


**UJJIVAN 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 Nagda:- Ground Floor, Nand Bhawan, No. 130/2 & 130/3, Nagda Nagar Palika, Jawahar Marg, Dayanand Colony, Nagda - 456335. • Contact Person:- Contact Person: (1) Bharat Choudhary, M: 9329427916; (2) Sanjay Sharma, M: 9983365566

**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 PROVISO RULE 8(6) & 9 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.

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	Earliest 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.	2299210040000007	(1) Jitendra Singh Devda S/o Prem Devda@ Prem Singh Devda (2) Gopal Kunwar Devda @ Gopal Kunwar Devda W/o Prem Singh Devda @ Prem Devda	30.08.2025 Rs. 9,79,496/-	02.12.2025 (Symbolic Possession) (as on 30.01.2026)	Rs. 10,22,198.93/-	02.03.2026 2.00 PM by prior appointment	Rs. 11,05,000/-	Rs. 1,10,500/-	13.03.2026 11:00 AM to 4:00 PM	12.03.2026 till 4:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Nagda Branch or remitted through RTGS / NEFT / IMPS to A/c No. 22010113462001, IFSC UJVN0002201
		All that Part & Parcel of residential Plot/House admeasuring 1000 Sq. Ft or 92.93 Sq. Mtrs. situated over part of land bearing Plot / House No. 07, P.H. No. 43, Ward No. 23, Survey No. 163, Gram Sherup Buruz, Tehsil Tal, within limits of Gram Panchayat Kolukhedi, District Ratlam, Madhya Pradesh. Which is bounded as follows:- <b>East</b> : Durgakurnar - Mohan Singh; <b>West</b> : Adhe Singh - Lal Singh; <b>North</b> : Aam Rasta; <b>South</b> : Vacant Land.									

**Terms & Conditions:-** The e-auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "WHAT EVER 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 / 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 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 unconditionally before the auction date as mentioned above. 4. The e-auction will be conducted through Ujjivan 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.bankaeuctions.com> or <https://www.ujjivansfb.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.bankaeuctions.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 - 7231918242, 26, 26, Support E-mail ID - support@bankaeuctions.com, Auction Portal - <https://www.bankaeuctions.com>. 5. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan 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 Earliest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earliest 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 by writing and by 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 Ujjivan 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 / Mortgagors about public auction scheduled for sale of mortgaged properties.

Date: 02.02.2026 Place: Madhya Pradesh Authorized Officer, Ujjivan Small Finance Bank


**TRUHOME FINANCE LIMITED** (Formerly Shriram Housing Finance Ltd.)  
Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; Tel: 1800 102 4345; Website: <http://www.truhomefinance.in>  
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatop Road, Alwarpet, Teynampet, Chennai-600018
**APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (Formerly Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorised Officer of Truhome Finance Limited, will be sold on "As is where is", "As what is" and "Whatever there is" basis in e-auction on 23-February-2026 between 11:00 a.m. to 01:00 p.m. And 12-March-2026 between 11:00 a.m. to 01:00 p.m. for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.

Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagors	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details - (AO and Disposal team)
(1). MRS. NITU CHOUHAN W/O JAI CHOUHAN (2). MR. JAY CHOUHAN S/O RAMESH CHOUHAN Address:- HOUSE NO. 484, KRISHNA BAG COLONY BEHIND BARFANI DHAM, NER MALVIYA NAGAR, VIJAY NAGAR, INDORE, MP - 452010. ALSO AT - 2, BADI GWALTOLI, INDORE, G.P. INDORE, MP- 452001. Loan Account Number :- SHLHINDR0002404	Demand Notice Date: 11-07-2025	Rs. 8,00,000/- (Rs. Eight Lakh Only)  <b>Bid Increment:</b> Rs. 10,000/- and in such multiples.	23- FEB- 2026	Shivpal Singh Choudawat 9406779761
		Rs.11,13,124/- as on 08/07/2025 with further interest, Cost and Incidental expenses etc.	Auction Time: 11.00 A.M. to 01.00 p.m.	Debjyoti Roy 9874702021

**Description of Property**

All that the piece and parcel of immovable property PLOT NO. L- 07, GLOBAL VALLEY COLONY, SITUATED AT GRAM DHANHAD, TEH. DEPALPUR (NEW- RAU) DIS - INDORE, MP. TOTAL ADMEASURING AREA 627 Sq. Ft.(i.e.58.27 Sq. Mtr.) BOUNDED:- EAST - COLONY ROAD, WEST - OTHER LAND, NORTH - PLOT NO. L-08, SOUTH - PLOT NO. L-06

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagors	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details - (AO and Disposal team)
(1). MR. SHYAMAL PRAJAPAT S/O KANHAIYA LAL PRAJAPATI (2). MRS. CHANDA BAI PRAJAPAT W/O SHYAMAL PRAJAPAT Address :- RATTANRAJ PARISAR, JAORA, DIS. RATLAM, MP- 457226. ALSO AT :- VILLAGE- ROJANA, POST- ROJANA, TEH- JAORA, DIS. - RATLAM, MP- 457226. Loan Account Number :- S8THRTLM0000430 & STUHRTLM0000431	Demand Notice Date: 13-06-2025	Rs. 41,60,000/- (Fourty One Lakh Sixty Thousand Only)  <b>Bid Increment:</b> Rs. 10,000/- and in such multiples.	23- FEB- 2026	Shivpal Singh Choudawat 9406779761
		Rs. 40,69,077/- as on 09/06/2025 with further interest, Cost and Incidental expenses etc.	Auction Time: 11.00 A.M. to 01.00 p.m.	Debjyoti Roy 9874702021

**Description of Property**

All that the piece and parcel of immovable property PLOT NO. L- 07, GLOBAL VALLEY COLONY, SITUATED AT GRAM DHANHAD, TEH. DEPALPUR (NEW- RAU) DIS - INDORE, MP. TOTAL ADMEASURING AREA 627 Sq. Ft.(i.e.58.27 Sq. Mtr.) BOUNDED:- EAST - COLONY ROAD, WEST - OTHER LAND, NORTH - PLOT NO. L-08, SOUTH - PLOT NO. L-06

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagors	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details - (AO and Disposal team)
(1). MR. SUBHASH MANDAL S/O HARIVAR MANDAL (2). MRS. POOJA MANDAL W/O MR. SUBHASH MANDAL Address :- WARD NO. 2, PANCHAYAT KE SAMNE, PANCHAYAT CHOURAHA, RAOTI, DIS. - RATLAM, MP-457001. Also At :- PV-17, RAVINDRA NAGAR, PAKHANJUR, POST OFFICE- HANKER, DIST- KANKER, CHHATTISGARH, PIN. - 494776. Loan Account Number :- SHLHRTLM0000642	Demand Notice Date: 11-09-2025	Rs. 39,10,000/- (Thirty Nine Lakh Ten Thousand Only)  <b>Bid Increment:</b> Rs. 10,000/- and in such multiples.	23- FEB- 2026	Shivpal Singh Choudawat 9406779761
		Rs.41,69,329/- as on 10/09/2025 with further interest, Cost and Incidental expenses etc.	Auction Time: 11.00 A.M. to 01.00 p.m.	Debjyoti Roy 9874702021

**Description of Property**

ALL THAT THE PIECE AND PARCEL OF IMMOVABLE PROPERTY/PLOT PANCHAYAT REGISTER NO. 247, SITUATED AT NAYAN ROAD, VILLAGE- RAOTI, TEHSIL- RAOTI, DISTRICT- RATLAM, MP. ADMEASURING AREA 910 Sq.Ft.(84.60 Sq.Mt.) BOUNDED:- EAST - PLOT OF PAVITRA BAI, WEST - HOUSE OF HAKIMUDDIN, NORTH - ROAD, SOUTH - HOUSE OF JIVANLAL

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagors	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details - (AO and Disposal team)
(1). M. R. SHUBHASH MITTAL S/O MR. MAHESH MITTAL (2). MRS. ABILASHA MITTAL W/O MR. MITTAL (3). MRS. HEMALATA MITTAL W/O MR. MAHESH KUMAR MITTAL Address: - 65/3 GOPAL PURA, MAXI ROAD, M.L. NAGAR, UJJAIN, MP-456010. Loan Account Number :- SLPHUJIN0000608	Demand Notice Date: 12-11-2025	Rs. 12,60,000/- (Twelve Lakh Sixty Thousand Only)  <b>Bid Increment:</b> Rs. 10,000/- and in such multiples.	12- MAR- 2026	Shivpal Singh Choudawat 9406779761
		Rs.6,54,004/- as on 10-11-2025 with further interest, Cost and Incidental expenses etc.	Auction Time: 11.00 A.M. to 01.00 p.m.	Debjyoti Roy 9874702021

**Description of Property**

ALL THAT THE PIECE AND PARCEL OF IMMOVABLE PROPERTY PLOT ON PART OF LAND SURVEY NO. 165/1, SITUATED AT VILLAGE- PANWASA, MAKSI ROAD, UJJAIN, MP. TOTAL ADMEASURING AREA 600 Sq.Ft. BOUNDED BY- EAST - ROAD, WEST - PLOT OF OTHER, NORTH - HOUSE OF MR. ASHOK JI, SOUTH - PLOT OF MR. SHANKARLAL JI.

- For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.
- The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.

Place: Indore, Ratlam, Ujjain  
Date : 03-02-2026  
Sd/- Authorised Officer- Truhome Finance Limited  
(Formerly Shriram Housing Finance Limited)


**Shriram Finance Ltd.**

Registered Off.: Sri Towers, Plot No. 14A, South Phase Industrial Estate, Guindy, Chennai 600 032  
Branch Off.: No 24 B/F, First Floor, Arena Square, Sector- B, Slice No. 5, Scheme No. 78, A.B. Road, Indore, MP - 452001. Website: [www.shriramfinance.in](http://www.shriramfinance.in)

**SYMBOLIC POSSESSION NOTICE**

Note: It is informed that "SHIRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHIRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHIRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHIRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022.

Whereas, the undersigned being the authorised officer of Shriram Finance Limited (Shriram City Union Finance Limited) under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (said Act) and in exercise of powers conferred under Section 13(1) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued demand notices to the Borrowers details of which are mentioned in the table below to repay the amount mentioned in the said demand notices.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken symbolic Possession of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said Rules, on this 31st of January 2026.

**Borrower's Name & Address**

1. Giriraj Traders (Applicant/Borrower) Represented by Sunil Jain Business Address - Gram Shivgarh, Landmark - Bajna Road , Ratlam , Madhya Pradesh ,Pin - 457001 Residential Address - Village Shivgarh, Landmark - Pipli Chock, Ratlam , Madhya Pradesh ,Pin - 457001.
2. Sunil Mangal Jain (Guarantor Name) Residential Address - Village Shivgarh, Landmark - Pipli Chock, Ratlam , Madhya Pradesh ,Pin - 457001.
3. Mangal Mantra Lal Gandhi (Guarantor Name 2) Residential Address - 59, Shivgarh, Landmark - Pipli Chock, Ratlam , Madhya Pradesh ,Pin - 457001.
4. Savita Mangal (Guarantor Name 3) Residential Address - 59, Shivgarh, Landmark - Pipli Chock, Ratlam , Madhya Pradesh ,Pin - 457001.

**Amount due as per Demand Notice**

To pay Rs. 84,59,033/- (Eighty-Four Lakhs Fifty-Nine Thousand and Thirty-Three Rupees Only) as per Fore closure amount on dated 30-November 2025, in Loan number RSRTLLP2212070006 as per along with further interest together with cost and Charges

Demand Notice Dated: 27-11-2025

**Description of Property**

1) All that Part and parcel of the land / flat / bearing Village Shivgarh Thesil Sainala Dist.Ratlam Bus stand to Bajna Marnake House Panji kramak 461/2 total area 550 Sq.Ft.51.11 sq.Ft. Ratlam (M.P) (Hereinafter referred as the Said Property) Bounded on the : -On or towards East: House of Jaymala ji On or towards West : Plot of Mangal Gandhi On or towards North : Exit and common way On or towards South : Plot of Yashin Shah
2) All that Part and parcel of the land / flat / bearing Village Shivgarh Thesil Sainala Dist.Ratlam PH No.22 Survey No 884/2 Rabka 0-010 Hec. Ratlam (M.P) (Hereinafter referred as the Said Property) Bounded on the : -On or towards East :