

Volume, margin gains likely to rev up M&M

Brokerages see it outperforming peers in PVs, tractors and CVs

RAM PRASAD SAHU
Mumbai, 6 May

A robust show during the March quarter of 2024-25 (Q4FY25) and hopes of a strong demand momentum have led to an upward revision of Mahindra & Mahindra's (M&M's) earnings.

With a slew of launches lined up amid a steady demand environment, brokerages see M&M outperforming peers in passenger vehicles (PVs), tractors and commercial vehicles (CVs).

Moreover, given the earnings upgrades, the stock gained 1.6 per cent on Tuesday despite a weak market. Riding on strong operating performance in the farm equipment segment (FES), the company delivered better-than-expected margins at the consolidated level.

Overall margins came in at 14.9 per cent, 180 basis points (bps) higher over the year-ago quarter and 30 bps over the December quarter. Despite being a lean season, the company posted record margins in FES, aided by better operating leverage, favourable raw material prices and richer product mix.

On a low base, margins in FES were up 360 bps year-on-year (Y-o-Y) to 19.4 per cent.

Auto segment margins were marginally lower than Street estimates at 9.2 per cent, up 20 bps Y-o-Y and diluted to the extent of 80 bps by the lower margin electric vehicle (EV) segment.

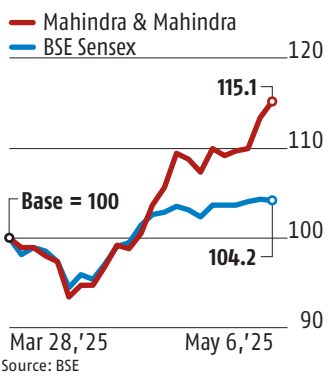
Nomura Research expects EVs to be a key driver of sales with sports utility vehicles (SUVs) growing at 14 per cent over FY25-27 compared to the sector's 5-6 per cent rise.

While a rise in the EV mix would be a key driver of sales growth, it may come at the cost of lower auto segment margins.

Revenues of the company rose 25 per cent Y-o-Y and this was led by 19 per cent increase in volumes and 3 per cent rise in average



RACING AHEAD



Source: BSE

selling prices.

Auto volumes saw a growth of 17.5 per cent Y-o-Y and its market share in the SUV segment improved 310 bps Y-o-Y to 23.5 per cent.

M&M outperformed the sector in passenger vehicles by registering a growth of 20 per cent compared to the sector's 11 per cent.

It expects urban demand to recover in the second half of FY26 and is guiding for a mid-to-high teens volume growth during the financial year. This is on the back of rate cuts and lower income tax.

Rishi Vora of Kotak Securities expects the SUV segment's demand to remain steady, driven by successful launches (XUV 3XO, Thar Roxx and new EVs) and an increase in disposable income, which is driving

premiumisation.

The brokerage has a 'buy' rating on M&M as it continues to execute well by maintaining a leadership position in all the three segments.

Also, there is an improvement in its return ratio and cash flow generation, as well as its preparedness for the EV transition.

Tractor volumes grew 22.9 per cent in the quarter while market share improved 180 bps Y-o-Y to 41.2 per cent.

The tractor segment is expected to grow by high single digits in FY26, led by higher reservoir levels and expectations of normal monsoon.

While domestic volumes are set to remain healthy in FY26, the company continues to face challenges in the international markets due to weak macro trends.

M&M's recent interventions in tractors have also helped it gain market share in the segment. Kumar Rakesh of BNP Paribas Securities said that with improved mix, higher scale and lower loss-making international subsidiaries, FES could deliver better profitability.

The brokerage has an 'outperform' rating and believes that the company offers one of the strongest volume and earnings growth outlook in the automotive segment. This is because of its solid execution track record, multiple model launch plans and improving core profitability.



GROWING POPULARITY OF GOLD ETFs

Pick ETF with low expense ratio and minimal tracking error

HIMALI PATEL

About 95 per cent of India's gold demand is in the physical form. Over the past five years, however, holdings in gold exchange-traded funds (ETFs) have surged over 200 per cent — from around 21 to over 63 tonnes — attesting to their growing popularity.

Gaining traction

Gold's strong performance — a return of around 32 per cent over the past year — has been a key driver. "The post-pandemic world has been marked with uncertainty on the macroeconomic and geopolitical front. This has kept gold, considered a safe haven in times of risk aversion, relevant. Inflation has been on the higher side, making investors prefer a long-term inflation hedge like gold," says Chintan Haria, principal-investment strategy, ICICI Prudential Mutual Fund. Volatility in the equity mar-

ket led to domestic flows going into gold. "It has delivered both stability and returns in recent times," says Niranjan Avasthi, senior vice president, Edelweiss Mutual Fund. Central bank buying has lent further support. "Central banks want to diversify from US Treasuries, which constitute approximately 60 per cent of global reserves," says Sapna Narang, managing partner, Capital League.

More investors now adhere to the principle of asset allocation. "Increasingly, they treat gold as a financial asset in their portfolio rather than just as jewellery," says Vikram Dhawan, head of commodities and fund manager, Nippon India Mutual Fund. Avasthi points out that investors have also turned to ETFs due to the government halting fresh issuance of sovereign gold bonds (SGBs).

Purity and liquidity benefits
Investors do not need to worry

about purity here. "Gold ETFs only invest in gold of the highest purity, taking care of purity-related concerns often associated with physical gold," says Haria.

They are easy to transact. Narang points out that buying a gold ETF is like buying equity — it can be done at any time within trading hours.

Security is another positive as the underlying gold is stored in vaults while the gold ETFs are held in electronic form in the investor's demat account. With fund houses making sub-one-gram denominations available, they are also affordable.

Watch out for tracking error

Tracking error is one possible drawback. "The ETF's performance may not perfectly track the price of gold," says Narang. A high expense ratio would also erode returns.

Dhawan warns that since these are market-traded instruments, investors are exposed to volatility. Prices can also be affected by customs duties and other levies. Opening a demat account is essential. Avasthi cautions that ETFs do not generate income and their returns depend solely on gold's price movement.

Choosing the right ETF

Focus on cost. "The expense ratio should be moderate: Lower cost leads to better long-term returns," says Avasthi.

Haria suggests opting for ETFs with high assets under management and trading volumes to ensure ease of buying

TAX RULES FOR ETFs, MFs & PHYSICAL GOLD

- Capital gains from gold ETFs held for over 12 months are classified as long term and taxed at 12.5%
- Gains from gold funds and physical gold are considered long term after 24 months and taxed at same rate
- Short-term capital gains (STCG) for all three — gold ETFs, gold funds, and physical gold — are taxed at the investor's income slab
- Physical gold carries additional costs such as 3 per cent GST on purchase, and significant making charges for jewellery

and selling. Narang suggests opting for an ETF that closely tracks the price of gold.

Gold ETF vs gold fund

Gold ETFs allow intraday trading. "This makes them ideal for active investors, portfolio managers, and arbitrageurs," says Dhawan.

Gold funds invest in ETFs and allow end-of-day transactions at net asset value (NAV). "They are suitable for investors who do not have a demat account and are seeking exposure to gold through a mutual fund structure," says Narang. Those wanting to invest via a systematic investment plan (SIP) should also consider this route. However, gold funds have a slightly higher expense ratio than gold ETFs.

Senior citizens still getting 8%+ FD rates despite repo rate cut

Amid volatility in stock markets, senior citizens are increasingly turning towards fixed deposit (FD). But after the repo rate cut by the Reserve Bank of India (RBI), small finance, public and private banks have slashed their fixed deposit rates across tenures. But several banks are still

offering over 8 per cent interest rates for senior citizens.

Small finance banks
North East Small Finance Bank is offering the highest rate among small finance banks. The highest rate is 9 per cent per annum for senior citizens on a tenure of 18 months 1 day

to 18 months 2 days, followed by Jana Small Finance Bank, offering 8.75 per cent per on tenure of above 2 years to 3 years.

Private sector banks
RBL Bank is offering the highest interest rate of 8.25 per cent on a tenure of 500 days, fol-

lowed by DCB Bank, offering 8.50 per cent on a tenure of 15 months to less than 16 months.

Public sector banks

Central Bank of India is offering the highest rates, 8 per cent on tenure of 3,333 days, followed by Bank of Maharashtra, offering 7.95 on tenure of 366 years.

COMPILED BY AMIT KUMAR

pnB Housing Finance Limited		APPENDIX -IV-A E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTY (IES)								
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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002										
Registered Office:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:- www.pnbhousing.com Kannpur Branch: PNB Housing Finance Ltd., 3rd Floor, 16/104 A, Shri Siddhivinayak Building, Civil Lines, Kannpur - 208001(U.P.)										
Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described Immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s) (since deceased) as the cases may be indicated in Column no-A under Rule 8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date.										
For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com .										
Loan No., Name of the Borrower/Co-Borrower/ Guarantor(s) Legal heirs (A)	Demanded Amount & Date (B)	Nature of Possession (C)	Description of the Properties Mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances Court Case Entry (K)
HOU/KNP/0519/694521, B.O.: Kannpur, Umesh Kumar, Mr. Umesh Kumar & Mrs. Anjali Devi	Rs.20,72,069.74 as on 17-08-2022	Physical Possession	All That Property Bearing Arazi No.1061, Chandan Nagar, Sanigwan Road, Ahirwan, Kannpur Nagar-208001, Measuring 55,183 Sq Mtr. Bounded As East: Juz Part of House, West: House of Munna Sharma, North: House of Parshuram Yadav, South: 25th Wide Road.	Rs. 2055000	Rs. 205500	26-05-2025	15.05.2025 02.00 AM 5.30 PM	15.05.2025 10.00 AM 03.00 PM	27.05.2025 02.00 AM 03.00 PM	Not Known
*Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred up to the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable/secured assets except what is disclosed in the column no-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. 1. As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets. 2. The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL, and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. 3. Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser(s) legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money, if any, deposited) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder/s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the property/secured asset shall be resold. 4. C1 INDIA PRIVATE LIMITED would be assisting the Authorised Officer in conducting sale through an e-Auction having its corporate office at Plot No.68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website:- www.bankauctions.com . For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Anupam Tripathi, Contact Number 18001208800, is authorised person of PNBHFL or refer to www.pnbhousing.com										
Place: Kannpur, Dated: 07.05.2025										
Authorized Officer, M/s PNB Housing Finance Limited										

SBI State Bank of India (Constituted under the State Bank of India Act, 1955)	
Corporate Centre, 14th Floor State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai - 400021 Website: https://bank.sbi Email: investor.seva@sbi.co.in Phone No.: 022-2274-2403/ 1474/ 1431/ 0843/ 1476/ 0849	
NOTICE	
File No: CC/S&B/AND/2025/67 NOTICE is hereby given that the General Meeting of the Shareholders of the State Bank of India will be held at the State Bank Auditorium, State Bank Bhavan, Madame Cama Road, Mumbai - 400021 on Friday, the 13th June, 2025 at 05:00 PM. The Meeting will be held through Video Conferencing (VC) / Other Audio-Visual Means (OAVM) to transact the following business: "To consider and approve raising of equity capital during FY2025-26" The Notice of General Meeting along with explanatory statement and general instruction for accessing and participating in the General Meeting through VC/OAVM facility and voting through electronic means is available on the website of the Bank at www.sbi.co.in. and on the website of the Stock Exchanges i.e., BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) at www.bseindia.com and www.nseindia.com respectively. The Notice can also be accessed from the websites of National Securities Depository Limited (NSDL) (service provider for e-voting facility) at www.evoting.nsdl.com. Corporate Centre, State Bank Bhavan, Madame Cama Road, Mumbai - 400021 Date: 07.05.2025 (CHALLA SREENIVASULU SETTY) CHAIRMAN	

SBI State Bank of India (Constituted under the State Bank of India Act, 1955)	
Corporate Centre, 14th Floor State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai - 400021 Website: https://bank.sbi Email: investor.seva@sbi.co.in Phone No.: 022-2274-2403/ 1474/ 1431/ 0843/ 1476/ 0849	
NOTICE	
File No: CC/S&B/AND/2025/66 The 70th Annual General Meeting of Shareholders of the State Bank of India will be held at the State Bank Auditorium, State Bank Bhavan, Madame Cama Road, Mumbai - 400021 on Friday, the 13th June, 2025 at 02:30 P.M. The Meeting will be held through Video Conferencing (VC) / Other Audio-Visual Means (OAVM) to transact the following business: "To discuss and adopt the Balance Sheet and the Profit and Loss Account of the State Bank of India made up to the 31st day of March 2025; the report of the Central Board on the working and activities of the State Bank of India for the period covered by the Accounts; and the Auditor's Report on the Balance Sheet and Accounts." The Notice of Annual General Meeting and general instruction for accessing and participating in the Annual General Meeting through VC/OAVM facility and voting through electronic means is available on the website of the Bank at www.sbi.co.in and on the website of the Stock Exchanges i.e., BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) at www.bseindia.com and www.nseindia.com respectively. The Notice can also be accessed from the website of National Securities Depository Limited (NSDL) (service provider for e-voting facility) at www.evoting.nsdl.com. Corporate Centre, State Bank Bhavan, Madame Cama Road, Mumbai - 400021 Date: 07.05.2025 (CHALLA SREENIVASULU SETTY) CHAIRMAN	

CORRIGENDUM M/s ARS Energy Private Ltd. EXTENSION OF TIME FOR SUBMISSION OF EOI	
We published Form G dated 21.4.2025 which specified timeline for submission of EOI as 6.00 PM on 06/05/2025. Now, the Committee of Creditors, in the CoC meeting held on 06.05.2025 has approved extension time by 4 days for submission of EOI till 6.00 PM on 10.5.2025. Accordingly, all the other timelines mentioned in Form G also get extended by four days. s/d Smt.Ramanathan Bhuvaneshwari, Resolution Professional For M/s ARS Energy Private Ltd. IP Registration No: IBB/VIIPA-002/IP-N00306/2017-18/10864 06.05.2025/ Bengaluru	

NATIONAL PEROXIDE LIMITED (formerly known as NPL Chemicals Limited)				
Registered Office : Neville House, J.N. Heredia Marg, Ballard Estate, Mumbai - 400 001 CIN : L24290MH2020PLC342890 ● Tel No: (022) 66620000 ● Website: www.naperol.com ● E-mail: investorrelations@naperol.com				
Extract of Audited Financial Results for the Quarter and Year Ended March 31, 2025 (₹ in Lakhs)				
Sr. No.	Particulars	Quarter Ended 31.03.2025 Audited	Year Ended 31.03.2025 Audited	Quarter Ended 31.03.2024 Audited
1.	Total Revenue from Operations	7,370.44 (781.63)	28,687.40 (207.66)	8,803.22 412.71
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and Extraordinary Items)	(781.63)	(207.66)	412.71
3.	Net Profit/(Loss) for the period before Tax (after Exceptional and Extraordinary Items)	(649.01)	(224.64)	307.18
4.	Net Profit/(Loss) for the period after Tax (after Exceptional and Extraordinary Items)	(682.39)	(251.54)	313.24
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	574.70	574.70	574.70
6.	Paid Up Equity Share Capital (face value of ₹ 10/- each)			
7.	Earnings per share (before and after extraordinary items) (face value of ₹ 10/- each) (Not annualised)	(11.29) (11.29)	(3.91) (3.91)	5.35 5.35
Notes: 1. The above is an extract of the detailed format of Audited Financial Results for the Quarter and Year ended March 31, 2025 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of these results are available on the Stock Exchange's website (www.bseindia.com) and the Company's website (www.naperol.com). 2. The figures for the quarter ended March 31, 2025 and March 31, 2024 are the balancing figures between audited figures in respect of full financial year and the published unaudited year to date figures upto third quarter of respective financial year. 3. The said results were reviewed and recommended by the Audit Committee and approved by the Board of Directors in their meetings held on May 5, 2025 and May 6, 2025 respectively.				
For National Peroxide Limited (formerly known as NPL Chemicals Limited) sd/- (Rajiv Arora) Chief Executive Officer and Director DIN: 08730235				
Place : Mumbai Date : May 6, 2025				

 (A Govt. of India Undertaking)		E-AUCTION SALE NOTICE (FOR IMMOVABLE PROPERTY)		Zonal Office : Shiva Palace, Devkali Bypass Crossing, Ayodhya-224001	
Sale Notice For Movable and Immovable Properties "APPENDIX - IV - A [See Provision Rule 6 (2) and Rule 8 (6)]					
E-Auction Sale Notice for Sale of Movable and Immovable Assets, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Read with provision to Rule 6(2) and Rule 8 (6) and Rule 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below: Described Movable and Immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of UCO Bank, Secured Creditor, will be sold on "As is where is", and " Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor(s)/Guarantor(s)/Secured Asset/s/Dues / Reserve Price/e-Auction Date & Time, EMD and Bid Increase Amount are mentioned below:					
Date & Time of Auction : 29.05.2025, 12.00 PM to 05.00 PM			Last Date for Acknowledgment of EMD/Bid Price : 28.05.2025		
Sr. No.	Name & Address of Barrowers/Guarantors & Branch Name	Description of the Property	Amount Outstanding	Date of Demand /	Reserve Price
				Possession Notice Status of Possession (Physical or Symbolic)	Earnest Money Bid Increase Value
Branch: Parmeshwarpur, Email: parmes@ucobank.co.in					
1.	Borrower: Mr. Ram Kunwar Singh S/o Kalpo Singh R/o- Mauja Maharajganj Tappa Marachi, Pargana haveli Tehsil Sadar Dist-Gorakhpur-273007 Co-Obligate: Kalpo Singh Vill Maharajganj Tola Jaminara, Po- Parmeshwarpur-273007 Guarantor: Mrs Babli Singh W/o Ram Kuwar Singh Vill. Maharajganj Tola Jaminara, Po Parmeshwarpur-273007	Details of the property All the parts and parcels of the property having Arazi No 500, 501, situated at Mauza- Maharajganj, Tappa Marachi Chandaar Pargana haveli Tehsil Sadar, Dist: Gorakhpur area measuring 648.33 sq mtr. Deed Registered in the office of Sub Registrar Sadar Gorakhpur of date 02.05.2014 Bahi No- 1, 2Zid no 10145 and page no 235/298 with SI. No. 4628 Boundary: East - Land of Heera Singh West- 25' wide road North Land of Harish Chandra Singh South - Land and House of Mahatam	Rs. 22,02,390.42 + interest and charges there on	03.06.2021	45.50 Lakh
				03.09.2021	4.55 Lakh
				Symbolic	0.50 Lakh
Branch: Bhati Rawat (singha@ucobank.co.in)					
2.	Borrower: M/s P.J.D. Bricks Field Proprietor Avnesh Kumar Tiwari s/o Mr. Dayanand Tiwari vill and post- Bhawaniganj Niwas, Tehsil-Khajani, Gorakhpur-273212 Guarantor: Mr. Dayanand Tiwari S/o Sri. Mata Badal Tiwari Vill. & Post-Bhawaniganj Niwas, Tehsil-Khajani, Gorakhpur-273212	All the Parts and Parcels of Property at Residential Property Vill-Ranipur. Pargana Hasanpur Maghar Tappa- Khajuri, Tehsil-Khajani, Dist-Gorakhpur in the name of Shri Dayanand Tiwari S/o- Mata Badal Tiwari, registered on 26-08-1977. Plot/khasara/arazi no-131 min. area-0.037 dhismil or 0.149 hect. Bahi No-1, 2id /Parts No-1793, Pages no 493 to 500, Serial no 5680/12-09-1977, sub registrar office-khajni Gorakhpur (U.P.) Boundary: East-Partivadiyag West - Chak Road North- Main Road South-Land of Sri Durviyag & others.	Rs. 10,08,715.78 + interest and charges there on	12.09.2022	88.96 Lakh
				16.02.2023	8.90 Lakh
				Symbolic	0.50 Lakh
Branch: Campierganj (campie@ucobank.co.in)					
3.	Borrower: M/s Aftab Vastralay, Prop.-Imtiyaz S/o Hamidullah	All the part and parcel of the property at Plot no 1648 Area 600 Sq. Ft. Registered Sale Deed no 1200 situated in Mauja Basantpur Tappa Bhauravasi Pargana Haveli Tehsil Campierganj, Dist: Gorakhpur in the name of Shri Imtiyaz S/O Hamidullah, Deed Registered in the office of Sub Registrar Campierganj in Book No 1, Volume 1254, Pages 175/194 at Serial No 1200 Dated 14/06/2012 Boundaries: East: House of Wahida Khatoun, West: Plot Self, North: Rasta, South: Bag Bhathi Ji	Rs. 8,12,089.00 Lakh + interest From 01.07.2019 & + Other chagres	30.08.2019	15.81 Lakh
				06.12.2019	1.58 Lakh
				Symbolic	0.10 Lakh
Note : This notice is also to be treated as 15 days statutory sale to borrower & guarantor (L/Rs.) under Rule 6(2) and Rule 8 (6), Rules, of SARFAESI Act 2002. For detailed terms and condition of the sale, please refer to the link provided in UCO Bank secured website https://www.ucobank.co.in , https://baanknet.com . Also prospective bidders may contact the authorised officer mobile No. 8707380166 & email on : zoayodhya.rec@ucobank.co.in Note - The above notice should also be considered as 15 days notice for sale under rule 6, 8 and 9.					
Date : 07.05.2025		Place : Gorakhpur		Authorised Officer : UCO Bank	