



IDBI BANK Ltd. : Zonal Office, Bhopal
Centre Point Commercial Complex, First Floor,
T T Nagar, New Market, Bhopal / Pin-462003
(0476) Tel.: 0768-4027064 / 4848320

APPENDIX IV (RULE 8 (1)) POSSESSION NOTICE (For Immovable Property)
Whereas
The undersigned being the authorised officer of IDBI Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 31.07.2025 [subsequently demand notice was published on 23.08.2025 in Newspapers, Bhopal edition namely, Dainik Jagaran (Hindi) & Free Press Journal (English)] calling upon the borrower(s) 1. MR. BALABHADRA SAHOO (Borrower & Mortgagor) and 2. MR. BHIKARI CHARAN SAHOO (Co-Borrower) to repay the amount mentioned in the notice being Rs. 24,48,341.46 (Rupees Twenty Four Lakh Forty Eight Thousand Three Hundred Forty One and Forty Six Paise Only) within 60 days from the date of the receipt of the said notice.
The Borrower(s)/Co-Borrower(s)/Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/Co-Borrower(s)/Mortgagor(s) and the public in general that the undersigned has taken Physical 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 this the 11th day of September of the year 2026.
The Borrower(s)/Co-Borrower(s)/Mortgagor(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IDBI Bank Limited for an amount of Rs. 24,48,341.46 and interest thereon.
The Borrower(s)/Co-Borrower(s)/Mortgagor(s)'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 assets.

DESCRIPTION OF THE PROPERTY
All that piece and parcel of immovable property situate at Residential Flat No. 505, 5th Floor, Situated at Block - A, of Maple Row, comprising flat build up area of 818 sq.ft., (76.02 sq. ft.) in "Spring Valley Dew", Which is situated at Village Katara, Ward no. 85, Tehsil Huzur, District Bhopal, D.P. Boundaries: East: Unit No. 8-501; West: Unit No. A-503, North: Unit No. A-506; South: Open
Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.
Date: 11.09.2026
Place: Bhopal

Sd/-
(Deepak Bundeli)
Authorised Officer
For IDBI Bank Limited

MANAPPURAM HOME Finance Ltd.				
Regd. Office: 6/506 A, Padmanabha Building, Near Sreenivas Sagar Temple, Choppur - Tiruppur Road, Tiruppur, Tamil Nadu 635067 MANAPPURAM HOME FINANCE LIMITED Phone No: 0437-2620504				
POSSESSION NOTICE (For Immovable Property)				
Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ("MANAPPURAM") under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest ("SRI") Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice 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 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/her under section 13(4) of the said "SRI" Act read with rule 9 of the said rules. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Manappuram Home Finance Ltd as mentioned below for each of the respective properties:				
Sr. No.	Name of Borrower and Co-borrower / Last name of the branch	Description of the Secured Asset in Request (Of Which Interest has been Created)	Date of Demand Notice sent & Outstanding Amount	Date of Possession
1	Gudhya, Mukesh, (/NHL01000037733/ Gwalior	That Property House Situate Part of Village Alapur PH. N 82 Circle Jaura Tehsil Jaura, District Morena M.P Part of Land Survey No. 1205/2/1 Village Nidhan Area 1200 Sqft. 111.52 Sqmt, Madhya Pradesh, Pin: 476221, East-Gujar Ka Makan, West-Aam Rasta 20 Feet Choda, South-Plot Satish Baghel, North- Plot Palti Singhai	06-06-2026 & Rs.539221/-	12-09-2026
2	Pooja, Sandeep Ojha, Parimal Ojha, Munnsala Ojha, (/NHL01000017388/ Gwalior	That Property Situated At Survey No. 360, Ward No 01, Shiv Vihar Colony, Mauja Ambah Tehsil Ambah, Dist. Morena Madhya Pradesh, Pin: 476111, Area 1500 Sqft, East-Land Sehar, West-Jain Ka Plot, South- Kusthah Ka Khat, North-1-20 Feet Road	08-06-2026 & Rs.589115/-	12-09-2026
3	Mehag Bee, Vahed Khan, Arman, (/NHL01000050482/ Yeshwant Nivas Indore	House No. 35, P. H. No. 05, Survey No.724/-1, Ward No.19, Gram Panchayat Siya, Tehsil & Dist. Dewas M.P. Pin Code No. 455001 Total Area 2601 Sqft. East-Road, West-Self Land, South-House of Ramesh, North-Road	02-06-2026 & Rs.459165/-	12-09-2026
4	Pooja, Arjun, (/NHL01000042795/ Yeshwant Nivas Indore	House No. 39, PH. No. 08, Survey No. 482, Gram Dharmat, Tehsil Dewaspur, District Indore M.p. Pin Code No. 453551, Total Area- 1250 Sqft. East-Vacant Plot of Ambaram Ji, West-House of Ali Hussien, South-Plot of Badri Ji, North-Road	02-06-2026 & Rs.516635/-	12-09-2026
5	Jarin Bano, Nasir Ali Musalman, Nishar Musalman, (/NHL01000029493/ Sagar	Plot/House Certified From Nayab Tehsilshdar Circle Malhona Revenue Case No. 50A/66/Mar 2013-14 Dated On 07/01/2014 At Mouza Abdul Kalam Ward No.04 Malhona Ph. No. 118 Aabadi Kalam Ward No. 352 Tah. Malhona Dist. Sagar (M.P.), Madhya Pradesh, Pin: 470441 Measuring Area Is 900 Sq. Ft. East-Road, West-Road, South-Raised Ali, North-Sattar Ali	02-06-2026 & Rs.266350/-	12-09-2026
6	Kavita Bhatnagar, Kamlesh Das, (/NHL01000015606/ Yeshwant Nivas Indore	Total Area - 1289 Sq. Ft., Property House No 152, Survey No. 542, PH. No. 03, Gram Dharmat, Tehsil Dewapur, Dist. Indore M.P. Pin Code No. 453551, Total Area- 1250 Sqft. East-Vacant Plot of Ambaram Ji, West-House of Ali Hussien, South-Plot of Badri Ji, North-Road	02-06-2026 & Rs.299412/-	12-09-2026
7	Baby Bee, Ras Gattar, (/NHL01000040103/ Yeshwant Nivas Indore	House No. 78, Ward No. 04, PH. No. 06, Survey No. 542, Gram Dharmat, Tehsil Dewapur Dist. Indore, Madhya Pradesh, Pin: 453551 Total Area 1440 Sq. Ft. East-House of Samundri, West-House of Adam Shah, South-Road, North-House of Ayub Patel	02-06-2026 & Rs.326100/-	12-09-2026
8	Kusum Balmik, Naval Balmik, Ravi Kumar, Robin Dholkar, (/NHL01000030567/ Gwalior	Admeasuring Area 565 Sq.ft., Land Bearing Survey No. 1385 Living, Being, And Situated At Hanuman Dandia Village Dabra Ward No. 03, New Ward No. 16 Taluka: Dabra District Gwalior, Madhya Pradesh, Pin: 475110, East-15 Ft. Road, West-House of Harpal, South-House of Narayan, North-Land of Kabiratan,	03-06-2026 & Rs.508401/-	12-09-2026
9	Sagar Bai, Atmaram Bhargathi X, Chetan X, (/NHL01000014803/ Yeshwant Nivas Indore	House No. 66, Survey No. 67, PH. No. 32 Gram Chhayam Gram Panchayat Pparyagathi Tehsil Dist. Ujjain (M.P), Madhya Pradesh, Pin: 456010 Total Area 980 Sqft. East-Plot & House of Mr. Motilal, West-House of Mr. Tofansingh, South-Road, North-Land of Mr. Rajesh	03-06-2026 & Rs.449908/-	12-09-2026

Date: 17th September 2026 | Place: MADHYA PRADESH Sd/- Authorised Officer Manappuram Home Finance Ltd



SHRIRAM Finance
SHRIRAM City
CITY UNION 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:** 804, Sky Business Park, Opp. Shalimar Township, A.B. Road, Indore – 452 010 (M.P.)

APPENDIX-IV-A [SEE PROVISION TO RULE 8 (5) & (6)] 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 8 (5) & (6) 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 22/10/2026 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/Mortgagors	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
N 8 TRADERS NO 5 PURANI KRISHI UPJAI MANDI SELANA BUS RATLAM, STAND, BANJLI, RATLAM, MADHYA PRADESH, INDIA, 457001 IMTIYAZ AHMED MANSOORI 12/911 SAMTA NAGAR RATLAM, RATLAM, MADHYAPRADESH, BANJLI, RATLAM, MADHYA PRADESH, INDIA, 457001 ISHTIYAK AHMED MANSOORI 12/911 SAMTA NAGAR RATLAM, RATLAM, BANJLI, RATLAM, MADHYA PRADESH, INDIA, 457001 MUMTAJ MUHAMMAD MANSURI (@Mammubhai) 12/911 SAMTA NAGAR RATLAM, RATLAM, BANJLI, RATLAM, MADHYA PRADESH, INDIA, 457001	Rs. 31,86,446/- as on, 08/05/2026 in accordance to the calculation furnished in Schedule II hereunder, along with future interest computable till the date of payment in full within 60 (Sixty) days from the date of the notice	Rs. 56,25,000/- /- Bid Increment Rs.25,000/- (Rupees Twenty Five Thousand Only) in such multiples Earnest Money Deposit (EMD) (Rs.) Rs. 562500/- Last date for submission of EMD : 21/10/2026 Time 10.00 a.m. to 05.00 p.m.	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 BRANCH - DR. RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI BANK ACCOUNT NO- Current Account No. 006010200067449 IFSC CODE - UTIB0000006	22nd OCT. 2026 & Time. 11.00 a.m. to 01.00 PM.	Mr Ritesh Pandey +91 90097993745 Mr Suhas Ohal 9699905222 Property Inspection Date: - 25/09/2026 Time 11.00 a.m. to 04.00 p.m.

Date of Possession & Possession Type
09/07/2026 - Symbolic Possession
Encumbrances known Not known
Description of Property
All the Pieces and Parcel of the Property – Survey No 310/3, Kasba- Ratlam Dist Ratlam Madhya Pradesh - 457001
STATUTORY 30 DAYS NOTICE UNDER RULE 8 (5) & (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002
The borrower/mortgagors/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. 22/10/2026, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.
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://www.samil.in>) of our third-party auction agency SHRIRAM AUTO MALL INDIA LTD. and for the place of Tender Submission/ for obtaining the bid form / Tender order & Auction, please visit the website <https://www.samil.in> and for detailed terms and conditions of the sale please refer to the link <https://kalam.shriramfinance.in> provided in the website of Shriram Finance Limited.

Place : Ratlam Madhya Pradesh
Date : 17-09-2026

Sd/- Authorised Officer
Shriram Finance Limited

CORRIGENDUM NOTICE
EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED
Regd. Office : Edelweiss House, 1st Floor Off CST Road, Kalina, Mumbai 400098.
CIN: U67100MH2007PLC174759

With reference to advertisement Published in this Newspaper on dated 07.09.2026 Regarding "E-AUCTION SALE NOTICE" of Borrower M/S. Look And Like (Loan No. 3436109). Please read Reserve Price of the property as **Rs. 4,00,000/-** instead of **Rs.5,00,000/-** and **EMD as Rs. 40,000/-** instead of **Rs. 50,000/-**.
All other details shall remain the same.
Date : 17.09.2026
Place : Mumbai
Sd/- Authorised Officer
For Edelweiss Asset Reconstruction Company Limited





Motilal Oswal Home Finance Limited
Regd. Office: Motilal Oswal Tower, Rahmullahi Sayani Road, Opp. Patel ST Depot, Pashchandi, Mumbai - 400 025,
CS : 829188989 Website: www.motilaloswalhomefinance.com Email: info@motilaloswal.com

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)
(UNDER RULE 8 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)
Whereas the undersigned being the authorized officer of Motilal Oswal Home Finance Limited, (Formerly known as Aspire Home Finance Corporation Ltd), under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned hereunder calling upon the following borrowers to repay the amount mentioned in the notice being also mentioned hereunder within 60 days from the date of receipt of the said notice. The following borrowers having failed to repay the amount, notice is hereby given to the following borrowers and the public in general that undersigned has taken possession of the properties 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 the date mentioned hereunder.

Sr No	Loan Agreement No. / Name Of The Borrower / Co Borrower/Guarantor	Date of Demand Notice & Outstanding	Date Of Possession Taken	Description Of The Immovable Property : All That Part And Parcel Of Property Consisting Of Property Address
1	LXSA006116-170093017 Borrower: Dinesh Kumar Mamman Patel / Co-Borrower : Saroj Dinesh Kumar Patel	10-10-2025 For Rs.349824/-	11-Sep-26	Kh.No 413/1 414/1 Ph.No 33 Mouja Garhakola Ward No 14 Room Ward Gadhakola, Sagar Near Math Power House Mada Mandi Room Ward Sagar Madhya Pradesh-470232 East: Land Of Seller West: Land Of Sanjay Mishra North: Land Of Seller South: Road

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the Charge of Motilal Oswal Home Finance Limited for an amount mentioned herein above 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 assets.
Date : 17.09.2026 / Place : Madhya Pradesh

Sd/-Authorized Officer
(Motilal Oswal Home Finance Limited)



ARCIL ASSET RECONSTRUCTION COMPANY (INDIA) LTD.
CIN: U65999MH2002PLC134884 Website: www.arcil.co.in
REGISTERED OFFICE: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400028. Tel: +91 2266561300

SYMBOLIC POSSESSION NOTICE
Whereas, the undersigned being the Authorized Officer of Asset Reconstruction Company (India) Limited acting in its capacity as Trustee under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice(s) to the borrower(s) mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower/ guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/ guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned has taken possession of the underlying immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.
1: Loan No- 0196SBML02033: Original Lender - Vistara: Date of Demand Notice- 26/05/2026: Name of the Trust-Arcil - Trust - 2026 - 011: Borrower Name - Mr./Ms. Ghanshyam Vishwakarma: Co-Borrower Name - Mr./Ms. Sarila Bai Vishwakarma, Mr./Ms. Durga Bai Vishwakarma: Total Outstanding- ₹ 6,14,683.00/- as on 26/05/2026: Description of the Property- All That Piece And Parcel Of Land And Building (If Any) Measuring An Exent Of 300 Sq Ft., Bearing Ph No. 10, Survey No.- 19602; 1963/21, Salsala, Gulana Road, Tehsil - Gulana, Dist- Shajapur, Madhya Pradesh- 495220. Situated At Kalishind, MADHYA PRADESH - 495220, and bounded as follows: North: Seller Land & Others South: Gulana Main Road (public Way) East: Sumitra Bai Land West: Seller Land & Others: Date of Possession- 11-09-2026
2: Loan No- 0196SBML02397: Original Lender - Vistara: Date of Demand Notice- 26/05/2026: Name of the Trust-Arcil - Trust - 2026 - 011: Borrower Name - Mr./Ms. Dharmendra Rajput: Co-Borrower Name - Mr./Ms. Rajkumar Rajput: Total Outstanding- ₹ 18,72,857.41/- as on 26/05/2026: Description of the Property- All That Piece And Parcel Of Land And Building (If Any) Bearing House No.5/810, Ph No. 14, 160 Nera Mohalla Gram, Badgaon, Teh Gulana, Dist Shajapur, M.p Shujalpur, Madhya Pradesh - 46522 And Land Being Bounded By: Situated At Shajapur, MADHYA PRADESH - 465220, and bounded as follows: North: Road South: Bablu House East: Road West: Owner Land: Date of Possession- 11-09-2026
With further interest as applicable, incidental expenses, costs, charges etc. incurred till date of payment and/ or realisation.
However since the Borrowers mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrowers mentioned herein above in particular and in public in general that the Authorised Officer of ARCIL have taken possession of the properties/ Secured Assets described herein above in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 6 of the said rules on the dates mentioned above.
The Borrower mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured Assets will be subject to the charge of Asset Reconstruction Company (India) Limited. For the above said amount with interest and expenses thereon.
The Borrowers attention is invited to provisions of sub- section(B) of Section 13 of the Act, in respect of the time available, to redeem the secured assets.

Date: 17-09-2026
Place: MP

For Asset Reconstruction Company (India) Limited
SD/- Authorised Officer (In capacity as Trustee)

जाहिर सूचना
सर्वे क्रमांक 11/2 रकबा 0.262 हेक्टेयर, ग्राम तापुरा, तहसील व जिला धार बाबल
सर्वस्वधारक को सूचित किया जाता है कि सरकारी कृषि इन्फ्रस्ट्रक्चर (ग्रिडिंग) लि. द्वारा फीसकूट ई-विक्त्रन विलेज क्रमांक एमपी119002017/1578977 दिनांक 13.10.2017 (सरकारी विलेज विलेज) के माध्यम से जमीन काया गया है। सरकारी विलेज को भारतीय स्टेट बैंक वाणिज्यिक शाखा, इंदौर से प्राप्त किए गए शाखा शाखा सरकारी विलेज विलेज को जमा करके विलेज किया गया है। किन्तु सरकारी विलेज के विलेज दस्तावेजों को जमा में मूल विलेज विलेज क्रमांक ए1/1291 दिनांक 06.06.2015 मूल से जा है। इस संबंध में कृषि इन्फ्रस्ट्रक्चर (ग्रिडिंग) लि. द्वारा एक लिखित विवरण पुरिस्त करने में कर दी गयी है। अतः सरकारी विलेज विलेज विलेज के जमा के लिये का प्रस्ताव कर सर्वस्वधारक को सूचित किया जा रहा है कि यदि किसी व्यक्ति, संस्था, शाखाओं के अधिकारियों में सरकारी विलेज विलेज को या उनके अधिकारियों में सेने को किसी को कोई जानकारी हो या सरकारी विलेज विलेज के माध्यम से सरकारी विलेज विलेज को कोई संस्था, शाखा या कोज लिखित किया गया हो तो वे इस जाहिर सूचना के उपलब्ध से 7 दिवस के अंदर अपने विलेज विलेज को सरकारी विलेज विलेज के अंदर विचार किसी भी प्रकार को अग्रिम प्रमाण नहीं को जमा करने एवं सरकारी विलेज विलेज कर दी जायेगी।
स्वाकांत मालिकता (अधिकार)
63.64 KA स्क्रीन नं. 71, गुजरात नगर के पास इंदौर पोस्टाफिस: 98262-82411

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HDB FINANCIAL SERVICES LIMITED
REGISTERED OFFICE:- RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009
REGIONAL /BRANCH OFFICE:- HDB FINANCIAL SERVICES LTD 2ND FLOOR PACIFIC TOWAR IN FRONT OF STREET FOOD , CITY CENTER , GWALIOR 474011

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISIO TO RULE 8(6)]
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 05/10/2026 UPTO 04:00 PM
SALE OF IMMOVABLE PROPERTY MORTGAGED TO HDB FINANCIAL SERVICES LIMITED UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 (NO.54 OF 2002) WHEREAS, THE AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAD TAKEN PHYSICAL POSSESSION OF THE FOLLOWING PROPERTIES PURSUANT TO THE NOTICE ISSUED UNDER SEC 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH OUR BRANCH WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: <https://bankesaleauctions.com>

Name of the Branch & Name of the Borrowers & Loan Account No.	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE & Possession Status	Demand Notice Date	FOR PROPERTY INSPECTION AND OTHER QUERIES AND AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE EMD Bid Increase Amount	Date/Time of e-Auction Last Date of EMD Submission
HDB FINANCIAL SERVICES LTD 2ND FLOOR PACIFIC TOWAR IN FRONT OF STREET FOOD, CITY CENTER, GWALIOR 474011 LOAN ACCOUNT NO. 37751038 1.KESWANI TRADING COMPANY POOJA FACTORY KE PAAS WALI GALLI, VANDE MATRAM COLLEGE KE PAAS MOTIHEHL GWALIOR GWALIOR-474001 MADHYA PRADESH And Also Part of SURVEY NO 805 OF VILLAGE SHANKARPUR, MUNICIPAL WARD NO 64, TEHSIL, DISTRICT GWALIOR GWALIOR-474001 2.RAVI KESWANI 50/312 BHOSLE SAHAB KA BADA, JAGTAP KI GOTH, GIRD LASHKAR GWALIOR-474001 MADHYAPRADESH 3.SIMRAN KESWANI 50/312 BHOSLE SAHAB KABADA, JAGTAP KI GOTH, GIRD LASHKAR GWALIOR-474001 MADHYA PRADESH	MORTGAGE PROPERTY- SCHEDULE OF THE SECURITIES I All That Piece And Parcel Of The Commercial Property, Total Area 2629.20 Sq Ft, A Part Of Survey No 805 Of Village Shankapur, Municipal Ward No 64, Tehsil And District Gwalior, Madhya Pradesh North Plot of Girdesh Yadao South 20' Wide Road East Plot no Ratan Nagar/ West Plot of Lokesh Sharma and Praveen POSSESSION STATUS- PHYSICAL POSSESSION	17-02-2025 RS. Rs.3797419.53/- (Rupees Thirty Seven Lakh Ninety Seven Thousand Four Hundred & Nineteen - Paise Fifty Two Only) as of 12.02.2025 UNTIL PAYMENT IN FULL AMOUNT ALONG WITH OTHER CHARGES AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 15 DAYS FROM THE DATE OF THIS NOTICE	MR SUBHENDU GOUR MOBILE NO.9770271068 cm8.gwalior@hdbfs.com MR VIKASH SAINI E MAIL ID-adm.bhopal@hdbfs.com MOBILE NO9479470323 Mr. Kapil Bodadiya EMAIL ID:-la1.jabalpur@hdbfs.com MOBILE NO. 07891929371 (PROPERTY INSPECTION AND OTHER QUERIES)	MODE OF PAYMENT : ONLY DEMAND DRAFT / RTGS/ NEFT	Rs.48,41,048/- (Rupees Forty Nine Lakhs forty One Thousand and forty Nine Only) EMD PRICE:- RS. 4,94,105/- (Rupees Four Lakhs Ninety four thousand one hundred and Five only) BID INCREASE AMOUNT-15000/-	Date of E-Auction- 06-10-2026 AT 10:30 AM TO 04:00 PM EMD SUBMISSION DATE - 05-10-2026

TERMS & CONDITIONS:
1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORIZED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY. HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTY/IES PUT ON AUCTION AND CLAIMS/ RIGHTS/ DUES/ EFFECTING THE PROPERTY, PRIOR TO SUBMITTING THEIR BID. THE E-AUCTION ADVERTISEMENT DOES NOT CONSTITUTE AND WILL NOT BE DEEMED TO CONSTITUTE ANY COMMITMENT OR ANY REPRESENTATION OF THE HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORIZED OFFICER/ SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/ RIGHTS/ DUES.
2. THE E-AUCTION IS BEING HELD ON "AS IS WHERE IS" AND "WHATEVER THERE IS" AFTER TAKING PHYSICAL POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDERS SHALL HAVE TO GET PHYSICAL POSSESSION OF THE PROPERTIES AT HIS/ THEIR COST, RISK & RESPONSIBILITY.
3. IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTIES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON 05/10/2026 (DURING OFFICE HOURS).
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: <https://bankesaleauctions.com> (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH <https://bankesaleauctions.com> THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH NEFT IN THE ACCOUNT MENTIONED ABOVE. AFTER REGISTRATION (ONE TIME) BY THE BIDDER IN THE WEB PORTAL, THE INTENDING BIDDER/ PURCHASER IS REQUIRED TO GET THE COPIES OF THE FOLLOWING DOCUMENTS UPLOADED IN THE WEB PORTAL BEFORE THE LAST DATE & TIME OF SUBMISSION OF THE BID DOCUMENTS VIZ I) COPY OF THE NEFT/RTGS CHALLAN OR DEMAND DRAFT; II) COPY OF PAN CARD; III) PROOF OF IDENTIFICATION ADDRESS PROOF (KYC) VIZ SELF-ATTESTED COPY OF VOTER ID CARD/ DRIVING LICENSE/ PASSPORT ETC. WITHOUT WHICH THE BID IS LIABLE TO BE REJECTED. UPLOADED/ SCANNED COPY OF ANNEXURE-II & III CAN BE DOWNLOADED FROM THE WEB PORTAL <https://bankesaleauctions.com> AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. THE INTERESTED BIDDERS WHO REQUIRE ASSISTANCE IN CREATING LOGIN ID & PASSWORD, UPLOADING DATA, SUBMITTING BID DOCUMENTS, TRAINING/ DEMONSTRATION ON ONLINE INTER-SERVICE BIDDING ETC., MAY CONTACT C1 INDIA PRIVATE LIMITED, Plot no-88, 3rd Floor, Sec-44, Gurgaon, Haryana-122003. Mr. Dharam Kishore, email id- andhra@c1india.com, support@bankesaleauctions.com ph.no- 9948182222 FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORIZED OFFICER: MR SUBHENDU GOUR MOBILE NO.9770271068 cm8.gwalior@hdbfs.com MR VIKASH SAINI E MAIL ID-adm.bhopal@hdbfs.com MR VIKASH SAINI E MAIL ID-adm.bhopal@hdbfs.com MOBILE NO. 07891929371; DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.
5. THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS (EMD NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4) ON OR BEFORE 05/10/2026 TO 4:00 PM AND AFTER GOING THROUGH THE REGISTERING PROCESS (ONE TIME) AND GENERATING USER ID & PASSWORD OF THEIR OWN. SHALL BE ELIGIBLE FOR PARTICIPATING THE E-AUCTION PROCESS. SUBJECT TO DUE VERIFICATION OF THE DOCUMENTS AND OR APPRAISAL OF THE AUTHORIZED OFFICER.
6. DURING THE ONLINE INTER-BIDDING, BIDDER CAN IMPROVE THEIR BID AMOUNT AS PER THE BID INCREASE AMOUNT (MENTIONED ABOVE) OR ITS MULTIPLE AND IN CASE BID IS PLACED DURING THE LAST 5 MINUTES OF THE CLOSING TIME OF THE E-AUCTION, THE CLOSING TIME WILL AUTOMATICALLY GET EXTENDED FOR 5 MINUTES EACH TIME TILL THE CLOSURE OF E-AUCTION PROCESS. OTHERWISE, IT WILL AUTOMATICALLY GET CLOSED. THE BIDDER WHO SUBMITS THE HIGHEST BID AMOUNT (NOT BELOW THE RESERVE PRICE) ON THE CLOSURE OF THE E-AUCTION PROCESS SHALL BE DECLARED AS A SUCCESSFUL BIDDER BY THE AUTHORIZED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION.
7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PARTIAL SALE CONSIDERATION AND THE EMD OF UNSUCCESSFUL BIDDERS SHALL BE REFUNDED. THE EARNEST MONEY DEPOSIT SHALL NOT BEAR ANY INTEREST. THE SUCCESSFUL BIDDER SHALL HAVE TO DEPOSIT 25% OF THE SALE PRICE, ADJUSTING THE EMD ALREADY PAID, WITHIN 24 HOURS OF THE ACCEPTANCE OF BID PRICE BY THE AUTHORIZED OFFICER AND THE BALANCE 75% OF THE SALE PRICE ON OR BEFORE 15TH DAY OF SALE OR WITHIN SUCH EXTENDED PERIOD AS AGREED UPON IN WRITING BY AND SOLELY AT THE DISCRETION OF THE AUTHORIZED OFFICER. IN CASE OF DEFAULT IN PAYMENT BY THE SUCCESSFUL BIDDER, THE AMOUNT ALREADY DEPOSITED BY THE OFFER SHALL BE LIABLE TO BE FORFEITED AND PROPERTY SHALL BE PUT TO RE-AUCTION AND THE DEFAULTING BORROWER SHALL HAVE NO CLAIM/ RIGHT IN RESPECT OF PROPERTY/ AMOUNT.
8. THE PROSPECTIVE QUALIFIED BIDDERS MAY AVAIL ONLINE TRAINING ON E-AUCTION FROM C1 INDIA PRIVATE LIMITED PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORIZED OFFICER/ HDB FINANCIAL SERVICES LIMITED NOR C1 INDIA PRIVATE LIMITED SHALL BE LIABLE FOR ANY INTERNET NETWORK PROBLEM AND THE INTERESTED BIDDERS TO ENSURE THAT THEY ARE TECHNICALLY WELL EQUIPPED FOR PARTICIPATING IN THE E-AUCTION EVENT.
9. THE PURCHASER SHALL BEAR THE APPLICABLE STAMP DUTIES/ ADDITIONAL STAMP DUTY/ TRANSFER CHARGES, FEE ETC. AND ALSO ALL THE STATUTORY/ NON-STATUTORY DUES, TAXES, RATES, ASSESSMENT CHARGES, FEES ETC. OWING TO ANYBODY.
10. THE AUTHORIZED OFFICER IS NOT BOUND TO ACCEPT THE HIGHEST OFFER AND THE AUTHORIZED OFFICER HAS THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY OR ALL OFFERS (OR ADJOURN/ POSTPONE/ CANCEL THE E-AUCTION WITHOUT ASSIGNING ANY REASON THEREOF.
11. THE BIDDERS ARE ADVISED TO GO THROUGH THE DETAILED TERMS & CONDITIONS OF E-AUCTION AVAILABLE ON THE WEB PORTAL OF C1 INDIA PRIVATE LIMITED. <https://bankesaleauctions.com> BEFORE SUBMITTING THEIR BIDS AND TAKING PART IN THE E-AUCTION
12. THE PUBLICATION IS SUBJECT TO THE FORCE MAJOR CLAUSE

SPECIAL INSTRUCTIONS
BIDDING IN THE LAST MOMENT SHOULD BE AVOIDED IN THE BIDDERS OWN INTEREST AS NEITHER THE HDB FINANCIAL SERVICES LIMITED NOR SERVICE PROVIDER WILL BE RESPONSIBLE FOR ANY LAPSE/ FAILURE (INTERNET FAILURE/ POWER FAILURE ETC.) IN ORDER TO WARD-OFF SUCH CONTINGENT SITUATIONS BIDDERS ARE REQUESTED TO MAKE ALL NECESSARY ARRANGEMENTS/ ALTERNATIVES SUCH AS POWER SUPPLY BACK-UP ETC. SO THAT THEY ARE ABLE TO CIRCUMVENT SUCH SITUATION AND ARE ABLE TO PARTICIPATE IN THE AUCTION SUCCESSFULLY.
STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002
THE BORROWER/ GUARANTORS ARE HEREBY NOTIFIED TO PAY THE SUM AS MENTIONED ABOVE ALONG WITH UPTO DATE INTEREST AND