

SC questions Centre’s delay in regulating cancer drug margins, reserves verdict on medicine pricing

NEW DELHI : The Supreme Court on Tuesday questioned the Centre over its decision to cap trade margins on anti-cancer medicines at 30 per cent, asking why the government had taken so long to act on the issue and expressing concern over the substantial mark-ups charged by private hospitals on medicines and medical consumables.

A Bench of Justices Vikram Nath and Sandeep Mehta said the issue concerned patients' lives and could not be viewed merely through the prism of commercial and economic policy. "Why did you suddenly decide to cap the trade margin on cancer medicines at 30 per cent? Why were you silent for so many years? Do not force us to ask harsh questions. You are dealing with matters concerning people's lives. Do not treat this as a business," the Justice Nath-led Bench told the Centre.

The apex court made the observations while hearing public interest litigations (PILs) concerning the regulation of medicine prices, generic medicines, medical devices and prescription



practices. The apex court expressed dissatisfaction with the Centre's explanation that the decision to cap trade margins was aimed at balancing the interests of various stakeholders. It also questioned the burden placed on patients when government-backed health schemes like Ayushman Bharat provide reimbursement only up to a specified limit, observing that the additional expenditure ultimately had to be borne by patients themselves.

It further raised concerns over the substantial mark-ups charged by hospitals on

medical consumables, citing the example of a saline drip line that costs a retailer around Rs 15 but is billed to patients at Rs 250. "Why is the DPCO in place if this is what is happening? The government itself is allowing this to happen," the Supreme Court observed, referring to the Drug Price Control Order (DPCO), which provides the regulatory framework for controlling drug prices.

The Justice Nath-led Bench also referred to an incident involving a drug dealer whose wife was undergoing cancer treatment at a prominent private hospital. It

said the dealer had informed the hospital that he could procure a chemotherapy injection at a dealer price of Rs 11,000, but the hospital refused to administer the medicine and instead charged Rs 1.30 lakh for the same injection.

"Can you show any justification for this loot, please? Why this difference? Where does the money go?" the Supreme Court asked.

Appearing for the private hospitals, senior advocate Mukul Rohatgi argued that hospitals needed to procure medicines through their own pharmacies to ensure the availability and quality of drugs administered to patients. The senior counsel submitted that hospitals had to maintain infrastructure and facilities round the clock and that medicines available in the market could not always be trusted to be genuine.

Rohatgi also contended that reducing medicine prices would not necessarily bring down the overall cost of treatment, as hospitals would have to recover their operational expenses through other

means.

However, the Justice Nath-led Bench rejected the justification, observing that hospitals could recover their costs through legitimate means rather than imposing excessive mark-ups on medicines. "A hospital can survive through other means, not through this dacoity. You are a commercial hospital. You charge for everything. But why should a medicine be quoted at 100 or 200 times its price?" the apex court asked.

The Centre had earlier informed the Supreme Court that capping trade margins on anti-cancer medicines at 30 per cent of their maximum retail price (MRP) was expected to save patients around Rs 2,500 crore annually.

In an affidavit filed before the top court, the Department of Pharmaceuticals said the proposed measure could reduce the MRP of cancer medicines by 20 to 70 per cent, depending on the drug. The government had said the move was intended to curb excessive trade mark-ups while retaining reasonable margins for distributors and retailers.

Another Class 12 student found dead in Delhi; suicide suspected

NEW DELHI : Just days after a Class 12 student died after allegedly immolating herself in East Delhi, another student died by suspected suicide at her residence in Delhi's Bharat Nagar area, police said on Tuesday.

The body of the Class 12 student was found at her home with a scarf tied around her neck, under the Bharat Nagar police station area. According to the investigators, a preliminary probe suggests it is a case of suicide. The Bharat

Nagar police have taken custody of the body and initiated an investigation into the matter. Police said that some chat messages have surfaced during the initial probe, indicating that the girl had been under distress.

However, the case is being investigated from all possible angles. The incident comes days after a Class 12 student died after allegedly pouring an inflammable substance on herself and setting herself on fire at Sarvodaya Bal/Balika

Vidyalaya in East Delhi's Krishna Nagar area.

The recovery of the student's charred body at Sarvodaya Bal/Balika Vidyalaya triggered panic among teachers and students on the school premises, prompting the authorities to initiate an investigation into the circumstances surrounding the student's death.

Officials said certain suspicious items were reportedly found in the student's school bag.

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office : ICICI Bank Ltd, BP-4, Technopolis Building, 4th Floor, Sector V, Salt Lake City, Kolkata West Bengal- 700091
CIN No: L65190G1994PLC021012, www.icicibank.com

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices 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.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand (Notice Rs)	Name of Branch
1.	Shri Santoshkumar Shrivastav/ Rekha Devi S O Late Gulabchandra Babanagar Jasho Jaso Petrol Pump, Buxar Bihar Buxar- 802101/ LBPTN00005864511/ LBPTN00005873204	Mouza- Sohanipatti, Buxar, Pragona Bhojpur, Thana No. 331, Khata No. 42, Khesra No. 62 (out of Plot No. 28), Halka No. 4, Sro & Dist- Buxar, Bihar Admeasuring An Area of 690 Sqft North: Road Self South: M. Gouri East: Gita Devi Kawaladar West: Madan Kumar Pandey/ Date of Symbolic 22/10/2026	June 24, 2026 15,40,927.00/-	Buxar

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: October 28, 2026
Place: Buxar

Sincerely Authorised Officer
For ICICI Bank Ltd.

ECI's affidavit on SIR deceptive: Jairam Ramesh

NEW DELHI : Congress leader Jairam Ramesh on Tuesday sharply criticised the Election Commission of India's affidavit filed in the Supreme Court, calling it deceptive, deceitful and duplicitous, and said it had severely damaged the poll body's own credibility.

In a detailed statement, Ramesh alleged that the ECI had engaged in patent deception over the amendment of Form 6. He said the Commission first claimed that a new declaration attached to Form 6 had been upheld by the Supreme Court, a claim the Court later contradicted.

The ECI subsequently maintained that the declaration was separate and that

Form 6 itself had not been amended. Ramesh rejected this explanation, noting that Form 6 could not be submitted online without filling the mandatory declaration.

He also pointed to shifting stands; on 26 September 2026, the Commission described the declaration as attached to Form 6, but later asserted it was not part of the form. According to him, this amounted to a clear violation of the Registration of Electors Rules, 1960. Ramesh further accused the Commission of unilateral decision-making by the Chief Election Commissioner.

While the affidavit claimed that major Special Intensive Revision (SIR) orders had

been formally approved by all three Election Commissioners, the two other Commissioners had objected on record to what they described as grave violations and illegal actions ordered by the CEC. Their objections were disregarded, and in some cases they learnt of the decisions only through news reports, he said.

The Congress leader also highlighted the use of the ECINET system to centralise control over electoral rolls and override Electoral Registration Officers, who are the statutory authorities.

He said the two Commissioners had placed their concerns on record, and evidence of EROs being over-

ruled had emerged from several SIR states including Goa, West Bengal, Uttar Pradesh and Uttarakhand.

Ramesh criticised the IT division of the Commission, alleging that it operated opaquely, overstepped its mandate and took unauthorised actions.

The two Commissioners had written to the Cabinet Secretary about these issues and about ECINET, yet no corrective action had been taken despite subsequent revelations.

He described the SIR exercise itself as a disaster marked by numerous illegalities, including the widespread misuse of Form 7 for mass deletions across states.

SHRIRAM Asset Reconstruction

M/s. SHRIRAM ASSET RECONSTRUCTION PRIVATE LIMITED (SARPL)

[Acting in its' capacity as Trustee of various SARPL Trusts]

Regd. Office: Shriram House, No.4, Burkitt Road, T. Nagar, Chennai-600017. Corporate Office: Unit No.FF-A-05, A Wing], First Floor, Art Guild House, Phoenix Market City, LBS Marg, Kuria (West), Mumbai-400070.
Website:www.shriramarc.com; Customer care No: 1800 120 2389; Email:customercare@shriramarc.com.

PUBLIC NOTICE: E-AUCTION-CUM-SALE NOTICE OF IMMOVABLE PROPERTY
E-Auction 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 6, 8 (6) and 9 of the Security Interest (Enforcement) Rules, 2002 as per Appendix-IV-A

Notice is hereby given to the public in general and in particular to the Borrower/s , Guarantor/s and Mortgagors that the below described immovable properties mortgaged/ charged to secured creditor, now **Shriram Asset Reconstruction Private Limited, acting in capacity as Trustee of various SARPL Trust** [pursuant to assignment of financial assets vide registered Assignment Agreements] (hereinafter referred to as "**SARPL**") under Section (5) of the SARFAEI Act having acquired the financial assets pertaining to various borrowers including the Borrowers, Co-Borrowers and Mortgagors mentioned herein below together with the underlying security interest created thereof along with all the rights, title and interest thereupon from **Original Lender/ Assignor M/s. Jana Small Finance Bank Limited (JSFBL)**, the Physical Possession of which has been taken by the Authorized Officer of **Original Lender/ Assignor and/or Shriram Asset Reconstruction Private Limited, viz. secured creditor in capacity of Trustee of SARC-Trust-11**, the assignee of the loan sanction and disbursed by **Assignor M/s. Jana Small Finance Bank Limited** will be sold on "**As is where is**", "**As is what is**" and "**Whatever there is**" as per below mentioned auction schedule for recovery of the outstanding amounttogether with further interest, charges, cost, expenses etc. thereon to **SARPL** viz secured creditor from the Borrower, Co-Borrowers and Mortgagors, as mentioned in the table as per proviso to Rule 8(6), & Rule 9(1) of the Security Interest (Enforcement) Rules, 2002. Details of Borrower, Co-Borrowers and Mortgagors, amount due, Short Description of the immovable properties and encumbrances, known thereon, if any, reserve price, earnest money deposit, Increment Bid, Auction date and date of Inspection are also given as under:

Loan Account No., Trust Name & Name of Assignor/ Original Lender	Name of Borrowers/ Co-Borrowers/ Guarantors/ Mortgagors	Date & Amount of 13(2) Demand Notice also Possession related details	Reserve Price, EMD, Bid Increment, Last Date of submission of Bid Form	Auction and Inspection Date & Time	Contact Person Details AO and Service Provider
47869440000481 Under Trust account No. SARC Trust-11 with M/s. Jana Small Finance Bank Limited	1) Mr. Niraj Kumar, 2) Mrs. Kavita Kumari	Notice Dated: 09-01-2026 for a sum of Rs.13,42,254.40 (Rupees Thirteen Lakh Forty Two Thousand Two Hundred Fifty Four and Forty Paise Only) dues on 06-01-2026 Possession Type & Date: Symbolic Possession & 27/03/2026	Reserve Price: Rs.30,00,000/- Bid Increment: Rs.1,00,000/- and in such multiples EMD Amount: Rs.3,00,000/- (10% of RP) Last date and Timings for submission of EMD: 13/11/2026 from 11:00 A.M. to 04:00 P.M.	Auction Date & Timings: 14/11/2026 from 11:00 A.M. to 02:00 P.M. Inspection Date & Timings: 13/11/2026 from 11:00 A.M. to 04:00 P.M. Encumbrances Dues known to JSFBL/SARPL- Not Known	Sumesh Mittal - 9993587797 Rampal Gautam - 9625977792 Ashutosh Gautam - 9036551033
DESCRIPTION OF MORTGAGED PROPERTY: All that piece and parcel of the immovable property pertaining to Sale Deed No.16177 of 2021 bearing Khata No.359, Plot No.2752, Area 6 Dec, Mauza Atiya, Halka Atiya, Thana No.432, Thana Magadh University Bodhgaya, Anchal Bodhgaya, Dist. Gaya Ji, Bihar, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future and Bounded on: East: Tuleshwari Prasad, West: Rasta, North: Kachi Rasta, South: Jitendra Kumar.					
47869440000328 47869440000222 & 47869630000249 Under Trust account No. SARC Trust-11 with M/s. Jana Small Finance Bank Limited	1) M/s. Mukesh Book Center, Represented by its Sole Prop. Rakesh Kumar, 2) Mr. Rakesh Kumar, 3) Mrs. Mridula Devi	Notice Dated 06/02/2026 for a sum of Rs.30,21,660.70 (Rupees Thirty Lakh Twenty One Thousand Six Hundred Sixty and Seventy Paise Only) dues on 03-02-2026 Possession Type & Date: Symbolic Possession & 13/05/2026	Reserve Price: Rs.27,79,200/- Bid Increment: Rs.1,00,000/- and such multiples EMD Amount: Rs.2,77,920/- (10% of RP) Last date and Timings for submission of EMD: 13/11/2026 from 11:00 A.M. to 04:00 P.M.	Auction Date & Timings: 14/11/2026 from 11:00 A.M. to 02:00 P.M. Inspection Date & Timings: 13/11/2026 from 11:00 A.M. to 04:00 P.M. Encumbrances Dues known to JSFBL/SARPL- Not Known	Sumesh Mittal - 9993587797 Rampal Gautam - 9625977792 Ashutosh Gautam - 9036551033
DESCRIPTION OF MORTGAGED PROPERTY: All that part and parcel of the immovable property bearing Khata No.75, Plot No.84, Area 1.75 Dec, situated at Mauza Bara Guraru, Thana No.7, Anchal & PS Guraru, Dist. Gaya Jee, Bihar, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future and Bounded on: East: Ganauri Sao, West: Road, North: Sarju Sao, South: Shakuntala Devi.					
47869610000408 Under Trust account No. SARC Trust-11 with M/s. Jana Small Finance Bank Limited	1) Mr. Suryakant Kumar, 2) Mrs. Sandhya Devi	Notice Dated: 12-01-2026 for a sum of Rs.14,12,397.22 (Rupees Fourteen Lakh Twelve Thousand Three Hundred Ninety Seven and Twenty Two Paise Only) due as on 09-01-2026 Possession Type & Date: Symbolic Possession & 26-03-2026	Reserve Price: Rs.14,19,900/- Bid Increment: Rs.50,000/- in such multiples. EMD Amount: Rs.1,41,990/- (10% of R.P.) Last Date and Timings for Submission of EMD: 13/11/2026 from 11:00 A.M. to 04:00 P.M.	Auction Date & Timings: 14/11/2026 from 11:00 A.M. to 02:00 P.M. Inspection Date & Timings: 13/11/2026 from 11:00 A.M. to 04:00 P.M. Encumbrances Dues known to JSFBL/SARPL- Not Known	Sumesh Mittal - 9993587797 Rampal Gautam - 9625977792 Ashutosh Gautam - 9036551033
DESCRIPTION OF MORTGAGED PROPERTY: All that piece and parcel of the immovable property pertaining to Sale Deed No.2302 of 2023, bearing Khata No.381, Plot No.225, Area 1.561 Dec, situated at Mauza & Halka Lakhanpur, Thana No.287, Thana Mufassil, Anchal Manpur, Dist. Gaya Ji, Bihar, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future and Bounded on: East: Harinandan Singh and Ors, West: 10 ft Proposed Road, North: Vinay Kumar, South: Part of Plot Nij Vendor.					

1) For detailed Terms & conditions of the sale, bid form, & others may also visit website of secured creditor/ Assignee/ Shriram Asset Reconstruction Private Limited at <https://www.shriramarc.com> or website of our auction agency at <https://bankauctions.in> & www.foreclosureindia.com having Office at M/s. 4Closures, 605A, Mythrivanam, Amerpet, Hyderabad, Telangana-500038. For any assistance, you may email at id: info@bankauctions.in / pradhan@bankauctions.in or in connect with our business partner M/s. Jana Small Finance Bank Limited at contact numbers given in the above table. These terms have to be signed by the bidders/ along with the bid form. The present notice is also uploaded on the official website of authorised officer/secured creditor.

2) The intending bidders have to submit their EMD amount to be deposited by way of DD in the name of **SARC-TRUST-11** and RTGS/NEFT in favour of **SARC-TRUST-11; Bank Name: ICICI Bank Limited; Branch Address: Mumbai - Kamanikurli West; Bank Account Number: 196205004653; IFCL Code- ICIC0001962.**

STATUTORY 30 DAYS SALE NOTICE UNDER [RULE 8(6)] PROVISO SECURITY INTEREST (ENFORCEMENT) RULES 2002

The borrowers/ 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, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Place: Gaya Ji & Vaishali
Date: 28.10.2026

Sd/- Authorised Officer, Shriram Asset Reconstruction Private Limited
(Acting in its' capacity as Trustee of SARC Trust-11)

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600 015.
Regional Office: 1st floor Yaman Enclave Near Nagarmal Rukanpura Bihar Patna 800014.
Email: auction@hindujahousingfinance.com

ZRM Umesh Singh Chauhan – 9838202386, ARM Mukesh Kumar – 7277654331 RLM Brajesh Awasthi - 9918301885

APPENDIX- IV-A [See proviso to rule 8 (6)] Public Notice for Auction cum Sale (Appendix – IV A) (Rule 8(6))

Sale of Immovable property mortgaged to Hinduja Housing Finance Limited (HHF) having its Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600 015, and Branch Office at:- Hinduja Housing Finance Limited- Hinduja Housing Finance Limited- 1st floor Yaman Enclave Rukanpura Bailey Road Patna 800014 under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (hereinafter "Act"). Whereas the Authorized Officer ("AO") of HHF had taken the possession of the following property/s pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "**AS IS WHERE IS BASIS & AS IS WHAT IS BASIS**" for realization of dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.bankauctions.com & auction@hindujahousingfinance.com

Sr. No.	Loan Account Number and Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice u/s 13(2) Date and Amount	Date and Type of Possession	Reserve Price	
				EMD	Bid Increase Amount
1.	BR/PTN/PTNA/A000001781 & CO/CP/CP/POF/A000002741 & CO/CP/CP/POF/A000010332 1. Mr. PAPPU PASWAN (BORROWER) 2. MS. BACHI DEVI (CO-BORROWER) 3. Mr. RAJ KISHOR KUMAR (Co1 Borrower)	27/04/2024 & Rs. 7,04,834/- (Seven Lakh Four Thousand Eight Hundred Thirty-Four Only)	23/07/2024 Symbolic Possession	22,86,000/-	2,28,600/-
		Rs. 8,30,784/- (Rupees Eight Lakh Thirty Thousand Seven Hundred Eighty-Four Only) as On Date 26/10/2026		Rs. 10000/-	
Description Of The Immovable Property/ Secured Asset: Circle/Anchal – Vaishali, Mauza – Alahdadpur, Halka – Chakalhadad, P.s. No – 12, Khata No – 594, Khesra No/Plot No. 447, Area Proposed To Be Mortgaged 3 Decimals, Registry Office – Laiganji, District - Vaishali. Boundaries: North - Hal Kharidar Sangeeta Devi, South - Devendra Paswan; East - Siwana Chakalhadad; West - Road					
2.	BR/PTN/PTNA/A000000931 & BR/PTN/PTNA/A000001724 & CO/CP/CP/POF/A000005751 & CO/CP/CP/POF/A000015473 1. Mr. UPENDRA SAHNI (BORROWER) 2. MS. KHUSHBU DEVI (CO-BORROWER) 3. Mr. ISHWAR SAHNI (Co1 Borrower)	19/03/2025 & Rs. 18,67,458/- (Rupees Eighteen Lakh Sixty-Seven Thousand Four Hundred Fifty-Eight Only)	23/07/2025 Symbolic Possession	45,83,000/-	4,58,300/-
		Rs. 23,45,389/- (Rupees Twenty-Three Lakh Forty-Five Thousand Three Hundred Eighty-Nine Only) as On Date 26/10/2026		Rs. 10000/-	
Description Of The Immovable Property/ Secured Asset: Khata No-07, Khesra/plot No-1109, Area-4 Decimals, Thana No-291, Mauza- Sirsa Viran, Halka-sirsa Viran, Achal-laiganji, Registry Office-laiganji, District-vaishali. Boundaries : North-self Seller Plot No.1108, South-Jetri Devi; East- Private Road; West-bal Kishun Sahani					
		Date of Inspection of property : 03/11/2026 11:00 hrs. -14:00 hrs. EMD Deposition Last Date : 23/11/2026 till 5 pm. Date/Time of Auction : 03/12/2026 11:00 hrs-13:00 hrs.			
Sr. No.	Loan Account Number and Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice u/s 13(2) Date and Amount	Date and Type of Possession	Reserve Price	
				EMD	Bid Increase Amount
3.	BR/PTN/PTNA/A000001059 & CO/CP/CP/POF/A000000084 & CO/CP/CP/POF/A00000892 1. Mr. VINOD SAH (BORROWER) 2. MS. MINA DEVI (CO-BORROWER) 3. MS. CHUNDA DEVI (Co1 Borrower)	11/12/2023 & Rs. 14,20,725/- (Rupees Fourteen Lakhs Twenty Thousand Seven Hundred Twenty-Five Only)	13/03/2024 Symbolic Possession	30,39,000/-	3,03,900/-
		Rs. 19,99,002/- (Rupees Nineteen Lakh Ninety-Nine Thousand Two Only) as On Date 26/10/2026		Rs. 10000/-	
Description Of The Immovable Property/ Secured Asset: Circle/anchal - Bidpur, Mauza – Rajasan, Halka – Rajasan, P.s. No – 335, Thana Bidpur, Khata No – 61, Khesra No./plot No. 1535, Area - 1 Decimals, Khata No – 61, Khesra No. /plot No – 1536, Area - 1 Decimals, Total Area - 2 Decimals, District – Vaishali, Registry Office, Boundaries For Plot No. 1535: North : Basant Sharma; South : Ram Sagar Sah & Others; East : Self Plot No. 1536; West - Villard Road. Boundaries For Plot No. 1536: North - Pappu Sharma & Others; South - Ram Sagar Sah & Others; East - Pappu Sharma & Others; West - Self Plot No. 1536					
Mode Of Payment:- All Payment shall be made by through RTGS/NEFT The accounts details are as follows: a) Name of the account:- Hinduja Housing Finance Limited, b) Name of the Bank:- HDFC Kanjurmarg Mumbai IFSC Code:- HDFC0004989.					
TERMS & CONDITIONS OF ONLINE E-AUCTION SALE:- 1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities. 2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extent & dimensions may differ. 3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bids/. 4. Auction/bidding shall only be through "online electronic mode" through the website https://www.bankauctions.com . Or Auction provided by the service provider M/s C1 India Private Limited, who shall arrange & coordinate the entire process of auction through the e-auction platform. 5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc. 6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/S C1 India Pvt Ltd, Plot No- 68, 3rd floor Sector 44 Gurgaon Haryana -122003 (Help Line No.-911-42430200) Support Email – Support@bankauctions.com, (Support Mobile Number - 7291981124/11251126) Mr. Mithalesh Kumar Mob. 7080804466, Email: Mithalesh.kumar@c1india.com, delhi@c1india.com. 7. For participating in the e-auction sale the intending bidders should register their name at http://www.bankauctions.com well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider. 8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through NEFT/RTGS in favor of "Hinduja Housing Finance Limited" on or before 10/11/2026. 9. The intending bidders should submit the duly filled in Bid Form (format available on https://www.bankauctions.com) along with the NEFT/RTGS remittance towards EMD in a sealed cover addressed to the Authorized Officer Ashutosh Kumar Regional Office No. Hinduja Housing Finance Limited, 1st floor Yaman Enclave Near Nagarmal Rukanpura Bihar Patna 800014. 10. Latest by 03:00 PM on 01-08-2026. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale:- in the Loan Account No BR/PTN/PTNA/A000001781 & CO/CP/CP/POF/A000002741 & CO/CP/CP/POF/A000010332 (as mentioned above) for property of "Mr. Pappu Paswan & MS. BACHI DEVI & Mr. RAJ KISHOR KUMAR" in the Loan Account No BR/PTN/PTNA/A000000931 & BR/PTN/PTNA/A000001724 & CO/CP/CP/POF/A000005751 & CO/CP/CP/POF/A000015473 (as mentioned above) for property of "Mr. UPENDRA SAHNI & MS. KHUSHBU DEVI & Mr. ISHWAR SAHNI". & in the Loan Account No BR/PTN/PTNA/A000001059 & CO/CP/CP/POF/A00000084 & CO/CP/CP/POF/A000008921 (as mentioned above) for property of "Mr. VINOD SAH & MS. MINA DEVI & MS. BACHI DEVI". 11. After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/s C1 India Private Limited to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice. 12. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension. 13. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone. 14. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him By E-Mail both to the Authorized Officer Regional Office No. Hinduja Housing Finance Limited- Hinduja Housing Finance Limited, 1st floor Yaman Enclave Near Nagarmal Rukanpura Bihar Patna 800014., and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings. 15. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favor and balance 75% of bid amount within 15 days from the date of sale by NEFT/RTGS favoring Hinduja Housing Finance Limited. 16. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale. 17. At the request of the successful bidder, the Authorized Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount. 18. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorized officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorized Officer, failing which the earnest deposit will be forfeited. 19. Municipal / Panchayati Taxes, Electricity dues (if any) and any other authorities dues (if any) have to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property. 20. Sale Certificate will be issued by the Authorized Officer in favor of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges. 21. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. 22. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider. 23. The decision of the Authorized Officer is final, binding and unquestionable. 24. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them. 25. For further details and queries, contact Authorized Officer, Hinduja Housing Finance Limited, EMAILS:- auction@hindujahousingfinance.com . 26. This publication is also 30 (Thirty) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.					
Date: 28/10/2026, Place: Patna		Authorized Officer : Hinduja Housing Finance Limited.			
Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back - up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.					