

SC set aside Kerala High Court 2020 judgment

The bench made the observations while setting aside a 2020 judgment by the Kerala High Court.

Press Trust Of India

NEW DELHI: The Supreme Court on Friday said that candidates from reserved categories who secure higher marks than the general category cutoff must be adjusted against unreserved seats.

Reaffirming the landmark legal principle, a bench comprising Justices M M Sundresh and Satish Chandra Sharma said, “It is now a settled proposition of law that a candidate belonging to reserve category (SC, ST and OBC) who has scored marks higher than the cut off marks for the General Category is to be treated as having qualified against an open or unreserved vacant post.”

The bench made the observations while setting aside a 2020 judgment by the Kerala High Court, which had previously directed the Airports Authority of India (AAI) to appoint an unreserved candidate by excluding meritorious reserved category



FASTFACTS

● The verdict said that this “Merit Induced Shift” is a requirement of Article 14 (equality before law) and Article 16 (equality of opportunity in public employment).

(MRC) candidates from the general list. Justice Sharma, who authored the judgment, said the “unreserved” category is not a “quota” for general candidates but an “open” pool available to all based strictly on merit.

The verdict said that this “Merit Induced

Shift” is a requirement of Article 14 (equality before law) and Article 16 (equality of opportunity in public employment).

When a reserved category candidate outperforms general candidates without using any concessions (like age or fee relaxations), they must be counted as an “open” candidate, it said.

This, in turn, keeps the reserved quota seats available for the next most meritorious candidates within that specific reserved category, it said. The dispute originated from a 2013 recruitment drive by the AAI for 245 posts of Junior Assistant

(Fire Service).

Following the selection process, the AAI filled 122 unreserved seats by including both general category candidates and meritorious candidates from OBC, SC and ST backgrounds.

Sham Krishna B, an unreserved category candidate who was placed at Serial No 10 on the waiting list, challenged this process.

He argued that reserved category candidates should be restricted to their respective quotas, which would have moved him up into a permanent appointment. The Kerala High Court previously ruled in his favour, finding the AAI’s selection process “vitiated” and ordering his appointment. However, the top court has now overturned that decision.

UP govt to train Ayodhya boatmen

LUCKNOW: Boatmen operating on the Saryu river in Ayodhya will be trained to narrate the history of ancient local sites to tourists as part of a new initiative to enhance the pilgrimage experience. Uttar Pradesh Tourism and Culture Minister Jaiveer Singh said on Friday that the move aims to transform boat rides into cultural tours while ensuring passengers safety. In a statement, Singh said the initiative follows a steady rise in tourist footfall in Ayodhya and growing interest in boating-. The Tourism Department is conducting a three-day training session from January 15 to 17 for 55 boatmen and other tourism stakeholders. The programme, organised in collaboration with the Manyavar Kanshiram Tourism Management Institute, Lucknow and the State Disaster Response Force (SDRF), aims to prepare boatmen for storytelling, digital payments, disaster management and emergency first aid.

5,439 birds injured by kite strings rescued

Press Trust Of India

AHMEDABAD: As many as 5,439 birds were treated for injuries caused by kite strings during the Uttarayan festivities across Gujarat, Deputy Chief Minister Harsh Sanghavi has said.

Under the state government’s ‘Karuna Abhiyaan’ initiative, 4,937 birds were successfully saved on Wednesday, he said. Sanghavi, in a post on X on Thursday, said, “Karuna Abhiyan – a unique initiative for compassion towards liv-

ing beings! Under the Karuna Abhiyan, which works to give injured birds a new lease of life, 5,439 birds across Gujarat were treated, out of which 4,937, that is 91 per cent, were saved successfully on January 14.”

**State Bank of India**
H.L.C.- ZONAL OFFICE, BYRON BAZAR, RAIPUR (C.G) Ph:-0771-4040349 | Fax: 0771-4040334

DEMAND NOTICE
Notice is hereby given that the following Borrowers have defaulted in repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on their last known addresses, but they have been returned unreserved and as such they are hereby informed by way of this public notice.

S. No.	Name of the Borrower/ Co-Borrower & Address	Details of Properties / Address of Secured Assets to be Enforced	Date of Notice Date of NPA	Amount Outstanding (as per date of notice)
1.	Borrowers- Mr. Arbind Kumar Mishra S/o Mr. Deep Narayan Mishra & Mrs. Anita Mishra W/o Mr. Arbind Kumar Mishra, Add-H.No.-Banyan-1/107, C.G. Housing Board, Boryakala, Raipur(C.G.)	Property No.1) All that part and parcel of the property consisting a residential plot situated under General Housing Scheme of Chhattisgarh Housing Board Boryakala Raipur, one storeyed concrete house roof made of RCC column, Khasha no. - 1493/1, 1495/1, 1496, 1498/2 part, House No.-Banyan 1/107, Area-2324.16 Sq. ft. with ground floor area of 1339 Sq. ft. and the first floor has 1179 Sq. ft. house and stair murtly room constructed on 147 Sq. ft., Located in Mouza-Boryakala, Housing Board Colony, P. H. No.-117/53/81, R.N.M. Raipur 1, Tehsil & District-Raipur(C.G.). (As per Sale deed dated-20/09/2021, Book No.-1, Volume No.-75095, Page No.-362 to 391, Deed No.-3132). BOUNDRIES: NORTH- Banyan House No.-108, SOUTH- Banyan House No.-106, EAST –Road, WEST–Banyan House No.110. Property No.2) All that part and parcel of the property consisting a Family unit type No.-603 in Block "24" on the sixth floor unfinished/semifinished/finished flat having super built-up area of 1057 Sq. ft. of Ashoka Ratna situated at Village-Shankar Nagar, P. H. No.-110, Ward-27 Dr. Bhimrao Ambedkar Ward, Tehsil & District-Raipur, Chhattisgarh(C.G.). (As per Sale deed dated-26/03/2007, Book No.-Ad-1, Document No.-5957).boundries:North- Seller's property, SOUTH- Seller's property, EAST – Seller's property, WEST – Seller's property	22.12.2025 19.12.2025	Rs. 16637461.00/- + Interest, costs, expenses etc.

The steps are being taken for substituted service of notice. The above Borrowers are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of section 13 of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 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.**
This notice is also being published in Vernacular Language. The English Version shall be final in any case of interpretation arises.
Date: 17.01.2026, Place: Raipur
Authorized Officer, State Bank of India

**State Bank of India**
H.L.C.- ZONAL OFFICE, BYRON BAZAR, RAIPUR (C.G) Ph:-0771-4040349 | Fax: 0771-4040334

POSSESSION NOTICE (For Movable / Immovable properties) [See rule 8 (1)]
Whereas, The undersigned being the Authorized Officer of the **STATE BANK OF INDIA** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the Powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated as below mentioned date calling upon the Borrower to repay the amount mentioned in the notice and interest thereon within 60 days from date of the receipt of the said notice. The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this date mentioned below. The Borrower in particular and the Public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of **STATE BANK OF INDIA**, for an amount mentioned below and further interest, costs etc. thereon. 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.

S. No.	Name of the Borrowers	Demand Notice Dt. Possession Notice Dt.	Outstanding Amount	Description of the Movable / Immovable Properties
1.	Mrs. Chandrika Surjith W/o Mr. Ayyappankutty Surjith, Mr. P. M. Surjith S/o Mr. P.K. Madhavan	(1) 14.11.2025 (2) 15.01.2026	Rs. 677042.00 /- + Interest & Other Charges thereon.	All that part and parcel of the property constructed by Raipur Development Authority under Urban Development Scheme-04, Kamal Vihar Scheme Sector-04, LIG 3BHK Block-I, Flat No.-516, 5th Floor, Area-645.29 Sq. ft., Raipur(C.G.) (As per Allotment Letter No.-1773/K.V.LIG/R.S./2018 dated-21.02.2018)
2.	Mrs. Gayatri Gabda W/o Mr. Vicky Gabda	(1) 09.10.2025 (2) 09.01.2026	Rs. 3769804.00 /- + Interest & Other Charges thereon.	All that part and parcel of the property bearing Plot No.-36, Part of old Khasha No.-31/2, 35/3, 35/30, 36, 37/2, New Khasha No-15007/10 and Diverted land online Khata No- 1539, Land area admeasuring-1250 Sq. ft., Ravindranath Tagore ward, Ward No.-51, Village- Devpuri, Ph.No.-73, R.I.C.-Raipur, Ravindra Nath Tagore Ward No-51, Teh- & Dist- Raipur(As per Sale deed dated-10/02/2022, Book No.-1, Volume No.-75011, Page No.-315 to 334, Deed No.-5529). Boundries: North- Plot No. 37, South- Plot No. 35, East- Road- West- Boundary Wall Of Colony
3.	Smt. Nurmati Bai Kashyap W/o Shri Ratti Ram Kashyap & Co-Borrower- Shri Mahkan Lal Kashyap S/o Shri Ratti Ram Kashyap	(1) 11.11.2025 (2) 15.01.2026	Rs. 1045694.00/- + Interest & Other Charges thereon.	All that part and parcel of the property consisting of LIG Flat No-412, 3 BHK, 4th floor sector-4, Kamal Vihar, Raipur (C.G.) (As per Raipur Development Authority letter No.-K.V./LIG/R.S/2018)
4.	Mr. Prahlad Singh Thakur S/o Mr. Madhav Singh Thakur	(1) 13.11.2025 (2) 15.01.2026	Rs. 568770.00 /- + Interest & Other Charges thereon.	All that part and parcel of the flat constructed by Chhattisgarh Housing Development Board under Deendayal Awas Yojana which is situated in the second floor of the flat Number LIG, Block Number-73, House No.-874, Area-495 Sq. ft., under clause 2 of the Guideline of Ramkrishna Paramhans Ward, Ward No.-2, Kabiragar Housing Board Scheme. It is situated in Mouza- Kabiragar, PH. No.-103, R.N.M.-Raipur, Tehsil & District- Raipur, Chhattisgarh(As per Sale deed dated-25/03/2021, Book No.-9-1, Volume No.-60702, Page No.-45 to 53, Serial No.-4256). BOUNDRIES: NORTH-Block-73, SOUTH- House No.-876, EAST- West- House No.- 873
5.	Mrs. Rakhi Rajak W/o Mr. Mukesh Rajak, Mr. Mukesh Rajak S/o Mr. Mohan Rajak	(1) 03.09.2025 (2) 08.01.2026	Rs. 291108.00/- + Interest & Other Charges thereon.	All that part and parcel of the property constructed by Raipur Development Authority, Raipur under Pradhan Mantri Awas Yojna in Indraprastha Phase -02, Raipur, having E.W.S. Flat No.-115, First Floor, Area-304 Sq. ft., Tehsil & District- Raipur(C.G.).
6.	Mr. Suneel Kumar Yadav S/o Mr. Devatadevan Yadav, Guarantor- Mr. Ramakant Sahu S/o Mr. Parmanand Sahu	(1) 10.10.2025 (2) 08.01.2026	Rs. 2475115.00/- + Interest & Other Charges thereon.	All that part and parcel of property consisting of the converted residential house of the seller's right and ownership, whose account no. is 3093, Part no.-04, old converted Khasha no.-186/5 which after updating the record in Bhuiya records is new converted Khasha No.-186/30, area of 1000 Sq. ft. land on the ground floor of which a pucca house with columns, RCC roof, without mosaic tiles has been constructed on the area of 900 Sq. ft. land. The rest is open area and situated in Mouja-Village-New Changanorabhat, PH. No.-47/59, R.N.M.-Raipur-1, Tehsil and district- Raipur (Chhattisgarh). The sold house is a converted residential house which is under the Municipal Corporation Raipur Boundary Area, Ward No.-67, Dr. Khubchand Baghel Ward, According to Clause no. 7 it is located within Karan Nagar and approximately ½ kilometer from the main road, Village-New Changanorabhat, Tehsil and District- Raipur, Chhattisgarh. BOUNDRIES: NORTH- Land of Harinarayan, SOUTH- Road, EAST- House of Digambar Nath, WEST- House of Mishra ji

Date: 17.01.2026, Place: Raipur
Authorized Officer, State Bank of India

West Bengal govt issues guidelines for treatment of Nipah virus infection

Press Trust Of India

KOLKATA: The West Bengal government issued guidelines for the treatment of suspected and confirmed cases of Nipah virus infection, with two patients already in hospital, officials said on Friday. It stressed early detection, strict iso-

lation and protocol-based clinical management to prevent transmission and fatalities. According to the guidelines, all suspected Nipah cases must be immediately isolated and managed in designated healthcare facilities with stringent infection prevention and control measures.

SOUTH EAST CENTRAL RAILWAY APPOINTMENT OF PASSENGER HALL AGENTS

Notification No.: 2026/C/Chg/PHI/IR
Dated: 13.01.2026
For appointment of Passenger Hall agent at CBDH on MNDH-NRMH-KDRI Section over South East Central Railway/Raipur Division for issuing unreserved tickets.

1. **Last Date & Time for Submission of Application Forms:** Up to **18.02.2026 till 15:00 Hrs.**
2. **Opening of Application Box:** On **18.02.2026 at 15:30 Hrs.**
Applications are to be dropped in sealed cover addressed to Sr. Divisional Commercial Manager, South East Central Railway, Raipur in the Application Box kept for this purpose in the office of Sr. Divisional Commercial Manager, DRM Office Complex, S.E.C.Railway, Near Waitall Level Crossing Gate, RVH Colony, Raipur (C.G.). For further details, eligibility criteria & complete details for the above work please contact office of the Sr.DCM/SECR/Raipur or refer/download application document which is available on our website www.secr.indianrailways.gov.in.

Divisional Railway Manager (Comm)
PR/RSR.DCM/MS/291
Raipur
South East Central Railway
@seccr

PUBLIC NOTICE FOR LOST OF DOCUMENT

It is general notice for all that my client Smt. Jayanti Dewangan, Wife of Shri Doudat Ram Dewangan, Resident of Nageshwar Birgaon, Tehsil and District - Raipur (C.G.) 493221, Mobile No. 9755480384 is resides and her possession and ownership property Situated at Khasha No. 2373 (Part) Area 798 sq. ft. Situated at - Village - Ukura Maa Shitala Ward No. 16, P.H. No. 04, R.I.C. - Raipur-5, Bhanpuri, Tehsil & District Raipur which is legally registered at Hortile Sub-Registration office, Raipur C.G. through Book No. A-1, Reg. No. 61502, Document No. 7705, Page No. 85 to 104, which was searched and not found till date. Hence, the First Information Report of this lost document has been registered at Police Station Incharge, at Police Station Ura, Raipur C.G. on Dated- 14/01/2026 and it is necessary for public notice. This also declare that this document is not mortgage in anywhere nor transfer nor tender of transference.

Hence, if the above document is found to any person or institution or in possession please send below address or contact in below Mobile No. within 7 days.

The second copy of above document is liable for secondary document under Evidence Act.

Hence noticed,
Raipur (C.G.)
Date: 16/01/2026

(Gouri Borral)
Advocate
Mob. No. 76919 53375

PUBLIC NOTICE

Notice is hereby given to the general public that my client Smt. Sonali Sahu, w/o Shri Deepak Sahu, R/O M.N. 1013, Ward No. 02, Sai Ashtia, Vikas Nagar, Gudhwar, Raipur, Tehsil & District Raipur (C.G.) has lawfully purchased land bearing Khasha No. 6326, admeasuring 1625 sq. ft., situated at Mauja-Gondwara (Vatyatani Lal Ward), Ward No. 04, P.H.N. 37, R.N.M. Raipur-5, Bhanpuri, Tehsil & District Raipur (C.G.), from Shri Teenu Lalwani s/o Shri Narsamal Lalwani, vide registered sale deed dated 16.01.2026. The said property was earlier purchased by Shri Teenu Lalwani from Smt. Komal Lalwani w/o Shri Naresh Kumar Lalwani vide registered sale deed dated 23.03.2013, who had in turn acquired the same from Shri Ramkumar Gupta s/o Shri Salekhchand Gupta vide registered sale deed dated 24.04.2011, recorded in Book No. A-1, Vol. No. 50760, Doc. No. 609, pages 76-90.

It is further stated that the original registered sale deed dated 24.04.2011, which was in the custody of Shri Teenu Lalwani, was lost/misplaced, and in respect of which a police report has been lodged on 22.12.2025. If found, the same may be delivered to the undersigned.

Any person having any right, title, interest, claim or objection in respect of the said property is hereby required to submit the same in writing with supporting documents to the undersigned within 07 days from the date hereof, failing which the property shall be deemed free from all encumbrances.
Raipur/16.01.2026

Ashwini Singh, Advocate
For Ashwini Singh & Associates
A-207, 2nd Floor, Orange Hive, Mowa, Raipur (C.G.) Mob. No. 9827116683

DEMAND NOTICE
Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the said Act), read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules), in exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the said Rules, the Authorized Officer of the IFL Home Finance Ltd. (IFL HFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notices under Section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of the Borrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:

Name of the Borrower (s)	Demand Notice Date & Amount	Description of secured asset (immovable property)
Mr. Purno Tandi Mrs. Parvati Tandi (Prospect No. I10569582)	06-Jan-2026, Rs.76422/- (Rupees Seven Lakh Six Thousand Four Hundred Twenty Two Only)	All That Piece And Parcel Of The Property Being Plot No Lig 13 Vill Mughan Ph No 82, Swastik Prime City, Kh No 15007/1, Mauja Rnm Kandul19 Teh And Dis Raipur, 492013 Area Admeasuring (In Sq. Ft.); Property Type: Land, Area, Saleable, Area Property Area: 567.00, 567.00
Mr. Shree Onkar Sahu Mrs. Chuneswari Sahu (Prospect No. 862164)	05-Jan-2026, Rs.43260/- (Rupees Four Lakh Thirty Eight Thousand Two Hundred Sixty Only)	All That Piece And Parcel Of The Property Being Plot No G-140, Under Scheme Dr. Shyamapada Mukharjee Aawas Yojana, Situated At Village Boryakhad, Raipur, Tehsil & District Raipur, P.H. No. 118, Khasha No. 111/1, 111/4, 111/8 And 111/9, 492001 Area Admeasuring (In Sq. Ft.); Property Type: Area, Admeasuring Property Area: 299

If the said Borrowers fail to make payment to IFL HFL as aforesaid, IFL HFL may proceed against the above secured assets under the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers. For further details please contact to Authorized Officer at Branch Office: 1st Floor, Lal Ganga City Mart, Banjari Chowk, Opposite Hotel Amrit Agency, Raipur, CG 492001 / or Corporate Office: IFL Tower, Plot No. 88, Udyog Vihar, Ph-VI Gurgaon, Haryana.

Place: Raipur, Date: 17-01-2026
SD- Authorized Officer, For IFL Home Finance Ltd

**PNB Housing Finance Limited**
Ghar Ki Baat

APPENDIX IV-A - E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES
EAUCTION-SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002
Reg. Off:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357471, 23357472, 23705414, Web:-www.pnbhousing.com

B.O.RAIPUR: Third Floor, Office No.31, 28/620, Neelay Iconic, Unnamed, Shankar Nagar, New Raipur, Raipur, Chhattisgarh

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A below 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 BASIS"** as per the details mentioned below. Notice is hereby given to the borrower(s)/guarantor(s) (Joint, Heirs, Legal Representative, Whomever Known or Unknown), executor(s), administrator(s), successors(s), assignee(s) of the respective borrower(s)/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(A)	Demand Amount (Rs.)	Nature of the Property (in Column C)	Reserve Price (Rs.)	Bid Incremental Amount (Rs.)	Last Date of Bid (DD/MM/YY)	Bid Incre. (Rate)	Inspection Time (Time)	Date of Auction & Time (Time)	Know/Don't Know (as per any)
HOU/RAI/0418/515190 Ishwar Lal Nirmalkar /Rakha Nirmalkar /Shubham Nirmal B.O.: RAIPUR	8,54,345.94 & 28-07-2023	Symbolic Possession	Rs. 9,72,000	Rs. 97,200	13/02/2026	Rs. 10,000	12:00pm to 04:00pm	16:02pm 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-A. 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, under the 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 (bidders) the pledging in the proceedings/orders passed etc. if any, under the 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. (4.) M/s C1 India Private Limited would be assisting the Authorized officer in conducting sale through an e-auction having its Corporate office at Plot No. 88, 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 VIVEK LODHA, Toll Free No. - 1800 120 8800. E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : RAIPUR DATE :- 16.01.2026
SD:-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

न्यायालय कलेक्टर एवं जिला दण्डाधिकारी, रायपुर
नोटिस
क्रमांक /08/ब-121/2025-26/15
रायपुर, दिनांक 05 जनवरी, 2026
प्रति,

- श्री सुरज कुमार टंडन व. लाल टंडन (ऋणी)
- ललिता बाई टंडन पति लाल टंडन (सहऋणी)

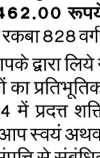
निवासी 366 बस्ती पारा दौदेखुर्द गांधी चौक के पास वार्ड नं. 16 रायपुर

आवेदक प्राधिकृत अधिकारी आचार हाउसिंग फाईनैस लिमिटेड भागावंग चौक रायपुर की ओर से असद उल्लाह शरीफ अधिकाता ने आवेदन पत्र / शायपत्र मय दर्तावेज प्रस्तुत कर, आवेदन पत्र से आपने कंपनी के 5,78,462.00 रुपये का ऋण प्राप्त कर, सुरज कुमार टंडन के स्वाभिवल की अचल संपत्ति कंपनी के पक्ष में बंधक रखा है। आपके द्वारा ऋण की अदायगी नही की जा रही है। जिसके कारण कंपनी ने आपको अधिनियम की धारा 13 के तहत नोटिस जारी किया गया कि आप ऋण की अदायगी मय ब्याज एवं अन्य शुल्क **रुपया 6,33,822.00** अदा करें, अन्यथा बंधक रखी गई संपत्ति कंपनी अपने हमें प्राप्त कर लेगी कि जानकारी दी जाकर, कंपनी के पक्ष में आपके द्वारा लिये गये ऋण के एवज में बंधक रखी संपत्ति का कब्जा दिलाने जाने का निवेदन किया है।

2/ आपने प्राधिकृत अधिकारी आचार हाउसिंग फाईनैस लिमिटेड भागावंग चौक रायपुर से **5,78,462.00 रुपये** का ऋण प्राप्त कर मौजा दौदेखुर्द प.ह.नं. 13 स्थित ख.नं. 179 का भाग रक्बा 828 वर्गफुट पर निर्मित मकान कंपनी के पक्ष में बंधक रखा है।

3/ अतः आपके द्वारा लिये गये ऋण के एवज में उपरोक्त बंधक रखी गई अचल संपत्ति को वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्वित्त और प्रतिभूति हित प्रवर्तन अधिनियम 2002 की धारा 14 में प्रदत्त शक्तियों का प्रयोग करते हुये क्यों न अधिपत्य में लेने की कार्यवाही की जावे। आप स्वयं अथवा अपने नियुक्त अभिप्रायक के माध्यम से ऋण से संबंधित एवं बंधक रखी गई संपत्ति से संबंधित दस्तावेज लेकर पक्ष प्रस्तुत करने हेतु इस न्यायालय में पेशी दिनांक **02.02.2026 को ठीक 3.00 बजे** उपस्थित होना सुनिश्चित करें। नियत तिथि में उपस्थित नही होने की दशा में आपके विरुद्ध एक पक्षीय कार्यवाही की जाकर, प्रकरण में निर्णय ले लिया जावेगा।

आज दिनांक **05 जनवरी, 2026** को मेरे हस्ताक्षर एवं न्यायालय की मुहर से जारी किया गया।

**कलेक्टर एवं जिला दंडाधिकारी रायपुर**

**Indian Bank**

INDIAN BANK
Zonal Office, Raipur (C.G)

इंडियन बैंक
ALLAHABAD

APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for sale of immovable property
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 Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, **Symbolic Possession** of which has been taken by the Authorised Officer of **Indian Bank**, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s) / Guarantor (s) / Secured Assets/ Dues/ Reserve Price/ e-Auction Date & Time, EMD and Bid Increase Amount are mentioned below -

Sl No.	Name & Address of the Borrower(s) & Guarantor(s) & Branch Name	Detailed description of the Properties/ Encumbrances on property- Not Known	Outstanding Amount	Reserve Price	EMD	Bid incremental amount	Property ID No.
1.	Branch- Raipur Main Borrower- Mrs. Gayatri Gaygwal W/o Hemant Kumar Gaygwal, Add. In front of Hanuman Mandir, Gayatri Bhawan, Purana basti, Near Mahamaya Mandir, Raipur (C.G.)	Property No.1) All that part & parcel of the property consisting of land and residential New House No.62/191, old House No.26/651, Abadi Khasha No.1856 (part) P H No.106A/46, Near Mahamaya Mandir, Mahamai Para, Dhimarpada, Ward No. 62, Mouza - Raipur, R N M Raipur, Tehsil and District- Raipur, Chhattisgarh, Area-473 Sq.Ft. in the Name of Mrs.Gayatri Gaygwal W/o Hemant Kumar Gaygwal. Bounded: North by: House of Champaa, South by: House of Panchu, East by: Road, West by: House of Sukhlal. "Symbolic Possession."	Rs. 1,29,64,722/- as on 15.01.2026 + Intt & Other Charges	Rs. 35.50 Lakhs	Rs. 3.25 Lakhs	Rs. 10,000.00	IDIB5050 4716598
				Contact Person :- Aashish Goswami-9630719566			
				(For Property No. 2)			
				Rs. 66.25 Lakhs	Rs. 6.62 Lakhs	Rs. 10,000.00	IDIB7109 869592

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.com>) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/Purchasers have to transfer the EMD amount in their e-Wallet by **10.02.2026**, i.e before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction. For property details and auction terms and conditions please visit: <https://www.baanknet.com> and for clarifications related to this portal, please contact (Phone **8291220220**, email **ID-support.baanknet@psballiance.com**). Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://www.baanknet.com>.

Date : 17.01.2026, Place : Raipur
Authorized Officer, Indian Bank

**Indian Bank**

INDIAN BANK
Zonal Office, Raipur (C.G