Banking stocks lead rally Sensex soars 898 points Nifty crosses 25,800

BSE surged 897.96 points, NSE Nifty gained 286.30 points

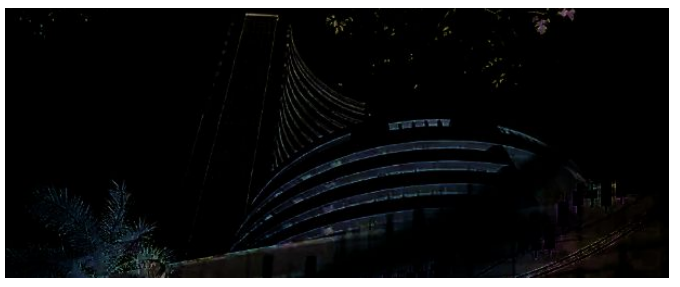
MUMBAI: Indian equity markets extended their winning streak for the second consecutive session on Friday, with banking and financial stocks driving a strong rally amid expectations of renewed foreign fund inflows.

The BSE Sensex surged 897.96 points, or 1.08%, to close at 83,919.71, while the NSE Nifty gained 286.30 points, or 1.12%, to settle at 25,800.60.

Market experts said 25,800 is a crucial resistance level for the Nifty. A sustained breakout could take the index towards 26,000, while 25,700–25,600 remains the immediate support zone.

Meanwhile, the rupee strengthened to a seven-month high of around 92.84 against the US dollar, supported by improving sentiment and expectations of foreign inflows. Analysts expect it to trade in the 92.25–93.00 range in the near term. Commenting on Nifty technical outlook, experts said that the index is now approaching the crucial 25,800 resistance zone, and a decisive breakout followed by sustained trading above this level will be essential to extend the ongoing momentum towards the 26,000 mark.

- Top gainers: Apollo Hospitals, Axis Bank and Max Healthcare.
- Banking rally: Private banks, PSU banks and financial services stocks outperformed.
- Broader markets: MidCap 100 rose 0.66%, while SmallCap 100 slipped 0.13%.
- Weak sector: Nifty Media ended as the worst-performing sectoral index.



Gold Slides Rs 5,947, Silver Drops Rs 9,789

New Delhi: Gold and silver prices continued their downward trend on Friday, witnessing a sharp decline amid a strengthening US dollar and profit-booking. According to the India Bullion and Jewellers Association (IBJA), the price of 10 grams of 24-carat gold fell by Rs 5,947 to Rs 1.23 lakh. With this decline, gold prices have returned to levels last seen around a year ago. On November 24 last year, 10 grams of 24-carat gold were priced at Rs 1,23,308, before remaining significantly higher during the subsequent months. Silver prices also witnessed a steep correction, declining by Rs 9,789 per kilogram to Rs 1.50 lakh. Market sentiment towards precious metals remains subdued as a stronger US dollar and investors booking profits at elevated price levels continue to put pressure on gold and silver.

Sitharaman chairs pre-Budget consultation with employment, labour sectors

THE SAVERA TIMES NEWS NETWORK



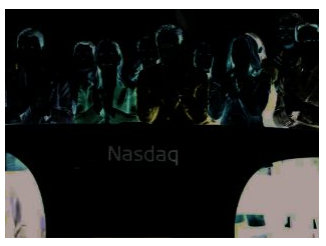
NEW DELHI: Finance Minister Nirmala Sitharaman on Friday chaired the eighth pre-Budget consultation with the stakeholders from employment and labour sectors in connection with the upcoming Union Budget 2027-28. The meeting was also attended by Anuradha Thakur, Secretary of the Department of Economic Affairs (DEA), Ministry of Finance, and senior officials from the Labour Ministry, according to an official statement. FM Sitharaman earlier chaired the pre-Budget consultation with the experts from the infrastructure, energy, and sustainability sectors.

She also met experts and stakeholders from the Information Technology sector in connection with the Union Budget 2027-28, stakeholders from the capital markets, banking, financial services and insurance sector, and stakeholders from the MSMEs sector and startup ecosystem. According to the industry, the government should focus on advanced manufacturing, MSME competitiveness and energy security along with a dedicated production-linked incentive (PLI) scheme for robotics and the restoration of enhanced tax incentives for research and development. Assocham said that India should strengthen existing PLI schemes to help raise manufacturing's share of GDP to 25 per cent. It recommended "a dedicated PLI scheme for robotics, automation equipment, sensors, precision components and related technologies, encouraging domestic production, research and development, investment, technological self-reliance and India's emergence as a globally competitive advanced manufacturing hub". Meanwhile, FICCI said the government should restore the long-term capital gains (LTCG) tax exemption on listed securities and implement a calibrated increase in securities transaction tax (STT) on delivery-based transactions to protect government revenues. The FICCI also called for the establishment of a dedicated development finance framework for manufacturing in the Budget. The industry body proposed a graded LTCG tax structure, with lower tax rates for longer holding periods and complete exemption for investments held beyond three years. The industry chamber argued that a deep and vibrant capital markets are essential for mobilising long-term capital needed to support India's manufacturing expansion.

Anthropic IPO creates over 5,000 of its employees millionaires

New Delhi: Artificial intelligence (AI) giant Anthropic's stock market debut has generated substantial wealth for its employees with a majority of the company's workforce now estimated to hold equity stakes worth more than $1 million, as per reports.

Reports said roughly 5,100 employees, about 96 per cent of Anthropic's workforce, are now estimated to be millionaires on paper following the company's public listing.



They further suggest that nearly 2,800 employees hold shares valued at more than $10 million, while around 600 employees have equity stakes exceeding $100 million. The surge in employee wealth follows Anthropic's record-setting public offering that raised approximately $81 billion after shares were priced at $83 each. The stock opened significantly above its offer price during its Nasdaq debut and ended its first trading session with double-digit gains. Anthropic was founded in 2021 and had fewer than 1,000 employees at the end of 2024 before rapidly expanding its workforce amid growing demand for artificial intelligence products and services. Reports also highlighted that Anthropic adopted a more flexible approach to employee share sales following its listing. Unlike traditional initial public offerings, which often impose lock-up restrictions preventing insiders from selling shares for several months, the company reportedly allowed non-founder employees to sell a limited portion of their holdings from the first day of trading. Notably, global equities witnessed heavy selling pressure amid a decline in tech shares after the AI giant's debut. The maker of Claude had priced its IPO at $83 a share, valuing the company at about $1.5 trillion.

Navi Mumbai Airport handles 200 flights

New Delhi: Jeet Adani, Director at Adani Airport Holdings Limited, said that Navi Mumbai International Airport (NMIA) handled more than 200 flights on Thursday, its highest-ever. In a post on social media platform X, Jeet Adani said that "Yesterday, we handled 200+ flight movements at @navimumairport — our highest ever". "An encouraging marker of NMIA's growing operational capability and a testament to the people, preparation and teamwork behind every seamless operation. Great momentum to build on as we gear up for bigger days ahead," the AAHL Director added.

Rupee rebounds to seven-month high driven by FII inflows

NEW DELHI: The Indian rupee strengthened to its highest level in seven months on Thursday, supported by strong foreign inflows into domestic equities, softer commodity prices and hopes of rise in exporter dollar conversions if INR extends its gains.

The rupee rose 0.16 per cent to close at 93.29 per US dollar, supported by a 1 per cent gain in the benchmark Nifty index. The index has climbed over 10 per cent so far in November, driven by a rebound in foreign investor purchases of Indian stocks. "The domestic currency continues to take major cues from foreign fund flows, while softer commodity prices are easing import bill concerns and providing additional support.

China's AI-led market boom sees sharp connection

New Delhi: China's efforts to position artificial intelligence as a new engine of economic growth are likely to fail as a sharp correction in AI-related stocks exposes broader concerns about valuations and profitability, a new report has said. The report from Mekong News said China's AI-focused STAR50 index plummeted 40 per cent in less than four months, erasing roughly $480 billion in market value, while the broader CSI300 index has dropped around 20 per cent from its June highs Citing investment bank Goldman Sachs, the report noted that AI-related stocks account for 42 per cent of China's market capitalisation and 57 per cent of market turnover, making the sector's correction more consequential than an ordinary market decline.

Motilal Oswal Home Finance Limited — DEMAND NOTICE

Regd. Office: Motilal Oswal Tower, Rahimtullah Sayani Road,Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898
Website: www.motilaloswalhf.com, Email: hfquery@motilaloswal.com

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the authorized officer of Motilal Oswal Home Finance Limited (MOHFL) under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

Sr. No.	Loan Agreement No./Name of the Borrower(s)/Co-Borrower(s)/Co-Applicant Name/Guarantor Name	Date of Demand Notice and Outstanding	Description of the Immovable Property
1	LXMOYAMUNG922-230656152 Borrower: Ghan Syam Arjun Singh / Co-Borrower: Ramwati Ghan Syam / Deepk Ghan Syam	06-11-2026 / Rs.8,59,047/- (Rupees Eight Lac Fifty Nine Thousand Forty Seven Only)	Residential House Bearing Property Id No. P08500290259, Ward No. 5, Hanuman Colony, Brara Alongwith Construction And Superstructure Thereupon, Situated On Land Measuring 0-6.83m Being 683/35200 Share Out Of Total Land Measuring (17-12) Situated At Rakba Brara, Tehsil Brara Comprised In Khewat No. 767 Khatauni No. 1097, Khasra No. 86//18/2, 19, 20/2, 23/1 H.B. No. 203, Tehsil Barara, Distt. Ambala East- Others Owner West- Gali 20' Wide North- Gali 8 South- Plot No. 22
2	LXMOSONIPA5425-260877841 / LXMOSONIPA5526-270877932 Borrower: Rahul Atar Singh Co-Borrower: Krishna Devi / Gudiya Rahul	12-11-2026 / Rs.12,66,396/- (Rupees Twelve Lac Sixty Six Thousand Three Hundred Ninety Six Only)	Residential Property I.e. House No. 514 G.F. LIG Sector-6, Measuring 26 Sq. Yards, Situated At Housing Board Colony, Panipat, Tehsil And Distt.panipat, Within The Limits Of M.c. Panipat,Haryana East- Gali West- House Of Other Owner North- House No. 513 South- House No. 515

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that MOHFL is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s).

In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, MOHFL shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. MOHFL is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), MOHFL also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the MOHFL. This remedy is in addition and independent of all the other remedies available to MOHFL under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of MOHFL and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: Haryana
Date : 21.11.2026

Sd/- Authorized Officer,
(Motilal Oswal Home Finance Limited)

DMI HOUSING FINANCE PRIVATE LIMITED

MBD House, Gulab Bhawan, 2nd Floor, 6, Bahadur Shah Zafar Marg, New Delhi – 110002
Tel.: +91-011-66107107, 011-69223700,
Email: vinay.sharma2@dmihousingfinance.in, www.dmihousingfinance.in

E - AUCTION SALE NOTICE (under SARFAESI Act) SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale notice for Sale of Immovable Secured Assets under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular, by the Authorized Officer, as mentioned below, that the **Symbolic Possession** of the under mentioned properties mortgaged to **DMI HOUSING FINANCE PRIVATE LIMITED (Secured Creditor)** had already been taken over under provisions of section 13 (4) of the Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 on **26-10-2026.** Whereas the Secured Creditor acting through its Authorized Officer, in exercise of its powers under Section 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI), will put the below mentioned property to E-Auction for recovery of under mentioned dues and further interest, charges and costs etc. The properties are being sold on **"AS IS WHERE IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** as such sale is without any kind of warranties and indemnities.

The under-mentioned properties will be sold by way of "Online E-Auction through website https://www.bankeauctions.com.
Inspection Date & Time: 18th December 2026 at 11:00 AM to 03:00 PM, **Date & Time of e-Auction:**24th December 2026 at 11:00 AM to 01:00 PM
Last Date of submission of Bid/EMD: 21st December 2026 at 05:00 PM

Name of Borrower/ Co-Borrower /Guarantor	Outstanding Amount	Details of Secured Assets	Reserve Price / EMD 10%
Name of Borrower: Anil Suraj Mal **Name of Co Borrower:** Pooja Dharam Pal	In Loan Account No. LOS2024090002341 Rs. 21,18,775/- (Rupees twenty-one lakh eighteen thousand seven hundred and seventy five only) as on 11-Aug-2026	All the part and parcel of the property:-" House No. 1352/31 Plot No.23 Min New Puid No.1H8D6UH0 Inside Mc Limit Rohtak, Kamla Nagar Jhajjar Road Rohtak Haryana 124001 India (Property Area 450 Sq.ft.)	Rs 35,10,000 Rs 3,51,000

Terms & Conditions:

1. To the best of knowledge and information of the Authorized 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/ affecting 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 bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues/outstanding statutory dues/taxes etc.
2. 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 at sites as mentioned against each property description.
3. The interested bidders shall submit their Earnest Money Deposit (EMD) details and documents 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 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, Sector 44 Gurgaon, Haryana. Pin: 122003, e-mail ID: support@bankeauctions.com, andhra@c1india.com Contact No: 7291981124,25,26 Contact person: Mr. Dharani KrishnaContact No.+919948182222 and for any property related query may contact Authorized Officer: Mr. Vinay Sharma, Mobile No.8955850834&e-mail ID: vinay.sharma2@dmihousingfinance.in** during the working hours from Monday to Friday.
4. The EMD shall be payable through NEFT/ RTGS (receipt of which shall be enclosed with the bid) latest by **21th December 2026 till 05:00 PM** in the following Account with **HDFC Bank Ltd.at Bank house Branch, Gurugram, Account No. 00030330020098, Name of the A/C: DMI Housing Finance Private Limited, IFSC Code: HDFC0000572** or by way of Demand Draft / Pay Order drawn in favour of **'DMI Housing Finance Private Limited'& addressed to Authorised Officer, at MBD House, Gulab Bhawan, 2nd Floor, 6, Bahadur Shah Zafar Marg, New Delhi – 110002**
5. The assets will not be sold below the Reserve Price. The Authorized Officer is not bound to accept the highest offer and the Authorized 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.
6. The EMD of successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded within 7 working days from the date of auction. The EMD shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately i.e. on the same day or not later than next working day and the balance 75% of the sale price within 15 days from the date of confirmation of sale or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. FOR DETAILED TERMS & CONDITIONS PLEASE REFER OUR WEBSITE https://www.dmihousingfinance.in AND https://www.bankeauctions.com BEFORE SUBMITTING BIDS AND TAKING PART IN THE E-AUCTION.

The Borrowers / Guarantors may treat this as notice u/r 8(6) of Security Interest [Enforcement] Rules, 2002 and are hereby given a last and final opportunity to discharge the liability in full as stated above within 30 daysfrom the date of this notice failing which the assets will be sold as per terms and conditions mentioned above.

Place: Rohtak
Date: 21.11.2026

Sd/- Authorised Officer,
DMI Housing Finance Pvt. 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. Fashion Craze Near Petrol Pump Sidhpur Kangra Himachal Pradesh 176057 Kangra-176210 Himachal Pradesh And Also Khata/Khatoni No. 1 Min/3 Min, Kita 18 To The Extent Of 228/9644 Share Measurin Share Measuring 0-02-28 Hectares, Situat Kangra-176210 **2. Raja Rachhpal Singh** S/o Tara Singh Vill Sheela Chowk Post Office Sidhpur Tehsil Dharamshala Near Petrol Pump Sheela Chow Kangra-176057 Himachal Pradesh **3. Ayasha Wo Vinersandhu** C/o Viner Sandhu Near Petrol Pump Sheela Chowk Vpo Sidhpur Tehsil Dharamshala Sidhpur 382 Sidhpur K Kan-gra-176210 Himachal Pradesh **4.Viner Sandhu** S/o Raja Rachhhpal Singh Near Petrol Pump Village Sheela Chowk Post Office Sidhpur Tehsil Dharamshal Kangra-176210 Himachal Pradesh **5. Sukhwinderjit Kaur** W/o Raja Rachhpal Singh Near Petrol Pump Vill Sheela Chowk Post Office Sidhpur Tehsil Dharamshala Sh Kan-gra-176057 Himachal Pradesh **Loan Account No. -**38057942	All that piece and parcel of Property consisting of land/building comprised in khewat No. 3 min, kita 18 to the extent of 228/9644 share measuring 0-02-28 hectares, situated at Mohal Hodal, Tehsil Dharamshala, District Kangra, H.P. Property owned by Ayasha vide Sale Deed No. 1567/2022 Dated 30-07-2022 registred with Sub Registrar Dharmshala	**1) E-AUCTION DATE:** 26.12.2026 10:30 AM to 11:30 AM. WITH FURTHER EXTENSION OF 5 MINUTES. **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 24.12.2026 TILL 5 PM. **3) DATE OF INSPECTION:** 21.12.2026 BETWEEN 01:00 PM TO 02:00 PM IST	**Reserve Price (IN INR):** Rs. 16790400/- (One Crore Sixty-Seven Lakh Ninety Thousand Four Hundred Rupees Only) **EMD Amount (IN INR) :** Rs.1679040/- (Sixteen Lakh Seventy-Nine Thousand Forty Rupees Only)
1. Shiv Kumar Sharma Flat No.fr04 Block No 16 Co Katha Mountview Group Housing Baddi Distt Solan Katha(211) Solan Solan-173205 Himachal Pradesh And Also Industrial Plot No. 82 & 83-a Industrial Area, Baddi, Situated At Village Lodhimajra, Tehsil Baddi, District Solan-173205 **2. Superior Pharmaceutical India Private Limited** Plot No 82 Manpura Lodhimajara Baddi Industrial Area Solan Himachal Pardesh Solan Himachal Pradesh- 173205 **3. Arti Sharma** Flat No-fr04 Block No-16 Mount View Group Housing Baddi Distt Solan Baddi Sitalpur (204) District Solan Solan Himachal Pradesh- 173205 **4.aryan Sharma** Flat No. Fr04 Block No 16 Co Katha Mountview Group Housing Baddi Distt Solan Katha (211) Solan Solan Himachal Pradesh- 173205 **Loan Account No. -** 71001926	All that piece and parcel of Property being Industrial Plot No. 82 & 83-A, Industrial Area, Baddi, Situated at Village Lodhimajra, Tehsil Baddi, District Solan, Himachal Pradesh India measuring 2000 Sq Meters owned by M/s Superior Pharmaceutical India Private Ltd Through its Director Sh. Shiv Kumar Sharma vide Supplementary Lease Deed bearing Vasika No. 1515/2023 Dated 03.06.2023	**1) E-AUCTION DATE:** 26.12.2026 10:30 AM to 11:30 AM. WITH FURTHER EXTENSION OF 5 MINUTES. **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 24.12.2026TILL 5 PM. **3) DATE OF INSPECTION:** 21.12.2026 BETWEEN 01:00 PM TO 02:00 PM IST	**Reserve Price (IN INR):** Rs. 37764500/- (Three Crore Seventy Seven Lakh Sixty Four Thousand Five Hundred Rupees Only) **EMD Amount(IN INR) :** Rs. 3776450/- Thirty Seven Lakh Seventy Six Thousand Four Hundred and Fifty 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-maillD: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 70 First Floor,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: HIMACHAL PRADESH
Date: 21/11/2026

AUTHORISED OFFICER,
HDB FINANCIAL SERVICES LIMITED