

# ‘SIR not held can’t justify a challenge’

Form 6 has to be filled up by a person to register as a voter.

Press Trust Of India

**NEW DELHI:** The Supreme Court on Wednesday said the argument that the special intensive revision of electoral rolls was never conducted before in the country cannot be used to examine the validity of the Election Commission’s decisions to carry out this exercise in several states. Commencing final hearing on a clutch of petitions challenging the validity of the EC’s decisions to carry out the revision of electoral rolls in several states, a bench comprising Chief Justice Surya Kant and Justice Joymalya Bagchi said the poll panel has “inherent power to determine correctness of entry in Form 6”. Form 6 has to be filled up by a person to register himself or herself as a voter. The bench also reiterated that the Aadhaar card does not “confer absolute proof of citizenship and that is why we said it will be one of the documents among the list of documents... If any one is deleted they will have to be given a notice of deletion”. “Aadhaar is a creation of statute for availing benefits. Just because



Supreme Court of India.

a person was granted Aadhaar for ration, should he be made a voter also? Suppose someone belongs to

a neighbouring country and works as a labourer,” the CJI said. The bench did not seem in agree-

## ‘Form 6 cannot compel EC to accept entries without verification’

Justice Bagchi observed that Form 6, used for inclusion, cannot bind the Election Commission to accept entries without verification. Justice Bagchi emphasised the need to weed out deceased voters, noting that lists were publicly displayed in panchayats and on official websites. “We do not judge in a vacuum,” he said. Advocate Prashant Bhushan drew attention

### HIGHLIGHT

- Justice Bagchi emphasised the need to weed out deceased voters.
- Sibal argued that the SIR raised key democratic concerns.

to Assam’s SIR guidelines, arguing that they improperly empower electoral officers to determine citizenship.

ment with a particular submission and said, “You are saying the Election Commission is a post office which must accept the Form 6 submitted and include your name.”

“Prima facie, yes ... unless there is some contrary material,” senior advocate Kapil Sibal, appearing for some of the petitioners, said. “The Election Commission will always have this inherent constitutional jurisdiction to determine correctness of the documents...,” the bench said.

The CJI responded that Assam is a unique case with foreigners tribunals established under special statutes, and that such determinations were limited to “D-voters” those marked as doubtful.

Sibal said that issues such as citizenship and unsoundness of mind must be decided by competent statutory authorities that are the union ministry of home affairs and not booth level officers (BLOs). “BLOs have no right to get into this,” he said, terming the entire SIR exercise “erroneous and unconstitutional”.

The hearing will continue on Thursday.

## Simple lifestyle shifts

**MUMBAI:** Stress has become one of the most common reasons individuals struggle with conception today, and men are no exception. Yet, what many do not realise is that while stress directly affects mood or energy, it can also alter sperm health in many ways.

Dr Namita Chandra Verma, Fertility Specialist, Birla Fertility & IVF, Raipur, says, when the body stays under constant stress, it releases higher levels of cortisol – the stress hormone. Cortisol has been found to interfere with the production of testosterone - the hormone that drives sperm formation. Over time, this imbalance can reduce both sperm count and motility and even affect sperm DNA integrity. Research has found that men with higher stress levels had significantly lower sperm concentration and poorer morphology compared to those with lower stress exposure.

# Murmu to become first Prez to address Odisha Assembly

Press Trust Of India

Speaker Surama Padhy said it will be a historic moment for the assembly and its 147 members.

**B H U B A N E S W A R :** Droupadi Murmu will script history on Thursday by becoming the first President to address the Odisha Assembly, of which she was earlier a member. Speaker Surama Padhy, who chaired an all-party meeting on Wednesday, said it will be a historic moment for the assembly and its 147 members. “The President will address the House from 4 pm to 5 pm. We are all eagerly waiting to listen to her. Her visit and address as the President are truly historic,” she said. Padhy said Murmu will be the first President to visit and address the Odisha Assembly.

### FASTFACTS

- President will address the House from 4 pm to 5 pm.
- Prez’s visit and address as the President are truly historic

She said Murmu was elected to the Odisha Assembly from Rairangpur seat in Mayurbhanj district twice, in 2000 and 2004. She also became a minister in the BJD-BJP coalition government in Odisha.

During her visit, Murmu will also visit room number 11, the chamber in the assembly from where she functioned as a minister.

She served as a MoS with independent charge for Commerce and Transportation from March 6, 2000 to August 6, 2002, and Fisheries and Animal Resources Development from August 6, 2002 to May 16, 2004.


### NEWSLINE

#### NEW DELHI

## ‘Reinforce predictability’

Chief Justice of India Surya Kant on Wednesday, for the first time, mooted the idea of a uniform national judicial policy to minimise unpredictable and avoidable divergence of opinions in cases by constitutional courts. Observing that there are 25 high courts and multiple benches of the Supreme Court, the CJI said it is high time to minimise unpredictability and avoidable divergence that may arise.

He was speaking at a function organised by the Supreme Court to celebrate the Constitution Day. “The time is also ripe for us to reinforce predictability in our judicial approach. One constructive way forward, in my opinion, can be the evolution of a uniform national judicial policy, an institutional framework that encourages coherence across jurisdictions so that our courts speak with clarity and consistency,” the CJI said.



**CO-SAM: BILASPUR, RING ROAD NO.-2, GURAV PATH, BILASPUR, BILASPUR- 495001(C.G.)**

**DEMAND NOTICE**


A notice is hereby given that the following Borrowers have defaulted in repayment of principal and interest of the loans facility (whenever applicable) 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 Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known address, but they have been returned unserved and as such they are hereby informed by way of this public notice.

Name & Address of the Borrower & Branch Name	Date of Demand Notice Date of NPA	Amount Outstanding	Details of Properties / Address of Secured Assets to be Enforced
<b>Borrower- Late Sapna Prasad, Legal Heir of Borrower- Shri Mayank Singh S/o Late Ganesh Prasad &amp; Ms. Shruti Singh D/o Late Ganesh Prasad, Branch- Bilaspur, Sadar Bazar, (005800)</b>	06/11/2025 29/10/2025	<b>Rs. 9,06,943.39/-</b> + further Intt. & other charges w.e.f. 31/10/2025	Registered Sale Deed executed at the office of sub Registrar Bilaspur vide Book No. Ad-1, Volume No. 29737, Page 117-135, Document No. 2451 Dated 25/01/2019 bearing Kh. No. 133/1/GH (Part), P.H. no. 24/43, Mouza – Domuhani, R.N.M. – Belha, Tehsil & District – Bilaspur, C.G. Boundaries-North-Open Plot, South-Road, East-Plot of Sheetal Yadav, West-Plot of Priti Chourasiya and Shivnarayan Sahu

The steps are being taken for substituted service of notice. The above Borrower(s) and/or their Guarantor(s) (whenever applicable) 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 Re-construction 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.*

**Date: 27.11.2025, Place: Bilaspur** **Authorized Officer, Punjab National Bank**



**State Bank of India**  
SARB, Block B-1, Pujari Chamber, Pachpedi Naka, Raipur (C.G.)

**DEMAND NOTICE**

A notice is hereby given that the following Borrowers and Guarantors 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 unserved and as such they are hereby informed by way of this public notice.

S. No.	Name of the Borrower(s) / Guarantor(s) & Address	Details of Properties / Address of Secured Assets to be Enforced	Date of Notice Date of NPA	Amount Outstanding/dues
1.	<b>Borrowers- Shri Mohan Katara S/o Late Shri Roop Singh Katara, House No. MID/308, Dipika Colony, Post Gevra Project, WOL Gevra Project, Village- Gevra, Belitki, Deepika, Korba, Chhattisgarh 495452</b>	<b>Hypothecation of Movable Properties:</b> Current Assets including Stocks, Stocks in Trade, Receivables, Consumable Stores and Spares and entire current assets and Hypothecated Movable Plant and Machinery etc. of the company. <b>Equitable Mortgage of Immovable Properties:</b> All that part and parcel of the property consisting of Diverted Land situated at Mauza- Sakri, Pin No. 495003, House No. 1, P.H. No. 45, R.N.M. Sakri, Block Takatpur, Tehsil- Sakri, Distt- Bilaspur, C.G. Under Nagar Panchayat Sakri Ward No. 05, Daldalipara (Present in Nagar Palika Nigam Bilaspur) Kandika Kramank 03, "OM Space", located about 100 meters away from the main road, Sheet No.42, Bhukhand Kramank 5, Khasra No. 444/2 admeasuring- 1500 Sqft., (139.405 Sgnt.) in the Name of Shri Mohan Katara S/o Late Roop Singh Katara. As per sale deed dated 30.01.2024, Book No. 1, Granth No. 32015, Page No. 257 to 280, Document No. 5531, Sub- Registrar- Bilaspur. Bounded by (As per title deed):- North : Layout Bhukhand Kramank 158, South: Nistari Road, East: Nistari Road, West: Layout Bhukhand Kramank 160	29.10.2025 21.06.2025	<b>Rs. 35,47,709/-</b> + Intt. & other charges as on 28.10.2025

The steps are being taken for substituted service of notice. The above Borrowers and or their Guarantors 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 Borrowers & Guarantors 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: 27.11.2025, Place: Korba** **Authorized Officer, State Bank of India, SARB Raipur**



**Branch: Narmada Nagar, Mangla Chowk Mungeli Road, Bilaspur (C.G.)**


**DEMAND NOTICE**

**NOTICE U/S 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

Borrower's & Guarantor's Name & Address	Type	Details of Mortgaged Property
	Limit	
<b>Mr. Salil Kumar S/o Mr. Shashi Bhaskar, C/o S.T Hussain, Taj Masjid ke samne wali gali, Kurnharpara, Talapara. Bilaspur, CG- 495001.</b>	<b>TERM LOAN</b>	Equitable Mortgage of diverted residential land & Building bearing layout Plot No <b>138</b> , Kh No <b>991/61</b> , comprising area <b>600</b> sq.ft, located at Indu Imagica, Mouza- Chhatauna, PH. No 37, RNM- Amseena, Tehsil- Sakri, District- Bilaspur, Chhattisgarh in the name of <b>Mr. Salil Kumar S/o Mr. Shashi Bhaskar.</b> <b>Boundary Marks: East:</b> Layout No 152, <b>West:</b> Colony Road, <b>North:</b> Layout No 137, <b>South:</b> Layout No 139.
	<b>₹ 26,12,566.00</b>	
	Total Dues as on 11/11/2025 an amount of <b>₹ 25,07,424.00</b> NPA Dt. 09/11/2025	

The Borrower mentioned above has availed total credit facilities as mentioned above from **Bank of Baroda, Branch: Mungeli Road, Bilaspur (CG)** and the mentioned Guarantors provided guarantee and secured by way of mortgaged of above mentioned property. The borrower failed to adhere to terms and conditions of sanction. The account became irregular and classified as NPA as mentioned above as per RBI guidelines. The Bank intends to enforce the said property mortgaged by you and issued Demand Notice as mentioned above for recovery of outstanding amount as mentioned above with interest and expenses thereon under registered post with acknowledgment due which were not served to the borrowers and guarantors. Hence this publication issued. Hereby Borrower/Guarantor are called upon to pay the amount mentioned above with rate of interest (Contractual Rate), costs, charges etc., thereon within 60 Days from the date of publication failing which the undersigned will be constrained to initiate action against mortgaged property under section 13(4) and the provision of said Act to realize our Bank's dues. Your attention is invited to provisions of the Sec (8) of Sec (13) of the act in respect of time available to you to redeem the secured assets.

**Date: 26.11.2025, Place: Bilaspur (C.G.)** **Authorized Officer, Bank of Baroda**



**Regional Office, First Floor, Zonal Market, Sector-10, Bhilai (C.G.)- 490006**  
**PH: 0788 - 2261892,2264992, E-mail: recovery.durg@bankofbaroda.com**

**POSSESSION NOTICE**


(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002) Whereas, The undersigned being the Authorised Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice to the following borrowers / guarantors calling upon the Borrowers to repay the amount mentioned in the respective notices within 60 days from the date of receipt of the said notice. The under mentioned Borrower / Guarantor having failed to repay the amount, notice is hereby given to the Borrowers/Guarantors and the Public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub- section (4) of section 13 of the Act read with Rule 8 and under section 14 of the Act of the Security Interest Enforcement Rules, 2002 .

S. No.	Branch Name/Ph.No.	Name of Borrower / Guarantor	Description of Property	Demand Notice Date, Amount & Symbolic / Physical Possession Date
01	Bemetara Branch Bemetara 9752410795	MR. LALIT KUMAR VISHWAKARMA S/o MR. Sadhe Lal Vishwakarma	All that part and parcel of the property consisting Residential land and Building bearing part of KH No.- 268/180, 269/212, Area 2.738 Hect,New KH No. 268/308, Plot No. 81, area- 1000 Sq. Feet situated at Govind Vihar Colony at Vill. - Singhouri, Tahsil - Bemetara,Dist. - Bemetara (C.G.) belonging to Mr. Lalit Kumar Vishwakarma. Bounded:On the North by: House No. 82, On the South by: Road, On the East by: Road, On the West by: Garden	10.09.2025 <b>Rs. 24,10,690.94</b> + interest + other charges 24.11.2025 Symbolic Possession

The Borrowers / Guarantors / Mortgagors in particular and the public in general is hereby cautioned not to deal with the above mentioned property and any dealings with the properties will be subject to the charge of Bank of Baroda for above mentioned amount interest and other charges thereon.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

**Date: 27.11.2025, Place: Bhilai, Chhattisgarh** **Authorised Officer, Bank of Baroda**



**GRIHUM HOUSING FINANCE LIMITED**

**Registered Office:** 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 **Branch Off Unit:** First Floor, Indira Tower, Vinoba Nagar, Vyapar Vihar, Bilaspur (CG), Chhattisgarh -495001

**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. Notice is hereby given to the public in general and in particular to the Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum 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 sold on "As is where is", "As is what is", and "Whatever there is" basis on 29-12-2025 through E-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 GHFL's/Secured Creditor's website i.e. [www.grihumhousing.com](http://www.grihumhousing.com)

Sl. No.	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)
1	<b>Loan No. HL0024H15100042 SHEKH MURTUJA ALI (BORROWER) SHEKH MUSTAQUE ALI (CO BORROWER)</b>	<b>Notice date: 07-06-2023</b> <b>Total Dues: Rs. 2928875.80/-</b> (Rupees Twenty Nine Lacs Twenty Eight Thousand Eight Hundred Seventy Five and Eighty Paises Only) payable as on 07-06-2023 along with interest @16.80% p.a. till the realization	Physical	All That Pice & Parcel Of Land Bearing Revenue Part Of Survey No. 150/6, Adm. 4000 Sq.Ft Mouja Khamtarai, Ph No 17, Gram Panchyat Block Bilha R.I, Circle, Tahsil And District Bilaspur (C.G.) <b>Bounded By</b> :East- Road West-Open Land North-Land Of Seller South-Land Of Seller	<b>Rs. 4200000/-</b> (Rupees Four Lacs Forty Two Thousand Lacs Only)	<b>Rs. 420000/-</b> (Rupees Four Lacs Forty Thousand Only)	27-12-2025 Before 5 PM	10,000/-	23-12-2025 (11AM – 4PM)	29-12-2025 (11AM- 2PM)	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 in all aspects thereof 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 -Dharni P, Email id- dharni.p@c1india.com Contact No- 9848182222. 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 Money Deposit (EMD) by way of by way of NEFT/RTGS/ DD in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PRO-CEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICICI0009915 , ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar -411014 drawn on any nationalized or scheduled Bank on or before 27-12-2025 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: First Floor, Indira Tower, Vinoba Nagar, Vyapar Vihar, Bilaspur (CG), Chhattisgarh -495001 Mobile no. +91 9567626050 e-mail ID rahul.r1@grihumhousing.com For further details on terms and conditions please visit <https://www.bankauctions.com> & [www.grihumhousing.com](http://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*

*In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Central Chronicle shall be prevail*

**Date: 27.11.2025 Place: BILASPUR (C.G.)** **Sd/- Authorised Officer, Grihum Housing Finance Limited**



**JANA SMALL FINANCE BANK**  
(A Scheduled Commercial Bank)

**Registered Office:** The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. **Branch Office:** Malay Heights 1st Floor, Above IDBI Bank, In Front of RBI, Mahadevghat Road, Sundar Nagar, Raipur (C.G.)-492001.

**E-AUCTION NOTICE**

**PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

The undersigned as authorised officer of **Jana Small Finance Bank Limited** has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that **online auction (e-auction)** of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	31399440000072 & 31399410000024	1) Mr. Vinod Kumar Singh, S/o. Laxmi Narayan Singh, Proprietor M/s. Gurudev Handloom Enterprises, 2) Mrs. Gyanti Singh, W/o. Vinod Kumar Singh	31.10.2023	15.02.2024	<b>Rs.49,80,474.64</b> (Rupees Forty Nine Lakh Eighty Thousand Four Hundred Seventy Four and Sixty Four Paise Only) as of 07.11.2025	13.12.2025 09.00 AM to 05.30 PM	<b>Rs.44,63,550/-</b> (Rupees Forty Four Lakh Sixty Three Thousand Five Hundred Fifty Only)	<b>Rs. 4,46,355/-</b> (Rupees Four Lakh Forty Six Thousand Three Hundred Fifty Five Only)	30.12.2025 @ 11.00 AM to 02.00 PM	29.12.2025 before 05.00 PM Jana Small Finance Bank Limited, Malay Heights, 1st Floor, Above IDBI Bank, In front of RBI, Mahadevghat Road, Sundar Nagar, Raipur (C.G.)-492001.
<b>Property Description/ Schedule:</b> All that piece and parcel of land bearing part of Khasra No.377/3, New Khasra No.377/6, total admeasuring area of 141.82 Sq.mtrs., situated at Village Jagdalla, P.H. No.2, New P.H. No.3, Vikas Khand Baloda, & R.N.M. Champa, Ward No.20, within the limit of Nagar Palika Parishad Champa, Tehsil Champa & District Janjgir Champa (C.G.). <b>Bounded by:</b> East by: Land of Rajkumar (Champa), West by: Land of Baby Devi Soni, North by: Gali/ Road and South by: Land of Rajkumar (Champa).										
2	45099420000351	1) Mr. Rishabh Mitra, S/o. S. B. Mitra, 2) Mrs. Sujata Mitra, W/o. S. B. Mitra	19.05.2023	01.08.2025	<b>Rs.27,14,160.90</b> (Rupees Twenty Seven Lakh Fourteen Thousand One Hundred Sixty and Ninety Paise Only) as of 07.11.2025	13.12.2025 09.00 AM to 05.30 PM	<b>Rs.24,04,800/-</b> (Rupees Twenty Four Lakh Four Thousand Eight Hundred Only)	<b>Rs.2,40,480/-</b> (Rupees Two Lakh Forty Thousand Four Hundred Eighty Only)	30.12.2025 @ 11.00 AM to 02.00 PM	29.12.2025 before 05.00 PM Jana Small Finance Bank Limited, Malay Heights, 1st Floor, Above IDBI Bank, In front of RBI, Mahadevghat Road, Sundar Nagar, Raipur (C.G.)-492001.
<b>Property Description/ Schedule:</b> All that R.C.C. super structure comprising Flat No.B-201, on Second Floor, total built up area of 666 Sq.ft. (61.985 Sq.mtrs.), in the multi-storeyed building known as "Geetanjali Apartment", constructed on the diverted land bearing Sheet No.9, Plot Nos.190 & 191, Part of Khasra No.565/5, 565/4, P.H. No.36, situated at Pt. DeendayalUpadhyay Nagar, Ward No.16, Mouza Juna Bilaspur, within the limits of Nagar Nigam Bilaspur, R.N.M. Bilaspur, Vikas KhandBilha, Tehsil & District Bilaspur (M.P.). <b>Bounded by:</b> East by: Flat No.B-202, West by: Open Sky, North by: Open Sky and South by: Flat No.A-205.										
3	31399420000066 & 31399430000082 & 31399410000040	1) Mr. Dilip Mandal, S/o. Sonmani Mandal, 2) Mrs. Sangeeta Devi, W/o. Dilip Mandal	17.03.2025	17.06.2025	<b>Rs.35,40,166.31</b> (Rupees Thirty Five Lakh Forty Thousand One Hundred Sixty Six and Thirty Nine Paise Only) as of 17.11.2025	13.12.2025 09.00 AM to 05.30 PM	<b>Rs.22,59,675.00</b> (Rupees Twenty Two Lakh Fifty Nine Thousand Six Hundred Seventy Five Only)	<b>Rs.2,25,967.50</b> (Rupees Two Lakh Twenty Five Thousand Nine Hundred Fifty Seven and Fifty Paise Only)	30.12.2025 @ 11.00 AM to 02.00 PM	29.12.2025 before 05.00 PM Jana Small Finance Bank Limited, Malay Heights, 1st Floor, Above IDBI Bank, In front of RBI, Mahadevghat Road, Sundar Nagar, Raipur (C.G.)-492001.
<b>Property Description/ Schedule:</b> All that piece and parcel of Diverted land bearing Land Survey Nos.936/1/r, 938/1/r, 939/1/r, total admeasuring area of 121.56 Sq.mtrs., (0.03 Acre), out of total land area 0.012 Hectare, together with construction thereon, P.H. No.09, situated at Dewangan Para Mohalla, Durpa Road, Ward No.04, Gram Korba, R.N.M. Korba, within the limits of Nagar Palik Nigam Korba, Block/ Tehsil & District Korba (C.G.). <b>Bounded by:</b> East by: Road and House of J.K. Mandal, West by: House of Mohd. Shabir, North by: House of Mohd. Altaab and South by: Land of Aas Mohammad.										

The properties are being held on **"AS IS WHERE IS BASIS"** & **"AS IS WHAT IS BASIS"** and the E-Auction will be conducted **"On Line"**. All payments relating to purchase of above said property to be made in favour of **Jana Small Finance Bank**. The auction will be conducted through the Bank's approved service provider **M/s. 4 Closure** at the web portal <https://bankauctions.in> & [www.foreclosureindia.com](http://www.foreclosureindia.com). For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact **M/s. 4 Closure; Contact Mr. Vikas Ketele, Contact Number: 8712637550. Email id: info@bankauctions.in / vikas@bankauctions.in**. For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact **Jana Small Finance Bank officers Mr. Ranjan Naik (Mob. No.6362951653)**. To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantors/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

**Date: 27.11.2025, Place: Bilaspur** **Sd/- Authorized Officer, Jana Small Finance Bank Limited**