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Business Standard
Insight Out

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and Presently known as IDFC FIRST Bank Limited)
CIN: L65110TN2014PLC097792 Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031 Tel: +91 44 4564 4000 || Fax: +91 44 4564 4022

PUBLIC NOTICE
GOLD AUCTION CUM INVITATION NOTICE

Notice is hereby given to the below mentioned borrowers and the general public that the said borrowers have availed loan facilities from IDFC FIRST Bank Limited (Bank) by pledging Gold ornaments and despite repeated reminders and notices, the borrowers have failed to repay the outstanding dues within the stipulated time under the facility. Accordingly, the Bank, in exercise of its rights, shall conduct a public auction of the pledged gold ornaments from **12/05/2026 to 14/05/2026** for the recovery of its dues. Borrowers are hereby informed that this is the final opportunity to repay the entire outstanding dues along with the applicable relevant interest, charges and expenses before the Inspection/Bid date, failing which the pledged gold ornaments shall be sold through the auction as per the guidelines given by regulators.

LOAN ACCOUNT NO.	NAME OF BORROWER	BRANCH NAME
173915006	RAHUL KUMAR	YAMUNA NAGAR BRANCH
175758236	LAKSHMI SAHIL	AMBALA CANTT. BRANCH

In the event of the auction any surplus amount is realized from this auction, the same shall be refunded to the concerned borrower and if there is any deficit/shortfall post the auction, the balance amount shall be recoverable from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove any account from the auction without any prior intimation. Further IDFC FIRST Bank reserves the right to modify or defer the auction schedule to later date at its discretion, without serving any prior notice. Auction will be conducted in physical mode through its empanel auction service providers M/S Shriram Auto Mall India Ltd from 10:00 am to 01:00 pm. If the customer is deceased, all the conditions pertaining to auction will be applicable to their nominee/legal heir.

Terms & Conditions of Auction sale:

1) Sale of concerned gold ornaments shall be on **"AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis.**
2) Intending bidders shall register with the Bank's authorized auction service provider and comply with the KYC requirements.
3) It shall be the responsibility of the bidders to inspect and satisfy themselves about the ornaments and specification before submitting the bid. The bidder may inspect the ornaments in consultation with the branch manager.
4) The highest bid shall be subject to confirmation by the Authorized Representative of the Bank.
5) Successful bidder shall deposit the full sale amount within the stipulated time, failing which the amount already deposited shall be forfeited.
6) Gold Pouches once sold cannot be returned to seller under any circumstances and seller shall have no liability of whatsoever nature once the physical hand over of it is taken by the winning bidder/purchaser.
7) The Authorized Representative of the Bank reserves the right to accept/reject any bid or cancel/postpone the auction without prior notice or assigning any reason whatsoever.
8) The sale is subject to confirmation by the Bank.

Sd/-
Authorized officer for
IDFC FIRST Bank Limited

DATE : 09-04-2026
PLACE: HARYANA

DCB Bank Limited,
A-Set House, 7/56, D.B.Gupta Road, Karol Bagh, New Delhi – 110005
Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013, Maharashtra

DCB BANK

E- AUCTION SALE NOTICE
[Under Rule 9(1) of the Security Interest (Enforcement) Rules2002]

E-Auction sale notice for sale of immovable Assets under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002.
Notice is hereby given to the public in general and in particular to the borrower(s), co-borrowers and the guarantors in particular, by the Authorized Officer, that the under mentioned property is mortgaged to DCB BANK LTD., The Authorized Officer of the Bank has taken the possession under the provision of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The property will be sold by tender cum public E-auction as mentioned below for recovery of under mentioned dues and further interest, charges and cost etc. as per the below details:–
The property will be sold "as is where is", "as is what is", "as is how is", "whatever there is "& on a "No Recourse" basis without any kind of warranties & indemnities.

Sr. No.	Name of Borrower and Guarantors	1. Reserve Price / 2. Earnest Money Deposit (EMD) / 3. Bid Increase Amount	Date of E-Auction	Type of Possession	Amount Due
1.	**Mrs. Diya Abrol W/o Mr. Manish Abrol, Mr. Raj Kumar S/o Late Gopal Dass, Mr. Manish Abrol S/o Mr. Raj Kumar Abrol And Mrs.saroj Bala W/o Mr. Raj Kumar Abrol**	1.Rs.6250000/-(Rupees Sixty Two Lakh Fifty Thousand Only), 2.Rs.625000/-(Rupees Six Lakh Twenty Five Thousand Only), 3.Rs.25,000/-(Rupees Twenty Five Thousand Only)	18-05-2026 & 11am - 12pm	Physical	**Rs.5102805/-** (Rupees Fifty One Lakh Two Thousand Eight Hundred Five Only) **Litigation details:** CS Suit bearing Case No. 1979/ 2025 Chanda Devi Vs.Saroj Bala

Details of Mortgage Property: All The Piece & Parcel Of House On Plot No 69 Property Bearing No 337c326u187 Admeasuring 192.1/2 Sq Yards Situated At Abadi Prithvi Teh: Jagadhri Dist: Yamuna Nagar Bounded By- Towards / North: Road / Towards South: House Of Surinder Singh / Towards East:plot No 68 / Towards West: Plot No 70

Inspection Date and Time:- of Property from 06-05-2026 to 13-05-2026 Between 11:00AM to 04:00PM contact to Mr.Nikunj Mathur – 9818979116 between 11am to 6pm.

Date and time of submission of EMD on or before 15-04-2026 up-to 5Pm, with request letter of participation KYC, Pan Card, Proof of EMD at email id nikunj.mathur@dcbbank.com,

The intending purchasers/bidders are required to deposit EMD amount by way of Demand Draft ONLY favouring DCB Bank LTD.

TERMS AND CONDITIONS OF THE E-AUCTION

1) The properties are being sold on an "as is where is", "as is what is", "as is how is" & on a "No Recourse" basis without any kind of warranties & indemnities.
2) All Statutory Dues/Attendant Charges/ Other Dues including registration charges, stamp duty, taxes, etc. shall have to be borne by the purchaser and the Authorizes Officer or the bank shall not be responsible for any charges, lien in encumbrances or any other dues to the government or anyone else in respect of the e-auctioned property not known to the bank, the Bidder is advised to make their own independent enquiries regarding the encumbrances on the property including Statutory Liabilities, Arears of Property Tax, Electricity Dues etc.
3) (Contact T.Jaya Prakash Reddy, Mob. No: 8142000064 : Back End Office : 8142000066/63/62, Office mail Id : info@bankauctions.in & Mail Id: prakash@Bankauctions.in at their web portal https://bankauctions.in/ on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. Bidders are advised to detailed terms and conditions of auction sale before submitting their bids refer to the link https:// www.dcb.bank.in/cms/showpage/page/customer-corner.
4) The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider (4closure.com), Mob. No: 8142000064, Back End Office: 8142000066/63/62, Prospective bidders may avail online training on e-auction from their registered mobile number only.
5) 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.

Date: 09.04.2026
Place : Raipur Viran, Haryana

Sd/-,
Authorized Officer,
DCB Bank Limited

Shriram Finance Limited

Head Office: Level-3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; **Tel:** 022 4241 0400, 022 4060 3100 ; **Website:** http://www.shriramfinance.in **Registered Off.:** Sri Towers, Plot No.14A, South Phase Industrial Estate, Guindy, Chennai 600 032. **Branch Off:** Amba Deep Building, UGF - 12 to 21, Upper Ground Floor, 14, Kasturba Gandhi Marg, New Delhi -110001.

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] & 9 (1)] AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

E-Auction Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) & 9(1) of the Security Interest Enforcement Rules, 2002.
Notice is hereby given to public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to the Shriram Finance Limited. The symbolic possession of which have been taken by the Authorized Officer of Shriram Finance Limited(Earlier known as Shriram City Union Finance Limited) will be sold on "As is where is', "As is what is", and "Whatever there is" basis in e-auction on **05-May-2026 between 11 AM to 12 PM** for recovery of the balance due to the Shriram Finance Limited from the Borrower/s and Guarantor/s, as mentioned in the table, Details of the Borrower/s and Guarantor/s, amount due, short description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit and increment are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
Loan Account No. CDLD3LP2206060001 **1. M/s Aneesh Builders (Borrower) (Rep. by Its Proprietor Raman Gupta) Shop No. 1269, ST-4, kashir nagar, Ludhiana, Punjab-141001** **2. Raman Gupta (Co-Borrower/Guarantor) Prop- M/s Aneesh Builders House no. 697/4A, Vishwa Mitter Street, Civil Line, Ludhiana-141001** **3.Kamal Kishore Gupta (Co-Borrower/Guarantor) House no. 697/4A, Vishwa Mitter Street, Civil Line, Ludhiana-141001** **Date of Possession & Possession Type** **05th Sept 2024, Symbolic Possession** **Encumbrances known** Not known	**Rs. 42,73,632/- (Rupees forty two lacs seventy three thousand six hundred thirty two only) as on 09.05.2024 with further interest and other contractual charges and penalties, Excluding further interest, legal and other costs which shall be applied at the time of closure of this loan** **Demand notice Date : 09.05.2024**	Rs. 1,00,83,285/- (Rupees one crore eighty three thousand two hundred eighty five only) **Bid Increment** Rs.25,000/- (Rupees Twenty Five Thousand Only) in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs. 10,08,329/- (Rupees ten lakh eight thousand three hundred twenty nine) **Last date for submission of EMD : 04-may- 2026 Time 10.00 a.m. to 05.00 p.m.**	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below in favour of Shriram Finance Limited **BANK NAME-** AXIS BANK LIMITED **BRANCH-** DR. RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI **BANK ACCOUNT NO-** Current Account No . 006010200067449 **IFSC CODE-** UTIB0000006	**05-May-2026 & Time. 11.00 a.m. to 12.00 P.M.**	**Mr. Saamirendu Patra (82820268950)** **Gurinder Singh (8968607387)** **Maninder Singh (8566000377)**

Description of Property

Schedule - 1: House No. B-19, , 697/4A, Property No. 143, Sq. Yards comprised in Khasra No. 3488/3118/2885/2502/1008 to 1012 Katta No. 2791/3568, as per Jambandi for the year 2014-15, situated at village Taraf Mohal Bhagat, H.B. NO. 164, Abadi Known as Malerkotla House, Vishwamitter Street Tehsil and Distt- Ludhiana – Bounded as under: Boundaries: East: Neighbour Ashu Aggarwal , West: Street 10 Ft wide , North: Anupam Kumar , South: Street 10 ft Wide

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
Loan Account No. CDLD3LP2108060002 **1. M/s GURMEET INUSTRIES (Borrower) (Rep. by Its Proprietor Mrs. Sonia) House No. 9923, St. No.2, KOT Mangal Singh, Ludhiana- 141003** **2. Mrs. Sonia (Co-Borrower/Guarantor) Prop- GURMEET INUSTRIES House No. 9923, St. No.2, KOT Mangal Singh, Ludhiana- 141003** **3. Mr. Amarjeet Bhan (Co-Borrower/Guarantor) House No. 9923, St. No.2, KOT Mangal Singh, Ludhiana- 141003** **Date of Possession & Possession Type** **18th Sept 2024, Symbolic Possession** **Encumbrances known** Not known	**Rs. 31,33,804.31/- (Rupees thrity one lakh thirty three thousand eight hundred four and paisa thirty one only) as on 21.11.2023 with further interest and other contractual charges and penalties, Excluding further interest, legal and other costs which shall be applied at the time of closure of this loan** **Demand notice Date : 28.11.2023**	Rs. 62,17,200/- (Rupees sixty two lakh seventeen thousand two hundred only) **Bid Increment** Rs.25,000/- (Rupees Twenty Five Thousand Only) in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs. 6,21,720/- (Rupees six lakh twenty one thousand seven hundred twenty only) **Last date for submission of EMD : 04-may- 2026 Time 10.00 a.m. to 05.00 p.m.**	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below in favour of Shriram Finance Limited **BANK NAME-** AXIS BANK LIMITED **BRANCH-** DR. RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI **BANK ACCOUNT NO-** Current Account No . 006010200067449 **IFSC CODE-** UTIB0000006	**05-May-2026 & Time. 11.00 a.m. to 12.00 P.M.**	**Mr. Saamirendu Patra (82820268950)** **Gurinder Singh (8968607387)** **Maninder Singh (8566000377)**

Description of Property

Schedule - 1: Property measuring 150.22, Sq. Yds., Comprised in Gill No. 2, Abadi- Known as Kot Mangal Singh, Near District –Ludhiana, in Khasra No. 1416/2012, Jamabandi Year 2010-11, and vide Transfer deed No. 4081, dated 1/10/2020
Bounded as under: East: Street 19 Vide, West: Gurdev Singh, North: Property of Managal, Singh South: Neighbor,

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
Loan Account No. CDLD3LP2207040001 & CDLD3LP2302280005 **1. Kuldeep Verma (Borrower) B-25-544/128/4, New Shivpuri, Ludhiana, Near little champ Play School, Ludhiana, Punjab – 141008.** **2. Mr. Avtaar Singh Naar, (Co-Borrower/Guarantor) B-25-544/128/4, New Shivpuri, Ludhiana, Near little champ Play School, Ludhiana, Punjab – 141008.** **Date of Possession & Possession Type** **18th Sept 2024, Symbolic Possession** **Encumbrances known** Not known	**Rs. 34,40,762/-(Rupees Thirty Fopur Lakhs Forty Thousand Seven Hundred Sixty Two Only) in respect to loan account no. CDLD3LP2302280005 as on 16th December, 2024 and Rs. 58,30,978/- (Rupees Fifty Eight Lakh Thirty Thousand Nine Hundred Seventy Eight Only) in respect to loan account No. CDLD3LP2207040001 as on 16.12.2024 with further interest and other contractual charges and penalties, Excluding further interest, legal and other costs which shall be applied at the time of closure of this loan** **Demand notice Date : 16.12.2024**	Rs. 3,04,32,150/- (Rupees three crore four lac thirty two thousand one hundred fifty only) **Bid Increment** Rs.25,000/- (Rupees Twenty Five Thousand Only) in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs. 30,43,215/- (Rupees thirty lacs forty three thousand two hundred fifteen only) **Last date for submission of EMD : 04-May- 2026 Time 10.00 a.m. to 05.00 p.m.**	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below in favour of Shriram Finance Limited **BANK NAME-** AXIS BANK LIMITED **BRANCH-** DR. RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI **BANK ACCOUNT NO-** Current Account No . 006010200067449 **IFSC CODE-** UTIB0000006	**05-May-2026 & Time. 11.00 a.m. to 12.00 P.M.**	**Mr. Saamirendu Patra (82820268950)** **Gurinder Singh (8968607387)** **Maninder Singh (8566000377)**

Description of Property

Schedule - 1: House M C No. B-25-544/128/4, property measuring 304 Sq. Yards, comprised in Khasra No. 307/3, Khatta No. 487/502, as per Jamabandi, for a year 2011-12, situated at Village – Taraf Sekhewal, H.B. No. 78, Abaddi Known as New Shivpuri, Tehsil and Distt - Ludhiana. Boundries as under : East: Neighbourer Adm40', West: Shivpuri Road Adm 15', North: Vacant Plot Adm 40', South: Kuldeep Rai Etc. curve out side adm

STATUTARY 30 DAYS NOTICE UNDER RULE 8(6) & 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002
The borrower/mortgagors/guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of e-auction i.e. 05-May-2026, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost. The Authorised Officer reserves the right to reject any or all bids without furnishing any further reasons. The online auction will be conducted on website https://eauctions.samil.in.) of our third party auction agency and for the place of Tender Submission/ for obtaining the bid form / Tender open & Auction, please visit the website https://eauctions.samil.in. and for detailed terms and conditions of the sale please refer to the link https://eauctions.samil.in. /auction provided in the website of Shriram Finance Limited.

Place : Ludhiana
Date : 09-04-2026

Sd/- Authorised Officer
Shriram Finance Limited

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, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULE 9(1)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 9 (1) 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 Symbolic Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on **28.04.2026 between 11:00 a.m. to 12:00 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/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mr. Manoj Sharma S/o Mr. Jagdish Sharma & Mrs. Meenakshi Sharma W/o Mr. Jagdish Sharma All R/o House No-2494, Sector-38 C, Near Market, Badheri, Chandigarh160036.Mob.9779168244 & **Mr. Manoj Sharma S/o Mr. Jagdish Sharma C/o Sudarshan Facilities Pvt Ltd PGIMER (PGI) Market, Sector-12, Chandigarh 160011.&** **Flat No-60,3rd Floor, Paradise Apartments, Shivalik City Sector-127, Vill- chajju Majra,Teh - Kharar, Distt - SAS Nagar Mohali. &** **M/S Sharma General Store Through Its Proprietor Mrs. Meenakshi Sharma Shop No-112, Sector-38 C, Chandigarh-160036.** **Date of Possession & Type** **21.02.2026, Physical Possession** **Encumbranches known** Not Known	Demand Notice Date: 13.08.2025 Rs. 20, 76, 192/-(Twenty Lakhs Seventy Six thousands one hundred Ninety Two Only) as on dated. 08-08-2025 under reference of Loan Account No. SHLHMHLI0000689. along with further interest as mentioned hitherto and incidental expenses, costs etc.	Rs. 18,00,000/- (Rupees Eighteen Lakhs Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.1,80,000/- (One Lakhs Eighty Thousand Only **Last date for submission of EMD : 27th April, 2026 Time 10.00 a.m. to 05.00 p.m.**	**28th April 2026 & Time. 11.00 A.M. to 12.00 p.m.**	**Bhupinder Kumar 9803044032** **Property Inspection Date: 27.04.2025**

Description of Property

All that piece and parcel of one residential house/property/land/Flat No-60, 3rd Floor, Paradise Apartments measuring 17.85 Sq Yards comprising in Khewat/Khatoni No. 218/263, Khasra No.17//15/2(7-3),17//16/1(3-12) Kitte 02,Land Measuring 10 Kanal 15 Marla, Hadbast No -33, Situated at Wakia Village - Chajju Majra,HB.No-33, MC & Tehsil-Kharar, Distt S.A.S Nagar, Mohali, Punjab. Which is measuring and bounded as under.BOUNDED AS PER SITE:NORTH: OPEN SPACE SOUTH: OPEN SPACE EAST: OPEN SPACEWEST: ROAD

1) **For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.**
2) **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 : Mohali (Punjab)
Date : 09-04-2026

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Limited)