

Shrimad Bhagwat Katha brings peace, spiritual strength and direction to life- Chief Minister



CHANDIGARH,: Haryana Chief Minister Sh. Nayab Singh Saini said that renowned spiritual Kathavachak Acharya Indresh Upadhyay's discourse brings Lord Krishna's teachings alive, connecting devotees with his message through devotion and wisdom.

Addressing devotees at the Shrimad Bhagwat Katha in Sector 34, Chandigarh, on Wednesday, he said the sacred discourse brings peace to the mind, strength to the soul and fresh direction to life. True success, he said, lies in becoming a person with good values, rather than merely acquiring wealth.

highlighting the contribution of saints to preserving Sanatan culture, he recalled Lord Krishna's timeless message at Kurukshetra: one has a right to action, but not to its fruits. He also cited efforts under Prime Minister Sh. Narendra Modi to preserve India's cultural and spiritual heritage. The Chief Minister urged parents and elders to spend time with children and guide them away from bad company. Advising youth to avoid despair and anger, he stressed balanced mobile phone use, saying phones must not become their masters.

Verma and Bhandari slam tons as hosts miss first-innings lead against MP

CHANDIGARH: Centuries from Raghav Verma and captain-wicketkeeper Aarush Bhandari powered Chandigarh to 441 in their first innings against Madhya Pradesh on Day three of the Col. CK Nayudu Trophy match at Sector 16 Cricket Stadium on Wednesday. However, despite the outstanding batting performances, hosts failed to secure an innings lead and conceded 18-run first-innings deficit. Resuming their innings, Chandigarh's batting revolved around two magnificent centuries. Raghav Verma scored a patient 132 studded with 16 boundaries, while Aarush Bhandari contributed 135 with 15 boundaries and two sixes. Their efforts helped Chandigarh recover from early setbacks as city boys were struggling at 197/5. Meanwhile, Nikhil Kumar also scored a valuable hit by hitting nine boundaries. After Nikhil's dismissal at 197, Raghav continued to hold one end before Aarush took charge of the innings. The pair added 169 runs for the sixth wicket, lifting Chandigarh from a precarious position to a strong platform.

MP Meet Hayer visits Olympian Surjit Hockey Stadium ahead of the Men's ACT 2026, reviews preparations

LANDHAR (PARAJMIT SINGH): Member Parliament Gurmest Singh Meht Hayer today said that the state government's decision to host a monumental milestone for the state's sporting history, Punjab is all set to host the prestigious Men's Hockey Asian Champions Trophy 2026, marking the first time since India's independence that the state has hosted a major international sporting event.

During an inspection visit to the Olympian Surjit Hockey Stadium at Burlton Park in Jalandhar, MP and former Sports Minister Meht Hayer emphasized that this landmark achievement reflects the Punjab government's dedicated efforts to transform the state into India's leading sports powerhouse. Accompanied by Advisor Punjab Tourism and Cultural Affairs Department Deepak Bal, Meht Hayer highlighted a historic shift in governance, noting that the Chief Minister Bhagwant Singh Mann led Punjab government has amplified its sports budget 13 times—scaling it dramatically from earlier Rs. 147 crore to Rs. 1791 crore. This unprecedented finan



transparent, athlete-centric rewards policy in

winning medals, ending years of bureaucratic red tape. Speaking about the upcoming Asian Champions Trophy, scheduled from October 27 to November 5, 2026, he mentioned that the entire event will feature fierce competition among six elite global teams: India, Malaysia, Japan, South Korea, China, and Bangladesh. Reassuring visitors of foolproof security and world-class logistical arrangements, he concluded the tour with a warm welcome to the upcoming visitors.

Central University of Punjab Hosts Expert Lecture on 'Media Literacy in the Digital Age'



ATHINDA: The Department of Mass Communication and Media Studies, Central University of Punjab (CU Punjab), under the patronage of Acting Vice-Chancellor Prof. amakrishna Wusirika, organised an expert lecture on "Media Literacy in the Digital Age." The distinguished speaker of this programme was Prof. K. G. Suresh, Director, Media Habitat Centre, New Delhi, former Vice-Chancellor of Makhnail Chaturvedi International University of Journalism and Communication, and former Director General of the Indian Institute of Mass Communication (IIMC), New Delhi.

The programme began with a welcome address and an introduction of the distinguished guest by Dr. Rubal Kanozia, Associate Professor, Head, Department of MCMS, and Director, Community Radio Station. He highlighted the importance of media literacy in today's digital environment and encouraged students to develop a critical approach towards the information they consume and share.

speaking on the occasion, Prof. K. G. Suresh discussed how the internet and smartphones have become an important part of everyday life, reaching even remote villages and tribal areas. He explained that digital platforms are not only helping people access information and services but also enabling rural communities to showcase their culture, share local concerns, and connect with wider markets. He further emphasised that the expanding reach of digital technology has enabled people from diverse sections of society to become prosumers, actively creating and consuming digital content while opening up new avenues for communication, creativity, and economic opportunities. At the same time, Prof. Suresh cautioned that the constant flow of information through digital platforms has made it difficult to distinguish between facts and false claims. He highlighted the growing concerns surrounding fake news, misleading narratives, cybercrime, and cyberbullying. He stressed that people must learn to question what they see online rather than accepting or sharing every piece of information they come across. Explaining the difference between misinformation and disinformation, Prof. Suresh stated that misinformation refers to false information shared without the intention to mislead, while disinformation is deliberately spread to deceive people.

HP Governor to attend sharad Purnima mela at Agroha Dham on Oct. 25: Singla

AGGARWAL: The world-renowned Agroha Dham in Hisar, Haryana, will host a grand Sharad Purnima fair on October 25, organised by the Agroha Vikas Trust on the auspicious occasion of Sharad Purnima. Thousands of members of the Aggarwal community from across India and abroad are expected to participate in the fair and seek the blessings of Maharaja Agrasen and Kuldevi Maa Kshmi.

The fair will be held under the guidance of Bajrang Dass Garg, working president of the Agroha Vikas Trust. Himachal Pradesh Governor Kavinder Gupta; renowned industrialists, Hisar MLA, Savitri Chaudhary; Punjab Cabinet Minister Birender Goyal; Haryana Cabinet Minister, Vipul Goyal; former Punjab Minister and president of Aggarwal Sabha Punjab, Sarup Chand Singla, and former Rajya Sabha MP, Subhash Goyal will be among the prominent attendees. Representatives of various political parties, social workers and saints will also participate in the event.

Prinder Singla, president of the Punjab unit of International Vaish Federation (IVF), said that celebrations would begin at 6 AM on October 1 with a holy dip in the historic Shakti Sarovar at Gharoah Dham. This will be followed by aarti and prayers at the temples at 7 AM, a grand kaliah nra at 8 AM, and the distribution of food prasad at 9 AM. The Chhappan Bhog offering to Kudevai shalakasmik will take place at 10 AM, followed by a flag-hoisting ceremony at 10.30 AM.

Singla said that office-bearers, district in-
trustees and district presidents had been
entrusted with the responsibility of mobilising a
large participation of members of the Aggarwal
of Vaish community from across Punjab.

Deputy Commissioner (DC) of the district, Dr
Ankur Gupta from the Doaba region, Heeramani
Aggarwal from Majha, Dr Sanjeev Goyal of
Ferozkot, chairman of the organisation, general
secretary Harkesh Mittal of Ludhiana, and
advocate Tanvi Gupta of Muktsar, along with
other associates in the Malwa districts, are actively
campaigning to promote the fair and invite
immunity members to attend.

HIMACHAL PRADESH PUBLIC WORKS DEPARTMENT INVITATION FOR BIDS (IFB)

The Executive Engineer, B&R Division, HPPWD Nahar, District Sirmour, H.P. on behalf of Governor of Himachal Pradesh invites the item percentage rates bids, in electronic tendering system from the eligible class of Contractors registered with HPPWD for the works detailed in the table

Sr. No.	Name of work	Estimated cost (Rs.)	Earnest Money (Rs.)
1	2	3	4
1	AMP for the Year 2026-27 for MDR roads under Nahar Division (SH- PTL 30mm Thick Bituminous concrete, Thermoplastic Road Marking and Maintenance of Side Drain on Markanda Bridge kala Amb Trikulpur road km 18/00 to 20/00).	1, 67, 58, 402/- only	2, 16, 000/- only

Starting Date for Downloading Bid :- 19.10.2026
Deadline for Submission of Bid :- 27.10.2026 up to 10:00 AM

Sd/-
 Executive Engineer
 HPPWD (B&R) Division Nahar
 Tel/Fax: 01702-222265
 E-mail: ee-nah-hp@nic.in

On behalf of Governor of Himachal Pradesh

DPR-HP-4224/2026-2027

नीलामी सूचना
रा0 प्रा0 विद्यालय छैला (14526) का 1 पुराने कंडम कबरे बरामदा
सहित की नीलामी दिनांक 22/10/26 को सुबह 11 बजे रा0 प्रा0
विद्यालय छैला पिहोवा में की जाएगी। नीलामी की आरक्षित राशि-
45000/- व धरोहर राशि- 11500/- समय व स्थान रा0 प्रा0
विद्यालय पिहोवा - सुबह 11 बजे दिनांक 22/10/2026

ਗਰੇਟਰ ਮੋਹਾਲੀ ਏਰੀਆ ਡਿਵੈਲਪਮੈਂਟ ਅਥਾਰਿਟੀ
ਪ੍ਰੋ.ਡਾ. ਭਵਨ, ਸੈਕਟਰ 62, ਐਸ.ਏ.ਐਸ ਨਗਰ।



ਪੰਜਾਬ ਵਿੱਚ ਨੰ. 488977 ਨਿਦੀ 14-Jul-2026 ਰਾਹੀਂ Plot ਨੰ. 425 Phase 1 ਮੋਹਾਲਵ 55 ਮੋਹਾਲੀ ਦੀ ਖੇਤਰ ਵਿੱਚ ਅਪਣਾ ਕੀਤੀ ਗਈ ਹੈ। ਉਪਰ ਖਰਨ ਦੇ 1/3 ਹਿੱਸੇ ਦੀ ਅਜਲਜ਼ ਕਿਰਾਏਦਾਰ ਕੌਰ D/o Lovejeet Singh R/o 425 Phase 1 Sector 55 ਮੋਹਾਲੀ ਵੱਲੋਂ ਅਪਣੀ ਮਾਂ Smt. Baljeet Kaur W/o Sh. Lovejeet Singh R/o 425 Phase 1 - Sector 55 ਮੋਹਾਲੀ ਵੱਲੋਂ ਅਪਣੀ ਮਾਂ ਦੀ ਖੇਤਰ, ਸਿਰਫ਼ਤ ਹੱਦਾਂ ਵਿੱਚ ਹੈ। ਜੇ ਸਿਰਫ਼ਤ ਨੰ. 183 ਅਨੁਸਾਰ ਕੀਤੀ ਹੈ। 04 ਮਿਲਟ ਨੰ.0 ਦੇ ਮੱਥਾ ਨੰ.0 ਰਾਹੀਂ ਨਿਦੀ 16.Apr.2024 ਨੂੰ ਸਥਾ ਅਜਲਜ਼ਤਵ, ਮੋਹਾਲੀ

ਸੰਸਧਰ ਵਿਕਾਸ ਅਥਾਰਟੀ, ਜਲੰਧਰ
ਐਡ.ਐਚ. ਐੱਸ. ਐੱਸ. 411, ਲਾਇਲੀ ਸਟਰੀਟ, ਪਿੰਡ-ਮੁਲਾਨਾ
 
ਮੁਖਿਯ ਲਾਜਪਤ ਸੂਰਨਾ
ਲਾਜਪਤ ਸੂਰਨਾ

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NORTHERN RAILWAY

E-Tender Notice

Invitation for tenders through E-procurement system

On behalf of The President of India, Chief Medical Superintendent, Northern Railway, Jagadhri Workshop, invites E-Tenders through e-procurement system for the supply of following things:

Sr. No.	Tender No.	Brief Description	Period	Closing Date
01	RC2-LP-EDH-JUDW 26 Dated: 21.10.2026	Local Purchase of Medicines, Surgical Items and Consumables by entering into rate contract with vendors i.e. firms/distributors/chemist shops/retail shops/Authorized stockist on the basis of discounts offered by vendors located in Municipal limits of Yamuna Nagar and Jagadhri, for supply on day-to-day requirement basis at Northern Railway, Extra Divisional Hospital, Jagadhri workshop for a period of two years.	02 Years	13.11.2026

Note: 1. Vendors may visit the IREPS website i.e. www.ireps.gov.in for details. 2. No manual offer will be entertained.

No. 43-Med/LP-RC/JUDW/26 Dated: 21.10.2026 3653/2026

Serving Customers With A Smile



AAVAS FINANCIERS LIMITED (CIN: L65922RJ2011PLC034297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020				
 POSSESSION NOTICE				
Whereas, the undersigned being the Authorised Officer of AAVAS FINANCIERS LIMITED under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issue a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the properties described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on the dates mentioned as below. The borrower and Guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the AAVAS FINANCIERS LIMITED for an amount mentioned as below and further interest thereon.				
Name of the Borrower	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession	
Surell Devi, Sandeep Kumar (A/C NO.) 211218601848357	6 Aug 26 Rs. 1596426/-	Jambabadi Ward 2017-18, Initial No. 1776 Khewat No 122, Khata No 145, Musabha No 76 Killa No 5/2(2/5-7) Village Malar Tehsil Safidon Distt. Jind Haryana 126112 Admeasuring 318 Sq.Yd.	Symbolic Possession	
	4 Aug 26		Taken On 17 Oct 26	
Sangam, Rajesh Kumar (A/C NO.) 221218602593865	6 Aug 26 Rs. 531926/-	Part Of Khewat No. 3994, Wakha Shastri Nagar Karnal Haryana 132001 Admeasuring 50 Sq.Yard.	Symbolic Possession	
	4 Aug 26		Taken On 17 Oct 26	
Amit Amit, Arun Arun, Munish Munish, Manju Manju Guarantor : Charanjeet Charanjeet (A/C NO.) 23123002876725	7 May 26 Rs. 754987/-	Residential Property Situated At Ward No. 10, Municipality Re Peche, Sapra Mohalla, Area Code 126, Serial No. 67, Tohana, Tehsil Tohana, Distt. Fatehabad, Haryana Admeasuring 87 Sq.Yd	Symbolic Possession	
	7 May 26		Taken On 16 Oct 26	
Saroj Saroj, Satpal Satpal, Rakesh Kumar, Rajesh Rajesh (A/C NO.) 231225002976343 & 241225003452335	11 Aug 26 Rs. 735137/- & Rs. 421129/-	Property At Khewat No. 68, Khata No. 74, Rect & Killa No. 61/20(2/4-0), Village-Panchi Gujran, Tehsil Ganaur, Distt. Sonapat, Haryana [India]- 131101 Admeasuring 3 Marla 4 Sarsal	Symbolic Possession	
	10 Aug 26		Taken On 17 Oct 26	
Place : Haryana		Date: 22-10-2026 Authorised Officer Aavas Financiers Limited		

CIN : L65921MH1994PLC173469 GST : 03AAACD89HC6ZQ	CAPRI GLOBAL CAPITAL LIMITED	
Registered Address: Capri Global Capital Limited (CGCL/The Company) 302, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Park, Mumbai, Maharashtra, India Pincode-400012 Contact Person: Mr. Anil Nagrani, Telephone : +91-9528015526, e-mail : anil.nagrani@capriglobal.in		
GOLD AUCTION PUBLIC NOTICE		

 HDB FINANCIAL SERVICES From the trusted family of HDFC Bank	HDB FINANCIAL SERVICES LIMITED Registered Office: Radhika, 2 Nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009 Branch Office : SCO 70,1st Floor, Sector 47 D Chandigarh-160047.	E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002
THE UNDERSIGNED AS AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAS TAKEN OVER PHYSICAL POSSESSION OF THE FOLLOWING PROPERTY PURSUANT TO THE NOTICE ISSUED U/S 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF THE FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 IN THE FOLLOWING MANNER: AS IS WITH ALL RIGHTS AND LIABILITIES ATTACHED TO THE SAME, WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS" BASIS, WITHIN THE TIME AS SPECIFIED IN THE NOTICE DATED 17/04/2012.		

1. Borrower/s & Guarantor/s Name & Address	Description Of The Property	1. Date & Time Of E-auction 2. Last Date & Time Of Submission Of Bid 3. Date & Time Of The Property	1. Reserve Price 2. End Of The Property
2. Total Due Interest From			
1.vishnu Flour Mills M/s Vishnu Flour Mills Shop No 47 Anaj Mandi Shimla Shimla Shimla -171001 Himachal Pradesh And Also Bunglow No 9 Built On Land Measuring 62 Sq Mts On Part Of Land Comprised In Khata Khatoni No 177/209, Kharsa No 865, Shimla-171009 2. Vishnu Sharma S/o Bhagwan Swaroop Sharma, 3. Varun Sharma (Deceased Through Legal Heir) A. Seema Sharma (Legal Heir) B. Ananya Sharma (Legal Heir) C. Nia Sharma (Legal Heir) 4. Karan Sharma 5. Shuchita Vashisth All R/o Cottage No-9 Aera Home, Extension Chotta Shimla, Shimla, Kasumpti, Shimla Urban (T) Shimla-171009 Himachal Pradesh	All The Piece and Parcel of Property bearing Bunglow no. 9 built on Land measuring 62 Sq Mtrs on part of land comprised in Khata/Khatoni No. 177/209 Kharsa no. 865, 1434/ 878, 1438/879, 1438/880 situated at mauja Kasumpti Kot Tehsil and Distt Shimla owned by Vishnu Sharma Neeta Sharma vide Sale Deed Bearing No.47/2010 Dated 17.09.2010 and Varun Sharma and Karan Sharma vide Registered will no. 32 and 33 Dated 26.02.2016 mutation entered vide mutation no. 328 Registered With Sub Registrar Shimla.	1) E-AUCTION DATE: 15.11.2026 10.30 AM To 11:30 AM. WITH FURTHER EXTENSION OF 5 MINUTES. 2) LAST DATE OF SUBMISSION OF EMD WITH KYC 13.11.2026 TILL 5 PM. 3) DATE OF INSPECTION: 11.11.2026 BETWEEN 1:00 PM TO 02:00 PM IST	Property- Rs. 10772532/- (Rupees One Crore Seven Lakh Seventy Two Thousand Five Hundred Thirty Two Only) EMD Amount(IN INR) : Rs. 1077253/- (Ten Lakh Seventy Seven Thousand Two Hundred Fifty Three Only Only)
2. Rs.13208111 (Rupees One Crore Thirty Two Lakh Eight Thousand One Hundred & Eleven Only) as of 10.09.2024 with further interest as per terms and conditions of loan agreement alongwith other incidental, costs and expenses till actual			

The tendering bidders are advised to visit Branch and the properties put up on auction, and obtain necessary information regarding the properties, encumbrances and other details. The bidder shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself with regard to the above and the other relevant details pertaining to the above mentioned property/properties, before submitting the bids. **Terms & Conditions of Online Tender/Auction:** (1) The auction sale shall be "online e-auction" bidding through website <https://www.bankauctions.com> or Auction Tiger Mobile APP on the dates as mentioned in the table above with **Unlimited Extension of 5 Minutes.** (2) The interested bidders shall submit their EMD through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.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. **UPLOADING SCANNED COPY OF ANNEXURE - II & III** (can be downloaded from the Web Portal: <https://www.bankauctions.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-se Bidding etc., may contact **Mrs. C1 India Pvt Ltd, Plot No. 68, 3rd Floor, Sector-44, Gurgaon- 122003** Mr. Dharam krishna, email id - andhrag@c1india.com; ph: **9948182222** and for any property related query may contact Authorized Officer: **MR. Vikas Anand; Mobile No: 9711010384, E-mail ID: vikas.anand@hdbfs.com** and **Narval Kishore ; Mobile No: 7896442530** e-mail ID: naval.kishore@hdbfs.com, and **MR. Vishal Ritpurkar; Mobile No: 9833671006, E-mail ID: vishal.ritpurkar@hdbfs.com** during the working hours from Monday to Saturday. (3) The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favour of "HDB FINANCIAL SERVICES LIMITED" payable **AT PAR/ LUHIANA** or **NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above (Please refer to the details mentioned in table above) and register their name at <https://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 web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded (1. Copy of the NEFT/RTGS challan/ DD copy/ Pay order; 2. Copy of PAN card and 3. Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement) on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and also submit hardcopy thereof at the Branch mentioned hereinabove. (4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of "HDB FINANCIAL SERVICES LIMITED" payable **AT PAR/ Chandigarh** or **NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above.** (5) The bid that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be submitted without interest. (6) The bid to be paid by the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not pay earnest money in bid received EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest. (6) The bid to be submitted shall be above the Reserve Price alongwith increment value of Rs.10,000/- (Rupees Ten Thousand only) and the bidder shall further improve their offer in multiple of Rs. 10,000/- (Rupees Ten Thousand only). The property shall not be sold below the Reserve Price set by the Authorised Officer. (7) The successful bidder is required to deposit 25% of the sale price (Inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of "HDB FINANCIAL SERVICES LIMITED" payable **AT PAR/ CHANDIGARH** or **NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD** and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company if the successful bidder fails to adhere to terms of sale or commits any default. (8) On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser. (9) Company does not take any responsibility to procure permission /NOC from any authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electricity dues, property tax or other charges, if any. (10) The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty/ registration fees etc. for registration of the Sale Certificate. (11) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary. (12) To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/ title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property. (13) Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization. (14) The notice is hereby given to the Borrower(s) / Mortgage(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immovable property as described hereinabove, as per the particulars of the Terms and conditions of sale. (15) Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://www.bankauctions.com> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned herein above, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://www.bankauctions.com> or the same may also be collected from the concerned Branch office of HDB Financial Services Limited. A copy of the Bid form with the enclosure submitted online (also mentioning UTR Number) shall be handed over to Concerned Manager **Mr. Naval Kishore ; Mobile No: 7896442530** or **HDB FINANCIAL SERVICES LIMITED, ADDRESS :- S-CO 70, 1st Floor, Sector 47 D Chandigarh-160047** on or before date and time mentioned above. (Please refer to the details mentioned in table above). (16) The property shall be sold on "As is Where is Basis" and "As What is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the life, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant/ settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor. (17) This publication is also a '15' (Fifteen) days' notice to the Borrower/ Mortgage/ Guarantors of the above said loan account pursuant to rule 6(2), 8(6) and Rule 9 of Security Interest. (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above alongwith upto date interest and expenses within '15' (Fifteen) days' notice from the date of this notice falling which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagor pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. For further details and queries, contact Authorized Officer, HDB FINANCIAL SERVICES LIMITED Mr. NAVAL KISHORE Mobile No. 7896442530.**

**Place: Shimla / Himachal Pradesh
Date: 22.10.2026**

**AUTHORISED OFFICER,
HDB FINANCIAL SERVICES LIMITED**