

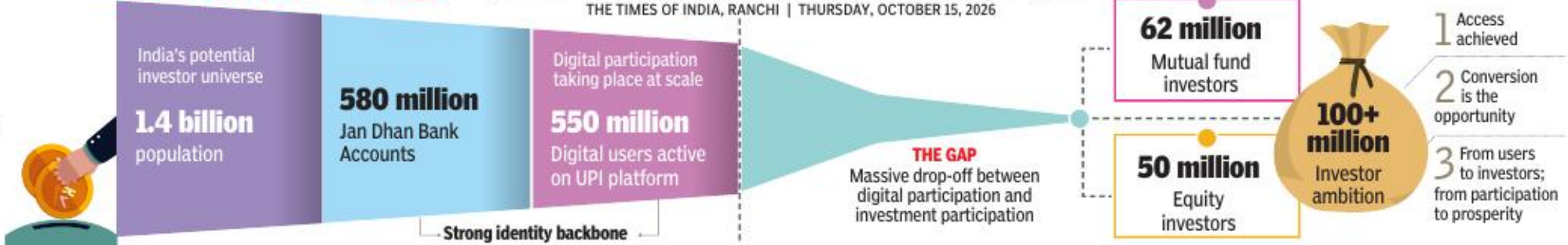
The Striking Paradox In India's Investment Story

India's financial infrastructure has expanded dramatically, but investor participation remains concentrated within a relatively small segment of the population. The funnel highlights a striking paradox. India has created one of the world's largest digitally connected financial populations, yet only a fraction actively participates in long-term investing

Source: Sebi, NPCI, NSE, AMFI, UIDAI, CBOI, EY analysis

TIMES BUSINESS

THE TIMES OF INDIA, RANCHI | THURSDAY, OCTOBER 15, 2026



Disinvestment proceeds set to surpass budget's target

Aided By IDBI's Strategic Sale, It Will Be Met 1st Time In 8 Yrs

New Delhi: Govt is likely to exceed the budgeted disinvestment target in the current fiscal year for the first time in eight years since 2018-19, aided by the Rs 52,878-crore strategic sale of IDBI Bank. Govt had budgeted a disinvestment and asset monetisation target of Rs 80,000 crore for the full fiscal year.

So far, it has already raised Rs 55,757 crore through minority stake sale in 9 public sector units, including the big-ticket ones like LIC and Coal India, as well as strategic sale of Indian Medicines Pharmaceuticals Corporation and remittances from SUUTI.

On Wednesday, the Cabinet



To be completed before FY27 end

committee on economic affairs approved Fairfax subsidiary M/s 10655230 Canada Inc as the strategic buyer for govt's nearly 30.5% stake (for

about Rs 26,620 crore) and state-run Life Insurance Corporation of India's (LIC) around 30.2% stake (for about Rs 26,440 crore).

The proceeds from the strategic sale would come into the exchequer once the transaction is completed, which is likely before the end of FY27.

Taking together the current disinvestment mop-up and the likely money from IDBI Bank, the stake sale proceeds as of today stand at over Rs 82,000 crore.

Fixing separate disinvestment targets has been discontinued since the Revised Estimate (RE) of FY 2023-24. However, Rs 30,000 crore, Rs 33,000

crore, Rs 33,837 crore and Rs 80,000 crore were budgeted under Miscellaneous Capital Receipts, which includes disinvestment and asset monetisation, for RE 2023-24, RE 2024-25, RE 2025-26 and BE 2026-27, respectively.

In 2021-22 and 2022-23, as against the RE of Rs 78,000 crore and Rs 50,000 crore set in the respective budgets, govt had actually raised Rs 13,534 crore and Rs 35,294 crore, respectively.

In 2019-20 and 2020-21 as against RE of Rs 65,000 crore and Rs 32,000 crore, the actual realisation stood at Rs 50,300 crore and Rs 32,886 crore, respectively. AGENCIES

'Inflows of \$5bn seen in India's pvt debt in 2 yrs'

Global and domestic investors could invest as much as \$5 billion into India's private credit market over the next two years, according to Kotak Alternate Asset Managers, which manages over \$22 billion in assets. The potential inflows underscore the growing role of alternative capital in India, where banks have limited appetite for financing infrastructure and remain selective in lending to riskier borrowers, said Srinivasan, managing director of Kotak Alternate, in an interview on the sidelines of the Bloomberg New Economy Forum on Wednesday.

"Private credit is stepping up in India with innovative structures" financing these opportunities and providing growth capital, he said. A shallow bond market, heavily skewed toward higher-rated borrowers, is further increasing the need for private debt, Srinivasan said.

The Reserve Bank of India's latest moves to stabilise the rupee could attract global private credit funds as the measures reduce currency volatility, thereby boosting investor confidence, Srinivasan added.

India's central bank over the weekend introduced measures including a special window to meet oil companies' dollar demand and announced a new tool requiring banks to set aside cash with the authority for some foreign exchange transactions. The rupee has gained nearly 2% this week.

Srinivasan said India's private credit market is also insulated from global worries as the country's market operates under financing structures different from the rest of the world. The sector expanded 35% to \$12.4 billion in 2025 from a year earlier, according to data compiled by consulting firm EY.

BLOOMBERG

WPI inflation rises to 11.4% on food, fuel

Inflation In Manufactured Items Touches 9.8%

New Delhi: India's wholesale price-based inflation rose to 11.4% in Sept, compared to 9.9% in Aug, on rising prices of food, manufactured items, and fuel and power, govt data showed on Wednesday. Inflation in the food index rose to 8.7% in Sept from 7.1% in Aug.

In manufactured items, WPI inflation was at a series high of 9.8%, higher than 8.4% in Aug. In the fuel and power basket, Wholesale Price Index (WPI)-based inflation was 25.9% in Sept, compared to 22.9% in the previous month.

Across groups, mineral oils (containing petroleum products), food articles, crude petroleum & natural gas, coal and lignite, manufactu-



UP FROM 9.9% IN AUG

re of basic metals, chemicals and chemical products, textiles, rubber and plastic products and electrical equipments have been drivers of WPI inflation in Sept 2026, the commerce and industry ministry said while releasing the WPI data.

The WPI has been on an upward trajectory since the beginning of this fiscal year as the West Asia war and the resultant blockade of the Strait of Hormuz, through which the majority of crude oil is imported into India, pushed up global crude and fertiliser costs with a spillover effect on food and commodity prices.

The Reserve Bank of India's monetary policy committee, last week hiked benchmark policy rates by 25 bps to 5.5%. Retail inflation data released earlier this week showed inflation rose to a 23-month high of 5.5% in Sept, from 4.8% in Aug, driven by a sharp rise in food prices. AGENCIES

Rupee rises 19p to close at 95.17 against \$

Mumbai: The rupee appreciated 19 paise to close at 95.17 against the US dollar on Wednesday, registering the fourth straight session of gain, supported by Reserve Bank of India interventions designed to ease near-term dollar demand and limit speculative foreign exchange exposure.

Forex traders said the Indian rupee rose to a one-month high on RBI's measures to curb speculative bets. A weak dollar and easing of US Treasury yields also aided the rupee. However, weak domestic markets capped sharp gains. At the interbank foreign exchange market, the rupee opened at 95.05 against the US dollar and touched the intraday low of 94.76 against dollar. AGENCIES

Logitech eyes premium consumer & B2B growth

Vaitheeswaran.B
@timesofindia.com

Chennai: Logitech is betting on India's premiumisation trend, with growth coming from its mice, gaming and video conferencing hardware. The company is doubling down on its bestsellers while stepping up focus on newer product ranges & customer segments, including B2B.

Manoj Sahay, country head at Logitech India, said the India business is expected to grow at three times the global rate, which is around 5%. "Our MX series of advanced productivity peripherals focused on programmers and creatives, video collaboration and gaming are driving

the growth in the country. Beyond consumer tech, we are making inroads into the B2B segment, particularly from global capability centres and large enterprises willing to spend on premium peripherals," he said.

Hybrid work, demand for software-defined hardware, and shifting demographics and consumer preferences are driving growth. "As Indian GCCs evolve into hubs for decision-making and strategy, enterprises are upgrading to AI-based video systems. These products eliminate setup delays and ensure productivity gains for remote Indian teams during critical

discussions. India at the same tipping point as China was about 20 years back," he said. Sahay said millions of Indian mobile gamers are graduating to dedicated, higher end setups and Logitech is positioning itself to capture that shift through its racing simulation wheels, a lineup structured across beginner, intermediate and pro tiers by engaging with the gaming community directly through experiential events.

The Swiss-American hardware company is also pushing its ergonomic range aimed at health-centric customers such as RSI and tennis elbow, alongside colourful lifestyle peripherals for younger Indian consumers.

TIRUMALA TIRUPATI DEVASTHANAMS: TIRUPATI TIRUPATI DIST., A.P.
Office of the chief Engineer
TENDER NOTICE
ADV No.40/D3/CE/ITD/2026-27, NIT No.99 to 100 /SE-ITD/ 2026-27 dt:13-10-2026
Name of work: (1) Facility Management Services for housekeeping, sanitation and maintenance of Tirupathi Block at Tirupathi for the years 2026-29 (3 years), Open Tender Type, Time for completion 36 months (2) Facility Management Services for housekeeping, sanitation and maintenance of Achyutham Block at Tirupathi for the years 2026-29 (3 years), Open Tender Type, Time for completion 36 months
Note: For full details, log on to the Website <https://www.tirumala.org>.
TID-40021(31/10/2026 - PRO SEC (Adv. No. 220). Date - 14.10.2026 Executive Officer

कार्यालय नगर परिषद, किशनगढ़ जिला - अजमेर (राज)
क्रमांक / नपकि / सहाई / 2026 / 186 दिनांक : 09.10.2026
ई-निविदा सूचना संख्या - 02/2026-2027
नगर परिषद किशनगढ़ की ओर से नगर परिषद किशनगढ़ एवं राजकीय विभाग में नियमानुसार निर्धारित श्रेणी सहाई कार्यों में पंजीकृत संवेदकों से निर्धारित प्रपत्रों में ई-प्रोक्वेस्ट प्रक्रिया से ऑन लाइन निविदाएं आमंत्रित की जाती हैं। कार्य की निविदा वेब जाले की दिनांक 09.10.2026 को 12:00 पीएम से तथा प्राप्त करने की अंतिम दिनांक 29.10.2026 को 06:00 पीएम तक एवं निविदा खर्च आदि सम्पूर्ण विवरण वेबसाइट <http://sppp.rajasthan.gov.in> व <https://eproc.rajasthan.gov.in> पर देखा जा सकता है।
यूडीएन नं. DLB2627A8451 आयुक्त
राज.संवाद / सी / 26 / 11824 नगर परिषद, किशनगढ़

Government of Jharkhand Department of Industries 3rd Floor, Nepal House, Doranda, Ranchi-834002
Tender Reference No. 2344 Dated: 14.10.2026
TENDER NOTICE

Selection of Event Management firm for Jharkhand Pavilion
Sealed tenders are invited by Director of Industries, Government of Jharkhand for Design, Erection, Decoration, Maintenance & Management of Jharkhand Pavilion during "HTF - 2026" scheduled from 14th to 27th November, 2026 at Pragati Maidan, New Delhi.

S. No.	Particulars	Details
1	RFP/Tender Availability	15/10/2026
2	Last date for receiving queries	21/10/2026
3	Pre-Bid Meeting	22/10/2026; 11:30 AM at the office address given below
4	Response to queries	22/10/2026; 06:00 PM
5	Last date of Submission	27/10/2026 till 02:00 PM
6	Technical proposal opening	28/10/2026; 03:00 PM
7	Technical Presentation	29/10/2026; 12:00 PM onwards at the office address given below
8	Financial Bid Opening	To be announced
9	Cost of Tender (Demand Draft)	Electronic transfer of INR 10,000/- (Non-Refundable) through Jharkhand Tender website - https://jharkhandtenders.gov.in/nicgcp/app
10	Earnest Money Deposit (EMD)	Electronic transfer of INR 1,20,000/- through Jharkhand Tender website - https://jharkhandtenders.gov.in/nicgcp/app
11	Website for downloading Tender Documents	https://jharkhandtenders.gov.in/nicgcp/app
12	Name and Address of Office inviting Tender	Directorate of Industries, Government of Jharkhand, 3rd floor, Nepal House, Doranda, Ranchi, Jharkhand, Pin - 834002. Email: jhr-doi@nic.in
13	Venue for Bid Opening & Presentation by bidders	Office of Director of Industries, Government of Jharkhand, 3rd floor, Nepal House, Doranda, Ranchi, Jharkhand, Pin - 834002

Tender document can be collected from O/o Director Industries, Directorate of Industries, 3rd floor, Nepal House, Doranda, Ranchi or downloaded from <https://www.jharkhand.gov.in>

For any clarification, please contact Sh. Lalit Kumar (Mob No. 9934706606). Under Secretary, Directorate of Industries, the undersigned reserves the right to reject, cancel any particular or all bid offer without assigning any reason whatsoever. The decision of the undersigned shall be final and binding.

Sd/-
Director of Industries
Govt. of Jharkhand
PR 391763 Industries(26-27),D

झारखण्ड सरकार स्वास्थ्य, चिकित्सा शिक्षा एवं परिवार कल्याण विभाग

प्रेस विज्ञापित

राज्य के सरकारी चिकित्सा महाविद्यालयों के विभिन्न विभागों में शैक्षणिक संवर्ग के सह-प्राध्यापक के रिक्त पदों (वैकल्पिक) पर संविदा के आधार पर सेवाएँ प्राप्त करने हेतु विज्ञापन।

स्वास्थ्य चिकित्सा शिक्षा एवं परिवार कल्याण विभाग, झारखण्ड के नियंत्रणाधीन शहीद निर्मल महोदय चिकित्सा महाविद्यालय एवं अस्पताल, धनबाद, एमजीएम चिकित्सा महाविद्यालय एवं अस्पताल, जमशेदपुर, कुल्लु झानो चिकित्सा महाविद्यालय एवं अस्पताल, दुमका, मेदिनीराय चिकित्सा महाविद्यालय एवं अस्पताल, पलामू तथा शेख भिखारी चिकित्सा महाविद्यालय एवं अस्पताल, हजारीबाग के विभिन्न विभागों में विभागवार सह-प्राध्यापक के रिक्त पदों पर (वैकल्पिक) Walk-In-Interview के माध्यम से संविदा के आधार पर सेवाएँ प्राप्त करने हेतु आवेदन आमंत्रित किये जाते हैं।

विभागवार सह-प्राध्यापक पद की रिक्ति की विवरणी निम्नांकित है जो अधिक / कम हो सकती है—

क्र.सं.	विभाग का नाम	कुल रिक्ति	ST.	SC	BC-I	BC-II
1	माइक्रोबायोलॉजी	1	0	0	1	0
2	फार्माकोलॉजी	1	0	0	1	0
3	फोर्टसएमएम	2	1	1	0	0
4	नेत्र	1	0	1	0	0
5	निश्चेतना	3	0	1	1	1
6	मनोरोग	2	1	0	1	0
7	दन्त	2	1	1	0	0
	Total	12	12	3	4	4

2. अर्हता— सह-प्राध्यापक के पद पर संविदा के आधार पर सेवाएँ प्राप्त करने हेतु एमसीआई / एनएमसी के द्वारा निर्धारित योग्यता एवं वांछित अनुभव लागू होगा।

3. चयन का आधार— Walk-In-Interview के माध्यम से संविदा के आधार पर सेवाएँ प्राप्त करने हेतु गठित चयन समिति द्वारा विहित प्रक्रिया के अन्तर्गत तत्संबंधी अभिलेखों की जाँच की जायेगी। तदनुसार विभागवार रिक्ति के विरुद्ध चयनित अभ्यर्थियों के नाम की अनुशंसा की जायेगी।

4. नियुक्ति की शर्तें—

a) सह-प्राध्यापक के पद पर संविदा के आधार पर सेवाएँ प्राप्त करने के लिए एमसीआई / एनएमसी के द्वारा निर्धारित योग्यता एवं वांछित अनुभव संबंधी प्रावधान लागू होंगे।

b) चिकित्सा महाविद्यालय के विभिन्न विभागों में सह-प्राध्यापक के पद पर संविदा के आधार पर पदधारकों को समय-समय पर वित्त विभाग द्वारा दिये गये परामर्श के अनुरूप मासिक मानदेय देय होगा। इसके अतिरिक्त अन्य कोई भत्ता / सुविधा देय नहीं होगा।

c) चिकित्सा महाविद्यालय के विभिन्न विभागों में सह-प्राध्यापक के पद पर संविदा आधारित सेवाएँ अधिकतम 02 वर्ष अथवा नियमित नियुक्ति / प्रोन्नति, जो पहले हो, तक अथवा 70 वर्ष की आयु तक होगी।

d) 02 वर्ष की संविदा अवधि के उपरान्त उनके स्थायित्व/दंडबन का मूल्यांकन संतोषजनक पाये जाने पर आगामी वर्षों हेतु एक बार में एक वर्ष के लिए सेवा विस्तार वित्त विभाग की सहमति से किया जायेगा।

e) संविदा आधारित यह नियुक्ति पूर्णतः औपबधिक होगी एवं संविदा के आधार पर सेवाएँ प्राप्त करने हेतु चयनित अभ्यर्थियों द्वारा मध्यम से नियमित नियुक्ति एवं अन्य सुविधाओं का दावा नहीं किया जायेगा।

f) अवकाश रु— संविदा आधारित चिकित्सा शिक्षाओं को कलेण्डर वर्ष के लिए राज्य कर्मियों के अनुरूप आकस्मिक अवकाश देय होगा, परन्तु अन्य किसी अवकाश के हकदार नहीं होंगे।

g) किसी चिकित्सा महाविद्यालय में संविदा पर नियुक्त सह-प्राध्यापक का स्थानांतरण किसी अन्य चिकित्सा महाविद्यालय एवं अस्पताल में नहीं किया जायेगा।

h) सभी चिकित्सा महाविद्यालयों में सह-प्राध्यापक के उतने ही पद इस व्यवस्था से भरे जायेंगे जितना नितात आवश्यक होगा। इन पदों पर सेवाएँ प्राप्त करने हेतु आरक्षण प्रतिशत का अनुपालन किया जायेगा।

i) वित्त विभाग से प्राप्त परामर्श के आधार पर मंत्रिपरिषद् द्वारा लिए गए निर्णय के अनुसार संविदा राशि निर्धारण के संबंध में विभागीय संकल्प-407 (9) दिनांक 02.09.2021 एवं विभागीय अधिसूचना 357 (9) दिनांक 30.07.2024 के आलोक में सह-प्राध्यापक के पद पर नियुक्त पद धारक को मानदेय— सह-प्राध्यापक 2,00,000/- (दो लाख रुपये) देय होगा इसके अतिरिक्त अन्य कोई भत्ता या सुविधा देय नहीं होगा।

8. अधिकतम उम्र सीमा— संविदा आधारित चिकित्सा शिक्षाओं के लिए अधिकतम उम्र सीमा सभी वर्गों के लिए 70 वर्ष होगी।

9. साक्षात्कार विवरणी— रिक्त पदों पर वाक-इन-इंटरव्यू रिस (RIMS), रॉची के प्रशासनिक भवन में निम्नांकित तिथियों में सम्पन्न होगा—

क्र.सं.	पदनाम	दिनांक	समय
01	सह-प्राध्यापक	23.10.2026	10:30am

7. सभी इच्छुक उम्मीदवार वेबसाइट : www.jharkhand.gov.in@health के अन्तर्गत Recruitment पर दिये गये आवेदन पत्र में अंकित सभी वांछित सूचनाएँ पूर्णरूपेण भर कर, सभी मूल प्रमाण पत्रों की स्वअभिप्रायित छायाप्रति एवं मूल प्रमाण पत्रों के साथ वाक-इन-इंटरव्यू आयोजन की तिथि पर ससमय भाग लेंगे।

8. इस विज्ञापन को स्थगित करने, किसी आवेदन को बिना कोई कारण बताए रद्द/अस्वीकृत करने एवं रिक्ति के अवशेष रहने की अवस्था में पुनः विज्ञापन प्रकाशित करने का सर्वाधिकार स्वास्थ्य चिकित्सा शिक्षा एवं परिवार कल्याण विभाग को सुरक्षित रहेगा।
निदेशक, चिकित्सा शिक्षा, झारखण्ड, रॉची
PR 391802 Health Med Edu and Family Welfare (26-27)_D

बैंक ऑफ बड़ोदा Bank of Baroda
BANK OF BARODA, GOLMURI BRANCH:
1st Floor, Akash Deep Plaza, Golmuri, Jamshedpur - 831003, Jharkhand
ANNEXURE-C

SALE NOTICE FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES, APPENDIX-IV-A [See proviso to Rule 6(2) & 8(6)]
E-Auction Sale Notice for Sale of Movable / Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to 6(2) & 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), Mortgagor(s) and Guarantor(s) that the below described movable / immovable property mortgaged / charged to the Secured Creditor, Possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s Mortgagor/s Guarantor/ Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below:-

Sl. No.	Name & Address of Borrower/s / Guarantor/ Mortgagors	Give Short description of the movable / immovable property with known encumbrances, if any	Total Dues / Date of E-Auction / Time of E-Auction / Start Time to End Time	Reserve Price EMD Deposit / Bid Increase Amount	Status of Possession (Contractual / Physical)
1.	Mr. Ajay Agarwal S/o Ramesh Agarwal Flat No. 303, 3rd Floor, Arunoday, Adityapuri, Seraikela-Kharsawan, Jharkhand-831013	Movable Assets of Vehicle TATA Nexon XZ+ RT0856 PH2, Calgary White Color, Diesel, Vehicle No. JH01FC-6216, Engine No. 15CR08EWXW 14110, Chassis No. MAT627007/PLE46046.	Rs. 8,07,651.77 (Rupees Eight Lakhs Seven Thousand Six Hundred Fifty One and Paise Seventy Seven Only) + Unrealized Interest + Charges 25.11.2026 from 02:30 PM to 05:00 PM	Rs. 3,25,000.00 Rs. 32,500.00 Rs. 3,250.00	Physical Possession On 24.11.2026 from 12:45 pm to 01:15 pm
2.	M/s Durga Steel Prop: Mr. Suresh Sharma Ram Tekri Road, Naya Bazar, Jugsalai, East Singhbhum, Jamshedpur, Jharkhand-831006 Mr. Suresh Sharma Proprietor: M/s Durga Steel S/o Banshi Dhar Sharma, 49, M.E. School Road, Jugsalai, Jamshedpur, Pin-831006	Equitable mortgage of residential Flat in the name of Mr. Suresh Sharma, S/o Mr. Banshi Dhar Sharma, bearing Registered Sale Deed No. 2022/SA/R/281/BK1/270 dated 10.02.2022. All that residential Two Nos. Flat bearing Flat No. 701 is admeasuring area 1324 Sq.ft. SBA & Flat No. 702 admeasuring area is also 1324 Sq.ft. SBA both Flats on the 7th Floor, within the Block-G and undivided proportionate share land measuring 120 Sq.ft. for each Flat out entire aforementioned Schedule 'A' land / premises, together with all advantages, privileges, common services amenities, use of lift, common stair, common landing, other common passages and right to ingress & egress, within the premises commonly known as "Earth Enclave" within Mouza Kuluptanga, P.S. R.I.T (Adityapur), Thana No. 130, Dist.-Seraikela Kharsawan, within the state of Jharkhand. Flat No. 701 is Bounded as follows: North - Sky Open Space, South - Common Corridor & Staircase, East - Flat No. 702, West - Sky Open Space, Flat No. 702 is Bounded as follows: North - Sky Open Space, South - Common Corridor & Flat No. 703, East - Sky Open Space, West - Flat No. 701.	Rs. 57,68,529.55 (Rupees Fifty Seven Lakhs Sixty Eight Thousand Five Hundred Twenty Five Hundred Fifty Five Only) + Unrealized Interest + Charges 25.11.2026 from 02:30 PM to 05:00 PM	Rs. 1,02,52,800.00 Rs. 10,25,280.00 Rs. 1,02,528.00	Physical Possession On 24.11.2026 from 12:45 pm to 01:15 pm
3.	Mr. Nikhil Rungta S/o Rajesh Rungta H No. 45, Naya Bazar, Firangi Chowk, Jugsalai, East Singhbhum, Jamshedpur - 831002	Equitable mortgage of residential Flat No. 504 on 5th Floor, B-Block, admeasuring Area 1574 Sq.ft. (Super built up) Aditya Green, Old Plot No. 1540 & 1530 under Old Khata No. 48 & 84, Mouza - Dindli, Thana No. 128, P.S.-Adityapur, Ward No. 05 (Old), (N-New) ANAC, Dist.-Seraikela-Kharsawan, Jharkhand - 831013, Sale Deed No. 2023/SAR/4647/BLK1/4369 dated 22.11.2023 in favour of Shri Nikhil Rungta, S/o Rajesh Rungta. Bounded by: On the North - Open Sky Space, On the South - Staircase & Common Corridor, On the East - Open Sky Space, On the West - Flat No. 503.	Rs. 57,68,529.55 (Rupees Fifty Seven Lakhs Sixty Eight Thousand Five Hundred Twenty Five Hundred Fifty Five Only) + Unrealized Interest + Charges 25.11.2026 from 02:30 PM to 05:00 PM	Rs. 70,83,000.00 Rs. 7,08,300.00 Rs. 70,820.00	Physical Possession On 24.11.2026 from 12:45 pm to 01:15 pm
4.	M/s Varahi Engineering Services Prop: Mrs. Sangeeta Singh H No. 90, Gwala Basti, IRA Nagar, Indraprastha, Telco, Jamshedpur, Pin-831004 Mrs. Anjali Kumari (Guarantor) W/o Mr. Nikhil Kumar H.No. 4, Ghorabandha, Tola-Radhika Nagar, Vill-Ghorabandha, Govindpur, Jamshedpur, Pin-831004 Mrs. Leela Kumari (Guarantor) W/o Mr. Nawal Kishore Singh, H.No. 4, Sita Raj Niketan, Kranti Path, Radhika Nagar, Kharangagar, Near Radha Krishna Mandir, PO-Telco Works, P.S.-Telco, Jamshedpur, Pin-831004	Equitable mortgage of residential Flat in the name of Ms. Anjali Kumari, D/o Ashok Kumar Mishra, and Wife of Mr. Nikhil Kumar bearing Sale Deed No. 1131 dated 19.03.2018. All that residential Flat bearing No. H/5 of 1445 Sq.ft. of total super built up Area (Carpet Area 1020 Sq.ft. or 94.80 Sq. mtr.) situated at the "West" Side of the Fifth Floor, of general type Block-B and consists of Three Bedrooms, One Drawing cum Dining Room, One Kitchen, Two Toilets, Two Balconies and a Car Parking space No. 51 at Lower Basement all within multistoried building named as "SHIV KUMAR ASTHALL", Phase-II, Block-B, Pardi, Jamshedpur, together with right over, common properties, utilities, facilities, services, common properties namely, pumps, generators etc. and of proportionately (152.33 Sq. ft.) over the common land only (New Plot 119 under New Khata No. 150, and portion of New Plot No. 124 & 125, under New Khata No. 334 and all under Mouza - Pardi, MNAC, Ward No. 9) also of the path with owners and occupiers of SHIV KUMAR ASTHALL, Phase-II, Block-A & Block-B etc. under District Sub-Registry Office at Jamshedpur, District - Singhbhum East. Said Flat is Bounded by: North - Entrance, Stair and Lobby, South - Open Space, East - Flat No. G/5, West - Open Space.	Rs. 1,84,79,567.72 (Rupees One Crore Eighty Four Lakhs Seventy Nine Thousand Five Hundred Sixty Seven and Paise Seventy Two Only) + Unrealized Interest + Charges 25.11.2026 from 02:30 PM to 05:00 PM	Rs. 71,26,000.00 Rs. 7,12,600.00 Rs. 71,226.00	Physical Possession On 24.11.2026 from 12:45 pm to 01:15 pm

For detailed terms and conditions of sale, please refer / visit to the website link <https://www.bankofbaroda.in/e-auction> and online auction portal banknet.com. Also prospective bidders may contact the Authorised Officer on Tel. No.: 0657-2320470, Mobile No.: 7542032066.

Date: 13.10.2026
Place: Jamshedpur
Sd/- Authorised Officer
Bank of Baroda