

# Volume pickup key to gains for Page Industries

Company aims to hit double-digit revenue growth ahead

RAM PRASAD SAHU  
Mumbai, 28 November

The stock of innerwear major Page Industries hit its lowest level in the last year and half. From its \$2-week high on June 27 this year at ₹50,471, it has shed about 32 per cent and is currently trading at ₹38,356.

In addition to a muted performance in the September quarter (Q2FY26), brokerages have cut earnings estimates citing muted demand, delayed volume recovery and slower expansion. At the current price, the stock is trading at 49 times its FY27 earnings estimates.

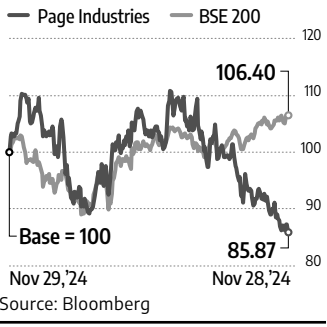
A subdued demand environment hit its volume performance over the last couple of quarters. The company's Q2 revenues was up 3.6 per cent on the back of a 2.5 per cent growth in volumes to \$6.6 million pieces. This is the second consecutive quarter of low single digit volume growth due to weak demand in the early part of Q2, lower secondary offtake across categories and higher sales towards the end of the quarter.

Demand has, however, picked up towards the end of the quarter and continued in the post festive period as well. The company is aiming to hit double digit revenue growth going ahead and expects the second half of FY26 to be better than the first. What is witnessing healthy growth across its channels are modern retail especially e-commerce and the premium portfolio which is doing better than the economy segment. Given the Q2 performance, persistent weak demand in core category, lag in volume recovery despite inventory normalisation and slower retail rollout, Elara Research has trimmed its earnings estimates for FY26/27/28 by 1.8 per cent, 6.1 per cent and 9.4 per cent.

It has revised its rating to buy from accumulate with a target price of ₹49,482. It expects earnings growth to be 8 per cent annually between FY25-28 on the



## Lagging behind



back of raw material tailwinds and premiumisation.

The weak topline and higher cost hit its operating performance. While gross margin improved 345 basis points year-on-year (Y-o-Y) on the back of structural efficiency gains and muted raw material cost, operating profit margins at 21.7 per cent were down by 90 basis points.

This was on the back of higher marketing costs on account of new product launches, and a 20.6 per cent rise in employee costs and a 13.5 per cent increase in other expenses. The company maintained its operating profit

margin guidance of 19-21 per cent in FY26 as it expects the marketing and technology costs to move up going ahead.

While the company has maintained its margin guidance, Upasana Madan and Gaurang Kakkad of Centrum Research await an improvement in demand environment, volume pick-up and market share gains to turn positive on the stock. They have maintained a neutral rating with a target price of ₹40,000.

The expansion of distribution in Q2 has largely been led by exclusive branded outlets while net multi brand outlets have been muted over the last few quarters. While this is the case as the company is focusing on improving the quality of outlets, expansion is expected to pick up going ahead.

Systematix Research has a hold rating and believes that rising competition in the innerwear and athleisure categories remains a key concern for Page Industries. The brokerage has trimmed its revenue estimates by 6-11 per cent and net profit estimates by 10-15 per cent pegging the target price at ₹41,881.



## MOTOR ACCIDENT CLAIMS TRIBUNAL

# Claims hinge on prompt filing, meticulous documentation

SANJEEV SINHA

A recent Karnataka High Court ruling has underscored a crucial aspect of road accident compensation: even minor delays, missing documents, or gaps in evidence can cost victims their rightful claim. In the case before the court, a 24-day delay in filing the complaint and the inability to establish the involvement of the offending vehicle led the Motor Accident Claims Tribunal (MACT) to reject the plea—a decision the High Court upheld.

The judgement highlights the importance of understanding how the MACT functions, why its procedures matter, and the steps accident victims must take to avoid losing compensation on technical grounds.

### How the tribunal works

The MACT, established under Section 165 of the Motor Vehicles Act, 1988, adjudicates compensation claims arising from motor vehicle accidents involving death, injury or third-party property damage. “Unlike civil courts, it follows a faster, summary procedure.

Once an application is filed, the Tribunal conducts an enquiry under Section 168 and decides the claim based on this summary procedure,” says Manmeet Kaur, partner, Karanjawala & Co, a dispute resolution firm.

### How to file a case in MACT

Filing a claim requires submitting an application in the prescribed format, detailing the circumstances of the accident, injury or damage suffered, and compensation sought. “The application may be filed by the victim, the legal representatives of the deceased, the owner of damaged property, or an authorised representative of the claimant,” says Soumen Mohanty, partner, Aquilaw.

A claim may be filed with the MACT of the area where the claimant or the defendant resides or conducts business. Mohanty informs that the time limit for filing a claim is six months from the date of the accident.

“But this limitation is under challenge before the Supreme Court. No claim can be dismissed on this ground until the petition is decided,” says Kaur.

### How award is determined

The Tribunal examines the overall impact of the accident on the victim's life. It takes into consideration age, income and earning capacity. It often applies the multiplier method to assess loss of future income. “It reviews medical evidence, disability certificates, hospital bills and the need for long-term treatment. In death cases, it examines the number of dependants and their financial dependence. Non-economic losses like pain, suffering, and loss of companionship are also considered. The Tribunal must rely on credible documents and consistent evidence,” says Shankey Agrawal, partner, BMR Legal. Where the victim is partly at fault, compensation is reduced in proportion to their fault. “Failing to wear a helmet or crossing the road carelessly may lower the award, depending on the degree of negligence proved. The Tribunal's assessment must rely on evidence, not assumptions,” says Agrawal.

### Steps to secure claim

To strengthen their case, victims should promptly file an FIR. “They must also secure evidence from the accident site, seek immediate medical care, preserve all hospital and billing records, and ensure medico-legal case registration,” says Smita Paliwal, partner, King Stubb & Kasiva, Advocates and Attorneys. Agrawal adds that delays, missing documents, or inconsistencies can weaken a case and lead to rejection, as shown by the Karnataka High Court judgement.

### Why claims are rejected

Courts frequently reject claims due to long, unexplained delays in filing FIRs, inability to prove involvement of the offending

## Key documents for filing claim

- Vehicle's registration certificate, insurance papers, driving licence
- FIR or police complaint, photographs or CCTV footage of accident
- Medical records (for injuries) or death certificate (if applicable)
- ID proof of claimants in case of death
- Treatment bills and treatment record
- Income proof (in case of loss of earnings)
- Documents showing qualifications of deceased or victim
- Affidavit establishing relationship of claimants with deceased

vehicle, lack of credible medical evidence, exaggerated claims, or signs of false implication. “Many claimants weaken their own case by failing to document injuries, relying only on oral statements, inflating claims, or ignoring procedural requirements,” says Paliwal.

### Mistakes to avoid

Victims should avoid delaying the FIR or relying solely on oral statements. They must maintain complete medical documentation and refrain from overstating income or injuries. “Not attending hearings or failing to respond to notices can also weaken the case. Timely action and proper documentation are essential for a successful claim,” says Agrawal.

The writer is a New Delhi-based independent journalist

# Why your Sep-Oct EPF contributions are not reflecting in account

Salaried employees whose provident fund passbooks are not reflecting September and October 2025 wage contributions must not worry, as it is a temporary system-related delay, the Employees' Provident Fund Organisation (EPFO) has said.

### So what exactly happened?

EPFO is implementing an upgraded version of its Electronic Chal-

lan-cum-Return (ECR) ledger. Passbook entries for recent wage months are being posted in phases and some members may notice missing or incomplete entries for a while, it said in a statement.

### Passbook Lite for easier access

EPFO has introduced 'Passbook Lite', a simplified view of contributions, withdrawals and running

balance. Available at the member portal, this version allows users to check key details without navigating to the separate passbook site.

### How to check EPF passbook on the UAN Member e-Sewa portal

- Visit UAN Member e-Sewa portal.
- Enter your UAN, complete OTP verification and select Passbook Lite to view your statement.

Read full report here: mybs.in/2erjRVe

COMPILED BY AMIT KUMAR



**GRIHUM HOUSING FINANCE LIMITED**  
Reg. Off: 6th Floor, B-Building, Ganga Trueno Business Park, Lohegaon, Pune 411014

**APPENDIX IV (SEE RULE 8(1) POSSESSION NOTICE (FOR IMMOVABLE PROPERTY))**

Whereas, the undersigned being the Authorised Officer of Grihum Housing Finance Limited herein after referred as Secured Creditor of the above Corporate/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice 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 the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13 (4) of the said Act read with Rule 8 of the said rules of the Security Interest Enforcement Rules 2002 on this **24th Day of the November of the Year 2025**.

The borrowers 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 secured Creditor the amount and interest 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. Details of Property taken in possession are herein below.

SR. NO.	NAME OF BORROWERS	DESCRIPTION OF PROPERTY	POSSESSION TAKEN DATE	DATE OF STATUTORY DEMAND NOTICE	AMOUNT IN DEMAND NOTICE (RS.)
1.	GORI SHANKAR, SUNITA RANI	All That Piece And Parcel Of The House Bearing Property Tax Id No. Mc/B10/0147 Measuring 2½ Marla Being 1¼ Share Of Area Measuring 30'x22' I.E. 9 Kanal 10 Marla Comprised In Kharsa No. 144/10, 145/6/17 (0-10) Situated In The Revenue Estate Of Basti Bhiwana Sunder Nagar Road, Fatehabad Within Municipal Limit Of Fatehabad Vide Sale Deed No.216 Dated 25-04-2005 Duly Registered In The Office Of Sub Registrar Fatehabad And Mutation No.14658 Comprised In Khawat No.1111 Vide Jamabandi For The Year 2013-14.	24-11-2025	10-09-2025	Loan No. HM0138H15100010 Rs.400142/- (Rupees Four Lakh One Hundred Forty Two Only) payable as on 10/09/2025 along with interest @17.65 p.a. till the realization.
2.	RICHPAL SINGH FATHER AND LEGAL HEIR OF VEERINDER SINGH (SINCE DECEASED), AMARJEET KAUR MOTHER AND LEGAL HEIR OF VEERINDER SINGH (SINCE DECEASED)	All That Piece And Parcel Of The House Measuring 70'x145' I.E. 1 Kanal 17 Marla 2 Sarsai Being 335/945 Share Of 5 Kanal 5 Marla Comprised In Sq.No.55 Killa No.24/1(5-5) Bounded As: East -Property Of Amarjeet Kaur, West -Property Of Richpal Singh, North -Street, South -Property Of Richpal Singh; Situated In The Revenue Estate Of Village Khataranwa Tehsil Kalanwali Distt Sirsa Vide Transfer Deed No.995 Dated 15-07-2016 Duly Registered In The Office Of Sub Registrar Kalanwali And Mutation No.2385 Comprised In Khawat No.95 Khatoni No.177 Vide Jamabandi For The Year 2011-12	24-11-2025	10-09-2025	Loan No. HL0138H15100018 Rs.1370416/- (Rupees Thirteen Lakh Seventy Thousand Four Hundred Sixteen Only) payable as on 10/09/2025 along with interest @17.15 p.a. till the realization.

Place: HARYANA  
Dated: 29.11.2025

**Sd/- Authorised Officer**  
**Grihum Housing Finance Limited**



**GRIHUM HOUSING FINANCE LIMITED**  
REGISTERED OFFICE: 6TH FLOOR, B BUILDING, GANGA TRUENO, LOHEGAON, PUNE, MAHARASHTRA 411014  
BRANCH OFF UNIT:SCO 134, GROUND FLOOR, CHOTTI BARADARI, PATIALA, PUNJAB - 147001

**E-AUCTION SALE NOTICE**

**E-AUCTION SALE NOTICE SALE OF SECURED IMMOVABLE ASSET UNDER SARFAESI ACT**

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

NoticetherebygiventothepublicgeneralandinparticulartotheBorrower/Co-Borrower/Mortgagor(s)/Guarantor(s)thatthebelowdescribedimmovablepropertiesmortgagedtoGrihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act) , the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be soldon"Àsishwerel's", "Àsishwerel's" and "Whatevertherel's" basis on 31-12-2025throughE-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankauctions.com.

For detailed T&Cs of sale, please refer to link provided in GRIHUM's Secured Creditor's website i.e. www.grihumhousing.com

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.

The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email Id: Support@bankauctions.com. Contact Person Vinod Chauhan, Email id: delhi@c1india.com Contact No- 9813887931. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchsheel Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar 411014 drawn on any nationalized or scheduled Bank on or before 30-12-2025 and register their name at https://www.bankauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address:SCO 134, Ground Floor, Chotti Baradari, Patiala, Punjab - 147001 Mobile no -+91 956726050 e-mail ID rahul.r1@grihumhousing.com For further details on terms and conditions please visit https://www.bankauctions.com & www.grihumhousing.com to take part in e-auction

**THIS NOTICE should also be considered as 30 DAYS (Thirty) notice to Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002**

**PLACE:-PATIALA, PUNJAB**  
**DATE: 29.11.2025**

**Authorised Officer**  
**Grihum Housing Finance Limited**



**GRIHUM HOUSING FINANCE LIMITED**  
REGISTERED OFFICE: 6TH FLOOR, B BUILDING, GANGA TRUENO, LOHEGAON, PUNE, MAHARASHTRA 411014  
BRANCH OFF UNIT:SCO 134, GROUND FLOOR, CHOTTI BARADARI, PATIALA, PUNJAB - 147001

**E-AUCTION SALE NOTICE**

**E-AUCTION SALE NOTICE SALE OF SECURED IMMOVABLE ASSET UNDER SARFAESI ACT**

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

NoticetherebygiventothepublicgeneralandinparticulartotheBorrower/Co-Borrower/Mortgagor(s)/Guarantor(s)thatthebelowdescribedimmovablepropertiesmortgagedtoGrihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act) , the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be soldon"Àsishwerel's", "Àsishwerel's" and "Whatevertherel's" basis on 31-12-2025throughE-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankauctions.com.

For detailed T&Cs of sale, please refer to link provided in GRIHUM's Secured Creditor's website i.e. www.grihumhousing.com

PROPOSAL NO. CUSTOMER NAME (A)	DEMAND NOTICE DATE AND OUTSTANDING AMOUNT (B)	NATURE OF POSSESSION (C)	DESCRIPTION OF PROPERTY (D)	RESERVE PRICE (E)	EMD (10% OF RP) (F)	EMD SUBMISSION DATE (G)	INCREMENTAL BID (H)	PROPERTY INSPECTION DATE&TIME (I)	DATE AND TIME OF AUCTION (J)	KNOWN ENCUMBRANCES/COURT CASES IF ANY (K)
LOAN NO. HL005861-00000005047638 SACHIN SACHIN (BORROWER) MOHIT PAWAN (CO BORROWER) SONIA ARORA (CO BORROWER)	Notice date: 07-06-2025 Total Dues: Rs. 1035228/-(Rupees Ten Lakh Thirty Five Thousand Two Hundred Twenty Eight Only) payable as on 07-06-2025 along with interest @13.35% p.a. till the realization.	Physical	All That Piece And Parcel Of The Property I.E. House No. 48 Situated At Krishna Colony, Village Arai Majra, Tehsil And Distt. Patiala, Area Measuring 0-2 Marlas I.E. 62.22 Sq. Yds. Comprised In Khawat/Khatoni No. 18/71, Kharsa No. 2/12/6/0, 3/1-18, Kile 2, Total Area 9 Kanals 18 Marlas Out Of Which 0-2 Marlas I.E. 62.22 Sq. Yds In The Name Of Sh. Jiwan Lal S/O Sh. Devi Daidal Vide Sale Deed No. 2022-23/11/1/13732 Dated 12.01.2023 Vide Mutation No. 6341 And As Per Revenue Records (Hereinafter Called The Property In Question). Now Sh. Jiwan Lal S/O Sh. Devi Daidal Has/Have Entered Into An Agreement To Sell To Sell The Property Measuring 0-2 Marlas I.E. 62.22 Sq. Yds With Sh. Sachin And Sh. Mohit S/O Sh. Pawan. As Per Ais And Sale Deed The Property In Question Is Bounded As Under:-East : Plot Of Bhola Singh, Side 28' West Road, Side 28' North House No. 47, Side 20' South: House No. 49, Side 20'	Rs. 913500/- (Rupees Nine Lacs Thirteen Thousand Five Hundred Only)	Rs. 91350/- (Rupees Ninety One Thousand Three Hundred Fifty Only)	30-12-2025 Before 5 PM	10,000/-	24-12-2025 (11 AM 4 PM)	31-12-2025 (11 AM 2 PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.

The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email Id: Support@bankauctions.com. Contact Person Vinod Chauhan, Email id: delhi@c1india.com Contact No- 9813887931. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchsheel Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar 411014 drawn on any nationalized or scheduled Bank on or before 30-12-2025 and register their name at https://www.bankauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address:SCO 134, Ground Floor, Chotti Baradari, Patiala, Punjab - 147001 Mobile no -+91 956726050 e-mail ID rahul.r1@grihumhousing.com For further details on terms and conditions please visit https://www.bankauctions.com & www.grihumhousing.com to take part in e-auction

**THIS NOTICE should also be considered as 30 DAYS (Thirty) notice to Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002**

**PLACE:-PATIALA, PUNJAB**  
**DATE: 29.11.2025**

**Authorised Officer**  
**Grihum Housing Finance Limited**



**GRIHUM HOUSING FINANCE LIMITED**  
REGISTERED OFFICE: 6TH FLOOR, B BUILDING, GANGA TRUENO, LOHEGAON, PUNE, MAHARASHTRA 411014  
BRANCH OFF UNIT:SCO 134, GROUND FLOOR, CHOTTI BARADARI, PATIALA, PUNJAB - 147001

**E-AUCTION SALE NOTICE**

**E-AUCTION SALE NOTICE SALE OF SECURED IMMOVABLE ASSET UNDER SARFAESI ACT**

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

NoticetherebygiventothepublicgeneralandinparticulartotheBorrower/Co-Borrower/Mortgagor(s)/Guarantor(s)thatthebelowdescribedimmovablepropertiesmortgagedtoGrihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act) , the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be soldon"Àsishwerel's", "Àsishwerel's" and "Whatevertherel's" basis on 31-12-2025throughE-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankauctions.com.

For detailed T&Cs of sale, please refer to link provided in GRIHUM's Secured Creditor's website i.e. www.grihumhousing.com

PROPOSAL NO. CUSTOMER NAME (A)	DEMAND NOTICE DATE AND OUTSTANDING AMOUNT (B)	NATURE OF POSSESSION (C)	DESCRIPTION OF PROPERTY (D)	RESERVE PRICE (E)	EMD (10% OF RP) (F)	EMD SUBMISSION DATE (G)	INCREMENTAL BID (H)	PROPERTY INSPECTION DATE&TIME (I)	DATE AND TIME OF AUCTION (J)	KNOWN ENCUMBRANCES/COURT CASES IF ANY (K)
LOAN NO. HL005861-00000005047638 SACHIN SACHIN (BORROWER) MOHIT PAWAN (CO BORROWER) SONIA ARORA (CO BORROWER)	Notice date: 07-06-2025 Total Dues: Rs. 1035228/-(Rupees Ten Lakh Thirty Five Thousand Two Hundred Twenty Eight Only) payable as on 07-06-2025 along with interest @13.35% p.a. till the realization.	Physical	All That Piece And Parcel Of The Property I.E. House No. 48 Situated At Krishna Colony, Village Arai Majra, Tehsil And Distt. Patiala, Area Measuring 0-2 Marlas I.E. 62.22 Sq. Yds. Comprised In Khawat/Khatoni No. 18/71, Kharsa No. 2/12/6/0, 3/1-18, Kile 2, Total Area 9 Kanals 18 Marlas Out Of Which 0-2 Marlas I.E. 62.22 Sq. Yds In The Name Of Sh. Jiwan Lal S/O Sh. Devi Daidal Vide Sale Deed No. 2022-23/11/1/13732 Dated 12.01.2023 Vide Mutation No. 6341 And As Per Revenue Records (Hereinafter Called The Property In Question). Now Sh. Jiwan Lal S/O Sh. Devi Daidal Has/Have Entered Into An Agreement To Sell To Sell The Property Measuring 0-2 Marlas I.E. 62.22 Sq. Yds With Sh. Sachin And Sh. Mohit S/O Sh. Pawan. As Per Ais And Sale Deed The Property In Question Is Bounded As Under:-East : Plot Of Bhola Singh, Side 28' West Road, Side 28' North House No. 47, Side 20' South: House No. 49, Side 20'	Rs. 913500/- (Rupees Nine Lacs Thirteen Thousand Five Hundred Only)	Rs. 91350/- (Rupees Ninety One Thousand Three Hundred Fifty Only)	30-12-2025 Before 5 PM	10,000/-	24-12-2025 (11 AM 4 PM)	31-12-2025 (11 AM 2 PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.

The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email Id: Support@bankauctions.com. Contact Person Vinod Chauhan, Email id: delhi@c1india.com Contact No- 9813887931. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchsheel Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar 411014 drawn on any nationalized or scheduled Bank on or before 30-12-2025 and register their name at https://www.bankauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address:SCO 134, Ground Floor, Chotti Baradari, Patiala, Punjab - 147001 Mobile no -+91 956726050 e-mail ID rahul.r1@grihumhousing.com For further details on terms and conditions please visit https://www.bankauctions.com & www.grihumhousing.com to take part in e-auction

**THIS NOTICE should also be considered as 30 DAYS (Thirty) notice to Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002**

**PLACE:-PATIALA, PUNJAB**  
**DATE: 29.11.2025**

**Authorised Officer**  
**Grihum Housing Finance Limited**



**GRIHUM HOUSING FINANCE LIMITED**  
REGISTERED OFFICE: 6TH FLOOR, B BUILDING, GANGA TRUENO, LOHEGAON, PUNE, MAHARASHTRA 411014  
BRANCH OFF UNIT:SCO 134, GROUND FLOOR, CHOTTI BARADARI, PATIALA, PUNJAB - 147001

**E-AUCTION SALE NOTICE**

**E-AUCTION SALE NOTICE SALE OF SECURED IMMOVABLE ASSET UNDER SARFAESI ACT**

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

NoticetherebygiventothepublicgeneralandinparticulartotheBorrower/Co-Borrower/Mortgagor(s)/Guarantor(s)thatthebelowdescribedimmovablepropertiesmortgagedtoGrihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act) , the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be soldon"Àsishwerel's", "Àsishwerel's" and "Whatevertherel's" basis on 31-12-2025throughE-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankauctions.com.

For detailed T&Cs of sale, please refer to link provided in GRIHUM's Secured Creditor's website i.e. www.grihumhousing.com