



PNB Housing Finance Limited
Chennai Office

APPENDIX -IV-A - E-AUCTION-PUBLIC 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 PROVISIO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002
Reg. Off: 2nd Floor, Anirudh Bhawan 22 Kasturba Gandhi Marg, New Delhi-110001. Phone:011-23357174, 23357172, 23705414. Web: www.pnbhousing.com

B.O.BHOPAL:2ndfloor,131/8, MainRoad,Zone2, MPNagar,Near,Jhoomarwala,Bhopal-462011, MadhyaPradesh
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-B 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), successors), assignee(s) of the respective Borrowers/mortgagor(s)(since deceased) as the case 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/Legal Heirs(s)	Demand Amount & Date (B)	Nature of Possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD % of Reserve Price (F)	Last Date of Submission of Bid (G)	Bid Incre-mental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encum-brances Court Case if any (K)
HOU/BHO/0517/383357 Amit Arora / Reta Arora, B.O. : BHOPAL	Rs. 2563714.78 & 15-01-2025	Physical Possession	Ward No.23, Swarnkar Colony Vidisha, Madhya Pradesh - 464001, India.	Rs. 2,754,000	Rs. 275,400	19-11-25	Rs. 10,000	05-11-2025 12:00pm to 04:00pm	20-11-25 2PM to 03:00PM	NOT KNOWN
NHL/BHO/1116/334615 & NHL/BHO/1020/823451 Harish Kumar Rawani, Neta Rawani / Kishan Rawani / Radhika Rawani / Onkar Construction Company Private Limited / Narayan Govindram Rawani, B.O. : BHOPAL	Rs. 82038815.35 & 21-04-2023	Physical Possession	Plot No.23, Sector C Indrapuri, Ward No.63 The Huzur, Bhopal, Madhya Pradesh - 462023, India.	Rs. 56,413,000	Rs. 5,641,300	19-11-25	Rs. 500,000	28-10-2025 12:00pm to 04:00pm	20-11-25 2PM to 03:00PM	NOT KNOWN

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto 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 and status is mentioned in column no-K (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 is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) 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 authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/Secured asset shall be resold as per the provisions of Sarfaesi Act. (4) M/s 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.bankeauctions.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 VIVEK LOIHA Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

PLACE :- BHOPAL DATE :- 15.10.2025



Chola Housing Finance Ltd

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate Office: "CHOLA CREST"- C 54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032, Tamil Nadu. Branch Office: No. 19/6, 1st Floor, Itarsi Rd, Sadar, Opp. Braham Kumari Asharam Betul - 460001 Branch Office: 2nd Floor, Om Complex, Behind Jai Bharat Petrol Pump, Naka Chowki, , Jhansi Road, Gwalior Ho-474001.

DEMAND NOTICE UNDER SECTION 13[2] OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

You, the under mentioned Borrower/Mortgagor is hereby informed that the company has initiated proceedings against you under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and that the Notice under 13 (2) of the Act sent to you by Registered Post Ack. Due for Borrower/s has been returned undelivered. Hence, you are hereby called upon to take notice and pay the outstanding loan amount mentioned against the said account with interest accruing there from within 60 days from the date of this publication, failing which the company will proceed against you by exercising its right under Sub-Sec (4) of Section 13 of the Act by enforcing the below mentioned security to realize its dues with interests and costs. It is needles to mention that this notice is addressed to you without prejudice to any other remedy available to the company.

Sr. No.	Loan Account No. & Name and Address of the Borrower/s	Loan Amount (s)	Date of Demand Notice & Amount Outstanding
1.	1. RAMOUTAR SHARMA, 2. PRASHANT SHARMA, 3. SARITA SHARMA 1 to 3 At: GRAM MOURA POST AHRAULI TESHIL ATER, AHROUGHT BEHIND ATTAIR, MADHYA PRADESH -477111 4. JAI DURGE MAHA CONSTRUCTION VILLAGE MOURA POST AHRAULI GHAT, THEHEEL LAHA BEHIND, MADHYA PRADESH 477111	Rs. 30,00,000/-	22/09/2025 Rs. 27,60,145/- as on 18/09/2025
Schedule Of Property: ALL THAT PIECE AND PARCEL OF PROPERTY AT HOUSE NO.11, PART OF SURVEY NO. 170/MIN-1, SITUATED AT AMALTAS COLONY, VILLAGE - MAHARAJPURA RAMANNA, WARD NO. 19, GWALIOR, TEHSIL & DISTRICT GWALIOR., TOTAL AREA 1200 SQ.FT (111.52 SQ.MT), BOUNDARIES AS UNDER:- ON THE EAST : COLONY ROAD, ON THE WEST: PLOT NO. 21 AND 22, ON THE NORTH : PLOT NO. 12, ON THE SOUTH: BOUNDARY WALL.			
2.	Loan Account No. HE01BTLO0000065837 1. DHIRAJ BAMNE SHIVAJI WARD NO.16 BODKI, AMLAMATHANKAR LAWN BETUL – 460553 2. KRISHNA AUTOMOBILE BANDHA ROAD NEAR MOTHER LAND SCHOOL AMLA BETUL MADHYA PRADESH - 460553. 3. KRISHNA BAMNE, 4. TARACHAND CHONNILAL BAMNE, 3 & 4 At: HOUSE NO.167 SHIVAJI WARD BODKHI, AMLA, BETUL, MADHYA PRADESH – 460553	Rs. 41,00,000/-	22/09/2025 Rs. 39,57,383/- as on 18/09/2025
Schedule Of Property: ALL THAT PIECE AND PARCEL OF PROPERTY AT WARD NO.16 SHIVAJI WARD, KHASRA NO. 291/1 VILLAGE BODKHI, PATWARI HALKA NO.2 TEHSIL AMLA & DISTRICT BETUL, TOTAL AREA 1800 SQ.FT (0.017 HEC), BOUNDARIES AS UNDER:- ON THE EAST : LAND OF SELLER, ON THE WEST : PLOT OF MALTI BAI, ON THE NORTH : LAND OF SELLER, ON THE SOUTH : ROAD.			
Date: 15-10-2025, Place: Gwalior, Betul Sd/- Authorised Officer, Cholamandalam Investment and Finance Company Limited			

Business Standard



CAMPUS TALK



BS PROMOTIONS

IPS ACADEMY, IBMR, INDORE CHAMPIONS EDUCATION 5.0 AT AICTE-ATAL FACULTY DEVELOPMENT PROGRAMME 2025

IPS Academy, IBMR, Indore, recently hosted a transformative six-day Faculty Development Programme, 'Reimagining Business Education for Industries 5.0: Pedagogy, Skills, and Sustainability'. The event featured a line-up of distinguished experts and explored the vital intersection of AI, experiential learning, ethics, and human values, shaping the future of management education in India. The Founder of IPS Academy, Shri Yogendra Jain, Executive Director, Mr. Nishith Jain, and Nidhi Jain stated that we are entering the Industrial Revolution 5.0 era, and it is the need of the hour to integrate emerging technologies, ethical leadership, ESG imperatives, and innovative teaching strategies.

Dr Vivek Singh Kushwah, Director, Institute of Business Management and Research, IPS Academy, opined that the ATAL FDP is designed to empower faculty with the mindset, tools, and frameworks required to align higher education with the transformative demands of Industry 5.0. He felicitated the participants on the convocation and concluded that throughout the week, participants gained actionable strategies to foster holistic competencies and embrace innovative teaching—preparing India's next generation for global leadership in the rapidly evolving digital era.

In the inaugural session on the first day, Mr. Mayank Batra, founder of 'Get Digital with Mayank', delivered an engaging talk highlighting how premier Indian B-Schools are spearheading the transition to Education 5.0. Stressing the evolving role of educators as guides, he discussed the integration of artificial intelligence, practical pedagogy, industry collaboration, and creative engagement tools such as chat rooms and real-time applications. The second day of the session was focused on the role of cutting-edge technologies in career advancement and skill development. Dr. Naila Aizaj, Dean Niagara Falls University, Canada, inspired the audience with her insights on "AI and Digital Leadership for Career Success, Skill Certification, and Emerging Technologies," urging educators to blend technology with empathy and human connection.

Day three of ATAL FDP featured the two forward-looking sessions. Dr. Preeti Singh, HOD, Language Department, DAVV, discussed organizational transformation and business education, drawing real-world inspiration from Ford Motor Company's change journey. Dr. Arindam Saha, Associate Professor, IPS Academy, IBMR, connected Outcome-Based Education and Bloom's Taxonomy to Industry 5.0, stressing the balance between technology and emotional intelligence.

Day four of the ATAL FDP offered hands-on strategies for educators and students to thrive in a hybrid world. Dr. Neha Pathak, Dean, International Business School, London, presented the "Hybrid Competency Framework," emphasizing growth mindset, assessment innovation, and bridging skill gaps. Dr. Kanhaiya Ahuja, Professor and Dean, School of Economics, DAVV, Indore, shed light on the human aspect of technology—championing global collaboration and preparing learners for Industry 5.0 through the integration of human and technological strengths.

Concluding the event, Dr. Satyakam Dube addressed the crucial theme of ethical, responsible AI in business. He outlined principles for designing and deploying AI tools rooted in fairness, transparency, accountability, privacy, non-discrimination, and safety.

The Coordinator of the FDP Dr Sapna Adwani, and Dr Shivangi America conducted the sessions, Dr C.K.Goyal presented the Vote of Thanks.

Aadhar Housing Finance Ltd.

Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069
Gwalior Branch: 1st Floor, Alakhnanda Tower - 2, Opp. Aditya College, City Centre, Gwalior - 474001, (Madhya Pradesh)
Shivpuri Branch: 1st Floor, Ward No. 01 (Old Ward No - 13), Survey No - 162/1, Taluka No. 1, Gwalior Bypass Road, AB Road, Shivpuri - 473551, (Madhya Pradesh)



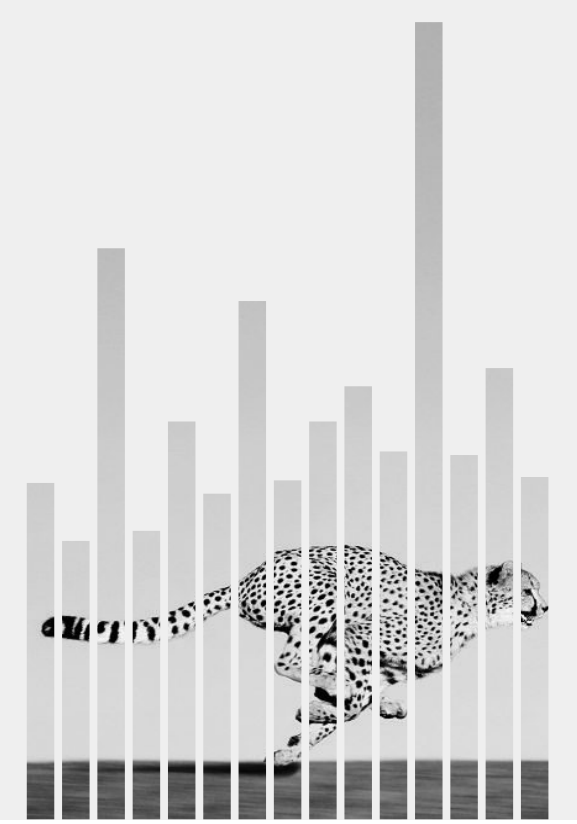
POSSESSION NOTICE Appendix IV (for immovable property)

Whereas, the undersigned being the Authorized Officer of **Aadhar Housing Finance Limited (AHFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within **60 days** from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) 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 the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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. 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 AHFL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Borrower(s)/ Co Borrower(s) (Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No. 00700001645 / Gwalior Branch) Girish Chauhan (Borrower) Manish Chauhan (Co-Borrower) Raju Ji (Guarantor)	All that piece and parcel of the property bearing, Plot Situated In Village Ajaypur, Pargana , Halka No. 25, New Halka NO. 70, Ward No. 65, Survey No. 359, 382-383-384 , 396-414, 417/Min-1, 418/Min-1,419,423,424, 425, 387. Boundaries: East -Plot of Smt. Shashi Devi Ghanghoriya, West: Agricultural Land Of Gulab Kushwaha, North: Common Way 16 Ft Wide, South: Agricultural Land Of Kartar Singh	07-07-2025 & ₹ 4,29,997/-	09-10-2025
2	(Loan Code No. 00710000114 / Gwalior Branch) Gulab Singh (Borrower) Pooja Kushwah (Co-Borrower)	All that piece and parcel of the property bearing, Navagrah Colony Sector-02 Ward No.48 Gwalior Gwalior MP 474001 , Boundaries : East -Property Of Seller, West - House Of Seller, North - Other's Land, South - Road	07-07-2025 & ₹ 5,23,736/-	09-10-2025
3	(Loan Code No. 10910000626 / Shivpuri Branch) Jay Prakash Kushwah (Borrower) Sunita Kushwah (Co-Borrower)	All that piece and parcel of the property bearing, Survey No. 22/2, Village Mohrikhurd, Ward No. 01, Tehsil Shivpuri Dist Shivpuri, MP. Boundaries : East - Way 20Ft Wide, West - Land Of Ojha, North - Land Of Seller, South - Land Of Seller	10-07-2025 & ₹ 9,23,636/-	11-10-2025

Place : Madhya Pradesh
Date : 15.10.2025

Authorised Officer
Aadhar Housing Finance Limited



Business Standard Insight Out

Home First Finance Company India Limited
CIN: L65990MH2010PLC240703,
Website: homefirstindia.com Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

APPENDIX- IV-A [See proviso 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 proviso 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 Co-Borrower (s) as per column (ii) that the below described immovable properties as per column (iii) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Home First Finance Company India Limited for realization of its dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(2) of the said Act proposes to realize dues by sale of the said property/ies and it will be sold on "As is where is", "As is what is", and "Whatever there is" as described hereunder. The auction will be conducted "On Line", for the recovery of amount due from Borrower (s) and Co-Borrower (s) as per column (i), due to Home First Finance Company India Limited.

Sr. No.	Name Borrower (s) and Co-Borrower (s)	PROPERTY ADDRESS	Date of Demand Notice	Demand Notice Amount	Date of Possession	Market Value	EMD Amount	Date and Time of Auction	Last Date & Time of Submission Of Emd & Documents	Number of Authorised officer
1.	Pravin Kanihya, Dipali .,	South Part of Plot No-C-510, Shreenath Town, Gram Bhatkhedi, Tehsil Mhow, Dist. Indore M.P.,Pithampur,Madhya Pradesh,453441 Bounded by East-Plot No-C-501, West-Colony Raod, North-Remaining Part of Same Plot No., South-Plot No-C-509.	04-07-2025	12,48,078	06-09-2025	10,75,000	1,07,500	30-10-2025 (11am-2pm)	28-10-2025 (upto 5pm)	8962740390
2.	Late Amar Khandelwal (Deceased), Premiata Bai Khandelwal, Other Legal Representatives of Late Amar Khandelwal (Deceased)	Western Part of Plot no. 231, (Nazul No. 133), SARAL NO. 1002, P.H. no. 33, Old P.H No. 20, Sainath Nagar Colony, Gram Nagukhedhi, Tehsil & Dist. Dewas M.P.,Dewas,Madhya Pradesh,455001 Bounded by North-Plot No-222, South-Colony Road, East-Remaining Part of Plot No-231, West-Plot No-230.	04-07-2025	7,71,246	06-09-2025	6,52,000	65,200	30-10-2025 (11am-2pm)	28-10-2025 (upto 5pm)	6268687778
3.	Charansingh Sisodiya, Sarmabai Sisodiya	NORTH PART OF PLOT NO. 30 AND SOUTH PART OF PLOT NO. 29,SURVEY NO. 35/6/2, P.H. NO. 37, GRAM KALI BILLOD, TEHSIL , DEPALPUR, DIST. INDORE,(M.P.),Indore,Madhya Pradesh,454775 Bounded by North-Remaining Part of same Plot No-29, South-Remaining Part of Plot No-30, East-Aam Rasta, West-Plot No-37 and 38.	04-07-2025	12,25,063	06-09-2025	4,32,000	43,200	30-10-2025 (11am-2pm)	28-10-2025 (upto 5pm)	8962740390
4.	Aman Khan, Sajida Bee	Northern Part of Plot No-H-08 North Part, S. No. 13/1,13/2,14/3,18/1,18/2, PHN 4/1, Royal Town Colony, Gram Mhowgav, Tehsil Mhow, Indore M.P.,Indore,Madhya Pradesh,454344 Bounded by East-Road, West-Other Plot, North-Plot No-H-09, South-Remaining Part of Plot No-H-08.	04-07-2025	14,18,776	06-09-2025	12,24,000	1,22,400	30-10-2025 (11am-2pm)	28-10-2025 (upto 5pm)	8962740390

E-Auction Service Provider

Company Name : e-Procurement Technologies Ltd. (Auction Tiger).
Help Line No.:079-35022160 / 149 / 182
Contact Person : Ram Sharma -8000023297
e-Mail id : ramprasad@auctiontiger.net and support@auctiontiger.net.

E-Auction Website/For Details, Other terms & conditions

<http://www.homefirstindia.com>
<https://homefirst.auctiontiger.net>

A/c No: for depositing EMD/other amount

912020036268117- Home First Finance Company India Limited - Axis Bank Ltd., MIDC, Andheri East.

Branch IFSC Code

UTIB0000395

Name of Beneficiary

Authorized Officer, Home First Finance Company India Limited

Bid Increment Amount – Rs. 10,000/-. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://homefirst.auctiontiger.net>). E-Auction Tender Document containing online e-auction bid form, declaration, General Terms & Conditions of online auction sale are available at Portal Site. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. 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 Home First. The property is being sold with all the existing and future encumbrances whether known or unknown to Home First. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. The sale shall be subject to rules/conditions prescribed under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, **In case of any discrepancy English Version of the Notice will be treated as authentic.**

STATUTORY 15 days SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned in the demand notice along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date: 15-10-2025 Place: Madhya Pradesh

Signed by Authorized Officer, Home First Finance Company India Limited