

• **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 Dhamnod:-** Ground & First Floor, Tehsil Dhamपुरi, Survey No. 98/26, Guljhara, Dhamnod, Madhya Pradesh - 454552 • **Contact Person:-** (1) Sanjay Sharma, M: 9983365566 (2) Bharat Choudhary, M: 9329427916

**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) & 8 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.** The undersigned as authorized officer of **Ujjivan 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.

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

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.

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 Bid before the Authorised officer undersigned before the auction date as mentioned above.

4. 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/e-auctions> 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's - 7291918824, 25, 26, Support E-mail ID: support@bankeuctions.com, Auction Portal - https://www.bankeuctions.com**.

5. 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 Authorised officer has the discretion to accept or reject any offer/ Tender without assigning any reason.

6. **The Earnest Money Deposit (EMD)** of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property / amount.

7. The publication is subject to the force majeure clause.

8. 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.

**9. This is also a notice to the above named Borrowers / Guarantor's / Mortgageors about public auction scheduled for sale of mortgaged properties.**

**Date:** 05.12.2025 **Place:** Khargone, Madhya Pradesh **Authorized Officer,** Ujjivan Small Finance Bank

Whereas the Authorized Officer of **Asset Reconstruction Company (India) Limited (acting in capacity as Trustee for the below mentioned Trusts)** (hereinafter referred to as "ARCL") is incorporated under the companies Act, 1956 and registered as an Asset Reconstruction Company with the Reserve Bank of India of Securitization and Reconstruction of Financial Assets and Enforcement of security interest Act, 2002 (hereinafter referred to as "the SARFESI Act") and whereas the Borrower / Co-Borrowers as mentioned in Column 1 of the Schedule attached hereto are jointly and severally liable to the ARCL in respect of the loans accounted mentioned herein below, and whereas ARCL being the secured creditor under the SARFESI Act, and in exercise of powers conferred under s ction 13(2) of the said Act read with Rule 2 of the security interest (Enforcement) Rules 2002, issued deemed notice calling upon the Borrowers / Co-Borrowers as mentioned herein below, to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons.

Notice, is therefore given to the Borrowers / Co-Borrowers, as mentioned herein above, calling upon them to make payment of the total outstanding amount as shown herein above, against the respective Borrower / Co-Borrower, within 60 days of publication of this notice. Failure to make payment of the total outstanding amount together with further interest by the respective Borrower/ Co-Borrower, ARCL shall be constrained to take u/s 13(4) for enforcement of security interest upon properties as described above, steps are also being taken for service of notice in other manners as prescribed under the Act and the rules made hereunder. You are put to notice that the said mortgage can be redeemed upon payment of the entire amount due together with costs, charges and expenses incurred by Arcl at any time before the date of publication of notice for public auction or private treaty for transfer by way of sale, as detailed in Section 13(8) of the SARFAESI Act.

Dated: 06.12.2025  
Place: MADHYA PRADESH

(In capacity as Trustee)



**ASSET RECONSTRUCTION COMPANY (INDIA) LTD.**

CIN No.-U65999MH2002PLC134884 Website: [www.arcil.co.in](http://www.arcil.co.in)

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai- 400028.

Tel: +91 2266581300 [www.arcil.co.in](http://www.arcil.co.in)



E-Auction Sale of immovable property mortgaged under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, (the "Act") read with proviso to Rule 8 (6) of the Security Interest Act, 2002. Notice is hereby given to the public in general and to the Borrower/Mortgagors/Guarantors in particular that the Authorized Officer of ART Housing Finance (India) Limited has taken possession of the following property(ies) mentioned pursuant to demand raised issued under Sec 13(2) of the Act in the loan account no. **LNDEW00223-240010420** & **LNDEW00224-250010616** & **LNJJJ02284-250010648** with right to sell on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THE CAUSE OF DEFAULT OF COMPANY'S" and such interest as detailed hereinafter and upon which the said company is liable to repay the said debt, and in exercise power conferred Section 13(4) of the said Act read with Rule 8 of the said Rules purpose to realize the Company's dues by the sale of the said property(ies). The sale of the below mentioned property(ies) shall be conducted by way of E- Auction through web portal: <https://www.bankauctions.com>

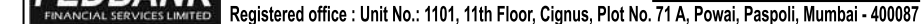
**Name and Contact details of Authorized Officer -**  
**Mr. Manoj Kumar Pal, Mobile No. 8130908211, Email Id: manoj.pal@arthfc.com**

**TERMS & CONDITIONS:** 1. The interested bidders shall submit their EMD through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & Password. The EMD shall be payable through NEFT/RTGS in the following account: 50200049383517, IFSC Code: HDFC0000273, latest by **05:00 pm on or before date mentioned in the table above. Please note Cheques shall not be accepted as EMD amount.** 2. Company shall however not be responsible for any outstanding dues / encumbrances / tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property(ies) & to inspect & satisfy themselves. Property can be inspected strictly as per the date & time given by Authorised Officer. 3. The intended bidders who have deposited the EMD and require assistance in creating login ID & password, upload data, submitting bid, training on e-bidding process etc., may contact our service provider **M/s C1 India Private Limited Helpline Numbers : 124-4302020/21/22/23, 7291981124/1125/1126, Mr. Mannu Balaji Govindarajan Email : [delhi@c1india.com](mailto:delhi@c1india.com), Contact No : 919797701080** and for any property related query may contact Authorized Officer as mentioned above in the office hours during working days (10 AM to 5 PM). 4. The highest bid shall be subject to approval of the Authorised Officer. Authorised Officer reserves the right to accept/reject any or all offer(s)/bids so received without assigning any reason whatsoever. His decision shall be final & binding. 5. For detailed term and condition refer <https://www.bankauctions.com>

**Note: Borrowers/Guarantors/Mortgagors may redeem under Section 13(8) of the SARFAESI Act by paying full dues before the auction date. Failing this, the sale will proceed.**

**Place:-Dewas & Ujjain (Madhya Pradesh)**  
**Date:- 03.12.2025**

**Authorised officer,  
For ART Housing Finance (India) Limited**



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	<p>Loan Account No. FEDDEWOH0531481 (1) SHUBHAM DESHMUKH (Borrower); (2) RAJENDRA RAV DESHMUKH (Co - Borrower); (3) NANDA DESHMUKH (Co - Borrower); (4) UMESH JAROL (Guarantor) I Demand Notice Date &amp; Amount : 19/9/2025, Rs. 3227312/- (Rupees Thirty Two Lac Twenty Seven Thousand Three Hundred Twelve Only) as on 19/9/2025 I Date &amp; Type of Possession: 05/12/2025 &amp; SYMBOLIC Possession I Description Of The Mortgaged Property : ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING PLOTNO 87B &amp; 87A SARALNO 692 WARD NO42, ADMEASURING 1000 SQ FT ,SHREE BALAJINAGAR DEWAS JUNIOR TEH DEWAS,DEWAS-455001,MADHYA PRADESH. BOUNDARY OF THE AFORESAID PROPERTY. - East : - COLONY ROAD, West : - OTHER HOUSE, North : - PLOT NO 88 &amp; THEREIN CONSTRUCTED HOUSE, South : - PLOT NO 86</p>
2	<p>Loan Account No. FEDUJJSTL0541614 (1) KALEEM ASHRAF (Borrower); (2) NAJNEEN BEE (Co - Borrower); (3) AABDUL NAIM KHAN (Co - Borrower); I Demand Notice Date &amp; Amount : 19/9/2025, Rs. 3080899/- (Rupees Thirty Lac Eighty Thousand Eight Hundred Ninety Nine) as on 19/9/2025 I Date &amp; Type of Possession: 05/12/2025 &amp; SYMBOLIC Possession I Description Of The Mortgaged Property : ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING S N 195/11/1/11/1/1/1/1/2 NR NOORANI,VILLAGE BHEEMAKHEDA PHN 132 TEH MAHIDPUR,UJJAIN-456443,MADHYA PRADESH. BOUNDARY OF THE AFORESAID PROPERTY. - East : - OTHERS PROPERTY, West : - ROAD, North : - MAKSUD BEE KA BHUKHAND, South : - SAJID HUSSAIN S/O HUSSAIN AHMED KABHUKHAND</p>
<p>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.</p>	
<p>Place: DEWAS &amp; MAHIDPUR Date: 05-12-2025</p>	
<p style="text-align: right;">sd/- (Authorized Officer) - Fedbank Financial Services Ltd</p>	



Pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-  
POD/P/CIR/2025/97 dated July 02, 2025, shareholders are informed that a **one-time Special Window** is open from **July 07, 2025 to January 06, 2026** for re-loggment of physical share transfer requests lodged prior to **April 01, 2019** that were returned, rejected or not processed. All re-logged transfers will be completed **only in dematerialized form**. Eligible shareholders may submit requests to **Ankit Consultancy Pvt. Ltd., Plot No. 60, Electronic Complex, Pardeshipura, Indore 452010. For queries: Tel: 0731-4949444 / 4065797 | Email: investor@ankitonline.com.**

**Date : 06.12.2025**  
**Place : Indore**

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# Business Standard

## Insight Out