

# Market wisdom, straight from the sharpest minds in the game.

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**ANAND RATHI** Anand Rathi Global Finance Limited : Express Zone, A Wing, 10th Floor, Western Express Highway, Diagonally Opposite Oberoi Mall, Goregaon (E), Mumbai - 400 063 India

**DEMAND NOTICE**

Whereas the borrowers/co-borrowers hereunder have availed the financial assistance from Anand Rathi Global Finance Ltd. We state that despite having availed the financial assistance, the borrowers/ co-borrowers have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non-Performing Asset on the respective dates mentioned hereunder in accordance with the directives/guidelines issued by Reserve Bank of India. The Authorized Officer of Anand Rathi Global Finance Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of power conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/mortgagors to repay the amount mentioned in the notice together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of the notices.

NAME OF THE BORROWER/CO-BORROWER/S / ADDRESS	NPA DATE	Outstanding Amount : Rs.70,542/-
(1) AAA Sales and Services Groups (Borrower), Plot No. 28, 29, 30 Hayat Enclave Kharsa No. 1307 V 1306 Loni Ghaziabad UP 201102 (2) MOHD AASU (Co-Borrower), Plot No. B-153, KH No - 1306, Flat No - SF-01, Hayat Enclave Loni Dehat Ghaziabad U P - 201102 (3) MOHD ARIF (Co-Borrower), Plot No. B-153, KH No - 1306, Flat No - SF-01, Hayat Enclave Loni Dehat Ghaziabad U P - 201102. Also AT C-167, Gali No.18, Mustafabad, North East, Delhi-110094. (4) AAFRO SAIFI (Co-Borrower), Plot No. B-153, KH No - 1306, Flat No - SF-01, Hayat Enclave Loni Dehat Ghaziabad U P - 201102	10/04/2026	12.90% ROl 4,975,116 EMI Amount Pending 264,320 Broken Period Interest 12,479 Overdue Interest 9,527
	Date of Demand Notice 20/04/2026	Legal Charges 1,100 Notice Charges 1,000
	LOAN AMOUNT Rs. 52,50,000/-	Total Outstanding 5,270,542
	APPL00010554	

Property Address: Mortgage of Residential Flat No. SF-1 on HIG Second Floor, with Roof Rights, Front LHS, Area Measuring 750 Sq. Feet i.e. 69.67 Sq. Meters, Built up Plot No. B-153, Out of Kharsa No. 1306, Block-B, Hayat Enclave, in the Village Loni (Chakband Bahar), Pargana & Tehsil Loni, Distt. Ghaziabad, U.P. 2. Mortgage of Property No. CA/159 (Plot No. 159 Block 4) Third Floor With Roof Right, Yamuna Vihar, Delhi 110053

In the circumstances as aforesaid, the notice is hereby given to the above borrowers to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules thereunder. In case you are desirous of making any representation in response to this notice, please mark the same to our Authorised Officers Mr. Maheshwar Singh, Anand Rathi Global Finance Ltd. at 8th floor, "A" Wing, Express Zone Building, Western Express Highway Road, Goregaon (East), Mumbai-400063, only to enable us to respond in time. Please note that we shall not be responsible for not responding to any of your representations made in response to this notice if the same is addressed to any other person or place. Please note that under Section 13(13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Date: 20/04/2026 | Place : Delhi Sd/-, Anand Rathi Global Finance Limited, Authorised Officer

**AXIS BANK LTD. POSSESSION NOTICE**

Retail Asset Centre: 1st Floor, G-4/5, B, Sector-4, Coni Nagar Extension Lucknow, UP 226010. Registered Office: "Trishul", 3rd Floor, Opp. Samaratheshwar Temple, Near Law Garden, Elitbridge, Ahmedabad-380006.

Whereas the undersigned being the Authorized Officer of AXIS BANK LTD. under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of power conferred under Section 13 (2) read with Rule-9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice under Section 13(2) of the said Act. The borrowers mentioned hereunder having failed to repay the amount, notice is hereby given to the borrowers mentioned hereunder in particular and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers confer on him, under Section 13(4) of the said Act read with the rule 8 of the said Rules. The borrowers mentioned here in below in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the said property will be subject to the mortgage of AXIS BANK LTD. for an amount together with further interest incidental expenses, costs, charges, etc. on the amount mentioned against amount hereinbelow. The Borrower/Co-Borrower/Mortgagor/Guarantor attention is invited to provisions of Sub-Section(8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

Name of the Borrowers/ Guarantors/Address	Description of the charged/ Mortgaged Property	Amt. Due as per Demand notice	Date Demand notice Possession Date
Mr. Girija Shankar(borrower) S/o Mr. Mul Chandra R/o-house No. 40 Muhalla Dull Post Firozabad Near Canara Bank District Firozabad UP-283203. Mrs. Namita Sharma (co-borrower) W/o Mr. Girija Shankar R/o- H.No. 40 Gali No. 2 Muhalla Dull Post Firozabad Near Canara Bank District Firozabad UP-283203. Mr. Prakar Kumar (co-borrower) S/o Mr. Girija Shankar Upadway R/o-H.No. 40 Gali No. 2 Near Head Post Office Muhalla Dull Post Firozabad Near Axis Bank District Firozabad UP-283203	Residential/commercial Property Admeasuring 126.34 Mr. Situated At Residential House Bearing Nagar Palika No. 40 Muhalla Dull City District Firozabad UP. In The Name Of Mr. Girija Shankar S/o Mr. Mulchandra. Boundries As Per Certificate: -East - Mandir Shri Radha Mohan Ji Maharaj, West - House Of Sadar Danwaja Makaan Makkor, North - House Of Raghuram And Sityaram, South - House Of Mrs. Basanti Dev.	Rs. 7620053.80 Rs. 18832.49 as on 27.11.2025 + Interest & other exp.	02.12.2025 18.04.2026

Date- 24.04.2026 Authorized Officer, Axis Bank Ltd.

**Office of the Superintending Engineer PMGSY (JKRRDA) Circle Srinagar Engineering Complex, Block-C, Rajbagh, Srinagar -190008**

**NOTICE INVITING E- TENDERS** Dated:- 22-04-2026

e-NIT NO:- 01/SE/PMGSY/SIE-TENDERING-OF 2026-27

For and on behalf of the Lt. Governor of UT of Jammu & Kashmir, Superintending Engineer PMGSY Circle Srinagar invites e-tender (Single Cover) on Percentage Basis for the following works from the eligible & approved contractors of J&K Govt. CPWD, Railways and other States/Central Governments for the following work.

S. No	Name of Work with Package No.	Total Advertisment Cost including GST, (Rs in Lacs.)	Cost of document (Amt in Rupees.)	Earnest Money (Bid Security) (Rs in Lacs.)	Time for completion (Days)	Tender Call	Time and Date of opening of Bis online	Class of Contractor
1	Permanent restoration of road from T03-High Level Diversion Chichkoot to Nail Package No. JK01-320, PMGSY/Division Anantnag, under Capex Budget 2025-26.	198.12	2600	3.96	75	1*	(10:30 Hrs) on or after 02-05-2026 in the Office of Superintending Engineer PMGSY Circle Rajbagh Srinagar.	'A' Class in PWD or equivalent in CPWD/ Railways and other state Governments

Position of AAA :- Accorded  
Position of TS :- Obtained  
Position of Funds :- Available  
Head of Account :- MH-5054, SH-2181

- SPECIAL CONDITIONS:-**
- Performance security shall be furnished by the contractor within 07 days of issuance of LOA, Opening of Bid, failing which the concerned tender issuing authority shall forfeit the performance security and recommend contractor for blacklisting and issue fresh tender forthwith.
  - The contractor shall start the work after 07 days after issuance of NTP/Allotment, failing which the penalties viz. forfeiting performance security shall be recommended for blacklisting.
  - The work shall be completed by the concerned contractor as per the timeline stipulated in NIT/Agreement, failing which action shall be initiated against contractor for forfeiting performance securities and shall be recommended for blacklisting.
  - If the contractor / firms fails to complete the work within the time mentioned in the NIT / Contract, then the allotted contract will automatically have to be treated as cancelled after forfeiting the performance securities of the contractor / firm and work put to fresh tender without serving any notice from the office.
  - The Bidding Documents Consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen/downloaded from the departmental website as per below schedule:-

S. No.	Particulars	Date
1.	Date of Issue of Tender Notice	22-04-2026
2.	Period of Downloading of bidding documents	From 23-04-2026 (900) Hours To 02-05-2026 (1630) Hours
3.	Prebid Meeting	At 11:30 AM on 24-04-2026, Venue Office of Superintending Engineer, Pmgsy Circle Srinagar, Rajbagh.
4.	Bid submission Start Date	From 24-04-2026 (4:30PM Hours)
5.	Bid Submission End Date	To 02-05-2026 (1630) Hours
6.	Date and time of opening of Bids (online)	02-05-2026 on or after (1030 Hours) In the office of Superintending Engineer (PMGSY) Circle Srinagar at Rajbagh Srinagar.

Note: The participating Bidders shall be deemed to have gone through Bid Document and accepted all terms and conditions mentioned therein

Sd/-  
Er. Najmun Sahar  
Superintending Engineer  
PMGSY Circle Srinagar

**FEDBANK FINANCIAL SERVICES LTD. POSSESSION NOTICE**

Registered office : Unit No. 1101, 11th Floor, Cignus, Plot No. 71 A, Pawai, Paspoli, Mumbai - 400087

Whereas the undersigned being the Authorized Officer of Fedbank Financial Services Ltd. under the Securitization and Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice mentioned hereunder calling upon the following borrowers to repay the amount mentioned in the notice being also mentioned hereunder within 60 days from the date of receipt of the said notice. The following borrowers having failed to repay the amount notice is hereby given to the following borrowers and the and the public in general that undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002.

LAN / Borrower(s) / Co - Borrower (s) / Guarantor (s)
1. Loan Account No. FEDDLHLAP0529931; (1) MONI MEHLAWAT (Borrower); (2) JYOTI JYOTI (Co - Borrower); (3) KARAM VEER (Co - Borrower);   Demand Notice Date & Amount : 13/10/2025, Rs. 3666832/- (Rupees Thirty Six Lac Sixty Six Thousand Eight Hundred Thirty Two Only) as on 13/10/2025 i.e., Rs. 3666832/- of Possession: 20-04-2026 & SYMBOLIC Possession I Description of Immovable property: ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING PROP NO. 2A, ADMG 120 SQ YARDS OUT OF TOTAL AREA MEASURING 800 YARDS, COMPRISED IN KHARSA NO.642,643, WARD NO. 9, KISHAN GARH, DELHI-110070. BOUNDARY OF THE AFORESAID PROPERTY: - East : - OTHER'S PROPERTY, West : - OTHER'S PROPERTY, North : - OTHER'S PROPERTY, South : - ROAD
2. Loan Account No. FEDDLHLAP0537672 & FEDDLHLAP0537880; (1) PRAVINDER KUMAR (Borrower); (2) SANTOSH KUMARI (Co - Borrower); (3) KARBEEER KARBEEER (Co - Borrower);   Demand Notice Date & Amount : 13/10/2025, Rs. 5092183/- (Rupees Fifty Lac Ninety Two Thousand One Hundred Eighty Three Only) as on 13/10/2025 i.e., Rs. 4896769/- (Rupees Forty Eight Lac Ninety Six Thousand Seven Hundred Sixty Nine Only) in Loan Account No. FEDDLHLAP0537672 and Rs. 1954414/- (Rupees One Lac Ninety Five Thousand Four Hundred Fourteen Only) in Loan Account No. FEDDLHLAP0537880 I Date & Type of Possession: 20-04-2026 & SYMBOLIC Possession I Description of Immovable property: ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING RESI HOUSE AREA MEASURING 430 SQ YARDS OR 359.523 SQ MTRS OUT OF KH NO 37, VILLAGE LONI (CHAKBANDIAREA) PARGANA & TEHSIL LONI, GHAZIABAD-201102, UTTAR PRADESH. BOUNDARY OF THE AFORESAID PROPERTY: - East : - RASTA 20 FEET, West : - HOUSE OF KARAMVEER, North : - HOUSE OF DHARMVIR, South : - HOUSE OF RAMDHAN
3. Loan Account No. FEDDLHLAP0525138 & FEDDLHLAP0529697; (1) PRAMOD PRAMOD (Borrower); (2) SHYAMWATI SHYAMWATI (Co - Borrower);   Demand Notice Date & Amount : 13/12/2025, Rs. 2168221/- (Rupees Twenty One Lac Sixty Eight Thousand Two Hundred Twenty One Only) as on 13/12/2025 i.e., Rs. 2057394/- (Rupees Twenty Lac Fifty Seven Thousand Three Hundred Ninety Four Only) in Loan Account No. FEDDLHLAP0525138 and Rs. 1108271/- (Rupees One Lac Ten Thousand Eight Hundred Twenty Seven Only) in Loan Account No. FEDDLHLAP0529697 I Date & Type of Possession: 20-04-2026 & SYMBOLIC Possession I Description of Immovable property: ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING KHATA NO 00069, KHARSA NO. 525 & 530 K, ADMG 360 SQ FT VILL. PIPALKA SURATPUR, PARGANA DANKAUR, GAUTAM BUDDHA NAGAR-203201, UTTAR PRADESH. Bounded by: East - HOUSE SUKH LAL, West - RASTA 12 FT WIDE, North - OTHER PLOT, South - OTHER PLOT

It is further recorded that despite due service of notice and lawful demand, the Borrower/Co-Borrower(s)/Guarantor refused to permit the Authorized Officer to take symbolic possession of the secured asset. Such refusal does not affect or dilute the rights of Fedbank Financial Services Ltd. under the SARFAESI Act, 2002, and possession is deemed to have been taken in law.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the Charge of Fedbank Financial Services Limited for an amount mentioned herein above and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Place: DELHI / GHAZIABAD / PIPALKA SURATPUR  
Date: 20-04-2026  
Sd/- (Authorized Officer) - Fedbank Financial Services Ltd

**UJIVAN SMALL FINANCE BANK**

Registered Office:- Grape Garden, No. 27 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095 • Regional Office:- GMTT Building, Plot No. D-7, Sector-3, Noida (U.P.) - 201301

Branch Hathras:- First Floor, Vasudev Giri, (Revenue Village Bala Patti Adhyai), Agra Aligarh Road, Tehsil Hathras, Uttar Pradesh - 204101

Branch Rajnagar:- D-11, Ground Floor, Raj Nagar, RDC, Opposite DSNL Office, Raj Nagar, Ghaziabad - 201002

Branch Khurja:- Ground Floor, Khata No. 00012, Khet No. 829, 669, Town Khurja, (Ander chung) Murari Nagar, Pargana & Tehsil Khurja, Uttar Pradesh - 203131

**PUBLIC AUCTION NOTICE**

**PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI) ACT, 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.** The undersigned as authorized officer of Ujivan Small Finance Bank Ltd., has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realization of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed hereunder.

Sr. No.	Loan Account Number	Name of Borrower / Co-Borrower / Guarantor	Date of 13-2 Notice & Demand Amount	Date of Symbolic / Physical Possession	Present Outstanding Balance	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR (10% of Reserve Price)	Date and Time of E-Auction	Last Date for submission of Bid	Account details for remitting EMD
1.	2312210130000003 & 2312210170000007	(1) Hariom @ Hariom Hariom S/o Mani Ram @ Maniram Vishnupuri, Moja Garhikh Andhari, Khandari Garhi, Hathras, U.P. - 204101. Also at:- House No. 14/82, Kashiram Nagar, Jalesar Road, Hathras, U.P. - 204101. Also at:- Vishnupuri, Gali No. 3, Gadhi Kandhari, Hathras, U.P. - 204101 (2) Meera Devi W/o Hariom @ Hariom Hariom @ Hari Om, Vishnupuri, Moja Garhikh Andhari, Khandari Garhi, Hathras, U.P. - 204101. Also at:- Vishnupuri, Gali No. 3, Gadhi Kandhari, Hathras, U.P. - 204101.	31.12.2024 Rs. 35,99,771/-	06.10.2025 (Physical Possession)	Rs. 42,52,377.55 (as on 06.04.2026)	05.05.2026 02:00 PM by prior appointment	Rs. 30,78,000/-	Rs. 3,07,800/-	13.05.2026 01:00 PM to 04:00 PM	12.05.2026 02:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujivan Small Finance Bank payable at Hathras Branch or remitted through RTGS / NEFT / IMPS to A/c No. 22011013462001 IFSC UJVN0002201. Contact Person:- (1) Parth Kanasagra, M: 7040703004 (2) Nitin Rana, M: 9808318322
2.	2210250250000105	(1) Ramkishor Singh S/o Hardas Singh, Kh No. 354 Siwaya, Hapur, Uttar Pradesh - 245301. Also at:- H. No. 39, Siwaya, Ghaziabad, Dhaulana, Uttar Pradesh - 245301. (2) Lalita Singh W/o Ramkishor Singh, Kh No. 354 Siwaya, Hapur, Uttar Pradesh - 245301. Also at:- H. No. 39, Siwaya, Ghaziabad, Dhaulana, Uttar Pradesh - 245301.	27.03.2025 Rs. 6,47,349/-	03.12.2025 (Physical Possession)	Rs. 9,05,247.20 (as on 06.04.2026)	05.05.2026 02:00 PM by prior appointment	Rs. 9,56,000/-	Rs. 95,600/-	13.05.2026 01:00 PM to 02:00 PM	12.05.2026 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujivan Small Finance Bank payable at Raj Nagar Branch or remitted through RTGS / NEFT / IMPS to A/c No. 22011013462001 IFSC UJVN0002201. Contact Person:- (1) Abhimanyu Singh, M: 9056733167 (2) Saurabh Gupta, M: 8112269452
3.	2219250250000063	(1) Babita Devi W/o Chandra Pal Sharma @ Chandra Pal Sahajpur Daulat, Achalpur Shabaz Khurja, Bulandshahr, Uttar Pradesh - 203131. Also at:- Gata No. 150, situated at Village Achalpur, Pargana & Tehsil Khurja, Distt. Bulandshahr, Uttar Pradesh - 203131 (2) Ajay S/o Chandra Pal @ Chandra Pal Sharma, Sahajpur Daulat, Bulandshahr, Achalpur Shabazpur, Khurja, Bulandshahr, Uttar Pradesh - 203131.	29.09.2025 Rs. 4,95,532/-	26.02.2026 (Physical Possession)	Rs. 5,63,165.60 (as on 06.04.2026)	05.05.2026 02:00 PM by prior appointment	Rs. 4,53,000/-	Rs. 45,300/-	29.05.2026 11:00 AM to 12:00 PM	28.05.2026 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujivan Small Finance Bank payable at Khurja Branch or remitted through RTGS / NEFT / IMPS to A/c No. 22011013462001 IFSC UJVN0002201. Contact Person:- (1) Parth Kanasagra, M: 7040703004 (2) Tanmay Verma, M: 9875980424

All that Part & Parcel of Plot admeasuring 167 22 Sq. Mtrs. i.e. 200 Sq. Yds. situated at Vishnupuri Mauja Garhi Kandhari (Inside Chundi), Part of Kharsa No. 133, Tehsil & District Hathras, Uttar Pradesh. Which is bounded as follows:- Boundaries:- East: Land of other; West: Way; North: Way; South: Plot of Radha.

All that part & parcel of Freehold Residential Plot having area admeasuring 120 Sq. Yds i.e., 100.36 Sq. Mtr., out of Kharsa No. 354, situated at Village Siwaya, Pargana Dasana, Tehsil Dhaulana, District Hapur, Uttar Pradesh. Which is bounded as follows:- Boundaries:- East: Plot of Hanikshan & Seller; West: Plot of Hardas & Dalchand & Shishpal; North: Rasta & Plot of Seller; South: House of Sanjay S/o Mahendra.

All that piece and parcel of Residential Plot bearing Gata No. 150, admeasuring 197.91 Sq. Mtr. or 236.70 Sq. Yard situated at Village Achalpur, Pargana & Teh. Khurja, Distt. Bulandshahr, Uttar Pradesh. Which is bounded as follows:- Boundaries:- East: Road & Plot of Mithlesh; West: House of Sarjit Singh; North: House of Kunwarpal; South: House of manoj and Satver.

**Terms & Conditions:-** The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis.

- 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/ 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 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.
- 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 properties put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- The Interested Bidders shall submit their Bid before the Authorized officer undersigned before the auction date as mentioned above.
- The E-Auction will be conducted through Ujivan Small Finance Bank approved E-auction service provider - M/s C1 India Pvt. Ltd., Contact Person - Prabakaran (Mob No. 7418281709). The intending bidders are advised to visit <https://www.bankeuctions.com> or <https://www.ujivansfb.in> for the details of the properties in the website and for taking part in the bid they should register their names at portal <https://www.bankeuctions.com> and get their user-id and password free of cost. Prospective bidders may avail online training on E-auction from the service provider M/s C1 India Pvt. Ltd., Helpline Number - 7291918824, 25, 26. Support E-mail ID - [support@bankeuctions.com](mailto:support@bankeuctions.com), Auction Portal - <https://www.bankeuctions.com>
- Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary. The Authorized officer has the discretion to accept or reject any offer / Tender without assigning any reason.
- 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 Authorized Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorized 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 Purchaser shall have no claim/ right in respect of property / amount.
- The publication is subject to force majeure clause.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Ujivan Small Finance Bank 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.
- This is also a notice to the above named Borrowers / Guarantors / Mortgagors about public auction scheduled for sale of mortgaged properties.

Date: 23.04.2026 Place: Uttar Pradesh Authorized Officer, Ujivan Small Finance Bank

# Business Standard Insight Out