

		GRIH HOUSING FINANCE LIMITED REGISTERED OFFICE: 6TH FLOOR, B BUILDING, GANGA TRUENO, LOHEGAON, PUNE, MAHARASHTRA 411014 BRANCH OFF: SCO- 13, 1ST FLOOR, PUDA COMPLEX, LADOWALI ROAD, JALANDHAR, PUNJAB - 144 004				E-AUCTION SALE NOTICE SALE OF SECURED IMMOVABLE ASSET UNDER SARFAESI ACT				
E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "Asis/whereis", "Asis/what is", and "Whateverthereis" basis on 19-10-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankauctions.com . For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. www.grihumhousing.com										
PROPOSAL NO. CUSTOMER NAME (A)	DEMAND NOTICE DATE AND OUTSTANDING AMOUNT (B)	NATURE OF POSSESSION (C)	DESCRIPTION OF PROPERTY (D)	RESERVE PRICE (E)	EMD (10% OF RP) (F)	EMD SUBMISSION DATE (G)	INCREMENTAL BID (H)	PROPERTY INSPECTION DATE/TIME (I)	DATE AND TIME OF AUCTION (J)	KNOWN ENCUMBRANCES/CASES IF ANY (K)
LOAN NO. HLO059510000 0005056373 RAM PAL (BORROWER) SONU . (CO BORROWER) RANJANA .	Notice date: 09-03-2026 Total Dues: Rs. 1016014/- (Rupees Ten Lakh Sixteen Thousand Eleven Only) payable as on 09-03-2026 along with interest @13% p.a. till the realization.	Physical	All That Piece And Parcel Of The House/Portion Measuring 07 Marla ¾ Sqft. Situated At Wakia In Kharsa Nos.996, Tehsil:kartarpur & Distt. Jalandhar. Bounded As East-Joga Singh, West-Price Arora, North:-Road South:-Joga Singh,	Rs. 877992/- (Rupees Eighty Lacs Seven Thousand Five Hundred Eighty Two Only)	Rs.87799.20/- (Rupees Eighty Seven Thousand Seven Hundred Ninety Eight And Twenty Paises Only)	16-10-2026 Before 5 PM	10,000/-	13-10-2026 (11 AM 4 PM)	19-10-2026 (11 AM 2 PM)	NIL
LOAN NO. HLO0567100000 005054736 GURMINDER SINGH (BORROWER) JASWINDER SINGH (CO BORROWER) RAJINDER SINGH	Notice date: 09-03-2026 Total Dues:Rs. 955621/- (Rupees Nine Lakh Fifty Five Thousand Six Hundred Twenty One Only) payable as on 09-03-2026 along with interest @13.85% p.a. till the realization.	Physical	All That Piece And Parcel Of The House/Portion Measuring 03 Marla 37 Sq. Ft. Situated At Wakia Village Kakkon Hoshiarpur, In Kharsa Nos.26/12/3(0-8). Tehsil & Distt. Hoshiarpur. Bounded As East:-Way, West:-Gurdwara Sahib, South:- Nala, North:- Joginder Pal,	Rs. 832534.00/- (Rupees Eighty Lacs Eight Thousand Two Hundred Thirty Four Only)	Rs. 83253.40/- (Rupees Eighty Three Thousand Two Hundred Fifty Three And Forty Paises Only)	16-10-2026 Before 5 PM	10,000/-	13-10-2026 (11 AM 4 PM)	19-10-2026 (11 AM 2 PM)	NIL
LOAN NO. HLO0213100000 005012930 KAVITA (BORROWER) YUSEF (CO BORROWER)	Notice date: 09-04-2026 Total Dues: Rs. 1276760/- (Rupees Twelve Lakh Seventy Six Thousand Seven Hundred Sixty Only) payable as on 09-04-2026 along with interest @10.55% p.a. till the realization.	Physical	All That Piece And Parcel Of Property Being Plot/House Measuring Length 34.9 Feet Breadth 15.10 Feet Total Measuring 58.5 Square Yards Bearing Kharsa No. 19/3(23) Min. Which Is Situated At Kot Khalsa Sub Urban Abadi Guru Nanakpura Prem Nagar, Tehsil & District Amritsar. And Boundaries Of The Plot East:Gali 20 Feet Wide West: Ownership Of Others North: Gali 10 Feet Wide South: Ownership Of Others	Rs. 844024.00/- (Rupees Eighty Four Thousand Four Hundred Twenty Four Only)	Rs. 84402.40/- (Rupees Eighty Four Thousand Four Hundred Two And Forty Paises Only)	16-10-2026 Before 5 PM	10,000/-	13-10-2026 (11 AM 4 PM)	19-10-2026 (11 AM 2 PM)	NIL
LOAN NO. HLO0625200000 005070750 SIYARAM (BORROWER) ROLL DEVI (CO BORROWER) JAI JAI RAM	Notice date: 09-03-2026 Total Dues:Rs. 1766383/- (Rupees Seventeen Lakh Sixty Three Thousand Six Hundred Eighty Three Only) payable as on 09-03-2026 along with interest @15% p.a. till the realization.	Physical	All That Piece And Parcel Of The House Cum Plot No.172, Measuring 60.44 Sq. Yards Locality: Sarpanch Colony No.172, Phase-2, Ludhiana Comprised In Kharsa No. 1/16, 1/25, 2/13, 2/4, 2/17, 2/18, 2/19, 2/20, 2/21, 2/21, 2/12, 2/13, 2/14, 2/16, 2/17, 2/18, 2/19, 2/20, 2/21, 2/22, 2/23, 2/24, 2/25, 2/26, 8/1/3, 8/2/1, 8/3/2, 16/21/1m, 16/22/1m, 16/22/2, 17/1/1, 17/12, 17/3, 18/5/1, 15/16/2, 15/25, 15/26, 16/11, 16/12, 16/11/9, 16/20, 16/21/1m, 16/22/1m, 2/5/1, 2/5/2, 2/6, 2/15, 3/1, 3/2, 3/2, 3/10/1, 3/10/2, 3/11/1, 3/11/2, 3/12/1, 3/12/2, 3/19/2, 3/20, Khawat No. 149/171, 172, 150, Khatuni No. 173, As Per Jamabandi For The Year 2014-2015, Of Village Chuharpur, Hadbast No. 104, Tehsil And Distt. Ludhiana. Boundaries As Per The Copy Of Sale Deed East:-Street 20 Feet Wide Upto 17'-0" West:-Neighbour.Upto 17'-0" North:-Plot No. 172-A.Upto 32'-0" South:-Plot No. 173.Upto 32'-0"	Rs. 1459696.00/- (Rupees Fourteen Lacs Fifty Nine Thousand d Six Hundred Ninety Six Only)	Rs. 145969.60/- (Rupees One Lacs Forty Five Thousand d Nine Hundred Fifty Nine and Sixty Paises Only)	16-10-2026 Before 5 PM	10,000/-	13-10-2026 (11 AM 4 PM)	19-10-2026 (11 AM 2 PM)	NIL
The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, (from auction service provider) C1 India PVT LTD. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number: 7291981124,25,26.Support Email id: Support@bankauctions.com. Contact Person: Dharini P. Email id: dharani.p@c1india.com Contact No.- 9948182222. Please note that Prospective bidders may have online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of NEFT/RTGS (DD) in the account of "GRIH HOUSING FINANCE LIMITED - AUCTION PROCEEDS" C/C-Bank Ltd. C/C-BANK LTD. Account No-09151000028 and IFSC CODE- ICIC0009815. ICICI Bank Ltd. Panchsheel Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar 411014 drawn on any nationalized or scheduled Bank on or before 16-10-2026 and register their name at http://www.bankauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address:SCO- 13, 1st floor, Puda Complex, Ladowali road, Jalandhar, Punjab - 144 004Mobile no. +91 8281138143 e-mail ID p.adith@grihumhousing.com For further details on terms and conditions please visit https://www.bankauctions.com and www.grihumhousing.com to make take part in e-auction. This notice should also be considered as 15 DAYS (Fifteen) notice to Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002										
PLACE:-JALANDHAR, HOSHIARPUR, AMRITSAR, LUDHIANA, PUNJAB			DATE: 02.10.2026		Authorised Officer Grihum Housing Finance Limited					

Aadhar Housing Finance Ltd.

Corporate office: office Nos. 501 & 503, 5th Floor, Lightbridge, Saki Vihar Road, Andheri East, Mumbai Suburban (Dist.), M.H. 400072
Patiala Branch: B - 17/423, 2nd Floor, Sethi Complex, Opp. Polo Ground, Modi College Chowk, Lower Mali Road, Patiala - 147001, (PB).



Aadhar

Housing Finance Ltd

E-AUCTION – SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of 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, possession of which has been taken by the Authorised officer of Aadhar Housing Finance Limited will be sold on **"As is where is", "As is what is", and "Whatever there is"** with no known encumbrances Particulars of which are given below:-

S. N.	Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)	Nature of possession
1	(Loan Code No. 10210000842/ Patiala Branch) Meeuu (Borrower) Sisodia Rajkumar (Co-Borrower)	09-10-2025 & ₹ 15,42,639/-	All that part & parcel of property bearing, Property I.E. House No. 4093/2Min, 4094/2Min Situated At Mohalla Sui Garan, Patiala, Tehsil And Dist. Patiala Area Measuring 77.5 Sq. Boundaries: East - House of Karam Chand Syal, West - House of Sham Lal & Om Parkash, North - House of Parshotam dasd, South - Street	₹ 10,80,836/-	₹ 1,08,084/-	Physical

1. Last Date of Submission of DD of Earnest Money Deposit along with KYC, Tender Form and accepted Terms and conditions (Tender Documents) is **04.11.2026 within 5:00 PM** at the Branch office address mentioned herein above or uploaded on <https://bankauctions.com>. Tender documents received after last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD. 2. Date of Opening of the Bid/offer (Auction Date) for Property is **05.11.2026** on <https://bankauctions.com> at **3:30 PM to 4:00 PM**. 3. AHFL is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on **"As is where is Basis", "As is What is Basis" and "Whatever there is Basis"**. 4. The Demand Draft should be made in favor of "Aadhar Housing Finance Limited" Only. 5. Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://bankauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. 6. The intending bidders should register their names at portal M/C 1 INDIA PVT LTD through the link <https://bankauctions.com/registration/signup>, and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider M/C 1 INDIA PVT LTD through the website <https://bankauctions.com>. 7. For further details contact Authorised officer of Aadhar Housing Finance Limited, Vikas Main (Contact No. 980200309) OR the service provider M/C 1 INDIA PVT LTD, Mr. Prabhakaran, Mobile No.-91-74182-81709. E-mail: tc@india.com & support@bankauctions.com, Phone No.-917291981124 /25 /26 As on date, there is no order restraining and/or court injunction AHFL/the authorized officer of AHFL from selling, alienating and/or disposing of the above immovable property / secured assets. 8. For detailed terms and conditions of the sale, please refer to the link provided in Aadhar Housing Finance Limited (AHFL), secured creditor's website i.e. www.aadharhousing.com. 9. The Bid incremental amount for auction is **Rs. 10,000/-**. 10. This newspaper publication and the data contained herein is intended for general public dissemination. Any reproduction, distribution, transmission, or republication of this content, in whole or in part, in any form or by any means, whether print, digital, electronic publication in any form, e-mail or web publications, or otherwise through any mode is strictly prohibited. Any unauthorized use of the above content through any mode may result in appropriate legal action against AHFL.

Place : Punjab, Date : 02.10.2026

(Authorised officer), For Aadhar Housing Finance Limited


Business Standard
Campus talk
 BS Marketing Initiative

JMIT Holds 24th Convocation

JMIT, Radaur, celebrated its 24th Convocation Ceremony. Prof. Ramesh Chander Kuhad, Former VC, Central University of Haryana, was the Chief Guest and Dr. Naveen Gupta, Panjab University, was the Guest of Honour. The ceremony began with an academic procession led by Dr. L.S. Reen and Sh. Ankush Singla, Registrar, followed by Saraswati Vandana. The event was graced by Pt. Gian Parkash, Dr. Ramesh Kumar, General Secretary, and Directors/Principals of all Mukand Institutions. He informed that students secured 17 Merit Positions including 2 Gold Medals and 93 merits in 2025-26. JMIT teams won 1st position among 1000 teams at TechFrontier 2025. This year 398 offers were received and 327 students were placed; TCS drive was held on 18th Sept 2026. Chief Guest Prof. Kuhad said education is a lifelong journey of learning and service, and urged students to choose character over convenience. Over 360 students of <http://B.Tech>, MBA, BBA and BCA were awarded degrees. Gurmeet Singh (Electrical) and Lavish (Mechanical) received Rs. 21,000 and Gold Medal for University 1st, while Divya, Anisha, Tanvi, Deepashi and Mehak were awarded as Branch Toppers.



IIM Jammu and Administration of UT of Ladakh Sign MoU to Establish IIM Jammu Leh Campus

The Indian Institute of Management Jammu and the Administration of the Union Territory of Ladakh signed an MoU on 25 Sept 2026 at Lok Niwas, Leh, to establish the IIM Jammu Leh Campus, Ladakh, marking a significant step towards expanding access to quality management education & strengthening the region's ecosystem for entrepreneurship, innovation, research and skill development. As its initial academic offering, IIM Jammu will commence a four-year BBA (Hons.) programme with a proposed intake of 60 students for Academic Year 2026–27.

The MoU signing was held in the august presence of Shri Vinai Kumar Saxena, Hon'ble Lieutenant Governor, UT of Ladakh; Dr. Milind P. Kamble, Chairman, BoG, IIM Jammu; and Shri Ashish Kundra, IAS, Chief Secretary, UT of Ladakh. The MoU was signed by Prof. B.S. Sahay, Director, IIM Jammu, & Ms. Bhanu Prabha, IAS, Secretary, Higher Education, Administration of UT of Ladakh. Prof. Jabir Ali, Dean, Faculty and Research; Prof. Nitin Upadhyay, Dean, Academics; & officials from both organizations were also present.



Chandigarh University Creates History with India's First AI-Enabled Trading Event – Battle of Traders 3.0

Chandigarh, September 2026: Chandigarh University has successfully concluded Battle of Traders 3.0 (BOT 3.0), positioned as India's first AI-enabled trading event, bringing together 700+ teams from 16 states, 46 cities and 100+ institutions. The flagship initiative integrated Finance, Artificial Intelligence, Algorithmic Trading, Portfolio Management and Risk Management, creating an immersive learning environment for students. Each participating team received ₹10 lakh in simulated market capital, creating a virtual trading ecosystem exceeding ₹700 million. Conducted on NeoStox, the event challenged students to move beyond conventional trading by developing strategies, analysing market conditions, managing risk, diversifying portfolios and applying hedging techniques. A key innovation was the integration of AI-enabled trading, algorithmic strategies and trading bots, enabling participants to experience technology-driven financial decision-making. Students also presented and justified their strategies, demonstrating how effectively they could translate classroom concepts into real-world market scenarios. Prizes worth Rupees 11 lac was distributed to the winners. BOT 3.0 was supported by a strong industry ecosystem, including NeoStox as Trading Partner, TradingView as Knowledge Partner, SAS as Technology Partner, Trading Spheres as Co-Sponsor and EST FAB as Powered By Partner. The event reflects Chandigarh University's commitment to experiential learning and industry-ready education, empowering students to analyse markets, manage risk, leverage technology and make informed financial decisions.

