



**Notice for Sale of Property by Public Auction**

(As per the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002)  
(Under Rule 8 (6))

Where, in exercise of the powers obtained under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, the authorized officer Prathama UP Gramin Bank, under Section 13 (2) of the said Act and read with the rules, issues a notice to the account holder on the dates mentioned in front of him. Issued a demand from them to pay the amount mentioned in the notice within 60 days. Due to the borrower/guarantors not depositing the amount within the above mentioned time period, the authorized officer, using the powers under Section 13(4) and read with Rule (8) of the said Act, has deposited the mortgaged properties in the following accounts on the date mentioned against them. Capture was obtained. Due to non-deposit of amount by the borrower/guarantors, the following properties are being sold through public auction.

Note- Auction place: Concerned Branch

| Sr. No. | Account Name / Borrower / Guarantor / Branch Name  | Details of Mortgaged Property/ Property Owner  | Outstanding Amount  | Reserve Price   | Auction date and time  |
|---------|--|--|---|---|--|
|         |  |  | Date of Demand Notice   | Earnest Money   | Nature of Possession   |
|         |  |  |   | Last Date of EMD Deposit  | Date of Possession   |
| 1       | <b>Sh. Abdul Kareem s/o Sh. Abdul Mazed (Borrower &amp; Mortgagor)</b> At: Mohalla – Chand Masjid, RN Sahaspur, Tehsil – Bilari, Moradabad, (UP) <b>Sh. Abdul Majid s/o Sh. Abdul Wahid (Guarantor)</b> At: Mohalla – Chand Masjid, RN Sahaspur, Tehsil – Bilari, Moradabad, (UP) <b>Sh. Abdul Kadir s/o Sh. Abdul Majid (Guarantor)</b> At: Mohalla – Chand Masjid, RN Sahaspur, Tehsil – Bilari, Moradabad, (UP) <b>Branch: RN Sahaspur</b>  | Property Situated at Village - Rustam Nagar Sahaspur, Tehsil-Bilari, Moradabad-244001, (UP), Area 145.40 sq. mtrs., (In the name of Sh. Abdul Kareem s/o Sh. Abdul Mazed), Bahi No: 1, Zild No: 1604, Pages: 71 – 86, Serial No: 241 on Dated 20.01.2006, SRO-Bilari. <b>Bounded: On the North by</b> :Rasta Kham 4 Feet 4 Inch <b>Wide On the South by</b> : House of Ganga Sahay etc <b>On the East by</b> : House of Babu Ram <b>On the West by</b> : Rasta Kham 10 Feet Wide   | Rs. 4,72,187.04/- as on 31/07/2018 + Interest and other expenses<br><br>05.08.2023  | Rs. 11,40,000/-<br><br>Rs. 1,14,000/-<br><br>11.11.2024 (Before Auction)  | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>17.10.2023 |
| 2       | <b>M/s Anash Hathkargha Udyogb (Borrower's Firm)</b> At: Jagatpuri, RN Sahaspur, Post – Raja Ka Sahaspur, Moradabad, (UP) <b>Sh. Mohd. Istakhar s/o Sh. Noor Ahmad (Proprietor)</b> At: Jagatpuri, RN Sahaspur, Post – Raja Ka Sahaspur, Moradabad, (UP) <b>Sh. Noor Ahmad s/o Sh. Manjoor Ahmad (Guarantor &amp; Mortgagor)</b> At: Jagatpuri, RN Sahaspur, Post – Raja Ka Sahaspur, Moradabad, (UP) <b>Sh. Shaikat s/o Sh. Swar Chaman (Guarantor)</b> At: Jagatpuri, RN Sahaspur, Post – Raja Ka Sahaspur, Moradabad, (UP) <b>Branch: RN Sahaspur</b>   | Property Situated at Village – RN Sahaspur, Tehsil - Bilari, Moradabad, (UP), Area 82.50 sq. mtrs. (In the name of Sh. Noor Ahmad s/o Sh. Manjoor Ahmad), Bahi No: 1, Zild No: 445, Pages: 380 A Fa, Bahi No: 1, Zild No: 479, Pages: 275-277, Serial No: 2137 on Dated 30.10.1986, SRO-Bilari. <b>Bounded: On the North by</b> :Rasta <b>On the South by</b> :Araji Sh. Tara at Present House of Munna <b>On the East by</b> : Plot of Smt. Bano at Present House of Umar Urf Bhola <b>On the West by</b> :Plot of Sh. Girvar Dayal at Present House of Haazi Shakoor   | Rs. 7,03,899.59/- as on 31/07/2023 + Interest and other expenses<br><br>05.08.2023  | Rs. 19,50,000/-<br><br>Rs. 1,95,000/-<br><br>11.11.2024 (Before Auction)  | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>17.10.2023 |
| 3       | <b>Sh. Mohd. Islam s/o Sh. Fida Hussain (Borrower &amp; Mortgagor)</b> At: Mohalla – Ansaariyaan, Near Dheemro Wala Mandir, Bilari, Moradabad, (UP) <b>Sh. Shamsuddin s/o Sh. Jamaluddin (Guarantor)</b> At: Mohalla – Ansaariyaan, Bilari, Moradabad, (UP) <b>Sh. Mohd. Saleem s/o Sh. Sadik Hussain (Guarantor)</b> At: Mohalla – Ansaariyaan, Bilari, Moradabad, (UP) <b>Branch: RN Sahaspur</b>  | Mohalla – Ansaariyaan, Tehsil - Bilari, District - Moradabad, (UP), Area 170.78 sq. mtrs., (In the name of Sh. Mohd. Islam s/o Sh. Fida Hussain), Registered in Bahi No: 1, Zild No: 848, Pages No: 364 Ka no: 598 A Fa, Book No: 1, Zild No: 873 Ke Page No: 155 – 164, Dated 17.02.1998, SRO Bilari. <b>Bounded: On the North by</b> :Plot of Sadiq <b>On the South by</b> : Rasta 6 Feet Wide <b>On the East by</b> : Plot Hafiz Sihari Now House of Noor Mohammad <b>On the West by</b> : Plot of Sabir Hussain Now Juj Makan Badi Badahu House of Sahbai Alam   | Rs. 4,39,302.00/- as on 04.09.2023 + Interest and other expenses<br><br>13.09.2023  | Rs. 27,00,000/-<br><br>Rs. 2,70,000 /-<br><br>11.11.2024 (Before Auction) | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>21.11.2023 |
| 4       | <b>Sh. Mohd Haneef s/o Sh. Abdul Lateef (Borrower)</b> At: Mohalla – Noorani Masjid, RN Sahaspur, Bilari, Moradabad, (UP) <b>Smt. Hajra w/o Sh. Mohd Haneef (Guarantor &amp; Mortgagor)</b> At: Mohalla – Noorani Masjid, RN Sahaspur, Bilari, Moradabad, (UP) <b>Sh. Ragib Hussain s/o Sh. Riyasat Hussain (Guarantor)</b> At: Mohalla – Jagatpur, RN Sahaspur, Bilari, Moradabad, (UP) <b>Branch: RN Sahaspur</b>  | Village: Rustam Nagar Sahaspur, Tehsil: Bilari, District: Moradabad, (UP), Area 40.057 sq. mtrs., (In the name of Smt. Hajra w/o Sh. Mohd Haneef), Registered in Bahi No: 1, Zild No: 5075, Pages No: 147 – 162, Serial No: 7464, Dated 07.12.2017, SRO Bilari. <b>Bounded: On the North by</b> :Property Karan Singh <b>On the South by</b> : Rasta 8 Feet Wide <b>On the East by</b> :Plot of Smt. Mansha Devi <b>On the West by</b> :Plot Vikreta   | Rs. 1,77,137/- as on 31.07.2023 + Interest and other expenses<br><br>09.08.2023     | Rs. 2,50,000/-<br><br>Rs. 25,000 /-<br><br>11.11.2024 (Before Auction)    | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>19.10.2023 |
| 5       | <b>Late Sh. Data Ram s/o Sh. Nannhey (Borrower &amp; Mortgagor)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Smt. Maya Devi w/o Late Sh. Data Ram (Legal Heir)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Sh. Udayveer Singh s/o Late Sh. Data Ram (Legal Heir &amp; Mortgagor)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Sh. Abhay Singh s/o Late Sh. Data Ram (Legal Heir)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Smt. Asha d/o Late Sh. Data Ram (Legal Heir)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Smt. Shashi d/o Late Sh. Data Ram (Legal Heir)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Smt. Reena d/o Late Sh. Data Ram (Legal Heir)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Smt. Beena d/o Late Sh. Data Ram (Legal Heir)</b> At: Mohalla - Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP) <b>Sh. Narendra Kumar s/o Sh. Chhatrapal Singh (Guarantor)</b> At: Mohalla - Koriyan, Harsh Nagar, Bilari, Moradabad – 244411, (UP) <b>Branch: RN Sahaspur</b> | Mohalla Koriyan, Harsh Nagar, Opposite Old Police Chowki, Bilari, Moradabad – 244411, (UP), Area 74.96 sq. mtrs., {In the name of Late Sh. Data Ram s/o Sh. Nannhey [Legal Heirs Smt. Maya Devi w/o Late Sh. Data Ram, Sh. Udayveer Singh s/o Late Sh. Data Ram, Sh. Abhay Singh s/o Late Sh. Data Ram, Smt. Asha d/o Late Sh. Data Ram, Smt. Shashi d/o Late Sh. Data Ram, Smt. Reena d/o Late Sh. Data Ram, Smt. Beena d/o Late Sh. Data Ram], Bahi No: 1, Zild No: 463, Page: 372, Book No-1 Zild-512, Pages: 204-206 Serial No: 2720 on Dated 07.12.1987, SRO-Bilari. <b>Bounded: On the North by</b> :Raasta 2.25 Meter Wide <b>On the South by</b> :Plot of Sh. Ramprasad & others <b>On the East by</b> : Blank Space Mukraan <b>On the West by</b> : Plot of Sh. Karan Singh   | Rs. 4,90,321.46/- as on 28.02.2023 + Interest and other expenses<br><br>23.03.2023  | Rs. 18,50,000/-<br><br>Rs. 1,85,000/-<br><br>11.11.2024 (Before Auction)  | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>19.07.2023 |
| 6       | <b>Sh. Mohd. Nadeem s/o Sh. Raees Ahmad (Borrower)</b> At: Mohalla – Jagatpur, RN Sahaspur, Tehsil – Bilari, Moradabad, (UP) <b>Smt. Vilkish Nisha w/o Sh. Raees Ahmad (Guarantor &amp; Mortgagor)</b> At: Mohalla – Jagatpur, RN Sahaspur, Tehsil – Bilari, Moradabad, (UP) <b>Sh. Mohd. Haneef s/o Sh. Raees Ahmad (Guarantor)</b> At: Mohalla – Jagatpur, RN Sahaspur, Tehsil – Bilari, Moradabad, (UP) <b>Branch: RN Sahaspur</b>  | Property Situated at Village – RN Sahaspur, Tehsil - Bilari, Moradabad, (UP), Area 87.21 sq. mtrs. (In the name of Smt. Vilkish Nisha w/o Sh. Raees Ahmad) Bahi No: 1, Zild No: 4445, Pages: 19 – 42, Serial No: 11372 on Dated 18.12.2015, SRO-Bilari. <b>Bounded: On the North by</b> : Rasta Kham 12 Feet Wide <b>On the South by</b> : House of Suleman <b>On the East by</b> : Plot of Sh. Saleem <b>On the West by</b> :House of Sh. Nizamuddin  | Rs. 7,19,258.00/- as on 31.07.2023 + Interest and other expenses<br><br>09.08.2023  | Rs. 18,00,000/-<br><br>Rs. 1,80,000/-<br><br>11.11.2024 (Before Auction)  | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>17.10.2023 |
| 7       | <b>Sh. Mehboob Hussain s/o Sh. Abdul Hameed (Borrower &amp; Mortgagor)</b> At: Badi Masjid, RN Sahaspur, Post – Raja Ka Sahaspur, Bilari, Moradabad, (UP) <b>Sh. Irshad Hussain s/o Sh. Jamaluddin (Guarantor)</b> At: Badi Masjid, RN Sahaspur, Post – Raja Ka Sahaspur, Bilari, Moradabad, (UP) <b>Sh. Jabir Hussain s/o Sh. Sabir Hussain (Guarantor)</b> At: Badi Masjid, RN Sahaspur, Post – Raja Ka Sahaspur, Bilari, Moradabad, (UP) <b>Branch: RN Sahaspur</b>   | Property Situated at Village - RN Sahaspur, Tehsil - Bilari, Moradabad, (UP), Area 198.00 sq. mtrs. (In the name of Sh. Mehboob Husain s/o Sh. Abdul Hameed) Bahi No: 1, Zild No: 410, Pages: 251 – 252, Serial No: 1042 on Dated 12.06.1984, SRO-Bilari. <b>Bounded: On the North by</b> : Rasta <b>On the South by</b> :Property of Late Smt. Indira Mohini <b>On the East by</b> :Property of Late Smt. Indira Mohini <b>On the West by</b> : Rasta   | Rs. 7,75,841.00/- as on 28.02.2017 + Interest and other expenses<br><br>04.09.2023  | Rs. 15,10,000/-<br><br>Rs. 1,51,000/-<br><br>11.11.2024 (Before Auction)  | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>18.11.2023 |
| 8       | <b>Sh. Ram Bharose s/o Sh. Dwarika Prasad (Borrower &amp; Mortgagor)</b> At: Mohalla-Abdulla Dakshini Bilari, Tehsil- Bilari, District- Moradabad-244411, (UP) <b>Sh. Murlis s/o Sh. Dwarika Prasad (Guarantor &amp; Mortgagor)</b> At: Near- Ice Cream Factory, Mohalla- Abdulla Bilari, Tehsil- Bilari, District- Moradabad, (UP) <b>Sh. Satyavir Singh s/o Sh. Meghraj Singh (Guarantor)</b> At: Shahbad Road, Mohalla- Bazar Bilari, Tehsil- Bilari, District- Moradabad, (UP) <b>Branch: RN Sahaspur</b>  | Property Situated at Mohalla – Abdulla Dakshini, Ward No: 11, Bilari, Moradabad, (UP), Area 35.69 sq. mtrs., (In the name of Sh. Ram Bharose s/o Sh. Dwarika Prasad & Sh. Murlis s/o Sh. Dwarika Prasad) Registered in Bahi No: 01, Jild No: 2880, Pages: 341 – 364, Serial No: 2965, Dated 23.04.2011, SRO-Bilari. <b>Bounded: On the North by</b> :Road Gali <b>On the South by</b> :House of Har Prasad <b>On the East by</b> : House of Hariom <b>On the West by</b> :Road Nagar Palika  | Rs. 2,06,233/- as on 03.07.2023 + Interest and other expenses<br><br>20.07.2023     | Rs. 9,30,000/-<br><br>Rs. 93,000 /-<br><br>11.11.2024 (Before Auction)    | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>17.10.2023 |
| 9       | <b>M/s Sabri Handloom (Borrower)</b> At: Mohalla – Thakuraan, Near Do Manjila Masjid, Bilari, Moradabad, (UP) <b>Sh. Mohd. Usman s/o Sh. Vajid Hussain (Proprietor &amp; Mortgagor)</b> At: Mohalla – Thakuraan, Near Do Manjila Masjid, Bilari, Moradabad, (UP) <b>Sh. Naushad Ali s/o Sh. Haji Babu (Guarantor)</b> At: Mohalla – Bazar, Bilari, Moradabad, (UP) <b>Sh. Mohd Aasif s/o Sh. Haji Jafuddin (Guarantor)</b> At: Mohalla – Jagatpuri, RN Sahaspur, Bilari, Moradabad, (UP) <b>Branch: RN Sahaspur</b>  | Mohalla -Ansaariyaan Paschimi Thakuran, Ward No: 17, Bilari, District: Moradabad, (UP), Area 14.42 sq. mtrs., (In the name of Sh. Mohd. Usman s/o Sh. Vajid Hussain), Registered in Bahi No: 1, Zild No: 3642, Pages No: 69 – 100, Serial No: 7954, Dated 24.10.2013, SRO Bilari. <b>Bounded: On the North by</b> :House of Naseem <b>On the South by</b> : Road Gali 8 Feet <b>On the East by</b> :House of Shakir Hussain <b>On the West by</b> : House of Shakeel Ahmed   | Rs. 4,25,206.75/- as on 31.07.2023 + Interest and other expenses<br><br>09.08.2023  | Rs. 4,20,000/-<br><br>Rs. 42,000/-<br><br>11.11.2024 (Before Auction)     | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>19.10.2023 |
| 10      | <b>Sh. Shakir Hussain s/o Sh. Aabid Hussain (Borrower)</b> At: Near Hussaini Jhanda, Bilari, Moradabad, (UP) <b>Smt. Nazma Begum w/o Sh. Shakir Hussain (Guarantor &amp; Mortgagor)</b> At: Near Hussaini Jhanda, Bilari, Moradabad, (UP) <b>Sh. Heera Lal s/o Sh. Jalim Singh (Guarantor)</b> At: Mohalla - Bazar, Shahbad Road, Bilari, Moradabad, (UP) <b>Branch: RN Sahaspur</b>   | 1. Mohalla – Ansariyan Uttari, Ward No: 9, Tehsil: Bilari, District: Moradabad, (UP), Area 32.085 sq. mtrs., (In the name of Smt. Nazma Begum w/o Sh. Shakir Hussain), Registered in Bahi No: 1, Zild No: 312, Pages No: 151 – 164, Serial No: 1889, Dated 06.06.2000, SRO Bilari. <b>Bounded: On the North by</b> :Plot of Smt. Parveen Jahan <b>On the South by</b> :House of Smt. Asgari <b>On the East by</b> :Rasta 12 ft Wide <b>On the West by</b> : Plot of Shabbir  | Rs. 7,38,807.17/- as on 31.07.2023 + Interest and other expenses<br><br>09.08.2023  | Rs. 8,50,000/-<br><br>Rs. 85000 /-<br><br>11.11.2024 (Before Auction)     | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>19.10.2023 |
|         | 2. Mohalla – Ansariyan Uttari, Ward No: 9, Tehsil: Bilari, District: Moradabad, (UP), Area 32.085 sq. mtrs., (In the name of Smt. Nazma Begum w/o Sh. Shakir Hussain), Registered in Bahi No: 1, Zild No: 1063, Page No: 116 f. A Book No: 1, Zild No: 1084, Pages No: 259 – 268, Serial No: 3477, Dated 02.09.2002, SRO Bilari. <b>Bounded: On the North by</b> : House of Rihana <b>On the South by</b> : House of Smt. Nazma Begum <b>On the East by</b> :Road 12 ft wide <b>On the West by</b> : House of Shabbir  |  |   |   |  |
| 11      | <b>M/s Junaid Traders (Borrower's Firm)</b> At: Naya Gaon, Sira Inayatpur, Post-Devapur, Moradabad, (UP) <b>Sh. Mohd. Gulzar s/o Sh. Mohd. Sadiq (Proprietor)</b> At: Gali No: 4, Near Gulamey Rasul, Rehmat Nagar, Moradabad, (UP) <b>Smt. Shakeela w/o Sh. Mohd. Sadiq (Guarantor &amp; Mortgagor)</b> At: Gali No: 4, Near Gulamey Rasul, Rehmat Nagar, Moradabad, (UP) <b>Sh. Shaheen s/o Sh. Bheeka (Guarantor)</b> At: Village - Sira Inayatpur, Post-Devapur, Moradabad, (UP) <b>Smt. Shahnaz w/o Sh. Mohd. Gulzar d/o Late Sh. Mustafa Hussain (Guarantor &amp; Mortgagor)</b> At: Gali No: 4, Near Gulamey Rasul, Rehmat Nagar, Moradabad, (UP) Also At: Mohalla - Laxmipur Patti, Thana - Kashipur, Udhm Singh Nagar, (UK) <b>Branch: Kharagpur Bajey</b>  | a. A Land at Present Land with Construction over it Bearing Gata No: 357, Village - Sira Inayatpur, Naya Gaon, Post - Devapur, Tehsil & District - Moradabad, (UP), Area 140.00 sq. mtrs., (In the name of Smt. Shahnaz w/o Sh. Gulzar), Bahi No - 1, Zild No: 13478, Page No: 249-262, Serial No: 6924, Dated 23.06.2017, SRO-I, Moradabad. <b>Bounded: On the North by</b> : Property of Shakir Hussain <b>On the South by</b> : Rasta 12 Feet Wide <b>On the East by</b> : Property of Shubrati <b>On the West by</b> : Property of other Person<br>b. A Plot at Present a Residential House Situated at Village - Bhadoura, Outer Chungi, Rehmat Nagar, Khasra No: 504, Tehsil & District - Moradabad, (UP), Area 70.00 sq. mtrs. (In the name of Smt. Shakeela w/o Sh. Sadiq), Bahi No 1, Zild No: 5513, Page No: 109-128, Serial No: 224, Dated 08.01.2007, SRO-I, Moradabad. <b>Bounded: On the North by</b> : Plot Bhoori <b>On the South by</b> : Rasta 4 Feet Wide <b>On the East by</b> : Rasta 4 Feet Wide <b>On the West by</b> : Rasta 8 Feet Wide | Rs. 12,67,917.84/- as on 30.06.2023 + Interest and other expenses<br><br>15.07.2023 | Rs. 37,00,000/-<br><br>Rs. 3,70,000 /-<br><br>11.11.2024 (Before Auction) | 11.11.2024 Time 11.00 am to 2.00 pm<br><br>Symbolic Possession<br><br>11.03.2024 |

**Complete details of properties/other information is available with the Concerned Branch**  
**Auction Terms and Conditions 1.** At the time of auction, it is mandatory for the bidder to deposit 10 percent of the reserve amount as earnest money in UP Gramin Bank, an authorized bank. **2.** Bidder must bring his/her Aadhaar Card/Pan Card As soon as the bidder's bid is accepted, 25 percent of the auction bid amount will have to be deposited immediately and the remaining amount will have to be deposited within 15 days, otherwise the earlier deposited amount will be confiscated. **3.** The above properties will be sold on 'as is where is' basis. The authorized officials reserve the right to accept or reject any bid without assigning any reason. **4.** The money of the unsuccessful bidder will be returned without interest on the same day after auction of the property. **5.** All legal expenses related to transfer like stamp and registration fees etc. will be borne by the successful bidders. **6.** All government taxes and liabilities on the property will be the responsibility of the bidder. **7.** For other information, contact the concerned branch on any working day. **8.** The auction will start from the reserve price and bidders will improve their offers in multiples of five thousand, after closing of the auction the highest bidder will be declared the successful bidder. **9.** If the borrower pays the entire outstanding amount to the bank before the date of auction, the auction will be cancelled. **10.** This notice should be read as a **30 days** notice to the borrowers and guarantors.