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 smc finance	Moneywise Financial Services Pvt. Ltd., www.smcfinance.com Heading Address: 11-6B, Shanti Chambers, Pusa Road, New Delhi - 110005. Ph No.: 491-11-30111000 Email: nbfscare@smcfinance.com
POSSESSION NOTICE	
(Section 13(4) of the SARFAESI Act, 2002 & Rule 8(1) of Security Interest (Enforcement) Rules, 2002)	
The undersigned, being the Authorized Officer of Moneywise Financial Services Pvt. Ltd. (CIN No. U05190WB1996PTC078352) in Exercise of Powers Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (Enforcement) Rules 2002 issued demand notice dated 09.04.2026 for loan account no. MLAP51259555-calling upon the borrower(s) R M Enterprises (Borrower), 2. Mrs. Rachna Mishra (Co-Borrower) Mr. Pramod Mishra (Co-Borrower) to repay the amount mentioned in the notice being Rs. 46,34,280/- (Rupees Forty Six Lakh Thirty Four Thousand Two Hundred And Eighty Only) as on 07.04.2026 and interest thereon within 60 days from the date of receipt of the said notice.	
The borrower having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, on 27th June 2026, (as mentioned in description of immovable properties) under Section 13(4) of the Act.	
The borrower in general and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subjected to the charge of the Moneywise Financial Services Pvt. Ltd. for an amount of Rs. 46,16,836/- (Rupees Forty Eight Lakhs Sixteen Thousand Eight Hundred And Thirty Six Only) as of 20.06.2026 and interest thereon.	
The borrower's attention is invited to provisions of Sub-Section (8) of Section 13 of the Act in respect of time available, to redeem the Secured Asset.	
DESCRIPTION OF PROPERTY:- House Build On a plot Having Area 1426 square feet (132.527 square meters), Khata No. 250, is situated in Village Gaurbheit, Ward Faizullaganj, District Lucknow - Uttar Pradesh (hereinafter referred to as "the Secured Assets"). Boundaries as per sale Deed Dated: 01-11-2013 East- Plot of Other, West- Plot of Rajesh, North- 20 Ft. Wide Road, South - Plot of Gaya Prasad	
Date: 28/06/2026 Place: Lucknow, Uttar Pradesh	Authorized Officer, Moneywise Financial Services Pvt. Ltd.

Gurugram, Tehsil & Distt
Gurugram, Haryana (said
property) on the basis of Sale
Deed dated 14.07.2025 executed
by Sidharth Jain & Sarthak Jain.
Now, Sh. Kamal Parkash Joshi &
Smt. Mamta Joshi proposes to
mortgage the aforesaid property with
our client, HDFC Bank Ltd., if any
body has any charge/interest/100%
in the said property or any kind of
dispute kindly inform the undersigned
in writing on the below mentioned
address within 10 days of the presen-

Sahjwa Shekh, Advocate
Senior Legal Manager,
North Eye Advisors
B-22, 2nd Floor, Noida, One
Tower-B, Sector-62, Noida, UP-201303
Email Id: sahjwa@northeye.in
Contact No: 9211877227

	PUNJAB & SIND BANK (A Government of India Undertaking)	Regional Office: 1st Floor, Satguru Tower CP-47 A, Engineering College Chauraha Sector E, Jankipuram, Lucknow 226021
Branch: Alambagh, Lucknow, Mob.: 8003292023, E-mail: L0412@psb.bank.in		Date: 24.06.2026
REDEMPTION NOTICE		
1. Mr. Ajay Kumar Yadav S/o Sant Ram Yadav (Borrower), Address: H.No. 569K/195, Sneh Nagar, Alambagh, Lucknow 226005 2. Mr. Sant Ram Yadav s/o Ram Avtar Yadav (Guarantor), Address: H.No. 569K/195, Sneh Nagar, Alambagh, Lucknow 226005 Dear Sir/Madam, Reg: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with provision to rule 8(6) of the Security Interest (Enforcement) Rules, 2002 in A/C Mr. Ajay Kumar Yadav S/o Sh. Sant Ram Yadav Branch Alambagh, Lucknow. As you are aware, the authorized officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 02.02.2022, as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account. Subsequently, the authorized officer while taking further measure under section 13(4) of the act took Possession of the secured asset on 08.09.2022. As you have failed to discharge your liabilities of the bank, therefore the undersigned as authorized officer, in exercise of its power under section 13(4) of the securitization and reconstruction and financial assets as security interest act, 2002 has decided to sell the properties secured assets as described below through E-auction for realization of debts due to the bank from above mentioned Borrowers and Guarantors. Your attention is invited to the section 13(8) of securitization and reconstruction of financial assets and enforcement of security interest act, 2002 read with provision to rule 8(6) of the security interest (Enforcement) rules, 2002, in respect of the time available (i.e.30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured asset. Details of Sale Notice for sale of immovable property are as under:- E-auction sale notice for sale of immovable asset under the securitization and reconstruction of financial assets and enforcement of security interest act, 2002 read with provision to rule 8(6) of the security interest (Enforcement) rules, 2002. E-AUCTION Date & Time : 30.07.2026 & 10.00 AM to 5.00 PM Date of Inspection : 29.07.2026 Last date of BID Submission:		
Name of Borrower & Guarantor	1. Mr. Ajay Kumar Yadav S/O Sh. Sant Ram Yadav (Borrower), Address: H.No. 569K/195, Sneh Nagar, Alambagh, Lucknow 226005 2. Mr. Sant Ram Yadav s/o Ram Avtar Yadav (Guarantor), Address: H.No. 569K/195, Sneh Nagar, Alambagh, Lucknow 226005	
Demand Notice Date & Amount Account Details	Demand Notice Dated 02.02.2022 Rs.4,91,612.29/- as on 31.01.2022 + Interest and Future Expenses. w.e.f. 01.02.2022.	
Total O/S as on 24.06.2026	04121200001460 Rs. 6,31,270.02/- (Rupees Six lakh Thirty one thousand two hundred seventy and two paise only) + Interest and Future Expenses.	
Details of Property		MRP (Rs.)
Shop No.G1(Upper Ground floor) Municipal no. 555Gha/12, Singar Nagar, Alambagh, Lucknow, Dist Lucknow		Rs. 21.74 Lac
Total		Rs. 21.74 Lac
Authorised Officer Punjab & Sind Bank		

 ਪੰਜਾਬ ਸੰਧ ਬੈਂਕ ਲਿਮਟਿਡ PUNJAB & SIND BANK (A Government of India Undertaking)	Regional Office: 1st Floor, Satguru Tower CP-47 A, Engineering College Chauraha Sector E, Jankipuram, Lucknow 226021						
Branch: Bharua Sumerpur, Mob.: 8808452620, E-mail: B0957@psb.bank.in Date: 25.06.2026							
REDEMPTION NOTICE							
1. M/s Ram Ji Traders Prop-Shri. Deepak Vishkarma S/o Sh Ram Kishor (Borrower), R/O Thok Gurguj Bharua Sumerpur Tehsil and Distt Hamirpur 2. Smt. Parvesh Kumari W/o Sh. Deepak Vishkarma (Guarantor), R/O Thok Gurguj Bharua Sumerpur near Old State Bank Sumerpur Tehsil and Distt Hamirpur 3. Shri. Gopal Krishna S/o Sh. Bansh Gopal (Guarantor), R/O Bharua Sumerpur Tehsil and Distt Hamirpur Dear Sir/Madam,							
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As you are aware, the authorized officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 01.05.2023, as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account. Subsequently, the authorized officer while taking further measure under section 13(4) of the act took Possession of the secured asset on 25.08.2023. As you have failed to discharge your liabilities of the bank, therefore the undersigned as authorized officer, in exercise of its power under section 13(4) of the securitization and reconstruction and financial assets as security interest act, 2002 has decided to sell the properties secured assets as described below through E-auction for realization of debts due to the bank from above mentioned Borrowers and Guarantors. Your attention is invited to the section 13(8) of securitization and reconstruction of financial assets and enforcement of security interest act, 2002 read with provision to rule 8(6) of the security interest (Enforcement) rules, 2002, in respect of the time available (i.e 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured asset.							
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