

BY RPAD/SPEED POST.

Date: 13th January 2026

To,

**1. M/s. MISTHI TRADERS Proprietorship SHALU GOEL
(Borrower) & (Mortgagor)**

31-B, Bindal Market Road, Muzaffarnagar,
Sadar New Mandi, Muzaffarnagar,
Uttar Pradesh – 251001.

Also at:

31/36, Civil Line South, Muzaffarnagar,
Siddharth Colony, Arya Samaj Road,
Muzaffarnagar, Uttar Pradesh – 251001.
Mob No. 8384810348.

Also at:

Shop No. 53/48, Civil Lines Dakshini,
Muzaffarnagar, Pargana Tehsil & Dist. Muzaffarnagar,
Uttar Pradesh – 251001.

Also at:

Shop No. 53/19 & 53/28, Civil Lines Dakshini,
Muzaffarnagar, Pargana Tehsil & Dist. Muzaffarnagar
Uttar Pradesh – 251001.

2. Mr. ANANT GOEL (Co-Borrower)

31/52, Civil Line South, Muzaffarnagar,
Siddharth Colony, Arya Samaj Road,
Muzaffarnagar, Uttar Pradesh – 251001.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES [UNDER RULE 8(6)]

E-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 provision 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 to the Secured Creditor, the possession of



which has been taken on 06th January 2026 by the Authorized Officer of Mahindra & Mahindra Financial Services Limited being the Secured Creditor and will be sold on "As is where is", "As is what is", and "Whatever there is" on 20th February, 2026 for recovery Rs. 26,72,139.25/- (Rupees Twenty-Six Lakhs Seventy-Two Thousand One Hundred Thirty-Nine and Twenty-Five Paise Only) as on 30th October 2023 due to the Secured Creditor ("Mahindra and Mahindra Financial Services Limited") from M/s. MISTHI TRADERS Proprietorship SHALU GOEL (Borrower) & (Mortgagor) & Mr. ANANT GOEL (Co-borrower).

1	Name of the Borrower & Mortgagor	M/s. MISTHI TRADERS Proprietorship SHALU GOEL (Borrower) & (Mortgagor) & Mr. ANANT GOEL (Co-borrower)
2	Name of the Secured Creditor / Lender	Mahindra & Mahindra Financial Services Ltd
3	Date; Time & Venue of Auction	20 th February 2026 at 10:00 AM to 04.00 PM The E-Auction will be online through below portal. The interested bidders can participate E-Auction through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com)
4	The secured debt for the recovery of which the secured assets are being put for auction sale	Demand Notice dated- 06.11.2023 . Amount Due: Rs. 26,72,139.25/- (Rupees Twenty-Six Lakhs Seventy-Two Thousand One Hundred Thirty-Nine and Twenty-Five Paise Only) as on 30 th October 2023. Date of Possession: 06.01.2026 .
5	Reserve Price	Property No.1 -Rs.11,00,000/- (Rupees Eleven Lakh Only) Property No.2 -Rs.26,00,000/- (Rupees Twenty-Six Lakh Only)
6	Earnest Money Deposit ("EMD")	Property No.1 – Rs.1,10,000/- (Rupees One Lakh Ten Thousand Only) Property No.2 – Rs.2,60,000/- (Rupees Two Lakh Sixty Thousand Only) The EMD shall be payable through Online Payment mode NEFT/RTGS or Through Demand Draft on or before Last date of receipt of BID 19th February 2026 .
7	Bid Incremental Amount	Property No.1 – Rs.10,000/- (Rupees Ten Thousand Only) Property No.2 -Rs.25,000/- (Rupees Twenty-Five Thousand Only)
8	Date & Time of inspection of property for intending purchaser	02.02.2026 to 06.02.2026 Between 11:00 AM to 5:00 PM
9	Contact Person Name, Number & Email-Id	Mr. NISHANT TYAGI +91 8077138227 NISHANT.TYAGI@mahindrafinance.com Mr. MANJEET DAHIYA +91 9999441820 MANJEET.DAHIYA@mahindrafinance.com Mr. PRASHANT YADAV +91 9717177806 PRASHANT.YADAV11@mahindrafinance.com

		Mr. VARAD BHARNUKE +91 8097185044. VARAD.BHARNUKE@mahindrafinance.com.
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DESCRIPTION OF IMMOVABLE PROPERTIES

PROPERTY No. 1: All that piece and parcel of Commercial Shop No. 53/48, having an area 37.71 Sq. Yards i.e. 28.18 Sq Mtr, Situated at Civil Lines Dakshini, Muzaffarnagar, Pargana Tehsil & Dist. Muzaffarnagar belonging to Mrs. Shalu Goel.

Bounded as Follows:

On or towards North by : Shop No. 53/47 of Seller

On or towards South by : Shop No. 53/49 of Swatantrya Kumar

On or towards East by : House of Naresh Kumar Sharma

On or towards West by : 16 Ft wide Road

PROPERTY No. 2: All that piece and parcel of Two Commercial Shop No. 53/19 & 53/28, having an area 38 Sq. Yards i.e. 31.76 Sq Mtr, Situated at Civil Lines Dakshini, Muzaffarnagar, Pargana Tehsil & Dist. Muzaffarnagar belonging to Mrs. Shalu Goel.

Bounded as Follows:

On or towards North by : Shop No. 53/18 of Seller upon the terrace floor area made Shiv Hotel

On or towards South by : Shop No. 53/27 of Rajesh Agrawal & Shop No. 53/20 of Rajesh Agrawal

On or towards East by : 16 Ft wide Road

On or towards West by : 18 Ft wide Road

TERMS & CONDITIONS:

- (1) The properties is being sold on “As is where is”, “As is what is” and “Whatever there is” as such sale is without any kind of warranties and indemnities.
- (2) The EMD amount of 10% of the Reserve Price to be deposited on or before **19th February 2026**. The EMD amount has to be paid through Online Payment mode “NEFT/RTGS” or Through Demand Draft payable at Mumbai and favouring “Mahindra and Mahindra Financial Services Ltd” drawn on any nationalized or scheduled bank on or before Last date of receipt of BID.
- (3) Bids are invited for the lot together with Bid Price clearly mentioned.
- (4) The EMD deposit shall be adjusted in the case of successful bidder, and for others will be refunded within 7 days after opening of the bids. The earnest money deposit will not carry any interest.
- (5) Bids so received by the Authorized Officer shall be opened in presence of all the bidders on **20th February 2026, on prescribed time**. The E-Auction Sale will be online through e-auction portal. The Authorized Officer after opening the bids shall also make an auction and the bidders are entitled to participate in the auction and the highest bidder in the auction shall be declared as the purchaser.
- (6) The successful Purchaser/s shall deposit 25% of the sale price (adjusting the EMD already paid), immediately or latest before closing hours of the next working day after the acceptance of bid price by the Authorized Officer in respect of the sale, failing which the earnest deposit shall be forfeited.
- (7) The balance 75% Sale price amount should be paid by the purchaser to the authorized officer on or before 15 days of confirmation of sale of the immovable property or within such extended period as



may be agreed upon in writing by and between the purchaser and the secured creditor, in any case not exceeding 1 month. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited.

(8) The successful purchaser would bear the Charges/fees payable for conveyance such as stamp duty, registration fee, etc., as applicable as per law for the immovable properties.

(9) To the best of the knowledge and information of the Authorized Officer no encumbrances exists on the property.

(10) The Purchaser shall bear all the applicable charges, levies, taxes, duties if any payable on demand on such properties which is exclusive of the sale price.

(11) The purchaser shall be solely responsible for getting all the requisite licenses, permissions, approvals/clearances, compliances, registrations etc. for the property to be transferred in his/its name, at his/its own cost and expense.

(12) The purchaser shall make his own arrangement for getting required consents, permissions, approvals, power connection, water and other facilities and payment of arrears of rates & taxes of the said property and shall meet all the costs of whatever nature to be incurred in that behalf. Lender shall not be liable to pay any arrears of charges and costs/expenses by whatever name known or called, if any, in respect of the same. The purchaser shall make own inquiries about arrears of dues for supply of power, water, duties, cess, levies, imposts, taxes, penalties etc. and other facilities, if any, and it shall be borne and paid by the purchaser alone.

(13) The Authorized Officer 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 Bid without assigning the reason thereof.

(14) The sale is subject to conditions prescribed in the SARFAESI Act/Rules, 2002.

(15) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of <https://www.bankeauctions.com> & www.mahindrafinance.com before submitting their bids and taking part in e-auction.

(16) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.

(17) The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password.

(18) Interested bidders may avail support / online training on E-Auction from **M/s. C1 India Pvt Ltd** Contact No: 7291981124 / 7291981125 / 7291981126. Contact Person **Mr. Balaji Mannur**, Mob No: 07977701080, e-mail-Id: Mannur.govindarajan@c1india.com and for any query in relation to Property, they may contact Authorised Officer, **Mr. Nishant Tyagi** Mob No. +91 8077138227, Email Id: NISHANT.TYAGI@mahindrafinance.com. **Mr. Prashant Yadav** Mob No. +91 9717177806 Email Id: PRASHANT.YADAV11@mahindrafinance.com. & **Mr. Varad Bharnuke**, Mob No. +91 8097185044, Email Id: varad.bharnuke@mahindrafinance.com.

For detailed terms and conditions of sale, please visit: <https://www.mahindrafinance.com/sme-loans/auction-sarfaesi>

Yours Faithfully,



Authorised Signatory
Mahindra and Mahindra Financial Services Limited