 021, Maharashtra, India. Telephone: +91-22-6744 0000, 2202 2627

**JDS FINANCE COMPANY LIMITED**  
 Regd. Office: 500, 5<sup>th</sup> Floor, I.T.L. Twin Tower, Netaji Subhash Place, Pitampura, North Delhi, India, 110034  
 CIN: L65999DL1964PLC018035, Email: jds@jdsfin.com, Website: www.jdsfin.com  
 Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended 30<sup>th</sup> September 2024  
 (Amount in Lakhs)

PARTICULARS	Quarter ended		Half Year Ended		Year Ended
	30.09.2024 (Unaudited)	30.06.2024 (Unaudited)	30.09.2023 (Unaudited)	30.09.2023 (Unaudited)	
1 Total income from operations					4.36
2 Net profit/(loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(0.32)	(0.32)	(62.75)	(0.64)	3.37
3 Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(0.32)	(0.32)	(63.80)	(0.64)	3.37
4 Net profit/(loss) for the period after tax (After Exceptional and/or Extraordinary items)	(0.32)	(0.32)	(63.80)	(0.64)	3.37
5 Paid-up Equity Share Capital	573.50	573.50	573.50	573.50	573.50
6 Reserve excluding Revaluation Reserve	(419.62)	(419.30)	(419.98)	(419.62)	(356.31)
7 Earnings Per Share (of Rs.10/- each share) (for continuing and discontinued operation)	(0.01)	(0.01)	(1.11)	(0.01)	(0.06)
(a) Basic	(0.01)	(0.01)	(1.11)	(0.01)	(0.06)
(b) Diluted	(0.01)	(0.01)	(1.11)	(0.01)	(0.06)

Note: 1) The Above is an extract of the detailed format of Quarterly end financial results filed with the Stock Exchange under Reg 33 of SEBI (LODR), 2015. The full formats are available on Stock Exchange website and on the company's website.  
 By Order of the Board  
**JDS FINANCE COMPANY LIMITED**  
 Sd/-  
 YOGENDER  
 Director  
 Place: Delhi  
 Date: 14.11.2024

**PROGRESSIVE FINLEASE LIMITED**  
 Regd. Office: 500, 5<sup>th</sup> Floor, I.T.L. Twin Tower, Netaji Subhash Place, Pitampura, North Delhi DL 110034 IN  
 CIN: L65999DL1964PLC018035, Email: info@progressivefinlease.in, Website: www.progressivefinlease.in  
 Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended 30<sup>th</sup> September 2024  
 (Amount in Lakhs)

PARTICULARS	Quarter ended		Half Year Ended		Year Ended
	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)	30.06.2024 (Unaudited)	30.09.2023 (Unaudited)	
1 Total income from operations	9.61	6.65	4.80	14.42	12.17
2 Net profit/(loss) for the period (before Tax, Exceptional and/or Extraordinary items)	6.41	1.96	-2.05	4.36	0.81
3 Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	6.41	1.96	-2.05	4.36	0.81
4 Net profit/(loss) for the period after tax (After Exceptional and/or Extraordinary items)	6.41	1.96	-2.05	4.36	0.81
5 Paid-up Equity Share Capital	894.70	894.70	894.70	894.70	894.70
6 Reserve excluding Revaluation Reserve	109.91	106.63	103.50	109.91	106.63
7 Earnings Per Share (of Rs.10/- each share) (for continuing and discontinued operation)	0.07	0.02	-0.02	-0.02	-0.02
(a) Basic	0.07	0.02	-0.02	-0.02	-0.02
(b) Diluted	0.07	0.02	-0.02	-0.02	-0.02

Note: 1) The Above is an extract of the detailed format of Half year ended financial results filed with the Stock Exchange under Reg 33 of SEBI (LODR), 2015. The full formats are available on Stock Exchange website and on the company's website.  
 By Order of the Board  
**FOR PROGRESSIVE FINLEASE LIMITED**  
 Sd/-  
 RUPANSHU JAIN  
 Director  
 Place: Delhi  
 Date: 14.11.2024

**INTEGRA CAPITAL LIMITED**  
 (FORMERLY KNOWN AS INTEGRA CAPITAL MANAGEMENT LIMITED)  
 CIN NO. L74899DL1990PLC040042, GST TIN-07AAAC10282F22X  
 REGD. OFFICE: 32, REGAL BUILDING, SANSAD MARG, NEW DELHI-110001  
 EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2024  
 (Amount In Rs. Lakhs)

S. No.	Particulars	Quarter Ended	Quarter Ended	Year Ended
		30.09.2024 (unaudited)	30.09.2023 (unaudited)	31.03.2024 (Audited)
1	Total Income from Operations (Net)	34.92	22.07	125.36
2	Net Profit from Ordinary Activities after Tax	23.15	18.33	95.89
3	Net Profit for the Period after Tax (after Exceptional Items)	23.15	18.33	95.89
4	Paid up Equity Share Capital (Face Value per Share is Rs.10)	470.28	470.28	470.28
5	Reserves excluding revaluation reserve	-	-	(6.33)
6	Earnings Per Share (EPS) (of Rs. 10/- each (Not Annualised))			
	(a) Basic and Diluted EPS (before exceptional items (In Rs.))	0.49	0.39	2.04
	(b) Basic and Diluted EPS (After exceptional items (In Rs.))	0.49	0.39	2.04

Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under regulation 33 of (Listing Obligation and Disclosure Requirement) Regulation, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange Website, www.bse.india.com and on the company's website.  
 For Integra Capital Limited  
 Sd/-  
 Tarun Vohra  
 Managing Director  
 Place: New Delhi  
 Dated: 14.11.2024

**RITZ MERCANTILE LIMITED**  
 Registered Office: 1305, 13<sup>th</sup> Floor, Devika Tower, 6 Nehru Place, New Delhi-110019  
 CIN: L52110DL1985PLC019805, Ph. No: 011-20887121/20887122  
 Website: www.ritzmercantile.com, e-mail: ritzmercantilelimited@gmail.com  
 STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30.09.2024  
 (Rs. in Thousands)

Particulars	Quarter ended	Quarter ended	Quarter ended	Year ended
	30.09.2024	30.06.2024	30.09.2023	31.03.2024
Total income from Operations (Net)	(236.61)	41.58	(139.10)	183.53
Net Profit/Loss from Ordinary Activities after Tax	(236.61)	41.58	(139.10)	141.56
Net Profit/Loss from Ordinary Activities after Tax (after Extraordinary items)	(236.61)	325.58	(139.10)	296.26
Equity Share Capital	1,050.00	1,050.00	1,050.00	1,050.00
Reserves (excluding Revaluation Reserves as shown in the Balance Sheet of Previous year)	11,299.46	10,196.79	9,544.69	10,155.21
Earnings Per Share (before extraordinary items) (Face Value of Rs. 10/- each)				
Basic	(0.23)	0.04	(0.13)	0.14
Diluted	(0.23)	0.04	(0.13)	0.14
Earnings Per Share (after extraordinary items) (Face Value of Rs. 10/- each)				
Basic	(0.23)	0.31	(0.13)	0.28
Diluted	(0.23)	0.31	(0.13)	0.28

Notes:  
 1. Results have been reviewed & approved by Board of Directors at meeting held on 14.11.2024. Statutory Auditor have conducted a limited review.  
 2. During Quarter ended 30<sup>th</sup> September, 2024 No investor complaints was received. There was no Complaint pending at beginning or end of Quarter/Period.  
 3. Company operates only in One Segment.  
 4. Figures pertaining to previous period/year have been regrouped, recast, reclassified, wherever necessary.  
 For Ritz Mercantile Ltd.  
 Sd/-  
 Garvit Singhvi  
 Whole-Time Director  
 DIN: 00597757  
 Place: New Delhi  
 Date: 14.11.2024

**BHAGAWATI GAS LIMITED**  
 Registered Office: Barwas, Khetri Nagar-333504, Dist.-Jhunjhunu, Rajasthan  
 Corporate Office: S-492/A, Greater Kailash-I, New Delhi-110048 E-Mail ID: bhagwatigas@gmail.com  
 CIN: U24111RJ1974PLC005789; Website: www.bglgroup.in, Ph. No.: 91-11-49120719  
 EXTRACT OF STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024  
 (Rs. in Lacs except figures of EPS)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		
		30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
		(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	(Audited)
1. Total Income from operations	28.79	25.72	43.47	54.51	74.87	142.22	
2. Net Profit/(Loss) for the period (before depreciation, Tax, Exceptional and/or Extraordinary items)	6.69	(37.62)	8.48	45.25	13.02	25.57	
3. Net Profit/(Loss) for the period before tax (after depreciation, Exceptional and/or Extraordinary items)	(11.23)	(41.22)	4.30	(52.45)	4.66	9.79	
4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(11.23)	(41.22)	4.30	(52.45)	4.66	(22.01)	
5. Total comprehensive income for the period (Comprising profit/loss for the period (after tax) and other comprehensive income (after tax))	(11.23)	(41.22)	4.30	(52.45)	4.66	(17.93)	
6. Paid up Equity Share Capital (face value Rs. 10/- each)	1,674.25	1,674.25	1,674.25	1,674.25	1,674.25	1,674.25	
7. Reserve excluding revaluation reserves	-	-	-	-	-	(222.54)	
8. Earnings per share (EPS)							
1. Basic:							
2. Diluted:	(0.07)	(0.250)	0.03	(0.31)	0.03	(0.11)	

Notes:  
 1. The above Standalone financial results of the Company for the Quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Director in their respective meetings held on Thursday, November 14, 2024 and the Statutory Auditors of the Company have carried out Limited Review of the aforesaid Results.  
 2. The above extract of the detailed format of financial results for the quarter and half year ended 30th September 2024 filed with the stock exchange under regulation 33 of the SEBI (Listing Obligations And Disclosure Requirements) regulations 2015. The full format of financial results are available on the website of the company i.e. www.bglgroup.in.  
 3. The figures for the previous period have been restated / regrouped / reclassified, wherever necessary, in order to make them comparable.  
 For Bhagwati Gas Limited  
 Sd/-  
 Rakesh Samrat Bhardwaj  
 (Managing Director)  
 DIN: 00029757  
 Place: New Delhi  
 Date: November 14, 2024

**IFL HOUSING FINANCE LIMITED**  
 DEMAND NOTICE  
 Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").  
 Whereas the undersigned being the Authorised Officer of IFL Housing Finance Limited (IFLHFL) under the Act and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Rules already issued detailed Demand Notices under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singly or together referred to as "Obligors"/Legal Heir(s)/Legal Representative(s)) listed hereunder, to pay the amounts mentioned in the respective Demand Notices, within 60 days from the date of the respective Notice(s), as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Obligors/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.  
 In connection with the above, Notice is hereby given, once again, to the said Obligor(s)/Legal Heir(s)/Legal Representative(s) to pay to IFLHFL, within 60 days from the date of the respective Notice(s), the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in below column till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of the loan, the following Secured Asset(s) has been mortgaged to IFLHFL by the said Obligor(s) respectively.

LAN No.	Name of Borrower/s	Total Outstanding Dues (Rs.) as on below date*	Date of Demand Notice & NPA Date	Property Description
LXDEL 190000 358	Mr. Sahil Chauhan and Mr. Shubham Chouhan	Rs. 25,79,822/- as on 05.11.2024	08.11.2024 & 31.03.2024	H No. Z-71-B, Area Measuring 62 Sq Yds., Out of Khasra no. 89/5, Village Hastals, Colony known as Dayal Sar Marg, Z-Block, Uttam Nagar, New Delhi-110059
LXDEL 190000 412	Mr. Avadhesh Jha and Mrs. Mona Kumari	Rs. 18,03,797/- as on 05.11.2024	08.11.2024 & 30.09.2021	Portion of Plot No. 20, First Floor (RHS Unit), without Roof Rights, area measuring 58 sq yds. Out of Total land area of 116 sq yds., Khasra no. 65/16min and 65/25min, Ram Chander Enclave Colony, Mohan Garden, Uttam Nagar, Delhi-110059

Note: In All These Cases Respective Property is Bounded As Under: East:As Per Title Deed, West: As Per Title Deed, North: As Per Title Deed, South: As Per Title Deed  
 \*with further interest, additional interest at the rate as more particularly stated in respective Demand Notices, incidental expenses, costs, charges etc. incurred till the date of payment and/or realization. If the said Obligor(s) shall fail to make payment to IFLHFL as aforesaid, then IFLHFL shall proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.  
 The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of IFLHFL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.  
 For IFL Housing Finance Limited  
 Sd/-  
 Authorised Officer  
 Place: Delhi/NCR  
 Date: 14.11.2024



**SHIVALIK SMALL FINANCE BANK LTD.**  
 Registered Office at - Shivalik Small Finance Bank Ltd, 501, Salcon Aarum, Jesola district Centre, New Delhi, South Delhi, Delhi-110025 & Branch Office at Shivalik Small Finance Bank Ltd, Sector 18, Noida Uttar Pradesh 201301  
 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 20th December 2024 for recovery of Rs. 7,20,000/- (Rupees Seven Lakhs Twenty Thousand Only) As on 09-10-2023 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Jitendra Kumar S/o Mr. Hoshiyar Singh (Borrower/Mortgagor) R/o Shop No. 251, GF Near Kala Pathar Road Nyay Khand-IIIrd Indrapuram Ghaziabad U.P 201010, 2. Mr. Hoshiyar Singh S/o Mr. Atar Singh (Co-Borrower) R/o Shop No. 251, GF Near Kala Pathar Road Nyay Khand-IIIrd Indrapuram Ghaziabad U.P 201010, 3. Mr. Vinod Kumar S/o Mr. Hukum Singh (Guarantor) R/o H.No. B-25, Harijan Basti, Near Sabji Mandi Kondli Mayur Vihar Phase 3, Vasundhara Enclave Delhi 110096.  
 The reserve price will be Rs. 16,20,000/- (Rupees Sixteen Lakhs Twenty Thousand Only) and the earnest money deposit will be 10% of Bid Amount i.e. Rs. 1,62,000/- (Rupees One Lakh Sixty-Two Thousand Only) the latter amount to be deposited with the Bank on or before 19-12-2024 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)
1. Mr. Jitendra Kumar S/o Mr. Hoshiyar Singh (Borrower/Mortgagor) R/o Shop No. 251, GF Near Kala Pathar Road, Nyay Khand-IIIrd Indrapuram Ghaziabad U.P 201010, 2. Mr. Hoshiyar Singh S/o Mr. Atar Singh (Co-Borrower) R/o Shop No. 251, GF Near Kala Pathar Road, Nyay Khand-IIIrd Indrapuram, Ghaziabad U.P 201010, 3. Mr. Vinod Kumar S/o Mr. Hukum Singh (Guarantor) R/o H.No. B-25, Harijan Basti, Near Sabji Mandi, Kondli Mayur Vihar Phase 3, Vasundhara Enclave Delhi 110096 (Loan Account No. 100741019102, 100741003250)	09-10-2023 Rs. 7,20,000/- (Rupees Seven Lakhs Twenty Thousand Only)	All the piece and parcel of the immovable properties bearing address- Residential Property, measuring an area of 24.85 Sq. Mtr. Situated at Shop No. 251, Ground Floor, Near Kala Pathar Road, Nyay Khand-IIIrd Indrapuram Pargana Noni, Tehsil & District Ghaziabad Uttar Pradesh, Registered in revenue records of Bahi No. 1-1, Jild No. -29039, Page No.-21-66, Serial No. 1176, Dated 19-01-2015, In the name of Mr. Jitendra Kumar	Rs. 16,20,000/- (Rupees Sixteen Lakhs Twenty Thousand Only)	10% of Reserve Price Rs. 1,62,000/- (Rupees One Lakh Sixty-Two Thousand Only)

Date of Inspection of Immovable properties:- 18th December 2024.....1100 hrs – 1500 hrs  
 Auction Date and time of opening of Bid:- 20th December 2024 from 10:00 hrs to 12:00 hrs  
 Last Date for Submission of Offers / EMD:- 19th December 2024 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.  
 (4) 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 19th December 2024 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 20th December 2024 at 10:00-12:00 hrs. 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.  
 (5) 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.  
 (6) 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.  
 (7) 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.  
 (8) 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".  
 (9) 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.  
 (10) Bids once made shall not be cancelled or withdrawn.  
 (11) 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) / Mortgagor(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.  
 (12) 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.  
 (13) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.  
 (14) The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT, published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with the up-to-date interest and expenses within Thirty 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.  
 (15) 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.  
 (16) For details, help, procedure and bidding prospective bidders may contact. Mr. Siddharth Sinha, Contact No.9811864937.  
 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 per provisions mandated under SARFAESI Act, 2002.  
 Date: 14-11-2024  
 Place: Noida  
 Sd/- Authorised Officer,  
 Shivalik Small Finance Bank Ltd.

**SHIVALIK SMALL FINANCE BANK LTD.**  
 Registered Office at - Shivalik Small Finance Bank Ltd, 501, Salcon Aarum, Jesola district Centre, New Delhi, South Delhi, Delhi-110025 & Branch Office at Shivalik Small Finance Bank Ltd, Ghaziabad, Uttar Pradesh 201301  
 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 18th December 2024 for recovery of Rs. 13,29,292/- (Rupees Thirteen Lakhs Twenty Nine Thousand Two Hundred Ninety Two Only) As on 16-11-2021 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Raj Kumar (Borrower/Mortgagor) R/o H.No. 168, Daulatpura, Police station Sihani Gate Ghaziabad Uttar Pradesh 201001, 2. Komal Sharma (Co-Borrower) R/o H.No. 168, Daulatpura, Police station Sihani Gate Ghaziabad Uttar Pradesh 201001, 3. Chatter Singh (Guarantor) R/o H.No. 168, Daulatpura, Police station Sihani Gate Ghaziabad Uttar Pradesh 201001, 4. Kailash Chand S/o Nanhe Singh (Guarantor) R/o B-199, New Panchwati Bhatia More Ghaziabad Uttar Pradesh 201001, 5. Sanjay Kumar S/o Sewa Ram (Guarantor) R/o H.No. 6/2, Mahesh Enclave GT Road Ghaziabad Uttar Pradesh 201001 (Loan Account No. 101541011472, 101541001713)  
 The reserve price will be Rs. 21,94,650/- (Rupees Twenty-One Lakhs Ninety-Four Thousand Six Hundred and Fifty Only) and the earnest money deposit will be 10% of Bid Amount i.e. Rs. 2,19,465/- (Rupees Two Lakh Nineteen Thousand Four Hundred Sixty-Five Only) the latter amount to be deposited with the Bank on or before 17-12-2024 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)
1 Mr. Raj Kumar (Borrower/Mortgagor) R/o H.No. 168, Daulatpura, Police station Sihani Gate Ghaziabad Uttar Pradesh 201001, 2. Komal Sharma (Co-Borrower) R/o H.No. 168, Daulatpura, Police station Sihani Gate Ghaziabad Uttar Pradesh 201001, 3. Chatter Singh (Guarantor) R/o H.No. 168, Daulatpura, Police station Sihani Gate Ghaziabad Uttar Pradesh 201001, 4. Kailash Chand S/o Nanhe Singh (Guarantor) R/o B-199, New Panchwati Bhatia More Ghaziabad Uttar Pradesh 201001, 5. Sanjay Kumar S/o Sewa Ram (Guarantor) R/o H.No. 6/2, Mahesh Enclave GT Road, Ghaziabad Uttar Pradesh 201001 (Loan Account No. 101541011472, 101541001713)	16-11-2021 Rs.13,29,292/- (Rupees Thirteen Lakhs Twenty-Nine Thousand Two Hundred Ninety Two Only)	All the piece and parcel of the immovable property Residential Property No 168, New No. 183 HL Daulatpura, Mata Wali Gali, Ghaziabad Tehsil and District Ghaziabad Uttar Pradesh, Registered in revenue records of Bahi No. 1, Jild No. 11813, Serial No. 1399 Page 163-204, Dated 21-02-2014. In the name of Mr. Raj Kumar.	Rs. 21,94,650/- (Rupees Twenty-One Lakhs Ninety-Four Thousand Six Hundred and Fifty Only)	10% of Reserve Price Rs. 2,19,465/- (Rupees Two Lakh Nineteen Thousand Four Hundred Sixty-Five Only)

Date of Inspection of Immovable properties:- 16th December 2024.....1100 hrs – 1500 hrs  
 Auction Date and time of opening of Bid:- 18th December 2024 from 10:00 hrs to 12:00 hrs  
 Last Date for Submission of Offers / EMD:- 17th December 2024 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.

