Talwiinder Celebrates 'Paiinted Feeliings' EP Launch with an Immersive Music and Art Experience



CHANDIGARH : Singer-songwriter Talwiinder celebrated the completion and unveiling of his four-track EP, 'Paiinted Feeliings', with an exclusive Listening and Art Experience in Mumbai, bringing together music, visual art and live performances. The event marked the release of the EP's final two tracks, 'Geet' and 'Jind Meri', following the earlier releases 'Assay Passay' and 'Mangda Wapis Kyun'. Known for his distinctive ambient-pop sound and emotionally driven storytelling, Talwiinder explores different dimensions of love, longing and relationships through the four tracks. The release was also accompanied by the music video for 'Geet', featuring the singer in a striking cowboy look. The evening witnessed the participation of more than 50 artists, who created murals and presented their interpretations of 'Paiinted Feeliings' on canvases. Reflecting the idea that emotions can be expressed through different creative forms, the experience allowed fans to connect with the EP beyond music. Talwiinder also delivered a live performance, joined by NDS and Kidjaywest. Speaking about the project, Talwiinder said he wanted to create music that audiences could connect with personally and discover new meanings in over time. He added that witnessing artists interpret the EP through their artwork was particularly special, as each brought an individual perspective to the project.

Senior Journalist Yogesh Bhavra honoured at Rajasthani Academy's Folk Dance Festival

RAJENDRA KHATRY

CHANDIGARH: Senior journalist Yogesh Bhavra—a native of Bayana in the Bharatpur district of Rajasthan—was honoured by the Rajasthani Academy, New Delhi, during its 34th Rajasthani Folk Dance Competition, held at the Aiwan-e-Ghalib Auditorium near ITO, New Delhi. Gaurav Gupta, President of the Rajasthani Academy, New Delhi, noted that this 34th edition of the folk dance competition was unique. The event was graced by several distinguished guests, including Evgeny, Cultural Secretary at the Russian Embassy; Thelemma, Cultural Secretary at the Sri Lankan Embassy; L. Ganju, Honorary Consul for the Union of the Comoros; renowned classical dance exponents and Padma Shri awardees Guru Nalini and Guru Kamalini; Suman Maheshwari, Secretary of the Rajasthani Academy; Shiv Ratan Agarwal, owner of the 'Bikanervala' brand; Piyush Gupta of the prominent publishing house 'Prabhat Prakashan'; Dilvinder Kapoor, owner of 'Wonder Safar'; Jinendra Jain of 'JK Offset'; and Amil Gupta of 'Gem Mines'. The competition was judged by Kathakali expert Deepali Sinha, Kathak Guru Neelakshi Khandekar Saxena (from Shriram Bharatiya Kala Kendra), Pooja Gupta, and Samvedna Kaushik. The ceremony also saw the presence of officials from the Ministry of MSME (Government of India), as well as representatives from the Rajasthani Academy and the Lions Club. During the event, Suman Maheshwari—Secretary of the Rajasthani Academy and a well-known poet—presented journalist Yogesh Bhavra with a copy of her latest book, *101 Mangal Vichar*. The gathering was addressed by the cultural secretaries from Russia.



Kurukshetra's Yudhveer Singh Shines at National and International Levels, Wins Gold Medals in Karate



KURUKSHETRA, HARYANA: Yudhveer Singh, a young karate and martial arts player from Village Khizarpura in Kurukshetra district, Haryana, is making his mark at national and international levels through his exceptional sporting talent, dedication and hard work.

A Class 6 student and hostel resident of Bibi Bhani Public School, Longowal, Punjab, Yudhveer has achieved several remarkable milestones at a young age.

One of his major achievements came in 2025 when he won a Gold Medal in Karate at the National School Games. Continuing his winning streak, he secured another Gold Medal at the Indo-Nepal Martial Arts Championship 2026, bringing pride to his village, school and state. Yudhveer has won medals four times at national and state-level competitions and is a national-level karate and martial arts player. In 2026, he also participated in the National Training Camp held in Manipur. Additionally, he underwent specialised self-defence training in Mumbai in December 2025 to further enhance his martial arts skills. He also holds a Green Belt in karate.

Along with his sporting achievements, Yudhveer has also performed commendably in school activities. In recognition of his overall achievements, he received the Best Achievement Award for the academic session 2025–26. Principal Kirandeep Kaur and Vice Principal Pooja Tyagi of Bibi Bhani Public School, Longowal, Punjab, congratulated Yudhveer on his outstanding accomplishments.

Sanjay Tandon's efforts lead to revocation of aggregator suspension, Bike Riders Union thanks Tandon

CHANDIGARH: In a major relief to bike riders across the tricity, the suspension imposed on their aggregator platform has been revoked following the intervention and sustained efforts of senior BJP leader Sanjay Tandon. Several long-pending issues concerning the livelihood and smooth functioning of bike taxi services have also been addressed, bringing much-needed relief to the riders. Expressing their gratitude for his support, BJP leaders Ravinder Thakur and Pradeep Yadav along with Tricity Bike Riders Union President Sahil, called on Sanjay Tandon and thanked him for taking up bike riders' concerns with the authorities.

Speaking on the occasion, Sanjay Tandon said, "The concerns of bike riders are directly linked to their livelihood and the welfare of their families. It is important that people engaged in providing such services are able to work without unnecessary hurdles. I am happy that the issues raised by the Tricity Bike Riders Union have received a positive response and that the suspension has been revoked. Our effort should always be to ensure that genuine livelihood-related concerns are addressed through constructive engagement with the concerned authorities."

It may be recalled that a delegation of the Tricity Bike Riders Union had earlier met Tandon and apprised him of various difficulties being faced by bike riders. Their key concerns included the need for a clear and valid registration mechanism for bike taxis, problems relating to traffic challans, operational difficulties and, most importantly, the suspension imposed on their aggregator platform, which had adversely affected their livelihood.

Taking serious note of the issues, Tandon had assured the delegation that he would take up the matter with the concerned departments and make every possible effort to secure a resolution.





Jubbal School Shines at State Meet; Three Shuttlers Earn National Berths, Chess Team Clinches Title

AJAY KUMAR UPADHYAY

BILASPUR: Young sporting talent from Thakur Ramlal Girls School of Education, Jubbal, made an impressive mark at the State-Level Under-14 School Sports Competition in Bilaspur, with three badminton players earning selection for the national championship and the school clinching the state chess title in its debut appearance.



The state-level competition concluded in Bilaspur on Monday after witnessing spirited contests among young players from across Himachal Pradesh.

In badminton, Ojaswin, Aradhana and Sanvi secured berths for the national-level championship scheduled to be held in Madhya Pradesh, adding another significant achievement to the school's sporting record. The school also scripted a memorable success in chess by winning the state-level competition in its maiden appearance, marking a major milestone for the institution and underlining the growing sporting potential of its students.

School representatives congratulated the players on their performances and expressed confidence that the selected shuttlers would carry their momentum into the national championship and strive to bring laurels to Himachal Pradesh.

The achievement assumes added significance as students of the institution have consistently been encouraged to participate in different sporting disciplines, with the latest results reflecting their training and competitive spirit.



Over 400 HKL Members Unite in Chandigarh to Spread the Message of Humility, Kindness & Love



CHANDIGARH: The spirit of humanity, compassion and togetherness came alive in Chandigarh as the Humility, Kindness & Love (HKL) Global Movement successfully organised an awareness walk at Sector 17 on October 31. Bringing together over 400 HKL volunteers and members from across the world, the initiative spread a powerful message of humility, kindness and love. The walk began near Neelam Theatre, Sector 17, and covered approximately two kilometres through the bustling market. Residents, families, shoppers and visitors joined the participants, making the event a meaningful celebration of humanity and positive values. Adding warmth to the initiative, participants distributed flowers and inspirational message cards among people, encouraging everyone to embrace kindness and compassion in their everyday lives. The event was open to all, welcoming people from different faiths, backgrounds and communities.

The Chandigarh walk is part of HKL's growing global movement, which has organised more than 200 walks across 14 countries in the past three months. The initiative encourages individuals to reconnect with the virtues of Humility, Kindness & Love and bring positive change to society through small yet meaningful actions.

The gathering also set the stage for the 8th International HKL Conference, scheduled for November 15–17, 2026, at The University, Bulandpuri Sahib, Jalandhar, Punjab, with speakers expected from around the world. With its message of unity and humanity, the Chandigarh walk served as a beautiful reminder that a kinder world begins with each one of us.

Celebrate Dhanteras with PhonePe's 24K Digital Gold cashback offer

CHANDIGARH: PhonePe has announced exciting cashback offers on 24K Digital Gold on the occasion of Dhanteras. Users can avail flat 2% cashback (up to INR 2000) on purchasing a minimum of INR 2000 worth of digital gold from PhonePe. The offer is applicable on November 6, 2026 for one-time transactions only* (valid once per user, not applicable on SIP transactions).

Customers can buy 24K Digital Gold with a minimum purchase value of Rs. 2000 to avail the offer. Certified 24K Gold purchased digitally carries zero making charges and is stored in free bank-grade lockers. On selling their stored Gold anytime, the money is credited to their bank accounts within 48 hours.

To offer the highest purity gold, PhonePe has partnered with leading providers MMTC-PAMP and SafeGold. With a commitment to transparent pricing, the platform has become a trusted choice for over 2.9 Crore customers across India who have purchased high-purity 24K gold.

GOVERNMENT OF HIMACHAL PRADESH
JAL SHAKTI VIBHAG
NOTICE INVITING E-TENDERS

Online bids on item rate basis are invited by the Executive Engineer, Jal Shakti Division, Baddi on behalf of Governor of Himachal Pradesh, in electronic tendering system in two covers for the under mentioned work from the contractors/firms of B & C class enlisted with Himachal Pradesh Jal Shakti Vibhag.

Sr. No.	Description	Estimated Cost (Rs.)	Bid Security (Rs.)	Time	Cost of Bid (Rs.)
1	Providing I&D Infrastructure by laying DI pipes (Sewer lines) & C/O manhole chambers in Haripur Sandholi & Billanwali area of MC Baddi under City Sanitation Action Plans (CASP) used Water Management under SBM (U) 2.0	1,26,95,803/-	2,01,960/-	Six Months	5000/-

Key Dates: -

1	Site Visit	31-10-2026 to 09-11-2026 on working day time 10.00 AM to 3.00 PM
2	Date of online publication	31-10-2026 at 6.00 PM
3	Bid submission Start date and time	From 31-10-2026 at 6.00 PM
4	Bid Submission end date and time	Upto 10-11-2026 at 11.00
5	Submission of Earnest Money and Cost of tender document submitted online only	Upto 11.00 AM, 10-11-2026
6	Date of opening Bid i.e. eligibility criteria	10-11-2026 at 11.30 AM
7	Date of opening of financial bid	Date, time and place be notified separately

Other detailed conditions can be downloaded from the website **www.hptenders.gov.in**
For any clarification, please contact the O/O Executive Engineer, Jal Shakti Division Baddi.

Sd/-
Executive Engineer,
JSV Division, Baddi,
District Solan (HP)

DPR-HP-4475/2026-2027

AU SMALL FINANCE BANK LIMITED
(A SCHEDULED COMMERCIAL BANK)
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(1)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest [Act, 2002 (54 of 2002)] and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor / Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(A/c No.) L9001060140816788 **Balvir Singh (Borrower),** Smt.Sandeep Kaur (Co-Borrower), Maren Singh (Co-Borrower)	14-Jul-26 Rs. 904601/- Rs. Nine Lakh Four Thousand Four Hundred One Only 14-Jul-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At- Khasra No 74/14/1 Khewat No 224,Khatauni No 279, Sehbaazpura, Village- Raikot, Tehsil- Raikot , Distt- Ludhiana, Punjab, 141109 **Admeasuring 1905.75 Square Feet**	29-Oct-26
(A/c No.) L9001060130477398 **Onkar Singh (Borrower),** Smt.Sharnjit Kaur (Co-Borrower)	11-Aug-26 Rs. 1564383/- Rs. Fifteen Lakh Sixty-Four Thousand Three Hundred Eighty-Three Only 11-Aug-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At- Plot No- A-1/246 Mini(L-Type), Khasra No- 548 Min, Situated At Sultanwind Sub Urban Taraf Behniwal,Abadi Known As Bhai Lalo Ji Nagar Near, Gali No- 03, Saheed Baba Sangat Singh Nagar, Teh. & Dist- Amritsar, Punjab. **Admeasuring- 140 Sqyds** - East : House Of Amarjit Singh & Kala Singh, West : Lakhwinder Singh & Geja Singh, North : Street, South : Tarsem Singh	31-Oct-26
(A/c No.) L9001060125433524 **Shinderpal Singh (Borrower),** Smt.Karamjit Kaur (Co-Borrower), Harbans Singh (Co-Borrower)	11-Aug-26 Rs. 345449/- Rs. Three Lakh Forty-Five Thousand Four Hundred Forty-Nine Only 11-Aug-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Admeasuring 0K-5M-1.285 Being 35/2178 Share Out Of Land 16K-0M Khata No 131/140 Rect.No 32 Killa No 24 [8-0],Rect No 37 Killa No 4 [8-0] As Per Jamabandi Year 2011-2012 [Patta No 144/151] Situated At Village Sidhwan Bet-1 Teh.Sishwan Bet Distt.Ludhiana As Per Sale Deed Dated 07-01-2020 Document No 2019-20/99/1/643 **Property Admeasuring 0K-5M-1.28 S** - East : Rasta 28'0", West : Hardeep Singh Etc 28'0", North : Jaswant Singh 50'0", South : Sarabjeet Kaur 50'0"	29-Oct-26
(A/c No.) L9001060829809772 & L9001060125746402 **Gurdit Singh (Borrower),** Smt.Kulwinder Kaur (Co-Borrower), Smt.Kulveer Kaur (Co-Borrower), Joginder Singh (Co-Borrower)	11-Aug-26 Rs. 345675/- Rs. Three Lakh Forty-Five Thousand Six Hundred Seventy-Five Only & Rs. 447689/- Rs. Four Lakh Forty-Seven Thousand Six Hundred Eighty-Nine Only 11-Aug-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Propert Situated At - House No. 120 Ward No-13, Hakam Ka Agwar, Dist - Moga, Punjab Vide Transfer Deed Vasika No 2020-21/2/1/2270,Dated 12-11-2020. **Admeasuring 192 Sq Yd** East : Hari Ram, West : Jaswinder Singh, North : Ninder Singh, South : Bachittar Singh	30-Oct-26
(A/c No.) L9001060125035652 **Bhushan Kumar (Borrower),** Sandeep Kumar (Co-Borrower)	13-Aug-26 Rs. 153583/- Rs. One Lakh Fifty-Three Thousand Five Hundred Eighty-Three Only 13-Aug-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Ward 11, Madhav Moge Wali Gali, Near Madhe Moge Wala Hospital, District- Mansa, Punjab, 151505 **Admeasuring 124 Square Yard**	30-Oct-26
(A/c No.) L9001060135731251 **Ravi Kumar (Borrower),** Smt.Indu Bala (Co-Borrower)	13-Aug-26 Rs. 1869492/- Rs. Eighteen Lakh Sixty-Nine Thousand Four Hundred Ninety-Two Only 13-Aug-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At- Khasra No 24R/16 3-19 25R/20 10-4, H B No 344, Village- Chak Madho Singh, District- Pathankot, Punjab, 145001 **Admeasuring 30.25 Square Yard**	30-Oct-26
(A/c No.) L9001060141334856 **Bhushan Kumar (Borrower),** Smt.Neeru Rani (Co-Borrower), Sandeep Kumar (Co-Borrower)	13-Aug-26 Rs. 304973/- Rs. Three Lakh Four Thousand Nine Hundred Seventy-Three Only 13-Aug-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Ward No. 11, Madhav Moge Wali Gali, Near Madhe Moge Wala Hospital, District- Mansa, Punjab, 151505 **Admeasuring 124 Square Yard**	30-Oct-26
(A/c No.) L9001070951741816 **Gurdas Singh (Borrower),** Smt.Sandeep Kaur (Co-Borrower), Darshan Singh (Co-Borrower), Smt.Lakhveer Kaur (Co-Borrower), Gurvinder Singh (Co-Borrower)	13-Aug-26 Rs. 1222089/- Rs. Twelve Lakh Twenty-Two Thousand Eighty-Nine Only 13-Aug-26	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At - Khasra No 1227 2-16 Khewat/Khatauni No 65/108, Tehsil- Gidderbaha, District- Shri Mutsar Sahib, Punjab, 152101 **Admeasuring 322.66 Sq Yd**	30-Oct-26

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said (Act-2002) read with Rule 8 of the said rule on the date mentioned in the above table. "The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act **read with rule 8 (6), in respect of time available, i.e., 30 days from this intimation,** to redeem the secured assets." The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table.

-sd-

Place: PUNJAB **Date: 02-November-2026** **Authorised Officer AU Small Finance Bank Limited**

HDB FINANCIAL SERVICES LIMITED
Registered Office: Radhika, 2 Nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009 Branch Office: HDB Financial Services Limited, SCO 70, 1st Floor, Sector 47 D Chandigarh-160047.

From the trusted family of HDFC Bank

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

The undersigned as authorized officer of HDB Financial Services Limited has taken over Symbolic 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 loan accounts with a right to sell the same on **"As is where is basis"** and **"As is whatever is there basis"** for realization of company's dues.

1. Borrower/s & Guarantor/s Name & Address 2. Total Due+ Interest From	Description of the Property	1. Date & Time of E-Auction 2. Last Date of Submission of EMD 3. Date & Time of the Property Inspection	1. Reserve Price 2. EMD of the Property
1. Jagdish Rai House No 10568/26 Street No 2 Sahibjada Ajit Singh Nagar Millerganj Ludhiana Ludhiana-141003 Punjab **And Also** Khasra No 869, Khatta No 1008/1359 Jamabandi 2009-10, Vill Dholewal H B No 174, S.a.s Nagar Ludhiana-141003 **2. Vijay Rani** H No 10568/26 Street No 2 Sahibjada Ajit Singh Nagar Millerganj Ludhiana-141003 Punjab **3. Ashish Kumar** H. No 10568/26 St. No 2 Sahibjada Ajit Singh Nagar Ludhiana-141003 Punjab **Loan No. 14518650.**	All The Piece and Parcel of House Bearing No.B-21/10568/26/1, Measuring 100 Sq.Yds, Situated at Village Dholewal, Abadi Known as S.A.S Nagar, Tehsil and District Ludhiana. Property Stand in the Name of Jagdish Rai S/o Sunder Lal. Registered as per Transfer Deed Bearing No.2020-21/106/18033 Dated 29.10.2020. Bounded as East: Street 20 Ft Wide, adm 18 Ft., West: House Kailash adm 18 Ft., North: Street 12 Ft wide, adm 18 Ft. South: Shubkaran adm 50 Ft..	1) E-AUCTION DATE: 11.12.2026 10.30 AM TO 12:30 PM. WITH FURTHER EXTENSION OF 5 MINUTES. 2) LAST DATE OF SUBMISSION OF EMD WITH KYC 09.12.2026 TILL 5 PM. 3) DATE OF INSPECTION: 08.12.2026 BETWEEN 11:00 AM TO 01:00 PM IST	Reserve Price (IN INR):Rs. 4680000/- (Forty-six Lakh Eighty Thousand Rupees Only) EMD Amount(IN INR) : Rs.468000/- (Four Lakh Sixty-Eight Thousand Rupees Only)
1. Shushant Singh Hno 1308/3 Sewak Pura Miller Ganj Ludhiana-141003 Punjab **And Also** House No.1308/3,khasra No. 2821/112,121 Khewat No 2259, 2262, Khatauni No. 2659, 2662 Village Pirubanda, H.b No. 167 Ludhiana-141003 **2. Amandeep Kaur** Hno 1308/3 Sewak Pura Miller Ganj Ludhiana-141003 Punjabamandeep Kaur Hno 1308/3 Sewak Pura Miller Ganj Ludhiana-141003 Punjab **3. Kawaljeet Singh** Hno 1308/3 Sewak Pura Miller Ganj Ludhiana-141003 Punjab **Loan No. 27802309**	All that piece and parcel of House No. 1308/3, Property measuring 150 Sq. Yards, Comprised in Khasra No. 2821/112, 121, Khewat No. 2259, 2262, Khatauni No. 2659, 2662 as per Jamabandi for the year 2006-2007, Situated at Village Pirubanda, H. B. No. 167, Abaddi Known as Sewakpura, Teh. & Distt. Ludhiana. Property Stand in the Name of S. Sushant singh & Kanwaljeet singh S/o Balbir singh s/o Darshan singh .Boundaries as per Transfer deed Wasika No. 1572 dt. 20/4/2016. Bounded as East: Jeewan Singh;Adm. 60', West: Sarwan Singh;Adm. 60', North: Street 20' Wide;Adm. 22-1/2 South:Pritam Singh;Adm. 22-1/2'	1) E-AUCTION DATE: 11.12.2026 10.30 AM TO 12:30 PM. WITH FURTHER EXTENSION OF 5 MINUTES. 2) LAST DATE OF SUBMISSION OF EMD WITH KYC 09.12.2026 TILL 5 PM. 3) DATE OF INSPECTION: 08.12.2026 BETWEEN 11:00 AM TO 01:00 PM IST	Reserve Price (IN INR):Rs. 7791000/- (Seventy-seven lakh ninety-one thousand rupees only) EMD Amount(IN INR) : Rs.779100/- Rupees Seven Lakh Seventy-Nine Thousand One Hundred Rupees Only)
1. Ram Sharan (deceased Through Legal Heir) Sham Devi (legal Heir) W/o Ram Sharan, Sachin Kumar Panchal And Gourav Kumar Panchal (legal Heirs) S/o Ram Sharan, Gurdevi (legal Heir) W/o Jagan Nath All of Resident of -3132 Ward No.26 D Gali No. 6 Didar Nagar Pheowa Road Thanesar Kurukshetra Kurukshetra-136118 Haryana **And** Property Bearing Measuring 133 Sq. Yards i.e 4 5 Marla Comprised In Khasra No 5/28 Min Situated At Rakba Gram Mirzapur Kurukshetra-136118 **2. Sham Devi W/o Ram Sharan** 3132 Ward No.26 D Gali No. 6 Didar Nagar Pheowa Road Thanesar Kurukshetra Kurukshetra-136118 Haryana **3. Gourav Kumar Panchal S/o Ram Sharan** 3132 Ward No 26 D Gali No. 6 Didar Nagar Pheowa Road Thanesar Kurukshetra Kurukshetra-136118 Haryana **Loan Account Number- 68788246**	SCHEDULE OF THE SECURITIES :- All that piece and parcel of Property bearing measuring 133 Sq. yards, i.e 4.5 Marla comprised in Khasra no. 5/28 min, Situated at rakba Gram Mr Gram Mirzapur Tehsil Thanesar & Distt Kurukshetra owned by Ram Sharan vide sale Deed bearing Vasika no. 5321/1 dt. 09.01.2001 regd. in the office of Sub-Registrar, Thanesar	1) E-AUCTION DATE: 08-Dec-26 10.30 AM TO 11:30 PM. WITH FURTHER EXTENSION OF 5 MINUTES. 2) LAST DATE OF SUBMISSION OF EMD WITH KYC 07-Dec-26 TILL 5 PM. 3) DATE OF INSPECTION: 04-Dec-26 - BETWEEN 1:00 PM TO 2:00 PM IST	Reserve price Rs. 8829540/- (Eighty Eight Lakhs Twenty Nine Thousand Five Hundred Forty Only) EMD Amount (IN INR):Rs. 882954/- (Rupees Eight Lakh Eighty Two Thousand Nine Hundred Fifty Four Only)

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself 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/itself 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.bankeauctions.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.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.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.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 M/s. C1 India Pvt Ltd, Plot No. 68 ,3rd Floor, Sector-44, Gurgaon- 122003 .E-mail ID :Mr. Dharani krishna, email id - andhra@c1india.com; ph.no.- 9948182222 and for any property related query may contact Authorised Officer: **MR. Vikas Anand; Mobile No: 9711010384,** E-mail ID: vikas.anand@hdbfs.com, Naval Kishore ; **Mobile No: 7696442530** e-mail ID:naval.kishore@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 favor of **"HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ LUDHIANA 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.bankeauctions.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) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, 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 price 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 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 immoveable 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) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immoveable 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.bankeauctions.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.bankeauctions.com or the same may also be collected from the concerned Branch office of HDB Financial Services Limited. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to Concerned Manager **Mr. Naval Kishore ; Mobile No: 7696442530; at HDB FINANCIAL SERVICES LIMITED, ADDRESS - : SCO 277, 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 is 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 title, 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 **'30' (Thirty) days'** notice to the Borrower / Mortgagor / 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 **'30' (Thirty) days'** notice from the date of this notice failing 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/mortgagors 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. 7696442530.

Place: Punjab/Haryana, Date: 03.11.2026 **Authorised Officer, HDB Financial Services Limited**