UJJIVAN SMALL FINANCE BANK

• **Registered Office:-** Grape Garden, No. 27 3rd 'A' Cross, 18th Main, 6th Block, Kormangala, Bengaluru - 560095
• **Regional Office:-** GMTT Building, Plot No. D-7, Sector-3, Noida (U.P.) - 201301

GOLD AUCTION CUM BID INVITATION NOTICE

The below mentioned borrowers have failed to repay the loan and redeemed the pledged gold ornaments within the stipulated time in spite of several reminders.
The Gold Ornaments pledged by the below listed Borrowers will be sold in Public auction at our Branch premises as **mentioned below** on **05.12.2026 @ 10:00 AM to 4:30 PM**. The Bank reserves the right to accept or reject any bid without assigning any reason whatsoever. Please note if the auction does not get completed on the same day, the same will follow the subsequent days on the same terms and conditions. If the customer is deceased, all the conditions pertaining to auction will be applicable to nominee/legal heir. The Borrower are hereby notified to pay the upto date interest and ancillary expenses before the date of auction, failing which the pledged gold ornaments will be sold and balance dues if any will be recovered with interest and cost.

Sr. No.	Name of the Borrower	Account No.	Name of the Branch of the Bank	Description of the Gold Ornaments Pledged	Approximate Gross Weight (In gms.)	Approximate Value (INR)
1.	Gourav Pal	2327280030000034	2327 - GWALIOR	Pendant, Ear Rings, Ring	21.6	Rs. 2,75,880/-
2.	Gourav Pal	2327280030000035	2327 - GWALIOR	Chain	24.2	Rs. 3,12,840/-
3.	Abhishek Mahanand	2341280040000011	2341-DURG	Chain	6.99	Rs. 89,760/-

Interested parties may visit the above-mentioned Branch address of the Bank with their PAN Card along with a recent passport size photograph, valid photo identity proof and address proof, on the auction date as per time indicated above.
For further details and terms and conditions of sale, the intending bidders is requested to visit our Bank website **https://www.ujjivansfb.bank.in/e-auctions** and may also contact our Branch at **Ujjivan Small Finance Bank Ltd.:-**
for Sr. No. 1 & 2 - • Branch Office:- 2327- Gwalior; Ward No. 46, Plot No. 48/56, Moharkar Ki Gali, Toward Huzrat Kotwali Road, Lohiya Bazaar, Lashkar, Naya Bazar Chauraha, Gwalior, Madhya Pradesh - 474009. Contact Person:- Mr. Ram Babu; M: 8630712758.
for Sr. No. 3 - • Branch Office:- 2341 - Durg; No. 1342/9, Uplabdhi Plaza, Ground Floor, Gurudwara Road, Beside Bank of Baroda, Station Road, Malviya Nagar, Durg, Chhattisgarh - 491001. Contact Person:- Mr. Dinesh Kumar Sain, M: 9785320514.
Terms and Conditions of Auction Sale:-
(1) The intending bidders should submit their bids/quotation in the prescribed form in closed cover along with his/her ID proof, address proof.
(2) Bids / quotation not in the prescribed format will not be accepted. The bids / quotation along with ID proof & address proof shall be submitted at **Ujjivan Small Finance Bank Ltd., Branch address** as **mentioned above** latest by **05.12.2026** at **4:30 P.M.** Bank has every right to reject or accept the quotation.
(3) The sealed bids / quotation will be opened by the official who presides over the Auction Sale process, in the presence of the available bidders, at **10:00 A.M.** on **05.12.2026.**
(4) After opening the bids, the intending bidders may be given opportunity, at the discretion of the official who presides over the Auction Sale process, to have intense bidding amongst themselves to enhance the offer price. The incremental amount will be decided by the official who presides over the Auction Sale process, and his/her decision shall be final.
(5) The participating bidder who bids for the highest amount will be declared as successful bidder by the official who presides over the Auction Sale process.
(6) The successful bidder shall deposit complete Sale Price (viz., the price at which he/she bids the gold ornament) within 3 (Three) working days of completion of the auction sale, , in Cash (up to permissible limit) or by Demand Draft. In case of default by the successful bidder in depositing the amount of Sale Price in the above manner, the aggregate of amounts deposited by him/her till then shall be forfeited without any notice and the gold ornaments shall be put for re-auction or sale in any other mode as deemed fit by the Bank. In such case the successful bidder shall forfeit all claims in regard to the gold ornaments or to any part of the sum for which it may be sold subsequently.
(7) The successful bidder shall have to get released immediately after payment of complete Sale Price from the Bank the gold ornaments which are bid by him/her, at his/her costs and responsibility. He / She shall also bear the applicable statutory dues / taxes / charges that is required to be paid in order to get the gold ornaments. The successful bidder shall have to execute requisite acknowledgement letter in favour of the Bank.
(8) The official who presides over the Auction Sale process has absolute right to accept or reject any or all of the tender/bid/offer and/or adjourn/postpone/cancel the Auction Sale without assigning any reason, and also to modify any or all terms and conditions of the sale without prior notice.
(9) The sale is subject to confirmation by the Bank.
(10) The gold ornaments are put for sale on **"AS IS WHERE IS CONDITION"** and **"WHATEVER THERE IS BASIS"**.
For further details the intending bidders may contact **Ujjivan Small Finance Bank Ltd., Branch as mentioned above.**

Date: 26.10.2026 **Place:** Gwalior / Durg **AUTHORISED OFFICER**

Aadhar Housing Finance Ltd.

Corporate office: office Nos. 501 & 503,5th Floor,Lightbridge, Saki Vihar Road, Andheri East, Mumbai Suburban (District),Maharashtra - 400072
Shivpuri Branch: 1St Floor, Ward No 1, (Old Ward No-13, Survey No-162,/1 Taluka No 1, Gwalior Bypass Road, Ab Road, Shivpuri-473551,(MP).
Gwalior Branch: First Floor, Alakhnanda Tower- 2, Opp Aditya College, City Centrre, Gwalior-474001,(MP).
Datia Branch: 2nd floor, Pitambara Temple Road, Near Sita Nagar Lake, Rajghat, Tiraha, Datia City, Datia-475661, (MP)

POSSESSION NOTICE Appendix IV (for immovable property)

Whereas, the undersigned being the Authorized officer of **Aadhar Housing Finance Limited (AHFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice 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(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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. 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 AHFL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Borrower(s)/Co-Borrower(s) (Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No. 10910000489 / Shivpuri Branch) Beba Aneetabai Jain (Borrower) Maneesh Jain (Co-Borrower)	All that piece and parcel of the property bearing, Survey No. 2119/1, Village Rannod, Tehsil Kolaras, Dist Shivpuri, (M.P.). **Boundaries** : East -Common Way, West - Wall Of Chaudhary'S Haveli, North - House Of Khalil, South - Plot Of Nirmala Sharma	10-07-2026 & ₹ 7,05,042/-	23-10-2026
2	(Loan Code No. 00710001895 / Gwalior Branch) Amjad Khan (Borrower) Asaraf (Co-Borrower)	All that piece and parcel of the property bearing, Patwari Halka No. 001, Survey No. 365/2/2/1, Village Gora, Goraghat, Tehsil Datia, Dist Datia, MP. **Boundaries:** East: Plot Of Vali Mohd, West: Way 20Ft Wide, North: House Of Neeraj, South: Way 15 Ft Wide	10-08-2026 & ₹ 11,93,015/-	24-10-2026
3	(Loan Code No. 14610000459 / Datia Branch) Bhagat Ram Soni (Borrower) Rama Devi Soni & Mukesh Soni (Co-Borrower)	All that piece and parcel of the property bearing, Property Is House No. 177, Ward No. 17, Bhadoriya Ki Khidki, Holipura Moahalla, Datia, Dist Datia Madhya Pradesh. **Boundaries** : East -House Of Punni Prajapti , West - House Of Seema Pathak , North - Public Way , South - Land Of Veer Singh Bundela	13-05-2026 & ₹ 12,16,467/-	24-10-2026
4	(Loan Code No. 00710001946 / Gwalior Branch) Kuldeep Singh Gurjar (Borrower) Manjesh Gurjar (Co-Borrower)	All that piece and parcel of the property bearing, Patwari Halka No. 17, Village Bhitarwar, Ward No. 09, Tehsil Bhitarwar, Dist Gwalior, Madhya Pradesh. **Boundaries:** East: Way 15Ft Wide, West: Way, North: Land of Seller, South: House of Saroj Rawat	10-08-2026 & ₹ 10,76,374/-	24-10-2026
5	(Loan Code No. 00710001054 / Gwalior Branch) Satyendra Singh Rana (Borrower) Preeti Rana (Co-Borrower)	All that piece and parcel of the property bearing, Property Situated On Part Of Plot No. 1 & 2, D Block, Ward No. 02, Royal Enclave, Near Etawah Hotel, Patwari Halka No. 56, Survey No. 188, Tehsil Dabra, Dist Gwalior, Madhya Pradesh. **Boundaries:** East: 20Ft Way, West: Farm Land , North: Part Of Plot No. 02, South: Part Of Plot No. 01 Ravi	10-08-2026 & ₹ 11,52,095/-	24-10-2026

Place : Madhya Pradesh **Authorised officer**
Date : 27-10-2026 **Aadhar Housing Finance Limited**

TATA CAPITAL HOUSING FINANCE LIMITED

Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013. CIN No. U67190MH2008PLC187552. Contact No. (022) 61827414, (022) 61827375
Branch Add.: Third Floor, Unit No. 321, NRK Tech Park, Plot No. 9/C/CA, Scheme No. 94, Ring Road, Near Radisson Square, Indore, MP-452010

CORRIGENDUM

With reference to advertisement Published in this Newspaper on dated **26.10.2026** Regarding **"POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)"**. In account of Borrower - **Jagdish Songara** (Loan No. **9180120 & 9967886 &10195452**).
Please read correct Possession Notice Date 22.10.2026 instead of 23.10.2026.
All other details shall remain the same.

Date : 27.10.2026 **Sd/- Authorized Officer**
Place : Indore **For Tata Capital Housing Finance Limited**

Reform ARC LIMITED — Reform Asset Reconstruction Company Ltd

2nd Floor, ICC Chamber-II, Saki Vihar Road, Near MTNL Office, Powai, Mumbai, Maharastra-400072.

POSSESSION NOTICE

APPENDIX-IV (For immovable property) Rule 8 (1)

Whereas, The undersigned being the Authorized Officer of **Reform Asset Reconstruction Company Limited** (formerly Known as Reliance Asset Reconstruction Company Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **demand notice dated 09.01.2025** calling upon the Borrower and Guarantors in **Loan Account Number-123101000063 (Client ID-10855), 1.M/s. Patel central Academy,** Represented by its Authorised Signatory, Mr.Deependra sharma, Village, Sikroda Thasil-Joura, Dist-Morena, Madhya Pradesh-476224, **2. M/s P.T Domodar Prasad Siksha Prasar Samiti,** Represented by its Authorised Signatory, **Mr. Deependra Sharma,** House no 451, M.S Road Block Pura,Joura, Dist-Morena,Madhya pradesh-476224, **3.Mr. Mahaveer sharma** S/o. Domodar Prasad Sharma, Near BSNL office,MS Road, Block Pura, Joura, Dist-Morena, Madhya Pradesh-476221 **And Also** At: House no 451, M.S Road,Block Pura, Joura, Dist-Morena, Madhya pradesh-476221, **4 .Mr.Deependra sharma** S/o. Mahaveer sharma, House no 451, M.S Road,Block Pura, Joura, Dist-Morena, Madhya pradesh-476221And **Also At:** Near BSNL office,MS Road, Block Pura, Joura, Dist-Morena, Madhya Pradesh-476221 (Co-Borrowers/ Mortgagors/ Guarantor) to repay the amount mentioned in the notice aggregating to **22,19,173.49/-** (Rupees Twenty Two Lakh Ninghteen Thousand One Hundred Seventy Three and Forty Nine Paisa Only) outstanding as on 06.01.2026 plus accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges, etc. till the date of payment within 60 days from the date of the notice.
The Financial Assets / Debts of the Borrower were acquired by Reform Asset Reconstruction Company Limited in its capacity as Trustee of **RARC 071 Tranche-1** from Indian School Finance company Pvt Ltd vide Deed of Assignment dated **31.03.2022.** Pursuant to the said assignment of debt / financial assets by Reform ARC and in terms of the deed of assignment, it has acquired all right, title and security interest in the loans along with underlying securities and security documents of Indian School Finance company Pvt Ltd, the Assignor / Original Secured lender.
The Borrower & Guarantors having failed to repay the amount, notice is hereby given to the Borrower & Guarantors and the public in general that the undersigned being the Authorized Officer of **Reform Asset Reconstruction Company Limited** at 2nd Floor, ICC Chmaber-II, Saki Vihar Road, Near MTNL office, Powai, Mumbai, Maharastra - 400072 has taken Possession of the property as described herein below in exercise of powers conferred upon him under sub-section (4) of Section 13 of the Act, read with rule 8 of the Security Interest (Enforcement) rules, 2002 on this **23rd day of October 2026.**
The Borrower & Guarantors 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 Reform Asset Reconstruction Company Limited at 2nd Floor, ICC Chmaber-II, Saki Vihar Road, Near MTNL office, Powai, Mumbai, Maharastra - 400072 for an amount of **22,19,173.49/-** (Rupees Twenty Two Lakh Ninghteen Thousand One Hundred Seventy Three and Forty Nine Paisa Only) outstanding as on **06.01.2026** plus accrued interest / unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges, etc. till the date of final payment is made to the Reform ARC.
The borrower's attention is invited to provisions of sub-Section 8 of Section13 of the Act, in respect of time available, to redeem the secured assets
Description of The Immovable Property: All That Piece And Parcel Of Land Alongwith School Building, Total Area 0.14 & Half Hectare, Bearing Survey No.509 Of Village Sikradha Tha Joura Dist. Morena (MP) Survey/Door No: Survey No.509 Of Village Sikrodha Tha Joura Dist. Morena M.P Extent: Total Area 0.14 & Half Hectare, **Location:** Village Sikrodha Tha. Joura Dist Morena (MP) At Present Position & Bounded By East: Nala,West: Rode,North: Land of Rameswroop,South: Property of sh.ashok.

Place: Sikradha Tha Joura **Sd/- Authorized Officer,**
Date: 23.10.2026 **For Reform Asset Reconstruction Company Ltd**

DCB BANK

DCB Bank Limited,
Regional/Branch Office: Devashish Complex, Zone 1, M P Nagar, Bhopal, Madhya Pradesh - 462 011

DEMAND NOTICE
UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002

You the below mentioned borrower(s), co-borrower(s) have availed loan/s facility(ies) from DCB Bank Limited by mortgaging your immovable properties (securities). Consequent to your defaults your loans were classified as non-performing assets. DCB Bank Limited For the recovery of the outstanding dues, issued demand notice under Section 13(2) of The Securitization And Reconstruction Of Financial Asset And Enforcement Of Security Interest Act, 2002 (the Act), the contents of which are being published herewith as per Section 13(2) of the Act read with rule 3(1) of the Security Interest (Enforcement) Rules, 2002 as and by way of service upon you. Details of the borrowers, co-borrowers, properties mortgaged, outstanding dues, demand notice sent under Section 13(2) and amount claimed there under are given as under:

Sr. No.	Name And Address Of The Borrower, Co-borrower/guarantor, Loan Account No., Loan Amount	Secured Property Address	1) Demand notice date 2) Outstanding dues 3) NPA Date
1	**MR. MAJID MIYAN** **MRS. SHABANA BEE** **All Address At-** Ward No. 11 Ambedkar, Berasiya Madhya Pradesh-463106 **Loan Account Number-** DAHLNAE00588242 **Loan Amount Sanctioned:** Rs. . 5,00,000/- (Rs Five Lakh Only)	All That Property, Part Of Survey No. 136/1, Ward No. 10, Berasia P H No. 24/111, Tehsil Berasia Dist Bhopal Madhya Pradesh. Total Area 21x36=756 Sq Ft. (70.26 Dq Mtr) Bounded By: East:House Of Hameed Khan; West:House Of Survati; South:12 Feet Wide Road; North:Other House.	**26-Sep-2026** **Rs 538161.21 /-** (Five Lakh Thirty-Eight Thousand One Hundred Sixty-One and Twenty-One Paisa Only) as on **26-Sep-2026** **NPA Date – 02-Aug-2026**
2	**MR. SANTOSH VISHWAKARMA** **MRS. JAY SHREE VISHWAKARMA** **All Address At-** M/S Santosh Belding Works 9/4 Mandi Complex, Pipariya Road Tehsil Gadarwara dist, Narsinghpur, Madhya Pradesh-487551. **Loan Account No.** DAHLGAW00427577 **Loan Sanctioned Amount** Rs 3,00,000 (Rs Three lakh Only)	All That Property Mouja Shani Mandir Road Vivekanand Ward Gadarwara N B 119 P C No. 99/18/1 Tehsil Gadarwara Dist Narsinghpur. Bounded By: East:House Of Ratnesh Dubey And Pandit Ji; West:20 Ft Road; South:Plot Of Kamlesh Kourav; North:Land Of Seller.	**26-Sep-2026** **Rs 4,27,610.68/-** (Rupees Four Lakh Twenty-Seven Thousand Six Hundred Ten and Sixty Eight Paisa Only) as on **26-Sep-2026** **NPA Date – 12-Aug-2026**
3	**MR. SANTOSH PRAJAPATI** **MRS. KAJAL BAI** **All Address At:** 80 Nevri Dewas Madhya Pradesh 455223 **Loan Account No.** DRHLIND00586849 **Loan Sanctioned Amount** Rs. 9,15,000/- (Rupees Nine Lakh Fifteen thousand only)	All That Property House No. East Part Of Plot No. 272 Maa Kamla Nagar Colony Village Nagukhedi Tehsil And Dist Dewas 455001 Madhya Pradesh Total Area 300 Sq Ft. 27.88 Sq Mtr. Bounded By: East: Plot No. 271; West: Remaining Part Of Same Plot; South: Road Of Colony; North: Plot No. 267.	**28-Sep-2026** **Rs 9,27,320/-** (Rupees Nine Lakh Twenty-Seven Thousand Three Hundred Twenty Only) **as on 28-Sep-2026** **NPA Date - 02-Aug-2026**
4	**MR. MANISH KUMAR TIWARI** **MRS. URMILA TIWARI** **All Addressed At** House No. 211/3 Ganesh Sadan Near Atal Dwar, Nehru Nagar Indore, Madhya Pradesh 452010 **Loan Account No.** DRHLIND00476482 **Loan Sanctioned Amount** Rs. 22,59,264/- (Rupees Twenty-Two Lakh Fifty-Nine Thousand Two Hundred Sixty Four only)	All That Property Flat No. 201 2nd Floor Block A Satya Residency, Sector-R Plot No. 698/R Mahalaxmi Nagar, Village Pipliya Kumar Tehsil And Dist Indore Madhya Pradesh. Super Builtup Area 622 Sq Ft 61.52 Sq Mtr. Bounded By: East:Plot No. 699/R; West:Plot No. 697/R; South:Road; North:Common Passage.	**28-Sep-2026** **Rs 29,04,383.01/** (Rupees Twenty-Nine Lakh Four Thousand Three Hundred Eighty Three and One Paisa Only) as on **28-Sep-2026** **NPA Date - 02-Aug-2026**
5	**MR. RANJEET SINGH** **MR. NANDANI SINGH** **All Addressed At** House No. 449 Havalis Life. Katara Hills Barrai And Bagali Bhopal Madhya Pradesh 462001. **Also At:** House No. 384 Type D Sage Sun City Phase I Bhopal Madhya Pradesh-462026 **Loan Account No.** DAHLBHO00611119 and DBLABHO00648048 **Loan Sanctioned Amount** Rs. 26,70,000/- (Rupees Twenty Six lakh Seventy Thousand Only) dated 22-Dec-23 and Rs 17,38,255/-(Rs Seventeen Lakh Thirty Eight Thousand Two Hundred Fifty Five Only) dated 22-Mar-2025	All That Property One Residential Bunglow No. 384 Of D Type Part Of Khasra No. 5/1/1/1, 5/1/2/1, 1/5/2 Ka, 1/5/2 Kha, 1/5/2 Ga, /1 Village Bagroda P H No. 24 Vikas Khand Fanda Sage Sun City Phase Ib Tehsil Huzur Dist Bhopal Area 121.53 Sq Mtr. Bounded As Follows As Per The Sale Deed; East:Other Land; West: Road; South:House No. 385; North: House No. 383.	**13-Oct-2026** **Rs. 43,39,777/-** (Rupees Forty Three Lakh Thirty Nine Seven Hundred Seventy Seven Only) as on **13-Oct-2026** **NPA Date - 02-Oct-2026**
6	**MR. VICKY AHUJA** **MRS. RAJANI AHUJA** **All Addressed At** Kamla Nehru Colony, Kila Maidan Indore-452006 **Loan Account No.** DRMHIND00410912 **Loan Sanctioned Amount** Rs. 9,00,000/- (Rupees Nine Lakh only)	All That Property Flat No. 103 Shanti Vihar Plot No. S-17 New Ranibagh Village Limbodi Tehsil And Dist Indore Madhya Pradesh Admeasuring Built Up Area 400 Sq Ft. Bounded By:East:- Flat No. 104; West:- Flat No. 102; South:- Lobby; North:- Other Plot.	**09-Oct-2026** **Rs 19,07,103.31/** (Rupees Nineteen lakh Seven Thousand One Hundred Three and Thirty One Paisa Only) **as on 06-Oct-2026** **NPA Date - 04-Apr-2022**
7	**MR. UDAYRAM ARORA** **MR. AKHILESH ARORA** **MRS. TULSI BAI** **All Addressed At** Shiv Shakti Nagar Girls, Collage Khargone Balwadi 451001 **Loan Account No.** DAHLBAW00587156 **Loan Sanctioned Amount** Rs 38,37,676/- (Rs Thirty Eight Lakh Thirty Seven Thousand Six Hundred Seventy Six Only)	All The Piece And Parcel Of Plot Admeasuring 1500 Sq Ft, Village Jetapur P H No. 46 Old 25 Ward No. 06 Khasra No. 4/5 Paiki Plot No. 96 Maa Ganga Avenue Khargone Tehsil And District Khargone Madhya Pradesh. Bounded By:East: Colony Way; West: House Of Patidar On Plot No. 113; North: House Of Dhule Ji On Plot No. 97; South: House Of Bhawsar On Plot No. 95.	**08-07-2026** **Rs 38,34,294/-** (Rs Thirty Eight Lakh Thirty four Thousand Two Hundred Ninety Four Only) **NPA Date - 02-06-2026**

You the borrower/s and co-borrowers/guarantors are therefore called upon to make payment of the above mentioned demanded amount with further interest as mentioned hereinabove in full within 60 days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above-mentioned securities. Your attention is invited to provisions of sub-section (8) of section 13 of the act by virtue of which you are at liberty to redeem the secured asset within period stipulated in the aforesaid provision. Please note that as per section 13(13) of the said act, you are restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent.

Date: 27-10-2026 **for DCB Bank Ltd,**
Place: Bhopal, Gadarwara Dist, Dewas, Indore & Khargone **Authorized Officer**

HDB FINANCIAL SERVICES LIMITED

HDB FINANCIAL SERVICES
REGISTERED OFFICE: - RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009

Branch Office: - HDB FINANCIAL SERVICES LTD 202,9/1/2, 3rd Floor Khandelwal Business Park-2,Near TI Mall, Mahatma Gandhi Road, South Tukoganj Indore (M.P.) 452001, **Branch Office:** In front of kailash jin above bank of baroda indore road,khandwa pin-450001

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISO TO RULE 8(6)]
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 25-11-2026 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 PROPERTY/IES 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://bankeauctions.com

NAME OF THE BRANCH & ACCOUNT DETAILS	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE / OUTSTANDING AMOUNT (SECURED DEBT)	AUTHORIZED OFFICER'S DETAILS / FOR PROPERTY INSPECTION AND OTHER QUERIES	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / BID INCREASE AMOUNT	DATE OF E- AUCTION / TIME OF E-AUCTION / EMD SUBMISSION DATE
HDB FINANCIAL SERVICES LTD In front of kailash jin,above bank of baroda indore road, khandwa pin-450001 **LOAN ACCOUNT NO. 40955830** **1. Shri Sai Agro Agency,** Shaasakeey Hospital Ke Samne Singot Vikaskhand Pandhana Jila Khandwa Khandwa-450001 Madhya Pradesh **And Also :** Nagar Palik Nigam Khandwa Hudco Jaswadi Road Ramnagar Khandwa Plot No Ah/26 Hig Khandwa-45000 **2. Jagdish Singh,** 25 Ram Nagar Near Sai Mandir Khandwa Khandwa-450001 Madhya Pradesh **3. Abhishek Pawar,** 25 Ram Nagar Near Sai Mandir Khandwa Khandwa-450001 Madhya Pradesh **4. Deepali Rajput,** 125 Ram Nagar Near Sai Mandir Khandwa Khandwa-450001 Madhya Pradesh **5. Komal Singh Pawar,** 125 Ram Nagar Near Sai Mandir Khandwa Khandwa-450001 Madhya Pradesh **6. Dilwar Singh Pawar,** 125 Ram Nagar Near Sai Mandir Khandwa Khandwa-450001 Madhya Pradesh **7. Subhdra Bai Pawar,** 125 Ram Nagar Near Sai Mandir Khandwa Khandwa-450001 Madhya Pradesh **8. Samjahkunwar Bai Pawar,** 125 Ram Nagar Near Sai Mandir Khandwa Khandwa-450001 Madhya Pradesh	**MORTGAGE PROPERTY:-** All That Piece And Parcel Of Survey no. Plot No. AH/26 HIG Extend Area Area 11.75 X 17.50 = 205.625 sq mtr, in limits of Nagar Palik Nigam Khandwa, HUDCO, Jaswadi Road Ramnagar Khandwa of Khandwa Tehsil Khandwa Dist. Khandwa BOUNDARIES : EAST : Road, WEST : L/87 and 88, NORTH : AH/25, SOUTH : AH/27	**15.10.2025** **RS. Rs.2791402/-** (Rupees Rupees Twenty Seven Lakhs Ninety One Thousand Four Hundred Two Only) as of 10.10.2025 Until Payment In Full Amount Along With Other Charges As Demanded In Our Notice, Within The Statutory Period Of 30 Days From The Date Of This Notice	MR. Sujeet Kumar Sandley NO.- 9755039252 (COLLECTION MANAGER) Email id cm.khandwa@hdbfs.com MR GOPAL SENGAAR MOB; 97529 80771 Email id acm.indore@hdbfs.com Mr. Rahul Parkhe EMAIL ID:- lm.manglaya@hdbfs.com MOBILE NO. 09584819041 (PROPERTY INSPECTION AND OTHER QUERIES)	MODE OF PAYMENT : ONLY DEMAND DRAFT / RTGS/ NEFT	**RESERVE PRICE :-** 49,55,530 (Rupees Forty Nine Lakhs Fifty Five Thousand Five Hundred Thirty Only). **EMD PRICE:- RS. 495553/-** (Rupees Four Lakhs Ninety Five Thousand Five Hundred Fifty Three Only) **BID INCREASE AMOUNT-** 15000/-	**Date of E- Auction- 27-11-2026 AT. 10:30 AM TO 04:00 PM** **EMD SUBMISSION DATE :- 25-11-2026**

TERMS & CONDITIONS:
1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORISED 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 AUTHORISED 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" "AS IS WHAT IS" AND "WHATEVER THERE IS"** AFTER TAKING PHYSICAL POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDER/S 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 PROPERTY/IES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON **25-11-2026** (DURING OFFICE HOURS).
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: https://bankeauctions.com/THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH https://bankeauctions.com/ THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH DEMAND DRAFT. 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 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://bankeauctions.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:- Mr. Dharani krishna, email id - andhra@c1india.com; ph.no- 9948182222, E-MAIL ID: support@bankeauctions.com, SUPPORT HELPLINE NUMBERS :V91-7291981124/25/26, E-MAIL ID: support@bankeauctions.com** FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: MR. Sujeet Kumar Sandley NO.-9755039252 (COLLECTION MANAGER) Email id cm.khandwa@hdbfs.com. MR GOPAL SENGAAR MOB; 97529 80771, Email id acm.indore@hdbfs.com, Mr. Rahul Parkhe, EMAIL ID:- lm.manglaya@hdbfs.com, MOBILE NO. 09584819041. 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/ BEFORE **25-11-2026 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 APPROVAL OF THE AUTHORISED OFFICER.
6. DURING THE ONLINE INTER-SE 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'LL 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 AUTHORISED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION
7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PART 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 ACCEPTAN