

When industry giants speak, everyone listens.

In-depth Q&As with market mavens – every Monday in Business Standard.

To book your copy, SMS reachbs to 57575 or email order@bsmail.in



Business Standard
Insight Out

DCB Bank Limited

D.B. Gupta Road, Karol Bagh, New Delhi - 110005.

DCB BANK

POSSESSION NOTICE

The undersigned being the authorized officer of the DCB Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice on below mentioned dates calling upon the borrowers (Borrower's and Co-Borrower's) to repay the amount mentioned in the notice as detailed below in tabular form with further interest thereon from within 60 days from the date of receipt of the said notice.
The borrower and Co-Borrower having failed to repay the amount, notice is hereby given to the borrower, Co-Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 also r/w section 14(1) of the Security Interest Rules 2002 on **29th November, 2025**.
The borrower, Co-Borrower in particular and the public in general is hereby cautioned not to deal with the property (**Description of the Immovable Property**) and any dealings with the property will be subject to the charge of the DCB Bank Ltd., for respective amount as mentioned here below. 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.

Demand Notice Dated	21-08-2025
Name of Borrower(S) and (Co-borrower(S)	MR. SUKHMINDER SINGH, MIS MISTRI SUKHMINDR SINGH (THROUGH ITS PROPRIETOR MR. SUKHMINDER SINGH) AND MRS. KULDEEP KAUR
Loan Account Number	DRBLMOG00450188
Total Outstanding Amount	Rs.11,75,753/- (Rupees Eleven Lakh Seventy Five Thousand Seven Hundred Fifty Three Only) as on 21st August 2025
Description of The Immovable Property	All The Piece & Parcel Of Property Admeasuring 4 Marls Situated At Agwar Lopo Kalan Teh: Jagraon Dist: Ludhiana Bounded By: Towards East: Road, Towards West: Sukhwinder Singh, Towards North: Road, Towards South: Bhag Singh. (The Secured Assets)
Demand Notice Dated	10-07-2025
Name of Borrower(S) and (Co-borrower(S)	MR. BHARAT BHUSHAN, MRS. JYOTI BALA AND M/S. SONU SCHOOL UNIFORM HOUSE (THROUGH ITS PROPRIETOR MR. BHARAT BHUSHAN)
Loan Account Number	DRBLMOG00457876
Total Outstanding Amount	Rs.9,04,494.53/- (Rupees Nine Lakh Four Thousand Four Hundred Ninety Four and Fifty Three Paise Only) as on 07th July 2025
Description of The Immovable Property	All The Piece & Parcel Of Property Admeasuring 5 Sarsahi 25 Sq Ft (Having Municipal Corporation No. Bx Iv 507 Situated At Moga Mehla Singh Purana Moga, Having Vasika No 270 Dated 22-04-2015 Teh & Distt: Moga Bounded By: Towards East: Sadhu Ram, Towards West: Roshan Lal, Towards North: Passage, Towards South: Roshan Lal. (The Secured Assets)
Demand Notice Dated	30-08-2025
Name of Borrower(S) and (Co-borrower(S)	MR. SUKHDEV SINGH S/O MR. JANGA SINGH AND MRS. MANJIT KAUR W/O MR. SUKHDEV SINGH
Loan Account Number	DNPLMAL04093559/DRHLMOG00457906/DRHLMOG00457911
Total Outstanding Amount	Rs.20,01,975.85/- (Rupees Twenty Lakhs One Thousand Nine Hundred Seventy Five And Eighty Five Paise Only) as on 30th August, 2025
Description of The Immovable Property	All the Piece & Parcel Of Property Bearing Admeasuring 5 Marla 0 Sarsai, Mehla Singh-Jii, Khewat No 941 (Old)/1012 (New), Khatoni No 1090 (Old)/1154 (New) As Per Jamabandi 2002-2003 And 2012-2013, Kharsa No 1452/16/2 (4-13), Situated At Moga Having Vasika No 5698 Dated 28- 10-2005 Tehsil & District Moga (Punjab). Bounded As Per Saledeed: Towards North: Hari Singh, Towards South: Open Plot, Towards East: Others, Towards West: Street.
Date: 02-12-2025 Place: Ludhiana, Moga.	FOR DCB BANK LTD AUTHORISED OFFICER

AUTHUM

AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED

CIN: L51109MH1982PLC319008

Registered Address: 707, Raheja Centre, Free Press Journal Marg, Nariman Point, Mumbai - 400 021

Corporate Office: 11th Floor, The Ruby, North-West Wing, Senapati Bapat Road, Dadar West, Mumbai - 400028

Email: secretarial@authum.com, Website: www.authum.com, Ph. No.: (022) 6747 2117

POSTAL BALLOT NOTICE AND E-VOTING INFORMATION

Notice is hereby given that the Company has on December 01, 2025 sent the Postal Ballot Notice ("Notice") dated November 28, 2025, by e-mail, to all Members whose names appear in the Register of Members/List of Beneficial Owners, received from National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL"), as on Friday, November 28, 2025 ("Eligible Members") and whose e-mail IDs were available with the Company. A copy of the Notice is also available on the website of the Company at www.authum.com, the relevant section of the website of BSE Limited ("BSE") at www.bseindia.com, National Stock Exchange Limited ("NSE") at www.nseindia.com and the website of the remote e-voting service providing agency to the Company viz. CDSL at www.evotingindia.com. Members who do not receive the Notice may download the same from the above-mentioned websites.
The Company is providing facility for voting remotely, only by electronic means ("e-voting"), to its Eligible Members, for seeking their approval on the resolution specified in the Notice, in accordance with Section 108 and 110 and other applicable provisions of the Companies Act, 2013 ("Act") (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 ("Rules") (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 22/2020 dated June 15, 2020, General Circular No. 33/2020 dated September 28, 2020, General Circular No. 39/2020 dated December 31, 2020, General Circular No. 10/2021 dated June 23, 2021, General Circular No. 20/2021 dated December 8, 2021, General Circular No. 3/2022 dated May 5, 2022 and General Circular No. 11/2022 dated December 28, 2022, Circular No. 09/2023 dated September 25, 2023 and Circular No. 09/2024 dated September 19, 2024, Circular No. 03/2025 dated September 22, 2025 and any other circulars as issued by the Ministry of Corporate Affairs, Government of India ("MCA Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard on General Meetings ("SS-2") and any other applicable law, rules, guidelines and regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), to seek approval of the members of the Company by the way of postal ballot in relation to the following resolutions as set out in the Postal Ballot Notice dated November 28, 2025:
1. Increase in Authorised Share Capital and consequent amendment to Clause V of Memorandum of Association of the Company.
2. Approval for issuance of Bonus shares.
In terms of the MCA Circulars, physical copies of the Notice, along with postal ballot forms and pre-paid business envelope, have not been sent to any Member. Accordingly, the communication of the assent or dissent of the Members eligible to vote, is restricted only to e-voting i.e. by casting their votes electronically instead of submitting postal ballot forms.
Members holding Equity Shares of the Company as on Friday, November 28, 2025 (the "Cut-off Date"), shall only be entitled to vote through e-voting process in relation to the resolution specified in the Notice. A person who becomes a Member after the Cut-off Date should treat the Notice for information purpose only.
Members may send a request to helpdesk.evoting@cdslindia.com for procuring user ID and password for e-voting. Members are required to update their mobile number and email ID correctly in their demat account in order to access e-voting facility.
After successful submission of the e-mail ID, the Company or RTA will share an electronic copy of the Notice within 48 hours of receiving details of e-mail ID.
The manner of voting by (i) individual shareholders holding Equity Shares of the Company in demat mode, (ii) shareholders other than individuals holding Equity Shares of the Company in demat mode and (iii) shareholders who have not registered their e-mail address, is explained in the Notes to the Notice. The manner in which persons who have acquired shares and become members of the Company after the dispatch of notice may obtain the login ID and password and persons who have forgotten their User ID and Password, can obtain / generate the same, has also been provided in the Notice.
The e-voting period will commence on 9:00 A.M. (IST) on Tuesday, December 02, 2025 and will end at 5:00 P.M. (IST) on Wednesday, December 31, 2025. During this period, eligible members of the Company may cast their votes electronically. The e-voting will not be allowed beyond the aforesaid date and time and the e-voting module shall be forthwith disabled by CDSL upon expiry of the aforesaid period

Contact details in case of any technical issue on NSDL Website	Contact details in case of any technical issue on CDSL Website
Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at: 022 - 4886 7000 and 022 - 2499 7000	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911

The Board of Directors of the Company has appointed Mr. Mayank Arora (Membership No. F10378), Partner of M/s. Mayank Arora & Co., Company Secretaries, as the Scrutinizer for conducting the Postal Ballot only through the e-voting process, in fair and transparent manner. After completion of scrutiny of the votes cast, the Scrutinizer will submit their Report to the Chairman of the Company or a person authorised by him. The results of the e-voting will be announced by the Chairman of the Company or a person authorised by him, on or before Friday, January 02, 2026, on the website of the Company (www.authum.com) and CDSL (www.evotingindia.com) and also displayed at the Registered Office of the Company. The same will also be simultaneously forwarded to the BSE Limited ("BSE") at www.bseindia.com and National Stock Exchange Limited ("NSE") at www.nseindia.com, for placing the same on their websites. The resolution, if approved, will be taken as having been duly passed on the last date specified for e-voting i.e. Wednesday, December 31, 2025.
All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, Central Depository Services (India) Limited (CDSL), A Wing, 25th Floor, Marathon Futurex, Fatfali Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 21 09911.

For Authum Investment & Infrastructure Limited
Sd/-
Place: Mumbai
Date: December 02, 2025
Dipyanti Jaiswar
Company Secretary and Compliance Officer

ADITYA BIRLA CAPITAL

ADITYA BIRLA HOUSING FINANCE LIMITED

Registered Office- Indian Rayon Compound, Veraval, Gujarat - 362266
Branch Office- B21/567 First Floor, Above Domino's Pizza, Nabha Gate , Chhoti Baradari, Patiala, Punjab – 147001.

APPENDIX IV

[See Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002] Possession Notice (for Immoveable Property)

Whereas the undersigned being the authorized officer of Aditya Birla Housing Finance Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued a Demand notice dated 18.09.2025 calling upon the borrowers – NISHU KUMAR GUPTA & NEELAM KUMARI mentioned in the notice being of Rs. 19,70,047/- (Rupees Nineteen Lac Seventy Thousand Forty Seven Only) within 60 days from the date of receipt of the said notice.
The borrowers having failed to repay the amount, notice is hereby given to the borrowers and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act. read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 28th day of November of the year, 2025.
The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Aditya Birla Housing Finance Limited for an amount of Rs. 19,70,047/- (Rupees Nineteen Lac Seventy Thousand Forty Seven Only) interest thereon. Borrowers attention is invited to the provisions of Sub-section 8 of Section 13 of the Act., in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All That Piece And Parcel Of Plot No. 45, Street No. 15, Plot Area 297 Sq. Yds., Upin No. 09022288, Khewat No. 461/440, Khatoni No. 1223 To 1404, Total Kitta 279 Total Land 136 K-18 Marla-4.50 Sarsai Out Of Which Ok-10.1/Marla I.E. 310 Sq. Yards At Anand Nagar B, Village Jhill, Tehsil & District Patiala, Patiala, Punjab-147001, In The Name Of Harbans Singh S/O Karnail Singh And Rajinder Singh S/O Mangal Singh, Through Registered Sale Deed Vasika No. 5966 Dated 26.10.2015, And, Bounded As:- East: House Of Sidhu Niwas Side 39-6", West: Road 20' Side 23-3", North: House No. 44/15 Of Manohar Lal Side 79", South: Vacant Plot.
Date: 28.11.2025
Place: PATIALA

Authorised Officer
Aditya Birla Housing Finance Limited

Truhome

FINANCE

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 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immoveable Assets under the Securitization 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 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 06.01.2025 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. Sunil Kumar S/o Mr. Babu Ram & Mrs. Saroj Devi W/o Mr. Sunil Kumar & Mr. Arvind Kumar S/o Babu Ram All R/o Village – Talhan, Near Gurudwara Tehsil & Distt- Jalandhar Punjab. 144101. Mob. 9781672722 & MR. SUNIL KUMAR S/o Mr. Babu Ram C/O GURU NANAK SWEET SHOP, Village-Talhan, Tehsil & Distt-Jalandhar, Punjab.144101.Mob.9781672722	Demand Notice Date: 18.08.2025 Rs. 15,93,415/- (Fifteen Lakhs Ninety Three Thousand Four Hundred fifteen Only) as on dated. 07-08-2025 under reference of Loan Account No. SBTHJLDR0000260 and Rs. 8,57,940/- (Eight Lakh Fifty Seven Thousand Nine Hundred Forty Only) as on dated. 07-08-2025 under reference of Loan Account No. STUHLJLDR0000275 along with further interest as mentioned hitherto and incidental expenses, costs etc.	Rs. 28.21,100/- (Rupees Twenty Eight Lakhs Twenty One Thousand One Hundred Only) Bid Increment: Rs. 10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs. 2,82,110/- (Rupees Two Lakhs Eighty Two Thousand One Hundred Ten Only) Last date for submission of EMD :- 05th Jan, 2026 Time 10.00 a.m. to 05.00 p.m.	06th Jan. 2026 Auction Time: 11.00 A.M. to 12.00 p.m.	Bhupinder Kumar 9803044032 Property Inspection date : 05.01.2026

Description of Property
All that piece and parcel of one residential house/property/land/Plot/Property/commercial/Flat, measuring 05.75 Marla,(1595 Sq.Ft). Comprised in Kharsa No. 11/16, 11/25/2min, 11/14/2, 11/15min, 11/17/1, 11/24/2, 11/25/1, 11/25/2min, 16/4/2, 16/5min, 16/7, 16/8/1, 16/5min, 16/6/1, 16/6/2, 13/23, 13/24, 14/8, 14/9, 14/3/2, 14/11, 14/12, Situated at Wakkia Vill – Talhan, locality known as Ravdass Colony, Tehsil & Distt- Jalandhar Punjab, 144010. Which is measuring and bounded as under: BOUNDED AS PER SITE: NORTH: P/O SAGAR ADM 55', SOUTH: OTHER FACTORY ADM 55', EAST: ROAD WIDE 25' ADM 29', WEST: STREET WIDE 11' ADM 29'.
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 : Jalandhar (Punjab) Sd/- Authorised Officer- Truhome Finance Limited
Date : 02-12-2025 (Formerly Shriram Housing Finance Limited)

TATA

TATA CAPITAL HOUSING FINANCE LIMITED

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013.
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, Sco-20, 2nd Floor, Sector-26-A, Chandigarh 160012..

NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 15 days for Sale of Immoveable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002
Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 18-12-2025 on "As is where is" and "As is what is" and "Whatever there is" and without any recourse basis" for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset/ property shall be sold by E- Auction at 2.00 P.M. on the said 18-12-2025. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before 17-12-2025 till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, Sco-20, 2nd Floor, Sector-26-A, Chandigarh 160012.
The sale of the Secured Asset/ Immoveable Property will be on "as is where condition is" as per brief particulars described herein below :

SR No	Loan A/c. No	Name of Borrower(s) / Co-borrower(s) Legal Heir(s)/ Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Outstanding as on
01	TCHHL030700 0100195497 & TCHIN0307000 100196663	Mr. Rakesh Kumar S/o Mr. Om Prakash Mrs. Nidhi W/o Mr. Rakesh Kumar Mr. Khushal Kumar S/o Mr. Rakesh Kumar	Rs. 14,30,544 /- is due and payable by you under the loan account TCHHL0307000100195497 and an amount of Rs. 91,309 /- is due and payable under the loan account no TCHIN0307000100196663 by you i.e. totalling to Rs. 15,21,853 /- & 16-12-2024	Rs. 15,30,000/- (Rupees Fifteen Lakh Thirty Thousand Only) Earnest Money Deposit (EMD): Rs. 1,53,000 /- (Rupees One Lakh Fifty Three Thousand Only) Type of possession: Physical	Rs. 1664259/- is due and payable by you under Agreement no. TCHHL0307000100195497 and an amount of Rs. 123145/- is due and payable by you under Agreement no. TCHIN0307000100196663 totalling to Rs. 1787404/- & 24-11-2025

Description of the Immoveable Property: All that Piece & Parcels of Immoveable Property being Portion of Residential House bearing No. 392-A. Admeasuring 01 Marla – 193.5 Sq. Ft. (19'x24' 6" i.e. 465.5 Sq. Ft.), Comprised in Kharsa Nos. 13/4/2, 13/4/3, 13/5/2/2, 13/5/3, 13/6, 13/7/3/1, Khata No. 72/79, Situated at Village Kotla, Tehsil & District Jalandhar (Punjab), along with all common amenities mentioned in Sale Deed. Bounded :- East :- Rasta 15' Wide (Side 19'), West :- Vinny (Side 19'), North :- Rest Part of House No. 392 (Side 24'-6"), South :- Vikas Jain/House No. 386 (Side 24'-6").
Note :- The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation, Dispute if any.
At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immoveable Property sold.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:
NOTE: The E-auction of the properties will take place through portal <https://BidDeal.in> on 18-12-2025 between 2.00 PM to 3.00 PM with limited extension of 5 minutes each.
Terms and Condition: (1) The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immoveable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. (2) The Immoveable Property shall not be sold below the Reserve Price. (3) Bid Increment Amount will be Rs. 10,000/- (Rupees Ten Thousand Only). (4) All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. (5) The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. (6) For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. (7) Inspection of the Immoveable Property can be done on 10-12-2025 between 11 AM to 5.00 PM, with prior appointment. (8) The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24Hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. (9) In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. (10) In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. (11) Details of any encumbrances, Litigations known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities areas of property tax, electricity etc. before submitting the bid. (12) For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, ValueTrust Capital Services Private Limited, 585 Hasting Colony, VIP Nagar, Anandapur, Kolkata 700 100 through its coordinators, Auction Manager@BidDeal.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number – 9990978669. (13) TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. (14) Please refer to the below link provided in secured creditor's website <https://surl.li/fctbnz> for the above details. (15) Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>
Please Note- TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.
Place: Punjab
Date: 02-12-2025

Sd/- Authorised Officer,
Tata Capital Housing Finance Ltd.