

IWDC 3.0 to propel India's Inland Waterways Growth



KOCHI: The third Inland Waterways Development Council (IWDC 3.0) meeting will be held on January 23, 2026, in Kochi, Kerala, chaired by Union Minister Sarbajit Sarbajit Sonowal and attended by ministers from state governments and MoS Shantanu Thakur. The session aims to review the achievements of India's Inland Water Transport (IWT) sector and outline its future roadmap. New initiatives will be launched to develop waterways, while State Support Agreements are expected to strengthen Centre-State collaboration. Key discussions include building resilient urban water transport, improving cargo efficiency, promoting green passenger vessels, advancing river cruise tourism, and implementing sustainable digital practices. Regulatory frameworks and state concerns regarding ongoing and proposed projects will also be addressed. India's inland waterways network, with 111 National Waterways across 23 states and 4 UTs, currently operates 32 waterways for cargo and passengers. Cargo movement has risen from 18 million tonnes in 2013-14 to 145.84 million tonnes in 2024-25, while passenger traffic reached 7.64 crore in 2024-25. Initiatives like the 'Jalvahak' Cargo Promotion Scheme and 'Jal Samridhhi'

have accelerated growth and private sector participation. According to Sunil Paliwal, IWAI Chairman, IWDC has become a collaborative national platform aligning policy and state priorities, combining infrastructure development with sustainability. IWDC 3.0 in Kochi aims to consolidate progress, accelerate project execution, and scale technology-driven, green inland waterways as a preferred mode for cargo and passengers.

South East Central Railway

E-TENDER NOTICE

Tender Notice No:- SNT-R-2026-01
Date. 15.01.2026
Name of work: Execution of Signaling & Telecommunication work in connection with: (1) Through Turn out renewal 86 Sets [BMV-76 Set (CS+CMS) and Durg-DRZ -10 Sets (TWS+WCMS)], (2) Through Rail Renewal (Primary)-64.595 Kms.
Tender Value: Rs. 96882702.63 **EMD :** Rs. 634400.00 **Completion period:** 12 (Twelve) Months. Bidders will be able to submit their original/revised bids upto **15.00 hours on 13.02.2026** only. Manual offers are not allowed against these tenders. Details are available on our website: www.ireps.gov.in.
Divl. Sig & Telecom Engineer
PR/RS/TA/AA/296 S.E.C.R., Raipur
@secrail

DEMAND NOTICE

Whereas the Authorized Officer of Asset Reconstruction Company (India) Limited (acting in capacity as Trustee for the below mentioned Trusts) (hereinafter referred to as "ARCL") is incorporated under the companies Act, 1956 and registered as an Asset Reconstruction Company with the Reserve Bank of India of Securitization and Reconstruction of Financial Assets and Enforcement of security interest Act, 2002 (hereinafter referred to as the "SARFAESI Act") and whereas the Borrower / Co-Borrowers as mentioned in Column No. 2 of the below mentioned chart obtained loan from IFCL Home Finance Ltd, the Original Lenders and where as ARCL has acquired the financial assets relating to the loan accounts mentioned herein below and whereas ARCL being the secured creditor under the SARFAESI Act, and in exercise of powers conferred under section 13(2) of the said Act read with Rule 2 of the security interest (Enforcement) Rules 2002, issued demand notice calling upon the Borrowers/Co-Borrowers as mentioned herein below, to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons. Name of Trust: ARCL - Trust - 2026 - 015		
Name of the Borrower (s) Guarantor (s)	Demand Notice Date & Amount	Description of the Secured Asset (Immovable Property)
Mr. Rahul Jagat Mrs. Namita Jagat Aradhana Mobile (Prospect No IL1025559)	05-Jan-2026, Rs.2505041.94/- (Rupees Twenty Five Lakh Five Thousand Forty One Rupees And Ninety Four Paise Only)	All that piece and parcel of the property being: Plot of land arising out of Kharsa No. 297/4, P.H.N. 105/61, Rawatpura, Phase-2, Mathpurnea, Raipur, Chhattisgarh 492001 Area Measuring (In Sq. Ft.): Property Type: Land Area, Super Built Up Area Property Area: 630.00, 684.00
Mr. Umesh Kumar Yadav Yadav Mobile Mr. Pardeshi Mrs. Jyoti Bai Yadav (Prospect No IL10062441)	02-Jan-2026, Rs.1832407.29/- (Rupees Eighteen Lakh Thirty Two Thousand Four Hundred Seven Rupees And Twenty Nine Paise Only)	All that piece and parcel of the property being: A plot of land measuring 1000 sq.ft., Khata No. 182, Kharsa No. 179/36, Wake Majia Daganija, P.H.N. 104/57, raipur-1, Raipur, C.G. 492001 Area Measuring (In Sq. Ft.): Property Type: Land Area Property Area: 1000
Mr. Santosh Kumar Karsh Mrs. Shashi Karsh (Prospect No IL10130549)	05-Jan-2026, Rs.624942.53/- (Rupees Six Lakh Fifty Four Thousand Two Hundred Ninety Four Rupees And Fifty Three Paise Only)	All that piece and parcel of the property being: Plot No. 21, Block No - H, Kh. No. 6001, Ph. No. 2, Ask City, Vill- Sonpeli, Teh Abhanpur Dist. Raipur C.G. 492001 Area Adm. (In Sq. Ft.) Property Type: Land Area, Saleable Area Property Area: 1000.00, 1000.00
Mr.Pravin Neelkanth Palpankar Surbhi Production Mrs.Shanti Pravin Palpankar (Prospect No IL10229266)	05-Jan-2026, Rs.1804110.23/- (Rupees Eighteen Lakh Four Thousand One Hundred Ten Rupees And Twenty Three Paise Only)	All that piece and parcel of the property being: Plot No 13 Block No 18 Gf Green Park Of Khno 15016/1 Phno 82 Sebnhar Raipur 492001 Area Measuring (In Sq. Ft.): Property Type Land Area, Saleable Area Property Area: 1244.00, 1244.00

Notice, is therefore given to the Borrowers / Co-Borrowers, as mentioned herein above, calling upon them to make payment of the total outstanding amount as shown herein above, against the respective Borrower / Co-Borrower, within 60 days of publication of this notice. Failure to make payment of the total outstanding amount together with further interest by the respective Borrower/ Co-Borrower, ARCL, shall be constrained to take up 13(4) for enforcement of security interest upon properties as described above, steps are also being taken for service of notice in other manners as prescribed under the Act and the rules made hereunder. You are put to notice that the said mortgage can be redeemed upon payment of the entire amount due together with costs, charges and expenses incurred by Arcl at any time before the date of publication of notice for public auction or private treaty for transfer by way of sale, as detailed in Section 13(8) of the SARFAESI Act. Take note that in terms of S- 13 (13) of the SARFAESI Act, you are hereby notified that the said property shall be transferred from transferring and/or dealing with the Secured Properties in any manner by way of sale, lease or in any other manner.

Place: Raipur: Date: 21-01-2026 **Sd/- Authorized Officer, For Asset Reconstruction Company (India) Ltd. (In capacity as Trustee)**
ASSET RECONSTRUCTION COMPANY (INDIA) LTD. **CIN No. U65999MH2002PLC134884**
Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. Tel: +91 2266581300. **Website:** www.arcl.co.in

NAME CHANGE

It is informed to the general public that I, Saroj Gogad, S. Gogad W/O Dilip Kumar Jain, resident H. No. 23, Satti Chauraha, Durga Mandir Ganj para, Durg, Chhattisgarh, have changed my old name, Saroj Gogad, S. Gogad to Saroj Jain so in future I should be recognized by my new name that is Saroj Jain in all Government and other documents.

Saroj Jain

H. No. 23, Satti Chauraha, Durga Mandir Ganj Para Durg, Chhattisgarh

PUBLIC NOTICE FOR SALE OF PROPERTIES

Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

Notice is hereby given to the public that Asset Reconstruction Company (India) Ltd. (Arcil) is an Asset Reconstruction Company registered with Reserve Bank of India under the Provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act). Arcil has acquired from Punjab National Bank (erstwhile Oriental Bank of Commerce) the below mentioned financial assets(s) with interest in underlying security under Sec.5 of the SARFAESI Act. The said financial assets now stand assigned to Arcil, in its capacity as Trustee of the trusts Arcil- SBPS-024-I-Trust, under the provisions of SARFAESI Act. The secured assets described herein below (possession of which has been taken under sec. 13(4) of SARFAESI Act read with Security Interest Enforcement Rules, 2002) will be sold on 11th Feb 2026 at 12.30 PM by the Authorized Officer under Rule 8(5d) read with Rule 8(8) of the SARFAESI Act, 2002 for a Reserve Price of Rs.1,55,00,000/- (Indian Rupees One Crore Fifty Five Lakh Only) under Private Treaty Sale. The Earnest Money Deposit is 15,50,000/- (Rupees Fifteen Lakh Fifty Thousand Only). Along with Electricity dues: approx. Rs.1.53 crore as on 03rd March 2017 & CSIDC dues: approx. Rs.0.32 crore as on 08th July 2022. The Private Treaty sale shall take place on "As is where is", "As is what is", and "Whatever there is" basis" as per the brief particulars given hereunder. For detailed Terms and Conditions of the Private Treaty Sale the interested persons may contact the concerned person of Arcil as mentioned below. The properties are to be sold for recovery of the outstanding dues against the Borrower(s) as mentioned herein below:

Name of Original Borrower	Secured Property Address	Total Outstanding Dues as on 12.12.2025
M/s. Standard Ispat Ltd., 24, Hemant Basu Sarani, Suit No. 204, Kolkata-700001. Represented by Kailesh Kumar Agarwal, 227/2, A.J.C Bose Road, Kolkata-700020. Late. Om Prakash Agarwal (Since deceased through legal heirs), 227/2, A.J.C Bose Road, Kolkata-700020. (1) Mr. Kailesh Kumar Agarwal, 227/2, A.J.C Bose Road, Kolkata-700020. (2) Mr. Deepak Agarwal, 227/2, A.J.C Bose Road, Kolkata-700020. (3) Mrs. Sudha Agarwal, 227/2, A.J.C Bose Road, Kolkata-700020. (4) Mr. Narendra Kumar Agarwal, 227/2, A.J.C Bose Road, Kolkata-700020. (5) Mr. Lalit Kumar Agarwal, 227/2, A.J.C Bose Road, Kolkata-700020. (6) M/s. Mangalam Credit & Trading Co. Ltd., 227/2, A.J.C Bose Road, Kolkata-700020. (7) M/s. Bharat Steel & Forging Industries, 227/2, A.J.C Bose Road, Kolkata-700020. (8) Late. Om Prakash Agarwal (Since deceased Through legal heirs), 227/2, A.J.C Bose Road, Kolkata-700020. (9) Late Sulochana Devi Agarwal (Since deceased through legal heirs), 227/2, A.J.C Bose Road, Kolkata-700020. (10) Late. Durga Devi Agarwal (Since deceased Through legal heirs), 227/2, A.J.C Bose Road, Kolkata-700020.	All that piece and parcel of leasehold land and factory shed measuring about 6 Bigha, 9 Cottahs, 10 Chittaks situate at Rawbhatra Industrial Area CSIDC, Raipur (C.G)	Rs. 327,56,78,068/- (Rupees Three Hundred Twenty-Seven Crore Fifty Six Lakh Seventy Eight Thousand Sixty Eight Only) as on Dec 12, 2025

Contact Persons with Phone Nos.: Mr. Sadananda Ghosal (8090230555)

You are requested to visit our website www.arcl.co.in or visit our offices for further details if any. Private treaty Sale is strictly subject to terms and conditions as fixed by the authorized officer. The properties are being sold with all the existing and future encumbrances whether known or unknown to Arcil. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues claimed after the date of private treaty sale.

Place: Kolkata Date: 21-01-2026 **Sd/- Authorized Officer**
Asset Reconstruction Company (India) Ltd.

ASSET RECONSTRUCTION COMPANY (INDIA) LTD.
CIN No. U65999MH2002PLC134884, Website: www.arcl.co.in
Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. Tel: +91 2266581300. **Branch Office:** Room No. 1001, 10th Floor, Signal Tower, DN 2, Sector V, Salt Lake, Kolkata-700091, West Bengal. **Phone No.03348226608**

SYMBOLIC POSSESSION NOTICE

ICIICI Home Finance Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051
Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059
Branch Office: 8/1A, 2nd Floor, Sir William Jones Sarani (Formerly 8/1, Middleton Row), Kolkata- 700071
Branch Office: Sky Park, Ground Floor, Unit No.1, Near Canal Road Raipur- 492001

Whereas The undersigned being the Authorized Officer of ICICI Home Finance Company Limited under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower 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 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 on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Home Finance Company Limited. 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.

Sr. No.	Name of the Borrower/ Co-Borrower/ Loan Account Number	Description of property/ Date of Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Anirban Maiti (Borrower), Tapati Maiti (Co-Borrower), LHKJ800001545078	Flat Located on Second Floor, Back Side, Having An Area 700 Sq.ft. Together With Undivided Impartible Proportionate Share of Land Situated At Mouza- Raipur, J.L. No. 33, C.S. Plot No. 1024(P), 1025(P), S.P. No. 254/2, E.P. No. 150A, Premises No. 69/13/89/1, Raja S.C. Mullick Road, Post Office Naktala, Police Station- Formerly Jadavpur Then Patuli Now Netaji Nagar, Kolkata- 700047 Having Its Mailing Address 3/47/D, Vidyasagar Colony, P.O.- Naktala, District- South 24 Parganas Within The Limits of K.M.C. Bounded By- North: By E.P. No. 150, South: By Drain, East: By 12 Ft Wide K.M.C. Road, West: By E.P. No. 147/2./ Date of Possession- 17/01/2026	21-05-2025 Rs. 15,27,002/-	Kolkata- AJC Bose Road
2.	Anirban Maiti (Borrower), Tapati Maiti (Co-Borrower), LHKJ800001545079	Flat Located on Second Floor, Back Side, Having An Area 700 Sq.ft. Together With Undivided Impartible Proportionate Share of Land Situated At Mouza- Raipur, J.L. No. 33, C.S. Plot No. 1024(P), 1025(P), S.P. No. 254/2, E.P. No. 150A, Premises No. 69/13/89/1, Raja S.C. Mullick Road, Post Office Naktala, police Station- Formerly Jadavpur Then Patuli Now Netaji Nagar, Kolkata- 700047 Having Its Mailing Address 3/47/D, Vidyasagar Colony, P.O.- Naktala, District- South 24 Parganas Within The Limits of K.M.C. Bounded By- North: By E.P. No. 150, South: By Drain, East: By 12 Ft Wide K.M.C. Road, West: By E.P. No. 147/2./ Date of Possession- 17/01/2026	21-05-2025 Rs. 59,526/-	Kolkata- AJC Bose Road
3.	Pravin Vaishnav (Borrower), Chandrashila Vaishnav (Co-Borrower), 1364 Kota Road Vaishnav Pan Palace Raipur Raipur Chhattisgarh- 492009, LHRPR00001464127	Mauja Gogaon, Ph No. 50, Part of Khasra No 163/3, Renumbered As Online Khasa No. 163/13, Ric Raipur-4 Ward No 3 Sant Kabir Das Ward Basant Vihar Sukhrum Nagar Near Janghel Kirana Store Gogaon Raipur Pin Code 49 Tehsil And District Raipur. Bounded By- North By- Land of Subhash Choudhary, South By- Road, East By- Remaining Land of Seller, West By- Land of Sindhi./ Date of Possession- 16/01/2026	24-10-2025 Rs. 10,32,394/-	Raipur
4.	Pravin Vaishnav (Borrower), Chandrashila Vaishnav (Co-Borrower), 1364 Kota Road Vaishnav Pan Palace Raipur Raipur Chhattisgarh- 492009, LHRPR00001466049	Mauja Gogaon, Ph No. 50, Part of Khasra No 163/3, Renumbered As Online Khasa No. 163/13, Ric Raipur-4 Ward No 3 Sant Kabir Das Ward Basant Vihar Sukhrum Nagar Near Janghel Kirana Store Gogaon Raipur Pin Code 49 Tehsil And District Raipur. Bounded By- North By- Land of Subhash Choudhary, South By- Road, East By- Remaining Land of Seller, West By- Land of Sindhi./ Date of Possession- 16/01/2026	24-10-2025 Rs. 48,703.92/-	Raipur

The above-mentioned borrowers(s)/ guarantor(s) is hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: January 21, 2026, Place: Raipur **Authorized Officer ICICI Home Finance Company Limited**

ADITYA BIRLA HOUSING FINANCE LIMITED

Registered Office:- Indian Rayon Compound, Veraval, Gujarat - 382286
Branch Office:- 4th Floor, SkyPark, Opp Rani Sati Mandir, Ravi Nagar, Raipur, Chhattisgarh - 492001

APPENDIX IV [See Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002]

Possession Notice for Immovable Property
Whereas the undersigned being the authorized officer of Aditya Birla Housing Finance Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 has issued a Demand notice dated 14-11-2024 calling upon the borrowers LALIT KUMAR SAHU & NAUNA BAI SAHU & DAMENDRA KUMAR SAHU mentioned in the notice being Rs. 22,83,057.47/- (Rupees Twenty Two Lakh Eighty Three Thousand Fifty Seven and Forty Seven Paise Only) 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 to the public in general that the undersigned has taken Possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act, read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 17th day of January of the year, 2026.

The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Aditya Birla Housing Finance Limited for an amount of Rs. 22,83,057.47/- (Rupees Twenty Two Lakh Eighty Three Thousand Fifty Seven and Forty Seven Paise Only) and interest thereon. Borrowers attention is invited to the provisions of Sub-section 8 of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All That Piece And Parcel Of Property Part Of Municipal House No. New 03, Converted Kh. No. 320/6, Area 0.006 Hectare I.E. 647 Sq. Ft. I.E. 15.87 Sq. Mtr., Situated At Village Gogaon, Sant Kabir Das Ward No. 3, P.H. No. 50, Ashok Nagar Durga Chowk To Kota Road Railway Crossing, Raipur, R.I.C. Tehsil & District Raipur, Registered Within The Nagar Palika Raipur, Chhattisgarh-492009, And Bounded As: East: Land Of Satnami, West: Road, North: Land Of Sukhram, South: Land Of Tilochan Sahu.

Date: 17.01.2026 **Authorized Officer**
Place: RAIPUR **Aditya Birla Housing Finance Limited**

PUBLIC NOTICE

(In Relation of Immovable Residential Apartment bearing Flat No. 401, on the Fourth Floor, in Block-G, super Built-up Area 2085 Sq. Ft. Comprised in Kharsa No. 1822, 1822, 1822-183, 1821, 1828 & 1822 Situated at Known as "Manu Lifestyle Apartment" Mouja Kota, Mohoba Bazar, Ramkrishna Paramhans Ward, Ward No. 02, P.H. No. 107, R.I.C. Raipur-1, Tahsil & District Raipur.(C.G.)

This is inform to General Public that the Original previous sale deed executed by M/s Avinash Developers Pvt. Ltd. in favour of Smt. Vanita Singhal W/o Shri Deepak Kumar Singhal vide Volume No. 59180, Document Sl. No. 367-G, Dated 14/05/2013 duly registered in the Office of the Registrar, Raipur (C.G.) have been lost/Misplaced by Smt. Vanita Singhal W/o Shri Deepak Kumar Singhal. Written intimation duly given in the Police Station, Saraswati Nagar, District Raipur (C.G.) on 05/01/2022

Now, Shri Deepak Kumar Singhal S/o Shri Nagarmal Singhal has applied for Loan from My Client, Punjab National Bank (if any Person/Bank/ Corporation/Society/Institution/Govt. or Non Govt. Authority etc., having an interest in the said Property or any part thereof may make their claim objections with documentary proof to the undersigned office within 07 days from the Date of Publication, without any reference to such claim and the same, if any shall be considered as waived & My client shall be enable to create mortgage on said property. Please take Notice

Date 20-01-2026 **Place- Raipur**
Ashutosh Mishra (Advocate)
F-3, Modern Complex, Near Lalgauna City
Mart, Motibag Chowk, Raipur (C.G.)
Mobile No.-94255-48998
Phone - (0771) 2886998 (C.G.)

KOTAK MAHINDRA BANK LTD.

Registered office 27BK, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051
Corporate Office: Kotak Infinity, Zone-II, 4th Floor, Bldg. No.21, Infinity Park, Off. W.E. Highway, Goregaon, Mumbai - 400 097
Branch Office: Bank 1st Floor, Mukta Prayag Complex, Beside Nirankari Furniture, Pandri, Raipur 492001 CG.,

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) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower(s), Guarantor(s) and / or Mortgagor(s), that the below described immovable property mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the Physical Possession of which has been taken by the Authorized Officer of the Secured Creditor and will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOVERY BASIS" on 12/02/2026, for recovery of Rs. 14,55,17,013/- as on 01/10/2025 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower/ Mortgagors /Guarantors namely M/s Goyal Brothers. The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Sr. No.	Name of the Borrowers/Co-Borrowers/ Guarantors/ Mortgagors/Legal Heirs	Details Of Immovable Property put for E - Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)
1.	Loan Account No. BBA, WC 9312774043, 6397TL100000099, 6397CL100000006, 6397DOL100000113 having common C/PN 193823514	All the pieces and parcel of property situated at plot no. 312 admeasuring 2400 sq. Ft. Samta Co-operative Housing Society Samta Colony Raipur (CG) 492001	11/02/2026 till 5:00 P.M.	12/02/2026 between 11.00 A.M.to 12:00 P.M.	(INR 2,15,00,000/- (Rupees Two Crore Fifteen Lacs Only)
2.	M/s. Goyal Brothers Through its all partners (Borrower)				Earnest Money Deposit (EMD) (INR)
3.	Mr. Santosh Kumar Agrawal (Partner/Co-Borrower)				INR 21,50,00,000/- (Rupees Twenty One Crore Fifty Lacs Only)
4.	Mr. Sandeep Kumar Agrawal S/o late Mr. Kaish chand Agrawal (Partner/Co-Borrower/Legal Heir)				
5.	Mr. Sachin Kumar Agrawal (Partner/Co-Borrower)				
6.	Mr. Sumet Agrawal S/o late Mr. Kaish Chand Agrawal (Guarantor/Co-Borrower/Legal Heir)				
7.	M/s. Hansa Devi W/o late Mr. Kaish Chand Agrawal (Property Owner/Guarantor/Legal Heirs)				
8.	M/s. Jagdish Prasad Gajand & CO (Group Concern/Guarantor)				
9.	All Having Address At: Goyal brothers Office at Gudhyari near under bridge Raipur CG. 492001				

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 03/02/2026 between 01:00 pm to 02:00 pm through his authorized representative/agent.

Important Terms and Conditions:

1) The E - Auction shall be conducted only through "Online Electronic Bidding" through website <https://www.bankelections.com/> on 12/02/2026 from 11.00 A.M. to 12.00 P.M. with unlimited extensions of 5 minutes duration each. 2) For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr. Dharami Krishna - Mobile +91-9948182222; email id - andhra@icindia.com. 3) The intending bidders may visit the Bank's official website - <https://www.kotak.com/en/bank-auctions.html> for auction details and for the terms and conditions of sale. 4) For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.bankelections.com/> and the said terms and conditions shall be binding on the bidders who participate in the bidding process. 5) It is requested that the interested Bidders/ are required to generate the login ID and password from the portal <https://www.bankelections.com/> before uploading the bid and other documents. 6) The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidders/s on the portal <https://www.bankelections.com/> on or before 11/02/2026 up to 05.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidders/ shall be sent by mail to ashok.motwani@kotak.com. 7) Prospective bidders may have online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt. Ltd on above mentioned contact numbers. 8) Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of Kotak Mahindra Bank Ltd. on or before 11/02/2026 up to 05:00 p.m. In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bids received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. 9) The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 1,00,00,000 (Rupees One Lakh Only). 10) In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. 11) The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 30 (thirty) days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. 12) The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect. 13) If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property. 14) On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims. 15) The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. 16) The EMD amount, to the unsuccessful bidders, shall be returned by Kotak Mahindra Bank Ltd. in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. 17) The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E - Auction Sale without assigning any reason. In the event of postponement/cancellation of the E - Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty. 18) In an event of failure of the E - Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property. 19) In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequently, if the auction proceedings gets stayed and/or set aside by any Court/Tribunal, at any stage even after issuance of the sale certificate or handing over the possession. Then the Bank, at the request of bidder/auction purchaser shall initiate refund of the EMD/amount so deposited by him/her. The Bank at its sole discretion will process refund the money so deposited, without any interest, damages, claims etc. of whatsoever nature and no such communication shall be entertained at later stage. he particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. 20) Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrance, or any other dues to the Government or anyone else in respect of property Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. 21) All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 22) All outgoing/ charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely. 23) All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However, at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. 24) As per Section 194-I of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,00,000 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of M/s Goyal Brothers (PAN No. ACJPA4831N), to be borne by him from the sale price of the respective property and deposit the same with Income Tax Department. Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS. 25) Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOVERY BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. 26) If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s/Guarantors/Mortgagors, at any time on or before the date fixed for sale, the auction / sale of assets may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel / adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 27) The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. 28) The bidders should ensure proper internet connectivity; power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reason / contingencies affecting the E-Auction proceedings. 29) Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect