Pakistan's ranking in World Justice Project Rule of Law Index warrants reflection



Islamabad, Nov 3: Pakistan's ranking in the World Justice Project (WJP) Rule of Law Index 2025 warrants reflection and not dismissal or indiscriminate blame. Pakistan secured the 130th spot among 143 nations in the WJP Rule of Law Index 2025, a report has detailed.

The index assesses eight components, including constraints on government powers, corruption, open government, fundamental rights, order and security, regulatory enforcement, civil justice and criminal justice. Several of these dimensions are influenced by courts but they do not determine them all. The overall standing of the country must be seen as the picture of its wider rule of law environment and not a verdict on its courts, a report in leading Pakistani daily 'The Express Tribune' mentioned.

Pakistan secured 129th spot in Civil Justice and was ranked 101st in Criminal Justice. According to the WJP Rule of Law Index 2025, Pakistan scored 0.36 on accessibility and affordability of civil justice, 0.28 on unreasonable delay and 0.35 on effective enforcement.

"International indices can reveal shortcomings and encourage reform, but surveys and expert assessments should be considered alongside institutional records and lived experience. Some evidence underlying annual assessments predates recent changes, whose effects may take time to emerge. Pakistan's ranking warrants reflection, neither dismissal nor indiscriminate blame," Shahid Hussain Kamboyo wrote in 'The Express Tribune'.

"Ultimately, justice must be felt in the worker who recovers his wages, the widow who secures her inheritance, and the pensioner who receives relief while it still matters. The true measure of progress is not a better place on a table, but a lasting public confidence that the law will protect people when they need it most," it added. On October 30, a leading human rights organisation severely condemned the 10-year prison sentences handed down to human rights lawyers Imaan Zainab Mazari-Hazir and her husband, Hadi Ali Chattha, in Pakistan, in connection with a security breach case, describing it as a "clear example of the helplessness of the judiciary in Pakistan, the absence of justice, and a system based on military dominance".

The Baloch Yakjehti Committee (BYC) said that sentencing the couple to 10 years in prison each "is an attempt to silence the struggle for the defence of human rights and justice." It stated that Imaan Zainab Mazari-Hazir and Hadi Ali Chattha were not only lawyers but human rights activists who always raised their voices against the atrocities committed against the Baloch, Pashtun, and other oppressed nations, and have consistently played a leading role in the struggle for justice.

In a statement shared on X, the BYC said, "Sentencing Iman Zainab Mazari and Hadi Ali Chatha to ten years in prison each is a clear example of the helplessness of the judiciary in Pakistan, the absence of justice, and a system based on military dominance.

Bihar: ASI arrested in Begusarai bribery case

Patna, Nov 3 : In a major crackdown on corruption, the Vigilance Investigation Bureau on Tuesday arrested an Assistant Sub-Inspector (ASI) posted at Sahebpur Kamal police station in Begusarai district while allegedly accepting a bribe of Rs 29,000.

The accused, identified as Chandan Jha, was caught red-handed by a vigilance team from Patna during a trap operation near the block headquarters. The arrest has triggered a stir within the district police department. Gautam Sharan, Deputy Superintendent of Police (DSP) in the Vigilance Investigation Bureau, Patna, said the action.

Possession Notice

Whereas, IIFL-HFL, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice calling upon the borrower/co-borrower, guarantors, mortgagors to repay the amount, details of which are mentioned in the table below. And whereas subsequently, IIFL-HFL has vide Assignment Agreement dated 30/11/2025 assigned all its rights, title, interest and benefits in respect of the debts due and payable by the borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by IIFL-HFL, Bank to borrower/ guarantor(s) alongwith the underlying Immovable Property to Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of Arcil - Trust -2026 - 015 ("Arcil") for the benefit of the holders of Security Receipts. Therefore, in view of the said assignment, Arcil now stands substituted in the place of IIFL-HFL and Arcil shall be entitled to institute/continue all and any proceedings against the borrower/ guarantor(s)/mortgagor(s) and to enforce the rights and benefits under the financial documents including the enforcement of guarantee and security interest executed and created by the borrower/guarantor(s)/mortgagor(s) for the financial facilities availed by them. The borrower/ guarantor(s)/ mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of Arcil has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.

Name of the Borrower (s) /Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (IN R.s)	Date of Demand Notice	Date of Possession
Mr. Premara Rubenu Mr. Premara Devaramu Mrs. Premara Jayamma Farmar (Prospect No IL10802181)	All that piece and parcel of the property Dr.No:1-135, Sy.No:178/A, Chamalaguduru Village, Nandavaram Mandal, Kurnool District, Andhra Pradesh, 518462 Area Admeasuring (IN SQ. FT.): Property Type: Area_Admeasruing Property Area: 1080 Bounded By: North: Road South: Swamidasu East: Chinna Pilla West: Dhanamaiah	Rs. 418273/- Rupees Four Lakh Ten Thousand Two Hundred and Seventy Three Rupees Only	31-07-2025	02-11-2026

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in the lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the Immovable Property, without prior written consent of Arcil and any dealings with the Immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.
The borrowers'/guarantors'/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above-mentioned Immovable Property.

Place: Kurnool Date: 04-11-2026 Sd/- Authorised Officer, Asset Reconstruction Company (India) Ltd (In capacity as Trustee)

ASSET RECONSTRUCTION COMPANY (INDIA) LTD. CIN No.-U65999MH2002PLC134884

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. Tel: +91 2266581300. Website: www.arcil.co.in

Possession Notice

Whereas, IIFL-HFL, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice calling upon the borrower/co-borrower, guarantors, mortgagors to repay the amount, details of which are mentioned in the table below. And whereas subsequently, IIFL-HFL has vide Assignment Agreement dated 30-11-2025 assigned all its rights, title, interest and benefits in respect of the debts due and payable by the borrower/guarantor(s)/mortgagor(s) arising out of the facilities advanced by IIFL-HFL, Bank to borrower/ guarantor(s) alongwith the underlying Immovable Property to Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of Arcil Arcil - Trust -2026 - 015 for the benefit of the holders of Security Receipts. Therefore, in view of the said assignment, Arcil now stands substituted in the place of IIFL-HFL and Arcil shall be entitled to institute/continue all and any proceedings against the borrower/ guarantor(s)/mortgagor(s) and to enforce the rights and benefits under the financial documents including the enforcement of guarantee and security interest executed and created by the borrower/guarantor(s)/mortgagor(s) for the financial facilities availed by them. The borrower/ guarantor(s)/ mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned being the Authorized Officer of Arcil has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS & WHATEVER THERE IS BASIS" on the date mentioned below.

Name of the Borrower (s) /Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (IN R.s)	Date of Demand Notice	Date of Possession
Mr. Chandranna Hussanapuram Mrs. Hussanapuram Manjula (Prospect No IL10442641)	All that piece & parcel of: H.No. 2-198/A, Assessment No. 401, Ward No.2, Sy No. 268, Kolumulapalle Village, Bethamcherla Mandal, Nandyal, A.P. 518598 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasruing Property Area: 660 Bounded By: North: Chinthakunta Seshamma House South: Narigalla Venkata Lakshmamma East: Rastha West: Dasari Lakshmamma House	Rs. 355740/- Rupees Three Lakh Fifty Five Thousand Seven Hundred And Forty Rupees Only	04-11-2025	31-10-2026
Mr. Vemula Srinivasulu Miss. Vemula Saradamma (Prospect No IL10427862)	All that piece & parcel of: Dr.No:1-6-13, Sy.No:650-1, H.Kottala Village, Bethamcherla Mandal, Nandyala District, Andhra Pradesh. - 518598 Area Adm. (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area, Carpet_Area Property Area: 585.00, 527.00,100.00 Bounded By: North: House Of Venkateswarlu South: Road East: Rasta West: Place Of B Narayana	Rs. 497489/- Rupees Four Lakh Ninety Seven Thousand Four Hundred And Eighty Nine Rupees Only	15-07-2025	31-10-2026
Mr.Madiga Muniswami Mr.Madiga Hanumanthamma Mr.Madiga Muneppa Mrs. Madiga Suvarna (Prospect No IL10407743)	All that piece & parcel of: H.No. 5-38, Sy No. 162, Byluppala, Gonigandla Mandal, Kurnool, - Andhra Pradesh - 518350 - India. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Carpet_Area, Built_Up_Area Property Area: 1089.00, 860.30, 1075.40 Bounded By: North: Road South: House Of Pedda Dubbanna East: Site Of Paramesh West: Pedda Dubbanna	Rs. 429574/- Rupees Four Lakh Twenty Nine Thousand Five Hundred And Seventy Four Rupees Only	29-10-2025	31-10-2026
Mr. Belaganta Krishnanna Mrs. Lakshmi Belaganti (Prospect No IL10428661)	All that piece & parcel of: H.No. 5-174, Assessment No. 617, Sy No. 162, Byluppala Village, Gonegandla Mandal, Kurnool, A.P-518350 Area Adm. (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area Property Area: 1077.90, 862.30, 1077.50 Bounded By: North: Site Of Pedda Muneppa South: Rastha East: House Of K Narasimhudu West: House Of K Kesanna	Rs. 526552/- Rupees Five Lakh Twenty Six Thousand Five Hundred And Fifty Two Rupees Only	31-10-2025	31-10-2026

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcil is in the lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the Immovable Property, without prior written consent of Arcil and any dealings with the Immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.
The borrowers'/guarantors'/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above-mentioned Immovable Property.

Place: A.P Date: 04-11-2026 Sd/- Authorised Officer, Asset Reconstruction Company (India) Ltd (In capacity as Trustee)

ASSET RECONSTRUCTION COMPANY (INDIA) LTD. CIN No.-U65999MH2002PLC134884

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. Tel: +91 2266581300. Website: www.arcil.co.in

Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) 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, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below to repay the amount, notice is hereby given to the borrower 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 Section 13(4) of the said Rules. 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 IIFL HFL for an amount as mentioned herein under with interest thereon."The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, if the borrower clears the dues of the "IIFL HFL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IIFL HFL" and no further step shall be taken by "IIFL HFL" for transfer or sale of the secured assets.

Name of the Borrower (s) / Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mrs. Sumithra Vuyyuri Mr. Venkateswara Rao Rebba Mrs. Rebba Bhadravathi Sumitra Ladies Tailor (Prospect No IL10312438)	All that piece & parcel of H No 1-24, Erraguntapalle, Erraguntapalle, Chintalapudi, Rcm Church, West Godavari, Andhra Pradesh, 534460 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 657 Bounded By: North: Site Of K Pumachandra Ramesh South: Site Of K Pumachandra Ramesh East: Joint Way Width Ft 20 Linksite Of S Satyanarayana West: Site Of S Satyanarayana	Rs. 326319/- Rupees Three Lakh Twenty Six Thousand Three Hundred And Nineteen Rupees Only	09-03-2026	29-10-2026
Mr. Kaitepalli Subba Rao Mrs. Kaitepalli Vijaya Kumari Sai Hair Style (Prospect No IL10368981)	All that piece & parcel of H.No. 27-112, Assessment No. 6101, Sy No. 1148-9a, Chintalapudi Village And Mandal, Eluru, West Godavari, A.P 534460 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 900 Bounded By: North: House And Site Of S Sankaram South: House Ans Site Of Manyam Sridhar East: House And Site Of Siddani Narasimharao West: Panchayath Road	Rs. 428038/- Rupees Four Lakh Twenty Eight Thousand And Thirty Eight Rupees Only	08-05-2026	29-10-2026
Mrs. Kambala Sita Mr. Suribabu Daily Worker (Prospect No IL10503346)	All that piece & parcel of Sy.No.439, Bandivarigudem Village, T.Narsapuram Mandal, West Godavari District, Andhra Pradesh 534467 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 968 Bounded By: North: T.Yesu South: Empty Site East: Ramana West: Road	Rs. 307727/- Rupees Three Lakh Seven Thousand Seven Hundred And Twenty Seven Rupees Only	09-04-2026	29-10-2026
Miss. Sailaja Tokuri Mr. Maheshbabu Gorre Daily Worker Pumbler (Prospect No IL10511110)	All that piece & parcel of Plot No. 51, Survey No. 113-7, Allipalli Village, Chintalapudi Mandal, West Godavari District, Andhra Pradesh . 534460 Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring Property Area: 648 Bounded By: North: Plot No. 50 South: Road East: R.S. No. 113-6 West: Road	Rs. 272208/- Rupees Two Lakh Seventy Two Thousand Two Hundred And Eight Rupees Only	09-06-2026	29-10-2026
Miss. Sunkara Pranitha Mr. Ravikumar Pranitha Milk Dairy Farm (Prospect No IL10578525)	All that piece & parcel of H.No. 11-262/1, Sy No. 1456, Chintalapudi Village And Mandal, Eluru, A.P. 534460 Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area Property Area: 653.00, 600.00 Bounded By: North: House Site Of Kovvuri Venkateswara Rao South: House Site Of Sunkara Mamatha East: House Site Of Mondru Venkateswaramma West: Panchayathi C C Road	Rs. 491161/- Rupees Four Lakh Ninety One Thousand One Hundred And Sixty One Rupees Only	10-02-2026	29-10-2026
Mr. Chennamma Akuti Mrs. Akuti Venkateswarao Chennmma Milk Diry From (Prospect No IL10741384)	All that piece & parcel of Plat 20, Hno 20, C Gudipadu, Chanubanda, Chalivendrapalem, Neyar School, Krishna, Andhra Pradesh, India, 521245 Area Admeasuring (In Sq. Ft.): Property Type: Built_Up_Area Property Area: 350 Bounded By: North: Plot No:19 South: Plot No:21 East: Road West: Plot No:11	Rs. 228055/- Rupees Two Lakh Twenty Eight Thousand And Fifty Five Rupees Only	09-01-2026	29-10-2026

For further details please contact to Authorised Officer at Branch Office: 2nd Floor, Chand Imperial Plaza, 40-1-60, Benz Circle Opp Grand Modern Super Market, Vijayawada - 520010 or Corporate Office: Plot No.98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.

Place: Andhra Pradesh, Date: 04-11-2026 Sd/- Authorised Officer, For IIFL Home Finance Ltd.

HDB Financial Services Ltd.

HDB FINANCIAL SERVICES

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahamedabad-09.

Branch Office:- M/s HDB Financial Services Ltd., Address: Shree Balaji PSR Tower, 1st Floor, H.No. 1-8-616, 1, Prakash Nagar, Begumpet, Hyderabad, Telangana-500016.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE

(To the Borrower /Co-Applicant / Public in General)(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over **Symbolic Possession** of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"

Name and Address of the Applicant & Co-Applicant: 1.) **Oxy Vision Home Care** H No D-23 P And T Colony Rich Mond Villas Suncity Hyderabad-500001 Telangana And Aslo H.No 6-6-23/1,Part Of Plat No 23, Block D.S No 96/2, And 96/3 Bandlaguda Jagir Hyderabad - 500001 **2) Ayesha Siddiqua** F.No 608,6th Flor Crescent Heights Apartments Dargah Khaliz Khan Kismathpur Hyderabad -500001 Telangana **3) Minhaj Ullah Khan** F.No 608,6th Flor Crescent Heights Apartments Dargah Khaliz Khan Kismathpur Hyderabad -500001 Telangana., **Account No.54586716.**

Total Outstanding Amount: Rs.1,14,36,611/- (Rupees One Crore Fourteen Lakhs Thirty Six Thousand Six Hundred Eleven Only) **as on 14 .07. 2026 with further interest/ incidental expenses /costs till the date of full payment.**

Details of Encumbrances, if any, known to the Secured Creditor: — NIL

Details of Immovable Properties: Schedule of The Securities I :- All That The House Bearing No 6-6-23/1,(1260110744) ,On Part Of Plot No 23, Block - D Admeasuring 236.Sq Yds Or 197.29 Sq Mts Out Of 345 Sq Yds, With Ground + 2 Upper Floors, With Built Up Area 5520 Square Feet's Situated At In Survery No 96/2 & 96/3 Bandlaguda Jangir Village And unicipality, Gandipet Mandal, Ranga Reddy District, Telangana State And Bounded As Follows : North: Plot No 22, South: 33 '-0" , ide Road, East: 40'-0" Wide Road, West: Part of Plot No 23 & Plot No 24.

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.2,25,58,080 /-	Rs.22,55,808/-	Rs.1,00,000/-	08/12/2026 at 11 AM to 12 Noon	07 /12/2026 Up to 06:00 p.m

TERMS AND CONDITIONS OF TENDER-CUM-AUCTION SALE:

1) The auction sale shall be "online e-auction" bidding through website https://www.bankeauctions.com 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 Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" 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. , **3)** 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**, Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015, **E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124 / 1125 / 1126, Sales Enquiries : sales@bankeauctions.com, 7291981129**, **4)** The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed., **5)** The intending bidders may obtain the Tender Forms from the Manager, **M/s.HDB Financial Services Ltd. Address: Shree Balaji PSR Tower , 1st Floor H No: 1-8-616, 1, Prakash Nagar, Begumpet, Hyderabad, Telangana 500016 , Auction venue: HDB Financial Services Ltd.Address: Shree Balaji PSR Tower , 1 st Floor H No : 1-8-616 , 1, Prakash Nagar , Begumpet , Hyderabad , Telangana 500016, 6)** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, **HDB Financial Services Limited,** together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of **"HDB Financial Service Limited"** on or before **6pm on 07/12/2026** of Tender-cum-Auction sale hereby notified., **7)** For inspection of the Property and other particulars, the intending purchaser may contact: , **M/s. HDB Financial Services Ltd. Address: Shree Balaji PSR Tower , 1st Floor H No: 1-8-616, 1, Prakash Nagar , Begumpet , Hyderabad , Telangana 500016 Authorised Officer A.Narsing rao (9703554646) & P.Krishna pradeep (9059000515).The Property/ies is sold on "As-is-where-is" and "As-is-what-is" condition basis., 8)** The sealed Tenders will be opened in the presence of the intending bidders by **11:00 am on the 08/12/2026** of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may , at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of **HDB Financial Services Limited., 9)** The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale., **10)** The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein., **11)** The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law., **12)** The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies., **13)** The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Place: Hyderabad, Date: 04/11/2026 Sd/- Authorised Officer, M/s. HDB Financial Services Limited

HDB Financial Services Ltd.

HDB FINANCIAL SERVICES

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahamedabad-09.

Branch Office:- M/s HDB Financial Services Ltd., Address: Shree Balaji PSR Tower, 1st Floor, H.No. 1-8-616, 1, Prakash Nagar, Begumpet, Hyderabad, Telangana-500016.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE

(To the Borrower /Co-Applicant / Public in General)(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over **Symbolic Possession** of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"**

Name and Address of the Applicant & Co-Applicant: 1.) **Food Pplanet,** H No 10-3-29/A/1, Vijay Nagar Colony, Mallepally, Hyderabad-500057 Telangana **And Also** Flat No 506 Fifth Floor Amilya Anmol Resedency H No 10-3-291/7,8 9 10-3-291/7/A 10-3-29/A/, Plot No 24 Hyderabd-500028 **2.) Afshan Jabeen** H No 10-3-291/7/A/206, Devunikunta Road Vijay Nagar Colony Asif Nagar Hyderabad- 500028, **3.) Mohd Shaik Raoof** H-No 12-2-920/7 Flat No 201 Asif Nagar Zeeba Bagh Hyderabad-500028 Telengana **4.) Mohammed Shaik Mohsin** H12-2-920/7 Flat No 201 Asif Nagar Zeeba Bagh Hyderabad-500028 Telengana., **Account No.24597395.**

Total Outstanding Amount: Rs.18,64,965/- (Rupees Eighteen Lakhs Sixty Four Thousand Nine Hundred & Sixty Five Only) **As On 23.04.2026. With Further Interest/ Incidental Expenses /Costs Till The Date Of Full Payment.**

Details of Encumbrances, if any, known to the Secured Creditor: — NIL

Details of Immovable Properties: Schedule of The Securities I :- All That Piece And Parcel Of The Flat Bearing No 506 On Fifth Floor Of The Building Complex Known As " Amulya Anmol Residency" Admeasuring 600 Sq Feet (Including Common Area) Together With Undivided Share Of Land 30.93 Sq Yards Or 25.86 Sq Meters In Premisses Bearing Municipal No 10-3-291/7,8 And 9,10-3-291/7/A, 10-3-291/8/A, On Plot No 24, Situated At Vijaya Nagar Colony Asif Nagar, Hyderabad Telangana North: Open To Sky, South: Flat No 505, East: 5 '6" Wide Corridor And Open To Sky, West: Open To Sky

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.33,00,000/-	Rs.3,30,000/-	Rs.1,00,000/-	08/12/2026 at 11 AM to 12 Noon	07 /12/2026 Up to 06:00 p.m

TERMS AND CONDITIONS OF TENDER-CUM-AUCTION SALE:

1) The auction sale shall be "online e-auction" bidding through website https://www.bankeauctions.com 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 Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" 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. , **3)** 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**, Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015, **E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124 / 1125 / 1126, Sales Enquiries : sales@bankeauctions.com, 7291981129, 4)** The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed., **5)** The intending bidders may obtain the Tender Forms from the Manager, **M/s.HDB Financial Services Ltd. Address: Shree Balaji PSR Tower , 1st Floor H No: 1-8-616, 1, Prakash Nagar, Begumpet, Hyderabad, Telangana 500016 , Auction venue: HDB Financial Services Ltd.Address: Shree Balaji PSR Tower , 1 st Floor H No : 1-8-616 , 1, Prakash Nagar , Begumpet , Hyderabad , Telangana 500016, 6)** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, **HDB Financial Services Limited,** together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of **"HDB Financial Service Limited"** on or before **6pm on 07/12/2026** of Tender-cum-Auction sale hereby notified., **7)** For inspection of the Property and other particulars, the intending purchaser may contact: , **M/s. HDB Financial Services Ltd. Address: Shree Balaji PSR Tower , 1st Floor H No: 1-8-616, 1, Prakash Nagar , Begumpet , Hyderabad , Telangana 500016 Authorised Officer A.Narsing rao (9703554646) & P.Krishna pradeep (9059000515).The Property/ies is sold on "As-is-where-is" and "As-is-what-is" condition basis., 8)** The sealed Tenders will be opened in the presence of the intending bidders by **11:00 am on the 08/12/2026** of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may , at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of **HDB Financial Services Limited., 9)** The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale., **10)** The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein., **11)** The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law., **12)** The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies., **13)** The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Place: Hyderabad, Date: 04/11/2026 Sd/- Authorised Officer, M/s. HDB Financial Services Limited

HDB Financial Services Ltd.

HDB FINANCIAL SERVICES

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahamedabad-09.

Branch Office:- M/s HDB Financial Services Ltd., Address: Shree Balaji PSR Tower, 1st Floor, H.No. 1-8-616, 1, Prakash Nagar, Begumpet, Hyderabad, Telangana-500016.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE

(To the Borrower /Co-Applicant / Public in General)(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over **Symbolic Possession** of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"

Name and Address of the Applicant & Co-Applicant: 1.) **Drems Interior Works And Decorate,** Shop No 1-10-61/14/C Shahsahab Gutta Mahabubnagar - 509001 Telangana **And Also** Mig I House No19 Sy No 48 To 57 Appannapalli Gp Housing Board Colony Mahabubnagar Phse 1 Mahaboob Nagar -509001 **2.) Rehana Begum** H No 12-6-19 Aphb Colony Housing Bourd Colony Svs Hospital Mahaboob Nagar Telangana **3.) Mohd Rizwan Ahmed** Shop No 1-10-61/14/C Shahsahab Gutta Mahabubnagar 509001 Telangana **4.) Mohammed Khaleel Ahmed** H No 12-6-19 Aphb Colony Housing Bourd Colony Svs Hospital Mahaboob Nagar Telangana. **Account No.37084357.**

Total Outstanding Amount: Rs.18,12,800.2/- (Rupees Eighteen Lakhs Twelve Thousand Eight Hundered And Paise Two Only) **As On 10 . 06 .2026 With Further Interest/ Incidental Expenses /Costs Till The Date Of Full Payment.**

Details of Encumbrances, if any, known to the Secured Creditor: — NIL

Details of Immovable Properties: Schedule of The Securities I :- All That The MIG .1 House .19 Constructed With Plinth Area 303-93 Sft Total Ext 133-33sq. Yards In sy. No 48 To 57 Of Appannapally G.P Situated At AP Housing Board Colony Mahabubnagar Phase -1 And Bounded By North:20/MIG I, South: H.No 18/MIG I, East: Road, West: H.No 12/ MIG I.

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.59,25,250/-	Rs.5,92,525/-	Rs.1,00,000/-	08/12/2026 at 11 AM to 12 Noon	07 /12/2026 Up to 06:00 p.m

TERMS AND CONDITIONS OF TENDER-CUM-AUCTION SALE:

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Address: Shree Balaji PSR Tower , 1st Floor H No: 1-8-616, 1, Prakash Nagar, Begumpet, Hyderabad, Telangana 500016 , Auction venue: HDB Financial Services Ltd.Address: Shree Balaji PSR Tower , 1 st Floor H No : 1-8-616 , 1, Prakash Nagar , Begumpet , Hyderabad , Telangana 500016, 6)** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, **HDB Financial Services Limited,** together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of **"HDB Financial Service Limited"** on or before **6pm on 07/12/2026** of Tender-cum-Auction sale hereby notified., **7)** For inspection of the Property and other particulars, the intending purchaser may contact: , **M/s. HDB Financial Services Ltd. Address: Shree Balaji PSR Tower , 1st Floor H No: 1-8-616, 1, Prakash Nagar , Begumpet , Hyderabad , Telangana 500016 Authorised Officer A.Narsing rao (9703554646) & P.Krishna pradeep (9059000515).The Property/ies is sold on "As-is-where-is" and "As-is-what-is" condition basis., 8)** The sealed Tenders will be opened in the presence of the intending bidders by **11:00 am on the 08/12/2026** of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may , at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. 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Place: Hyderabad, Date: 04/11/2026 Sd/- Authorised Officer, M/s. HDB Financial Services Limited

SOUTH COAST RAILWAY
VISAKHAPATNAM
Follow us on @SCoRailway
Website: www.scor.indianrailways.gov.in

1)E - Tender Notice No. GNT / SG/36/006 Dated: 02.11.2026 & 2) E - Tender Notice No. GNT /SG/36/007 Dated: 02.11.2026. PUB/SCoR-463

For and on behalf of the President of India, The Senior Divisional Signal & Telecomm Engineer Guntur Division invites e - tender for the following works

ID No. : 006, Name of the work : 1)Telecom arrangements in connection with Replacement of Defective Quad cable in NDKD - MCLA Lengthy block Section with 1.4 mm dia 6 Quad cable for improving reliability in Emergency Communication, LC Gate Communication and RTUs at Interlocked LC Gates Networking over Guntur Division. 2) Provision of Essential equipment to S&T staff over Guntur division, Advertised Tender Value (Rs) : 4,39,91,839.02, E.M.D/Bid-security (Rs) : 8,79,800.00, Cost of Tender Document (Rs): NIL.

ID No. : 007, Name of the work : 1) Telecom arrangements in connection with Provision of Quick Watering facilities at NDKD station in Guntur Division 2) Telecom arrangements in connection with Provision of Quick Watering facilities at NDL station in Guntur Division 3) Telecom arrangements in connection with Provision of Quick Watering facilities at GNT station in Guntur Division 4) Telecom arrangements in connection with proposed Augmentation of watering facilities and Drainage arrangements for staff quarters in various stations under DEN/West/GNT in GNT Division 5) Telecom arrangements in connection with proposed Augmentation of watering facilities and Drainage arrangements for staff quarters in various stations under DEN/North/GNT in GNT division @ NDKD, RAL & PGRL, Advertised Tender Value (Rs) : 1,24,77,756.24, E.M.D/Bid-security (Rs): 2,49,600.00, Cost of Tender Document (Rs): NIL.

1. If the date of opening of tenders happens to be declared holiday at later date, the tenders will be opened on the next working day at the stipulated time.
2. Last dates for online submission of E-bids are 1) 25.11.2026 up to 16:00 hrs & 2) 25.11.2026 up to 16:00 hrs. For detailed information logon to our website at www.ireps.gov.in.
3.Any further communication / corrigendum shall only be intimated through E-portal www.ireps.gov.in.

Senior Divisional Signal & Telecomm Engineer, Guntur

E-Tender Notice No. M258-PIPE-16, Dt.02.11.2026 PUB/SCoR-464

For and on behalf of the President of India, The Deputy Chief Mechanical Engineer/RYPS, South Coast Railway, Wagon Workshop, Guntupalli - 521 241 invites e - tender.

Description : Supply, Installation and Commissioning of Pneumatic pipeline (Aluminium) for compressed air supply at the premises of Wagon workshop, Guntupalli., Quantity : As mentioned in Tender Document, Period of Completion : 07 Months, Tender Value (₹): 1,57,04,496.64 (Rupees One crore fifty seven lakh four thousand four hundred ninety six and paise sixty four only). Earnest Money to be deposited (₹) : 3,14,100.00 (Rupees Three lakh fourteen thousand and one hundred only), Cost of Tender document : Free of Cost, Offer Validity : 60 days from the date of closing of Tender, Type of Tender : Works Tender, governed by IRGCC-2022, System of Tendering : Open Tender - Single Packet, Time & Date of Tender Closing : 15:00 Hrs. of Dt. 27.11.2026, Tender document and Corrigendum : Visit website "http://www.ireps.gov.in", Postal Address for correspondence : Chief Workshop Manager, Wagon Workshop, Guntupalli-521241, Andhra Pradesh

Deputy Chief Mechanical Engineer, Wagon Workshop / Guntupalli

E-Tender Notice No. ET-CRF-DYD Area-VSKP--2026, Dt.30.10.2026 PUB/SCoR-465

For and on behalf of the President of India, Senior Divisional Commercial Manager, South Coast Railway, VSKP division invites Development and Operation of Cargo Related Facilities (CRF) through Private investment at Dispatch Yard (DYD) area (Railway land -areas DYD-1-10.569 Acres, DYD-2-6.058 Acres, DYD-3- 2.663 Acres, Total 19.29 Acres) i.e 78063.85 Sqm near VZP(Port Sidings), Marripalem for a period of 25 (Twenty Five) Years for eligibility companies/Firms for E-Tender through Works' module of IREPS: www.ireps.gov.in over Visakhapatnam division. The E-auction schedule is detailed here under.

Name of work: Development and Operation of Cargo Related Facilities (CRF) through Private investment at Dispatch Yard (DYD) area (Railway land -areas DYD-1- 10.569 Acres, DYD-2- 6.058 Acres, DYD-3-2.663 Acres, Total 19.29 Acres) i.e 78063.85 Sqm near VZP(Port Sidings), Marripalem for a period of 25 (Twenty Five) Years under Schedule-3 of the Railway Board's Master Circular, 2026 "Rail Based Logistics through Development of Gati Shakti Multi-Model Cargo Terminals (GCTs) and Cargo Related Facilities (CRF's)", Advertised Value (₹): 65,15,500.00, Bidding Start Date: 09.11.2026, Closing date & time: 23.11.2026

Manual offers are not allowed against this tender and any such manual offer received shall be ignored. Complete details & tender documents will be available at website www.ireps.gov.in. Please note and participate in E-tender accordingly.

Sr. Divisional Commercial Manager, Visakhapatnam
SCoR-A521

For further tender conditions / details and for downloading the tender documents, Please visit website at http://www.ireps.gov.in or www.scor.indianrailways.gov.in