NFR enhances freight services with customer-centric initiatives

Observer Reporter

Agartala, Jul 24: Northeast Frontier Railway (NFR) has introduced several customer-focused initiatives to improve freight services while boosting freight revenue across its network. These measures are aimed at making cargo movement faster, more efficient and more convenient for customers.

To expand parcel handling facilities, Narangi Station under Lumding Division has been opened for booking and handling both inward and outward leased parcels, advance booking of parcel space in SLRs and Parcel Vansand indented parcel traffic with effect from 10th June 2026. In another step towards streamlining freight operations, the chargeable inter-distance for the newly constructed Broad-Gauge stations on the Balurghat-Hilli section under Katihar Division has been approved from 23rd June 2026, ensuring smoother freight movement.

NFR has also recorded impressive freight loading across its divisions. Alipurduar Division loaded six rakes (252 wagons) of maize, generating Rs. 4.22 crore in freight revenue. Katihar Division loaded 39 rakes of maize, earning Rs. 23.53 crore.

Lumding Division also registered strong performance by booking 1,712 wagons of stone chips, generating Rs. 6.97 crore in revenue. In addition, 2,420 wagons of cement were loaded, contributing Rs. 9.89 crore, while loading of 444 wagons of Petroleum, Oil and Lubricantsgenerated another Rs. 4.08 crore.

These initiatives reflect NFR's continued efforts to improve customer experience by expanding freight facilities.

Tripura has 33 Jan Aushadhi Kendras

Observer Reporter

Agartala: Jul 24. Tripura currently has 33 functional Jan Aushadhi Kendras (JAKs) under the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP), according to information tabled in the Lok Sabha by Union Minister for Chemicals and Fertilizers Jagat Prakash Nadda on Friday.

Nationwide, 20,149 Jan Aushadhi Kendras were operational as of June 30, 2026, providing affordable generic medicines across the country. The scheme offers a basket of 2,110 medicines and 315 surgical and medical consumable products, available at prices 50 to 80 per cent lower than branded alternatives. The Centre said strict quality control measures are followed, including procurement only from WHO-GMP certified manufacturers and mandatory testing of every batch at NABL-accredited laboratories before distribution. To improve medicine availability, the government has strengthened its IT-enabled supply chain and introduced incentives for Kendras to maintain stocks of commonly used medicines. The Centre has also set a target of opening 25,000 Jan Aushadhi Kendras by March 2027 to further expand access to affordable healthcare across the country.

District admn meet on polling station rationalization, electoral roll revision

Observer Reporter

Agartala: Jul 24. The West Tripura District Administration on Friday held a district-level meeting with representatives of recognized political parties to discuss the rationalization of polling stations and the upcoming Special Intensive Revision (SIR) of the electoral roll. The meeting took place at the Conference Hall of the District Magistrate and Collector's office and was chaired by the Deputy District Election Officer-cum-Additional District Magistrate (ADM), West Tripura.""Election officials presented the proposed rationalization plan aimed at improving voter convenience and ensuring smoother election management. Discussions also focused on the schedule, procedures and key features of the forthcoming SIR.

Officials stressed the need to prepare an accurate, inclusive and error-free electoral roll by enrolling all eligible voters while removing duplicate and ineligible entries. Political party representatives were urged to cooperate with the election authorities and provide constructive suggestions for the transparent implementation of the revision process.""The district administration reaffirmed its commitment to conducting the electoral roll revision in a free, fair and transparent manner in accordance with the Election Commission of India's guidelines, while ensuring close coordination with political parties and election officials to uphold the integrity of the electoral process.

Assembly panel

Contd from Page 1

the situation, the committee directed NHIDCL and the PWD to undertake repair work on a war footing and implement special measures to make the road safe and motorable at the earliest.

Residents are now hopeful that the intervention by the Assembly committee and senior NHIDCL officials will expedite the long-awaited restoration of the crucial highway connecting Khowai with Agartala.

AMC finalizes

Contd from Page 1

terlogging for 40 minutes to an hour after heavy rainfall. The new pumping infrastructure, he said, is expected to significantly improve drainage and provide lasting relief to residents in these vulnerable areas.

50 MMVUs

Contd from Page 1

implementation of the Mukhyamantri Prani Sampad Vikas Yojana, under which financial support is being provided to thousands of families engaged in poultry farming, piggery and cattle rearing. He added that special initiatives, including dedicated pig farming projects, have also been introduced for livestock farmers in the ADC areas.

Speaking on the occasion, West Tripura Zilla Parishad Acting Sabhadhipati Bishwajit Shil termed the launch of the Mini Mobile Veterinary Units a landmark initiative that would greatly benefit livestock farmers throughout the state.

During the programme, subsidies were distributed to two livestock farmers from South Tripura and Gomati districts under the NL-MEDP project. Two other beneficiaries received insurance assistance through cheques worth Rs. 60,000 and Rs. 50,000 respectively. Additional Director of the ARD Department Dr. Bimal Krishna Das delivered the vote of thanks at the end of the programme.

Bar Association

Contd from Page 1

situation occurred because of mismanagement," Bhaskar Debbarma alleged. He said the association's executive members, including its president, met the Director of Health Services and submitted their concerns. The association demanded strict action against those responsible. Meanwhile, Director of Health Services Dr. Debashree Debbarma said the department has initiated an inquiry into the matter. He informed that after receiving information about the incident, he personally spoke with officials of Kumarghat Sub-Divisional Hospital, Unakoti District Hospital and North Tripura District Hospital, including SDMO, Medical Superintendents and Chief Medical Officers. Dr. Debbarma said official letters have also been issued to five concerned officials seeking factual reports on the incident. He added that the department would examine the reports and take further action if any lapse or negligence is found. "Such harassment or inconvenience to patients and their families is not acceptable under any circumstances. The department is taking the matter seriously and will review any gaps in the system," he said.

Three family

Contd from Page 1

inconsistent, with local residents also raising questions. Investigators reportedly found Krishna's hands tied, adding further mystery to the case.

All three bodies have been sent to the morgue for post-mortem examination. Police have not detained anyone for questioning so far. Authorities are investigating all possible angles, including whether the deaths were the result of a triple murder or another sequence of events.

Prep meeting for Kargil Vijay Diwas 2026 held

Observer Reporter

Agartala: Jul 24. A preparatory meeting for the observance of the 27th Kargil Vijay Diwas (25–26 July 2026) was convened today under the chairmanship of Sri Asit Kumar Das, ADM & Collector-I, West Tripura, at the Conference Hall of the District Magistrate's Office. The meeting reviewed arrangements for the programme at Albert Ekka's War Memorial, Agartala, with detailed discussions on coordination, protocol, logistics, and security to ensure a dignified and seamless observance. Officials from concerned departments participated and assured full cooperation for the successful conduct of the occasion.

West SP

Contd from Page 1

that emerge during the investigation and the conclusions eventually reached by the police.

Three held

Contd from Page 1

into custody, and also detained another suspect believed to be linked to the incident. Police have launched an investigation to determine whether the accused are part of an organized theft racket and whether they were involved in previous theft cases reported in the area. Meanwhile, local residents have demanded strict legal action against the accused and urged the police to increase regular patrolling in the locality to prevent such incidents in the future.

Manu River

Contd from Page 1

The team included district peasant leaders Ranjit Debnath and Bipul Sinha, along with CPI(M) leaders Bishwarup Goswami, Anjan Roy and Bijoy Sinha.

After inspecting the site, CPI(M) leader Anjan Roy said at least 16 families, from the residence of Bandhan Goala to that of Suman Sen, are under immediate threat from river erosion. He also pointed to extensive erosion along both banks of the Nageshwari stream near the Manu River and warned that many more homes could be lost unless preventive measures are taken without delay.

Roy announced that a memorandum would soon be submitted to the Water Resources Development Department and the District Magistrate demanding immediate anti-erosion works. He also appealed for collective support for the affected families.

For the residents of Kaulikura, the monsoon has become a season of fear rather than relief. Their demand remains clear: permanent and effective riverbank protection measures instead of repeated promises, before more families lose their homes and livelihoods.

STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH (SARB), GUWAHATI

Appendix - IV-A
[See Proviso to rule 8 (6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 Authorised Officer of State Bank Of India, the Secured Creditor, will be sold on " As is Where is", As is What is" and Whatever there is" basis on 18.08.2026, for recovery of Total Dues Rs. 30,30,599.00 (Rupees Thirty lacs thirty thousand five hundred ninety nine only) as on 03.02.2020 + further interest, cost, charges & other expenses etc. due to the secured creditor from M/s Kathalia Foreign Liquor Shop (Proprietor. Late Laxman Nama) (mention name of the Borrower (s)) and Mrs. Ratna Nama (mention name of the guarantor (s)). The reserve price will be **Rs. 6,13,000.00 (Rupees Six Lakhs Thirteen Thousand Only).** The earnest money deposit will be Rs. 61,300.00

Short description of the immovable property:

1. Property ID: SBIN400050781527
Reserve price is Rs. 6,13,000.00 and earnest money will be Rs. 61,300.00.
Property Owned by : Late Laxman Nama
All part and parcel of residential land measuring 4320 sqft. situated at Vill- South Maheshpur, Sonamura, PO- Kathalia, Dist- Sepahijala, Tripura- 799181 covered by DAG 1699/5318 (Hal), Touji No. 178, 146, 50/P, Mouja: Maheshpur. Tehsil: Kathalia, District: Sepahijala, Revenue Circle: Sonamura, Tripura
Boundaries (as per title deed):
North: Road, South: Mati Lal Biswas, East: Mati Lal Biswas, West: Road

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditors website : **https://sbi.bank.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others** and **https://baanknet.com**

Date: 16-07-2026 **AUTHORISED OFFICER**
Place: Guwahati **STATE BANK OF INDIA**

ICICI Bank Branch Office: ICICI Bank Ltd, Agartala Jain House North Gate Palace Compound, Agartala, Tripura-799001.

PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET
[See proviso to Rule 8(6)]
Notice for sale of immovable asset(s)

E-Auction Sale Notice for the sale of immovable asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.
This 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 Authorised Officer of ICICI Bank Limited 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/ 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 E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Mr. Goutam Debnath (Borrower) Shefali Debnath (Co- Borrower) LBAAA00006303055 & LBAAA00006792116 & TBAAA00006276455 & TBAAA00006784083	Sahak Holding No. 71, Sahak Dag No. 508, 509, 511, 512, 513, 515, 517 (Part), Hal Dag No. 3885, Khatian No. 1458, Touzi No. 7, Thana East Agartala, Mouza Jogendranagar, Tehsil Dukli, Hal Tehsil Jogendranagar, Pargana Agartala, Sub- Registryoffice Sadar, District West Tripura, Tripura (Admeasuring an area of 0.080 Acre	Rs. 37,82,441/- as on 13th March 2026	Rs. 30,00, 000/- Rs. 2,00, 000/-	August 24, 2026 From 01:00 P.M. to 04:00 P.M.	August 31, 2026 From 10:30 A.M. onwards

The online auction will take place on the website of e-auction agency (https://BidDeal.in). ValueTrust capital services pvt Ltd. The Mortgagors/ Noticee are given a last chance to pay the total dues with further interest till August 29, 2026 before 05:00 P.M. else this secured asset will be sold as per schedule.
The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at ICICI Bank Ltd, Agartala Jain House North Gate Palace Compound, Agartala, Tripura-799001. on or before August 29, 2026 before 05:00 P.M. and thereafter they need to submit their offer through the above mentioned website only on or before August 29, 2026 before 05:00 P.M. along with scan image of Bank acknowledged DD towards proof of payment of EMD. Kindly note, in case prospective bidder(s) are unable to submit their offer through the website then signed copy of tender documents may be submitted at ICICI Bank Ltd, Agartala Jain House North Gate Palace Compound, Agartala, Tripura-799001. on or before August 29, 2026 before 05:00 P.M. Earnest Money Deposit DD/PO should be from a Nationalised/Scheduled Bank in favour of "ICICI Bank Limited" payable at Agartala.
For any further clarifications with regards to inspection, terms and conditions of the e-auction or submission of tenders, kindly contact ICICI Bank employee on 9178466711.
Please note that Marketing Agency 1. ValueTrust Capital Services Private Limited, 2. Girnarsoft Pvt Ltd. have also been engaged for facilitating the sale of this property.
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 www.icicibank.com/n4p4s.
Date: July 25, 2026 Authorized Officer,
Place: Agartala ICICI Bank Limited.

pnb Housing Finance Ltd. Other IG Bank

Head Off.: 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001, Ph.No.011-23357939/23357942/23357944, Web: www.pnbhousing.com
Branch Address: Zodiac Central, 3rd Floor, Municipal No. A, Nandrev Shastri Marg, Gandhi Road, Dehradun-248001, Uttarakhand.

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST Act 2002 READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE

We, the PNB Housing Finance Ltd. (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act"). The said Demand Notice was issued through our Authorized Officer, to you all below mentioned borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India/National Housing Bank guidelines due to nonpayment of instalments/ interest. The contents of the same are the defaults committed by you in the payment of instalments of principals, interest, etc. The outstanding amount is mentioned below. Furthermore, with reasons, we believe that you are evading the service of Demand Notice and hence this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-Section (8) of Section13 of the of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNB HFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the PNB HFL is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s) thereafter. FURTHER you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Loan A/c No. & Branch	Name & Address of Borrower & Co-borrower	Name & Add. of Guarantor(s)	Property(ies) Mortgaged	Date of Demand Notice	Amount O/s as on Date of Demand Notice
HOU/ BEH/ 34319/ 684198 B.O.: Dehradun	Ramesh Singh s. Rameshwari Devi, Add:1 H. No. 22 U. type II, BSF Camp, Jalalgarh, FTR HQ Tripura, Agartala, North Tripura, Tripura-799012, Add:2 Sirwalahar, Gudduiyal, Pauri Garhwal, Pauri Garhwal, Uttarakhand-246001, Add:3 BSF Camp Salbagan, FTR HQ Tripura, Agartala, North Tripura, Tripura-799012, Add:4 Rishi Vihar, Harbandlewala, Distt. Dehradun, Geetika Grover, Dehradun, Uttarakhand-248001, Add:5 Vill. Sirwal, PO Gandgoyo, Distt. Pauri Garhwal, Pauri Garhwal, Uttarakhand-246001, Add.6Mouza No. 1270, Mauza Balawala, Pargana Parwadoon, Dehradun, Uttarakhand-248001	N.A.	Khasra No. 1570, Mauza Bijlawala, Pargana Parwadoon, Dehradun, Uttarakhand - 248001	18-July-2026	Rs. 27,37,172.23/- (Rupees Twenty Seven Lakh Thirty Seven Thousand One Hundred Seventy Two and Twenty Three Paise Only) due as on 13-Jul-2026

PLACE:- DEHRADUN, DATE:- 23.07.2026 SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

UJJIVAN SMALL FINANCE BANK

UJJIVAN SMALL FINANCE BANK
Registered Office: Grape Garden, No. 27 3rd 'A' Cross, 18th Main, 6th Block, Kormangala, Bengaluru-560095
Regional Office: Rishi Tech Park, 4th Floor, Premises no. 02-0360, Plot No. DH-6/2, Action Area 1D, New Town, P.O. Rajarhat, P.S. - New Town (Old Rajarhat), Kolkata – 700160.

PUBLIC AUCTION NOTICE

PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002. The undersigned as authorised officer of Ujjivan Small Finance Bank Ltd, 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 public 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 Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice & Demand Amount as on	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 (10 % of reserve price)	Date and Time of E-Auction	Last date for submission of Bid	Account details for remitting Demand Draft (EMD) to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank)
1.	35512101 80000002	1. Mr. Sukanta Sutradhar S/o Nilu Sutradhar 2. Rubia Banik W/o Sukanta Sutradhar 3. Nilu Sutradhar S/o Late Sashi Mohan Sutradhar	16-03-2024 Rs.16,47,753.88/- as on 16-03-2024	26-09-2024	Rs.26,54,122.94/-	07-08-2026 10:00 AM	Rs.8,14,000/-	Rs.81,400/-	13-08-2026 10:00 AM	17-08-2026	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank
	Property Description/Schedule: All that piece and parcel of Land admeasuring 0.040 acres situated at Khayerpur, Sukantapally, P.S. Bodhjungnagar, under Mouja – Radhakishoropur, District – West Tripura, Sub Registry – Jirania, Tehsil – Khayerpur, under Khatian No.3480, pertaining to C.S. Plot No.3963 (p) & R.S.Plot No.8438/9935 and all improvements thereon. Boundaries: East: Kusumbala Debnath; West: Haradhan Acharjee; North: Pathway; South: Kusumbala Debnath. The Property belongs to Nilu Sutradhar (No.3 among you) vide Registered Sale Deed No. L4876 dated 18.08.2010, registered at Sub-Registry Jirania.									
2.	35522100 90000001	1. Ali Kubder C/o Ajoy Roy 2. Ajoy Roy S/o Pulin Bihari Ghosh 3. Jaya Ghosh D/o Krishnapada Ghosh	20-01-2023 Rs. 17,38,934.78/- as on 09-06-2022	18-01-2023	Rs.26,05,488.73/-	07-08-2026 10:00 AM	Rs.11,26,000/-	Rs.1,12,600/-	13-08-2026 10:00 AM	17-08-2026	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank
	Property Description/Schedule: All that piece and parcel of land measuring 0.006 acres situated at Mouja-Krishna Kishore Nagar, Tehasil-Ganiyamura, Revenue Circle- Bishalgarh, District- Sepahijala Tripura. Khatian No. 4716, Plot No. P6- 852/P8-413,715, 10108B, Hal-1408/12975 which is **butted and bounded by:- On the North**- Sufikul Islam; **On the South**- Jahar Lal Saha; **On the East**- Tahidul Islam; **On the West**- Road. **Owned by Ajoy Ghosh** (No. 2 among you) vide Regd. Sale Deed no. I-889 dated 06/11/2020 at registered at Sub-Registry Bishalgarh.									

Terms & Conditions : -
The e-Auction is being held on " AS IS WHERE IS", "AS IS WHAT IS' and "whatever there is" BASIS".
1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned one day before the auction date as mentioned above.
4. **The E-Auction will be conducted through Ujjivan Small Finance Bank approved E-auction service provider - M/s C1 India PVT LTD. Contact person – Mr. Prabhakaran (Mo. No. 74182-81709). The intending bidders are advised to visit https://www.bankeauctions.com or https://www.ujjivansfb.in/e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal https://www.bankeauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India PVT LTD, Helpline Number's- 7291981824,25,26 support email id:- support@bankeauctions.com, Auction portal -https://www.bankeauctions.com.**
5. Property shall be sold to the highest bidder / offeror, subject to acceptance of the bid by the secured creditor. i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer / Tender without assigning any reason.
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property/ amount.
7. The publication is subject to the force major clause.
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.), in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

This is also a notice to the above-named borrowers/Guarantor's/Mortgagors about public auction scheduled for sale of mortgaged properties.

Date : 25-07-2026 **Sd/- Authorized Officer**
Place: Tripura **Ujjivan Small Finance Bank**

UJJIVAN SMALL FINANCE BANK

UJJIVAN SMALL FINANCE BANK
Registered Office: Grape Garden, No. 27 3rd 'A' Cross, 18th Main, 6th Block, Kormangala, Bengaluru-560095
Regional Office: Rishi Tech Park, 4th Floor, Premises no. 02-0360, Plot No. DH-6/2, Action Area 1D, New Town, P.O. Rajarhat, P.S. - New Town (Old Rajarhat), Kolkata – 700160.

Pre-Auction Notice Annexure-5
Annexure 8:

PUBLIC NOTICE *Auction Notice Newspaper (specimen)*

GOLD AUCTION CUM BID INVITATION NOTICE

The below mentioned borrowers «Borrower_Name» have failed to repay the loan and redeemed the pledged gold ornaments within the stipulated time in spite of several reminders: The Gold Ornaments pledged by the below listed Borrowers will be sold in Public/On line/Private auction at our Brach premises as mentioned in the below table (address of the Branch where auction to be conducted) on **21-08-2026 @ 10:00AM - 4:30PM** onwards. The Bank reserves the right to accept or reject any bid without assigning any reason whatsoever. Please note if the auction does not get completed on the same day, the same will follow the subsequent days on the same terms and conditions. If the customer is deceased, all the conditions pertaining to auction will be applicable to nominee/legal heir. The Borrower are hereby notified to pay the upto date interest and ancillary expenses before the date of auction, failing which the pledged gold ornaments will be sold and balance dues if any will be recovered with interest and cost.

Sr. No.	Name of the Borrower	Name of the branch of the Bank	Description of the Gold Ornaments Pledged	Approximate Gross weight (in gms.)	Approximate Value (INR)	Branch where Auction is to be conducted	Authorised Person	Contact No.
1.	Gouri Das	3552-BISHALGARH	Chain	8.28	105023.84	Bishalgarh Bazar,Agartala Udaipur Road,Near Bishalgarh Motorstand, Post-Bishalgarh P.S.-Bishalgarh-799102, Sepahijala,Tripura	Harilal Das	8257080822

Interested parties may visit the above-mentioned Branch address of the bank with their PAN Card along with a recent passport size photograph, valid photo identity proof and address proof, on the auction date as per time indicated above.
For further details and terms and conditions of sale, the intending bidders is requested to visit our Bank website **https://www.ujjivansfb.in/e-auctions** and may also contact our Branch at Ujjivan Small Finance Bank Ltd.,

Terms and Conditions of Auction Sale : -
1. The intending bidders should submit their bids/quotation in the prescribed form in closed cover along with his/her ID proof, address proof.
2. Bids/ quotation not in the prescribed format will not be accepted. The bids/ quotation along with ID proof & address poof shall be submitted at Ujjivan Small Finance Bank Ltd., at the branch address mentioned above latest by **21-08-2026 at 10:00 AM to 4: 30 PM**. Bank has every right to reject or accept the quotation.
3. The sealed bids /quotation will be opened by the official who presides over the Auction Sale process, in the presence of the available bidders, at **10:00 AM to 4:30 PM on 21-08-2026**.
4. After opening the bids, the intending bidders may be given opportunity, at the discretion of the official who presides over the Auction Sale process, to have intense bidding amongst themselves to enhance the offer price. The incremental amount will be decided by the official who presides over the Auction Sale process, and his/her decision shall be final.
5. The participating bidder who bids for the highest amount will be declared as successful bidder by the official who presides over the Auction Sale process.
6. The successful bidder shall deposit complete Sale Price (viz., the price at which he/she bids the gold ornament) within 3 (Three) working days of completion of the auction sale, in Cash (up to permissible limit) or by Demand Draft. In case of default by the successful bidder in depositing the amount of Sale Price in the above manner, the aggregate of amounts deposited by him/her till then shall be forfeited without any notice and the gold ornaments shall be put for re-auction or sale in any other mode as deemed fit by the Bank. In such case the successful bidder shall forfeit all claims in regard to the gold ornaments or to any part of the sum for which it may be sold subsequently.
7. The successful bidder shall have to get released immediately after payment of complete Sale Price from the Bank the gold ornaments which are bid by him/her, at his/her costs and responsibility. He/she shall also bear the applicable statutory dues/taxes/charges that is required to be paid in order to get the gold ornaments. The successful bidder shall have to execute requisite acknowledgement letter in favour of the Bank.
8. The official who presides over the Auction Sale process has absolute right to accept or reject any or all of the tender/bid/offer and/or adjourn/postpone/cancel the Auction Sale without assigning any reason, and also to modify any or all terms and conditions of the sale without prior notice.
9. The sale is subject to confirmation by the Bank.
10. The gold ornaments are put for sale on **"AS IS WHERE IS CONDITION"** and **"WHATEVER THERE IS BASIS"**.

For further details the intending bidders may contact Ujjivan Small Finance Bank Ltd. 's authorised person as mentioned in the above table.

Date : 25-07-2026 **Sd/- Authorized Officer**
Place: TRIPURA **Ujjivan Small Finance Bank**