

Efforts for posting on

An IAS officer, who was in the Higher Education Department (HED), is waiting for a plum posting. During the election, Sahib was shifted from the department and sent to a district as its collector. Because the officer has already been collector in three districts, he is keen on going to an important district, for which he has pulled out all the stops. The officer hopes that he will get a posting to a place of his choice through his connections. It is said that when he was posted to HED, he was on good terms with the minister who is now holding the reins of power. Ergo he is hopeful of getting an important position. Another advantage of this officer is that the BJP organisation is in favour of him, because when he had been the collector in an important district, he kept the party office-bearers happy. But he will face a tough competition to get the district of his choice. Now, it is to be seen if hits the jackpot.

PS faces the music

People in the corridors of power are trying to find the reasons for sudden removal of a principal secretary-rank officer. Some of them are attributing his shifting to a case relating to procurement, and a few others are saying that a scam in a department entailed his transfer. But the actual reason for the PS's removal is said to be a woman IAS officer whom the PS took lightly. The PS thought the female officer, holding an important position, would be on the post only for a few days, so he did not give her enough importance. The story did not end there: his way of talking also hurt her, but he could never imagine that it would weigh heavy on him. Miffed by the PS's conduct, the female officer shunted to such a place where posting is considered punishment among the bureaucrats. In the process, another female officer waiting for a plum posting got the lottery.

In a tight spot

An IAS officer and his wife, who were very powerful in the bureaucracy, may be in a tight spot in the coming days. A few days ago, Sahib was removed, but he did not get any posting, and there are reports that he will be sent to the loop line. He may be sent to the revenue board where transfer is considered a punishment, and his wife will also be shifted from the department she is working for. The departments she is handling may be taken from her. In the administrative reshuffle, Madam may be shunted to the loop line, but keeping in mind the present situation, she and her husband want to go to Delhi. She has been trying to go there on deputation for a long time, but her efforts came to naught. People say her husband will be posted to Delhi earlier than madam.

High hopes

Two IAS officers of the same batch have high hopes about their posting after the change of government. Both these officers were sent to the loop line for different reasons. One of them, who was in an important department, was removed from the mainstream administration for committing some irregularities. Because of this, his efforts to return to the middle-of-the-road administration fell through. Another officer was removed for sulking work. The files sent to this officer piled up on his table. After their removal, both were waiting for a change in the government, so that they might get important postings. Accordingly, they have been making efforts to get a posting in Mantralay. To get a concrete outcome of their efforts, they are waiting for a full-time Chief Secretary (CS). Once the government appoints a full-time CS, they will pull out all the stops to meet their purpose. One of the two officers is posted in such a place from where it will be difficult for the government to remove him.

Post-accident shock

The government's action after a road accident in the state has rattled many officers and a politician. None of them could imagine that the government would act in such a manner. Immediately after the tragedy, four officers, including a collector and a superintendent of police, were removed. The collector and the SP got their postings on the recommendations of a senior leader of the BJP, who, too, was shocked by the government's action. There are reports that the politician was against shifting of the collector and the SP but by the time the politician's message about it reached the Chief Minister's door, the action had been taken. Now the politician is worried about his dwindling influence in the state. The way the government acted after the accident may have fetched pats on its back from the public, but it has scared the officers who think the axe may fall on them anytime even for a minor error.

Bleak chances

There is little hope for a better tomorrow for two IAS officers who are in the loop line. They expected the Congress to form a government and rescue them from their current situation, but the party's miserable performance in the assembly election disappointed them. When the BJP changed the chief minister and a new regime took over power, they were happy, thinking good days are ahead, but the chances of their getting important positions look dim. An officer, who is now very powerful, frowns on both of them. Likewise most of the bureaucrats dislike one of them, and they are aware of how close he was with the Congress leaders; and how he was working for them. Ergo chances of his returning to the mainstream administration appear bleak. Another problem with these two officers is that the Centre will not accept them, and, considering that, they are likely to remain in the loop line for a long time.

■ Nitendra Sharma

West Discom introduces WhatsApp chatbot facility

OUR STAFF REPORTER
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West Discom has introduced a WhatsApp chatbot gift for its consumers on the occasion of New Year. This service, initiated immediately, allows consumers to obtain information related to their electricity accounts through the chatbot.

Amit Tomar, the managing director of the Western Region Electricity Distribution Company, explained that consumers with WhatsApp linked to their registered mobile numbers will have access to a brief summary of their electricity bills, colourful PDF copies of bills, and passbook details through this service.

Tomar further mentioned that following this, the company's IT team will integrate centralised call centre services (1912) and other services available with the chatbot facility. Special appreciation goes to Sunil Patodi, the head of the IT section, along with Ashish Tiwari, Ashish Ambulkar, and Arif Khan for their commendable support in launching the WhatsApp chatbot service for the Western Region Electricity Distribution Company.

State records 160 child pornography cases

OUR STAFF REPORTER
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147 CASES REPORTED IN 2022



Racketeers are targeting children and using their photographs and uploading them on social media platforms after morphing them. The cases of child pornography are on the surge as 160 cases were recorded in 2023, which was 147 in 2022.

According to the cyber police, the racketeers are not only limited to big or metro cities, but they have reached mid-sized towns. The photos uploaded by the youths and children are picked by the racketeers, who morph the pictures and upload them on social media platforms. Talking about a case, the

police said that one girl uploaded her photograph of Raksha Bandhan celebration on her social media account. The racketeers picked the photograph, morphed it and uploaded it on social media. When the family member came to know about the photograph they rushed to the police.

After that the family went through agony and was not able to meet the people for several days. They even kept their shop shut for a few days.

ADG cyber crime, Yogesh Deshmukh, said that in 2022, according to the report of National Crime Record Bureau, 147 cases of child pornography were reported in the state. The state was at second rank, while Karnataka was the first with 235 cases. Chhattisgarh was at the third position with 112 cases.

He added that in 2023 till the mid December as many as 160 cases were reported across the state.

Youth dies of chemical burns after struggling for four days

OUR STAFF REPORTER
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Family members allege chemical poured on the deceased on suspicion of theft

Police deny the claim, say he fell on some chemical while collecting waste in Shivanagar area

A youth was allegedly attacked with some chemicals by some people on suspicion of theft in the Azad Nagar area. He succumbed to his burns in a city hospital on Saturday. However, police said that he had fallen on some chemical four days ago due to which he had received burns and was undergoing treatment in the hospital. Further investigation is on to know the circumstances under which he received the burns.

Azad Nagar police station in-charge Neeraj Medha said that the deceased was identified as Ritik Damore, 21 years old, a resident of Shivanagar area near Musakhedi. He used to collect waste in the area and he had fallen on some chemical on Tuesday morning and received burns on his face and

other parts of the body. The investigation is on and the CCTV's of the area are being examined to know the exact reason for the incident. The autopsy report is also awaited.

But his brother-in-law Dharmendra Yadav said that Ritik was collecting waste in Shivanagar when some men surrounded him

and poured some chemical on him on suspicion of theft around 4 am on Tuesday. Since then, he was undergoing treatment and died on Saturday. Dharmendra said that Ritik was not a thief and used to collect waste to earn the daily bread for the family. His two brothers also work in the city.

After the autopsy examination, the family members performed the last rites and demanded that the police examine CCTV's to identify the men who poured the chemical on him. They also demanded that a case be registered against the accused.

Rakesh Jain reappointed president of Digambar Jain Federation

OUR STAFF REPORTER
city.indore@fpj.co.in

In a meeting of Digambar Jain Federation's core committee at Anoop Bhavan a decision to reappoint Rakesh Jain as the president was made after deliberation and unanimous agreement, as conveyed by the Federation's secretary Puspsha Pradeep Singh Kasliwal.

Distinguished leader Rakesh Jain of Digambar Jain Social Group Federation, renowned as the most active organisation in the Digambar Jain community in India, with over 350 branches spanning all states and international branches in the USA, Australia, Dubai, and England, has been re-elect-

ed unopposed as the Federation's president. Rakesh Jain, holding a prominent position in Maharashtra Bank, contributes significantly to both social and governmental spheres.

Since assuming the role of president, Rakesh Jain has established a distinctive identity for the Federation in religious and social activities across the country. The Federation actively participates in various events, including pilgrimage to Sammed Shikharji, cricket tournaments, and notably, the highly successful international youth conference.

Upon the reassignment of the responsibilities of Federation president, society leaders Rajkumar Patodi, Amit Kasliwal, Aditya Kasliwal, Dr. Jainendra Jain, Azad Jain, Rani Ashok Doshi, Smita Sanjeev Jain, Vipul Banjhal, Vimal Choudhary, Sushil Pandya, Kamlesh Kasliwal, Dinesh Doshi, Anurag Jain, and the entire community conveyed their congratulations.

BANK EMPLOYEES ASSAULT BORROWER OVER NON-PAYMENT OF LOAN INSTALMENT

Mhow: Four employees of a bank allegedly forcibly entered the residence of a man and assaulted him over non-payment of loan instalment at Chinark Colony on the Mhow-Pithampur road. The incident took place last week when the bank employees led by Devkaran physically assaulted Amit Kumar Tripathi. Tripathi filed a police complaint, leading to the registration of a case against Devkaran and the other bank employees on Saturday evening. According to Kishanganj police station in-charge Kuldeep Khatri, the 29-year-old resident of Chinark Colony reported that the bank employees demanded full repayment, which he was unable to provide due to financial constraints. The altercation escalated and the bank employees assaulted Tripathi and ransacked his house. The accused have been booked under section 452 (house trespass), 294 (obscene acts), 323 (voluntarily causing hurt), 506 (criminal intimidation) and 34 (common intention) of the IPC.

ADITYA BIRLA HOUSING FINANCE LIMITED
Registered Office- Indian Rayon Compound, Veraval, Gujarat - 362266
Branch Office- G Corporation Tech Park, Kasarvadavali, Ghodbunder Road, Thane -400607 (MH)

DEMAND NOTICE
(under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)
SUBSTITUTED SERVICE OF NOTICE U/s 13 (2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from Aditya Birla Housing Finance Limited (ABHFL), their loan accounts have been classified as **Non-Performing Assets** in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued **demand notices** under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire **outstanding amount** together with further interest at the contractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Sl. No.	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice as on Date	Amount due as per Demand Notice as on Date
1.	AARTI KUSHWAH Plot No. 40 North Part, Sarvodaya Nagar (Sanyak Vihar) Colony, Dewas, Junior, Dewas, Madhya Pradesh- 455001. 2. AARTI KUSHWAH H No. 88, Agrawal Nagar, Dewas, Madhya Pradesh- 455001. 3. AARTI KUSHWAH (In The Capacity Of Available Legal Heir Of Late Harish Kushwah), Plot No. 40 North Part, Sarvodaya Nagar (Sanyak Vihar) Colony, Dewas, Junior, Dewas, Madhya Pradesh- 455001. 4. AARTI KUSHWAH (In The Capacity Of Available Legal Heir Of Late Harish Kushwah) H No. 88, Agrawal Nagar, Dewas, Madhya Pradesh- 455001. Loan Account No. LHNIND000110180013021 & LHNIND000110180013023	09-12-2023	23-12-2023 Old notice dated 23-09-2022 withdrawn. This publication to be treated as effective notice	Rs. 6,78,898.17/- (Rupees Six Lakh Seventy Eight Thousand Eight Hundred Ninety Eight and Seventeen Paise Only) by way of outstanding principal, arrears (including accrued late charges) and interest till 14.12.2023.

DESCRIPTION OF IMMOVABLE PROPERTY/PROPERTIES MORTGAGED: All That Piece And Parcel Of Plot No. 40 North Part, Admeasuring 4.5 Mtr. X 15 Mtr. = 67.50 Sq. Mtr., I.E. 726.30 Sq. Ft., Sarvodaya Nagar (Sanyak Vihar) Colony, Sarvodaya Gram Niman Sansthan, Ward No. 13, Saral No. 391, Dewas, Junior, Madhya Pradesh, India- 455001, And **Bounded As:- East:** Colony Road **West:** Plot No. 56 North, Plot No. 41 South, Remaining Part Of Plot No. 40.

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (together with further interest thereon plus cost, charges, expenses, etc. thereto falling which we shall be at liberty to enforce the security interest including but not limited to taking possession of and selling the secured asset entirely at your risk as to the cost and consequences. Please note that as per section 13(1) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease or otherwise, the aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard. Please note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred by ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL, and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Date: 01.01.2024
Place: Indore

Sd/- Authorised Officer
(Aditya Birla Housing Finance Limited)

ICICI Home Finance | Corporate Office: ICICI Home Finance Company Limited ICICI HFC Tower, Andheri - Kuria Road, Andheri (East), Mumbai - 400059, India
Branch Office: Upper Ground Floor, Z-18, M.P. Nagar, Zone -1, Near At Miracles Hospital, Bhopal (M.P.) Pin Code- 462011
Branch Office: 1st floor, 116, Shekhar Central, Manorama ganj, Indore- 452001
Branch Office: Office No -106, 1st floor, Pukhraj Corporate, Navakha Indore- 452001

[See proviso to rule 8(6)]
Notice for sale of immovable assets

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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, the **Symbolic Possession** of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder:

Sr. No.	Name of Borrower (s)/ Co-Borrowers/ Guarantors/ Legal Heirs. Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Rajkumar Jain (Borrower) Preerna Jain (Co-Borrower) Shanti Lal Jain (Co-Borrower) Loan Account No. NHTSJP00000912403 LHIND00001374024	1st Floor Gram Mahapura Krishna Dham Shajapur Madhya Pradesh 465001	Rs. 13,38,096/- December 15, 2023	Rs. 22,59,900/- Rs. 2,25,990/-	January 08, 2024 11:00 AM- 03:00 PM	January 19, 2024 02:00 PM- 03:00 PM
2.	Imran Agwan (Borrower) Ms Roshni Steels (Co-Borrower) Abdul Latif Agwan (Co-Borrower) Mohd Amjan Agwan (Co-Borrower) Loan Account No. LHIND00001299902	Property 2- Shop No. A 18 And A 19 Ground Floor Hatipala Champa Bagh Indore-452001.	Rs. 57,37,594/- December 15, 2023	Rs. 62,32,950/- Rs. 6,23,300/-	January 08, 2024 11:00 AM- 03:00 PM	January 19, 2024 02:00 PM- 03:00 PM
3.	Imran Agwan (Borrower) Mohd Amjan Agwan (Co-Borrower) Mumtaz Agwan (Co-Borrower) Abdul Latif Agwan (Co-Borrower) Loan Account No. LHIND00001299903, LHIND00001299904	Property 1- House No. 25 A Ground Floor Green Land Colony Scheme No. 31 Sneh Nagar Indore 452001.	Rs. 1,44,34,030/- December 15, 2023	Rs. 1,14,23,284/- Rs. 1,14,23,284/-	January 08, 2024 11:00 AM- 03:00 PM	January 19, 2024 02:00 PM- 03:00 PM
4.	Sirajuddin Kamruddin (Borrower) Salma Bai (Co-Borrower) Loan Account No. NHIND00000730483	Agrawal Estate Near Sanghi Colony Indore Madhya Pradesh 452001	Rs. 3,85,84,547/- December 15, 2023	Rs. 3,71,49,840/- Rs. 37,14,990/-	January 08, 2024 11:00 AM- 03:00 PM	January 19, 2024 02:00 PM- 03:00 PM
5.	Maan Singh Bhati (Borrower) Asha Bhati (Co-Borrower) Suryoday Bhati (Co-Borrower) Loan Account No. LHKHG00001282501 LHIND00001359736, LHKHG00001282641	Property 1: Survey No. 129/2, Patwari Halka No. 07, Village Dungi, Tehsil Dharampuri, Dhar 451/1, Patwari Halka No. 03, Village Bakander, Tehsil Maheshwar, Khargone. Property 2: Part of Survey No. 45/1, Patwari Halka No. 03, Village Bakander, Tehsil Maheshwar, Khargone. Property 3: Survey No. 45/3, Patwari Halka No. 01, Village Bakander, Tehsil Maheshwar, Khargone.	Rs. 6,00,66,854/- December 15, 2023	Rs. 2,94,73,502/- Rs. 29,47,350.2/- Rs. 37,54,871/- Rs. 3,75,485/- Rs. 94,84,932/- Rs. 9,48,495/-	January 08, 2024 11:00 AM- 03:00 PM	January 19, 2024 02:00 PM- 03:00 PM

The online auction will be conducted on website (URL Link- <https://BestAuctionDeal.com>) of our auction agency **Globe Tech**. The Mortgagors/notice are given a last chance to pay the total dues with further interest till **January 18, 2024 before 05:00 PM** else these secured assets will be sold as per above schedule. The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at **ICICI Home Finance Company Limited, Upper Ground Floor, Z-18, M.P. Nagar, Zone -1, Near At Miracles Hospital, Bhopal (M.P.) Pin Code- 462011** on or before **January 18, 2024 before 04:00 PM**. The Prospective Bidder(s) must also submit signed copy of Registration Form & Bid Terms and Conditions form at **ICICI Home Finance Company Limited, Upper Ground Floor, Z-18, M.P. Nagar, Zone -1, Near At Miracles Hospital, Bhopal (M.P.) Pin Code- 462011** on or before **January 18, 2024 before 05:00 PM**. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/ Scheduled Bank in favor of "**ICICI Home Finance Company Ltd.- Auction**" payable at **Shajapur, Indore, Dhar**. For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact **ICICI Home Finance Company Limited on 9920807300** or our Sales & Marketing Partner **NexXen Solutions Private Limited**. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.icicifhc.com/>

Date : January 01, 2024
Place : Shajapur, Indore, Dhar

Sd/- Authorized Officer
ICICI Home Finance Company Limited

ICICI Home Finance | Corporate Office: ICICI Home Finance Company Limited ICICI HFC Tower, Andheri - Kuria Road, Andheri (East), Mumbai - 400059, India
Branch Office: 1st floor, 116, Shekhar Central, Manorama ganj, Indore- 452001

[See proviso to rule 8(6)]
Notice for sale of immovable assets

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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, the **Physical Possession** of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder:

Sr. No.	Name of Borrower (s)/ Co-Borrowers/ Guarantors/ Legal Heirs. Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Varshali Jaiswal (Borrower) Arun Kumar Sahu (Co-Borrower) Loan Account No. LHIND00001479139 & LHIND00001479137 & LHIND00001479133	Plot No. 92 A Vidur Nagar, Gram Ahirkhedi Village Tehsil And District Indore 452001.	Rs. 49,72,978/- December 15, 2023	Rs. 65,61,000/- Rs. 6,56,100/-	January 08, 2024 11:00 AM- 03:00 PM	January 19, 2024 02:00 PM- 03:00 PM
2.	Rajesh Kumar Agrawal (Borrower) Archana Agrawal (Co-Borrower) Loan Account No. LHIND00001358933	184 And 185 Ashiyana Pele Ce Colony Indore Na Indore- 453115	Rs. 11,65,702/- December 15, 2023	Rs. 33,06,744/- Rs. 3,30,680/-	January 08, 2024 11:00 AM- 03:00 PM	January 19, 2024 02:00 PM- 03:00 PM

The online auction will be conducted on website (URL Link- <https://BestAuctionDeal.com>) of our auction agency **Globe Tech**. The Mortgagors/ notice are given a last chance to pay the total dues with further interest till **January 18, 2024 before 05:00 PM** else these secured assets will be sold as per above schedule. The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at **ICICI Home Finance Company Limited, 1st floor, 116, Shekhar Central, Manorama ganj, Indore- 452001** on or before **January 18, 2024 before 04:00 PM**. The Prospective Bidder(s) must also submit signed copy of Registration Form & Bid Terms and Conditions form at **ICICI Home Finance Company Limited, 1st floor, 116, Shekhar Central, Manorama ganj, Indore- 452001** on or before **January 18, 2024 before 05:00 PM**. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/ Scheduled Bank in favor of "**ICICI Home Finance Company Ltd.- Auction**" payable at **Indore**. For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact **ICICI Home Finance Company Limited on 9920807300** or our Sales & Marketing Partner **NexXen Solutions Private Limited**. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.icicifhc.com/>

Date : January 01, 2024
Place : Indore

Sd/- Authorized Officer
ICICI Home Finance Company Limited

Public Notice For E-Auction For Sale Of Immovable Properties

Sale of Immovable property mortgaged to IFIL Home Finance Limited (Formerly known as India Infiline Housing Finance Ltd.) (IFIL-HFL) Corporate Office at Plot No. 98, Udyog Vihar, Phase-IV, Gurgaon-122015 (Haryana) and Branch Office at "102/103, Darshan Mall, 15/2 Race Course Road, Indore- 452001, Madhya Pradesh" under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer (AO) of IFIL-HFL, had taken the possession of the following properties pursuant to the notice issued U/s 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IFIL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.ifilhome.com

Borrower(s)/ Co-Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price
1. Mr. Suraj Jaiswal 2. Mrs. Jyoti Jaiswal (Prospect No. 962585)	12-Jan-2023 Rs. 38,59,348/- (Rupees Thirty Eight Lakh Fifty Nine Thousand Three Hundred Forty Nine Only)	All that part and parcel of the property House No 351, And 342, With Land Area Ad Measuring 1200 Sq.ft. And Built Up Area Ad Measuring 2400 Sq.ft., Sayla Sea Bagn Colony, Indore, Indore- 452015, Madhya Pradesh, India	24-Nov-2023 Total Outstanding As On Date 4-Dec-2023 Rs. 43,20,160/- Rs. (Rupees Forty Three Lakh Twenty Thousand One Hundred Sixty Only)	Rs. 44,16,000/- (Rupees Forty Four Lakh Sixteen Thousand Only) Rs. 4,41,600/- (Rupees Four Lakh Forty One Thousand Six Hundred Only)
1. Mr. Dharmendra Vishwakarma 2. Mrs. Mamta Vishwakarma 3. Vishwakarma Civil Contractor (Prospect No. IL10299479)	7-Jun-2023 Rs. 7,41,003/- (Rupees Seven Lakh Forty One Thousand Three Only) Bid Increase Amount Rs. 25,000/- (Rupees Twenty Five Thousand Only)	All that part and parcel of the property Plot No NE-13, Land area 600 sq. ft., Carpet area 450 sq. ft., Built up area 1800 sq. ft., Singapore British Park, Phase-2 Colony, Gram Dhabil, Teh Sanwer, Indore, Dist. Indore, Madhya Pradesh, India, 453771.	8-Dec-2023 Total Outstanding As On Date 4-Dec-2023 Rs. 7,61,567/- (Rupees Seven Lakh Sixty One Thousand Five Hundred Sixty Seven Only)	Rs. 12,00,000/- (Rupees Twelve Lakh Only) Rs. 4,41,600/- (Rupees Four Lakh Forty One Thousand Six Hundred Only)
Date of inspection of property 2-Feb-2024 11:00 hrs -14:00 hrs		EMD Last Date 5-Feb-2024 till 5 pm.	Date/Time of E-Auction 7-Feb-2024 11:30 hrs -13:30 hrs.	

Mode Of Payment :- EMD payments are to be made via online mode only. To make payments you have to visit <https://www.ifilhome.com> and pay through link available for the property/ Secured Asset only. **NOTE:** Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset, you intend to buy/sell via public auction. For balance payment, upon successful bid, has to pay through RTGS/NEFT. The accounts details are as follows: a) Name of the Account:- IFIL Home Finance Ltd. b) Name of the Bank:- Standard Chartered Bank, c) Account No.-990207XXXXX followed by Prospect Number, d) IFSC Code:-SCL0036001, e) Bank Address:- Standard Chartered Bank, 90 M.G. Road, Fort, Mumbai-400001.

Terms and Conditions:-

- For participating in e-auction, intending bidders required to register their details with the Service Provider <https://www.ifilhome.com> with in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- Bidders are advised to go through the website <https://www.ifilhome.com> and <https://www.ifil.com/home-loans/properties-for-auction> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID - auction.hifil@gmail.com, Support Helpline Numbers (9) 1800 2672 499.
- For any query related to Property details, Inspection of Property and Online bid etc. call IFIL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email- auction.hifil@gmail.com.
- Notice is hereby given to above said borrowers to collect the household contents, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFIL-HFL shall not be responsible for any loss of property under the circumstances.
- Further the notice is hereby given to the Borrowers, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
- In case of default in payment at any stage by the successful bidder/ auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put for sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/understanding without assigning any reason therefor. In case of any dispute in Tender/Auction, the decision of AO of IFIL-HFL will be final.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place : Indore Date : 01-Jan-2024

Sd/-Authorized Officer, IFIL Home Finance Limited