

# TaMo in driver's seat to combat headwinds

Analysts largely upbeat about firm's long-term prospects amid JLR concerns

TANMAY TIWARY  
New Delhi, 12 March

Automobile giant Tata Motors' shares were in demand on Wednesday as the stock rallied as much as 3.69 per cent to hit an intraday high of ₹671.80 per share, before settling 3.18 per cent higher at ₹668.45.

By comparison, the BSE Sensex settled 0.10 per cent, or 72.56 points, lower at 74,029.76. The northward move came after analysts said they were cautiously optimistic about the company's prospects, following recent discussions with its group chief financial officer, P B Balaji. "Jaguar Land Rover (JLR) is well positioned to achieve its FY25 Ebit margin targets, which will contribute to a net cash-positive position by the end of FY25," said Balaji.

The brokerages noted that the company's luxury division JLR was on track to meet its earnings before interest and tax (Ebit) margin guidance of at least 8.5 per cent for FY25, supported by revenue projections of 29 billion pounds. This will mark a major milestone, allowing JLR to turn net cash positive by the end of FY25.

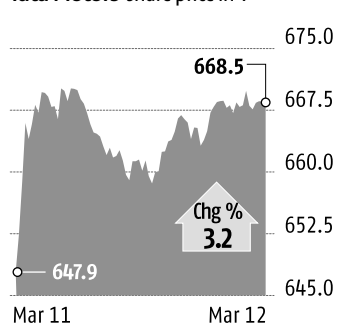
However, analysts are cautious about JLR's performance in FY26, especially with the discontinuation of the Jaguar models and a weaker outlook in China. JLR's strong performance in the US market is a key bright spot. "The top three models — Range Rover, Range Rover Sport, and Defender — are outperforming peers across regions, especially in the US," said Balaji.

## EV launches to aid growth

JLR has several electric vehicle

## ON TRACK

Tata Motors share price in ₹



Source: Bloomberg  
Compiled by BS Research Bureau



(EV) launches lined up that could drive growth. The transition to EVs is the bedrock of the company's strategy, and Balaji is confident that it will meet its emissions targets despite the slower-than-expected customer adoption of EVs. "Our electric vehicle pipeline is strong, and we are confident in our ability to meet emissions targets," he said.

## Cost strategy

Balaji said JLR's high warranty costs, particularly in the US, where more vehicles sold in recent years, have resulted in higher claims. He said the company plans to reduce warranty costs to around 3 per cent from the current 5.9 per cent by FY25. Analysts at Nuvama and Nomura are hopeful that these cost-saving measures will boost JLR's operational efficiency in the coming years.

They are upbeat about the company's passenger vehicle (PV) segment. The upcoming launch of models like the Harrier EV, Sierra, and the repositioning of the Curvv model are expected to drive volume growth in FY26. Tata Motors has delivered a steady performance in the commercial vehicle (CV) space, particularly in the medium and heavy commercial vehicle (MHCV) sector.

Despite the challenges, analysts are largely positive about Tata Motors' long-term prospects. Nuvama revised its revenue and Ebitda CAGR estimates for FY25-27 to 2 per cent, while maintaining a 'reduce' rating for an unchanged target price of ₹720.

Nomura analysts maintain a 'buy' rating with an unchanged target price of ₹861 based on a sum-of-the-parts (SOTP) valuation. They expect JLR's Ebit margins to remain strong at 8.6 per cent in FY25, 8.1 per cent in FY26, and 8.9 per cent in FY27, and also see upside potential in Tata Motors' PV business, with estimated volume growth of 4 per cent in FY26 and 6 per cent in FY27. Macquarie and CLSA have reportedly maintained 'outperform' with target prices of ₹826 and ₹930, respectively.

While there are headwinds, particularly related to US tariffs and JLR's model transition, analysts believe Tata Motors is well-positioned to navigate these challenges.

With a focus on electrification, improved service offerings, and strategic product launches, the company is set to see steady growth in the coming years, supported by the ongoing transformation of its JLR division and its strong presence in the Indian market.



## YOUR MONEY

### BONUS IN HEALTH INSURANCE

# Choose policy with guaranteed bonus, unaffected by claims

SANJAY KUMAR SINGH & KARTHIK JEROME

With medical inflation at around 15 per cent annually, one way customers can mitigate rising costs is by opting for policies with attractive bonus features. A bonus is an additional sum insured that insurers offer policyholders.

"By offering a bonus, insurers incentivise customers to stick to them," says Siddharth Singh, head of health insurance, Policybazaar.

While premiums may rise over time, a good bonus-linked policy lowers the per lakh cost of sum insured.

## Types of bonuses

Bonuses come in three forms. A no-claim bonus (NCB) increases the sum insured if no claim is made. If a claim occurs, the bonus is not added that year, and the accumulated amount may reduce. The second type adds an NCB for claim-free years, but does not reduce the accumulated bonus if a claim is made.

The third is a guaranteed bonus, where a bonus accrues annually, regardless of claims and remains unaffected by claims. "This approach is gaining momentum as it counters inflation effectively," says Ashish Yadav, head of products and operations, ManipalCigna Health Insurance.

## Bonus accumulation and limits

Insurers outline their bonus ac-

crual rate and maximum ceiling for accrual in their policy terms.

According to Yadav, annual bonuses nowadays range from 5 to 100 per cent, while accumulation caps vary from twice the sum insured to being unlimited. "Most policies offer 20-50 per cent annual bonus, typically capped at 100 per cent," says Kapil Mehta, co-founder, SecureNow.

Some insurers offer riders to accelerate bonus growth. "If your base plan provides a 50 per cent bonus, with a bonus booster rider it could grow by 100 per cent annually, with no cap," says Singhal.

## Impact of claims

In some policies, a claim reduces the accumulated bonus at the same rate at which it accrued. "If a policy offers 100 per cent accrual each year and a customer has two claim-free years, 200 per cent gets added as a bonus to the sum insured. A claim in the third year prevents further accrual and reduces the bonus to 100 per cent. A claim in the fourth year brings the bonus amount to zero," says Singhal.

## Choosing a bonus-linked policy

First, choose a high base sum insured. "A decade ago, medical inflation was 5-7 per cent. Now, it exceeds 15 per cent and may rise further. Treatment costs are increasing due to advancing medical technology. A base sum insured of ₹50 lakh-₹1 crore is essential, followed by a policy with a strong bonus structure," says Yadav. He adds that the base sum insured should cover most healthcare costs, while the bonus should take care of inflation.

Yadav suggests choosing a policy that guarantees a 50-100 per cent annual bonus, which does not get reduced after a claim. "Without this, the core need of managing inflation will remain unmet," he says. Avoid policies that discourage claims through restrictive bonus structures.

Some customers in older policies do not receive any bonuses despite not claiming. "The policy probably does not have the bonus feature. Such customers should port to a policy that has this feature," says Mehta.

## POLICIES THAT OFFER GUARANTEED BONUSES

Insurer	Plan	Premium (₹)*	Rider premium (₹) for bonus SI
Manipal Cigna	Sarva Uttam	19,636	1,964
Aditya Birla Health	ABHI Active one	24,740	2,473
ICICI Lombard	Elevate	25,823	3,720
Star	Super Star	27,074	6,770
Care	Care Supreme	27,276	Inbuilt
Niva Bupa	Reassure 2.0 Titanium	30,949	Inbuilt
HDFC Ergo	Optima Secure	39,268	Inbuilt

SI is sum insured; \*Premiums are for Delhi-based family of 2 adults, 2 children, with eldest member aged 41; sum insured ₹10 lakh  
Source: Policybazaar.com

## Why shift in wealth-creation strategies under new tax regime is important

The recent overhaul of tax policies has sparked a conversation about the need for individuals to rethink their wealth-creation strategies.

**Ideal wealth strategy going forward:** "If one has a long term horizon, then 70-80 per cent allocation in equity and the rest

in debt, may be ideal," says Shweta Rajani, head-Mutual Funds, Anand Rathi Wealth Limited.  
**Ideal portfolio balance:**  
■ Income-to-investment ratio: Save at least 20 per cent of your income for future financial security.  
■ Income-to-EMI ratio: EMIs

should not exceed 40 per cent of your monthly income.  
■ Emergency fund: Maintain a reserve equal to six months of income for unexpected expenses.  
**Key takeaways**  
■ The removal of deductions means investors must focus on real returns and financial goals

rather than just tax savings.  
■ Tax relief will boost personal disposable income, encouraging both higher consumption and greater savings.  
■ Individuals aged 25-40 are likely to spend more due to increased disposable income.  
■ The 30-45 age group may focus more on investments.

Read full report here: mybs.in/2elS97E

COMPILED BY AYUSH MISHRA

# IDBI BANK

**IDBI BANK LTD**  
Retail Recovery Department 44, Shakespeare Sarani  
2 Floor, Kolkata - 700 017  
Ph. No. : 033-6655766/839, Website : www.idbibank.in  
CIN : L65190MH2004G0148838

**Sale Notice under SARFAESI Act For immovable Secured 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 9(1) of the Security Interest (Enforcement) Rule, 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 immovable property mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorised Officer of Secured Creditor will be sold on "As is where is", "As is what is" and "Whatever there is" and "No Recourse" basis on 29.03.2025.

Name & Address Of the a) Borrower b) Guarantor / Proprietor's Name & address	Demand Notice Date, a) Possession Date b) Outstanding Balance as per Demand Notice	Description of Immovable Property	Reserve Price A) Earnest Money Deposit (E.M.D.) B) Bid Increment Amount C) Date of e-auction	REMARKS
<b>The legal heir of Shri Samir Pramanik</b> B/2/1, Ramgarh Colony, Ward No. 99, P.S. - Jadavpur, Kolkata - 700047.	a) 30.05.2022 b) 08.09.2022	ALL THAT one self-contained residential flat (Mosaic Flooring), Being No. - F1, measuring about 1218 sq. ft. super build up area more or less, on the Ground Floor of the 10 year old building, considering of 03 Bed Rooms, 01 Living Room, 01 Kitchen, 01 Toilet, 01 W.C and 01 Verandah, together with undivided proportionate share and interest of land, being municipal premises no.- 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under Ward No. - 99, P.S. - Jadavpur, Kolkata - 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is <b>butted and bounded by: On the North: 87/12/64B/1, Raja S.C. Mullick Road; On the South: E.P. No. - 284; On the East: E.P. No. - 283 &amp; 283A; On the West: By 10' Feet Wide K.M.C. Road.</b>	A) Rs. 39.87 lakhs B) Rs. 3.98 lakhs C) Rs. 10,000/- D) On 29.03.2025	Physical
<b>Smt. Shyamali Pramanik (Co-Borrower)</b> B/2/1, Ramgarh Colony, Ward No. 99, P.S. - Jadavpur, Kolkata - 700047.	a) Rs. 41,15,522.00/- b) Fifteen Thousand Five Hundred Twenty Two Only			

Gist of Terms and Conditions appearing in the bid documents:  
1. The sale would be on E-Auction platform at the website https://baanknet.com/  
2. The Bid Document can be obtained from Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017 on working days (10.00 A.M. to 6.00 PM) it can be downloaded from the website www.idbibank.in and https://baanknet.com/ till March 28, 2025.  
3. To the best of knowledge and information there are no encumbrances on the above properties.  
4. This publication is also statutory sale notice to the Borrower(s) / Gaurantor(s) / Mortgagor(s) for sale under rule 9(1) as per amended SARFAESI Act 2002.  
5. Further details and General Terms and Conditions Bank's website (www.idbibank.in) and or contact the Branch Offices mentioned above and also refer to the bid document hosted therein.  
6. The Authorised Officer reserves the right to accept or reject any or all of the bids without assigning reason(s) or cancel the auction process.  
Date : 13.03.2025, Place : Kolkata  
Sd/- Authorized Officer, IDBI Bank

## PUBLIC NOTICE

General public is hereby informed that our client, M/s. Muthoot Finance Ltd. (GSTIN 32AABCT0343B1Z7), Registered Office: 2<sup>nd</sup> Floor, Muthoot Chambers, Banerji Road, Kochi-682018, Kerala, India CIN: L65910KL1997PLC011300, Ph: +91 484-2396478, 2394712, Fax: +91 484-2396506 mails@muthootgroup.com, www.muthootfinance.com is conducting Auction of ornaments (NPA accounts for the period up to 31.01.2024 & Low Touch/Low quality/Insufficient weight deduction accounts for the period up to 31.10.2024), pledged in its favour, by the defaulting Borrowers, as detailed hereunder. All those interested may participate.

**First Auction Date: 20.03.2025**  
Ram Nagar-(WB) (4693): MHP-80

**Low Touch/Low quality/Insufficient weight deduction: Purba Medinipur-Egra (3844): MDL-11840**  
Second Auction Date: 24.03.2025, Auction Centre: First Floor, Padumbasan, Maniktala, Above Tamuk Yamaha Showroom, Tamuk, DT-Purba Medinipur, WB-721636  
First Auction Date: 20.03.2025

**Alipurduar-West Bengal (4322): MUL-9712**  
Low Touch/Low quality/Insufficient weight deduction: Jaigaon (WB) (4107): MHP-605, MUL-13854  
Second Auction Date: 24.03.2025, Auction Centre: Muthoot Finance Ltd., Maya Talkies Road, Marwari Patty, Beside HDFC Bank, P.O.-Alipurduar, West Bengal-736121  
First Auction Date: 22.03.2025

**Siliguri-SF Road (2544): TMS-935**  
Second Auction Date: 25.03.2025, Auction Centre: Muthoot Finance Ltd., Second Floor, Jeewan Deep Building, Third Mile, Salugara P.O., Siliguri, West Bengal-734008  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Kolkata-Howrah (0578): MDL-6895, Howrah-Andul (1672): MUL-14646**  
Second Auction Date: 21.03.2025, Auction Centre: 241/1, G T Road, Opposite HDFC Bank, Lilaah, Howrah-711204  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Hooghly Dankuni (1730): RGL-5135, Hooghly-Sreerampore (1806): MUL-12893, Chandan Nagar-(WB) (2726): MBS-13**  
Second Auction Date: 21.03.2025, Auction Centre: Muthoot Finance Ltd, Eshita Apartment, 25/2, J.K. Street, Ground Floor, Uttarpara, Hooghly-712258  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Kolkata-Budge Budge (0993): MBS-69, Kolkata-Shakuntla Park Behala (2880): MUL-15900**  
Second Auction Date: 22.03.2025, Auction Centre: First Floor, P-546 (23A/546), D.H. Road, Block N, New Alipore (Tollygunj Circular Road), Kolkata-700053  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Kolkata-Maniktala (1080): MDL-14067, Kolkata-JM Avenue (1165): MDL-5257, Kolkata-Lenin Sarani (1256): SRS-561, Bow Bazar (WB) (5126): MUL-1250, Kolkata-M G Road (5127): MUL-1893, 1923**  
Second Auction Date: 22.03.2025, Auction Centre: Second Floor, Grosvenor House, Near Pantaloons, 21 Camac Street, Kolkata-700016  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Kharagpur-(WB) (2530): MDL-8732, MUL-21738**  
Second Auction Date: 24.03.2025, Auction Centre: First Floor, Bidhannagar East, 79, Station Road, Keranitola, Paschim Medinipur-721101  
First Auction Date: 22.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Malda-Rathbari More (2294): MDL-7589**  
Second Auction Date: 25.03.2025, Auction Centre: First Floor, B.G. Commercial Complex, NH-34, Rath Bari More, Malda-732011

The auctions in respect of the loan accounts shown under the branch head will be conducted at the respective branches.  
However please note that in case the auction does not get completed on the given date(s), then in that event the auction in respect thereto shall be conducted/continued on **Second Auction date at given auction centre**, and further in case the said ornaments are still not successfully auctioned on these dates then such auction shall be continued on subsequent days thereafter, at this same venue. No further notices shall be issued in this respect.

Kohli & Sobti, Advocates, A 59A, First Floor, Lajpat Nagar II, New Delhi-110024

Note: Customers can release their pledged ornaments before the scheduled auction date, against payment of dues of our client. Customer can also contact Email ID: recoverynorth@muthootgroup.com or Call at 7834886464, 7994452461

**PNB Housing**  
Finance Limited  
Ghar Ki Boat

**APPENDIX-IV-A - E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES**  
E-AUCTION-SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Reg. Off.: 9<sup>th</sup> Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

**B.O. RAIPUR: Office No. 111-112, First Floor, Plot No. 1, Block No. 9, DB Corporate Park, Rajbandha Maidan, Raipur, Chhattisgarh - 492001**

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below.

Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s) (since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.

Loan No./ Name of the Borrower/Co-Borrower / Guarantor / Legal heirs(A)	Demand Amount & Date (B)	Nature of Possession (C)	Description of the Properties mortgaged (D)	Reserve Price (₹) (E)	EMD (10% of RP) (₹) (F)	Last Date of Submission of Bid (G)	Bid increment Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Enquiry Branches/ Court Cases, if any (K)
NHL/RA/017/364331 Basant Bihari Sharma / Saroj Kumar Sharma, B.O. RAIPUR	Rs. 1668676.91 & 19-04-2019	Physical Possession	Shop No.108, Ground Floor, Ph. No.103/46, Plot KH, No. 781/62 & 781/106, Shyam Chamber Gram-hearapur, Veer Sawarkar Nagar, Ward No.01, Raipur, Kasim Motors, Raipur, Chhattisgarh-492001, Raipur, India.	Rs. 1324000	Rs. 132400	28-03-25	Rs. 10,000	17-03-25 12 PM to 04 PM	29-03-25 2 PM to 03 PM	Not Know

\*Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. \*\* To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/Secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.

(1) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/Secured assets and status is mentioned in column no-K  
(2) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form.  
(3) Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) who is the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder/s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be sold as per the provisions of SARFAESI Act.  
(4) M/s C1 India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3<sup>rd</sup> Floor, Sector 44, Gurgaon, Haryana 122003 Website - www.bankauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Vivek Lodha Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com

**PLACE- RAIPUR DATE- 13.03.2025** SDI-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

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**First Auction Date: 22.03.2025**  
Muzaffarpur-Moti Jheel (2826): TMS-256

**Low Touch/Low quality/Insufficient weight deduction: Muzaffarpur-Moti Jheel (2826): MHP-933, Muzaffarpur-Bhagwanpur B (2827): MHP-430, TOS-7**  
Second Auction Date: 25.03.2025, Auction Centre: Muthoot Finance Limited, First Floor, Ramabazar, Motijheel, Muzaffarpur, Bihar-842001  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Deoghar-(JH) (3190): MMS-126**  
Second Auction Date: 21.03.2025, Auction Centre: Muthoot Finance Ltd., First Floor, Castairs Town Near IDBI Bank, S.S.M. Jalan Road, B.Deoghar, Jharkhand-814112  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Bartand-(JH) (3340): MSL-6741, 6811**  
Second Auction Date: 21.03.2025, Auction Centre: Muthoot Finance Ltd., Upper Ground Floor, Shri Ram Mall, Ashok Nagar, Bank More, Dhanbad, Jharkhand-826001  
First Auction Date: 20.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Jamshepur-Adityapur (3332): MDL-3541**  
Second Auction Date: 22.03.2025, Auction Centre: First Floor, Rai Market Shere Punjab Chowk, Tata Kandra Main Road, Adityapur, Jharkhand-831013  
First Auction Date: 22.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Bhagalpur (5043): MDL-1312**  
Second Auction Date: 24.03.2025, Auction Centre: First Floor, G.C. Banerjee Road, Bhikhanpur Chawk, Gumti No. 2, Bhagalpur, Distt.-Bhagalpur, Bihar-812001  
First Auction Date: 22.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Bhilai-Nehru Nagar (3052): MDL-1814**  
Second Auction Date: 24.03.2025, Auction Centre: Muthoot Finance Limited, First Floor, R.K Height, Opposite Kewal Bhawan, Station Road, Green Chowk, Durg-491001  
First Auction Date: 22.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Hazipur-(BI) (3061): MHP-451**  
Second Auction Date: 22.03.2025, Auction Centre: Muthoot Finance Limited, First Floor, Jagadamba Estate, Cinema Road, Anwarpur, Hazipur, Dist-Vaishali, Bihar-844101  
First Auction Date: 22.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Kishanganj-(BI) (3062): MDL-7813**  
Second Auction Date: 24.03.2025, Auction Centre: First Floor, Above Raymond's Showroom, Dharamsala Road, Kishanganj, Bihar-855108  
First Auction Date: 22.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Patna-Raja Bazar (2550): MDL-2064, Patna-Khajurbana Ashok Rajpath (3551): MDL-2975**  
Second Auction Date: 25.03.2025, Auction Centre: First Floor, Kumar Complex, Khajpura, P.O.-B.V. College, Thana-Raja Bazar, Patna-800014  
First Auction Date: 22.03.2025

**Low Touch/Low quality/Insufficient weight deduction: Raipur-Pandri (1789): MDL-1263, MUL-9118**  
Second Auction Date: 25.03.2025, Auction Centre: First Floor, Dutta Complex, Opposite Anupam Garden, Above Varun Honda, G.E. Road, Raipur, Chattisgarh-492001

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Kohli & Sobti, Advocates, A 59A, First Floor, Lajpat Nagar-II, New Delhi-110024

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