Services PMI Hits 53-mth Low in July

HSBC PMI AT 53.3 Competitive pressures, weak demand and order delays weigh on growth

Our Bureau

New Delhi: India's services sector grew at its slowest pace in nearly four and a half years in July as new business inflows moderated across both domestic and international markets, according to a private survey released on Wednesday. Growth was weighed down by competitive pressures, lower demand, weaker market conditions and order postponements.

The HSBC India Services Business Activity Index fell to a 53-month low of 53.3 in July from 57.4 in June and 60.5 a year earlier. A reading above 50 indicates expansion, while a figure below that signals contraction. "India's services sector continued to expand in July, albeit at a slightly slower pace, as new business growth eased in both domestic and export markets after several months of strong performance," said Pranjul Bhandari, chief India economist at HSBC.

Manufacturing activity also lost momentum, with the Purchasing Managers' Index (PMI) falling to nearly a five-year low of 53.5 in July from 54.2 in June.

As a result, India's composite PMI, which combines manufacturing and services activity, declined to 54.3 in July from 57.1 in June, reflecting the slowdown in services even as factory output growth was marginally higher.

Despite slower growth, services firms remained optimistic about business activity over the next 12 months, supported by expectations of stronger demand, improved market conditions, competitive pricing strategies and higher inbound tourism. However, overall business confidence fell to a seven-month low. New business growth in the services sector slowed to its weakest since February 2022. Among the four broad segments of India's service economy tracked by the survey, only finance and insurance recorded faster growth in both output and sales.

Export demand remained a bright spot, with new overseas orders accelerating at a robust pace that was stronger than overall sales growth. Survey respondents attributed the increase to stronger demand from clients in the UAE, UK and the US.

Hiring picked up in July after falling to a six-month low in June, although the recovery remained modest. Only 6% of surveyed firms reported an increase in employment, while 92% said staffing levels were unchanged. "Hiring showed a moderate rebound, while profit margins improved as input costs softened and firms increased their selling prices," said Bhandari.

In terms of costs, input prices continued to rise in July, driven by higher fuel, labour, material, technology and transportation expenses. However, input cost inflation eased to its weakest level in six months and remained below its long-run average. Consumer services recorded the fastest increase in input costs among monitored sectors, although inflation grew at the slowest pace since the beginning of 2026. Even so, the sector recorded the weakest rise in prices charged, while real estate and business services registered the strongest increase in selling prices.

'EV Sector May Create 40M Jobs by 2030'

Mumbai: The electric vehicle (EV) sector is expected to create 30-40 million jobs by 2030, with hiring projected to grow 15-20 per cent annually, driven by rising demand for specialised talent in engineering, energy systems and battery technologies, a report said on Wednesday.

As EV adoption accelerates across passenger vehicles, commercial fleets, two-wheelers and public mobility, India's EV industry is entering its most employment-intensive phase, evolving from a vehicle manufacturing opportunity into a fully integrated industrial ecosystem, according to the report by talent company Adecco India.

The EV sector is projected to generate 30-40 million jobs, with 10-15 per cent direct and 85-90 per cent indirect jobs by 2030, the report stated.

The report is based on insights from over 100 companies in Adecco India's base.—**PTI**

Regulators Eye CRILC Cover for Surety Bonds

Dheeraj Tiwari

New Delhi: Financial sector regulators are considering bringing insurance surety bond exposures under the Reserve Bank of India's Central Repository of Information on Large Credits (CRILC), a move aimed at giving banks and rating agencies a fuller picture of corporate leverage by capturing contingent liabilities that currently escape regulatory reporting.

CRILC is a database maintained by the RBI to monitor large credit exposures. "We have received some suggestions from banks on this matter and discussions are on how to address this regulatory blind spot," a regulatory official aware of the developments said.

Insurance surety bonds are instruments under which insurers act as sureties, guaranteeing that a contractor will fulfil its obligations under agreed terms.

According to industry estimates, insurance surety bonds worth ₹50,000-60,000 crore have been issued so far.

A bank executive said lenders had made a representation to the government, pointing out that external credit rating agencies do not currently factor in exposures arising from insurance surety bonds.

"We have suggested expanding the scope of CRILC and making it a more comprehensive repository for all lending and guarantee data across the financial system," he said. Almost all ministries, central public sector enterprises (CPSEs) and other government departments now allow insurance surety bonds to be furnished instead of bank guarantees.

Inventory Only Against Export Orders for Ecomm

Our Bureau

New Delhi: An ecommerce company with foreign investment must register as an exporter-on-record (EOR) to hold inventory and can procure and stock goods only against confirmed export orders, the government said on Wednesday.

Speculative stockpiling for future outbound shipping will not be allowed, the commerce and industry ministry said as it notified the norms governing foreign direct investment (FDI) in inventory-based ecommerce for export purposes.

India, last month, allowed FDI in inventory-based model of ecommerce "exclusively" for export purposes, to help increase the country's exports.

As per the notification, EOR means an entity holding a valid import export code (IEC) and Goods and Services Tax Identification Number registered with the Directorate General of Foreign Trade (DGFT) under the inventory-based cross-border ecommerce facilitation framework. EORs can buy made-in-India goods from one or more sellers-on-record for export purposes against confirmed overseas orders for exports.

"By leveraging a registered EOR, Indian sellers can access overseas markets while delegating export documentation, customs formalities, destination- country regulatory compliance, product testing and certification, packaging, labelling, fulfilment, logistics and reverse logistics, to the EOR," the DGFT said.

Such operations shall be carried out through a separate legal entity incorporated for this purpose and at the time of registration or amendment as the EOR, such entity would have to disclose its shareholding pattern and the nature of its ownership or control relationship with the ecommerce entity, according to the notification. It said the seller will supply goods produced in India to the EOR against a confirmed export order and they will be responsible for ensuring and declaring the correct origin of goods. It said export inventory must be distinctly identified, segregated and maintained through a digital repository ensuring complete traceability; and the export inventory cannot be diverted for sale in the domestic market.

Payment to Indian sellers will have to be made within the prescribed timeline and cannot be made contingent upon receipt of payment from overseas buyers.

The guidelines also ensure timely payment to sellers, transparency in overseas sales, and clear accountability for export compliance.

Niti Seeks Policy to Support, Regulate Caregiving MSME

Our Bureau

New Delhi: NITI Aayog has called for a dedicated policy framework to support India's ageing population with focus on regulating the caregiving ecosystem and setting standards for caregiving while extending the social security coverage to caregivers.

In its report "Reimagining Care: Strategies for Empowering Caregivers in Viksit Bharat @2047," released on Wednesday, the Aayog has called for promoting financial incentives and entrepreneurship for caregivers to make it scalable and profitable

Projecting India's ageing population to go up from 149 million in 2022 to 194 million in 2031 and 347 million in 2050, the Aayog has also proposed introduction of care leave to empower employees to provide necessary support to dependent parents or persons with chronic illnesses.

"MSMEs in the caregiving space may be encouraged to register and access government financial products, such as Mudra Funds. These funding sources can help caregiving businesses scale operations, expand service delivery, and improve infrastructure," the Aayog said in the report.

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम
Union Bank of India
A Government of India Undertaking

DEMAND NOTICE

ARB, Union Bank Bhawan, Mantri Awas, Vibhuti Khand, Gomti Nagar Lucknow-226010, Uttar Pradesh, E-mail- ubin0578720@unionbankofindia.bank.in

UNDELIVERED DEMAND NOTICE {SARFAESIA NOTICE SEC. 13(2)}

Demand Notice under SARFAESI Act 2002 Sec. 13(2) were sent to the following Borrowers / Guarantors. We have sent registered notices to the borrower/s & guarantor/s and these Notices have been returned undelivered. Borrowers & guarantor are hereby advised to pay the outstanding amount with interest and cost within 60 days from the date of publication referred here below otherwise Bank will proceed further to take possession of the property under SARFAESI Act 2002 and sell the same to recover the Bank's dues. As per Section 13(13) of SARFAESIA Act, on receipt of this notice you all are restrained from disposing of or dealing with the following securities except in the usual course of business, without the consent of the Bank. Please note any violation of this section entails serious consequences. The borrower's / guarantor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets. Any kind of Sale / purchase of the property will be subject to the charge of the respective branches of **UNION BANK OF INDIA, LUCKNOW.**

Sl. No.	Name of Borrower and Guarantor	Equitable Mortgaged Property	Amount Due as per Demand Notice	Date of Demand Notice / Date of NPA
1.	**Borrowers: 1. M/s Shri Balaji Agro Products** Add: Flat No. B2/405, DLF MYPAD City Centre, Vibhuti Khand, Dist- Lucknow, U.P-226020 **2. Unit Address:** Plot No. 1674, Pargana-Pratapganj Vill-Udhauli, Dist- Barabanki, U.P **3. Mr. Vindheshwar** S/o Mr. Pyare Lal Verma Add: House No. 1674, Pargana- Pratapganj, Vill-Udhauli, Dist- Barabanki, U.P.	Hypothecated Stock of Assets, Plant & Machineries Acquired From Bank Finance Situated at Plot No. 1674, Pargana-Pratapganj, Vill-Udhauli, Barabanki, Uttar Pradesh	**Rs. 38,79,161.47** as on **30.06.2026** plus Legal/other expenses and further Interest charged from **01.07.2026** and Legal/other expenses thereon	**14.07.2026** / **01.05.2025**

Date: 06.08.2026 Place: Barabanki Authorised Officer, Union Bank of India

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
Zonal Office, Near Roadways Bus Stand, Gonda (U.P.)- 271001

NOTICE OF SALE E-AUCTION

Notice in intended sale under Rule 6(2), 8(6) & 9(1) of The Security Interest (Enforcement Rules) 2002 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002

Whereas, the Authorized Officer of **Indian Bank (Erstwhile Allahabad Bank)** had taken constructive possession of the following property / ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same of **"AS IS WHERE IS, AS IS WHAT IS, AS IS WHATEVER THERE IS"** basis for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upto failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act platform provided by the Service Provider, contact & detail for **Symbolic Possession** of property is available at present.

Branch : Ranipur, Authorised Officer Jaysheel Sharma, Mob.: 9026371110 & Branch Managar: Aditya, Mob.: 8677901839

Sr. No.	Name & Address of the Borrower(s)/Proprietor/Partners/ Director(s)/Guarantor(s)	Description of the Immovable Property mortgaged & Property ID	Dt. of Demand Notice / Dt. of Possession Notice / Out.Amt. as per Demand Notice	a) Reserve Price b) Earnest Money c) Account Details for EMD d) Incremental Bid Amt.	Date for submission of EMD / Date & Time of E-Auction
1.	**1. M/s Santosh Interlocking Udyog (Borrower), Prop : Mr. Santosh Kumar Yadav S/o Mr. Samay Deen, Unit Address:** Vill- Arjunpur, Bouriha, Dist- Gonda UP- 271123 **2. Mr. Santosh Kumar Yadav (Borrower, Mortgagor & Guarantor) S/o Mr. Samay Deen,** R/o Vill- Arjunpur, Bouriha, Dist- Gonda UP- 271123	One Kita Residential Plot situated at Gata No 213/0.114 hect Village- Golhipur, Pergana- Mahadewa, Tehsil- Tarabganj Dist- Gonda Registered mortgage Deed registered in SRO Tarabganj dated 14.11.2023 having Sr. No. 10007, Bahi No. 1, Zild No. 6422 on Page No. 341-360, **Area: 9796 Sq ft., Boundaries : East:** Road and border of village Arjunpur, **West:** Nala after that gata no 216, **North:** Rasta in Gata no 212, **South:** Gata no 214 in the name of Jokhu and others **Property ID: IDIB7661328393R**	**10.10.2025** / **07.01.2026** / **Rs. 20,61,698.00** as on 09.10.2025 with further interest, costs, other charges and expenses thereon from 10.10.2025	a) Rs. 10.50 lakh b) Rs. 1.05 lakh c) 50003515812 IFSC: IDIB000G593 Gonda Main Branch d) Rs. 10,000/-	**Till 26.08.2026** / **27.08.2026 at 11.00 AM to 04.00 PM**

The intending Bidders/ Purchasers are requested to register with online portal (**https://www.baanknet.com**) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **26.08.2026**. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

Platform (**https://www.baanknet.com**) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt. Ltd.**, (Contact Phone 8291220220, email ID:- support.baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at **e-Auction Service Provider's website https://www.baanknet.com.**

For downloading further details and Terms & conditions, please visit : https://www.baanknet.com
THE BORROWER(S)/GUARANTOR(S) ARE HEREBY NOTIFIED ABOUT THE SALE NOTICE UNDER THE SARFAESI ACT, 2002

Date : 03.08.2026 Place : Gonda INDIAN BANK (erstwhile Allahabad Bank)

इंडियन बैंक Indian Bank

Branch: 25, Suraj Complex, Vidhan Sabha Marg, Hussainganj, Lucknow, Pin Code:- 226001

NOTICE OF SALE E-AUCTION

Notice in intended sale under rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002

Whereas, the Authorized Officer of **Indian Bank** had taken constructive possession of the following property / ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same of **"AS IS WHERE IS, AS IS WHAT IS, AS IS WHATEVER THERE IS"** basis for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upto failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act platform provided by the Service Provider, contact & detail for **Symbolic Possession** of property is available at present.

Sr. No.	Name & Address of the Borrower(s)/Proprietor/Partners/ Director(s)/Guarantor(s)	Description of the Immovable Property mortgaged	Dt. of Demand Notice / Dt. of Possession Notice / Out.Amt. as per Demand Notice	a) Reserve Price b) Earnest Money c) Account Details for EMD d) Incremental Bid Amt.	Date for submission of EMD / Date & Time of E-Auction
1.	**1. M/s Shiv Ganga Electricals (Proprietorship Firm/ Borrower), Address:** 137, Laxmanpuri Colony, Rabindra Palli Colony, Faizabad Road, Lucknow U.P. Pin- 226016 **2. Arun Kumar Singh Baghel s/o Shyam Bahadur Singh Baghel (Proprietor/Borrower in Shiv Ganga Electricals) & Arun Kumar Singh Baghel s/o Shyam Bahadur Singh Baghel (Co-borrower in Home Loan),** 137, Laxmanpuri Colony, Rabindra Palli Colony, Faizabad Road, Lucknow U.P. Pin- 226016 **Also at:** 4/161, Vipul Khand, Gomti Nagar, Lucknow, U.P. Pin-226010 **3. Mrs. Lalmati Sigh W/o Shyam Bahadur Singh Baghel (Guarantor/Mortgagor in Shiv Ganga Electricals) & Mrs. Lalmati Sigh W/o Shyam Bahadur Singh Baghel (Borrower/Mortgagor in Home Loan),** 137, Laxmanpuri Colony, Rabindra Palli Colony, Faizabad Road, Lucknow U.P. Pin- 226016 **Also at:** 4/161, Vipul Khand, Gomti Nagar, Lucknow, U.P. Pin-226010	Residential Building (G+2 Upper Floor), House No. 4/161, Vipul Khand, Gomti Nagar, Lucknow, U.P. Pin-226010 registered before Sub-Registrar-I, District Lucknow in Book No. 1, Zild no. 4224, at Page No. 351-372 at Serial No. 3394/98 on 07/04/1998 in the name of Smt. Lalmati Devi, W/o Sh. Shyam Bahadur Baghel CERSAI ID: Asset ID- 200009392150 Security Interest ID- 400009408812	**02.05.2026** / **17.07.2026** / **Rs. 1,02,69,134.00 as on 02.05.2026 with further Interest Cost other Charges & expenses thereon**	a) Rs. 2,95,00,000/- b) Rs. 29,50,000/- c) 6127853725 IFSC: IDIB000H561 Hazratganj Branch d) Rs. 10,000/-	**Till 14.09.2026 upto 07.00 PM** / **15.09.2026 at 11.00 AM to 03.30 PM**

Bank Website www.indianbank.in	E-Auction Website	Document (Sale Notice Image)	Property Location	Video of Property	Photo of Property	Name & Mobile Number of Authorised Officer/Branch Manager
						Authorised Office: Alok Sharma, Mob.: 9818006825 Branch Manager: Alok Sharma, Mob.: 9818006825

For verification about be document, property & inspection thereof, the intending bidders may contact Indian Bank, above mentioned Branch, Lucknow during office hours before on 14.09.2026 for auction related query intending bidders may contact above mentioned Branch.

For downloading further details and Terms & conditions, please visit : https://www.baanknet.com
THE BORROWER(S)/GUARANTOR(S) ARE HEREBY NOTIFIED ABOUT THE SALE NOTICE UNDER THE SARFAESI ACT, 2002

Date of Sale Notice: 04.08.2026 Place : Lucknow Authorised Officer, Indian Bank

बैंक ऑफ़ बड़ौदा Bank of Baroda

ROSARB, Lucknow Metro
2nd Floor, Baroda House, V-23, Vibhuti Khand, Gomti Nagar, Lucknow-226010
Mob: 7565008656, Email: sarluc@bankofbaroda.bank.in

E-Auction Notice

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
"APPENDIX- IV-A [See proviso to 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 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/Symbolic Possession of which has been taken by the Authorised Officer of **Bank of Baroda,** Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/ Secured Assets/s/Dues/Reserve Price/E-Auction date & time, EMD and Bid increase Amount are mentioned below:

Date of Auction: 08.09.2026, 2.00 PM to 6.00 PM | Last Date of EMD Submission: 07.09.2026, upto 2.00 PM

Sl. No.	Name & Address of the borrower/ Guarantors/ Mortgagors	Description of the Immovable Property with known encumbrances, if any	Total Outstanding	Date & Time of E-Auction	Reserve Price/EMD/ Bid increase Amount	Type of Possession (Symbolic/ Physical)	Property Inspection date & Time
1	**Borrower: M/s Shree Vishwakarma Industries Prop. Mr. Awadhesh Kumar Sharma** Add: Plot No. 51 Part of Land Khasra no. 867, situated at Vill Paliya Masoodpur, Pargana Dewa, Tehsil Nawabganj, Distt. Barabanki, 225002, **Mr. Awadhesh Kumar Sharma S/o Late Parmanand Sharma** R/o 631/173, Near Shiv Mandir, Shivpuri, Kamta Chinhat, Lucknow- 226028 **Guarantors: 1. Mr. Abhishek Sharma, 2. Mr. Jitendra Kumar Sharma both S/o Late Parmanand Sharma** and both R/o 631/173, Near Shiv Mandir, Shivpuri, Kamta Chinhat, Lucknow- 226028 **3. Mrs. Shobha Devi W/o Indrajeet Sharma** R/o Vill Narkatiya Nautan, Semaria, Siwan, Bihar-841243	All that part and parcel of property consisting of Plot no. 51 Part of Land Khasra no. 867 situated at Vill Paliya Masoodpur, Pargana Dewa, Tehsil Nawabagnj, Distt. Barabanki. admeasuring: 185.80 Sq. Mtr. **Boundaries (as per sale deed): North:** Plot of Seller; **South:** Kachcha Rasta 25 ft; **East:** Road; **West:** Plot of Seller. **Encumbrance:** Not Known	**Rs. 1,11,89,307.67** as on 31.07.2026 + Further interest and other expenses thereon	**Date: 08.09.2026 Time: 02:00 PM to 06:00 PM**	**Rs.50,20,000/- (RP) Rs. 5,02,000/- (EMD)** Rs. 10,000/- (Bid Increase Amount)	**Physical**	**06.08.2026 to 07.09.2026 between 10:00 AM to 4:00 PM**
2	**Borrower: 1. Mrs. Savita Singh Wife & Legal Heir of Late Dr. Vinod Kumar Singh, 2. Mr. Satyam Singh Son & Legal Heir of Late Dr. Vinod Kumar Singh & Ms. Soumya Singh Daughter & Legal Heir of Late Dr. Vinod Kumar Singh** All R/o- 408/A, Raja Rahul City, Near Ram Sevak Puram Colony, Harharpur Nilmatha Cantt, Lucknow, UP 226002	Equitable Mortgage of Residential Plot, part of land bearing old chak no. 291, Gata No. 1122, present khasra no. 893, situated at Village Sarsawan, Tehsil Sarojini Nagar, Dist.- Lucknow, admeasuring area of 143.029 Sq. Mtr. In the name of Late Dr. Vinod Kumar Singh. **Boundaries (as per sale deed): North:** Plot of Dwivedi & other; **South:** 20 Feet. Wide Road; **East:** Remaining land of Khasra No. 893 of Seller (Raj Baksh Singh); **West:** Plot of Vijay Singh. **Encumbrance:** Not Known	**Rs. 79,08,098.45** as on 31.07.2026 + Further interest and other expenses thereon	**Date: 08.09.2026 Time: 02:00 PM to 06:00 PM**	**Rs.71,00,000/- (RP) Rs. 7,10,000/- (EMD)** Rs. 10,000/- (Bid Increase Amount)	**Symbolic**	**06.08.2026 to 07.09.2026 between 10:00 AM to 4:00 PM**
3	**Borrower: M/s The Climatizers Prop: - Mr. Ravijot Pasricha S/o Bhupinder Singh Pasricha** Add: House No- 5, Meerabai Marg, Adj. Tax Building, Lucknow-226010 Also At: House No- 5/352, Viram Khand, Gomti Nagar, Lucknow-226010 **Guarantors: 1. Mrs. Surjeet Kaur W/o Bhupinder Singh Pasricha, 2. Mr. Harsh Pasricha S/o Bhupinder Singh Pasricha & 3. Mr. Bhupinder Pasricha S/o Sant Singh Pasricha** All Add: House No- 5, Meerabai Marg, Adj. Tax Building, Lucknow-226010 Also At: House No- 5/352, Viram Khand, Gomti Nagar, Lucknow-226010	**(1)** All that part and parcel of property consisting of Commercial Shop No- 5, Lower Ground Floor on Plot No-3/18 admeasuring 10.87 Sq. Mtr. Situated at Vijay Khand, Gomti Nagar, Lucknow in the name of Mr. Harsh Pasricha S/o Mr. Bhupinder Pasricha. **Boundaries:- North:** Others property; **South:** Common Passage; **East:** Shop No-2; **West:** Shop No-3 & 4. **(2)** All that part and parcel of property consisting of Commercial Shop No-6 & 7, Lower Ground Floor on Plot No-3/18 admeasuring 21.47 Sq. Mtr. Situated at Vijay Khand, Gomti Nagar, Lucknow in the name of Mr. Ravijot Pasricha S/o Mr. Bhupinder Pasricha. **Boundaries:- North:** Common Passage; **South:** Plot No-3/17; **East:** Shop No-2; **West:** Common Passage. **Encumbrance:** Not Known	**Rs. 1,27,38,762.18** as on 31.07.2026 + Further interest and other expenses thereon	**Date: 08.09.2026 Time: 02:00 PM to 06:00 PM**	**For Property (1) Rs.18,76,000/- (RP) Rs. 1,87,600/- (EMD)** Rs. 10,000/- (Bid Increase Amount) **For Property (2) Rs.41,63,000/- (RP) Rs. 4,16,300/- (EMD)** Rs. 10,000/- (Bid Increase Amount)	**Physical**	**06.08.2026 to 07.09.2026 between 10:00 AM to 4:00 PM**

Date of Auction: 23.09.2026, 2.00 PM to 6.00 PM | Last Date of EMD Submission: 22.09.2026, upto 2.00 PM

Sl. No.	Name & Address of the borrower/ Guarantors/ Mortgagors	Description of the Immovable Property with known encumbrances, if any	Total Outstanding	Date & Time of E-Auction	Reserve Price/EMD/ Bid increase Amount	Type of Possession (Symbolic/ Physical)	Property Inspection date & Time
4	**Borrower: Mr. Shailesh Mani Tripathi & Mr. Brijesh Mani Tripathi both S/o Satya Narayan Tripathi** Add: - D-73/8, Sector-7, Indira Nagar, Lucknow-226017, Also At: Vill & Post – Pikaura Shivgulam Purani Basti, Thana- Kotwali, Distt – Basti	Equitable Mortgage of House No- E-1/160/H situated at Sector H, Jankipuram Yojna Ward, Jankipuram, Lucknow, admeasuring 30.00 Sq. Mtr. In the name of Mr. Shailesh Mani Tripathi S/o Satya Narayan Tripathi &Mr. Brijesh Mani Tripathi S/o Satya Narayan Tripathi. **Boundaries (as per Sale Deed): North:** 9.00 Mtr. Wide Road; **South:** House No- 1/181; **East:** House No- 1/159; **West:** House No- 1/161. **Encumbrance:** Not Known	**Rs. 43,10,556.21** as on 31.07.2026 + Further interest and other expenses thereon	**Date: 23.09.2026 Time: 02:00 PM to 06:00 PM**	**Rs.24,33,000/- (RP) Rs. 2,43,300/- (EMD)** Rs. 10,000/- (Bid Increase Amount)	**Physical**	**06.08.2026 to 22.09.2026 between 10:00 AM to 4:00 PM**
5	**Borrower: Mr. Surya Pratap Singh S/o Sri Harihar Singh & Mrs. Nisha Singh W/o Mr. Surya Pratap Singh** Both Add: - 645A/1253, Janki Vihar Colony, Jankipuram, Lucknow-226016	All that part and parcel of the property consisting of (EWS) House No- 281, Sector G, admeasuring area 36.75 sq. meter, Jankipuram, Sitapur Road, Lucknow, standing in the name of Surya Pratap Singh S/o Harihar Singh. **Boundaries (as per Sale Deed): North:** House No. 282; **South:** House No. 280; **East:** 6-meter-wide Road; **West:** House No. 256. **Encumbrance:** Not Known	**Rs. 46,09,566.12** as on 31.07.2026 + Further interest and other expenses thereon	**Date: 23.09.2026 Time: 02:00 PM to 06:00 PM**	**Rs.20,69,000/- (RP) Rs. 2,06,900/- (EMD)** Rs. 10,000/- (Bid Increase Amount)	**Symbolic**	**06.08.2026 to 22.09.2026 between 10:00 AM to 4:00 PM**

For detailed terms and conditions of the sale please refer / visit to the website link **https://bankofbaroda.bank.in/e-auction** and online auction portal **Baanknet.com.** Also proposed bidders may contact the Authorised Officer on Mobile no. **7565008656**

Date: 05.08.2026; Place: Lucknow Authorised officer, Bank of Baroda