Nation News

'No post-Diwali pollution concerns'

Several locations continued to record high air quality index (AQI)

Press Trust Of India

LUCKNOW:

Uttar Pradesh Chief Minister Yogi Adityanath on Wednesday dismissed concerns over post-Diwali pollution, saying it would subside, even as several locations continued to record high air quality index (AQI) readings, according to the Central Pollution Control Board. Addressing a government event in Lucknow, Adityanath wondered why those raising concerns over pollution following Diwali were silent about people who polluted the system through corruption.

"Some people are saying that pollution has increased because of Diwali. So what if it has increased? It will subside as well. Why are you worried?" he said, defending the celebrations and the bursting of firecrackers.

"Those who have polluted the entire system through their corrupt deeds are not questioned. But if the public bursts firecrackers and celebrates with fireworks for one day, suddenly pollution becomes an issue," he added. The chief minister said people did the right thing by celebrating Diwali with fireworks. "We had said that we would not impose any restrictions. Let people burst firecrackers and celebrate." The CPCB's 24-hour average readings released at 4 pm on Wednesday showed that Khurja recorded the highest AQI of 299 in Uttar Pradesh, followed by Ghaziabad (297), Noida (291), Khoda (287), Baghpat (285), Bulandshahr (273), Meerut (270) and Modinagar (265) -- all in western UP.



UP CM Yogi Adityanath.

Other locations reporting relatively high pollution levels were Anpara (271), Fatehpur Sikri (253), Greater Noida (257), Hapur (216), and Muzaffarnagar (210). Among the major cities, Kanpur recorded an AQI of 190, Gorakhpur 191, Agra 175, Lucknow 147 and Varanasi 134. Bareilly recorded 96, while Jhansi, at 67, had the lowest reading. The real-time data for places in Noida and Ghaziabad on Wednesday evening showed AQI levels in the "very poor" category.

'Pollution levels improved considerably since Diwali night'

Uttar Pradesh Pollution Control Board (UPPCB) regional director Yogendra Kumar said pollution levels improved considerably since Diwali night. "The AQI levels that were alarmingly high around Diwali have now improved big time since then," he told PTI. He said air quality was regularly monitored in Saharanpur, and the district's natural greenery generally helped keep its AQI between 101 and 200. BJP MP from Unnao, Sakshi Maharaj, also questioned the tendency to attribute pollution primarily to Diwali celebrations. "I fail to understand how Diwali celebrations lead to and are considered solely responsible for pollution? Such simplistic solutions are strange," he told reporters. Earlier, local administrations and health authorities in parts of western UP stepped up precautionary measures after Diwali.

HIGHLIGHT

- Air quality regularly monitored in Saharanpur
- Stepped up precautionary measures after Diwali.

'Bundle of lies'

NEW DELHI: Delhi minister Manjinder Singh Sirsa on Wednesday accused Congress leader Sonia Gandhi of attempting to whitewash her family's image through her newly released memoir, claiming that it misrepresented the 1984 anti-Sikh riots and omitted the names of Congress leaders accused in the violence. Calling the book a "bundle of lies" and not a "journey of love" but a "journey of hate", Sirsa said Gandhi wrote about the sufferings of her family but failed to acknowledge the plight of the Sikh families who lost their loved ones in the violence post the assassination of then-prime minister Indira Gandhi on October 31, 1984. "The Sikh community does not want sympathy. It wants truth, accountability and justice. Writing a book does not rewrite history," Sirsa said. The memoir, "Belonging: A Journey Of Love", hit the stands on Tuesday.

Friendship agreement

BHUBANESWAR: The Odisha government on Wednesday signed a friendship agreement with Japan's Tottori Prefecture to strengthen cooperation in economic development, tourism, culture and people-to-people exchanges, officials said.

The agreement was signed by Chief Minister Mohan Charan Majhi and Tottori Governor Shinji Hirai at a programme in Bhubaneswar attended by senior officials from both regions.

Around 80 Japanese delegates representing industries, technical institutions, banking and financial institutions, and trade and commerce attended the event.

Describing the agreement as an important milestone, Majhi said it would bring the people, institutions and communities of Odisha and Tottori closer and open new avenues for economic and cultural cooperation.

'20-22 MLAs may ditch Sunetra'

Press Trust Of India

MUMBAI: Amid the renewed buzz about the merger of the two factions of the Nationalist Congress Party, Shiv Sena (UBT) MP Sanjay Raut on Wednesday claimed that 20 to 22 MLAs of the Sunetra Pawar-led NCP could break away. Talking to reporters, Raut said NCP MLAs visiting NCP(SP) president Sharad Pawar were not having just casual chats, and hinted that there was more to these meetings. He further claimed that after Ajit Pawar's death, NCP legislators had been reduced to "being slaves". "20 to 22 MLAs of Sunetra Pawar's party can break away anytime....If they return to their parental home (Sharad Pawar-led NCP), then it is not a merger.

Full-scale joint disaster management exercise held

DISASTER PREPAREDNESS

Press Trust Of India

Multiple Agencies Participate In Joint Disaster Exercise

SAMBALPUR: East Coast Railway's Sambalpur Division conducted a Full-Scale Joint Disaster Management Exercise (FSJDME) at Rengali Railway Station on November 11, 2026, to assess preparedness and strengthen coordination among various agencies in responding to railway emergencies.

The exercise witnessed active participation from the National Disaster Response Force (NDRF), Munduli, Odisha Disaster Rapid Action Force (ODRAF), local administration, State Fire Services, State Health Services, Railway Scouts and Guides, local NGOs and various departments of the Railways.



FASTFACTS

- Mock Drill Demonstrates Coordinated Modern Rescue Operations
- DRM Subash C. Chaudhary, visited the exercise site

The mock exercise demonstrated coordinated emergency response operations using modern rescue equipment and techniques. Key activities included cutting through railway coach structures for rescue operations, firefighting measures and rapid medical evacuation of injured passengers. The exercise provided an opportunity to assess the preparedness, response capabilities and coordination of all participating agencies in handling disaster situations.

Divisional Railway Manager, Sambalpur, Subash C. Chaudhary, visited the exercise site and interacted with the participating teams. Appreciating their efforts, Chaudhary stated that such exercises play a vital role in strengthening coordination between the Railways and various disaster response agencies. He emphasized that these joint exercises would help all agencies respond effectively to unforeseen situations, minimize hardships to victims and reduce emergency response time.

MUTHOOT FINCORP LIMITED (Secured and Unsecured Lending Business Division)
(A Muthoot Pappachan Group Company) CIN : U65929KL1997PLC011518
Administrative Office: 710 A & 711 A, 7th Floor, Phase - 2, Spencer Plaza, Mount Road, Annasalai, Chennai- 600002
Regd. Office : Muthoot Centre, TC No 27/3022, Punnen Road, Trivandrum, Kerala - 695 001

DEMAND NOTICE

Under Section 13 (2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002

Whereas the undersigned is the Authorised officer of **Muthoot Fincorp Limited (MFL)** under 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 Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s), Co-Borrower(s), Guarantor(s) to discharge in full their liability to the Company by making payment of entire outstanding including up to date interest, cost and charges within 60 days from the date of respective Notices issued and the publication of the Notice as given below as and way of alternate service upon you. As security for due repayment of the loan, the following Secured Asset (s) have been mortgaged to **MFL** by the said Borrower(s), Co-Borrower(s), Guarantor(s) respectively.

S. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of Demand notice / Date of NPA	Total Outstanding Amount as on date	Description of Secured Asset(s)/ Immovable Property (ies)
1	**Loan A/c No: MFLSECUCTGL000005454814** **Nita Anjum Ali (Borrower)** **Syed Shamshad Ali (Co-Borrower)** **Both Add.:** House No.165 Kh, Piparpaara Cherkabandha, Kota, Bansajhal, Kota Bansajhal Po-Bhaisajhar Bilaspur Cgh Chhattisgarh 495113 **Property Address:** All That Piece And Parcel Of Bhumi Swami Land Situated At Village Bilaspur Schedule Of The Property 10871 Sqft Khasra No 241/3, 241/2, 243. 244.Mauja Village Cherkabandha Ph No 09 Hec 0.101 Rnm Ratanpur Teh Ratanpur Dist Bilaspur Chhattisgarh 495113	05/11/2026 03/11/2026	**Rs. 25,41,384.96/-** (Rupees Twenty Five lakh Forty One Thousand Three Hundred Eighty Four and Ninety Six Paise Only) as on 04/11/2026	All That Piece And Parcel Of Bhumi Swami Land Situated At Village Bilaspur Schedule Of The Property 10871 Sqft Khasra No 241/3,241/2, 243. 244.Mauja Village Cherkabandha Ph No 09 Hec 0.101 Rnm Ratanpur Teh Ratanpur Dist Bilaspur Chhattisgarh 495113 **Property Boundaries:** North - Road; South - Canal; East - Govt Land ; West - Canal.
2	**Loan A/c No: MFLSECUCTGL000005641653** **Swaraj Mourya S/o. Rakesh Kumar Mourya** (Borrower) **Kamalawati Mourya W/o. Rakesh Kurar Mourya** (Co-Borrower) **Both Add.:** Sanichari Bazar Maurya Bada Bilaspur Chhattisgarh 495001 **Property Address:** All The Piece And Parcel Of Bhumi Swami Land Situated At Village Shani Chari Bilaspur Admeasuring 3529 Sq Ft Kasra No 8/49 Mauja Village Sanichari Ph No 42 RNM Juna Bilaspur Teh & Dist. Bilaspur Chhattisgarh 495001 Area 3529 Sqft	05/11/2026 03/11/2026	**Rs. 24,03,765.33** (Rupees Twenty Four lakh Three Thousand Seven Hundred Sixty Five and Thirty Three Paise Only) as on 04/11/2026	All the Piece and parcel of Bhumi swami land situated at Village Shani Chari Bilaspur admeasuring 3529Sq FT Kasra No 8/49 Mauja Village Sanichari Ph No. 42 RNM Juna Bilaspur Teh & Dist. Bilaspur, Chhattisgarh - 495001 Area 3529 SQFT **As per the documents provided, Said Property is bounded as described below** East - House of Ajay Mouray West - House of Seshnaryan North - House of Seshnaryan Mouray South - by -Road
3	**Loan A/c No: MFLCTGSECUL000005152038** **Mona Yadav W/o. Ram Singh Yadav** (Borrower) Ward No 09 Gali No 0 2 Bhartiya Nagar Basera Colony Bilaspur (M_ Corp). Bilaspur Chhattisgarh Bilaspur Chhattisgarh 495001 **Manish Yadav (Co-Borrower)** Street No 02 Bhartiya Nagar Besar Colony Bhartiya Nagar Bilaspur Bilaspur B Chhattisgarh 495001 **Ram Singh Yadav S/o Shravan Yadav** (Co-Borrower) Basera Colony Gali No 02 Bhartiy Nagar Ward No 11 Bilaspur Bilaspur Chhattisgarh 495001 **Property Address:** All The Part Parcel Of Property Permanent Lease Land And Shop Property Situated At Village-Parsada, P.H. No. 27, In The Gram Panchayat Parsada Now Mpl. Corpn., Bilaspur Limit, Tah. & Distt. Bilaspur (C.G.) Transport Nagar Project, Plot No. 44, Size 10' x 30' = 300 Sq.Ft. Lease Period Till 31.3.2036 Annual Lease Rent RS. 675.00 Boundaries: - As Per Documents	05/11/2026 03/11/2026	**Rs. 25,07,657.49** (Rupees Twenty Five lakh Seven Thousand Six Hundred Fifty Seven and Forty Nine Paise Only) as on 04/11/2026	All the part parcel of property Permanent Lease Land and Shop property situated at village-Parsada, P.H. No. 27, in the Gram Panchayat Parsada now Mpl. Corpn., Bilaspur Limit, Teh. & Distt. Bilaspur (C.G.) Transport Nagar Project, **Plot No. 44,** Size 10' x 30' = 300 sq.ft. Lease Period till 31.3.2036 Annual Lease Rent Rs. 675.00 **Boundaries: - As per documents** On the - East by Plot No. 43; On the - West by Plot No. 45; On the - North by Road; On the - South by Plot No. 15; All the part parcel of property Permanent Lease Land and Shop property situated at village Parsada, P.H. No. 27, in the Gram Panchayat Parsada now Mpl. Corpn., Bilaspur Limit, Twh. & Distt. Bilaspur (C.G.) Transport Nagar Project, **Plot No. 45,** Size 10' □ 30' = 300 sq.ft. Lease Period till 31.3.2036 Annual Lease Rent Rs. 675.00 **Boundaries: - As per documents** On the - East by Plot No. 44; On the - West by Plot No. 46; On the - North by Road; On the - South by Plot No. 16

If the said Borrower, Co-Borrower(s) & Guarantor(s) fails to make payment to **MFL** as aforesaid, **MFL** shall be entitled to take possession of the secured asset mentioned above and shall take such other actions as is available to the Company in law, entirely at the risks, cost and consequences of the borrowers. The said Borrower(s), Co-Borrower(s) & Guarantor(s) are prohibited under the provision of sub section (13) of section 13 of SARFAESI Act to transfer the aforesaid Secured Asset(s), whether by way of sale, lease or otherwise referred to in the notice without prior consent of **MFL.**

Sd/- Authorised Officer
Place : Chattisgarh, Date : 12.11.2026 **For Muthoot Fincorp Limited**

IDBI BANK CIN:L65190MH2004GOI148838

IDBI BANK LTD.
Regional Office- Opp. Rama Port, Main Road, Vyapar Vihar, Bilaspur (C.G.) 495001

SALE NOTICE
E-Auction- 27/11/2026
Time- 12.00 PM - 02.00 PM

Appendix IV-A [See proviso to rule 9(1)]
PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to Borrower(s)/Guarantor that, the below described immovable property mortgaged/charged to the "Secured Creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold through public E-auction on "As is where is", "As is what is", and "Whatever there is" basis on **27/11/2026** for recovery of dues to IDBI Bank Ltd., the Secured Creditor. The reserve price, earnest money deposit, description of immovable property to be sold, details of outstanding due from the Borrower(s)/Guarantor are furnished below.

Description of Immovable Property

S. No.	Name of Borrowers /Guarantor	Outstanding amount as per Demand Notice	Reserve Price	EMD	Description of Property
1.	**Borrower – M/s Swati Traders, Prop.- Mrs. Swati Mukim** W/o Shri Sujeet Mukim, **Guarantor-** Shri Sujeet Mukim S/o Late Shyam Mukim	Rs.13,72,999.27/- + Further Interest & Other Charges	Rs. 8,00,000/- Incremental Bid: 25,000/-	Rs. 80,000/-	All that piece and parcel of Residential Land & Building at-Plot Kh No.- 212/14, Area- 121.5 sqmtr., Banahil Patwari Circle No. 21, PH No. 16, Tahsil- Akaltara, Dist-Janjgir Champa, Chhattishgarh. within the Registration Sub-District and District- Janjgir Champa which is Bounded as under-North by: Open Plot of Sudarshan Kewat, South by: Open Plot of Banshi Lal, East by: Akaltara to Pamgarh Road, West by : Open Plot of Dhani Ram

IMPORTANT DATES:

Last Date of Submission of Bid/Tender along with EMD	26/11/2026 up to 4.00 pm
Date & Time of Inspection:	12/11/2026 to 26/11/2026 Time from 11.00 am to 4.00 pm.
Place, Date and time of E-Auction	at website: https://www.bankeauctions.com, Date: 27/11/2026, Time:12:00 PM to 02:00 PM with unlimited extensions of 5 Minutes each, if required

Note: List of encumbrances not known to the secured creditor.
For detailed terms and conditions of the sale, please refer to the link provided in **https://www.bankeauctions.com** and IDBI Bank's website i.e, **https://www.idbibank.in**. For any clarification, the interested parties may **Contact:- Shri Mukesh Kumar Ravidas (Contact No. 8240218906), and Shri Shyam Sundar Mohanta (Contact no. 7978029368)**. For E-auction support, please contact Shri Mithalesh Kumar, Contact No.- 7080804466, 0124-4302000, email- mithalesh.kumar@c1india.com, and delhi@c1india.com

Place : Bilaspur Date: 12/11/2026 **Sd/- Authorised Officer, IDBI Bank Limited**

HDB FINANCIAL SERVICES

HDB Financial Services Limited
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Regional /Branch Office: HDB Financial Services Ltd., 2nd Floor, Forum Business Centre, Bhatagaon, Raipur (Chhattisgarh) - 492001.

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 16/12/2026 up to 05.00 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 Symbolic 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://www.bankeauctions.com**

DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES-I

Lot No.	Name of the Branch & Name of the Borrowers & Loan Account No.	Mortgage Property Description, Which Is Under Auction Sale & Possession Status	Demand Notice Date / Outstanding Amount (Secured debt)	Authorized Officer's Details	EMD Submission Account Details	Reserve Price / EMD Amount / Bid Increase Amount	Date/Time of E-Auction & Last Date of EMD Submission
1.	**HDB FINANCIAL SERVICES LIMITED,** 2nd Floor, Above Croma Showroom, Forum Business Center, Bhatagaon, Raipur (Chhattisgarh)-492001. **Loan account No.: 6487343 & 16838930.** **1. Usman Bhai Bartan Dukan,** Usman Bhai Bartan Dukan Near Mandi Chowk Takhatpur Takhatpur Pin 495330 Dist Bilaspur Bilaspur-495001 Chhattisgarh **And Also** Part Survey No. 160/1, Survey No.160/3 Moujatakhatpur Patwari Circle 28, Bilaspur-495001 **2. Shahid Abrani,** Usman Bhai Bartan Dukan, Block Road Takhatpur, Ward No-01, Takhatpur Pin -495330, Bilaspur, Chhattisgarh- 495330 **3. Shaista Abani,** 152 Block Road Takhatpur Near Mandi Chowk Takhatpur - 495330 Dist Bilaspur Chhattisgarh-195330	All that piece and parcel of property Part of Survey No.- 160/1, after mutation Survey No.-160/3, Admeasuring area-4796 Sq.Ft., where as a house constructed, situated at Mauja-Takhatpur, Patwari Circle No. 28, within the limit of Nagar Panchayat Takhatpur, RI Circle, Block & Tehsil-Takhatpur, Dist.-Bilaspur (C.G.) and **Bounded:** East: Land of Gyan Singh, West: Ikbal Rise Mill, North: Seller's Land, South: Land of Gyan Singh **Possession Status - Symbolic Possession**	27.09.2025 **Rs. 7,25,024.76/- (Rupees Seven Lakh Twenty Five Thousand Twenty Four and Seventy Six Paisa Only)** in Loan Account Number- 6487343 as of 09.09.2025 & **Rs. 34,929/- (Rupees Thirty Four Thousand Nine Hundred Twenty Nine Only)** in Loan Account Number-16838930 as of 09.09.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	**MR. Sayyed Haamid Ali; Mobile No:- 9770990614, Email Id: la1.raipur@hdbfs.com**	**A/c. No. 00210310002748 A/c NameHDBFS GENERAL receipts , IFSC Code- HDFC0000021 Bank- HDFC BANK LTD Branch- HYDERABAD-LAKDIKAPUL MICR CODE- 500240002.**	**RESERVE PRICE Rs.1,08,23,600/-** (Rupees One Crore Eight Lakh Twenty Three Thousand Six Hundred Only) **EMD RS.10,82,360/-** (Rupees Ten Lakh Eighty Two Thousand Three Hundred Sixty Only) **Bid Increase Amount *15,000.00**	**17-12-2026 At. 11.00am to 05.00pm** With Unlimited Extensions Of 5 Minutes After Highest Bid Open Bidding Given By The Participants. **LAST DATE OF EMD SUBMISSION 16-12-2026 11.00 AM to 5.00 PM.**

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 symbolic possession of the properties. Successful bidder/s shall have to get physical possession of the properties at his/ their cost,risk & responsibility. Though the bank will facilitate in taking possession by obtaining orders from the competent authority. **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 03.12.2026 to 04.12.2026 (During Office Hours). **4.** 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 **C1 INDIA PRIVATE LIMITED, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003, E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 91-7291981124/25/26, Sales Enquiries : support@bankeauctions.com, 7291981124 and for any property related query may contact Authorised Officer: MR. Sayyed Haamid Ali, Mobile No: - 9770990614, Email Id:- la1.raipur@hdbfs.com 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 **16/12/2026 upto 5.00 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 acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount. **8.** The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the Authorised Officer/ HDB FINANCIAL SERVICES LIMITED nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event. **9.** The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. **10.** The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof. **11.** The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., **https://www.bankeauctions.com** before submitting their bids and taking part in the e-Auction **12.** The publication is subject to the force major clause. **Special Instructions 13.**Bidding in the last moment should be avoided in the bidders own interest as neither the HDB FINANCIAL SERVICES LIMITED nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost

Place: Bilaspur, Date: 12.11.2026 **SD/- Authorised Officer HDB Financial Services Limited**