Shoolini University, Edinburgh Launch Joint Double-Degree Engineering Programme

CHANDIGARH: Shoolini University and The University of Edinburgh have launched a joint double-degree programme in engineering, offering Indian students an opportunity to pursue their undergraduate education across two globally ranked universities in India and Scotland.The 2+2 programme will be offered in Civil Engineering and Electronics and Electrical Engineering. Under the arrangement, students will complete their first two years at Shoolini University in India before progressing to The University of Edinburgh for the next two years.On successful completion of the programme, students will be awarded a Bachelor of Technology (BTech) degree by Shoolini University and a Bachelor of Engineering with Honours (BEng Hons) degree by The University of Edinburgh, providing them with qualifications from both institutions.The curriculum has been jointly designed by the two universities to ensure a smooth academic transition and alignment with the requirements of both degree programmes. The partnership places student experience at the centre of the academic pathway, preparing students for the transition between the two institutions. Students will also have the option of extending their studies through an integrated Master's route, subject to eligibility and progression requirements.To facilitate the transition to the UK, the programme includes financial and academic support. Students admitted under the partnership will receive an annual scholarship of £3,500 from the School of Engineering upon transferring to Edinburgh. They will also participate in a three-week transition programme before commencing their studies in Scotland, helping them prepare for the academic, cultural and practical aspects of studying in a new country.Prof. Atul Khosla, Founder and Vice-Chancellor of Shoolini University, described the partnership as an important step towards transforming engineering education in India.



PUBLIC NOTICE RESIDENTIAL PLOTS FOR SALE

(Under Deen Dayal Jan Awas Yojana - 2016)

Plots are available for sale in Affordable Residential Plotted Colony under Deen Dayal Jan Awas Yojana – 2016 namely "Galaxy Midtown" measuring 13.9125 acres ("Project Land" situated in the revenue estate of Village sector -5, village - Takhana, tehsil - Nilokheri, District - Karnal, Haryana). Registration No. **HRERA-PKL-KRL-828-2026 Dated: 09.01.2026** having DTCP License No. 149 of 2022 dated 29.09.2022 valid upto 28.09.2027 and License No. 160 of 2025 dated 29.08.2025 valid upto 28.08.2030.

HRERA-PKL-KRL-828-2026, Dated: 09.01.2026, Valid upto 30.08.2029

Land measuring 13.9125 acres ("Project Land" situated in the revenue estate of Village sector -5, village - Takhana, tehsil - Nilokheri, District - Karnal, Haryana).

Developed by:

M/s. G. ESTATE PRIVATE LIMITED

Reg. Office: SCO-372, Mugal Canal, Karnal, Haryana - 132001. **Website:** www.harvanarera.gov.in

For further details and enquiries: 9053460091

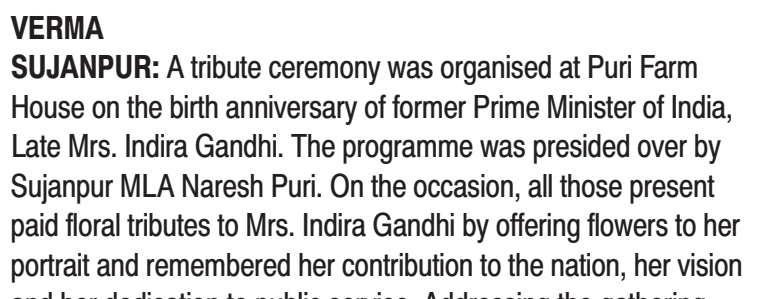
DC Varjeet Walia Completes Self-Enumeration for Census-2027, Urges Public Participation

JALANDHAR (PARAMJIT SINGH): Deputy Commissioner Varjeet Walia on Thursday completed his self-enumeration process under the second phase of Census-2027 and appealed to residents of the district to actively participate in the exercise by availing themselves of the online facility.The Deputy Commissioner informed that the self-enumeration process commenced on November 16 and would continue until November 30, 2026. During this period, citizens can enter details related to their households and family members through the official portal, se.census.gov.in.Describing the facility as simple, secure and time-saving, Walia said residents could log in to the portal and independently fill in the required information. Upon successful submission, a unique Self-Enumeration ID would be generated, which citizens must preserve for future reference.He further explained that the door-to-door census exercise would be conducted by enumerators and supervisors from December 1, 2026, to January 4, 2027. Residents who complete self-enumeration will be required to share their Self-Enumeration ID with the enumerator or supervisor visiting their homes for verification. Those who are unable to complete the online process can provide their information directly during the door-to-door enumeration.Highlighting the importance of the census in the country's development planning, Walia said the data collected through the exercise helps the government assess people's needs, their social and economic conditions and development requirements across various sectors. He emphasised that accurate and complete information from every household was essential for effective planning and the country's future development.The Deputy Commissioner urged district residents to complete the self-enumeration process before November 30 and ensure that all household and family-related details were entered carefully and accurately.

Preparations Complete for 27th Family Reunion of Mianwali District Association in Nabha

NABHA, (RAKESH JINDAL): Preparations have been completed for the 27th Family Reunion Ceremony being organised by the All India Mianwali District Association (Regd.), Nabha Branch, according to association president Jaspal Juneja.Sharing details, Juneja said a meeting of all members had been convened to review the arrangements and assign responsibilities to ensure the smooth conduct of the event. The ceremony will be held on Sunday, November 22, 2026, at Lions Bhawan, Cinema Road, Nabha.He informed that Vijay Adhalkha, President, AIMDA, Delhi, and S.K. Gulati, Advocate and Chairman of the Governing Body, AIMDA, Delhi, would preside over the ceremony.Engineer B.S. Bhattal, Managing Director, Bristow Security Systems, and Charan Singh, Managing Director, Malkit Combine, Nabha, will attend the occasion as Chief Guests.The programme will feature colourful cultural performances by children and other participants. Senior members of the association will also be honoured with tokens of appreciation in recognition of their contribution and association with the organisation.Among those present at the preparatory meeting were General Secretary Devinder Khetatpal, Sanjay Dhingra, Ashwani Sachdeva, Hans Raj Sachdeva, Raj Kumar Jaitwani, Om Parkash Banga, Nand Lal Jaitwani, Gulshan Verma, Ganesh Jaitwani, Sunil Mehndiratta, Gulshan Bhatia, Prince Kumar, Gulshan Dhingra, Jatinder Shah, D.K. Banga, Deepak Kamra, Rakesh Guliani, Narinder Dhingra, Puran Chand, Yas Gulati, Ramesh Khanna, Jasdeep Narula and Mukesh Gulati, among other members.

MLA Naresh Puri Pays Tribute to Indira Gandhi on Her Birth Anniversary



VERMA

SUJANPUR: A tribute ceremony was organised at Puri Farm House on the birth anniversary of former Prime Minister of India, Late Mrs. Indira Gandhi. The programme was presided over by Sujanpur MLA Naresh Puri. On the occasion, all those present paid floral tributes to Mrs. Indira Gandhi by offering flowers to her portrait and remembered her contribution to the nation, her vision and her dedication to public service. Addressing the gathering, MLA Naresh Puri highlighted the life and achievements of Mrs. Indira Gandhi and said that she was a strong, visionary and courageous leader who played a significant role in the development of the country. He said that throughout her political career, she faced numerous challenges and made important contributions towards strengthening the unity, integrity and progress of the nation. He added that her leadership, determination, political vision and unwavering commitment to the country would always be remembered in Indian politics. Her life remained dedicated to national service and public welfare, inspiring generations to come. During the ceremony, the attendees recalled her ideals, leadership and contribution to the country and paid their heartfelt respects. Congress leaders and party workers also offered floral tributes and expressed their admiration.

Punjab Hockey League 2026 gets underway in Mohali; Indian vice-captain Hardik Singh, Dilpreet Singh grace opening day

CHANDIGARH: Shoolini University and The University of Edinburgh have launched a joint double-degree programme in engineering, offering Indian students an opportunity to pursue their undergraduate education across two globally ranked universities in India and Scotland.The 2+2 programme will be offered in Civil Engineering and Electronics and Electrical Engineering. Under the arrangement, students will complete their first two years at Shoolini University in India before progressing to The University of Edinburgh for the next two years.On successful completion of the programme, students will be awarded a Bachelor of Technology (BTech) degree by Shoolini University and a Bachelor of Engineering with Honours (BEng Hons) degree by The University of Edinburgh, providing them with qualifications from both institutions.The curriculum has been jointly designed by the two universities to ensure a smooth academic transition and alignment with the requirements of both degree programmes. The partnership places student experience at the centre of the academic pathway, preparing students for the transition between the two institutions. Students will also have the option of extending their studies through an integrated Master's route, subject to eligibility and progression requirements.To facilitate the transition to the UK, the programme includes financial and academic support. Students admitted under the partnership will receive an annual scholarship of £3,500 from the School of Engineering upon transferring to Edinburgh. They will also participate in a three-week transition programme before commencing their studies in Scotland, helping them prepare for the academic, cultural and practical aspects of studying in a new country.

NORTHERN RAILWAY

E-TENDER NOTICE

S N	Tender No	Name of work	Date & Time of Opening	Approx Cost Rs.	Earnest Money Rs	Completion period
1	OT-42/ 2026-27	Implementation of UTS Modernization for Tier-2/3/4 locations as per directions of C&IS Directorate of Rly. Bd. Over Ambala Division	14.12.2026 at 15.00 hrs	Rs. 39778999.85/-	Rs. 795600/-	270 Days
2	OT-43/ 2026-27	1. Provision of CCTV Surveillance system at RPF Posts/Out Posts having coverage over space provided for keeping accused and interrogation purpose. 2. Expansion of CCTV Surveillance network in Railway Hospital Ambala Cantt.	14.12.2026 at 15.00 hrs	Rs. 10507050.90/-	Rs. 210200/-	270 Days

1. Open tenders through E-tendering are invited by Sr. Divisional Signal & Telecom. Engineer/N. Railway, DRM Office, Rail Vihar, Ambala Cantt from the willing contractors for above noted work up to 15 HRS on due date shown against the work and will be opened soon thereafter. Tenderer(s) are required to upload scanned copies of all related eligibility documents including PAN etc. as per conditions. **2.** Please refer to the Website for detailed notice and tender documents. **3.** Tenderer should have Class-III Digital Signature Certificate and registered themselves on website stated above to participate in E-Tendering and they are requested to read all the instructions contained in the tender notice and tender documents carefully before submitting their offer so as to comply with all the requisite provision/special conditions. **No. SW-Sig/UMB/NIT-14/2026-27 Dt. 17.11.2026**

SERVING CUSTOMERS WITH A SMILE 4033/26

NORTHERN RAILWAY

e-TENDERING

OPEN TENDER NOTICE No. NIT-36/UMB-2026-27 DATED 18.11.2026

Open tenders through e-tendering are invited on & behalf of president of India by Sr. Divisional Engineer/Coordination, Northern Railway, Ambala from the willing contractors for following work upto 15.00 hrs. on the date of closing shown against the work and will be opened thereafter.

S. No.	Name of Work	Approx. Cost (Rs.)	Bid Security (Rs.)	Period of Completion	Date of closing & opening
1	(I) Provision of Over Head RCC Water Tank of capacity 225000 Ltr., One Tube Well and Pipe Line arrangement for Fire Hydrants inside Store Depot, Jagadhri Workshop. (II) Provision of Dedicated Fire Hydrant system and Over Head Water Tank inside Jagadhri Workshop.	3,82,21,464	7,64,400	12 Months	11.12.2026
2	Provision of FOB with Ramp at Raipur Haryana Junction Railway Station.	2,40,21,299	4,80,400	10 Months	11.12.2026
3	Provision of 3m wide FOB with Ramp at Mustafabad station in the section of SSE/W/L/SRE under ADEN/SRE.	3,05,67,904	6,11,400	12 Months	11.12.2026
4	Annual repair, white washing, C/washing and painting to staff quarters & amp; Service buildings under Zone A for CDG-MRND section (incl. CDG) for the period ending 30.06.2027 in the section of SSE-W-CDG-I under ADEN/CDG.	1,49,99,999	3,00,000	07 Months	11.12.2026
5	Outsourcing of USFD testing of Rails & SEJ/ISEJ over Ambala Division.	79,14,999	1,58,300	12 Months	11.12.2026
6	Provision of Covered Sheds on approaches of LHS no. 325 at Km 288/25-27 and on LHS constructed in lieu of L-xing Nos. 140 at Km 302/25-27 on UMB - LDH section and on LHS constructed in lieu of L-xing no. 5 at Km 5/1-3 on RPJ DUI section for improvement of drainage infrastructure on these LHS under ADEN/RPJ.	3,69,39,881	7,38,800	06 Months	11.12.2026
7	Provision of Covered Sheds on approaches of LHS constructed in lieu of L-xing Nos. 162 at Km 345/27-29 on UMB - LDH section and on LHS constructed in lieu of L-xing no. 6 at Km 7/29-31 and 10 at Km 13/33-35 on RPJ DUI section for improvement of drainage infrastructure on these LHS under ADEN/RPJ.	3,50,69,104	7,01,400	06 Months	11.12.2026
8	(i) Improvement of yard drainage in c/w Yard improvement works of KLK yard under jurisdiction of ADEN/SML. (ii) Provision of Missing Boundary Posts in World Heritage KSR Section for clear demarcation of Core & Buffer areas as per CCMP report.	91,18,659	1,82,400	12 Months	11.12.2026

TERMS & CONDITIONS: 1. Tenderers are required to upload scanned copies of all related eligibility documents including PAN/TIN/GST as per conditions. **2.** The required Bid Security will be acceptable On-line payment through Net Banking/or Payment Gateway payment /Bank Guarantee bond (Annexure-VIIA) well before & upto 15.00 hrs. of closing date & time of tender. **3.** Tenderers should have Class-III Digital Signature Certificate to participate in e-Tendering of works tenders. **4.** For detail, please log on IREPS website **www.ireps.gov.in 5.** GST will be levied as per GST Act. 2017.

SERVING CUSTOMER WITH A SMILE 4025/2026

HIMACHAL PRADESH PUBLIC WORKS DEPARTMENT

e-Procurement Notice

INVITATION FOR BIDS (IFB)

The Executive Engineer, Division Kasumpti HPPWD, Shimla-3, H.P on behalf of Governor of H.P invites the Percentage rate bids, in electronic tendering system from the eligible class of contractors registered with HPPWD for the works as detailed in the table.

Sr. No.	Name of work	Estimated Cost	Form Cost	Start date for downloading of bid	Earnest Money	Deadline for submission of bid	Time Allowed
1	A/R & M/O various Residential Qtrs at Kasumpti, Shimla-171009. (SH:- Repair of kitchen, Toilet GF, Toilet, FF, Construction of servant Qtrs, Change of window, flooring, Painting distempering in Type-VI Set no 8 at Mehli, Kasumpti Shimla-171009). (Excluding GST)	1686934/-	500/-	20-11-2026	33800	28-11-2026	30 days

The bidders are advised to note other details of tenders from the department website **www.hptender.gov.in.**

The executive Engineer reserves the right to accept/reject any tender/application or all tenders without assigning any reason.

DPR-HP-4823/2026-2027

RBL BANK LIMITED

RBLBANK **Administrative Office: 1st Lane, Shahpuri, Kolhapur-416001**
Branch Office: Building No. 1, ground Floor, Okhla Phase _III, New Delhi 110020

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

Notice is hereby given that the under mentioned borrower(s)/ guarantor(s)/mortgagor(s) who have defaulted in the repayment of principal and interest of the Credit/Loan facilities obtained by them from the Bank and whose loan accounts have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of the Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) on their last known addresses.

S. No.	Name and Address of the Borrower, Co-Borrower/Guarantors/Mortgagor	Loan Account No.	Details of Properties/ Address of Secured Assets to be Enforced	Date of Notice	Amount Due (in Rs.)
1	**1.Mr. Deepak Chaudhary** # 8626, Sunny Enclave Jhungian Road, Near Kendriya Vihar, Sector-125 SAS Nagar 140301 **Also AT: Mr. Deepak Chaudhary** Proprietor- DS Motivational Gym SCO-114, Shahi Majra, Phase -5, Industrial Area, SAS Nagar, Mohali, Punjab 140307 **2.Mr. Suraj** # 8626, Sunny Enclave Jhungian Road, Near Kendriya Vihar, Sector-125 SAS Nagar 140301 **Also At: Mr. Suraj C/o DS Motivational Gym** SCO-114, Shahi Majra, Phase -5, Industrial Area, SAS Nagar, Mohali, Punjab 140307 **3.Mr. Ram Bahadur** # 8626, Sunny Enclave Jhungian Road, Near Kendriya Vihar, Sector-125 SAS Nagar 140301 **4.Ms. Chini Devi** # 8626, Sunny Enclave Jhungian Road, Near Kendriya Vihar, Sector-125 SAS Nagar 140301 **5.Ms. Shalini Thapa** # 8626, Sunny Enclave Jhungian Road, Near Kendriya Vihar, Sector-125 SAS Nagar 140301 **6.Ms. Menuka** # 8626, Sunny Enclave Jhungian Road, Near Kendriya Vihar, Sector-125 SAS Nagar 140301	809003090823	Property being House No. 8626, Measuring 0 Kanal 5 Marla (150 Sq Yards) Comprising Khewat / Khatoni No. 8/10, under khasra nos. 14//20(8-0), 21 (7-13), 22/2(0-13), 15//16 (8-0), kitte 04 rakba 24 Kanal 6 Marla its 5/ 486 share measuring 0 Kanal 05 Marla Situated at Sunny Enclave, Sector 125, Village Jhungian, Hadbast No. 29, Tehsil Kharar District SAS Nagar Mohali sale deed no. 2019-20/15/1/13329, Book No. 1, dated 30-Jan-2020. Boundaries: As per sale deed. East Side: House (50'-0"), West Side: House (50'-0"), North Side: House (27'-0"), South Side: Road	16-11-2026	Rs. 30,82,294.82/- (Rupees Thirty Lakhs Eighty Two Thousand Two Hundred Ninety Four and Paise Eighty Two Only) together with interest at contractual rate, (till complete payment) and incidental expenses thereon.
2	**1.Mrs. Anu Rani w/o Mr. Mahinder Pal** House No. 12/23, Near D K Public School, Kartar Nagar, Jalandhar, Punjab 144003 **Also At: Mrs. Anu Rani W/o Mr. Mahinder Pal Proprietor- Radhe Cloth House and Garments** Shop No. 1, New Kartar nagar, Near Fouji Rickshawala, Jalandhar, Punjab 144003 ...Addressee No. 1 **2.Mr. Mahinder Pal** House No. 12/23, Near D K Public School, Kartar Nagar, Jalandhar, Punjab 144003	809008329607	House measuring 3 marla i.e. 144 sq feet (01 Marlas= 207 Sq. Feet) (15'-00""51'-00"=765 Sq. Ft) as comprised in khasra no. 629, 631 which is situated at Dashmesh Nagar, Basti Shiekh Tehsil & District Jalandhar which is bounded as: East : Road West :- Property of others North :- House Bhag Mal South :- House Krishan & Soni	16-11-2026	Rs. 25,33,330.92/- (Rupees Twenty Five Lakhs Thirty Three Thousand Three Hundred Thirty and paise Ninety Two Only) together with interest at contractual rate, (till complete payment) and incidental expenses thereon.

The above borrowers and /or their guarantor(s)/mortgagor(s) (including the Legal Heirs, in case of death of any of the Borrower/Co-borrower/Guarantor (s)) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of said 60 days under sub-section (4) of Section 13 of SARFAESI Act.

Please note that this publication is made without prejudice to such rights and remedies as are available Bank against the borrower(s) /guarantor(s)/mortgagor(s) (including the Legal Heirs, in case of death of any of the Borrower/Co-borrower/Guarantor (s)) of the said loan facility under the law. You are further requested to note that as per section 13(13) of the said act, you are restrained (prohibited from disposing of or dealing with the above secured asset or transferring by way of sale, lease or otherwise of the above secured asset, without our prior written consent.

Place: Punjab Date: 20-11-2026 **Authorised Officer RBL Bank Ltd.**

RBL BANK LTD.

REGISTERED OFFICE: 1st Lane, Shahupuri, Kolhapur-416001, National Operating Centre : 9th Floor, Techniplex-I, Off Veer Savarkar Flyover, Goregaon (West) Mumbai – 400062

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrower has been served with auction notices to pay outstanding amount towards the loan facility against gold ornaments ("Facility") availed by them from RBL Bank Limited. Since the borrower has failed to repay dues under the Facility, we are constrained to conduct an auction of the pledged gold ornaments on **25-11-2026** and eAuction in the event of failure of the first physical auction, the e-auction will be conducted on **26-11-2026**. RBL Bank reserves the right to withdraw any account from the auction process without prior notice. Further, the Bank reserves the right to reschedule or modify the auction date at its sole discretion without prior intimation. In the event an auction is unsuccessful, RBL Bank may conduct subsequent auction(s) on any future date in accordance with the applicable process, without issuing any further notice to the borrower.

Sr. No.	Account Number	Branch Name	Borrower's Name	Details of Gold Ornament (in gms) TOTAL GROSS WT	TOTAL IMPURITY	TOTAL STONE WT	TOTAL NET WT	Gold Auction Venue	Branch Manager Name & Mobile No.
1.	809012904443	Rajpura	GURPAL SINGH	36.57	1.09	0.00	35.48	GROUND FLOOR, D-21, CALIBRE MARKET, RAJPURA, PIN CODE:140401	Ajay Kumar 8968696068
2.	809012135113	Zirakpur Punjab	ANITA SHARMA	15.03	1.33	0.00	13.70	SCO 1&2, GROUND FLOOR, ORBIT APARTMENTS, VIP ROAD, ZIRAKPUR DISTRICT, MOHALI 140603 MARKET, RAJPURA, PIN CODE:140401	Gagandeep Singh 7986279122
3.	809012919807	Zirakpur Punjab	ROHIT JAGGAL	11.00	0.20	2.50	8.30	SCO 1&2, GROUND FLOOR, ORBIT APARTMENTS, VIP ROAD, ZIRAKPUR DISTRICT, MOHALI 140603	Gagandeep Singh 7986279122
4.	809012205591	Tripuri, Patiala	LAKHWINDER KAUR	56.30	1.45	0.00	54.85	DLF Colony Banking Lane, Ground floor, SCO No.13, DLF Banking Lane, Tripuri, Patiala 147001	Rajinder Vadhera 9877900046
5.	809010890517	Tripuri, Patiala	PRAVAKAR SHARMA	22.67	0.57	0.10	22.00	DLF Colony Banking Lane, Ground floor, SCO No.13, DLF Banking Lane, Tripuri, Patiala 147001	Rajinder Vadhera 9877900046
6.	809012068255	Mohali	SANDEEP KAUR	22.28	1.00	0.00	21.28	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
7.	809012849012	Mohali	SUKHVINDER SINGH	3.95	0.15	0.00	3.80	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
8.	809011676127	Mohali	DILRAJ KAUR	87.81	4.73	0.00	83.08	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
9.	809012276128	Mohali	NEELAM ATWAL	48.46	0.60	7.00	40.86	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
10.	809012106883	Mohali	KRISHAN KUMAR	29.64	0.64	0.00	29.00	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
11.	809011497973	Mohali	SONU SHUKLA	33.81	0.80	4.65	28.36	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
12.	809012919339	Mohali	JAGDEV SINGH	11.15	0.60	0.00	10.55	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
13.	809011122219	Mohali	RANJIT KAUR	10.48	0.38	0.00	10.10	Ground floor, S.C.F 116, 3B2 Mohali - 160059.	Gurdeep Singh 9888301266
14.	809012901923	Amritsar	BALHAR SINGH	74.99	4.99	0.00	70.00	Upper Ground floor, Unit No.1, SRK Mall, Mall Road, Amritsar-143001.	Harsh Aggarwal 9815995550
15.	809013506576	Amritsar	AMARPREET KAUR CHOHAN	20.64	0.00	2.14	18.50	Upper Ground floor, Unit No.1, SRK Mall, Mall Road, Amritsar-143001.	Harsh Aggarwal 9815995550
16.	809012901127	Phase 10 Mohali	SANJAY CHAUHAN	72.36	0.86	0.00	71.50	SCF-21, Phase -10, Urban Estate Mohali, S.A.S Nagar Mohali, Punjab -160062	Dapinder Singh 9888436202
17.	809011549577	Gujral Nagar, Jalandhar	HONEY	14.60	1.00	0.00	13.60	RBL Bank Ltd. Alza tower, 2 Mahavir Marg, Gujral Nagar, Jalandhar Punjab – 144003.	Dhiraj Kumar Sharma 9878153662
18.	809012105592	Hoshiarpur, Punjab	NEERU JANDE	39.40	1.50	0.00	37.90	SCO 4, Improvement Trust Market, Chandigarh Road, Hoshiarpur, Punjab – 146 001.	Karan Baghi 9888253603
19.	809013443569	Gujral Nagar, Jalandhar	MUSKAN .	5.80	0.50	0.30	5.00	RBL Bank Ltd. Alza tower, 2 Mahavir Marg, Gujral Nagar, Jalandhar Punjab – 144003.	Dhiraj Kumar Sharma 9878153662

For Branch Auction - Intending bidders should contact to the Branch Manager For detailed Terms and Conditions, please visit to the RBL Bank respective Branches on **25-11-2026 from 02:00 PM to 03:00 PM IST.**

For Online Auction - The online auction will be held on https://egold.auctiontiger.net or https://rblegold.auctiontiger.net on **26-11-2026 from 02:00 PM to 05:00 PM IST.**

Intending bidders should contact M/s. e-Procurement Technologies Ltd. (AuctionTiger) at 6351896640 / 7984129853. For detailed Terms and Conditions, please visit the auction portal

Place : Punjab
Date : 20-11-2026
Authorized Officer RBL Bank Ltd.

HDB FINANCIAL SERVICES LIMITED

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

From the trusted family of HDFC Bank

Registered Office: Radhika, 2 Nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Branch Office: : SCO 70,1st Floor,Sector 47 D chandighar-160047.

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	1. Reserve Price 2. Emd Of The Property
1. Sains Engg Works H No 2465 Stno 2 Janta Nagar Gill Road Ludhiana-141001 Puducherry And Also Property Measuring 403-1/2 Sq Yds M.c No B 21 2468/1 Khasra No 6560/4037 Situated At Vill Gill No 02 Janta Nagar Ludhiana-141001 **2. Baljeet Kaur** H No 2465 St No 02 Gill Road Janta Nagar Ludhiana Ludhiana-141001 Punjab **3. Parminder Singh** H No 2465 St No 02 Gill Road Janta Nagar Ludhiana-141001 Punjab **4. Sukhdev Singh** 2465 St No 02 Gill Road Janta Nagar Ludhiana Ludhiana Punjab- 141003 **5. Harbans Singh** Hno 2465 St No 02 Gill Road Janta Nagar Ludhiana-141001 Punjab **Loan Account No.** 2616889	**SCHEDULE OF THE SECURITIES I** All the Piece and Parcel of the Property bearing MC No-B-21-2468/1, Measuring 403-1/2 Sq Yards, Comprised in Khasra No-6560/4037/377, Khata No-2279/2961, as per jamabandi for the year 2010-2011, Situated at Village-Gill No-2, Abadi Janta Nagar, Tehsil and District Ludhiana as per Transfer Deed bearing Wasika No-10959 Dated 10-3-17 recorded in the name of Sukhdev Singh Bounded as North-Street,South-Neighbour,East-Mehar Singh,West-Street	**1) E-AUCTION DATE:** 26.12.2026 10.30 AM TO 11:30AM. WITH FURTHER EXTENSION OF 5 MINUTES. **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 25.12.2026TILL 5 PM. **3) DATE OF INSPECTION:** 23.12.2026 BETWEEN 11:00 AM TO 01:00 PM IST	**Reserve Price (IN INR):** Rs.23483700/- (Two Crore Thirty-Four Lakh Eighty-Three Thousand Seven Hundred Rupees Only Only) **EMD Amount(IN INR) :** Rs. 2348370/- (Twenty-Three Lakh Forty-Eight Thousand Three Hundred Seventy Rupees 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-mailID: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 chandighar-160047on 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: PANJAB, Date: 20/11/2026 **AUTHORISED OFFICER, HDB FINANCIAL SERVICES LIMITED**