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SUNDAY

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CONTROVERSY OVER LINKEDIN POST

Ola moves biz out of Microsoft to Krutrim

Loss could be over ₹100 cr for Microsoft in India

FE BUREAU New Delhi, May 11

OLA FOUNDER AND CEO Bhavish Aggarwal on Saturday said his company has decided to move its entire workload out of Microsoft Azure to its own cloud platform Krutrim within the next week. The move is a reaction to Microsoft-owned LinkedIn removing Aggarwal's post on 'pronoun illness', in which he called out the platform for imposing a 'forced ideology' over gender pronouns.

Reportedly, this move will lead to a loss of over ₹100 crore for Microsoft in India, as Ola is a big customer. "It (shifting operations from Azure to Krutrim) is a challenge as all developers know, but my team is so charged up about doing this," Aggarwal posted on social media platform X. He also threw an invitation to other developers, saying if they wanted to move out of Azure, "we will offer a full year of free cloud usage. As

BROKEN BONDS

In 2017, Ola partnered with Microsoft to build a new connected vehicle platform. In FY23, Microsoft's revenue from India operations rose 39% y-o-y to ₹19,230 cr

Azure came on board as a cloud services provider for Ola

BHAVISH AGGARWAL, founder & CEO, Ola

IT (SHIFTING OPERATIONS) IS A CHALLENGE AS ALL DEVELOPERS KNOW, BUT MY TEAM IS SO CHARGED UP ABOUT DOING THIS

long as you don't go back to Azure after that!"

In 2017, Ola had partnered with Microsoft Azure to build a new connected vehicle platform for car manufacturers worldwide. Azure came on board as a cloud services provider for Ola. In FY23, Microsoft's revenue from India operations rose 39% year-on-year to ₹19,230 crore.



Krutrim is a made in India generative AI platform that was launched by Aggarwal last year. Recently, Krutrim launched AI cloud services called Krutrim Cloud to help developers and enterprises access advanced GPU resources to accelerate their projects and improve productivity.

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They/them & everything in between

REWATI KARAN New Delhi, May 11

OLA CEO BHAVISH Aggarwal may have attracted mixed reactions for his opinion on gender pronouns, but amid the debate of 'pronoun illness', 'political ideology', 'corporate culture' and the usage of 'they/them' for people who don't identify themselves exclusively as a male or a female, or by those who are unwilling to disclose their gender identity, besides trans people, lie the nuances of progressive initiatives, challenges of technology, rules of grammar, as well as criticism, such as 'imitating' the West.

On May 6, Aggarwal took to X to slam LinkedIn after the latter removed his post in which he criticised non-binary pronouns and termed them as an "illness".

Sharing a screenshot of his chat with LinkedIn's AI bot, in which 'they/their' pronouns were used, he wrote on X: "Hoping that this 'pronoun illness' doesn't reach India."

"Many 'big city schools' in India are now teaching it to kids. Also see many CVs with pronouns these days. Need to know where to draw the line in following the west blindly," he added.

While many social media users accused Aggarwal of "homophobia", calling his remarks a bit of a stretch, and that respecting gender pronouns is a basic act of decency, not an ill-



A screenshot of Bhavish Aggarwal's chat with LinkedIn's AI bot that he shared on X

ness, several others also agreed with the alleged "misgendering" of Aggarwal, saying that "inclusivity and diversity are good but they cannot be imported as it is from the West".

Continued on Page 2

Hindujas get IRDAI approval for RCap deal

RAJESH KURUP Mumbai, May 11

THE HINDUJA GROUP has received the insurance regulator's approval to conclude the acquisition of Reliance Capital's (RCap) three insurance companies, a move that will help it complete the resolution process of the debt-laden firm by the May 27 deadline.

However, IndusInd International Holdings (IIHL), a group firm through which the Hinduja Group had placed bids for RCap, now requires regulatory approvals for a proposed change in holding structure. Sources said these approvals are expected "anytime now".

On Friday, the Insurance Regulatory and Development Authority of India (IRDAI) permitted transfer of RCap's three insurance subsidiaries—Reliance General Insurance Company Ltd (RGICL), Reliance Nippon Life Insurance Co Ltd. (RNLICL) and Reliance Health Insurance Ltd (RHIL)—to Hinduja Group, sources close to the development said.

IRDAI has permitted transfer of RCap's 26% stake in the insurance firms to Aasia Enterprises, a private family firm with 90% stake held by Ashok P Hinduja (Hinduja Group



SHARE TRANSFER

Deal involves transfer of RCap's three insurance subsidiaries—RGICL, RNLICL & RHIL—to Hinduja Group

IRDAI permits transfer of RCap's 26% stake in the insurance subsidiaries to Aasia Enterprises, a private family firm

Approval subject to regulatory, statutory and judicial clearances and compliances

chairman), 5% each by Harsha A Hinduja (Hinduja Foundation trustee) and Shom A Hinduja (president, alternative energy and sustainability at Hinduja Group).

Continued on Page 2

DAY AFTER RELEASE ON INTERIM BAIL

If you vote for BJP, you're voting for Shah, not Modi: Kejriwal

'PM will arrest all Oppn leaders, sideline those in BJP'

MALLICA JOSHI New Delhi, May 11

OPENING A NEW front in the ongoing Lok Sabha elections, Delhi chief minister Arvind Kejriwal on Saturday "warned" that with PM Narendra Modi turning 75 next September, those voting for the BJP would be voting for Amit Shah (as PM). Kejriwal also launched an all-out attack on Modi, accusing him of carrying out a "one-nation, one-leader" mission at "two-levels" —by arresting Opposition leaders, and sidelining those within the BJP.

Addressing a gathering at the party headquarters in the capital, a day after his release on interim bail, the AAP national convenor said: "These people ask the INDIA bloc who will be your Prime Minister? I ask the BJP who will be your Prime Minister? ... Modi ji is turning 75 on September 17 next year. He made a rule in 2014 that people in the BJP must retire at 75 years... So, I want to ask the BJP who is your prime ministerial candidate?"



Delhi CM Arvind Kejriwal with AAP leaders Bhagwant Mann, Sanjay Singh, Gopal Rai and Atishi during a press conference at the party's office in New Delhi on Saturday

"Main desh ke logon ko aagah karna chahta hoon, Modi ji apne liye vote nahi maang rahe hain, Modi ji Amit Shah ke pradhan mantri banane ke liye vote maang rahe hain. Main poochna chahta hoon Modi ji se aur Amit Shah ji se, ye Modi ki guarantee poori kaun karega? Kya Amit Shah Modi ki guarantee poori karenge? Vaise toh mujhe nahi lagta inki sarkar ban rahi hai, lekin jo jo BJP ko vote dene jayen, woh yeh soch ke jaana ki aap Modi ji ke naam pe vote nahi de rahe, aap Amit Shah ke naam pe vote de rahe ho," he said.

Continued on Page 2

Shah, Rajnath hit back

SREENIVAS JANYALA & VIKAS PATHAK Hyderabad/New Delhi, May 11

HOURS AFTER DELHI chief minister Arvind Kejriwal suggested that PM Modi would "retire" at 75 and Amit Shah would step into his role, Shah asserted that Modi would "finish his term". Defence minister Rajnath Singh also hit out at Kejriwal on X over his statement, suggesting that the party leadership had decided to underline that Modi would be

the leader until at least 2029. Speaking at the Hyderabad BJP office, Shah said, "I want to say this to Arvind Kejriwal and company and INDI alliance that do not need to feel happy about Narendra Modi turning 75. No such thing is mentioned in the BJP's constitution. Modi ji is going to complete this term and Modi ji will continue to lead the country into the future. There is no confusion within the BJP; they want to create confusion."

Continued on Page 2

SEE MANAGEABLE IMPACT FROM RBI'S PROJECT FINANCE DRAFT NORMS: UNION BANK OF INDIA MD



PUBLIC SECTOR lender Union Bank of India expects to see a "manageable" impact from the RBI's project finance draft guidelines on overall business, MD & CEO A Manimekhalai said on Saturday, reports FE Bureau in Mumbai. Project finance loans currently constitute 28% of the bank's overall ₹2.96 trillion of corporate loan book, she said, adding that about 68% of the overall project finance loans are already completed and have started showing operational profitability. "The phased approach of implementation (of the RBI draft norms) means immediate impact of these changes will be manageable by the bank...," the MD said, adding that the bank has already provided its feedback to the regulator on the guidelines. PAGE 2

Retail investors' cash market turnover falls marginally in FY24

RETAIL INVESTORS' NET cash market turnover fell marginally by 4.1% in FY24 on the NSE, following a significant decline of 70.2% in fiscal 2023.

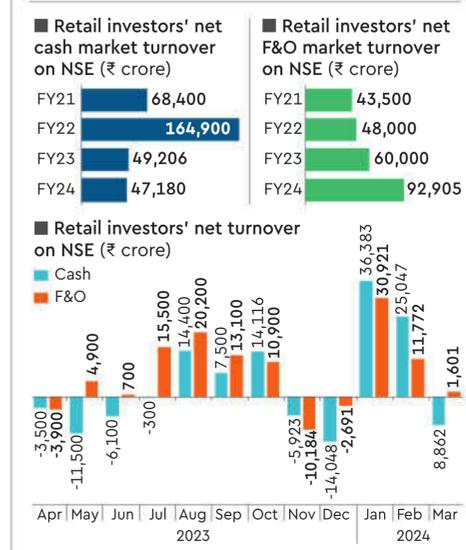
During the first three quarters of FY24, individual investors remained cautious, resulting in net outflows of slightly over ₹5,000 crore in the NSE's cash equity segment.

However, the trend reversed in the last quarter of FY24, with individuals purchasing a total of ₹52,600 crore on a net basis, surpassing the net inflows for the entire



previous year. In fact, the net inflows by individual investors reached a record ₹36,000 crore in January 2024, marking the highest-ever monthly inflows. Meanwhile, on the NSE F&O market, retail investors' turnover surged by 54.8% to ₹92,905 crore in FY24.

Compiled by Kishor Kadam



Not just Europe, solar storm brings aurora to Ladakh too

PRESS TRUST OF INDIA New Delhi, May 11

A CRIMSON GLOW lit up the dark sky in parts of Ladakh in a rare stable auroral red arc event at the Hanle Dark Sky Reserve in the high Himalayas due to the strong solar magnetic storms launched towards Earth.

The solar storms or coronal mass ejections are from the ARL3664 region of the sun that has produced several high energy solar flares, some of which are travelling towards Earth at a speed of 800 km per second, scientists at the Centre of Excellence in Space Sciences in India (CESSI), Kolkata, said. Spectacular auroras or northern lights lit up the skies



Stable Auroral Arc, a rare red-coloured aurora, observed at the Hanle Dark Sky Reserve in Ladakh on Saturday

in the higher latitudes of the northern hemisphere as sky-watchers from Austria, Ger-

many, Slovakia, Switzerland, Denmark and Poland shared pictures and short videos of the

dancing lights on social media. In Ladakh, astronomers at the Hanle Dark Sky Reserve saw

a red glow on the northwest horizon in the sky from about 1 am on Saturday that continued till early dawn. "We were fortunate to witness aurora activities on our all-sky camera during regular telescope observations," Stanzin Norla, an engineer at the Hanle Dark Sky Reserve, said.

He said a faint red glow was visible to the naked eye along the horizon and the event was captured in much detail by a DSLR camera installed at the Hanle Dark Sky Reserve. "It streaked through the sky from about 1 am till 3.30 am," Stanzin said, adding that the skies turned red along the horizon and to a pinkish hue later.

Dorje Angchuk, an engineer

at the Indian Astronomical Observatory in Hanle, described the event as a stable auroral red arc, which was a rare occurrence over the skies at Ladakh. "Auroras seen near the north or south poles are dynamic events. They keep changing. But the one witnessed at Ladakh was more stable. It is called the stable auroral red arc. The steady glow remained in the sky for a couple of hours," Angchuk said.

Such events are rare at Hanle because it is located far south, Dibyendu Nandi, Head, CESSI at the Indian Institute of Science Education and Research Kolkata, said.

Continued on Page 2

## FROM THE FRONT PAGE

## Ola moves biz

"The pronouns issue I wrote about is a woke political ideology of entitlement which doesn't belong in India... Clearly LinkedIn has presumed Indians need to have pronouns in our life, and that we can't criticise it. They will bully us into agreeing with them or cancel us out," Aggarwal said.

The issue has also sparked a debate around monopolies of Big Tech firms in owning social media platforms, along with the ongoing issue of their monopolies in the Play Store market. On similar lines, Aggarwal said he will work with Indian developers to build a DPI (digital public infrastructure) social media framework. "DPIs like UPI, ONDC, Aadhaar, etc, are a uniquely Indian idea and is even more needed in the world of social media," Aggarwal said. "As an Indian citizen, I feel concerned that my life will be governed by western Big Tech monopolies and we will be culturally subsumed as the above experience shows," he added.

The idea floated by Aggarwal to have a DPI-like social media platform will be governed by community guidelines based on the country's law. "No corporate person should be able to decide what will be banned. Data should be owned by the creators instead of being owned by the corporates who make money using our data and then lecture us on community guidelines," Aggarwal said.

## Aurora in Ladakh sky

He said the chances of such events being seen at places such as Hanle become higher during intense disturbances triggered by solar storms. "These auroral red arcs are likely caused by heating of the atmosphere by electric currents that are circulating between Earth and outer space," Nandi said. "These ring currents get enhanced during geomagnetic disturbances induced by solar storms and thus the likelihood of observing the red auroral arcs is higher at times when we are in the midst of a severe geomagnetic storm," he said.

## They/them &amp; everything in between

Non-binary queer rights activist and lawyer Rohin Bhatt referred to Aggarwal's remarks as "homophobic and transphobic". "We talk about aping the West but yet we say that we always had respect for all. But if there is a respect for all, then why not respect people's identity and their pronouns? The moment you choose to do that, I think it doesn't need to be an Eastern or Western concept," he said.

## Courting sensitivity

The development comes at a time when the Indian judiciary has been systematically introducing sensitivity towards the gender spectrum through several initiatives. Two years ago, acting upon Bhatt's letter to Chief Justice of India DY Chandrachud, the Supreme Court (SC) approved nine gender-neutral restrooms and online appearance slips in the court. Last year, the SC also came up with a new handbook to combat gender stereotypes. It had suggestions of alternate language such as "assigned female/male at birth" instead of "born a girl/boy", "intersex" instead of "hermaphrodite", "transgender" instead of "transsexual", and "cross-dresser" instead of "transvestite", among others.

On one account, quashing a stereotype that transgender individuals cannot be raped, the SC even went on to explain that it is incorrect to assume that all transgender individuals are sex workers who always consent to sexual relations. It added that they are, in fact, one of the groups which are most vulnerable to sexual violence because they are stigmatised and face structural discrimination. More recently, in a ruling, the SC also chose the usage of the term "pregnant persons" explaining in the footnote that the term is being used to recognise that, in addition to cisgender women, pregnancy can also be experienced by

The CESSI said the sun produced strong solar flares beginning Wednesday, resulting in five outbursts of plasma capable of disrupting



some non-binary people and transgender men, among other gender identities. The SC also recently issued guidelines to the HCs on habeas corpus and protection petitions saying "sexual orientation and gender identity fall in a core zone of privacy of an individual and is a matter of self-identification".

The court said that no stigma or moral judgment must be imposed when dealing with cases involving parties from the LGBTQ+ community while discouraging "pejorative" comments. It also called upon the court to "act swiftly against any queerphobic, transphobic, or otherwise derogatory conduct or remark by the alleged detainees, court staff, or lawyer".

"I think that [the SC order] has forced the high courts to eschew personal, religious or social morality over constitutional morality," Bhatt said.

## A singular pronoun

While 'they' is commonly used as a singular pronoun when the person's details are not known, it is also preferred by people who identify as gender non-binary or transgender. Proponents of gender pronouns explain that pronouns are personal and people who identify as non-binary may use only they/them pronouns, while some may use both gendered and gender-neutral pronouns to have a nuanced gender identity. Gender-fluid people may opt for more than one pronoun to describe them accurately at different points in time.

A recent study by researchers at the University of North Carolina (Chapel Hill), led by professor of psychology and neuroscience Jennifer E Arnold, said that people are using "they/them" pronouns more often. It said that in many cases, it is used by individuals who identify themselves as gender non-binary or gender queer, which has the potential to dramatically change both the English language processing system and mainstream concepts of what gender is.

"Within the last decade, people have started to use 'they' as a personal pronoun, often because they identify as non-binary or gender non-conforming," Arnold was quoted as saying by Phys.org, a UK-based science and technology news website.

Artificial intelligence works on existing data and algorithms and has the potential to err in predicting and suggesting gender pronouns. In 2018, Google blocked Gmail's Smart Compose feature from suggesting gender-based pronouns to avoid misgendering.

Gender pronouns, especially 'they/them', have also been embroiled in controversy. Last month, anchor Julia Hartley-Brewer sparked a row when she refused to use pronouns shared by an Indian-origin journalist Shivani Dave. Dave had requested non-binary pronouns "they/them" to be used. The TV anchor instead used "she/her" pronouns saying that she was using "correct grammar".

Last year, reacting to a study that said job applicants who include 'they/them' pronouns on their resumes often face discrimination in the hiring process, X owner Elon Musk called it interesting. Musk has been criticising the use of "they/them" pronouns calling it "woke" culture.

satellites in orbit and power grids here on Earth. "We are witnessing severe Space Weather at levels we have not seen in the last two decades.

It might get worse as more solar storms are expected to impact Earth or maybe just more spectacular auroras for all," Nandi said.

## RBI'S PROJECT FINANCE GUIDELINES

## See manageable impact from draft norms: Union Bank MD

For FY25, bank aims 11-13% advances, 9-11% deposit hike

FE BUREAU  
Mumbai, May 11

**PUBLIC SECTOR LENDER** Union Bank of India expects to see a "manageable" impact from the Reserve Bank of India's (RBI) project finance draft guidelines on overall business, MD & CEO A Manimekhalai told reporters here today.

Project finance loans currently constitute 28% of the bank's overall ₹2.96 trillion of corporate loan book, she said, adding that about 68% of the overall project finance loans are already completed and have started showing operational profitability.

"The phased approach of implementation (of the RBI draft norms) means that immediate impact of these changes will be manageable by the bank...", the MD said, adding that the bank has provided its feedback to the regulator on the guidelines already.

A MANIMEKHALAI,  
MD & CEO, Union Bank of India

THE PHASED APPROACH OF IMPLEMENTATION (OF THE RBI DRAFT NORMS) MEANS THAT IMMEDIATE IMPACT OF THESE CHANGES WILL BE MANAGEABLE BY THE BANK...



The RBI, in its May 3 draft guidelines, said lenders should maintain a provision of 5% for loans extended to under-construction projects, and that these provisions can be made gradually in phases till FY27.

Once the project enters the operational phase, the provisions can be reduced to 2.5% of the funded loans.

It can be further reduced to 1% of the funded outstanding provided that the project has achieved certain operational viability metrics.

## Q4FY24 results

Union Bank on Friday

released its Q4FY24 earnings, posting a net profit of ₹3,311 crore, up 19% on a year-on-year (YoY) basis.

The bank's net interest income (NII) grew 14% YoY to ₹9,437 crore, whereas non interest income was lower 11% YoY to ₹4,707 crore.

The bank's board has recommended a dividend of ₹3.60 for FY24.

Net interest margin (NIM) improved by 11 basis points (bps) on-year to 3.09% during Q4, and will likely stay between 2.8-3% range in FY25, the MD said.

The bank's overall deposits, meanwhile, rose 9.3% YoY to

₹12.21 trillion as on March-end, of which low-cost current account and savings account (CASA) accounted for 34.20%, lower than 35.62% a year ago.

The bank is aiming to grow deposits between 9-11% in FY25 and is comfortable with credit-deposit (CD) ratio rising by 2-3% more from 75.6% as on March, 2024.

The bank will open between 250-300 branches in FY25.

Overall advances rose 12% YoY to ₹9.04 trillion in Q4FY24 and will likely rise between 11%-13% in FY25.

The lender has around ₹40,000 crore of corporate loans in pipeline from multiple sectors including steel, PLI segment, renewables, among others.

Lastly, asset quality improved with gross and net non-performing asset ratio (GNPA, NNPA) improved to 4.76% and 1.03% in the March quarter from 7.53% and 1.70% a year ago, respectively.

The lender is aiming GNPA of less than 4% in FY25, and targeting ₹16,000 crore of recoveries in the current fiscal.

## FROM THE FRONT PAGE

## Hindujas...

The transfer should not violate foreign direct investment rules, and RCap and Aasia Enterprises would have to remain promoters of the three insurance firms. The shares of the insurance firms should not be encumbered, according to IRDAI's approval letter. The insurance companies would now be transferred to IIHL, which had earlier received approvals from Securities and Exchange Board of India, Reserve Bank of India and the CCI. "The approval is subject to certain regulatory, statutory and judicial clearances and compliances. IIHL stands committed to working towards obtaining the same as soon as possible and aims to close this transaction by

the National Company Law Tribunal's stipulated date of May 27," an IIHL spokesperson said, confirming the approval. The approval comes at a time when RCap lenders led by Employees' Provident Fund Organisation (EPFO), Life Insurance Corporation of India (LIC) and provident funds were insisting IIHL make a payment of ₹9,661 crore to them to close the insolvency process.

Last week Ashok P Hinduja had said that IIHL tied up the funds needed for the deal—which 25% would be equity that would come from a subsidiary of IIHL, while the remaining 75% will be debt.

Earlier this month, IIHL had proposed to change the holding structure with it proposing four new firms—Cyqure India,

Ecopolis Properties, Cyqurex Technologies and IIHL BFSI Holding—as part of the new corporate structure. As per the proposal submitted before RBI, Cyqure India will be the holding company of Aasia Enterprises. Besides, the two new companies—Cyqurex Technologies and Ecopolis Properties—will be wholly-owned subsidiaries of Aasia Enterprises, while IIHL will hold 100% stake in IIHL BFSI Holding.

## Kejriwal...

Translated into English, it meant: "I want to warn the people of the country that Modi ji is not asking for votes for himself, he is asking for votes to make Amit Shah the prime minister. I want to ask Modi ji and Amit Shah ji, who will fulfill 'Modi's guarantee'? Will Amit Shah fulfill Modi's guarantee? Although I do not think that their government will be formed, but whoever goes to vote for the BJP should think that you are voting in the name of Amit Shah, not Modi ji."

"Pradhan Mantri ji ne ek bahut khatamake mission chaalu kiya hua hai. Iss mission ka naam hai 'one-nation, one-leader'. Desh ke saare netaaon ko khatam karna chahte hain Modi ji, aur do star ke upar iss mission ko chala rahe hain. Jitne vipaksh ke neta hain unko jai bhejenge, aur jitne BJP ke neta hain unko nipta denge, unki raajneeti khatam kar denge," Kejriwal said.

"If they win the elections, Mamata didi, Tejashwi Yadav, (MK) Stalin, Pinarayi Vijayan, Uddhav Thackeray and all the Opposition leaders will be in jail... They ended the politics of (LK) Advani ji, Murlu Manohar Joshi and Sumitra Mahajan. These people did not make Shivraj Singh Chauhan the (Madhya Pradesh) chief minister, they ended his politics. They ended the politics of Vasundhara Raje, (ML) Khattar Saheb, Raman Singh... It is now Yogi Adityanath's turn," he said.

"Agar ye chunav jeet gaye, mere se likhva lo, do mahine ke andar Uttar Pradesh ka mukhya mantri badal denge yeh. Yogi Adityanath ki raajneeti khatam karenge, unko bhi nipta denge. Yehi taanashahi hai doston. Ekhi taanashah bachega iss desh main," Kejriwal alleged.

Kejriwal said he was making these statements after thinking over the issue for the last 50 days (since his arrest on March 21). "Main 140 crore logon se bheekh maangne aaya hoon. Mere desh ko taanashahi se bacha lo (I have come to beg of the 140 crore people. Save my country from dictatorship). The Supreme Court gave me 21 days (to campaign). One day has 24 hours but I will work for 36 hours. My entire being is devoted to my country," he said.

Arrested in the Delhi excise policy case on March 21 by the Enforcement Directorate and subsequently placed in judicial custody, Kejriwal was granted interim bail until June 1—the last phase of voting in the ongoing Lok Sabha elections—by the Supreme Court on Friday. He has to surrender on June 2. The

court, however, barred him from visiting his office or the Delhi secretariat, and signing official files unless absolutely necessary for obtaining the Lieutenant Governor's approval.

"They (BJP) sent me to jail. The Prime Minister says he is fighting corruption, but he has inducted the country's biggest thieves and dacoits in his party. People who Modi ji would accuse of committing a ₹70,000 crore scam were inducted in the BJP 10 days later. He makes someone the Deputy CM, someone a minister, and closes all ED and CBI cases against them, and yet he says that he is fighting corruption," Kejriwal said.

"Modi ji, if you want to fight corruption, learn from Kejriwal; he has fought the battle against corruption. In 2015, when our government was formed in Delhi, someone sent me an audio clip of one of our ministers on WhatsApp. In that audio clip, my minister was demanding ₹5 lakh from a shopkeeper, nobody from the media or the Opposition knew about it. I handed over my own minister to the CBI and sent him to jail. This is the fight against corruption," Kejriwal said. "What did you do? You welcome all the corrupt people in the party and you dare to call yourself a crusader against corruption? By arresting me, the BJP has sent the message that they can arrest anyone, even if there is no case against them," he said.

Predicting an electoral loss for BJP in the Lok Sabha polls, Kejriwal said the INDIA bloc would form the government and AAP would be a part of it. "Kal raat ko aandhi aaye thi (there was a storm yesterday)," he said, referring to his release from jail as well as the thunderstorm in the capital last evening. "It is my assessment that the BJP is not forming the government on June 4. My assessment says the BJP is getting 220-230 seats. The INDIA bloc will form the government, AAP will be a part of it. We will give full statehood to Delhi, and Delhi will have a people's Governor, not someone from Gujarat," he said, referring to Lt Governor VK Saxena.

## Shah, Rajnath...

Rajnath Singh countered Kejriwal, "The nonsensical statements made by Arvind Kejriwal on the BJP after his release on interim bail show that BJP and NDA under the leadership of PM Modi will secure a remarkable victory. The INDI alliance that can't decide its own leader is trying to comment on our leadership. The BJP and NDA are contesting the elections under PM Modi, who will become PM again and complete his third term." BJP national spokesperson Nalin Kohli told ENVS. "Mr Kejriwal has a habit of saying anything without rhyme or reason. If you look at his own statements over the last 10 years, they stand diametrically opposite to one another on most issues. So, his statements should be disregarded, as they lack credibility."

## FINOLEX INDUSTRIES LIMITED

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## Extract of audited Standalone and Consolidated Financial Results for the quarter &amp; year ended March 31, 2024

Rs. in Crores except Earning per share

Sr. No.	Particulars	Standalone		Consolidated			
		Quarter ended		Quarter ended		Year Ended	
		31-03-2024 Audited	31-03-2023 Audited	31-03-2024 Audited	31-03-2023 Audited	31-03-2024 Audited	
1a	Revenue from operations	1,235.42	1,141.06	4,317.43	1,235.42	1,141.06	4,317.43
1b	Other income	43.79	29.20	181.11	43.79	29.20	179.95
1	Total income	1,279.21	1,170.26	4,498.54	1,279.21	1,170.26	4,497.38
2	Net Profit / (Loss) for the period (before Tax and Exceptional items)	218.73	216.37	613.49	228.81	229.82	650.55
3	Net Profit / (Loss) for the period before tax	218.73	216.37	613.49	228.81	229.82	650.55
4	Net Profit / (Loss) for the period after tax	161.43	158.35	455.30	164.90	166.50	473.59
5	Total Comprehensive Income for the period [Comprising of Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	28.96	748.43	805.69	32.40	756.60	823.95
6	Paid up Equity share capital (Face value Rs. 2/- per share)	123.67	123.67	123.67	123.67	123.67	123.67
7	Reserves (excluding Revaluation Reserve) as shown in the audited balance sheet of the previous year ended on March 31, 2023		5,414.17			5,510.60	
8	Earnings per share (of Rs. 2/- each) (for continuing operations) not annualised: Basic : } Diluted : }	2.61	2.55	7.36	2.67	2.68	7.66

## Notes-

- The standalone and consolidated financial results of Finolex Industries Limited (the 'Holding Company') and its associate for the quarter and year ended March 31, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 10, 2024. The above results as at and for the year ended March 31, 2024 have been audited by the statutory auditors of the Holding Company.
- These results have been prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 and other accounting principles generally accepted in India and are in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).
- The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI circular number CIR/CFD/FAC/62/2016 dated July 5, 2016. The full format of the quarterly financial results and explanatory notes are available on the stock exchange websites at www.nseindia.com and www.bseindia.com and on the Company's website www.finolexpipes.com.
- The Holding Company has investment in two associates, Finolex Plasson Industries Private Limited and Pawas Port Limited. The Holding Company, using equity method as prescribed under Ind AS 28, 'Investment in Associates and Joint Ventures', duly consolidates its 46.35% holding in Finolex Plasson Industries Private Limited. However, the Holding Company does not consolidate its 49.99% equity stake (corresponding investment amounting Rs. 0.05 crore as at March 31, 2024 and March 31, 2023) in Pawas Port Limited since the associate company has not commenced operations and the same is not material to the Holding Company.
- The Board of Directors have recommended final dividend of Rs. 2.50 (125%) per equity share of Rs. 2 each for the year ended March 31, 2024. The dividend is subject to the approval of the shareholders in the ensuing Annual General Meeting of the Holding Company.
- Leasehold rights on land, admeasuring approximately 25.27 acres situated at Chinchwad, Pune, along with structures classified as 'Assets held for sale' as at March 31, 2024 has been subsequently transferred on April 2, 2024 and the Holding Company has recorded net gain of approximately Rs. 417.00 crores on the same.
- The figures for the quarter ended March 31, 2024 and March 31, 2023 are the balancing figures between the audited figures in respect of the full financial year and the unaudited published figures up to nine months of the respective financial year.
- Previous periods' / year's figures have been re-grouped wherever necessary, to conform to the current period's/year's classification.

By order of the Board of Directors  
For Finolex Industries Limited  
Ajit Venkataraman  
Managing Director  
DIN: 07289950

Place: Mumbai  
Date: May 10, 2024

## VAMA INDUSTRIES LIMITED

CIN: L72200TG1985PLC041126  
Regd. Office: Door No. 8-2-248/1/7/7/12,13, Ground Floor, Block-A, Lakshmi Towers, Nagarajuna Hills, Punjagutta, Hyderabad - 500082.  
Website: www.vamaind.com E-mail: cs@vamaind.com

Members are hereby informed that pursuant to Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013, read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, General Circular No. 9/2023 dated September 25, 2023 read with General Circulars No. 14/2020 dated 8<sup>th</sup> April, 2020 and 17/2020 dated 13<sup>th</sup> April, 2020, and other General Circulars issued by the Ministry of Corporate Affairs ("MCA") and the Circulars issued by SEBI, the approval of members of the Company is sought to transact the following businesses by the process of postal ballot and voting by electronic means (remote e-voting).

- Appointment of Ms. Vandana Modani (DIN: 09630896) as a Non-Executive Director of the Company.
- To approve the appointment of Mr. Manish Kumar Shukla (DIN: 08520576) as an Independent Director of the Company.

The Postal Ballot Notice has also been uploaded on our corporate website, www.vamaind.com and on the website of CDSL, www.cdslindia.com. The company has dispatched the postal ballot notice on Saturday 11<sup>th</sup> May, 2024 only through electronic mode to those members whose e-mail addresses are registered with the company or depositories and whose names are recorded in the register of members of the company or in the register of beneficial owners maintained by depositories as on Friday, 10<sup>th</sup> May, 2024 ("Cut-off date").

The company has engaged the services of CDSL to provide remote voting facility to its members. The remote voting period commences on Monday, 13<sup>th</sup> May, 2024, at 9:00 A.M. (IST) and will end on Tuesday, 11<sup>th</sup> June, 2024 at 5:00 P.M. (IST). The voting module shall be disabled by CDSL thereafter and the remote e-voting module shall close, and the members intending to cast their votes shall not be allowed to do so beyond the said date & time. The voting rights of the members shall be in proportion to the shares held by them in the paid up equity share capital of the company as on cut-off date. The communication of assent or dissent of members would take place only through remote voting system. Further, if already registered with CDSL for remote e-voting then you can use existing User ID and Password for casting your vote. You may also approach the Company for required assistance in connection with generation of User ID/Password in order to exercise your right to vote.

Only those members whose names are recorded in the register of members of the company or in the Register of beneficial owners maintained by the depositories as on the cut-off date, will be entitled to cast their votes by remote e-voting. Once the vote on resolution is cast by the members, he/she shall not be allowed to change it subsequently. Further, since the proposed business is to be transacted by way of postal ballot, no physical meeting shall be held in this regard and hence the question of voting at the meeting and information on matters incidental thereto does not arise.

Members who have not registered their email addresses are requested to register the same with the Company's Registrar and Share Transfer Agent/ their Depository Participants in respect of shares held in physical/ electronic mode, respectively. They may also contact the Company Secretary of the Company at cs@vamaind.com. The Board of Directors of the Company has appointed Mr. Vikas Sirohiya, Practising Company Secretary (M. No.151116 and CP: 5246), as the Scrutinizer for conducting the voting process in a fair and transparent manner.

The Scrutinizer will submit his report to the Chairman of the Company or any other person duly authorized by him, after completion of scrutiny of the votes cast electronically. The results shall be announced at the Registered Office on or before 12th June, 2024. The result along with the Scrutinizer's Report will be displayed at the Registered Office and on its website www.vamaind.com. Further, the same will be intimated to the Stock Exchange and the RTA of the Company.

For details relating to voting, refer to Postal Ballot Notice. In case of any queries, you may refer the Frequently Asked Questions ("FAQs") for Shareholders and E-voting User Manual for Shareholders available at download section of https://www.evotingindia.com. All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futurex, Marfatil Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call 1800225533.

Further members may also contact Mr. K. Bharath Kumar, CS and Compliance Officer of the Company for any concern connected with voting by postal ballot including voting by electronic means at the Registered Office of the Company (Ph. (+91 40 6661 5534) or by writing an e-mail to cs@vamaind.com

Date: 11.05.2024  
Place: Hyderabad

For Vama Industries Limited  
Sd/-  
K. Bharath Kumar  
Company Secretary and Compliance Officer

# Prestige Estates CEO quits; to float fund

**RAGHAVENDRA KAMATH**  
Mumbai, May 11

**VENKATA NARAYANA K**, chief executive at Prestige Estates Projects, has quit after serving as the CEO for over six and a half years.

The company said he has quit to pursue personal interests.

Narayana assumed the role of CEO of Prestige Estates in August, 2017. Prior to this, he served as chief financial officer and company secretary of the firm as well.

According to sources, he would float a fund to buy land parcels for real estate projects. Narayana could not be

contacted for comments.

Prestige recently tied up with Marriott International for six hotels and is looking to list the hospitality arm.

Irfan Razack, chairman & managing director of Prestige Estates, said, "Venkata throughout his tenure of over 20 years with the company

played a crucial role in shaping the growth of the firm and was an able foil to the management's quest for steering the company to greater heights."

Razack said that the firm had outlined its roadmap by appointing various business heads for each vertical and geography.



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## STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

S. No.	Particulars	For the Quarter ended			For the year ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1.	Total Revenue from operations	4,256.04	4,178.84	3,804.32	16,535.78	14,442.18
2.	Profit before share of profit / (loss) of Joint venture and tax	1,253.20	1,184.03	982.97	4,754.30	3,484.46
3.	Share of profit of Joint venture (VE Commercial Vehicles Limited)	131.81	113.85	173.38	447.72	315.17
4.	Tax expense	314.56	301.91	250.77	1,201.01	885.69
5.	Net Profit after tax and share of profit / (loss) of Joint venture	1,070.45	995.97	905.58	4,001.01	2,913.94
6.	Total Comprehensive income (net of tax)	1,065.48	1,024.30	915.84	3,987.33	2,922.49
7.	Paid-up Equity Share Capital	27.38	27.38	27.35	27.38	27.35
8.	Total Reserves				18,018.15	14,962.93
9.	Earnings Per Share (of ₹ 1 each) on net profit after tax in ₹ (Refer Note 3)					
	(a) Basic	39.10	36.38	33.11	146.18	106.56
	(b) Diluted	39.03	36.31	33.06	145.92	106.38

**Key numbers of Standalone Financial Results:**

Particulars	For the Quarter ended			For the year ended	
	31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
Total revenue from operations	4,192.08	4,054.19	3,831.35	16,078.16	14,066.64
Profit before tax	1,302.12	1,221.13	1,001.63	4,970.02	3,508.32
Tax expense	318.81	307.40	254.77	1,220.60	885.73
Net Profit after tax	983.31	913.73	746.86	3,749.42	2,622.59
Total Comprehensive Income (net of tax)	982.97	935.18	759.14	3,738.76	2,632.54

**Notes :**

- The above is an extract of the detailed format of consolidated audited financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the audited quarterly and year ended financial results (Consolidated and Standalone) are available on the Company's website - www.eicher.in and also on the website of stock exchanges i.e NSE - www.nseindia.com and BSE - www.bseindia.com.
- The Board of Directors of the Company at their meeting held on May 10, 2024, considered and proposed a final dividend post the balance sheet date, aggregating to Rs. 1,396.41 crores @ Rs. 51 per share (nominal value of Re. 1 per share) for the financial year ended March 31, 2024 (final dividend paid for previous financial year ended March 31, 2023 was Rs. 1,012.87 crores @ Rs. 37 per share of nominal value of Re. 1 per share), which is subject to approval by the shareholders at the ensuing annual general meeting.
- Earnings per share is not annualised for the quarter ended March 31, 2024, December 31, 2023 and March 31, 2023.

For and on behalf of the Board of Directors  
Sd/-  
Siddhartha Lal  
Managing Director

Date : May 10, 2024

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Total Deposit Growth 8.89%

CASA Growth 5.09%

Non-Interest Income 29.89%

**Audited Financial Results for the Quarter / Year ended 31<sup>st</sup> March, 2024**

Particulars	Quarter ended 31.03.2024	Quarter ended 31.12.2023	Quarter ended 31.03.2023	Year ended 31.03.2024	Year ended 31.03.2023
	[Audited]	[Reviewed]	[Audited]	[Audited]	[Audited]
<b>Core Fee Income 21.53%</b>	289422	285271	265198	1091544	893269
Total income from operations	289422	285271	265198	1091544	893269
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	22679	18070	59313	93698	161984
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	22679	18070	59313	93698	161984
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	13935	11431	45699	59542	131303
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note 2				
Paid up Equity Share Capital	677779	677779	677779	677779	677779
Reserves (excluding Revaluation Reserve)	786925	745351	741850	786925	741850
Securities Premium Account	313198	313198	313198	313198	313198
Net worth*	783578	745351	678594	783578	678594
Paid up Debt Capital/ Outstanding Debt	243385	199848	202708	243385	202708
Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
Debt Equity Ratio**	0.31	0.27	0.30	0.31	0.30
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -					
1. Basic :	0.21	0.17	0.67	0.88	1.94
2. Diluted:	0.21	0.17	0.67	0.88	1.94
Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL
Debenture Redemption Reserve	N/A	N/A	N/A	N/A	N/A
Interest Service Coverage Ratio	N/A	N/A	N/A	N/A	N/A
Debt Service Coverage Ratio	N/A	N/A	N/A	N/A	N/A

**Notes:**

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results are available on Stock Exchange websites (BSE: www.bseindia.com and NSE: www.nseindia.com) and website of the Bank (https://punjabandsindbank.co.in)
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet applicable on banks.
- The Board of Directors recommended a dividend of Rs.0.20/- per equity share (i.e 2% of Face Value of Rs.10/- each) at their meeting held on 10/05/2024 subject to approval of shareholders in Annual General Meeting.

For and on behalf of Board of Directors  
Place : New Delhi  
Date : 10.05.2024

Ravi Mehra  
EXECUTIVE DIRECTOR

Swarup Kumar Saha  
MANAGING DIRECTOR & CEO

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- B.Tech. - Civil Engineering
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- B.Tech. CSE - Artificial Intelligence & Machine Learning (AI & ML) (In collaboration with IBM)
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- B.Sc. - Aviation Science (Avionics, Aircraft Maintenance Engineering)
- B.Sc. - CS - Gaming Design
- B.Sc. - Computer Science
- B.Sc. - Industrial Design
- B.Sc. - Product Design
- B.C.A. - Bachelor of Computer Application (Database Systems, Multimedia & Animation)
- B.C.A. - Cyber Security
- B. Com. - Commerce / Accounting and Finance
- B.A. - Economics
- B.A. - Political Science
- B.A. - Psychology
- B.A. Triple Major - Law, Economics, Political Science
- B.A. - English

**SCHOOL OF LAW**

- B.A. LL.B. (Hons) | B.B.A. LL.B. (Hons)
- LL.B. - Bachelor of Legislative Law
- LL.M. - Specializations - Constitutional and Administrative Law / Corporate Law / Criminal Law / International Law

**SCHOOL OF ALLIED HEALTH SCIENCES**

- B.Sc. - Radiology and Imaging Technology | Medical Laboratory Technology | Nuclear Medicine Technology | Neuro - Electro Physiology | Echo Cardiography Technology | Physician Assistant | Dialysis Technology | Perfusion Technology | Cardiovascular Technology | Anaesthesia Technology
- B. Optom. - Optometry
- B.P.T. - Bachelor of Physiotherapy

**SCHOOL OF PHARMACY**

- B.Pharm. - Bachelor of Pharmacy

**SCHOOL OF MANAGEMENT**

- B.B.A. - Bachelor of Business Administration Specializations
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# Words Worth

SUNDAY, MAY 12, 2024

ON THE SHELF

**INTERVIEW: MADHUMITA MURGIA**, author of *Code Dependent: Living in the Shadow of AI*

## 'Hype around AI has led to FOMO'



### Code Dependent: Living in the Shadow of AI

Madhumita Murgia  
Pan Macmillan  
Pp 320, ₹699

SHUBHANGI SHAH

**T**HIS ISN'T YOUR usual artificial intelligence (AI) story—the one going gaga over the tech genius of the likes of Sam Altman or the one painting the technology itself as either revolutionary or pure evil. Instead, Madhumita Murgia's *Code Dependent* explores the gray, murkier areas, putting the common folk and their stories into the spotlight. She tells the story of data labelers of Kenya, on whose backs the algorithms of self-driving cars are trained, and of a mother from the Netherlands who one day finds her child added to a list of potential criminals, a list created not by humans but a machine with all its racial bias. She tells the story of thousands of gig workers working for delivery apps, often underpaid, but also nobody to turn to to register their grievances, because, well, a machine is their boss.

"The point here was not to avoid Silicon Valley altogether, but to go beyond it, to uncover new voices, and bring forth how AI is already changing lives; to bring some urgency as people tend to care about things when it starts impacting them," says Murgia, who was in India recently.

Some aspects of the book are troubling, some even harrowing, some bring hope, while some read Kafkaesque. A glaring aspect is the global North-South divide—the sheer income inequality around AI development, where the bigwigs of Silicon Valley are paid hefty sums while the mundane-repetitive task of training and deploying the tech using real-world data is outsourced to the poor populace of the developing world. Murgia writes about "data colonialism" in more places than one, and reading through the book, one cannot help but draw the parallels between the likes of the East India Company and the Big Techs of today.

"My thing here was to bring out such stories that would surprise people," says Murgia, and successfully she does, as she brings forth how AI is already impacting the various facets of our lives—from livelihood, health, and social security to even personal freedom.

In a conversation with *FE*, she speaks about her book, advancements in AI, and how it is being the first AI editor at *Financial Times*:

Your book isn't about ChatGPT but about the everyday AI algorithms. Was the book in the

works even before the launch of ChatGPT? Was there a particular story or instance that steered you to write this book?

Much of my book was already done before ChatGPT's launch. It stemmed from the story of Karl Ricanek, a facial recognition researcher. I interviewed him for a different story, and he spoke about his moral dilemma. He was proud of the work he had done as an engineer and felt that the technology could be a force for good, used to find missing children and catch criminals. However, in his lifetime, he saw it being twisted, particularly in the US, where police used it in live situations to identify people and at times against people of his own community. I found this to be an interesting tension and felt I wanted to write a book on such areas, where it isn't about all the good stuff or even the bad stuff but everything in between—the messiness, the gray areas.

You write vividly about how AI and its development are already impacting people. When there is already such a detrimental impact, why isn't anything done about it? Have the governments been slow to act?

It's hard to blame the governments for being slow to act, as the technology has advanced rapidly and reached far and deep—in healthcare, jobs, public services, and criminal book—and it has reached all of these places because of the companies that are building these and the monopolies that they have.

I mention the concept of data colonialism. In action, it is because everyone has become so reliant on a few companies for their tech infra that we haven't questioned the impact enough. But that is happening now. There's a lot more awareness now, such as the negative impacts of social media and how algorithms work to create

bubbles, so there is greater participation now from governments and civil society.

You mention data colonialism in several places. How do you define it? Do you see any parallels between the erstwhile East India Company and the Big Techs of today?

Data colonialism isn't a term given by me. It was proposed by academics Nick Couldry and Ulises A Mejias, who wrote *The Costs of Connection*. For me, they made a very convincing case of drawing parallels with the private institutions that were part of the British empire. That has been happening with tech now. There are just a handful of companies not just holding the infrastructure but also the data needed to train these systems, and they have the know-how and expertise to build AI systems.

At the same time, there is less and less active academia left, at least in the US and UK. Also, a lot of the tech infrastructure that the governments use is by these companies. So you can see why they drew these parallels.

against exploitation and ill effects?

There is a lot of reporting on Kenya, the Philippines, etc, where there are such factories. I wanted to understand this better, so I went there and spent time in the homes of these data labellers to get a sense of the impact. Many spoke about how they could send their children to schools or get healthcare for their parents, which they could otherwise not afford. And these are digital jobs,

better than physical labour in unsafe environments. But yes, the reason why there hasn't been enough scrutiny is that governments see that these companies are employing people, creating new jobs, and injecting digital jobs into the economy.

The whole point of AI is to bring benefits, access and generate wealth for everyone. But that hasn't happened in the Global South, where still it's a minimum-wage job. The workers have to sign non-disclosure agreements (NDAs), hence, cannot talk to anyone about this, can't unionise, and at times, don't even know who their employer is.

IN THE PAST TWO YEARS, AI HAS BEEN SWEEPING EVERY ASPECT OF THE ECONOMY, FROM HR TO CREATORS AND PSYCHOLOGISTS

Is technology advancing rapidly, or is it more hype?

Well, what the hype has done is that it has made the tech percolate into several industries. It's now the priority of board-level members and CEOs of companies from pharmaceuticals to retail. It has made everyone feel some level of FOMO (fear of missing out), and feel that they need to get to the top of this technology, or else they'll be left behind.

But AI itself, in terms of evolution, is evolving and becoming much more sophisticated at a much quicker pace than five years ago.

How is it working as the first AI editor?

The decision wasn't driven by the launch of ChatGPT. *FT*'s editor-in-chief Roula Khalaf and I had discussed this before that. We had seen the rise of this tech, and it becoming not only more sophisticated but also more central to the tech industry itself, to the business models of Google, Microsoft, etc. And in the past two years, it has been sweeping every aspect of the economy, from HR to white-collar jobs and from office workers to creators and psychologists. So it became clear that it's going to be a driving force of the economic story as well as the tech industry, and so the decision was made to be the leaders in breaking that story because we saw things were coming.

My job is threefold. First, to explain the rapidly changing technology itself and help people keep up with it, the latest breakthroughs and developments. Second, to look at the tech industry, which consists of some of the most valuable companies in the world, and how their dynamics have changed because of AI—the competitiveness, the stories there, and the new startups coming up. And the third is to look at other industries and help correspondents in those areas to shape their coverage. So most of the stories that have AI in them, wherever they are in the newsroom, will at some point come through me to give a sense—if this is a story or hype, is this interesting—and it helps us to be authoritative.

While AI has had detrimental impacts, it has also led to wealth creation in impoverished regions, where people now have newer avenues to make money working AI jobs. Has that stopped governments there from taking steps



## Strange revenge

Tamil writer Devibharathi's first novel to be translated into English walks the razor's edge between crime & retribution

FAIZAL KHAN

**R**EVENGE IS A dish best served cold. Or so thought the school teacher, the central character in *The Solitude of a Shadow*, the first novel of Tamil writer Devibharathi's to be translated into English. The unnamed man has been waiting for 30 years to heap vengeance on a town bigwig who sexually assaulted his minor sister. When the moment finally arrives, he finds himself unravelling.

Devibharathi's writings in the past three decades have established him as a major figure in Tamil literature, mainly due to his exploration of caste and gender politics through powerful storytelling across the genres of drama, short stories, novels and essays. *Nizhalin Thanimai*, the original Tamil title of *The Shadow of a Solitude*, is his first novel published in 2012. Devibharathi's readers in English are familiar with *Farewell, Mahatma*, the English translation of a collection of his Tamil short stories published in 2014 that probed the idea of freedom.

In *The Shadow of a Solitude*, the

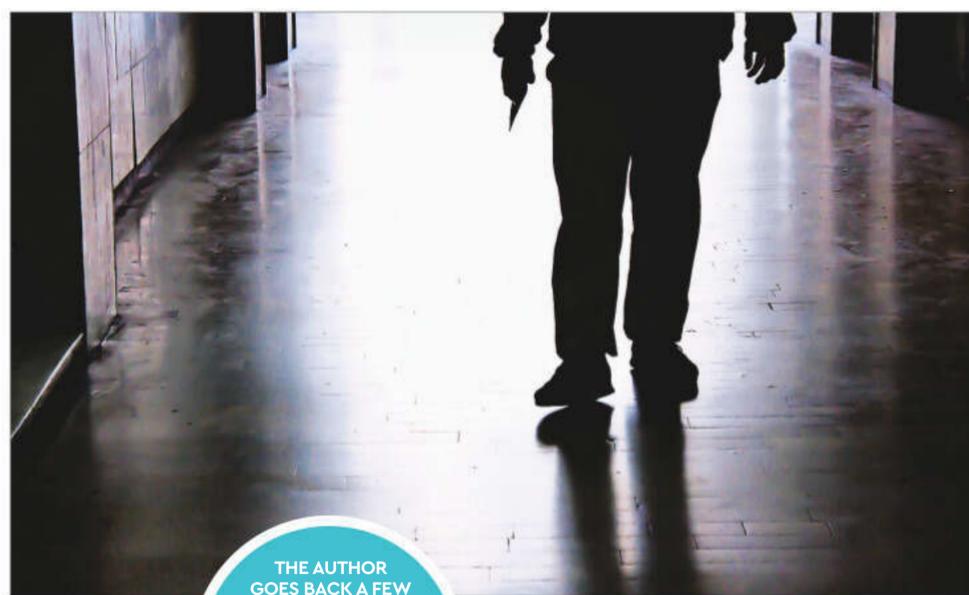


### The Solitude of a Shadow

Devibharathi  
Translated from the Tamil  
by N Kalyan Raman  
HarperCollins  
Pp 208, ₹399

author goes back a few decades in history to set the stage for one man's struggle to come to terms with the weight of caste and gender bondage. The book begins in a small town's government school where its only clerk arrives to join duty. It soon emerges that his main purpose in the town was to find a loan shark responsible for the lifelong trauma of his sister so that he can be punished for his atrocities.

The nameless clerk sets about his task meticulously, in the process befriending Karunakaran, the loan shark who has grown to control most of the town's matters. Gaining a foothold in Karunakaran's house, the clerk waits



THE AUTHOR GOES BACK A FEW DECADES IN HISTORY TO SET THE STAGE FOR ONE MAN'S STRUGGLE TO COME TO TERMS WITH THE WEIGHT OF CASTE & GENDER BONDAGE

for the right time to settle scores, as we realise, by stabbing him to death. A murder is not easy to commit, the clerk soon finds out. Things begin to spin out of control as he pursues his goal by changing tactics.

Devibharathi draws a fine line between crime and retribution as he dissects the societal prejudices running through caste and gender identities. The school clerk belongs to a lower caste while the loan shark enjoys the privileges of a higher caste. As he moves to take revenge for the attack on his sister

three decades ago, the clerk comes across moments where the burden of social bias hangs heavily over his shoulder.

The novel, narrated by the school clerk with events of the present and past colliding at regular intervals, moves from the ghostly shadows of the sins of caste and crime with a bewitching sense of time and space. The clerk's mind is overshadowed by doubts over his aims that he sets for himself and his sister. Does his goal make him a perpetrator of crimes like Karunakaran him-

self? Questions like this plague his mind, extending the creative canvas of the novel to morality and ethics of human behaviour and relationships. Devibharathi's translator N Kalyan Raman, who also translated *Farewell, Mahatma*, wades his language through a whirlpool of ethical and philosophical pauses to steer the narrative to its conclusion. The novel joins a growing list of translated works from Indian languages in recent years that have raised the lid on the bewildering backwardness of mind and body as society races to further its modernity.

Faizal Khan is a freelancer



**MILLION DOLLAR WEEKEND**  
Noah Kagan  
Penguin  
Random  
House  
Pp 240, ₹1,399

More people than ever want to be their boss, but venturing forward with your own business can be hugely intimidating. Are you investing effort in ideas that have no basis in customer demand? Are you shying away from even considering starting your own business? Noah Kagan knew this feeling all too well but has since discovered how to banish the one simple thing holding aspiring entrepreneurs back, to become a seven-figure founder.



**NOW THAT I HAVE YOUR ATTENTION**  
Nicolas Hamilton  
Hachette  
Pp 288, ₹599

Born with a form of cerebral palsy, Nicolas Hamilton was told that he would never walk and would need a wheelchair for the rest of his life. Today, he not only walks everywhere but he is the first disabled athlete to ever compete at the top level of British motorsport, The British Touring Car Championship, where he lines up on the grid alongside some of the world's best drivers. The book follows Hamilton's remarkable journey.



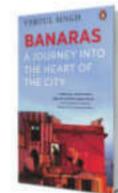
**NEW COLD WARS**  
David E Sanger  
Penguin  
Random  
House  
Pp 528, ₹1,913

*New Cold Wars* by Pulitzer Prize-winning journalist and bestselling author David E Sanger tells the riveting story of America at a crossroads. Taking readers from the battlefields of Ukraine to the back rooms and boardrooms, *New Cold Wars* is an astonishing first-draft history chronicling America's return to superpower conflict, the choices that lie ahead, and what is at stake for the United States and the world.



**TREASURER OF PIGGY BANKS**  
Vinod Kumar Shukla  
Westland  
Books  
Pp 208, ₹399

As a poet, Vinod Kumar Shukla wishes to retain a meticulous record and also to create a body of knowledge. The subject of this activity is his, and other things', relationship to the universe, whichever bit of the universe preoccupies Shukla at that moment: a kitchen, a lane, a bus-stop, or a market. *Treasurer of Piggy Banks* is a beautiful collection of poems by one of India's greatest writers. It has been translated by poet-novelist Arvind Krishna Mehrotra.



**BANARAS**  
Vertul Singh  
Penguin  
Random  
House  
Pp 304, ₹699

A kaleidoscopic view of Varanasi, *Banaras* charts a narrative that spans from the city's present day, to its origins as Kashi, and the fin de siècle of the 18th and 19th centuries, which witnessed Varanasi's inclusivity development as a cultural and pilgrimage centre, an opulent trading hub, and a basilica of political power. Weaving facts, interesting anecdotes and untold stories to make a rich tapestry, this book is an insider's account and an unparalleled portrait of the city.

# Spotlight

SUNDAY, MAY 12, 2024



## APP DOWNLOADS IN INDIA

Indians downloaded 25.96 billion apps on mobile devices that run on the key operating systems, Android and iOS, in 2023, a slight drop (7.29%) from the 28 billion downloads in 2022, as per mobile data and analytics platform data.ai (formerly App Annie)

SHUBHANGI SHAH

**W**HEN RELATIONSHIP COACH Radhika Mohta ran a poll on Instagram, it threw up some interesting results. "Would you rather meet someone: a) On a dating app, b) At single-mixers, c) At a hobby class, or d) Through friends and family," she had asked on the popular social networking platform. "Out of 42 votes, a solid 28 went to hobby class, eight to friends and family, five to single-mixers, and just one to dating apps," the Bengaluru-based matchmaker tells FE. "Everyone wants that organic meet-cute love story," she quips.

While online dating has been around for a while, the space was revolutionised with the launch of Tinder in 2012, especially with the 'swipe' feature, now intrinsic to a dating app's experience. A banging success, the app was processing a whopping 350 million swipes a day within a year of its existence, which grew to a billion the following year. Other apps followed suit in pursuit of a slice of the dating app pie. Bumble carved a niche with its women-first approach, Hinge and Aisle are said to be designed for serious love, and Raya's appeal lies in its exclusivity.

There are about 381 million dating app users worldwide. And then there are stories of people finding their 'the one' on these apps. So far so good.

However, amid the big numbers, the small poll conducted by Mohta paints a different picture. Are people swiping left on dating apps in favour of IRL, or 'in real life', love?

Interestingly, even the purveyors of online dating are increasingly holding IRL initiatives. Last year, Tinder hosted dating events in the United States under its Single Summer Series. Similarly, Bumble hosts Bumble IRL, and Hinge, last year, announced a \$1-million fund to mobilise GenZs to add more in-person connections to their lives. Then there is breadcrumbing, ghosting, catfishing, frauds, and even crimes, on the apps, which stoke much scare and caution.

### Love, lies & fatigue

Recommended by a friend, 26-year-old Mumbai-based techie Parul Dalmia (name changed on request) joined a dating app in the hope of a connection. "It started well for me," she says, describing how she struck a connection with a guy over their mutual interest in fitness. "However, that abruptly ended up into ghosting," Parul says, describing how it left her a little confused. While she took a break from online dating then, she reinstalled the app only to be overwhelmed by the experience. "I would end up getting a tonne of requests that increasingly felt like an e-commerce experience as if I was looking at commodities, not real people. The constant swiping left and right in the lure of stumbling upon someone better each time made it a meaningless experience. And then there is the talking stage, the same conversations you end up having that started causing fatigue," she says, adding that she has now ditched online dating, in the hope of something traditional and organic.

While it was an abundance of choices for Dalmia, it was the opposite for 29-year-old Kolkata-based Rohit Gupta (name changed on request). "I have swiped right to so many women, but hardly get any matches," he says.

In response to Mohta's Instagram poll, one of the comments from a 30-something Bengaluru-based woman read, "Dating apps are just full of liars and confused folks. Sorry for being too harsh, but a lot of my friends' and my experiences have been the same."

"Dating apps can be a cumbersome process, which can cause a lot of fatigue," says relationship coach Simran Mangharam. "We are already consuming a lot of stuff online, and this is one more thing to do," she says, adding how she is witnessing an increasing number of people, both men and women, ditching the apps. "Especially those, who are seeking a serious relationship, just don't want to be on an app," she adds.

### Numbers hint at trouble

The users' experience appears to be translating to numbers as well. Match Group, which owns apps like Tinder, Hinge and OkCupid, along with Bumble hold much of the market share in the online dating space, and collec-

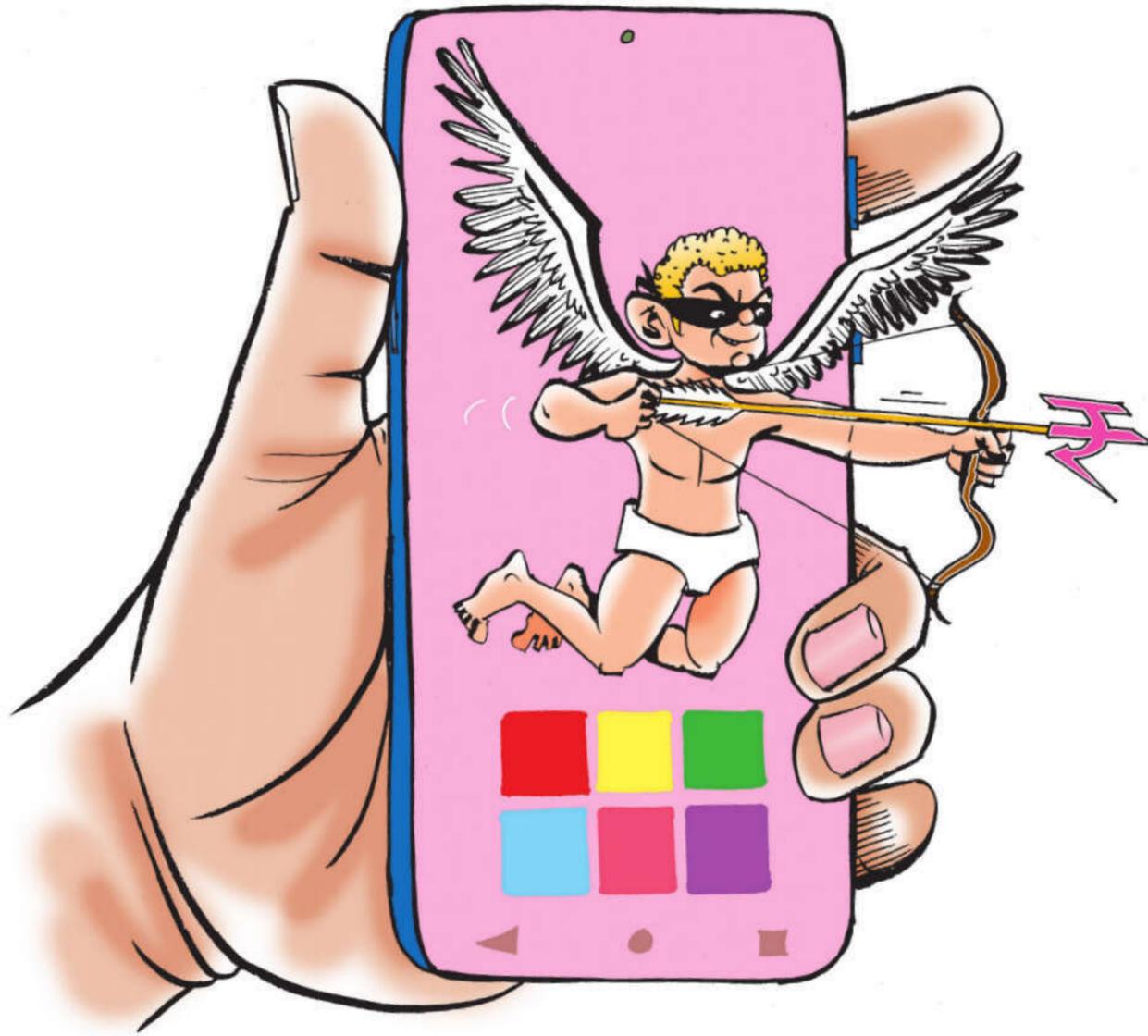


ILLUSTRATION: ROHNIT PHORE

# Are we falling out of love with dating apps?

Amid a slump in the revenues and user bases of some popular dating apps worldwide, there have also been reports of romance scams and privacy data thefts, besides a comeback of in-person meet-ups, events and experiences. So, is online dating losing its sheen?

tively, they have lost over \$40 billion in market value since 2021, as per reports. While advertising composes a small part of their revenue, they largely generate revenue by selling subscriptions. According to a report, Tinder's paid users fell by nearly 10% last year, and the company was able to keep its revenue steady only by raising its fee.

In a January 31 earnings call, Match Group's CEO Bernard Kim told analysts that this year, the company was "adopting a fast-fail mentality, a strategy that prioritises rapid experimentation and testing," adding that Tinder would attract more paid users through marketing and introducing new features. Tinder would be reimagining the swipe feature altogether, he said, and that there would be a push for more users to get verified, a move to enhance safety.

Earlier this year, Bumble announced its plans to lay off a third of its workforce in the first half of 2024. Adding to that, it also lowered its revenue forecast for the first quarter. The company would also be revamping to appeal more to the users, especially youngsters, CEO Lidiane Jones told analysts earlier this year.

### Breadcrumbing, ghosting, cookie jarring and more

A situationship is a semi-relationship that is hard to define, ghosting is when a person ends communication abruptly with no explanation, bread-

crumbing is when one just feigns interest in the other person, and cookie jarring is keeping one person as a backup while focusing one's energy on someone else.

While these can happen in traditional dating, too, they have become trends in the time of online dating that they have quirky names assigned to them. And while these can have a detrimental effect on one's mental health, what is a cause of concern are the crimes happening through the apps.

When 28-year-old Dushyant Sharma met 27-year-old Priya Seth on Tinder, there was little to doubt about. After talking on the app, the two decided to meet. Only that this so-called relationship, which started in 2018, was built on lies and reached a gory ending. It turned out Sharma was already married and faked his identity posing as a rich businessman from Delhi. Seth, on the other hand, was in only for the money and was looking to kidnap Sharma and extort money, which is exactly what happened as soon as he went into her house. However, she, along with her accomplices, soon realised he was not as rich as he was posing to be and after his family failed to pay the ransom, killed Sharma.

While this was a gory end to the tale, in another case, a Delhi-based HR professional was arrested for cheating and robbing men of about ₹1 crore, over just three months, after meeting them on Bumble. This was straight out of The Tinder Swindler playbook, only that this was carried out through Bumble instead of Tinder, and by a woman instead of a man.

In yet another case involving an Indian-American woman in the US, she was siphoned off a whopping \$450,000 (approximately ₹3.6 crore) of her savings. Adding to her dismay, the person she was interacting with on Hinge who convinced her to invest, and later lose, her savings was not a real person but AI-generated. "Even one of my clients was conned on a dating app, which left her feeling so ashamed of herself," shares Mangharam.

As per a study by McAfee, 39% of potential love interests of Indians, whom they met online, turned out to be scammers. Not just that, 77% of the 1,000 respondents said they had come across fake and AI-generated profiles on dating apps.

While Mangharam tells her clients to try dating apps and go on dates to get to know themselves, "you can't help but

feel scared as you don't know whom you're going to meet," she says on how one her clients "met with somebody who was a necrophiliac." Another issue, according to her, is the married people on the apps as they're not looking for a serious relationship, and ruins it for those who are.

"One of my clients from Mumbai met a man on a dating app. After communicating online for a while, they decided to meet. However, just before she was about to leave, he calls her up and tells her, 'Hey, I just wanted you to know that I'm married,'" she adds.

### Gamification of romance

Earlier this year, on Valentine's Day, six people filed a lawsuit in the US against Match Group, blaming the apps for using game-like tactics, and hence, stoking addictive behaviour, claims that the company denied as "ridiculous".

However, it has been highlighted how the gamification of dating apps releases feel-good hormones—dopamine and serotonin—in the brain, boosting mood. It's similar to how one feels after hearing that pop of notification on social media, which makes one interact more on the platforms.

"One of my clients—an IIT-Delhi graduate in his mid-twenties working in a startup in Bengaluru—told me that, 'Radhika, at one point in time, I was taking out my phone 50 times a day just to look at dating app notifications,'"

## NOT A ROSY PICTURE

**\$40 bn**

Market value collectively lost by Match Group, which owns apps like Tinder, Hinge and OkCupid, along with Bumble since 2021

**10%**

Decline in Tinder's paid users last year, as per reports

**1.9%**

Minor y-o-y growth in downloads registered by dating apps as of January, according to app intelligence provider data.ai

**39%**

Percentage of potential love interests of Indians, whom they met online, that turned out to be scammers, as per a study by McAfee

**77%**

Users who came across fake and AI-generated profiles on dating apps, as per a McAfee study

A STUDY BY CARNEGIE MELLON UNIVERSITY REVEALED THAT DATING APP ALGORITHMS HAVE A BIAS, WHICH MEANS THEY ARE MORE LIKELY TO SUGGEST POPULAR AND ATTRACTIVE USERS OVER OTHERS



Dating apps can be a cumbersome process, which can cause a lot of fatigue. We are already consuming a lot of stuff online, and this is one more thing to do

— SIMRAN MANGHARAM, RELATIONSHIP COACH



It's one thing to victimise yourself, and another to work on yourself. I've seen people meeting very early on Reddit or Quora, and even through online gaming

— RADHIKA MOHTA, RELATIONSHIP COACH

SUNDAY, MAY 12, 2024

# Fe Lines

STORIES AND TRENDS FROM INDIA AND AROUND THE WORLD THAT CAUGHT OUR FANCY



## Pets on the move

How does one take pets on a vacation or a trip?

VAISHALI DAR

IT'S A MAJOR CONCERN for both owners and animals, whether one is relocating or going on a leisure trip, or leaving behind a pet, relocating an animal from one farm to another, or another country. Before planning the trip, it is ideal to consult the vet to ensure your furry friend has a smooth journey, choosing the right pet commuting services with professional expertise are a few necessary precautions of pet transportation.

Last week, Gol Linhas Aéreas (GOL), a Brazilian low-cost airline based in Rio de Janeiro, Brazil, suspended its dog transport service for 30 days, after the death of golden retriever Joca, who, due to an operational error by the company, ended up going to the wrong destination. The decision to suspend services allows the company to conduct investigative procedures.

Moving pets from one country to another is not easy either. Relocation and shipping is a lengthy and complex task. The reason why most pet parents hesitate to travel on vacation is because of the approvals and clearance required from both originating country and destination. The requirements vary based on the animal, airline and destination, and pet owners often hire shipping agents to help them navigate the process. What's important for animal/pet owners is to find out if animals are eligible to fly in the cabin. After an owner compilation of information for customs, health certifications for the countries of departure and destination, most airlines ensure regulations for pets which are stowed in a specially-designated space in the cargo.

There are a few pet-friendly airlines allowing animals to board only if the crate is IATA-compliant (The Interna-



tional Air Transport Association) — large enough for the pet to stand up, lie down and turn around comfortably, well-ventilated, etc.

Some of the pet-friendly airlines for international pet transport are: Emirates Airlines, Air Canada, British Airways, Qantas, Qatar Airways. Emirates Airlines flies pet dogs, cats, pet birds and falcons under the Emirates SkyCargo programme. Air Canada Cargo has transport vehicles. Virgin Australia flies pets in the cargo hold of the aircraft. British Airways flies pets only in the cargo hold, and every pet must be accompanied by a health certificate issued by a vet. Qantas transports pets to several countries.

In fact, Qatar Airways Cargo has recently opened a state-of-the-art animal centre and the relaunch of its Next Generation Live product for transportation of live animals. The airways has flown over 550,000 animals including 10,000 horses in 2023, and a kennel capacity of 140 dogs and 40 cats, 24 stables distributed in four zones with

separate airflows for proper segregation, besides a kennel calculator tool, an online resource for determining the ideal kennel size, ensuring comfort and compliance with IATA LAR (live animals regulations) standards, pet card service to share updates and photos of pets during transit for customer experience and peace of mind.

On the other hand, Lufthansa has the largest animal lounge at Frankfurt Airport, Germany. More than a billion animals of all kinds have passed through the lounge which include ornamental fish, some 80 million per year. Exotic species like giraffes and hippos, Mesopotamian deer, two pandas, Meng Meng and Jiao Qing, sent by Chinese President Xi Jinping to German Chancellor Angela Merkel as special animals in 2017, have been a few guests at the airlines. While India-based Indigo has a pet cargo service, pets on Akasa Air can be carried in the cabin or cargo compartment. This service is in line with Akasa's vision to create an inclusive and humane travel experience.

Akasa Air allows customers to travel with pets weighing up to 10 kgs (including the weight of the container) in the cabin. Currently, pets on Akasa are available on domestic flights within India, for cats and dogs that are aged three months or older.

The costs are also another concern. News reports suggest IAG Cargo, the cargo handling division of International Airlines Group, which transports pets for many airlines, has hiked prices.

For instance, the costs for transferring pets between Britain and the US might increase 400%. The cost of flying a Labrador might cost around \$15,000. In India, domestic pet transportation costs somewhere between ₹30,000-₹60,000.

## TECH-NOW-LOGY

# The cool gadget

Wearable fans or coolers can give much-needed respite from the rising heat

SHUBHANGI SHAH

MERCURY HAS RISEN considerably, heat-waves are already sweeping several parts of the subcontinent, and still, there are at least two long summer months yet to live through. While the air conditioners and coolers protect you when inside, what about when you do need to step out in the sweltering heat, to commute and run errands? Is there a way to beat the heat?

The answer lies in wearable fans. You heard right, now we have coolers one can wear at the back of one's neck or on clothing to get respite from the heat.

Late last month, Sony announced the launch of Reon Pocket 5, a "smart wearable thermo device kit". A climate control device of sorts, it offers comfort on the go. Worn on the back of the neck, shirt, or T-shirt, it not only offers five cooling levels for the hot days but also four warming levels for the chillier days. A compact device that sits neatly on the back of the neck, the Reon Pocket 5 can be controlled directly, on the device, and also with the Reon Pocket App, which is available on both Android and Apple devices. It has a good 17-hour battery life, making it conducive to being carried for a host of tasks.

As Reon Pocket 5's name might indicate, this isn't the first device of the series. In fact, it debuted way back in 2019 in Japan and saw resounding success there and in other markets in Asia such as Hong Kong. Notably, the Reon Pocket 5 is the first device to debut outside the Asia market, with the United Kingdom among the first nations to get the first batch.

The pre-orders for the device are now live on the company's website.

While Sony's device has launched recently, there are other wearable cooling devices already there in the market. Here are some of them you can give a try:

### Torras Coolify 2S

Your own personal fan, the Torras Coolify 2S is among the best wearable coolers available in the market. Priced somewhere around ₹40,000, you can access several options such as keeping it on the fan-only mode or can also activate the built-in thermal cooling chips for a better cooling experience, based on your need. Just like Sony's device, the Torras Coolify 2S can also be controlled via a smartphone app and is rechargeable. However, the price of this device



is steep, so much so that one can buy an AC, which cools the entire room, for that very device. However, if the cost isn't an issue for you, you can definitely opt for this device this summer season.

### PenKou Hands Free Bladeless Fan

Offering somewhat affordable respite from the heat, the PenKou Hands Free Bladeless Fan is a battery-operated wearable fan, which is USB rechargeable. It being bladeless is crucial here as it ensures that your hair doesn't get entangled in the device and it's conducive for kids and the elderly as well.

Its body is made of plastic, which ensures that it's light and also withstands damage. It comes with multiple speed settings with minimal noise. Priced at around ₹1,000, the design is such that it sits comfortably on the neck and looks like a headphone, thus, not attracting much attention.

### REXERA portable rechargeable neck fan

Slightly cheaper than the above one, the REXERA portable rechargeable neck fan is another wearable cooler with multiple speed settings and low noise to offer the user some respite from the summer. Priced at around ₹695 on Amazon, it offers USB charging and is bladeless, thus, is conducive for users across age groups.

### Gaiatop neck fan

Another personal mini fan, the Gaiatop neck fan is rechargeable, bladeless, and offers multiple speed limits. It provides power for 3-10 hours of continuous use and requires just two hours to be completely recharged. While ACs and coolers have been much in use for years, it's interesting to see how tech has advanced to offer ways to protect against extreme weather on the go. And with wearable coolers, heat is no longer a bar to go out for necessary tasks.

## FUELLING FANDOM

Celebrity homes as tourist destinations are not new. Global aggregator Airbnb even has a new category called 'Icons' where it offers celebrity homes as homestays. Here are houses of some famous people that are open to the public...

### FE Features

#### RK Narayan's house in Mysore

In 2016, the government of India converted author RK Narayan's house in Karnataka's Mysore into a museum. Narayan's double-storey home in Yadavagiri has a collection of his works and several personal items on display. Known for the warm, evocative nostalgia in his classics such as *Malgudi Days* and his compassionate humanism, celebrating the 'ordinary' in his books and short stories, his Mysore house resonates with this simplicity. The white-washed house built in 1952 is airy, sun-lit and spacious with red cemented floor, and is now maintained by Mysore City Corporation. The ground floor has a verandah and living room. The walls are lined with snapshots from his life and adorned with awards such as Padma Vibhushan.

#### Jamini Roy's house in Kolkata

One of the most prolific painters of India, Jamini Roy's house in Kolkata's Ballygunge Place became the country's first private artist museum last year. Located in a quiet leafy lane of Kolkata, his house used to be a convergence of creative minds as 'adda' who would come to visit Roy. Roy's home was a place where he not only operated his studio but was also open to the public who wanted to view his work. In one documentary based on him, *Jamini Roy: Portrait of a Painter*, he is even



#### Jane Austen's house in Hampshire

Best known for several of her novels including *Pride and Prejudice* (1813), English novelist Jane Austen's cottage in Hampshire was her home and the birthplace of her six beloved novels. Her novels became popular worldwide posthumously and still resonate with contemporary readers. While she was

seen painting his Christ series sitting in his garden. Roy is known for minimalist style of painting who ushered in the era of modernism and channelised his art through Bengali folk heritage having created 20,000 paintings in his illustrious five-decade

#### Frida Kahlo's house in Mexico

Famous Mexican artist Frida Kahlo's house, known as 'Blue House' or 'La Casa Azul', remains intact in the same manner as it was when she died. She was known for portraits, self portraits, and work that was influenced by Mexican artifacts and nature in a folk art style on identity, postcolonialism, gender, class, and race in Mexican society with autobiographical elements, mixed realism and fantasy. She got married to fellow Mexican artist Diego Rivera which she had described as one of two major accidents defining her life — a bus crash that left her shattered and bedridden for a year and marrying Rivera. Her house represents Kahlo's life and passions with portraits of her heroes Lenin and Mao hanging over the bed, her clothes in the wardrobe, wheelchair by an unfinished portrait of Stalin and ashes in an urn on display.



#### Ernest Hemingway's house in Florida

Best known for his short novel, *The Old Man And The Sea*, American novelist and short story writer Ernest Hemingway's house in the United States' Florida is a visitor's delight. Constructed in Spanish colonial style of architecture in 1851, it served as Hemingway's home with his wife Pauline Pfeiffer for nine years from 1931 to 1940. His writing studio can be found inside the house where he produced the best of his literary works, including the non-fiction *Green Hills of Africa* (1935), the 1936 short stories *The Snows of Kilimanjaro* and *The Short Happy Life of Francis Macomber*, and novels *To Have and Have Not* (1937) and *Islands in the Stream* (1970). It was converted into a private museum in 1964.

# Leisure

SUNDAY, MAY 12, 2024



## CANNES FILM FESTIVAL IN FICTION

Cannes Film Festival has been explored by several novelists over the years. JG Ballard's *Super-Cannes* is about the European elite who live in a closed society by the festival. Iain Johnstone's *Cannes: The Novel* talks about terrorists holding the festival hostage

# Return of the film school

A new generation of FTII graduates leads Indian cinema at the upcoming Cannes Film Festival

FAIZAL KHAN

**M**AISAM ALI AND Payal Kapadia were classmates at the Film and Television Institute of India (FTII), Pune, studying direction half-a-decade ago in the middle of student protests. Kapadia would go on to make a movie set in the backdrop of the student protests witnessed in India at the turn of the last decade. Ali has just completed his own, about a community's discomfort with the return of one of its people, with the snow peaks of Ladakh in the background.

Both FTII alumni will screen their new movies at the 77th Cannes Film Festival beginning on May 14. Kapadia in the prestigious competition section and Ali in a parallel selection run by French filmmakers called ACID (Association for the Diffusion of Independent Cinema). Kapadia's *All We Imagine As Light*, a Hindi-Malayalam language feature about two Kerala nurses working in a Mumbai hospital, will create history as the first Indian movie vying for the Palme d'Or, the Cannes top prize, in three decades. Ali, whose Ladakhi and Hindi language film *Beqayam* (In Retreat) premieres in the ACID section, is just glad that two FTII batchmates are together at the most influential film festival in the world in the same year.

"This year, there are three films made by former FTII students in Cannes representing India," say Ali, referring to another film institute alumnus, Chidananda S Naik, who is selected in the film schools competition in Cannes this year for his end-of-course Kannada short film, *Suryakanthihooge Modhalugothagidhu* (Sunflowers Were The First To Know). "Payal created history. It is the first time in 30 years an Indian film is in competition in Cannes. It is a matter of great pride for India," he adds.

As two of the four films in Cannes official selection this year are made by FTII alumni and another is part of a parallel programme, the pride of being former students of the state-run FTII, Pune is palpable among the directors of the three Indian entries at the French Riviera festival running from May 14 to 25. The Cannes film festival this year has turned to be the story of how the FTII, Pune, one of the most reputed film schools in the world, has returned to the high table of global cinema where its former students and teachers were regulars until a few decades ago.

## Institution of repute

"The Pune film institute has been an important national institution in moulding future filmmakers of the country," says Malayalam director Shaji N Karun, an FTII alumnus and the last Indian to screen a film in the Cannes competition in 1994. Karun's *Swaham* (My Own), which com-



*All We Imagine As Light* (above), a Hindi-Malayalam film by FTII alumna Payal Kapadia (right, inset), leads the domination of the Indian film school at the Cannes fest this year; Kannada short film *Sunflowers Were The First To Know* (below) by Chidananda S Naik (below, inset), another FTII alumnus, is part of the La Cinef section for film schools



## India @Cannes24

- *All We Imagine As Light* by Payal Kapadia (Competition)
- *Santosh* by Sandhya Suri (Un Certain Regard)
- *Sunflowers Were The First To Know* by Chidananda S Naik (La Cinef)
- *Maya: The Birth of a Superhero* by Poulomi Basu, CJ Clarke (Immersive Competition)
- *Manthan* by Shyam Benegal (Cannes Classics)
- *Sister Midnight* by Karan Kandhari (Directors' Fortnight)
- *In Retreat* by Maisam Ali (ACID)

peted in the year US director Quentin Tarantino won the Palme d'Or for his debut film, *Pulp Fiction*, had followed his own debut film, *Piravi*, which won the Camera d'Or Special Mention in Cannes in 1989.

"The film institute campus felt like a magical place," says Ali, who graduated in direction from FTII, Pune, in 2018. "Before I appeared for the FTII entrance exam, I sent a friend to the campus for a recce," laughs Ali. "He came back and told me it was a strange place. He had seen one person wearing the same T-shirt for six days."

"On the campus, we were watching and discussing movies day and night. It is a dream place, a closely-knit community, like the hidden beach where Leonardo DiCaprio's character Richard goes to in British director Danny Boyle's 2000 film, *The Beach*," says Ali, whose diploma film, *Far in Night*, was about a train journey by a

group of school football players going to play a match. "The life in FTII was one of the strange experiences of my life."

## Building a community

The collective work of a community and camaraderie are also part of all the three films by FTII alumni in Cannes this year in which various elements of production from cinematography to editing are done by the directors' batchmates. Kapadia's *All We Imagine As Light* is shot by FTII alumnus Ranabir Das, who was also the cinematographer of her previous film, *A Night of Knowing Nothing*, part of the Directors' Fortnight selection in Cannes two years ago. Ali credits his batchmates Niladri Shekhar Roy for sound design, mixing of his film and Siddhesh Kandalgaonkar for art direction. Another FTII alumnus, Thanikachalam SA, a cinematography

graduate, is a co-producer of *Beqayam*.

"Getting admission to FTII is a long and tough process. Thousands apply, but only a few get it," says Naik, the second FTII alumnus to compete in Cannes festival's La Cinef section for film schools around the world in two years. Marathi short film *Nehemich*, directed by Yudhajit Basu, was the FTII entry in La Cinef last year. "Once you are on the campus, there is a huge history which shapes you for the endless possibilities of cinema," adds Naik, who left his job as a doctor in a Mysore hospital to pursue his dream of becoming a filmmaker. "At any given time, someone is making a movie on the campus. Even in the canteen people are talking about films. There is a passion for cinema."

Naik, whose Kannada short film, *Sunflowers Were The First To Know*, is inspired by a folk tale of the Banjara community to



Iranian-Danish filmmaker Ali Abbasi's *The Apprentice* (above) explores the rise of Donald Trump as a real estate tycoon

## Movies to watch out for

- *Megalopolis* by Francis Ford Coppola is the acclaimed American filmmaker's first film in over a decade about a disaster wiping out a major US city
- *The Apprentice* by Iranian-Danish filmmaker Ali Abbasi explores the rise of Donald Trump as a real estate tycoon
- *Bird* by British filmmaker Andrea Arnold tells the story of a single father and his two young sons living in a squat
- *The Shrouds* by Canadian director David Cronenberg, starring Diane Kruger and Vincent Kassel, is described as a horror film about a widower developing a device to connect with his dead wife
- *Caught by the Tides* by Chinese filmmaker Jia Zhangke is a work of two decades, marking his return to Cannes after his 2018 film, *Ash is Purest White*
- *Kinds of Kindness* by Greek director Yorgos Lanthimos shows the return of Emma Stone after her Oscar-winning performance in his previous film, *Poor Things*
- *Limonov: The Ballad* by Russian filmmaker Kirill Serebrennikov is about the life of dissident Russian political Eduard Limonov, the founder of National Bolshevik Party
- *The Shameless* by Bulgarian filmmaker Konstantin Bojanov, shot partially in Nepal, probes the deep patriarchal prejudices in the Indian society in the story of a young woman accused of killing a policeman in a Delhi brothel
- *An Ordinary Case* by French director Daniel Auteuil tells the story of a disillusioned lawyer defending a man charged with killing his wife
- *I, the Executioner* by South Korean director Ryoo Seung-wan is the sequel to his 2015 action thriller, *Veteran*, the story of detective Seo Do-chul
- *Lula* by American filmmakers Oliver Stone and Rob Wilson is a documentary on the Brazilian president Luiz Inácio Lula da Silva's third term in power that was preceded by a jail term
- *Ernest Cole, Lost and Found* by Raoul Peck is a documentary on the life and works of the South African photographer who filmed apartheid in his home country and racism in America
- *Meeting With Pol Pot* by Cambodian director Rithy Panh revisits the horrors of genocide by the Khmer Rouge in the late '70s

which he belongs, considers the FTII course as a critical part of a filmmaker's journey. "We learn the art and craft on the campus before we are sent out to the world," he says. "The film institute is a temple of learning. It was built around the erstwhile Prabhat Studios. VK Murthy, the legendary cinematographer of such acclaimed films as *Pyaasa*, *Sahib Bibi Aur Ghulam* and *Kaagaz Ke Phool* was shooting in this place. There is something sacred about FTII. Major filmmakers learned here and cinema legends created the space for us," he explains.

Founded in 1960, FTII, Pune quickly became the ground for a new wave in Indian cinema long before another state-run film institute, the Satyajit Ray Film and Television Institute, Kolkata, was added in 1995. "The new wave in the '70s began with FTII graduates like John Abraham, Mani Kaul, Adoor Gopalakrishnan and others.

They pioneered a new language of Indian cinema," says Basu, whose diploma film, *Nehemich*, part of film school competition in Cannes last year, explored the age-old practice of banishing menstruating women to dingy mud huts in villages. The new wave filmmakers were soon screening their films in festivals like Cannes, a regularity missing in the past few decades. "The film institute also helped Indian cinema embrace the country's many languages and cultures. Students who came to the campus from different states were eager to tell stories in their cultures and languages. The atmosphere on the campus encouraged that," says Basu, who is currently shooting his first feature film in West Bengal. "The film institute alumni are selected to Cannes regularly today. As an alumnus, I feel proud of my alma mater."

Faizal Khan is a freelancer

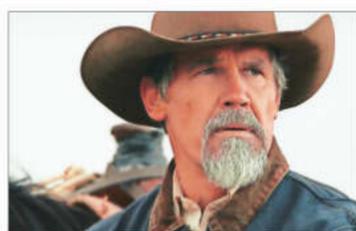
## SCREEN TIME | Your entertainment bucket list for this week



### BRIDGERTON SEASON 3

Netflix  
Releases: May 16

**BASED ON THE** book series by Julia Quinn, the American historical romance series revolves around an eponymous fictional family and is set in the competitive world of Regency-era London during the social season in the early 1800s, where young marriageable nobility and gentry are introduced into society. The first season debuted on December 25, 2020. The show's second season, premiering on March 25, 2022, set many records and cemented *Bridgerton* as a franchise, as per American digital-only magazine *Entertainment Weekly*. The series has been positively received for its direction, actor performances, production and set design, winning several awards.



### OUTER RANGE SEASON 2

Prime Video  
Releases: May 16

**CREATED BY BRIAN** Watkins, the American science fiction neo-Western television series stars Josh Brolin, Lewis Pullman and Imogen Poots. The first season premiered on Prime Video on April 15, 2022. *Outer Range* centres on Royal Abbott (Josh Brolin), a Wyoming rancher who is fighting for his land and family. He discovers a mysterious black void in the pasture after the arrival of Autumn (Imogen Poots), a drifter with a connection to Abbott's ranch. While the Abbott family copes with the disappearance of their daughter-in-law Rebecca, they are pushed further to the brink when a rival family, the Tillersons, try to take over their land.



### MADGAON EXPRESS

Disney+ Hotstar  
Releases: May 17

**THE HINDI-LANGUAGE** comedy film is written and directed by actor Kunal Khemu in his directorial debut and produced by Farhan Akhtar and Ritesh Sidhwani under the banner of Excel Entertainment. It stars an ensemble cast of Divyendru, Pratik Gandhi, Avinash Tiwary, Nora Fatehi, Upenendra Limaye and Chhaya Kadam. The film follows three childhood friends Dodo, Ayush and Pinku who embark on a trip to Goa that goes completely off-track due to a sequence of terrible decisions. After hitting the big screens on March 22, *Madgaon Express* received positive reviews from critics and grossed ₹40 crore worldwide, as per reports.



### THE BIG CIGAR

Apple TV+  
Releases: May 17

**APPLE TV+ EXPANDS** its biographical drama offerings with *The Big Cigar*. Based on a magazine article by American journalist Joshua Bearman, who also serves as executive producer, *The Big Cigar* is the true story of Huey P Newton, an African American revolutionary and political activist who founded the Black Panther Party, as he tries to escape from the FBI to Cuba with the assistance of famed producer Bert Schneider in an impossibly elaborate plan—involving a fake movie production—that goes wrong every way it possibly can. The thriller miniseries stars Andre Holland as Huey P Newton, Tiffany Boone as Gwen Fontaine and Alessandro Nivola as Bert Schneider, among others.



### THE 8 SHOW

Netflix  
Releases: May 17

**THE SOUTH KOREAN** thriller dark comedy television series is written and directed by Han Jae-rim, and stars Ryu Jun-yeol, Chun Woo-hee, Park Jeong-min, Lee Yul-eum, Park Hae-joon, Lee Zoo-young, Moon Jeong-hee, and Bae Seong-woo. Based on the Naver webtoons *Money Game* and *Pie Game* by Bae Jin-soo, it depicts the story of eight participants continuing to cooperate and antagonise each other in an extreme setting where the game ends when a death occurs in a space where social infrastructure is cut off. Reminiscent of the popular K-drama *Squid Game*, contestants are isolated from the outside worlds.

# Well Being

SUNDAY, MAY 12, 2024

REWATI KARAN

**W**HILE THE MERCURY is soaring, the best strategy to survive the sweltering heat is to prioritise nutrition. Seasonal fruits and vegetables must be intrinsic to your diet during this season. At the same time, being aware of certain common food items and drinks that may have an adverse effect on your health is equally important.

Think watermelon, which has high water content and citrulline that relaxes blood vessels and promotes vasodilation, contributing to a cooling effect, or berries that are packed with antioxidants and vitamins. You must also include fruits like pineapple, which contains bromelain that aids in digestion, or oranges and lemons, which are rich in vitamin C and help boost immunity, besides peaches, sweet lime, grapefruit and *amla* (Indian gooseberry).

"These foods help replenish the fluids and electrolytes lost through increased sweating. Additionally, fruits and vegetables that are high in vitamins and minerals can also boost your immune system and provide antioxidants," says nutritionist Swati of Indraprastha Apollo Hospitals, New Delhi.

Green leafy vegetables like spinach and kale (packed with vitamins and minerals), tomatoes (rich in lycopene that protects from sun damage), bell peppers (high in vitamin C and antioxidants), zucchini (high water content) and cucumbers should also be a part of your diet. "During summer, it's beneficial to focus on foods that help keep you hydrated, provide essential nutrients, and are lighter on the digestive system. Aim at including 2-3 servings of fruits and 5-6 servings of vegetables in your daily diet," says Priyanka Goenka, chief nutritionist at Renew Healthcare, Kolkata.

Probiotics like yoghurt (promotes gut health), coconut water (hydrating and rich in electrolytes), grilled fish (light and protein-rich alternative to heavy meats), quinoa and couscous (light grains that can be served cold in salads) and cold soups like *gazpacho* that is packed with seasonal vegetables should be taken in abundance.

"It's essential to be mindful of what we eat during summers, prioritising hydrating and nutrient-rich foods while limiting or avoiding those that can contribute to dehydration," says Komal Malik, head dietician, Asian Hospital, Faridabad.

When it comes to beverages during summer, it's crucial to stay hydrated by drinking plenty of water, coconut water or fresh fruit juices without added sugars. Light, refreshing meals like shakes, smoothies and chilled soups can be excellent choices, says Swati of Indraprastha Apollo Hospitals.

## Foods to avoid

People tend to think beverages are hydrating but they can also have an adverse impact on your health. For instance, tea, coffee or beverages high in caffeine and sugar might quench your thirst for the moment but may end up causing dehydration.

Alcohol consumption should be checked as well because it is dehydrating in nature and can even worsen your condition causing electrolyte imbalances. "Sugary beverages can also contribute to dehydration and should be consumed in moderation, with plenty of water alongside," says Goenka of Renew Healthcare. They can also lead to feelings of lethargy.

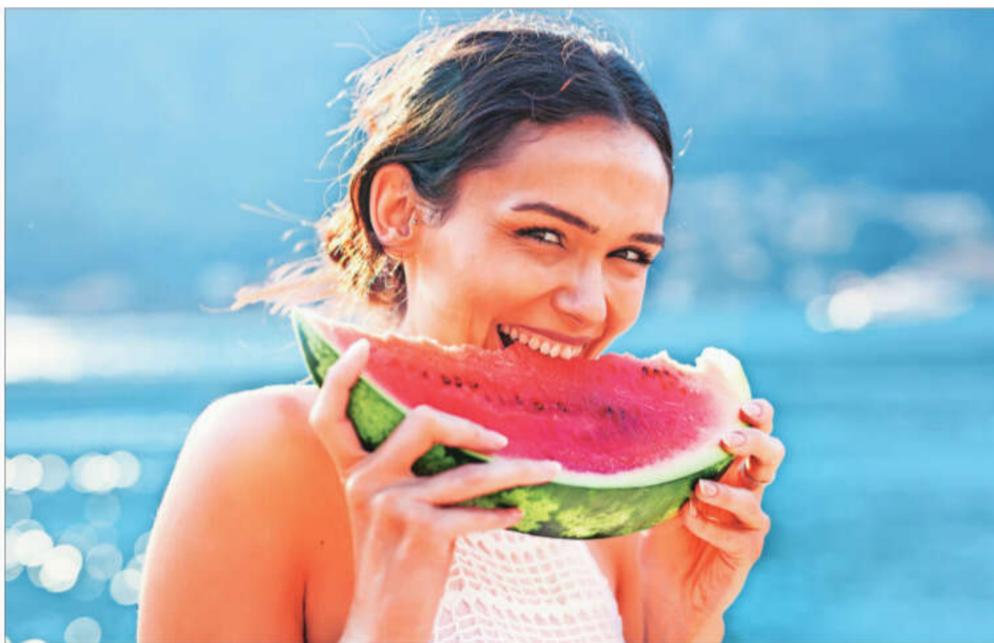
It is also wise to avoid or limit foods that are heavy, fried or high in fat and protein, as these can be difficult to digest and make one feel uncomfortable in the heat. Processed and cured meats, as well as aged cheeses, should also be minimised due to their higher potential for bacterial growth in warm temperatures, says Swati of Indraprastha Apollo Hospitals.

While a little spice in food can stimulate sweat, some spicy foods cause excess internal heat that may be best avoided or consumed in moderation.

## Summer diet

# What to eat & what to avoid

The best strategy to survive the sweltering heat is to prioritise nutrition. Here's a lowdown on how to remain healthy and energised this season



Junk and processed food also have similar effects. "Spicy foods like pickles and dishes with high salt content can also dehydrate the body and increase thirst. Similarly, fried foods such as *namkeens* and *bhujias* should be limited as they contribute to dehydration," warns Malik of Asian Hospital.

## The science behind it all

The human body is designed to maintain a core temperature of around 98.6°F (37°C). But during the hot summer months, it has to work harder to regulate the body temperature. Certain foods and drinks have the potential to impact this process. There are some that are known to be quite helpful in easing the body while some are not that conducive and may even have harmful effects.

Dehydration, indigestion, food poisoning and sunstroke are common in summers and nutritionists say choosing food items to strengthen the immunity becomes necessary. As such, the science behind foods and drinks in summer revolves around the principles of hydration, nutrition and the body's response to heat, says Faridabad-based nutritionist Anisha V Ranjan.

Hydration optimisation, electrolyte replenishment, antioxidant fortification, aiding digestion, sustained energy sourcing, thermoregulatory benefits and promoting gut health



are the scientific rationale behind the selection of foods and beverages that are recommended for summers.

"These choices are meticulously crafted to address the physiological demands imposed by the hot weather," says Dr Bharat Agarwal, consultant, general medicine, Apollo Hospitals, Navi Mumbai.

At the same time, there are certain food items that can decrease the body's metabolism in the summers and can obstruct thermoregulation. They mostly include processed and fried foods that can decrease the body's metabolism, and alcoholic and caffeinated beverages which act like diuretics, promoting fluid loss, potentially contributing to dehydration.

Hydrating drinks like water, coconut water and seasonal fruit juices help replenish the body's fluids without adding unnecessary calories or stimulants. "By understanding the physiological impact of different foods and drinks, individuals can make informed choices to support their body's natural cooling processes during the sweltering summer months," says Swati of Indraprastha Apollo Hospitals. There is no replacement for plain simple water for hydration.

## Alkaline vs acidic food

In summers, the role of alkaline and acidic foods in our diet is crucial to maintain the body's pH balance. As per doctors and nutritionists, ideally, the body fluids should be alkaline rather than acidic to minimise diseases and support overall health. Experts say alkaline foods often have a cooling effect on the body, making them a refreshing choice in warmer weather. "They are better than acidic foods. Alkaline foods like fruits, vegetables and



## SECOND-HAND SMOKE EXPOSURE

Tobacco can be deadly for non-smokers as well. Second-hand smoke exposure causes 1.2 million deaths annually. Nearly half of all children breathe air polluted by tobacco smoke and 65,000 kids die each year due to illnesses related to it

## 6 EASY DRINKS TO STAY HYDRATED

**1** Just remember that there can be no replacement for plain water. Drinking enough water can not only regulate your body temperature, but also help your kidneys to function and remove toxins. It also keeps your skin supple and aid in weight loss by making you feel fuller



**2** Have traditional and natural beverages like *chaas*, which helps the body recover from dehydration; *sattu sharbat*, a healthy drink made with roasted chickpea flour and is an excellent source of nutrition; and coconut water that may help with hydration, diabetes, heart health, and more



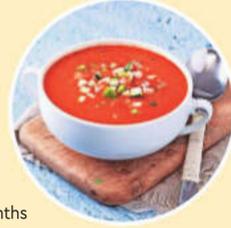
**3** Some simple recipes can do wonders. Go for a glass of lemon mint water, a sugar-free drink that is not only refreshing but also easy to prepare, or cucumber detox water that has many health benefits including weight loss, blood pressure reduction and more



**4** Spice up your bland-tasting water at home by incorporating it with chia seeds soaked in lemon juice. The drink can help with constipation, gas, indigestion and other digestive issues. Chia seeds are also high in dietary fibre, omega-3 fatty acids and antioxidants



**5** You can have a cold soup like *gazpacho* that is light and refreshing. Widely consumed in Spain and Portugal, *gazpacho* is made from raw, blended vegetables usually with fresh tomatoes as its base. It is also a great appetiser and ideal for summer months



**6** Drink fresh juices (without added sugar) made from seasonal fruits such as watermelon, oranges, pineapple, mangoes, coconut and berries not only to keep yourself cool and refreshing but also to boost immunity



# Keep jaundice away this summer

## Diet to vaccine, papaya to sugarcane, know what exactly to do

FE FEATURES

**WHY IS JAUNDICE** common in summer and monsoon? Dr Rakesh Gupta, senior consultant, internal medicine, Indraprastha Apollo Hospitals, says, "During summer, high temperatures and increased sweating can lead to dehydration, which can contribute to development of jaundice. Dehydration causes bile to become concentrated, increasing the risk of gallstone formation and bile duct obstruction. Additionally, the increased exposure to sunlight during summer can trigger certain types of jaundice, such as Gilbert's syndrome, a condition characterised by an inherited enzyme deficiency that impairs bilirubin metabolism. Higher temperatures can exacerbate certain liver conditions, leading to a buildup of bilirubin in the blood-



Dr Rakesh Gupta

stream, resulting in jaundice. In the monsoon, waterborne diseases like hepatitis A, hepatitis E, and leptospirosis are more prevalent due to contaminated water sources. These infections can cause inflammation and damage to the liver, leading to impaired bilirubin excretion and subsequent jaundice. Additionally, the humid and damp conditions during the monsoon can promote the growth of certain fungi and bacteria, increasing the risk of infections that may adversely affect liver function.

## How can one protect from jaundice in summer months?

Practising good hygiene habits, such as frequent handwashing with soap and water, is crucial during the summer months when outdoor activities and food preparation may increase the risk of transmission. Proper food handling and



cooking techniques, including thorough washing of fruits and vegetables, can also help prevent hepatitis A infection. To reduce the risk of jaundice during the summer months, it is essential to stay hydrated by drinking plenty of fluids, especially water. Avoiding excessive sun exposure and using appropriate sun protection measures, such as wearing pro-

TECTIVE clothing and applying sunscreen, can help prevent certain types of jaundice triggered by sunlight.

## Are vaccines advised for temporary protection, or are dietary precautions better?

Vaccines are highly recommended for

long-term protection against hepatitis A, a leading cause of jaundice. The hepatitis A vaccine provides active immunity that can last for decades, making it an effective preventive measure, especially for individuals planning to travel to areas with poor sanitation or high hepatitis A prevalence. Additionally, vaccination is crucial for individuals with underlying liver conditions or those at high risk of contracting the virus. The vaccine is generally safe and well-tolerated, with minimal side effects. While vaccines offer robust and long-lasting protection against hepatitis A, dietary precautions are also essential, particularly for temporary or situational prevention of jaundice. Maintaining a balanced and nutritious diet, rich in antioxidants and liver-supporting nutrients like vitamin C, vitamin E, and B-complex vitamins, can help protect liver health and potentially reduce the risk of jaundice. Avoiding excessive alcohol consumption, which can strain the liver, is also recommended.

## Consuming certain foods like papaya and sugarcane are common in jaundice. Are these myths or do they have some scientific backing?

The belief that papaya can help in the treatment of jaundice has some scientific

backing. Papaya is rich in antioxidants, such as vitamin C, carotenoids, and flavonoids, which can help protect the liver from oxidative stress and potential damage. Additionally, papaya contains an enzyme called papain, which has been shown to have anti-inflammatory properties and may help in the breakdown of bilirubin, the compound responsible for the yellowing of the skin and eyes in jaundice. However, it is crucial to note that while papaya may provide supportive benefits, it should not be considered a sole treatment for jaundice, as the underlying cause of the condition needs to be addressed.

The consumption of sugarcane juice as a remedy for jaundice is more controversial from a scientific perspective. Proponents of this practice believe that sugarcane juice contains compounds that can help stimulate bile production and aid in the excretion of bilirubin. However, there is limited scientific evidence to support these claims. While sugarcane juice is a natural source of fluids and can help maintain hydration, which is essential for proper liver function, its direct impact on jaundice remains inconclusive. It is important to consult with healthcare professionals before relying solely on sugarcane juice as a treatment for jaundice, as the condition may require medical intervention and monitoring.

# Footloose

SUNDAY, MAY 12, 2024



## ABOUT THE TORCH

First used at the 1936 Berlin Summer Olympics, the modern torches of the Summer and Winter Olympics are built to resist the effects of wind and rain as they carry the Olympic flame, and bear unique designs to represent the host country

# Paris Olympics would be 'accessible'

The city, which put inclusivity at the centre of its bid, has improved access for people with disabilities, but with the opening ceremony about 12 weeks away, obstacles remain

ANNE-MARIE WILLIAMS

**D**URING A TRIP to Paris last November, Samantha Renke just couldn't seem to find a taxi that could accommodate her motorised wheelchair. "Every time I logged on, it just kept saying, 'Unavailable, unavailable, unavailable,'" Renke said, recounting her struggle to book an accessible cab using the G7 taxi app. Eating out was also a problem for Renke, a 38-year-old British actress and disability campaigner who has a genetic condition commonly known as brittle bones: Too few restaurants had step-free access.

As Paris prepares to welcome around 15 million visitors — an estimated 350,000 with disabilities — for the Olympics and Paralympics, the city is still working to fulfill its promise to make itself "universally accessible" before the opening ceremony, on July 26.

"Paris will be accessible. We are rising to the challenge," said Fadila Khattabi, the minister delegate for disabled people.

Paris put inclusivity and accessibility at the centre of its bid to host the Summer Games, and the city has made a great deal of headway. For example, the newly built 128-acre Olympic and Paralympic Village, hailed by the organisers and advocacy groups as a shining example of universal design, offers accessible buildings, multisensory signage and zones for assistance dogs. The city plans to have 1,000 wheelchair-accessible taxis by the time the Games open (it had just 250 in 2022), and Uber will increase its fleet of accessible vehicles to 170, from 40.

Despite this progress, advocacy groups like APF France Handicap are concerned that the city remains unprepared for visitors with disabilities. For example, said Pascale Ribes, the group's president, train and airline companies need to be notified in advance to accommodate passengers in wheelchairs.

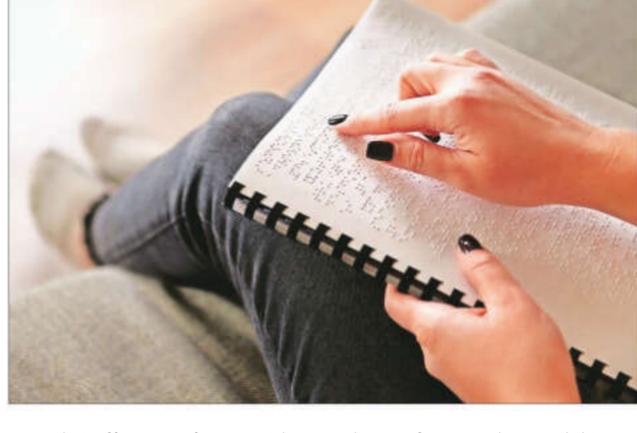
And even that isn't always enough, explained Ribes, who uses a wheelchair. Recently, she said, staff members at a Paris airport refused to bring her personal wheelchair to the jet bridge after a domestic flight. Another time she almost missed her connecting flight waiting for promised assistance.

## A new urgency

France's first law mandating accessibility in public spaces dates back to



Only one line, No 14, of the Paris Metro is fully accessible to people with disabilities, but the city has made headway in ensuring that trams, buses, taxis and sports venues can accommodate people with different types of needs

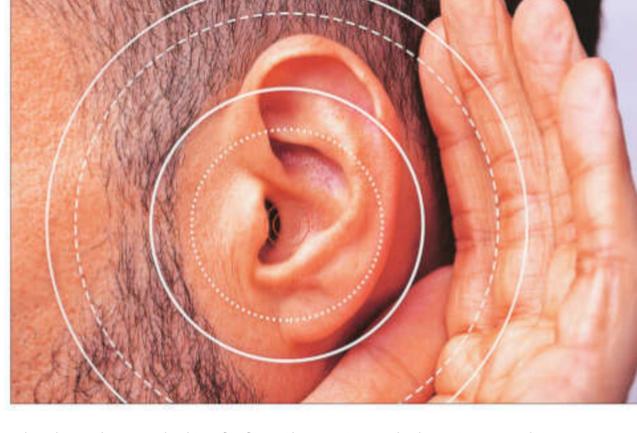


1975, but effective enforcement has been a challenge. The Olympics and Paralympics have brought new urgency to the issue. "It's not just accessibility for people with reduced mobility," said Anne Hidalgo, the mayor of Paris, in an interview last month. It is about all disabilities, including sensory disabilities. "This will be a very important legacy of the Games," she added.

Lamia El Araaj, the deputy mayor in

charge of universal accessibility and people with disabilities, has worked to make shops, schools, public services, cultural and sports facilities, and buses and trams accessible across the city. In the last 10 months, at least 1,750 bus shelters have been renovated to be compatible with bus wheelchair ramps.

Unfortunately, even this hasn't always made life easier for people with disabilities. Ribes recounts instances



when buses have parked too far from the curb, making it impossible for the ramp to reach the sidewalk. On crowded buses, wheelchair users may have difficulty gaining access to the two places designated for them.

The Olympics and Paralympics have also driven change at the city's two main airports, which have added changing areas, sensory rooms and zones for assistance dogs. The airports are also working

toward a long-term goal: transitioning from assisting passengers to removing the barriers that prevent disabled fliers from being autonomous; this includes letting passengers use their own wheelchairs, instead of airport wheelchairs, on jet bridges.

The city's extensive Metro system poses its own special challenges for visitors with disabilities, with only one line (No 14) fully accessible. This line, part of

the ambitious Grand Paris Express project, will serve Orly Airport this summer. Other lines incorporate tactile paving, which has textures that help blind and visually impaired people, and more than half offer audio and visual announcements inside the trains.

Two suburban lines, RER A and B are also considered accessible by the regional transport agency. RER B serves both airports, though Ribes says people with disabilities still often need assistance on this line. For the Games, the city will also offer what Ribes considers temporary solutions: 200 shuttles for wheelchair users and their companions between Paris train stations and sports sites.

## The law is not enough

Since the 2012 Games in London, there has been a significant shift in the Olympics' approach to accessibility. For those Games, access was integrated into the construction of new sites. But starting with the 2020 Olympics in Tokyo, a big move toward sustainability meant that Paris 2024 used more existing venues instead of building new ones. This has posed both challenges and opportunities for accessibility.

The Paris 2024 committee has reserved 280,000 tickets for spectators with disabilities, and the venues themselves will be accessible. Many, but not all, of the events will have audio descriptions in French and English, and the organisers are being as inclusive as possible, said Julien Zélé, a board member for the French Federation for the Blind.

French regulations require 4 percent of hotel rooms to be accessible, but the total number of such rooms in Paris is unknown. Airbnb (which has 13 accessibility filters) and Vrbo (which has a wheelchair filter) also offer accessible listings in the Paris region.

The Paralympian and wheelchair rugby player Ryadh Sallem acknowledges that hotels are making efforts to be more accessible, but said, "When we want to host a major competition, it becomes very problematic; sometimes we need to book several hotels" for a group of athletes.

Despite the progress, one barrier to accessibility remains stubbornly persistent: public attitudes.

"The law is not enough. We really need to change mentalities," Ribes said. For example, cabs have refused to pick her up, she said, telling her that her wheelchair would dirty the vehicle's interior. Last year, an Uber driver was accused of attacking a blind man for getting into his car with a guide dog. Since then, Uber has made its 40,000 drivers in France watch a short disability awareness video. In anticipation of the Games, other companies, including the operator of Paris's airports, the Accor hotel group and the G7 taxi service are providing their employees with training on disability awareness.

With the Games about three months away, Sallem is cautiously optimistic about their long-term benefits for the city. The Olympics and Paralympics have made everyone think of accessibility "as an investment," he said, "a project for the future."

# AI help for summer vacation

Travel-focused AI bots and eco-friendly transportation options in online maps and search tools can help quickly organise a seasonal getaway

JD BIERSDORFER

**T**HE SUMMER TRAVEL season starts in a few weeks, but if you are looking for software that goes beyond simply booking flights and hotels, you're in luck. Search engines enhanced by artificial intelligence can help with your research and outline full itineraries. Certain older apps have recently been updated to suggest more eco-friendly travel options. And keeping it all organised on your phone is easier than ever. Here's an overview.

## Using an AI travel agent

General-purpose AI-powered search tools and chatbots like Google's Gemini

spin up a list of things to do on your vacation when asked, but AI bots that are fine-tuned for travel queries are often more comprehensive. These bots scout destinations, plan itineraries, search for accommodations and flights, map out road trips and do more — grabbing a lot of information at once and saving you all that time-consuming web trawling.

Give the software your specifics — like destination, length of stay, interests — and see what it suggests. Many AI helpers are free to use if you sign up for an account, but some charge a subscription fee for premium services; your app store has specifics.

Layla, formerly Roam Around, is one of the free vacation-oriented AI helpers you can find online, and it has teamed up with travel sites that include Skyscanner, Get Your Guide and Booking.com. If you prefer land-based car and camper journeys, Roadtrippers (free trial; \$60/year) includes real-time traffic and air-quality information along with route planning. And old stalwarts like TripAdvisor and Expedia are now using AI-generated vacation builders.

But as others have also noted, while AI travel planners have much potential, many are still works in progress and usually display disclaimers admitting

so. AI bots have been known to offer generic advice like "enjoy lunch at a local restaurant," suggest activities that are out of season or too far apart, repeatedly recommend the same restaurant, consistently steer you to their advertisers or point you to locations that have closed. If you ask different bots the same question, you may get nearly identical suggestions, all scraped from the same tourism websites. Still, AI travel apps are improving as they learn, and can be useful for the trip research and coordination phase. Just be sure to double-check the bot's work before you commit to a plan.

## Earth-friendly options

There's no shortage of apps for booking transportation to your destination. But if you want to keep the environment in mind, recent updates to Google's Maps and Search apps now suggest routes and methods that lower your personal impact on the planet.

Google for the past few years has been pointing people to flights with lower carbon emissions, alternative train routes, fuel-efficient driving

directions and eco-friendly hotels. It is now expanding its walking, biking and public transit suggestions alongside car routes in several major cities and adding more electric-vehicle charging information. Google flights shows jet emissions estimates. Google Search has a "consider taking the train" nudge with rail routes and prices under certain flight results.

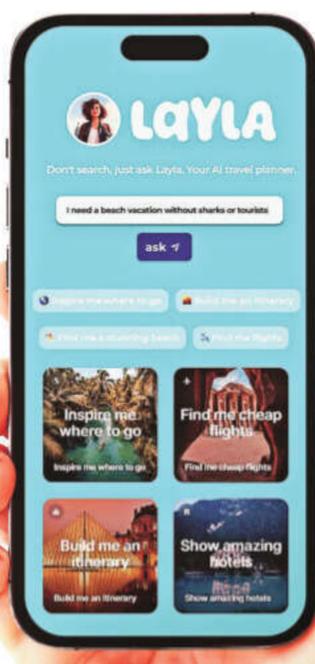
Apple's Maps app also shows mass transit, walking and cycling options for getting around town, along with charge-friendly routes for electric vehicles.

However, the default apps on your phone are not the only aids. Third-party software for directions and sustainable travel abound.

For example, Citymapper, which covers most major cities in the United States, Europe and Asia, includes environmental impact statistics on some trips.

Its directions often include accessibility options that avoid stairways, along with routes for the fastest, cheapest or easiest way to get where you're going; Citymapper is free with in-app purchases.

Other apps available for those seeking environmentally minded vacations include Bikemap for community-sourced cycling routes around the world, HappyCow for vegan and vege-



tarian travellers and Tap Hydration and Water Stations to locate sources for refilling reusable water bottles.

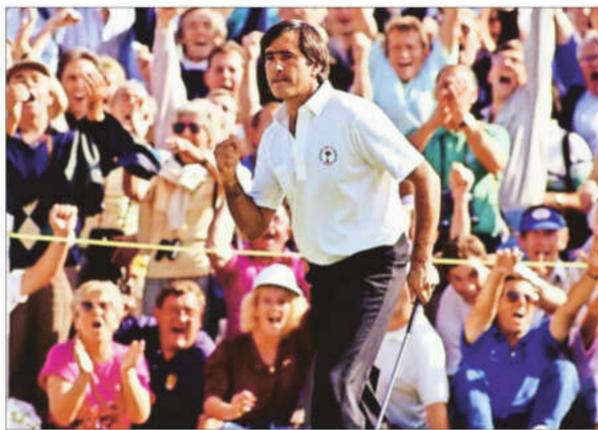
## Keeping organised

If you don't already have software for consolidating your trip information, your phone's default apps can help. Electronic boarding passes, hotel reservations and advance tickets can be quickly added to the digital wallet on your phone; a pragmatic paper backup tucked in your bag is insurance. Google and Apple offer to automatically add reservations and events from email and messages to your calendar.

Free services like TripIt (and its phone apps), TripCase (also with Android or iOS apps) and Wanderlog automatically put all your travel information in one place, typically by scanning the information in your confirmation emails. TripIt Pro, a \$50-a-year subscription version, adds more features like seat, fare and airline-points trackers, as well as international travel tools and regional risk alerts like those for extreme weather that can affect airline schedules and public safety. AI bots and travel apps will continue to evolve and, hopefully, make vacation planning even easier in the future. Just don't forget to occasionally put the phone down and enjoy your time off once you get there.

# Opinion

SUNDAY, MAY 12, 2024



Seve Ballesteros was much more than a genius. He changed the very image of European golf

INSTAGRAM

## Remembering Seve

Ballesteros' legacy is about the indomitable human spirit

OVER THE TOP

Meraj Shah

LEGACY IS A tricky thing in golf. Exceptional golf swings live forever on YouTube. Ball-striking greats are remembered more by people who've actually seen them hit a golf ball: a video can't really convey the quality and sound of an exceptional ball strike. Major champions, especially one-time winners, are immortalised on the trophies but eventually become names etched on silverware.

But there's a handful of players who transcend the wash of the years and short public memory. Besides superlative golfing abilities, what really differentiates them is that they are, without exception, characters: not ball-hitting machines but individuals with strong, sometimes even eccentric personalities. And within this rarefied group, Seve Ballesteros — the Spaniard who passed away in May 2011 — has no peers. Like clockwork, Seve's spectral figure comes back every May; the golf media is awash with stories and anecdotes; players young and old share their favourite memories, and there's a glut of online *pundits* discussing his shot-making and technique. We use the words 'legend' and 'genius', somewhat loosely these days. But no one would argue that Seve — a man who once said, "My hands are my computer," after scoffing at a swing monitor, or spun a greenside bunker shot into the hole with a three-iron (after betting that he could) — is the very definition of golfing genius. What often gets lost in the dazzle of Seve's brilliance is his exceptional record through the years: 90 wins that included eight Ryder Cups, three Opens, and two Masters. He was much more than a genius. Seve changed the very image of European golf.

Perhaps the reason that Seve's imaginative shotmaking is remembered with so much fondness is its increasing rarity in the modern game. Power is great, but flair and creativity are so much more attractive to watch. Don't get me wrong: I love watching Bryson DeChambeau launching a ball into orbit. DeChambeau's analytical approach, turning golf into a physics equation, is fascinating in its own right. But after a while of watching young players playing long drives, it's hard not to feel a pang of nostalgia for the days when the short game was king. The days when a player's imagination, not just their TrackMan data, could save a round.

Take the 1993 European Masters Open Championship at Crans Montana. Seve famously won there after hitting a miracle shot on the 72nd hole. Sitting on his knees on the pine straw, with half a backswing, Seve hit it above an eight-foot wall that the ball was lying seven feet from, over tall pine trees, and next to the green. He then proceeded to chip it in for birdie to win the tournament. It

was a shot of pure Seve — audacious, instinctive, the kind that made you leap out of your seat.

Fast forward to the 2023 European Masters, and most players in the field were hitting it well over 300 yards off the tee, which meant very different lines tee to green. And when they did land in trouble, without exception, most played the percentages — smart strategy no doubt, but a far cry from the swash-buckling spirit Seve embodied. The equipment, of course, is partly to blame. Drivers are now engineered to minimise spin and maximise distance, even on mishits. Wedges are so versatile that even the deepest rough seems manageable. And while these advancements have made the game more enjoyable for us hapless amateurs, they've also homogenised the professional game, turning it into a long-drive contest with a wedge-off for dessert. But let's not lay all the blame on technology. Coaching has also played a role. Young players are groomed from an early age to swing for the fences to prioritise distance over touch.

The result is a generation of players who are incredibly skilled but perhaps a little less... shall we say, enchanting. We've traded the improvisational jazz of Seve for the meticulously orchestrated symphony of modern golf. It's impressive, but is it as much fun to watch? I'm not suggesting we turn back the clock. The athleticism and power of today's players are undeniable. But I do believe we can find a balance. We can celebrate the bombers while also nurturing the scramblers and the artists.

A welcome change, however, is the emergence of young players like Ludvig Aberg, who won the 2023 European Masters. Aberg can bomb it with the best of them, but it's his touch around the greens, his willingness to play shots that most wouldn't dare, that hints at a return to a more imaginative style. His performance at Crans Montana, navigating the tricky greens of Crans-sur-Sierre with the deftness of a veteran, was a glimpse of what's possible when talent meets creativity.

Go watch the highlights of the 1979 Ryder Cup at The Greenbrier. Seve, paired with Antonio Garrido, faced down Jack Nicklaus and Tom Watson on the 18th green. With the match on the line, Seve holed a 20-footer for birdie, while Nicklaus, the Golden Bear himself, missed his from half the distance. That putt wasn't just about skill; it was about chutzpah, the kind of unflappable confidence that Seve exuded. I can't really imagine any of the current crop of players, not even the supremely talented Jon Rahm pulling off that kind of theatrics.

The secret to Seve's legacy is relatability. It lives on in every golfer who dares to chip from the trees, who attempts the impossible flop shot, who embraces the chaos and uncertainty of the short game. It is in those moments of audacious creativity that golf truly comes alive.

*A golfer, Meraj Shah also writes about the game*

ACROSS THE AISLE

P Chidambaram



With a strong leader, 303 seats under the belt and 12 chief ministers spearheading the campaign in their respective states, the march toward 370 for the BJP alone (and 400+ for the NDA) should have been a cakewalk. However, as BJP leaders admit privately, 370 or 400+ is no longer achievable and they would be happy if the BJP won a simple majority

**HON'BLE PRIME MINISTER**, Mr Narendra Modi, is a self-declared 'strong' leader. He often boasted of a 56" chest. His followers point to the taming of the Khan Market clique, uprooting the urban Naxals, decimating the *tukde-tukde* gang, teaching-a-lesson to Pakistan, virtually abolishing English as an associate official language, subjugating the mainstream media, and India's assumed status as *Vishwaguru*.

With a strong leader, 303 seats under the belt and 12 chief ministers spearheading the campaign in their respective states, the march toward 370 for the BJP alone (and 400+ for the NDA) should have been a cakewalk. However, as BJP leaders admit privately, 370 or 400+ is no longer achievable and they would be happy if the BJP won a simple majority.

Why change gears?

Mr Modi started his campaign confidently and stridently. The Congress's manifesto was released on April 5, 2024; Mr Modi contemptuously ignored it. The BJP's manifesto was released on April 14 but there was no celebration or effort to propagate its contents. The manifesto was titled *Modi Ki Guarantee*. By-passing its contents, whenever Mr Modi made a statement at a rally he signed off with the announcement, "This is Modi's guarantee." I have lost count of the number of Modi guarantees. However, what stands out is that Mr Modi gave no guarantee about **creating jobs for the unemployed** or **containing rising inflation**, the two topmost concerns of the common people. Mr Modi also deliberately did not speak — like a prime minister should during an election — about communal harmony, development, agricultural distress, industrial sickness, multi-dimensional poverty, financial stability, national debt, household debt, educational standards, healthcare, Chinese occupation of Indian territory or a hundred other serious concerns.

FIFTH COLUMN  
TAVLEEN SINGH

## Modi on the backfoot?

**WHY THE PRIME MINISTER** said what he did last week is a mystery. What is clear is that by openly charging India's two richest men with sending "tempo-filled with black money in sacks" to the Congress Party he has put himself in a bind. For those of you who may have missed the speech, what he said was that the "Congress Party's Shehzada" had spent five years repeating the mantra "Ambani-Adani, Ambani-Adani" but stopped once the election campaign began. Why? He challenged Rahul Gandhi to declare how much he got from Messrs Ambani and Adani.

The response came immediately. Rahul Gandhi uploaded a video saying that if the Prime Minister knew Mukesh Ambani and Gautam Adani were sending him bags full of cash, why had he not sent the ED and CBI to investigate? Valid question. Meanwhile, the Congress president put a mocking tweet on X about friends no longer being friends and how this was a sign of how the times were changing. The Congress Party's campaign



PM Narendra Modi addresses a Lok Sabha election rally in Hyderabad

## Why should a 'strong' leader lie?

On April 19, the first phase of polling in 102 seats was completed. Presumably, the penny dropped on April 21, and Mr Modi launched a full scale assault on the Congress at public rallies in Jalore and Banswara in Rajasthan. Mr Modi said: "Congress is trapped in the clutches of the Leftists and urban naxals. What Congress has said in its manifesto is serious and worrying. They have said that if they form a government then a survey of property belonging to every person will be done. It will be checked how much gold our sisters own, how much money government employees have. They have also said that gold owned by our sisters would be equally distributed. Does government have the right to take your property?" We can only guess that between April 19 and 21 Mr Modi received some information (intelligence?) that forced him to change gears.

Why lies and more lies?

Every allegation in the passage extracted above is a lie. As the days passed, the lies became bigger and more outrageous. From property to gold to *mangalsutra* to *Streedhan* to houses, Mr Modi alleged that the Congress will seize them and distribute them to musalmano, infiltrators and people who have more children. In another rally, Mr Modi jumped to religion-based quotas and inheritance tax. There was no end to the lies. Mr Modi even threw up an eco-

nomic gem like 'inheritance tax on buffaloes' and said that if a person owned two buffaloes one will be taken away.

The immediate objective was clear. It was to tar Indian Muslims with black paint and to polarise the electorate, and consolidate the Hindu voters.

What are the lies uttered by the Prime Minister is important, but the more important question is *why* is the Prime Minister uttering such lies. Be it noted, it is not one lie, it is a string of lies, and the lying continues. A prime minister who was confident of winning 370 or 400+ seats will not recklessly throw lies about his adversaries. He will challenge the Opposition parties to engage in a debate on his record. Mr Modi's choice of lies — not his record — as the main battle tank is a mystery that has to be unraveled.

Why self-doubt?

Suppose Mr Modi knew the secrets locked in the EVMs. He may have reasons to worry because the conditions on the ground are very different from the situation in 2019. In the first place, Mr Modi is not able to set the narrative of the election. He is not initiating the debate, he is reacting to the Congress's manifesto, albeit an imaginary one. *Secondly*, he is not able to match his promise with Congress's promise and capture the attention of the electorate. *Thirdly*, the people resent the BJP's tiresome slogans but Mr

Modi is not able to coin a new slogan like *achhe din aanewale hai*. *Fourthly*, the lower voting percentage may have unnerved him because it could be an indication that his loyal voters did not turn up at the polling booths. *Finally*, the absence of RSS volunteers at the booths and the silence of the RSS's top brass may have rung alarm bells in the BJP camp.

It is likely that Congress and other Opposition parties will make significant gains. Whether such 'gains' will amount to a 'net loss' for the BJP is the million dollar question. It is possible that Mr Modi also shares the more realistic view that the 2024 election is not a winner-take-all election in any state (with the possible exception of Gujarat). Mr Modi may have concluded that he should not count the elusive gains but the likely net losses. That thought may have caused him worry and the worry is translating into lies.

I cannot predict the way in which the people will vote, but I am convinced that the people can see through Mr Modi's lies. And the people wonder why a 'strong' leader should lie.



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ODD & EVEN

ROHNI PHORE



# Mind & Games

SUNDAY, MAY 12, 2024

## What makes a society more resilient? Frequent hardship

**Comparing 30,000 years of human history, researchers found that surviving famine, war or climate change helps groups recover more quickly from future shocks**

CARL ZIMMER

**F**ROM THE ROMAN Empire to the Maya civilisation, history is filled with social collapses. Traditionally, historians have studied these downturns qualitatively, by diving into the twists and turns of individual societies.

But scientists like Philip Riris have taken a broader approach, looking for enduring patterns of human behaviour on a vaster scale of time and space. In a study published, these methods allowed Dr Riris and his colleagues to answer a profound question: Why are some societies more resilient than others?

The study, published in the journal *Nature*, compared 16 societies scattered across the world, in places like the Yukon and the Australian outback. With powerful statistical models, the researchers analysed 30,000 years of archaeological records, tracing the impact of wars, famines and climate change. They found that going through downturns enabled societies to get through future shocks faster. The more often a society went through them, the more resilient it eventually became.

"Over time, you will suffer less, essentially," said Dr Riris, an archaeologist at Bournemouth University in England. "There tends not to be wholesale collapse."

The researchers tracked the history of societies by taking advantage of the way archaeologists tell time. Most organic material, whether it's charcoal or mussel shells, contains trace amounts of radioactive carbon-14, which gradually breaks down over thousands of years. By measuring the carbon-14 left at an archaeological site, researchers can estimate its age.

This approach can also track population changes. As human groups get bigger, they burn more wood, eat more food and leave behind more garbage, all of which can be dated. When those



The city of Caral thrived in Peru between about 5,000 and 3,800 years ago. It was then abandoned for centuries before being briefly reoccupied

groups shrink, their sites become rarer.

Dr Riris and his colleagues gathered information on more than 40,000 carbon-14 measurements from 16 populations. They then looked at all of the societies for signs of sudden crashes and major rebounds.

Every population suffered downturns. Some lasted only a few generations, while others went on for far longer. Around 8,200 years ago, the Near East suffered a population crash and did not recover for more than 2,000 years.

The ways in which people had lived led to different rhythms of collapse and growth. Societies that had raised livestock or farmed the land grew more quickly, but they also became more prone to downturns. Dr Riris speculated that growing crops or tending herds of animals had made people more vulnerable to changes in the climate.

John Haldon, a historian at Princeton who was not involved in the new study, was struck by how many of the downturns coincided with climate change. "What it tells us is that climate is our biggest weak spot," he said.

Dr Riris and his colleagues looked for factors that explained why societies in some cases suffered long, deep downturns, while others experienced smaller drops in their populations and bounced back more quickly.

One feature that stood out was the frequency of downturns. You might expect that going through a lot of them would wear societies down, making them more vulnerable to new catastrophes. But the opposite seems to have occurred; societies that experienced frequent downturns went on to become more resilient, experiencing less severe falls and faster recoveries.

The study suggests that societies in the Korean Peninsula, the central plains of China and the Caribbean, in particular, displayed an enhanced ability to recover.

The pattern of increased resilience in the face of repeated stressors is similar to what ecologists see when they look at the history of forests. Ecosystems that go through frequent disturbances become the most resilient. People are not trees, of course, and so Dr Riris and his colleagues are not sure why societies also show this pattern.

Dr Riris speculated that during downturns, societies learn how to survive, and then pass that knowledge down to future generations.

"That led to innovations - or technologies or practices or behaviours or know-how or traditions - being adopted that enabled them to do better the next time something bad rolled around," he said.

Today, as the planet enters a climate emergency, a number of researchers are looking for lessons from history. Dr Riris was reluctant to give any advice based on the new analysis. If civilisation is on the verge of a 500-year collapse, it won't be much comfort to know that it could have been 1,000 years.

"We need to be clear about the success we're talking about," he said.

Dr Haldon agreed that it's hard to use such deep history to make decisions about current policies, which tend to focus on the near term.

"They may be completely correct that this is the way societies behave over 100,000 years, but it's not going to help us at present," Dr Haldon said. "If we could plan 50,000 years ahead, we'd be in a great place." —NYT



## An alphabet in whale songs

**Sperm whales rattle off pulses of clicks while swimming together, raising the possibility that they're communicating in a complex language**

CARL ZIMMER

**EVER SINCE THE** discovery of whale songs almost 60 years ago, scientists have been trying to decipher their lyrics. Are the animals producing complex messages akin to human language? Or sharing simpler pieces of information, like dancing bees do? Or are they communicating something else we don't yet understand?

In 2020, a team of marine biologists and computer scientists joined forces to analyse the click-clacking songs of sperm whales, the gray, block-shaped leviathans that swim in most of the world's oceans. On Tuesday, the scientists reported that the whales use a much richer set of sounds than previously known, which they called a "sperm whale phonetic alphabet."

People have a phonetic alphabet too, which we use to produce a practically infinite supply of words. But Shane Gero, a marine biologist at Carleton University in Ottawa and an author of the study, said it's unclear whether sperm whales similarly turn their phonetic sounds into a language.

"The fundamental similarities that we do find are really fascinating," Dr Gero said. "It's totally changed the way we have to do work going forward."

Since 2005, Dr Gero and his colleagues have followed a clan of 400 sperm whales around Dominica, an island nation in the eastern Caribbean, eavesdropping on the whales with underwater microphones and tagging some of the animals with sensors.

Sperm whales don't produce the eerie melodies sung by humpback whales,

which became a sensation in the 1960s. Instead, they rattle off clicks that sound like a cross between Morse code and a creaking door. Sperm whales typically produce pulses of between three and 40 clicks, known as codas. They usually sing these codas while swimming together, raising the possibility that they're communicating with one another.

Over the years, Dr Gero and his colleagues have reviewed thousands of hours of recordings of the undersea noise. It turns out that sperm whale codas fall into distinct types.

One type, for example, called "1+1+3," consists of two clicks separated by a pause, followed by three clicks in quick succession.

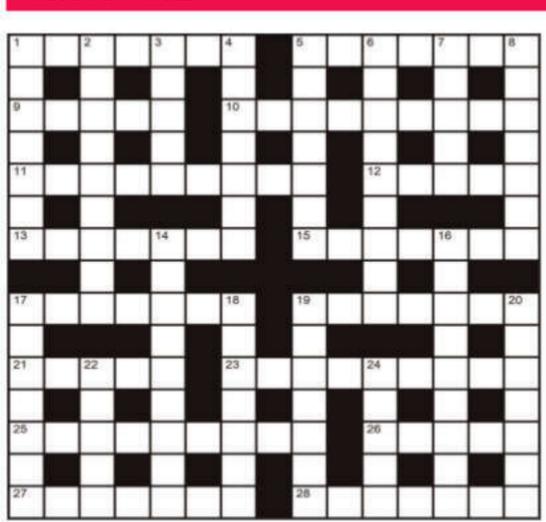
With backing from philanthropists, Dr Gero and his colleagues started Project CETI, (for Cetacean Translation Initiative), to investigate whether artificial intelligence and other computing advances could decode whale songs. (The name is a play on SETI, the famous effort to search for extraterrestrial life; whales are also known as cetaceans.)

As part of the project, Pratyusha Sharma, a computer science graduate student at MIT, gave the data from Dominica a fresh look. But she was frustrated by the way biologists had visualised it.

On a computer screen, the codas appeared as a series of dots along a horizontal line, each dot representing a click. Sharma found it hard to compare codas, especially when two or more whales were singing over each other. —NYT

**IN 2020, MARINE BIOLOGISTS & COMPUTER SCIENTISTS JOINED FORCES TO ANALYSE THE CLICK-CLACKING SONGS OF SPERM WHALES**

### CROSSWORD



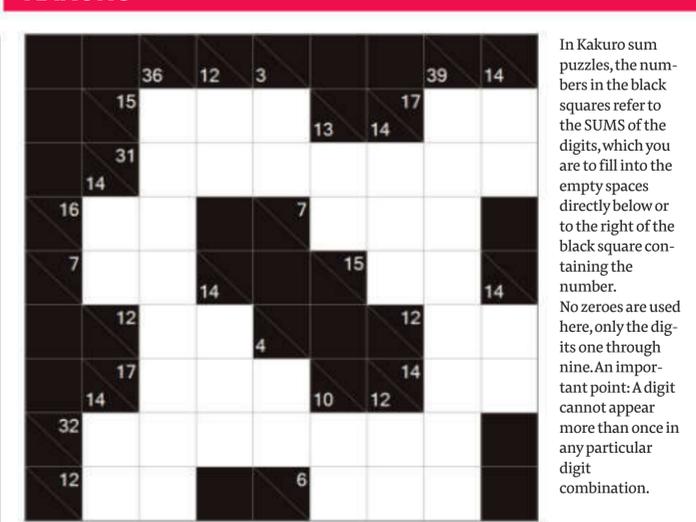
**ACROSS**

1 Company of GVK Groups company making pre-laminated particle boards: \_\_\_ Industries Limited (7)  
 5 Instigates or stirs up trouble or discontent (7)  
 9 \_\_\_ a person over: helped him through temporary need? (5)  
 10 Office break (9)  
 11 'P' in FIPB (9)  
 12 How is she related to her uncle? (5)  
 13 Japanese pharma giant \_\_\_ Sankyo (7)  
 15 Kirloskar Oil \_\_\_ Limited: KOEL, in short (7)  
 17 Moves upwards (7)  
 19 Mundane or materialistic (7)  
 21 Ankle bones (5)  
 23 Hard gray metallic element (9)

**DOWN**

1 Basic text editor in Windows (7)  
 2 'VD' in DVD (5,4)  
 3 Paceman Collins of West Indies (5)  
 4 \_\_\_ Hills: a group of mountains in Southern India (7)  
 5 Power \_\_\_ Corp (PFC, in short) (7)  
 6 'M' in MTNL (9)  
 7 A type of pollution (5)  
 8 Electrical and electronic giants (7)  
 14 One standing for an election, maybe (9)  
 16 Fell asleep (6,3)  
 17 Skilled craftsman (7)  
 18 Electronics giants from Korea (7)  
 19 Victors (7)  
 20 Produced or returned as fruit or profit or result (7)  
 22 Boils over, brews or bristles? (5)  
 24 One of the largest real estate brands in Philippines now entering Indian markets as well (5)

### KAKURO



**BIZ QUIZ**

1. The CEO & MD of which tech major in India drew the lowest annual compensation among the CEOs of the top four IT firms in FY24?  
 2. Which company has started the recall of its Covid-19 vaccine?  
 3. Which company has brought its Wallet app to India?

**BUZZ WORD**

The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is by trial and error.

Today's clue: PVQ equals VAC

Eggqjeexgb mfpjedmfo mfvdmqmsvdmfo dtjvfdmqmsvdmfne nx ndtjhe. — UntfYvkfvhzWjkffe

**ANSWERS**

1. TCS 2. AstraZeneca 3. Google

Successful investing is anticipating the anticipations of others. — John Maynard Keynes

**SOLUTIONS**

### BRIDGE BOUTS L SUBRAMANIAN

**PROBLEMS ON DEFENCE**

Enjoy today's deal below from an IMP's match of the finals of the Film Nagar Cultural Centre tournament, Hyderabad. You are west holding, S J-6-2 HA-Q-3-2 D 7-5 CA-Q-J-5. With both sides vulnerable, the bidding goes:

W	N	E	S
-	3D	pass	3H
pass	4H	pass	pass
?			

What do you do?  
 S.R Chandrasekar, who was my student in his formative years in the game, came up with a nice and well-judged double!  
 What did he lead? He led a small heart Dummy hit:  
 ST 8 4  
 H 7 6  
 DKQJT 9 6 4  
 C 9

**How the play went:** Declarer won east's nine with the ten, unblocked the DA, and exited in SK. East won and played back a spade which declarer won with the queen and played a third spade. SRC won with the jack, cashed the HA and the CA, and exited in CQ. Declarer had to lose a heart as well as a club in the end. Result: Down three for +800 to E-W. The complete hands were:

Dr: North-Both vul	ST 8 4 H 7 6 DKQJT 9 6 4 C 9	N	SA 9 5 3 S 9 H 8 3 2 D 7 6 4 3 2
SJ 6 2 HAQ 3 2 D 7 5 CAQJ 5	S	SKQ 7 HKJT 8 5 4 DA CKT 8	

**Discussion:** It was wrong to raise 3H to 4H on a doubleton. The pre-emptor should have returned to 4D and the bidding would die there; which is what happened at the other table. That is the sensible action to take. The heart lead was intended to erase dummy's ruffing power which the defence was able to achieve.

### LEXICON

**WARMIST**

**n.** A person who believes that the current global warming trend is the result of man-made factors

The road to Copenhagen has proved to be a rocky one. This past fortnight, ahead of the climate-change summit that starts in the Danish capital on Monday, the air has been thick with pejorative cries of "warmist" and "denier". The former are those who subscribe to the view that the increase in the Earth's temperature in recent decades is the fault of man's profligate use of the planet's fossil fuels; the latter may or may not dispute that the temperature is rising, or that it is in some way man's fault, but are certainly not convinced that dramatic remedial action is required. — "Copenhagen climate summit: A time for ingenuity and political leadership," *The Daily Telegraph*, December 05, 2009





PPGCL  
Prayagraj Power Generation Company Limited  
Regd Office: Shalabdi Bhawan, B12 & 13, Sector 4, Gautam Budh Nagar, Noida, Uttar Pradesh-201301  
Plant Address: PO- Lohgara, Tehsil-Bara, Prayagraj (Allahabad), Uttar Pradesh-212107  
Phone : +91-120-6102000/6102009 CIN: U40101UP2007PLC032835

**NOTICE INVITING EXPRESSION OF INTEREST**

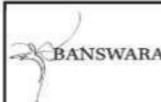
Prayagraj Power Generation Company Limited invites expression of interest (EOI) from eligible vendors for "Supply, erection and commissioning of Self-Cleaning strainer (02 set) along with control panel" for 3x660 MW Thermal Power Plant at Prayagraj Power Generation Company Limited, Bara, Dist. Prayagraj, Uttar Pradesh, India  
Details of pre-qualification requirements, bid security, purchasing of tender document etc. may be downloaded using the URL- <https://www.ppgcl.co.in/tenders.php> Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 23<sup>rd</sup> May 2024.



PPGCL  
Prayagraj Power Generation Company Limited  
Regd Office: Shalabdi Bhawan, B12 & 13, Sector 4, Gautam Budh Nagar, Noida, Uttar Pradesh-201301  
Plant Address: PO- Lohgara, Tehsil-Bara, Prayagraj (Allahabad), Uttar Pradesh-212107  
Phone : +91-120-6102000/6102009 CIN: U40101UP2007PLC032835

**NOTICE INVITING EXPRESSION OF INTEREST**

Prayagraj Power Generation Company Limited invites expression of interest (EOI) from eligible vendors for "Procurement of NDCT Annual Overhauling Spares" for 3x660 MW Thermal Power Plant at Prayagraj Power Generation Company Limited, Bara, Dist. Prayagraj, Uttar Pradesh, India  
Details of pre-qualification requirements, bid security, purchasing of tender document etc. may be downloaded using the URL- <https://www.ppgcl.co.in/tenders.php> Eligible vendors willing to participate may submit their expression of interest along with the tender fee for issue of bid document latest by 23<sup>rd</sup> May 2024.



**BANSWARA SYNTAX LIMITED**

CIN:L24302RJ1976PLC001684  
Regd. Office : Industrial Area, Dahod Road, Banswara - 327001 (Rajasthan)  
Phone: (02962) 240692, 257694, 257680.  
Corporate Office : 4-5th Floor, Gopal Bhawan, 199, Princess Street, Mumbai-400002  
Phone: +91 22 66336571-76 Fax: +91 22 22064486 / 66336586  
Website : www.banswarasyntex.com, Email : secretarial@banswarasyntex.com

**EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2024**

**Rs. In Lakhs, except per share data**

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23
		Audited	Unaudited	Audited	Audited	Audited
1	Total Income from Operations	34,338.80	30,234.17	36,896.84	1,26,387.05	1,49,877.77
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extra ordinary items)	1,117.93	1,069.75	3,747.13	4,571.89	13,948.88
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extra ordinary items)	1,163.09	1,099.13	3,875.18	4,743.26	14,134.87
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	847.54	835.69	2,883.54	3,554.12	11,274.25
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	783.24	877.03	3,184.39	3,620.77	11,453.49
6	Equity Share Capital	1,711.60	1,711.60	1,711.60	1,711.60	1,711.60
7	Other Equity (Excluding revaluation reserve, As per Audited Balance Sheet)				51,789.05	49,195.24
8	Earnings per share (of Rs. 5/- each) (for continuing and discontinued operations)					
	1. Basic (Rs.)	2.48	2.44	8.42	10.38	32.93
	2. Diluted (Rs.)	2.48	2.44	8.42	10.38	32.93

**ADDITIONAL INFORMATION ON STANDALONE FINANCIALS RESULTS IS AS FOLLOWS**

**Rs. In Lakhs**

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23
		Audited	Unaudited	Audited	Audited	Audited
1	Total Income from Operations	34,335.97	30,228.00	36,896.92	1,26,420.93	1,49,877.85
2	Net Profit before Tax	1,159.17	1,134.67	3,790.67	4,761.32	14,019.27
3	Net Profit after tax	832.61	854.81	2,781.63	3,525.17	11,141.26
4	Total Comprehensive Income	768.16	896.15	3,082.48	3,591.67	11,320.50

**Note:-**  
1 The above is an extract of the detailed format of audited Financial Results for quarter ended and Year Ended 31 March 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the aforesaid financial results are available on the Stock Exchange websites, www.nseindia.com and www.bseindia.com and on the Company's website www.banswarasyntex.com.  
2 The above audited financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 11 May 2024. The statutory auditors of the Group have audited the financial results for the quarter and year ended 31 March 2024 in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

For and on behalf of Board of Directors  
**Banswara Syntax Limited**  
Sd/-  
**(RAVINDRA KUMAR TOSHIWAL)**  
Managing Director  
DIN : 00106789

Place : Mumbai  
Date : 11 May, 2024



**NUVAMA WEALTH MANAGEMENT LIMITED**

(Formerly known as Edelweiss Securities Limited)

Corporate Identity Number: L67110MH1993PLC344634  
Regd. Off: 80I- 804, Wing A, Building No. 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051  
Tel : +91 22 6620 3030 Website: www.nuvama.com

**Consolidated Financial Results for the quarter and year ended March 31, 2024** (₹ in Crore, except per share data)

Particulars	Quarter Ended			Year Ended	
	March 31, 2024 (Audited)	December 31, 2023 (Unaudited)	March 31, 2023 (Audited)	March 31, 2024 (Audited)	March 31, 2023 (Audited)
1 Total income from operations	929.01	842.20	619.64	3,157.73	2,230.39
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	237.29	230.68	112.03	812.00	406.09
3 Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	237.29	230.68	112.03	812.00	406.09
4 Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	180.74	176.16	85.40	624.84	305.07
5 Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	172.49	177.82	83.68	617.74	308.18
6 Paid-up equity share capital (Face Value of ₹ 10/- Per Share)	35.31	35.22	35.06	35.31	35.06
7 Reserves (excluding Revaluation Reserves)	2,838.68	2,640.23	2,188.55	2,838.68	2,188.55
8 Securities premium account	1,527.04	1,514.03	2,720.66	1,527.04	2,720.66
9 Net worth <sup>1</sup>	2,898.86	2,708.84	2,258.80	2,898.86	2,258.80
10 Paid-up Debt Capital / Outstanding Debt <sup>2</sup>	6,745.70	7,238.65	5,413.15	6,745.70	5,413.15
11 Outstanding redeemable preference shares (Face Value of ₹ 10/- per share)	-	-	15.18	-	15.18
12 Debt Equity Ratio <sup>3</sup>	2.33	2.67	2.40	2.33	2.40
13 Earnings Per Share (₹) (Face Value of ₹ 10/- each)					
- Basic (Refer note 5)	51.27	50.16	24.37	177.97	92.07
- Diluted (Refer note 5)	50.17	49.43	24.37	174.14	92.07
14 Capital Redemption Reserve	20.96	20.96	11.74	20.96	11.74
15 Debenture Redemption Reserve	13.29	20.78	20.78	13.29	20.78
16 Debt Service Coverage Ratio <sup>4</sup>	0.06	0.05	0.04	0.19	0.14
17 Interest Service Coverage Ratio <sup>5</sup>	2.32	2.37	2.18	2.34	2.06

<sup>1</sup> Net worth = Equity share capital + Other equity + Non controlling interests  
<sup>2</sup> Paid-up Debt Capital / Outstanding Debt = Debt securities + Borrowings (other than debt securities) + Subordinated liabilities  
<sup>3</sup> Debt-equity Ratio = Total debt (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / Net worth  
<sup>4</sup> Debt Service Coverage Ratio = (Profit before tax and Finance cost excluding IND AS 116 impact) / (Finance cost excluding IND AS 116 impact + Total Debt)  
<sup>5</sup> Interest Service Coverage Ratio = Profit before tax and Finance cost excluding IND AS 116 impact / Finance cost excluding IND AS 116 impact

**Notes:**  
1. The above is an extract of the detailed format of quarter and year ended consolidated financial results filed with the Stock Exchange in accordance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the "Listing Regulations, 2015") and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provision of the Companies Act, 2013, as applicable. The full format of the standalone and consolidated financial results are available on the website of BSE Limited ("BSE") (www.bseindia.com), National Stock Exchange of India Limited ("NSE") (www.nseindia.com) and Company's website (www.nuvama.com).  
2. For the other line items referred in regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges.  
3. The above consolidated financial results of the Company and its subsidiaries (together referred to as "Group") and its associate and joint venture for the quarter and year ended March 31, 2024 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meetings held on May 10, 2024.  
4. The above consolidated financial results for the quarter and year ended March 31, 2024 have been subjected to audit by the Statutory Auditors of the Company and the auditors have issued an unmodified audit report.  
5. Earnings per share for the quarters are not annualised.

**6. Standalone financial information of the Company, pursuant to regulation 47(1)(b) of the Listing Regulations, 2015.** (₹ in Crore)

Particulars	Quarter Ended			Year Ended	
	March 31, 2024 (Audited)	December 31, 2023 (Unaudited)	March 31, 2023 (Audited)	March 31, 2024 (Audited)	March 31, 2023 (Audited)
1 Total income from operations	215.40	186.52	125.48	653.89	393.50
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	38.44	37.67	21.34	107.53	7.10
3 Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	38.44	37.67	21.34	107.53	7.10
4 Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	31.50	30.97	18.69	98.09	6.30

For and on behalf of the Board of Directors

Sd/-  
**Ashish Kehar**  
Managing Director & CEO  
DIN: 07789972

Mumbai, May 10, 2024.

**MADHYA BHARAT AGRO PRODUCTS LTD.**  
Reg. Office- 5-O-21, Basement, R.C. Vyas Colony, Bhilwara (Raj.) India  
Website: www.mbapl.com, Email: secretarial@mbapl.com;  
CIN : L24121RJ1997PLC029126, Tel. No. : 01482-237104, Fax No. : 01482-239638  
**Extract of Audited Financial Results For the Quarter & Year Ended 31st March, 2024**  
[Regulation 47(1)(b) of the SEBI (LODR) Regulations, 2015]

**(Rs. in lakhs)**

S. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		Audited	Unaudited	Audited	Audited	Audited
1	Total income from operations	15,449.24	24,414.08	23,498.00	82,793.66	98,723.91
2	Net profit / (loss) for the period (before tax, exceptional and extraordinary items)	770.38	650.82	3,404.00	5,226.82	17,616.90
3	Net profit / (loss) for the period before tax (after exceptional and extraordinary items)	770.38	650.82	3,404.00	5,226.82	17,616.90
4	Net profit / (loss) for the period after tax (after exceptional and extraordinary items)	137.70	130.01	2,427.46	2,484.49	12,420.37
5	Total comprehensive income for the period [Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	127.62	130.01	2,423.39	2,474.41	12,416.30
6	Equity share capital	8,762.69	8,762.69	4,381.35	8,762.69	4,381.35
7	Other equity (Reserves)	-	-	-	26,331.13	28,457.14
8	Earning per share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)					
	1. Basic (Restated)	0.16	0.15	2.77	2.84	14.17
	2. Diluted (Restated)	0.16	0.15	2.77	2.84	14.17

**Note :**  
a) The above unaudited financial results of the company for the Quarter & Year Ended March 31st 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 11th May 2024 .  
b) The above financial results are prepared in accordance with Indian Accounting Standards ('IND AS') as prescribed under section 133 of the companies Act, 2013 read with relevant rules issued there under.  
c) The above is an extract of the detailed financial results for the quarter & year ended 31st March, 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the websites of the Stock Exchange www.nseindia.com and Company's website www.mbapl.com

For and on behalf of the Board of Directors  
**(Sourabh Gupta)**  
Whole Time Director & CFO  
DIN 07177647

Place: Bhilwara  
Date : 11th May, 2024

**KRISHANA PHOSCHEM LIMITED**

5-O-20, Basement, R.C. Vyas Colony, Bhilwara (Raj.) INDIA  
Website: www.krishnaphoschem.com, Email: secretarial@krishnaphoschem.com

CIN: L24124RJ2004PLC019288

**Audited Financial Results For the Quarter & Year ended 31st March 2024**

[ Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015]

S. No.	Particulars	Quarter ended			Year Ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		Audited	Unaudited	Audited	Audited	Audited
1	Total Income From Operation	26,398.99	23,050.47	14,645.18	92,484.31	32,570.72
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	672.49	626.67	1,420.89	5,906.93	3,893.86
3	Net Profit / (Loss) for the period before tax ( after Exceptional and/or Extraordinary items)	672.49	626.67	1,420.89	5,906.93	3,893.86
4	Net Profit / (Loss) for the period after tax ( after Exceptional and/or Extraordinary items)	559.48	370.33	623.00	4,044.29	2,673.60
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)]	547.65	370.33	616.65	4,032.46	2,667.25
6	Equity Share Capital	6,182.76	6,182.76	3,091.38	6,182.76	3,091.38
7	Other Equity (Reserves)					
8	Earning Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)					
	1. Basic	0.90	0.60	1.01	6.54	8.80
	2. Diluted	0.90	0.60	1.01	6.54	8.65

**Note :**  
a) The Audited financial results of the company for the Quarter & Year ended March 31st, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at its meetings held on 11th May, 2024  
b) The above financial results are prepared in accordance with Indian Accounting Standards ('IND AS') as prescribed under section 133 of the companies Act, 2013 read with relevant rules issued there under.  
c) The above is an extract of the detailed financial results for the Quarter and year ended 31st March 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Year Ended Financial Results are available on the websites of the Stock Exchange www.nseindia.com and Company's websites www.krishnaphoschem.com.

Date:- 11th May, 2024  
Place:- Bhilwara  
For Krishana Phoschem Ltd.  
**(Sunil Kothari)**  
Whole Time Director & CFO  
DIN : 02056569

**सेंट्रल बैंक ऑफ इंडिया**  
**Central Bank of India**

REGIONAL OFFICE:  
37/2/4 Sanjay Place, Agra-282002

**POSSESSION NOTICE**  
**Appendix-IV [Rule 8(1)] (For Immovable Property)**

Whereas the undersigned being the Authorised Officer of Central Bank of India, under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest Act 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice calling upon the borrower(s)/guarantor(s) mortgagee(s) mentioned in the schedule below to repay the amount mentioned in the demand notice within 60 days from the date of receipt of the said notices.

The borrower/guarantor(s) having failed to repay the amounts, notice is hereby given to borrower/guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rules on the date mentioned in the (first) schedule below.

The borrower/guarantor(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Central Bank of India for the amount mentioned in the schedule. The borrower's/guarantor's/mortgagee's attention is invited to the provision of Sub Section (8) of Section 13 of the Act, in respect time available to redeem the secured assets.

**Branch Office : DODHPUR, ALIGARH**

Name of the Borrower & Guarantor and Address	Details of the Mortgaged Properties on which possession taken	Date of Demand Notice	06.05.2024
<b>Borrower-1. Mr. Bhanwar Pal Singh S/o Shri Ram Singh, Address:-House No. 1/47, Sanjay Gandhi Colony Aligarh-202001</b>	Equitable Mortgage of all that part and parcel of Residential Property in the name of Mr. Bhanwar Pal Singh S/o Shri Ram Singh & Mr. Premal Singh S/o Shri Ram Singh, situated at House No. 1/46-A, Sanjay Gandhi Colony Aligarh-202001 Area of Property-200.73 Sq.Meter, Boundaries of Mortgaged property are as under: East-Road 15 Feet Wide, West-House of Pearl, North-House of Bhanwar Pal Singh, South- House of Prem Pal Singh.	20.12.2023	06.05.2024

Place: Aligarh, Date: 06.05.2024  
Authorised Officer

**Chola**  
Enter a better life

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
Corporate Office: "CHOLA CREST" C 54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032  
Branch Office: Cholamandalam Investment and Finance Company Limited, H1 & H2, 3rd Floor, Padam Plaza, Plot No.5, Sector 16B, Awasthika Vikas, Sikandra Yojna, Agra, U.P.-282002.  
Contact No.: 9557624991

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagee(s) that the below described immovable properties mortgaged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of Cholamandalam Investment and Finance Company Limited the same shall be referred herein after as Cholamandalam Investment and Finance Company Limited. The Secured Assets will be sold on "As is where is", "As is what is" and "Whatever there is" basis through E-Auction.

It is hereby informed to General public that we are going to conduct public E-Auction through website <https://chola-lap.procure247.com/>

S. No.	Account No. and Name of Borrower, Co-borrower, Mortgagees	Date & Amount as per Demand Notice U/s 13(2)	Descriptions of the Property/ Properties	Reserve Price
1	XOHEAHE0001662928, XOHEAHE00003010562 & HE02AHE0000003586	23.09.2021 Rs. 1,40,60,303.79 as on 23.09.2021	Residential House on Plot No.35 situated in M.K Puram, Mauza Sikandra Bahistabad, Tehsil and District Agra, U.P., measuring area 167.07 Sq.mtrs which is Bounded as under: East: Plot No.34, West: House on Plot No.36, North: Road 9.14 Mtrs wide & Exit, South: Other Property.	Earned Money Deposit Bid Increment Amount Rs.1,35,00,000/- Rs.13,50,000/- Rs.1,00,000/-

ENCUMBRANCES/LIABILITIES KNOWN TO CIFCL: NOT KNOWN  
Types of Possession: Physical Possession

**E-Auction Date and Time: 07.06.2024 at 11:00 am to 1:00 PM (with unlimited extension of 5 min each), EMD Submission Last Date: 06.06.2024 (10:00 A.M to 5:30 P.M.); Inspection Date: 04.06.2024 - 05.05.2024 As per appointment**

1. All Interested participants/ bidders are requested to visit the website <https://www.auctionfocus.in/chola-lap> & <https://cholamandalam.com/news/auction-notices>. For details, help, procedure and online training on e-auction, prospective bidders may contact - Mr. Muhammed Rahees - 81240 00030, Prachi Trivedi Cell No.8124000030/ 9016641848, Email id: support@auctionfocus.in

2. For further details on terms and conditions please visit <https://www.auctionfocus.in/chola-lap> & <https://cholamandalam.com/news/auction-notices> to take part in e-auction.

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Date: 12.05.2024, Place: Agra  
Sd/- Authorised Officer, Cholamandalam Investment and Finance Company Limited.

**GIC HOUSING FINANCE LTD.**

REGD. OFFICE : NATIONAL INSURANCE BLDG , 6TH FLOOR 14, JAMSHEDJI TATA ROAD , CHURCH GATE MUMBAI -400020 Telephone No's:- 022-22851766-68, 022-22884985  
HAZIABAD AREA OFFICE : Shop No - 3, 1st Floor, Astoria Boulevard, RDC, Rajnagar, Ghaziabad - 201002. 0120-4995536/ 9918065222 Ghaziabad.ncr@gichf.co.in

NOIDA BRANCH OFFICE B-104,Vishal Chambers, Sector - 18,Noida - UP +91 120 2514145 / 2511751 noida@gichfindia.com  
DELHI BRANCH OFFICE : UGF - 10A-E, Kanchanjunga building, 18 Barakhamba Road, Opp. to Metro station, Connaught place, New Delhi-110001 011 23731669,23327548 delhi@gichfindia.com  
GREATER NOIDA BRANCH OFFICE : 303, 3rd Floor, Tradex Tower -1,Alpha Commercial Belt, Greater Noida - 201307  
GURGAON BRANCH OFFICE : Unit No.301/302,3rd Floor, MGF Metropolis, M.G.Road, Gurgaon- 122001 gurgaon@gichfindia.com  
MEERUT BRANCH OFFICE 2nd Floor, Darshan Plaza,Samrat Enclave, Garh Road, Meerut Uttar Pradesh - 250004 0121-2602730  
PITAMPURA BRANCH OFFICE: Plot No. C-1,2,3, 511, 5th Floor, PP Tower, Netaji Subhash Place (NSP), Pitampura, New Delhi-110034 Ph. 011-46019716

**DEMAND NOTICE**  
u/s 13 (2) of the Securitisation and Reconstruction of the financial Assets and Enforcement of Security Interest Act, 2002.

Sr. No	NAME OF THE BORROWER & CO-BORROWER/ LOAN FILE NO./ BRANCH NAME	ADDRESS OF THE MORTGAGED PROPERTY	NPA Classification Date	DATE OF ISSUE DEMAND NOTICE	OUTSTANDING DUES (As per Demand Notice ) (AMOUNT IN Rs.)
1.	UP062060000119/ SANTOSH KUMAR THAKUR/ GHAZIABAD BRANCH	HOUSE NO: S 2, FLOOR NO: 2ND FLOOR,PLOT NO: 984, SEC 3, VASUNDHRA, VASUNDHRA, GHAZIABAD, UTTAR PRADESH,PIN CODE: 201012	30.04.2024	10.05.2024	34,08,992/-
2.	UP062060000556/ MONU/GHAZIABAD BRANCH	KHASRA NO 266, ADITYA RESIDENCY, HOUSE NO: SF- 1, 2ND FLOOR, PLOT NO: 21, BISHNOLI, NOIDA, GAUTAM BUDDH NAGAR, UTTAR PRADESH,PIN CODE: 201301	30.04.2024	10.05.2024	9,09,066/-
3.	UP062060000628/MOHD ARIF KHAN/GHAZIABAD BRANCH	HOUSE NO: S-2, FLOOR NO: 2ND, PLOT NO: 124, VIKRAM ENCLAVE, LONI, GHAZIABAD, UTTAR PRADESH,PIN CODE: 201102	30.04.2024	10.05.2024	16,41,254/-
4.	UP062060000721/ ARVIND PANDEY/ GHAZIABAD BRANCH	KHASRA NO. 46, MAAN RESIDENCY, FLAT NO. 202, FLOOR NO: 2ND, SAI GARDEN, SHAHBERI, DADRI, GAUTUM BUDDH NAGAR, UTTAR PRADESH,PIN CODE: 203207	30.04.2024	10.05.2024	16,88,186/-
5.	UP0620600001265/ SURAJ YADAV/ GHAZIABAD BRANCH	KHASRA NO. 347, FLAT NO. SF-2, FLOOR NO: 2ND, PLOT NO: 96, FRIENDS COLONY, RAISPUR, GHAZIABAD, UTTAR PRADESH,PIN CODE: 201002	30.04.2024	10.05.2024	16,29,753/-
6.	UP0620600001513/ MANOJ KUMAR/ GHAZIABAD BRANCH	KHASRA NO. 164, NAGORI HOMES, FLAT NO. FF-003, FOURTH FLOOR, PLOT NO: 92, 93, BALAJI ENCLAVE, SHAHBERI, DADRI, GAUTUM BUDDH NAGAR, UTTAR PRADESH,PIN CODE: 203207	30.04.2024	10.05.2024	18,39,558/-
7.	UP0620600001913/ LOVEKUSH SINGH/ GHAZIABAD BRANCH	KHASRA NO. 76, KRISHNA VATIKA, FLAT NO. MIG-02, FLOOR NO: 3RD, PLOT NO: 34 35, SUDAMPURI COLONY, GAUR INTERNATIONAL SCHOOL, DUNDAHERA, LONI, UTTAR PRADESH,PIN CODE: 201009	30.04.2024	10.05.2024	16,49,772/-
8.	UP0620600002119/ ROHIT KUMAR NAGAR/ GHAZIABAD BRANCH	KHASRANO. 208-210,HOUSE NO: 101, FLOOR NO: GROUND, PLOT NO: 101, AKILAPUR JAGIR, DADRI, UTTAR PRADESH,PIN CODE: 203207	30.04.2024	10.05.2024	15,90,118/-
9.	UP0620600002245/ KUBER DUTT/ GHAZIABAD BRANCH	KHASRANO. 3093MIN, HOUSE ON PLOT NO. 32, HOUSE NO. 32, FLOOR NO: GROUND M, PLOT NO: 32, SHAHPUR BAMBETA, GHAZIABAD, STATE: UTTAR PRADESH, PIN CODE: 201002	30.04.2024	10.05.2024	13,48,720/-
10.	UP0620600002815/ SANDEEP KUMAR/ GHAZIABAD BRANCH	KHASRANO. 60, PLOT NO. C-154, FLAT NO SF-2, 2ND FLOOR, PLOT NO: C-154, PANCHWATI COLONY, BLOCK-C, MAHMA SARAI ALIAS, GHAZIABAD, UTTAR PRADESH,PIN CODE: 201001	30.03.2024	10.05.2024	11,48,186/-
11.	UP0620600000974/ VIKAS SHARMA/ GHAZIABAD BRANCH	KHASRA NO. 306, HOUSE BUILT ON KHASRA NO 306, SAI LOK COLONY, CHHAPRAULA, DADRI, GAUTUM BUDDH NAGAR, UTTAR PRADESH,PIN CODE: 203207	30.01.2025	10.05.2024	5,04,670/-
12.	UP0620600001107/VIJAY KUMAR/GHAZIABAD BRANCH	KHASRA NO. 423, PLOT NO: 21, ADITYA GREEN CITY, DUHAI, MORTA, GHAZIABAD, UTTAR PRADESH,PIN CODE: 201003	29.01.2024	10.05.2024	2,99,011/-
13.	MD OMAIR/ HUMA PARWEEN/ UP0210610003120/ NOIDA BRANCH	HOUSE NO. E-10, KHASRA NO. 434, MAHAK ECO CITY, VILLAGE- BISHNOLI, TEHSIL : DADRI, DISTRICT :- GAUTAM BUDDH NAGAR, U.P - 203207	30.04.2024	03.05.2024	18,54,672/-
14.	HEMANT KUMAR/ UP0210610002603/ NOIDA BRANCH	FLAT NO. A-304, SECOND FLOOR, BLOCK -A, PLOT NO. A-2, KHASRA NO. 459,460, EAST AVANUE APARTMENT, VILLAGE: SARFABAD, GAUTAM BUDDH NAGAR, U.P.-201307	30.04.2024	03.05.2024	15,28,776/-
15.	UP0750600001173/ SH. JAGDISH CHANDRA // PITAMPURA BRANCH	KH NO. 3033, MANSAROVER PARK 3, PLOT NO: HOUSE NO- 3 A, MANSAROVER PARK EXTN-3, LAND MARK: ANAND HOSPITAL, SHAHPUR BAMBETA, GHAZIABAD CITY, DASN, U.P.-201009	29.12.2023	18.03.2024	13,83,512/-
16.	UP0750600000617/ SMT. ANURADHA AND SH. PIYUSH MISHRA // PITAMPURA BRANCH	KHASRA NO. 58 AND 59, UNI ONE RESIDENCY PHASE-II, FLAT NO. FF-02, FIRST FLOOR, PLOT NO: 7 8 AND 9, WARD NO. 35, ARKAPUR BEHRAMPUR, LONI, GHAZIABAD, U.P.-201001	29.11.2023	18.03.2024	15,60,977/-
17.	PRIYA P / UP0710600000408/ GREATER NOIDA BRANCH	KHASRA NO: 164 , FLAT NO: 505, FLOOR: FIFTH FLOOR, BUILDING NAME: SHREE GANPATI RESIDENCY-2, PLOT NO: 77-78, STREET NAME: BALAJI ENCLAVE, LANDMARK: VRINDAVAN HOSPITAL, VILLAGE: SHAHBERI, LOCATION: DADRI, TALUKA: DADRI, STATE: UTTAR PRADESH, PIN CODE: 203207	01.05.2024	03.05.2024	10,13,956/-
18.	UP0110610007393, MR. RAMESH SAINI / DELHI BRANCH	Flat No- C-108, Classic Homz - Tower -C, Khasra No-380, & 381, Village- Bhowapur , Raj Nagar Extn Ghaziabad U.P.-201003	01.03.2024	13.03.2024	22,33,995/-
19.	UP0110610007465, MR. ROHIT PRASHAD SINGH / DELHI BRANCH	Flat No- C-806, 8th Floor , Classic Homez Tower -C, Khasra No-380-381, Village- Bhowapur, Raj Nagar Extn Ghaziabad U.P.-201003	01.03.2024	13.03.2024	27,96,428/-
20.	UP0110610007458, VIKAS GAUR/ DELHI BRANCH	Flat No-B-904, 9th Floor, Classic Homz -Tower -B, Khasra No-380-381, Village-Bhowapur, Raj Nagar Extn Ghaziabad UP-201003	01.03.2024	13.03.2024	16,40,720/-
21.	DL0110610004871, MRS. GEETHA MURALI / MR. MURLI DHARAM PIALLA / DELHI BRANCH	Flat of Entire 3rd Floor, Out of Kh No-433/1/2 & 434/ 2, Ward No-7, Laxmi Vihar, Burari Delhi-110084	01.03.2024	13.03.2024	18,97,201/-
22.	UP0110610003304, MR. JITENDRA THAKUR / DELHI BRANCH	Flat No-SF-04, Plot No-A-103, Kh No-1304, Hayat Enclave, DLF Ankur Vihar, Village- Loni Ghaziabad U.P.-201102	01.03.2024	13.03.2024	6,38,685/-
23.	UP0110610007397, MR. MAYANK SAXENA S/O SURESH BHADUR SAXENA / MRS. SHEETAL SAXENA W/O MR. MAYANK SAXENA / DELHI BRANCH	Flat No- C-107, Classic Homz - Tower -C, Kh. No-380-381, Village- Bhowapur , Raj Nagar Extn Ghaziabad U.P.-201003	01.03.2024	13.03.2024	2,258,069/-
24.	UP0110610003499, MR. LALIT KUMAR / SMT PAYAL GUG/ DELHI BRANCH	Flat No- GF-01, Ground Floor, Plot No-C-1/6, Situated at Residential Colony Df Ankur Vihar Loni Ghaziabad U.P.-201001	01.05.2024	03.05.2024	1,724,940/-
25.	DL0110610006776, MR. TEJ PAL/ DELHI BRANCH	Flat No- D-3, Third Floor, Without roof rights property bearing No-19 (OLD No-62/19/56) Situated in the Area of Village- Sheikh Sarai Colony Known As Savitri Nagar New Delhi-110017	01.05.2024	03.05.2024	1,706,397/-
26.	DL0110610006777, MRS. SUNITA / DELHI BRANCH	Flat No- D-2, Third Floor, Without roof rights property bearing No-19 (OLD No-62/19/56) Situated in the Area of Village- Sheikh Sarai Colony Known As Savitri Nagar New Delhi-110017	01.05.2024	03.05.2024	1,546,843/-
27.	DL0110610004401, MR. VIRENDER DUTT/ SMT. SAROJNI DEVI/ DELHI BRANCH	Flat No-303, 3rd Floor, Built-up on Plot out of Kh No-677/1/1, Situated at Ashok Vatika in the Extended Abadi Lal Dora of Village - Devli, Huzat Khas Mehrauli New Delhi-110062	01.05.2024	03.05.2024	1,253,143/-
28.	DL0111300104240, MR RAMESH / MR. AJAY CHAUHAN / MRS. SHANKARWATI / DELHI BRANCH	Flat No- G-2, Ground Floor, Property Bearing No-A-1/92/G-2, Back Side Situated at DLF Dilshad Extn-1, Village- Brahmputra Alias Bhopura Ghaziabad U.P.-201001	01.05.2024	03.05.2024	863,113/-
29.	ATUL SIROHI & SHEETAL SIROHI/UP061060000339/ MEERUT	ENTIRE SECOND FLOOR KHASRA NO 1617 PLOT NO-25 KAILASHPURAM COLONY VILLAGE SADARPUR DASNAGHAZIABAD UP-201013	30.03.2024	07.05.2024	11,67,026/-
30.	MANOJ PRATAP & REENA R SINGH/UP061060000892/ MEERUT	HOUSE NO 38-A HARSH VIHAR KHASRA NO 284 VILLAGE CHIPIYANA BUZURG DADRI GAUTAM BUDDH NAGAR UP-203207	30.04.2024	07.05.2024	13,64,762/-

Sr. No	NAME OF THE BORROWER & CO-BORROWER/ LOAN FILE NO./ BRANCH NAME	ADDRESS OF THE MORTGAGED PROPERTY	NPA Classification Date	DATE OF ISSUE DEMAND NOTICE	OUTSTANDING DUES (As per Demand Notice ) (AMOUNT IN Rs.)
31.	ARUN RAWAT/ UP0610600001293/ MEERUT BRANCH	FLAT NO TF-03 PLOT NO H-107 KHASRA NO 1474 BALAJI ENCLAVE WARD NO-53 VILLAGE RAISPUR DASNAGHAZIABAD-201002	30.04.2024	07.05.2024	13,71,296/-
32.	SANJAY SINGH/ UP0610600000734/ MEERUT BRANCH	FLAT NO G-2 SAI HOMES PLOT NO 228A SAI ENCLAVE KHASRA NO 98 VILLAGE GUJHORE DADRI GAUTAM BUDDH NAGAR UP-203207	30.04.2024	07.05.2024	8,72,556/-
33.	GEETANJALI SING / DL0510610008342 / GURGAON	Khasra No 665, Front Right Side , Second Floor, Plot No 68-B, Land Mark: Bal Bharti School, Nawada, Uttam Nagar, Delhi, 110059	30.04.2024	07.05.2024	15,76,447/-
34.	MURARI KUMAR JHA/MAHALAXMI DEVI/DL0510610007851/ GURGAON	Khasra No. 15/12, Upper Ground Floor, Back Side Left Hand Side Portion Flat, Flat No. 104 , Plot No: 227 & 228, Mansa Ram Park, Block- E, Land Mark: Shiv Mandir, Matiala, Uttam Nagar, West Delhi-110059	30.04.2024	07.05.2024	14,47,169/-
35.	HANUMAN PANDEY / SONI PANDEY/ DL0510610007422/ GURGAON	Plot No. 1/488, 1st Floor Front Left Side, Flat No. FF-01, 1st Floor, Plot No. 1/488, Sector 1, Land Mark: Hindon Road, Vasundhara, Ghaziabad, Uttar Pradesh-201012	30.04.2024	07.05.2024	25,73,582/-
36.	SANTOSH KUMAR CHAUDHARY/SUSHILA DEVI / DL0510610002885/ GURGAON	Kh No-16/14, With Roof Rights, House No: TF-1, Third Floor, Plot No: RZ-H-14, Mahavir Enclave, Near Sanjay Bahari Mandir, Mirzapur, Dabri, Delhi-110045	30.04.2024	07.05.2024	12,83,743/-
37.	ANNU/ PURN KALA / AMIT THAPA / DL0510610004958 / GURGAON	Kh No-12/15, Second Floor Left Side, House No: 8A, Floor No: 2nd, Plot No: 8A, Shiv Vihar Sewak Park , Sector Ward No: 136, Near Metro Pillar No 768, Matiala, Uttam Nagar, Delhi-110059	30.04.2024	07.05.2024	19,04,247/-
38.	SUNITA / RAM PRAKASH / DL0510610002429/ GURGAON	Flat No-2D, Dda Flats, First Floor, Pandav Nagar, Near Shadi Pur Depot, Harsh Vihar, Delhi, Delhi-110093	30.04.2024	10.05.2024	16,17,293/-
39.	MANISH SOLANKI / SAPNA / DL0510610004925 / GURGAON	Kh No-1227/358, 1214/931/365, 1201/366, House No: 1/6172, First Floor, Plot No: Old No-1305-C, East Rohtash Nagar, Street No: 03, Ward-237, Near Gurudwara, Sikdar Pur, Shahdara, Delhi-110032	30.04.2024	10.05.2024	14,69,631/-
40.	SAJJAN KUMAR / HR0510610003494 / GURGAON	Khata No 4, House No-M No 28 Kila N 10, Sahjawas, Near J K Business School, Sahjawas, Sohna, Haryana-122103	30.04.2024	10.05.2024	13,64,625/-
41.	SANJAY KUMAR PATHAK / DURGA PATHAK / UP0510610004404 / GURGAON	Khasra No-784/1, The Palm Valley, House No: SF-7 And 8, Second Floor, Tower -3, Sector Ward No: 999, Near Indan Gas Agency, Bistrakh, Dadri, Gautam Budh Nagar, Uttar Pradesh, 203207	30.04.2024	10.05.2024	15,46,596/-
42.	KAMINI PRINCE KISHAN / PRINCE KISHAN / DL0510610005360 / GURGAON	Kh No-10/22, Front Right Side With Its Roof Right, House No: C-19, Floor No: 3rd, Plot No: C-19, Mansa Ram Park, Block-C, Ward-136, Land Mark: Pillar 750, Matiala, West Delhi-110059	30.04.2024	10.05.2024	23,06,957/-
43.	ASTOMI DEVI/ SUBRATA DEY / DL0510610005786 / GURGAON	Kh No 67/8-9-11-12, With Roof Rights, Plot No. 50, Entire Third Floor, Plot No: 50, Om Vihar, Ph-V, Ward No. 122, Land Mark: Metro Pillar No. 707, Hastals, Uttam Nagar, Delhi, 110059	30.04.2024	10.05.2024	16,16,676/-
44.	GAJENDRA SHARMA /ASHA SHARMA / UP0510610003937 / GURGAON	Kh No 784/1, Tower 3, House No: LGF-4, Lower Ground Floor, The Palm Valley, Near Stellar One Project, Bistrakh Jajalpur, Dadri, Uttar Pradesh-203207	30.04.2024	10.05.2024	11,92,749/-
45.	NISHAT ALI ANSARI / ASMA KHATOON / UP0510610003833 / GURGAON	Kh No 273k, Without Roof Rights, House No: D-1, Second Floor , Aman Apartment, Near Hazi Lile Market, Haldoni , Dadri , Uttar Pradesh, Code: 203207	30.04.2024	10.05.2024	4,75,874/-
46.	BAISHAKHI BANERJEE / SADHAN TIKADAR / UP0510610002651 / GURGAON	Kh No 154B, House No: UGF 3, Upper Ground Floor, Plot No: C- 29 30, Sai Upvan, Near Gaur Avenue City 1, Yusufpur Chaksahberi, Noida Sector 62, Dadri, Uttar Pradesh-201309	30.04.2024	10.05.2024	7,51,633/-
47.	AVNESH SINGH / PRADEEP CHAUHAN / UP0510610005497 / GURGAON	Kh No-2B/619 , House No: S-1, 2nd Floor, Plot No: 2B/619, Sector-2B, Ward No: 74, Near Mohan Nagar, Vasundhara, Ghaziabad, Uttar Pradesh, 201012	30.04.2024	10.05.2024	25,90,204/-
48.	PRAVEEN KUMAR / UP0510610001468 / GURGAON	Kh No. 258,259,260,262 and 263, Block-O, House No: O-103, First Floor, Lotus Park Greater Noida, Dadri Road, Surajpur, Noida, Uttar Pradesh-201301	30.04.2024	10.05.2024	10,01,461/-
49.	RAJNISH KUMAR/ RENU SINGHAL /UP0510610005159/ GURGAON	Kh No. 11, M.F Tower, Flat No- SF-02, Second Floor, Plot No: 54, Sai Garden, Land Mark: Pullia Crossing Republic, Village: Shahberi, Dadri, State: Uttar Pradesh- 203207	28.02.2024	18.04.2024	3,70,908/-
50.	PRIYANKUR TYAGI / SHWETA TYAGI / UP0510610002882 / GURGAON	Kh No 143 A, Sai Garden 3, Flat No B-4, Second Floor, Plot No: 58, Shahberi, Land Mark: Ashram, Noida, Dadri, Uttar Pradesh, Pin Code: 201301	30.03.2024	15.04.2024	3,99,427/-
51.	RAKESH KUMAR/ SANYUKTA KUNWAR / RAMESH KUMAR SINGH / UP0510610003728 / GURGAON	Khasra No 205, Lig, House No: 405, Third Floor With Roof Rights, Plot No: 23& 24, Friends Enclave , Land Mark: Ashram, Shahberi, Noida, Dadri, Uttar Pradesh, 201301	30.03.2024	15.04.2024	10,07,521/-
52.	RAHUL SINGH / PRINCI TIWARI / UP0510610005091 / GURGAON	House No: TF-3, Floor No: 3rd, Plot No: 805 , Ward No -53 Sec-1, Local Market, Village: Vasundhara, Location: Vasundhara, Taluka: Ghaziabad, State: Uttar Pradesh- 201012	30.08.2021	26.03.2024	20,29,238/-
53.	POONAM TIWARI / UP0510610004765 / GURGAON	Kh No:775M, The Palm Ashiyana, House No: TF-13 Mig, Floor No: 3rd, Jajalpur Pargana, Behind Stellar One Project, Bistrakh, Dadri, Gautam Buddha Nagar, Uttar Pradesh-203207	29.09.2021	26.03.2024	16,70,000/-
54.	SANJAY/ RINKU / ARVIND KUMAR GAUTAM (GURANTOR) / UP0510610003619 / GURGAON	Kh No205, Khata No 41, House No: 403 LIG, Third Floor With Roof Rights, Plot No: 13 & 14, Friends Enclave, Land Mark: Ashram, Village: Shahberi, Noida Sector 62, Uttar Pradesh-201309			

**SBI** भारतीय स्टेट बैंक Branch Office: STATE BANK OF INDIA Dholpur (31064)

**POSSESSION NOTICE FOR IMMOVABLE PROPERTY [Rule 8(1)]**  
 A/C No. 41296317822, 41312458917, 41312221217, 41311267446, 41311841899

Whereas, the undersigned being the Authorized officer of the State Bank of India under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 issued a demand notice dated 02.03.2024 calling upon the Borrower- **Champa Lal Vinod Kumar Pvt. Ltd.**, Registered Addl:- Godown No. 102, Nanakhedi Mandi, Ab Road, Guna, Madhya Pradesh- 473001, Registered Add 2-H.No. 51, Hanuman Nagar Maruti Estate, Agra, Uttar Pradesh-282010, Factory Add:- 1395/2, Ward No. 5, Near Nihal Dev Mandir, Badarwas, Shivpuri, Madhya Pradesh-473551, Director/ Personal Guarantor- (1) Shri Mayank Singh S/o Late Shri Vinod Kumar Singhal Add:- Siddhi Vinayak Traders New City Colony, Shiv Temple, Ab Road, Guna, M.P.- 473001, (2) Surbhi Singhal W/o Sh. Mayank Singha, Add:- Ward No. 02, Ab Guna Shiv Mandir Ke Pass, New City Colony, Guna, M.P.- 473001, (3) Rinky Singhal D/o Late Sh. Vinod Kumar Singhal Add:- H.No. 245, Vikaspur, Tilak Nagar, Delhi- 110018 & Radha Colony, HDFC Bank Ke piche, Maa Shanti Bhawan, Guna, M.P.- 473001, Personal Guarantor- Ritu Singhal Agrawal D/o Late Sh. Vinod Kumar Singhal Add:- H.No 101, 1st Floor State Bank Colony, GTB Nagar, Gujranwala Colony North, West Delhi- 110009 & Radha Colony, HDFC Bank Ke piche, Maa Shanti Bhawan, Guna, M.P.- 473001 for an amount of **Rs. 13,84,04,104.04/- (Rs. Thirteen Crore Eighty Four Lacs Four Thousand One Hundred Four and Four Paise Only) as on 29.02.2024** and to repay further interest and incidental expenses thereon within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the entire amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below subjected to Security Interest (Enforcement) Act, 2002 conferred on him section 13 (4) and Rule 8 (1) of the said Act on this dated 09.05.2024 and the public in general is hereby cautioned not to deal with the property with the property will be subject to the charge of the State Bank of India for an amount of Rs. 13,84,04,104.04/- as on 01.03.2024 and further interest and incidental expenses thereon.

Your Attention is invited under section 13 (8) of said Act 2002, According to that if all dues with cost, Charges and expenses be paid to Bank before the date of publication of sale notice then secured assets can be redeemed. Be informed after publication of sale notice there will be no right to redeem the secure assets.

**DESCRIPTION OF MORTGAGED IMMOVABLE PROPERTIES**  
 Please Mention the Particulars of the Immovable Property Mortgaged to the Bank as Stated in the Documents Having Reference to the Mortgage Documents/Deed (Schedule 'B') (Covered under Doc. No. 84-90 Dated 29.09.2022)  
 1. Residential House Bearing No. Plot No 73, Ward No. 2, New City Colony, Guna, Madhya Pradesh-473001  
**HYPOTHECATION OF MORTGAGED MOVABLE PROPERTIES**  
 Please Mention All the Hypothecated Property Viz. Current Assets Including Stocks, Stocks in Trade, Receivables, Consumables and Spares, and Entire Current Assets and Hypothecated Movable Plant and Machinery Etc. of the Company Mentioned in the Documents, (Schedule B)  
 2. BMW 330Li LUXURY LINE (Reg. No. UP 80 GJ 8001).  
 Place: Dholpur, Date: 09.05.2024 Authorised Officer

**HDFC BANK** LEGAL CELL  
 We understand your world 0347-A KHAJANCHI CHOWK 1ST FLOOR, CHARGAWAN, MEDICAL ROAD, GORAKHPUR, U.P. 273003

**DEMAND NOTICE**  
**DEMAND NOTICE UNDER SEC 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.** The following borrowers & co-borrowers availed the below mentioned secured loans from HDFC Bank Ltd. the loans of below mentioned borrowers & co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms & conditions of the respective loan agreements and had become irregular, their loans were classified as NPA's as per the RBI guidelines. Amounts due by them to HDFC Bank Ltd are mentioned in the following table and further interest on the said amounts shall also be payable as applicable and the same will be charged with effect from their respective dates.

Name of Borrowers & Co-Borrowers/Mortgagor:	Details of Secured Assets:
1. Muteemurunnisa Ansari S/o Ahmed Ansari (Prtner) residing at: Jaudwala Naka Chhagra Khasa Kushi Nagar - 274296, 2. Id Ahmed Ansari S/o Ali Husan (Co-Applicant) Address: SHREE Ram Janki Nagar Ward No.13 Kasia Kushi Nagar-274402, 3. Pankaj Kumar Gond S/o Om Prakash Gond (Guarantor) Address : Kurmauta Manjhan Kasia Kushi Nagar-274402	Gata No.716, Anzi No-613 Ka, Wape, Pargana- Sidha Jwana, Tappa Manpur, Tehsil- Padrauna, Dist- Kushi Nagar -274402, Boundary as per deed North-Brighunah, South- Road - East- H/O-Alaudindpur-274402, West- L/O- Nagar Singh, Area : 1308 Sq.Feet. Owner Name : Id M.Mohammad Ansari Kushi Nagar-274402

Since the notices sent to you in the address in which you originally reside / carry on business / personally works for gain has not returned to us, we are constrained to take this notice published. You are hereby called upon us 13(2) of the above Act to discharge the above mentioned liability with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days of this notice failing which the Bank will be exercising all or any of the rights u/s Sec 13(4) of the above Act. You are also put to notice that as per terms of Sec 13(13) of the above Act, you shall not transfer by sale, lease or otherwise the aforesaid secured assets.  
 Date: 12.05.2024, Place: GORAKHPUR For HDFC Bank Ltd., Authorised Officer

**TATA CAPITAL HOUSING FINANCE LIMITED**  
 Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Panel, Mumbai-400013 IN. Co. U67190MH2006PLC187552

**POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)**  
 (As per Appendix IV read with Rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the TATA Capital Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) of the Act read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notices as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public, in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules.

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the TATA Capital Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. as per the date mentioned below. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Loan Account No.	Name of Obligor(s) Legal Heir(s)/ Legal Representative(s)	Amount & Date of Demand Notice	Possession Date
9277361	Mrs. Neeraj Yadav (as Borrower) and Mr. Dharendra Singh Yadav Alias Dharendra Singh and Mr. Devendra Singh Yadav (as Co Borrower/Guarantor)	Rs. 8,20,211/- (Rupees Eight Lakh Twenty Thousand Two Hundred Eleven Only), outstanding as on 29/12/2023	09-05-2024
TCHFH03700 00100142736 & TCHIN03700 00100147308	Mr. Anar S/o Mr. Chaman Khan (as Borrower) & Mrs. Shahnaz W/o Mr. Anar & Mr. Anas Khan W/o Mr. Anar and Shehnaaz Handicrafts Through its Proprietor (as Co Borrower)	Rs. 17,11,252/- (Rupees Seventeen Lakh Eleven Thousand Two Hundred Fifty Two Only) as on 07/02/2024	09-05-2024
TCHHL03700 0010007047 & TCHIN03700 00100070851	Late Mr. Sajeet Kumar S/o Mr. Kamal Singh Verma Through his Legal Heirs (as Borrower) & Mrs. Marchala Devi W/o Late Mr. Sajeet Kumar (as Co Borrower/ Legal Heir) & Mr. Annu Verma S/o Late Mr. Sajeet Kumar, Mr. Ashish Verma S/o Late Mr. Sajeet Kumar, Mr. Arjun Verma S/o Late Mr. Sajeet Kumar (as Legal Heirs)	Rs. 54,336/- (Rupees Five Lakh Thirty Four Thousand Three Hundred Thirty Six Only) as on 04/07/2023	09-05-2024

**Description of Secured Assets/Immovable Properties:-** All that Piece & Parcel of Residential Property bearing No. D 097, Phase - 1 Admeasuring 128 Sq. Mtrs. i.e. 153.09 Sq. Yds., Having Covered Super/Buildup Area Admeasuring 87.70 Sq. Mtrs. i.e. 944 Sq. Ft., Situated at Village Bagda, Lakabali, Akbarpur, Locality known as Ansal Town, Tehsil & Distt. Agra 203124 (Uttar Pradesh), with all common amenities under Sale Deed. Boundaries: East: Other Land; West: Road 7.5 Mtrs. Wide & Park; North: Unit No. 96, South: Unit No. 98

**Description of Secured Assets/Immovable Properties:-** All that Piece & Parcel of Residential Cum Commercial Property built up on Plot No. 03 & 04, Admeasuring Total Area 166.48 Sq. Mtrs. i.e. Residential Area 155.34 Sq. Mtrs. (Covered Area 20 Sq. Mtrs.), & Commercial Area 11.14 Sq. Mtrs. (Covered Area 11.14 Sq. Mtrs.), Comprised in Kharsa No. 233, Situated at Mauja Patholi, Agra City, Locality known as Taj City Phase 02, Nagla Akhla, Tehsil & Distt. Agra - 282001 (Uttar Pradesh), with all common amenities mentioned in Sale Deed. Boundaries: East: Plot No. 02 (Side 40'-6"), West- Plot No. 05 (Side 40'-6"), North- Rasta & Exit (20' Wide) & Exit (Side 44'-3"), South- Other Land (Side 44'-3")

**Description of Secured Assets/Immovable Properties:-** All that Piece & Parcel of Residential Cum Commercial Property built up on Plot No. 03 & 04, Admeasuring Total Area 166.48 Sq. Mtrs. i.e. Residential Area 155.34 Sq. Mtrs. (Covered Area 20 Sq. Mtrs.), & Commercial Area 11.14 Sq. Mtrs. (Covered Area 11.14 Sq. Mtrs.), Comprised in Kharsa No. 233, Situated at Mauja Patholi, Agra City, Locality known as Taj City Phase 02, Nagla Akhla, Tehsil & Distt. Agra - 282001 (Uttar Pradesh), with all common amenities mentioned in Sale Deed. Boundaries: East: Plot No. 02 (Side 40'-6"), West- Plot No. 05 (Side 40'-6"), North- Rasta & Exit (20' Wide) & Exit (Side 44'-3"), South- Other Land (Side 44'-3")

DATE :- 12/05/2024, Sd/- Authorised Officer  
 PLACE:- AGRA For TATA CAPITAL HOUSING FINANCE LIMITED

Classifieds

PERSONAL

ISHIKHA SARAF alias SHIKHA KANDOI D/O VINOD KUMAR KANDOI W/O ACHINT SARAF R/O M3M Merfin Tower 7 Flat 1002 Sector 67 South City -II Gurgaon Haryana 122018 have changed my name to SHIKHA KANDOI.  
 0040728054-8

I PUNEET SEHGAL S/O SOM NATH SEHGAL R/O 11/201 Geeta Colony Delhi 110031 have changed my minor son's name from HARSHIT SEHGAL to HARSHEY SEHGAL aged 8 Years.  
 0040728054-6

I PUNEET SEHGAL S/O SOM NATH SEHGAL R/O 11/201 Geeta Colony Delhi 110031 have changed my minor son's name from ISHIT SEHGAL to ISHI SEHGAL aged 14 Years.  
 0040728054-7

I, Rohan Birendra Singh S/o Birendra Kesari Singh R/O-807, Pavilion-79, Vinode-Nagar, Bhumkar Das Gurghe-Road, Reliance-Mart, Wakad Pune-City, Pune, Maharashtra-411057, have changed my name to Khanish Birendra Singh.  
 0040728054-5

My daughter's name was Elaysha Gupta in her birth certificate. Now I have changed her name as Evaanya Gupta. Henceforth she would be known by the name of Evaanya Gupta for all future purposes. Anjul Gupta R/o B-79A, Sec. 49, Noida, Distt. Gautam Budh Nagar (UP) 201301  
 0040728003-1

I,Parmita Bhattacharya d/o Shyama Prasad Mukherjee,R/O Flat No-1,Block -H,Building No-6,Third Floor,Aya Nagar,Delhi-110047,have changed my name to Parmita Mukherjee,for all future purposes.  
 0040728059-6

I,MOHAMMAD SUFIAN,S/O GHULAM WARIS HOUSE-NO.2581/3 GROUND-FLOOR ASHYANA COMPLEX SIR SYED AHMED ROAD DARYAGANJ,NEW DELHI-110002,have changed my name to MOHD SUFIAN, permanently.  
 0040728002-10

LOST & FOUND

original GPA executed by Sh. Subhash Chand Jain in favour of Smt. Kripavati (having document no-358 dated-28.10.1975) of house no-F-105, sector-9, Vijay nagar Ghaziabad U.P. have been lost. If found by anyone please contact Smt. Madhubala at above address.  
 0070902834-1

**PUBLIC NOTICE**  
 Notice is hereby given to the General Public on behalf of our client that Mr. Rishi Pillai has been the owner of 02A SFS Flat bearing No. 11-B, on First Floor, Category-I, situated at Gushi Bagh, New Delhi, vide a Requisitionment Dated 08.25.2023. Registration No.536 executed by Mr. Virendra Kumar Singh, Director, Kumaon & Associates (Advocates & Counsellors) 200, 2nd Fl., Area Market, New Delhi - 110028. All persons are hereby informed that above mentioned owner wants to obtain a loan from our client against the said property, if anybody has any objections upon the ownership of above owner or the said property, its sale/mortgage/lien/charge, and any other objections, kindly inform the undersigned in writing, by e-mail, on First Floor, Kumaon & Associates (Advocates & Counsellors) 200, 2nd Fl., Area Market, New Delhi - 110028. For further details and queries, contact Authorized Officer, HDB FINANCIAL SERVICES LIMITED Mr Vikas Anand : 09711010384.  
 Place: New Delhi , Date: 12.05.2024

CENTRAL RAILWAY

MUMBAI DIVISION

TENDER NOTICE FOR CONSTRUCTION WORK OF BRIDGES

Open e-Tender Notice No. CA/C(04) of 2024-25 dated 07-05-2024.  
 Chief Project Manager/NGP, Central Railway, 6th floor, New Administrative Building, D. N. Road, CST Mumbai - 400 001, for and on behalf of President of India invites Open tenders through e-tendering (Two packet system), from reputed contractors for the following work: **Sr. No.: 1, Name of the work:** - Balance Earthwork in Embankment & Cuttings, Ballast Supply, P-Way Work, Construction of Minor Bridges (including RUBA/LHS), Major Bridges (including Tadarai ROF Flyover Main span), Rail under Road (RUR) at Chandrapur station by Box Pushing Method, and ROB on Ghuggus branch line at Tadarai yard for L.C. No. 42/B in Warora-Ballarshah section & Majri ROF Flyover in connection with Wardha (Seawagram)-Ballarshah 3rd Line Project. Approx Tender Price: Rs. 1,42,29,85,951/- (Rupees One Hundred and Forty Two Crore 10 Lacs, Completion period: 18 (Eighteen) months including monsoon. 2) Validity of offer: 90 days from the date of opening of tender for the work. 3) Website Address - http://www.irps.gov.in. 4) Availability of Tender Documents - Tender notice document can be seen on the above website. 5) Date & Time of Submission & Opening of Tender - The e-tenders duly completed in all respects, along with the requisite documents, should be uploaded electronically on the above mentioned website, up to 15:00 hrs on 31-05-2024. These tenders (Technical Bids only) will be opened on the same day after 15:15 hrs. 6) Joint Venture Firm - Joint Venture (JV) firms will be allowed to participate in this tender. For detailed guidelines/special conditions pertaining to JV Firms, tenders may please refer to tender document. 7) Important note for tenderers: 1) The Tendering will solely be through e-tendering. All intending tenderers need to first register with IREPS website http://www.ireps.gov.in. 2) Prospective tenderers are advised that before submitting their offer electronically, they should refer to the Tender details regarding terms and conditions, eligibility criteria etc. 3) The mode of submission of cost of EMD shall be through Net Banking / Payment gateway (On line payment) and Bank Guarantee (as per Annexure VIA- BG Format) only, on the IREPS website (e-tender portal) http://www.ireps.gov.in. 4) Tender documents & corrigendum issued from time to time are available on the website mentioned above. Changes, if any, would be posted on this website at least 15 days in advance of opening of tender and may be seen on this website. 5) Rates entered into Financial Rate page and duly signed digitally shall only be considered. 6) Documents may be inspected at the office of the Chief Project Manager/NGP, Central Railway, 6th floor, New Administrative Building, D. N. Road, CST, Mumbai - 400001; Telephone No: (022) 22620963 or Dy. Chief Engineer (Const) Wardha, Ph No. 0712-2250122 Mob. 7219612251 / 7219612276 on any working day between 10:00 hrs to 17:30 hrs. Chief Project Manager/NGP-I

SUN 95 DOWNLOAD UTS APP FOR TICKETS

CCL PRODUCTS (INDIA) LIMITED

Registered Office : Duggirala, Guntur District, Andhra Pradesh - 522 330. CIN No: L15110AP1961PLC000874

Extract of Audited Consolidated Financial Results for the Quarter and Year Ended 31.03.2024

Particulars	Consolidated			
	Quarter ended 31.03.2024	Quarter ended 31.03.2023	Year ended 31.03.2024	Year ended 31.03.2023
	Audited	Audited	Audited	Audited
Total income from Operations	73,082.66	52,248.66	266,001.66	207,447.18
Net Profit (before Tax, Exceptional and/or Extraordinary items)	7,041.91	9,470.95	27,623.76	30,500.26
Net Profit before tax (after Exceptional and/or Extraordinary items)	7,041.91	9,470.95	27,623.76	30,500.26
Net Profit after tax (after Exceptional and/or Extraordinary items)	6,522.22	8,529.03	25,007.77	28,396.37
Total Comprehensive Income (Comprising Profit after tax and other Comprehensive Income (after tax))	4,922.33	8,743.40	23,545.35	30,913.77
Paid up Equity Share Capital (₹ 2/- Per Equity Share)	2,660.56	2,660.56	2,660.56	2,660.56
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)	-	-	164,720.68	147,068.88
Earnings Per Share (of ₹ 2/- each) (Not Annualised):				
a) Basic	4.90	6.41	18.80	21.35
b) Diluted	4.89	6.41	18.76	21.35

1) The above Financial Results as recommended by the Audit Committee were considered and approved by the Board of Directors at their meeting held on May 11, 2024.  
 2) Key data relating to Standalone Audited Financial Results of CCL Products (India) Limited is as under :

Particulars	Quarter ended			
	31.03.2024	31.03.2023	31.03.2024	31.03.2023
	Audited	Audited	Audited	Audited
Total income from operations (₹.in Lakhs)	40,910.66	33,241.39	146,176.76	139,671.43
Profit before tax (₹.in Lakhs)	2,434.71	4,311.38	12,017.09	19,627.07
Profit after tax (₹.in Lakhs)	2,007.60	5,030.40	9,530.62	17,536.25
Total comprehensive income after tax (₹.in Lakhs)	1,938.91	5,043.31	9,445.16	17,549.17

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on company's website at www.cclproducts.com and the stock exchanges' websites, www.nseindia.com and www.bseindia.com.  
 By and on behalf of the Board Sd/- Challa Rajendra Prasad Executive Chairman

Place: Hyderabad Date : 11-05-2024

HDB FINANCIAL SERVICES LIMITED E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009 Branch Office: HDB Financial Services Limited, Kharsa No.47, Opposite Dussehra Ground, Budeta, Near Oxford School, Vikaspuri, New Delhi-110018

The Undersigned As Authorized Officer Of Hdb Financial Services Limited Has Taken Over Possession Of The Following Property Pursuant To The Notice Issued U/s 13(2) Of The Securitisation And Reconstruction Of The Financial Assets And Enforcement Of Security Interest Act 2002 In The Following Loan Accounts With A Right To Sell The Same On 'As Is Where Is Basis' And 'As Is What Is Basis' For Realization Of Company's Dues.

1. BORROWER/S & GUARANTOR'S NAME & ADDRESS	DESCRIPTION OF THE PROPERTY	1. Date & Time Of E-auction		RESERVE PRICE
		2. Last Date Of Submission Of Emd	2. END OF THE PROPERTY	
1. V3 Mobi Communications Private Limited - E-1/22, Sector -1, First floor, Noida 201301 Also Ali - Shop No LG-04-GNS Plaza Plot No 57/2, site 4, Greater Noida 201301 Om Prakash Singh, S/o Shri Raja Pal Singh Flat No-610 Technology Park Sector-14 LP East Delhi 110029 Also, R/O No. 14, sayla Ambedkar Nagar, UP-224425 Also at-122 Sector-1 First Floor Noida 201301 Priyanka Paul, Flat No-610 Technology Apartment Plot No-24 LP Extn Circle Thiry Two Lakh Eighty Eight Thousand Two Hundred Seventy Nine and Paise Eighty Four) and 02.08.2023 and future contractual interest till actual realization together with incidental expenses, cost and charges etc	All that parts and parcel of the Shop/office/Store bearing No. LG-04, on Lower Ground Floor(Basement), in Commercial Building known as Greater Noida Shopping Plaza, Situated at Plot No. S/7/2, Sector-14, East Delhi, New Delhi-110029, in Village - Karia, Pargana/ Tehsil Sadar District Gautam Budh Nagar, U.P., admeasuring Total Carpet Area 467.936 Square meters (140.521 Sq. mtr. Super Area - 327.415 sq. cms. Common Area) be the same a title more or less, as described above and bounded- North- Lift- South- Outer Wall, East- Shop No.LG-03, West- Outer Wall 10 Meter Road.	1) E- Auction Date: 14.06.2024 -10:30 AM To 5 pm With Unlimited Extension Of 5 Minutes	2) Last Date Of Submission Of Emd With Kyc: 13.06.2024 - Till 5 Pm	₹22,028,125/- (Rupees Two Crore Twenty Lakh Twenty Eight Thousand One Hundred Twenty Five Only)
2. TOTAL DUE + INTEREST FROM		3) Date Of Inspection: Between 11.06.2024 - 12.00 Pm To 4.00 Pm till		₹22,028,131/- (Rupees Twenty Lakh Two Thousand Eight Hundred Thirteen Only)

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/itself in all aspects thereof. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/properties, before submitting the bids.

Terms & Conditions of Online Tender/Auction (1) The auction sale shall be "online e-auction" bidding through website https://www.banksauctions.com/ on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes.

(2) The interested bidders shall submit their EMD through Web Portal: https://www.banksauctions.com/ (the user ID & Password can be obtained free of cost by registering name with https://www.banksauctions.com/ through NEFT in the EMD ID & Password) and during the working hours from Monday to Saturday, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz: i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPDATING SCANNED COPY OF ANNUURE-8 & IS (can be downloaded from the Web Portal: https://www.banksauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-ae Bidding etc., may contact M/s. C1 India Pvt Ltd. Phone: 98 63 76 3009, Sector-44, Gurgaon- 122003, Haryana, E-mail ID: Vinod Chauhan delhi@c1india.com/9613887931 and for any property related query may contact Authorized Officer, Mr. Vikas Anand, Mobile No: 9833671006, e-mail ID: vishal.rajput@hdbfsc.com/ during the working hours from Monday to Saturday, 10:00 AM to 5:00 PM. 3) The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favour of 'HDB FINANCIAL SERVICES LIMITED' payable AT PAR New Delhi or NEFT/RTGS in the account of 'HDBFS GENERAL COLLNS', Account No 00210310002748; IFSC CODE- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; or on before date and time mentioned above (Please refer to the details mentioned in table above) and register their name at https://www.banksauctions.com/ and get user ID and password free of cost and get training on e-auction from the service provider. After their registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded i) Copy of the NEFT/RTGS challan D/2 copy; Pay order; 2) Copy of PAN card and 3) Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Lease License Agreement); on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and submit the same to the Branch office mentioned hereabove. (4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of 'HDB FINANCIAL SERVICES LIMITED' payable AT PAR New Delhi or NEFT/RTGS in the account of 'HDBFS GENERAL COLLNS', Account No 00210310002748; IFSC CODE- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; or on before date and time mentioned above. (5) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest. (6) The bid price to be submitted shall be above the Reserve Price alongwith increment value of Rs. 10,000/- (Rupees Ten Thousand only) and the bidder shall further improve their offer in multiple of Rs. 10,000/- (Rupees Ten Thousand only). The property shall not be sold below the Reserve Price set by the Authorized Officer. (7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of ' HDB FINANCIAL SERVICES LIMITED' payable AT PAR NEW DELHI or NEFT/RTGS in the account of 'HDBFS GENERAL COLLNS', Account No 00210310002748; IFSC CODE- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. The EMD as well as Sale Price paid by the interested bidder shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default. (8) On compliance of terms of Sale, Authorized officer shall issue 'Sale Certificate' in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser. (9) Company does not take any responsibility to procure permission /NOC from any authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electricity dues, property tax or other charges, if any. (10) The successful bidder shall bear all expenses including pending dues of any Development Authority, any taxes/utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty/ registration fees etc. for registration of the Sale Certificate. (11) The Authorized Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorized Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary. (12) To the best of his knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidder should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/ title of the aforesaid property. For any other information, the Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property. (13) Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. due to and payable till its actual realization. (14) The notice is hereby given to the Borrower(s) /Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchaser for purchasing the immovable property as described hereabove, as per the particulars of the terms and conditions of sale. (15) Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along with the offer/ tender document on the website. Bidders are advised to go through the website https://www.banksauctions.com/ for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website https://www.banksauctions.com/ or the same may also be collected from the concerned Branch office of HDB Financial Services Limited. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to Mr. Vikas Anand Mob. No. 9711010384, at HDB FINANCIAL SERVICES LIMITED, ADDRESS:- Kharsa No. 47, 2nd Floor, Opposite Dussehra Ground, Budeta, Near Oxford School, Vikaspuri, New Delhi-110018 on or before date and time mentioned above. (Please refer to the details mentioned in table above).

(16) The property shall be sold on 'As is Where is Basis' and 'As is What is Basis' condition and the intending bidder shall make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property or any authority being the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant/ settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor.

(17) This notification is also a '3' (Three) days' notice to the Borrower /Mortgagor/ Guarantors of the above said account pursuant to

### IDFC First Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)  
 CIN : L65110TN2014PLC097792  
 Registered Office :- KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.  
 Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

**Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**

The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr. No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	33996494	LOAN AGAINST PROPERTY	1. BINOD SINGH CHAUHAN 2. GOKUL SINGH 3. MARTI GOKUL	25.04.2024	3,86,100.22/-	ALL THAT PIECE AND PARCEL OF RESIDENTIAL LAND BEARING Patta No. 21, ADMEASURING 175 SQ. YDS., SITUATED AT MAGNI SINGH KI DHANI, GRAM PANCHAYAT: BASAI, PANCHAYAT SAMITI: BEHROR, TEHSIL: BEHROR, DISTRICT: ALWAR, RAJASTHAN-301709. BOUNDED AS: EAST: HOUSE OF RAJENDRA & SAWANT, WEST: AAM RASTA, NORTH: HOUSE OF MUNSHI SOUTH: PLOT OF SARDARA & SAWANT
2	33929959	LOAN AGAINST PROPERTY	1. IMRAN KHAN 2. NISHA KHAN	22.07.2023	2,73,795.17/-	ALL THAT PIECE AND PARCEL OF HOUSE BEARING NO. 29, ADMEASURING 44.25 SQ.YDS. FALLING IN KHASRA NO. 213, SITUATED IN KAILA BHATTA, HAQBAST VILLAGE-KAILA, PARGANA-LONI, TEHSIL & DISTRICT-GHAZIABAD, UTTAR PRADESH-201001, AND BOUNDED AS: EAST: PROPERTY HAJI AJJI, WEST: ROAD 12 FT., NORTH: PROPERTY OF MOHD. SADDIQ, SOUTH: PROPERTY OF ISMAIL
3	62712536	LOAN AGAINST PROPERTY	1. MAHIPAL YADAV 2. KIRPAL YADAV 3. SUMAN DEVI	25.04.2024	4,08,251.49/-	ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY SITUATED ON PATTANO. 19,ADMEASURING 2000.50 SQ. FT. I.E. 227.27 SQ. YDS., GRAM PANCHAYAT BHOOPEDA, PANCHAYAT SAMITI BANSUR, ALWAR, RAJASTHAN - 301402,AND, BOUNDED AS: EAST: LAND OF JAYSINGH, AMARSIKH, WEST: HOUSE OF RAMSHARAN, RAMAVTAR, NORTH: HOUSE OF SAMPAT, SOUTH: ROAD
4	34689285	Home Finance LAP	1.SUNNY KHADELWAL 2.RENU KHADELWAL	06.04.2024	1,40,212.63/-	ALL THAT PIECE AND PARCEL OF PORTION OF GROUND FLOOR WITHOUT ROOF RIGHTS MUNICIPAL NO. 29-RC, ADMEASURING 135 SQ. FT. (GROUND FLOOR) AND CONSTRUCTED ON THE PLOT 50 SQ. YARDS, COMPRISED KHASRA NO. 1017/342/1, SITUATED AT GALI NO. 4, ANAND PARBAT, VILL: SADHORA KHURD, DELHI-110005, AND BOUNDED AS: EAST: REMAINING PORTION OF PLOT NO. 29-RC, WEST: ROAD, NORTH: REMAINING PORTION OF PLOT NO. 29-RC SOUTH: PART OF PLOT

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Date : 12.05.2024  
 Place : DELHI/NCR

Sd/-  
 Authorized Officer  
 IDFC FIRST Bank Limited  
 (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

### केनरा बँक Canara Bank

भारत सरकार का उपक्रम A Government of India Undertaking

**E-Auction Notice**

**Regional office :- Etah**

**E-AUCTION SALE FOR SALE OF IMMOVABLE PROPERTY 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**

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 Symbolic Possession of which has been taken by the Authorised Officer of Canara Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "whatever there is" for the recovery of dues to the Bank. As per Demand Notice under Section 13(2) & further interest thereon, charges and costs due to the Canara Bank, as detailed in the table below:

Name & Address of Borrower & Guarantors	Total Liabilities	Description of Properties	Reserve Price Earnest Money 10%
Contact Branch incharge, Canara Bank, ETAH II (Ph. No.) 8192007953 e-mail id cb18674@canarabank.com Account Details: A/c No 209272434 IFSC Code: CNRB0008331			
<b>Borrower/s:</b> Jyoti Jain W/o Ankur Jain, H.no. 583, Jain Compound Behind Kotwali Etah, U.P.-207001, Guarantor/mortgagor : Ankur Jain S/o Mukesh Chand Jain, H.no. 583, Jain Compound Behind Kotwali Etah, U.P.-207001	<b>Rs. 2718023</b> + Intt. from 01-05-2024 & Others Charges thereon	UREM Of Property Part Out Of Bhumii No. 424 Situated At Moza Chochavangaon With Municipality Now A Residential Three Story House No.517-A, Sector 24, Mohalla Chitragupt Colony, Agra Road Etah, UP Admeasuring 18.73 Sq. mtr. Owned By Jyoti Jain W/o Ankur Jain. <b>Bounded As:</b> East - House Of Shashi Gupta, West - Plot Lalitesh Kumar, North - Gall/rasta 10 Ft Wide, South - House Of Shiv Narayan	<b>Rs. 815500/-</b> <b>Rs. 81550/-</b>
<b>Borrower/s:</b> Rajkumar Pathak S/o Late Raghuvver Prasad Pathak, R/o H No 82/2 Sector 7, Moh Pulia Garvi, Etah, UP-207001, Guarantor/mortgagor : Amit Jain S/o Ravi Kumar Jain, R/o 96, Nayi Basti, Shikohabad Road, Etah, U.P.-207001	<b>Rs. 518600</b> + Intt. from 01-05-2024 & Others Charges thereon	UREM Of Residential House Situated At H No 82/2 Sector-7, Moh Pulia Garvi, Etah-207001 Admeasuring 37.43 Sqm. Owned By Rajkumar Pathak S/o Late Raghuvver Prasad Pathak. <b>Bounded As:</b> East - House Of Laxman Das, West - Gali 6' Wide, North - House Of Anand Swaroop, South - House Of Indra Kumar Pathak.	<b>Rs. 882200/-</b> <b>Rs. 88220/-</b>
<b>Borrower/s:</b> Shiv Sagar Singh S/o Shree Pal Singh, R/o 261, Choncha Bangoan, Nidhauli Road, Etah UP-207001, Guarantor/mortgagor : Lal Pratap Singh S/o Ranjeet Singh, 286, Nagla Pota, Shantinagar, Etah U.P.-207001	<b>Rs. 1196460</b> + Intt. from 01-05-2024 & Others Charges thereon	Urem Of A Residential House, Part Out Of Bhumii No. 308, Mohalla Mauza Choncha Bangoan, Etah, Pargana, Etah Sakit, U.P.-207001 Admeasuring 74.67 Sqm. Owned By Shiv Sagar Singh S/o Shree Pal Singh. <b>Bounded As:</b> East - Other's Property, West - Rasta 15' Wide, North - Other's Property, South - Other's Property.	<b>Rs. 1880900/-</b> <b>Rs. 188090/-</b>
<b>Borrower/s:</b> Smt Suman, W/o Shri Satya Dev R/o Nagla Pota, Dinesh Nagar, Etah UP- 207001, Guarantor/mortgagor : Smt Rajesh Devi W/o Neeresh Kumar, R/o Sanjay Nagar, Toolip Road, Etah UP- 207001	<b>Rs. 2680092</b> + Intt. from 01-05-2024 & Others Charges thereon	Urem Of Residential House Situated At Nagla Pota, Dinesh Nagar, Etah UP Owned By Suman W/o Satya Dev Admeasuring 102.51 Sqm. Owned By Suman W/o Satya Dev. <b>Bounded As:</b> East - Rasta 15' Wide & Prop Of Sarla Devi, West - Rasta 15' Wide & Prop Of Rahis Ahmad, North - House Of Hamidan, South - House Of Munnal And Pappu.	<b>Rs. 2373000/-</b> <b>Rs. 237300/-</b>

**Last Date & Time for receipt tender document: 28.05.2024 up to 5.00 PM, Date & Time of e-auction: 30.05.2024 from 11.30 AM to 12.30 PM (With extension of 5 min. duration each till the conclusion of sale)**

For details terms and conditions of the sale please refer the Canara Bank's website www.canarabank.com or may contact the related Branch during office hours on any working day.

Date: 12.05.2024 Authorized Officer, Canara Bank

### GIC HOUSING FINANCE LTD

CORPORATE OFFICE / HEAD OFFICE : GICHL, National Insurance Building, 6th Floor, J. T. Road, Next to Astoria Hotel, Churchgate, Mumbai, 400 020 Tel.: (022) 43041900 Email: corporate@gicfh.com Website: www.gicfhindia.com BRANCH OFFICE : GHAZIABAD AREA OFFICE : Shop No - 3, 1st Floor, Astoria Boulevard, RDC, Rajnagar, Ghaziabad - 201002. Office Tel : 0120-4995536/ 9918065222 Branch mail id: Ghaziabad.ncr@gicfh.com BRANCH OFFICE : PITAMPURA AREA OFFICE : Plot No. C-1,2,3, 511, 5th Floor, PP Tower, Netaji Subhash Place (NSP), Pitampura, New Delhi-110034 Ph. 011-46019716 Branch mail id: pitampura@gicfh.com

**E-AUCTION SALE NOTICE**

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHL), under Securitization and Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrower/Mortgagor having failed to repay the said due amount, the undersigned has taken PHYSICAL POSSESSION of the following property in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sr. No.	File No./CID	Name of Borrower/ Co-Borrower	Property Address & Area of Property details	Demand notice issued date	Date of Physical Possession	Total Outstanding as on 12.05.24 (Incl.POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1.	UP0620600000554/050060412 / Ghaziabad Branch	SANJAY KUMAR / MONIKA	KH NO 1574, KAILASHPURAM COLONY, FLAT NO - UGF 04, FLOOR NO: UGF PLOT NO : 32, RAISPUR, GHAZIABAD, UTTAR PRADESH, 201001 (Built up area - 430sq.ft, Carpet area - 344sq.ft)	14.06.2022	02.02.2024	15,46,770/-	11,20,768/-
2.	UP0620600001114/050076334 / Ghaziabad Branch	RAJU KUMAR SRIVASTVA	KH NO-41, FLAT-102, FLOOR NO: 1ST, PLOT NO: 270 AND 271, SHAHBERI, DADRI, GAUTAM BUDDH NAGAR, UTTAR PRADESH, 203207 (Built up area - 600 sq.ft, Carpet area - 510sq.ft)	23.09.2019	15.02.2024	25,45,033/-	14,68,786/-
3.	UP0620600000856/050068889 / Ghaziabad Branch	PRAMOD KUMAR PUNDIR/RAJ RANI PUNDIR	KHASRA NO. 1457, BALAJI ENCLAVE, FLAT NO. FF1, FLOOR NO: 1ST, PLOT NO : G100-101, RAISPUR, GHAZIABAD, UTTAR PRADESH, 201002 (Built up area - 506 sq.ft, Carpet area - 405sq.ft)	25.09.2019	16.11.2023	18,73,112/-	12,50,000/-
4.	UP0620600000660/050063510 / Ghaziabad Branch	PRADEEP DUBEY	KHASRA NO. 205, HOUSE NO: FLAT NO 204, FLOOR NO: FIRST FLOOR, PLOT NO: 79 - 80, FRIENDS ENCLAVE, SHABERI, DADRI, GAUTAM BUDDH NAGAR, UTTAR PRADESH, 203207 (Built up area - 525 sq.ft, Carpet area - 446.25sq.ft)	15.07.2019	17.11.2023	28,42,833/-	15,57,198/-
5.	UP0620600001767/050091402 / Ghaziabad Branch	VISHNU KANT JHA	FLAT NO 204, PLOT NO 8, FLOOR NO: II ND FLOOR, SAI HOME II, SAI GARDEN-7, KHASRA NO 5, SHAHBERI, DADRI, GAUTAM BUDDH NAGAR, UTTAR PRADESH, 203207 (Built up area - 300 sq.ft, Carpet area - 240sq.ft)	18.10.2021	17.11.2023	12,74,272/-	8,95,912/-
6.	UP0620600001774/050091331 / Ghaziabad Branch	BHASKAR BHUSHAN THAKUR	KHASRA NO. 5, SAI HOMES-II, FLAT NO. 504, FLOOR NO : 4TH, PLOT NO : 8, SAI GARDEN-7, SHAHBERI, DADRI, GAUTAM BUDDH NAGAR, UTTAR PRADESH, 203207 (Built up area - 550 sq.ft, Carpet area - 440sq.ft)	25.06.2021	17.11.2023	15,78,374/-	10,39,500/-
7.	UP0620600000741/050065950 / Ghaziabad Branch	SUMIT KUMAR	KHASRA NO. 207, SAI CITY, FLAT NO. 401, FLOOR NO: 4TH, PLOT NO: 15, SARA HOMES, SHAHBERI, DADRI, GAUTAM BUDDH NAGAR, UTTAR PRADESH, 203207 (Built up area - 350 sq.ft, Carpet area - 297.5sq.ft)	12.07.2019	17.11.2023	15,75,438/-	9,13,500/-
8.	UP0620600001871/050091064 / Ghaziabad Branch	DHARMENDRA SAINI/MADHU SAINI	KHASRA NO. 165, HOUSE NO 15 B, PLOT NO: 15 B, NCR RAILWAY CITY, GIRDHARPUR SUNARASI, DADRI, UTTAR PRADESH, 203207 (Built up area - 634 sq.ft, Carpet area - 510sq.ft)	25.06.2021	18.12.2023	22,50,638/-	15,19,335/-
9.	UP0620600001701/050088962 / Ghaziabad Branch	GAURAV G	KHASRA NO. 11, SAI GARDEN III, FLAT NO. 502, FLOOR NO: FIFTH, PLOT NO. 108, SHAHBERI, DADRI, GAUTAM BUDDH NAGAR, UTTAR PRADESH, 203207 (Built up area - 500 sq.ft, Carpet area - 400sq.ft)	25.06.2021	18.12.2023	14,31,704/-	9,45,000/-
10.	UP0620600000775/050068050 / Ghaziabad Branch	DEEPAK TYAGI/ SONIYA TYAGI	KHASRA NO. 1461/2, BALAJI ENCLAVE, FLAT NO. FF-4, FIRST FLOOR, PLOT NO: F-64-65, RAISPUR, GHAZIABAD, UTTAR PRADESH, 201002 (Built up area - 375sq.ft)	24.11.2022	07.07.2023	8,95,285/-	7,45,800/-
11.	UP0620600001246/050078724 / Ghaziabad Branch	SANJAY NIGAM/ SHASHI BALA/ SURENDRA SINGH NIGAM	FLAT NO-UG-1, UGF (without Roof Rights), PLOT NO: 141, VIKRAM ENCLAVE, PANDONA, LONI, UTTAR PRADESH, 201005 (Built up area - 380sq.ft, Carpet area - 305sq.ft)	14.06.2022	07.07.2023	20,82,773/-	15,95,251/-
12.	UP0620600000789/050063968 / Ghaziabad Branch	SUNIL DUTT	KH NO 104 MIN, DREAM HOMES-2, FLAT NO 501, 5TH FLOOR, SECTOR 121, GARHI CHAUKHANDI, NOIDA, UTTAR PRADESH, 201301 (Built up area - 500sq.ft, Carpet area - 425sq.ft)	15.07.2019	06.06.2023	34,55,112/-	18,00,620/-
13.	UP0620600000574/050061337 / Ghaziabad Branch	AMAR SINGH/ SHIV RAM	KH NO.-205, FRIENDS ENCLAVE, 2ND FLOOR, PLOT NO: 79 AND 80, SHAHBERI, DADRI, GAUTAM BUDDH NAGAR, UTTAR PRADESH, 203207 (Built up area - 525sq.ft, Carpet area - 446.25sq.ft)	25.06.2021	06.06.2023	24,68,606/-	14,41,843/-
14.	UP0620600002056/050100813 / Ghaziabad Branch	HARENDER SINGH / MEENU M	KH NO-2/1 MIN, PLOT NO 27-A, FLAT NO FF-2, FIRST FLOOR, PLOT NO 27-A, RADHA GARDEN, HARSANO, GHAZIABAD, UTTAR PRADESH, 201001 (Built up area - 550sq.ft, Carpet area - 467.5sq.ft)	18.10.2021	07.06.2023	19,52,857/-	13,91,503/-
15.	UP0620600001549/050086283 / Ghaziabad Branch	POOJA P / SANTOSH KUMAR SAHANI	KHASRA NO. 1455 1462, BALAJI ENCLAVE, FLAT NO. SF-1, SECOND FLOOR, PLOT NO. J-8, J-9, BALAJI ENCLAVE, RAISPUR, GHAZIABAD, UTTAR PRADESH, 201009 (Built up area - 525sq.ft, Carpet area - 446.25sq.ft)	14.06.2022	07.06.2023	18,13,455/-	13,89,214/-
16.	UP0620600000430/050054445 / Ghaziabad Branch	MANAS KUMAR BHUYAN	KH. NO.-1515, AJAY VIHAR, FLAT NO.5, 2ND FLOOR, PLOT NO.-6, RAYEESPUR, GHAZIABAD, UTTAR PRADESH, 201001 (Built up area - 650sq.ft, Carpet area - 553sq.ft)	24.11.2022	07.06.2023	13,91,253/-	10,83,936/-
17.	UP0620600000393/050054179 / Ghaziabad Branch	AMRENDRA SINGH	Flat No.SF-2, Second Floor with Roof Rights, Plot No. 86.A, Kailash Puram Colony-II, Raispur, Ghaziabad, UTTAR PRADESH (Built up area - 600sq.ft, Carpet area - 510sq.ft)	15.07.2019	11.04.2023	32,22,649/-	16,46,840/-
18.	UP0620600001397/050082980 / Ghaziabad Branch	KAMLESH KUMAR GUPTA	Flat No. UGF-04, Upper Ground Floor Back Side, Plot No. F-11, SLF Ved Vihar, Loni, Ghaziabad, UTTAR PRADESH, (Built up area - 350sq.ft, Carpet area - 280sq.ft)	25.06.2021	11.04.2023	18,25,844/-	12,15,503/-
19.	UP0620600001575/050083558 / Ghaziabad Branch	RUPESH KUMAR GUPTA/ ANJALI	Flat No.FF-205, First Floor, Plot No.20 & 21, Khasra No. 90, Unione Residency, Village-Akbarpur Behrampur, Tehsil & Dist. Ghaziabad, UTTAR PRADESH (Built up area - 350sq.ft, Carpet area - 297.5sq.ft)	14.06.2022	11.04.2023	13,89,867/-	10,31,853/-
20.	UP0620600001477/050083272 / Ghaziabad Branch	SURENDER UJJAINWAL/ RENU UJJAINWAL	Flat No.T-4, Third Floor(with roof rights), Plot No.62, Khasra No-68, Akashwani Samiti Colony, Village Sadullabad, Pargana Loni, Ghaziabad, UTTAR PRADESH (Built up area - 325sq.ft, Carpet area - 280.5sq.ft)	12.07.2019	15.02.2023	21,08,349/-	12,37,959/-
21.	UP0620600001447/050083703 / Ghaziabad Branch	CHANCHAL KUMAR/ SANDHYA SIKUSUM K	Flat No.FF-1, First Floor, Plot No.38-A, Khasra No.1563 M1, Kailash Puram, Village, Raispur, Ghaziabad, UTTAR PRADESH, (Built up area - 800sq.ft, Carpet area - 680sq.ft)	25.06.2021	15.02.2023	30,48,617/-	19,16,500/-

Date: 12/05/2024  
 Place: Delhi/ NCR

For GIC Housing Finance Ltd.  
 Sd/-  
 Authorized Officer

**DATE OF E-AUCTION & TIME : 21.06.2024 at the Web-Portal (https://www.bankeauctions.com) from 12.00 PM TO 02.00 PM Noon with unlimited extensions of 5 minutes each.**

**Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHL Office on 19.06.2024 before 5.00 PM.**

Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets/properties in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHL invites OFFERS EITHER in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

**TERMS & CONDITIONS:**

- 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 properties/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.
- 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 properties put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- The interested bidders shall submit their EMD through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com) through Login ID & Password. Intending bidders are required to deposit Earnest Money Deposit/s (EMD) @ 10% of the above said respective reserve prices, by way of DD/RTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: Bank Name: UNION BANK OF INDIA, A/c No: 005111010000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION A/C, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021 IFSC Code - UBIN0800511. The said EMD Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest
- After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/Address Proof (KYC) viz. selfattested copy of Voter ID Card/ Driving License/ Passport etc., without which the Bid is liable to be rejected.

**UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https://www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED.** The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s C1 India Pvt Ltd, Plot No-68, Sector-44, Gurugram Haryana- 122003.

**E-mail id : support@bankeauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124/ 1125/1126, for any queries / Sales Enquiries, Contact Name: Bhavik Pandya - Mo:-8866682937**

- The interested bidder has to submit their Bid Documents [EMD (not below the Reserve Price) and required documents (mentioned in Point No.4)] on or before last date of bid submission and after going through the Registering Process (One Time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/or approval of the Authorised Officer.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/Secured Creditor, after required verification.
- 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 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 borrower shall have no claim/right in respect of property/ amount.
- The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of eAuction. Neither the Authorised Officer/Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
- The purchaser shall bear the applicable stamp duties/ additional stamp duty/transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason therefor.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., https://www.bankeauctions.com before submitting their bids and taking part in the e-Auction
- The publication is subject to the force major clause.
- Bidding in the last moment should be avoided in the bidders own interest as neither the GIC HFL nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.), in so far that they are 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.

**STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT' 2002**

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

For GIC Housing Finance Ltd.  
 Sd/-  
 Authorized Officer

**"IMPORTANT"**

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.



**यूनियन बैंक ऑफ इंडिया**  
**Union Bank of India**

**REGIONAL OFFICE - New Delhi, 1, Faiz Road, Jhandewalan, New Delhi-110005, E-mail : cb8821rec@unionbankofindia.bank**

**AUCTION NOTICE**  
For sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable/Movable Assets on 29.05.2024 between 12:00 PM to 05:00 PM (with unlimited extension of 10 minutes each) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8/9 of the Security Interest (Enforcement) Rule, 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 and charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on As is where is. As is what is and "Whatever there is" on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder

S. No.	Name of the Branch	Name & address of Borrower & Guarantor	Details of Property	Constructive or Physical Possession taken	Total Dues	Reserve Price (in lakh)		Name & Contact No. of Authorized Officer
						EMD @ 10%	Bid Increment	
1	Mayapuri (69760)	1.Mr. Vishab Singh Bharti (Borrower) Flat No. 105 type C, Sanskriti Apartment, Sector 19B, Dwarka 2.Mr. Satish Chand Bhat (Guarantor) H.no. -L142, Dilshad Garden, Jhilmil, East Delhi - 110095.	D-02/22/2A, Ground Floor, DLF Dilshad Extension 2, Hadbast Gram, Brahampur, Bhopara, Pargana Loni, Tehsil Zila, Ghaziabad, Uttar Pradesh - 201005, Area - 33.63 Sq. m. Bounded : On the north by Shop No. D-02/22/1A On the East by Shop No. D-02/22/2B On the South by Shop No. 02/23/1A On the West by 30 feet wide Road.	Symbolic	Rs. 41.36 lacs + Interest + Expense (as on date)	20.73 2.07 0.2		Raj Kamal Singh 8400001178
2	Kirti Nagar (53220)	Vibrant India E-320, Sector-5, Bawana Industrial area, Delhi - 110039	B-34-5889, Street No. 8, Laxmi Nagar, Jassian Road, Village Jassian, Ludhiana, Punjab - 141001. Area: 100 SQ. YARDS	Physical	Rs. 17.65 Lacs + Interest + Expenses (as on date)	22.5 2.25 0.25		Mr. Mukesh Sharma 7738727558
3	Kirti Nagar (53220)	1.Amit Kumar Jha S/o Sh. Nitya Nand Jha (First Applicant) 2.Mrs. Sandhya Choudhary W/o Sh. Amit Kumar Jha (Co-applicant) 3.Mr. Shashi Shankar Thakur S/o Dinesh Thakur(Guarantor) H.no. -86, Block -B, 1ST Floor, Pandav Nagar, New Delhi - 110092	E-83, 2ND Floor without roof rights , Khasra No. 7/12, Village matiala, Om Vihar Extn., Block E, Uttam Nagar, New Delhi - 110059 in the name of Mr. Amit Kumar Jha and Mrs. Sandhya Choudhary. Area: 450 Sq. ft.	Physical	Rs. 11.41 lacs + Interest + Expense (as on date)	17.67 1.77 0.2		Mr. Mukesh Sharma 7738727558
4	Asaf Ali Road (41370)	M/s Ashoka Paper Products M/s Ashoka Traders 408, 4th Floor Essel House, 10 Asaf Ali Road, New Delhi-110002	Property no. 423, Ward no. XI, situated at Gali Panna wali, Matia Mahal, Jama Masjid, Delhi-6 measuring 351 Sq. yards in the name of owned by Rehana Begum w/o Riazuddin, Ziauddin s/o Mohd Din & Sh Saifuddin s/o Aminuddin shop on second floor bearing Property no. 688(Private No. 688/217 without roof rights), situated at Ward no. IX, Ajay market, Chawari Bazar, Delhi-6 measuring 82 Sq.Ft. owned by Mr. Ziauddin s/o Mohammadin shop on second floor bearing Property no. 688(Private No. 688/216 without roof rights), situated at Ward no. IX, Ajay Market, Chawari Bazar, Delhi-6 measuring 82 Sq.Ft. owned by Mr. Rameezuddin Qureshi	Symbolic Physical Symbolic	Rs. 149.83 lacs + Interest + Expenses (as on date)	210.3 21.03 1 11.95 1.2 0.1 11.95 1.2 0.1		SACHIN Kanuja, 9725140343
5	Preet vihar (10921)	1.M/s P.S. Associate ( Prop : Sandeep Sharma) C-120 First Floor Defence Colony Bhopura Ghaziabad, Uttar Pradesh, & 2.M/s M.S. Associates, (Prop: Mrs Manju Sharma), C-120, Defence Colony, Bhopura Ghaziabad, U.P., Uttar Pradesh, 3.M/s DV Enterprises	shop no. 23, Second Floor, Shilpi Arcade, Plot No. 14, Sector-04, Commerical Market, Vaishali, Ghaziabad, UP. Area : 30.19 SQ.MTRS	Physical	1- 10.64 Lacs 2- 11.20 lacs 3- 11.15 lacs + Interest + Expenses (as on date)	23.1 2.31 0.25		Raj Kamal Singh 8400001178
6	Kashmere Gate (37930)	1. Mr. Jetender Singh Lamba, S/o Shri M.S. Lamba B-3/3, Ground Floor (Back Side), Model Town, New Delhi - 110009	All That Property Consisting Of Shop/Portion Of Ground Floor Bearing Pvt.No - G-5 Area Measuring 140Sq Ft (Approx) Excluding Roof Rights Of Property Bearing No B-3/9 Situated At Model Town Delhi In The Name Of Mr. Jetender Singh Lamba Which Is Bounded By: On The North by: Shop G-6 On The South by: Shop G-4 On The East by : B-3/10 On The West by : Passes B-3/8	Physical	Rs. 9.48 lacs + Interest + Expenses (as on date)	16.56 1.74 0.2		Bimlesh Kumar Bimal 9227294320
7	Vishwas Nagar (06281)	PARAMAND MEDICOSE LIG Flat No. 306, 2nd Floor with roof rights building known as Aastha Built on Plot No. 13, Block B, Shalimar Garden Extension II, Ghaziabad, U.P.	LIG Flat No. 306, 2nd Floor with roof rights building known as Aastha Built on Plot No. 13, Block B, Shalimar Garden Extension II, Ghaziabad, U.P. Area :400 SQ FT	Symbolic	Rs. 15.40 lacs + Interest + Expenses (as on date)	18.05 1.81 0.2		Raj Kamal Singh 8400001178
8	SB Sarafa Market (30770)	Ahmadli Khaton A-6/4A, Ground Floor, DLF, Ankur Vihar, Loni Ghaziabad	Residential Property: Flat no. GF-2, ground floor, Plot no. A-6-4A, DLF colony, Ankur Vihar, Loni Tehsil, District Ghaziabad, UP, Area -83.61 Ssq.m. or 900 sq.ft	Physical	Rs. 17.86 lacs +interest+expenses(as on date)	32.4 3.24 0.25		SACHIN Kanuja, 9725140343

**BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE :** The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: (1) The Properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". (2) The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. (3) The sale will be done through e-auction platform provided at the Website <https://www.mstcecommerce.com/autonhome/ibapi/index.jsp>, on date and time of auction specified above. (4) Bank reserves the rights to cancel /postpone the auction at any point of time. (5) For further details and complete Terms & Conditions of the sale, please refer : <http://www.unionbankofindia.co.in/english/TenderViewAllAuction.aspx> (6). Interested person may also contact the concerned authorised officer.

Note: Bidders are advised to register and validate their KYC on website/portal at least 2-3 days prior to auction date and EMD may be deposited 2 days before the date of action to avoid any inconvenience

Date: 10.05.2024 Place: New Delhi Authorised Officer, Union Bank of India

**ROLLATAINERS LIMITED**  
CIN: L21044HR1968PLC004844  
Regd. Off.: Plot No. 73-74, Phase-III, Industrial Area, Dharuhera, District- Rewari, Rewari -123106  
Phone: 01274-243326, 242220, E-mail: cs.rollatainers@gmail.com; Website: www.rollatainers.in

**CORRIGENDUM TO NOTICE OF 1ST EXTRA-ORDINARY GENERAL MEETING FOR THE FINANCIAL YEAR 2024-25**

We would like to draw the kind attention of all the Shareholders of Rollatainers Limited ("the Company") towards the Notice dated 20th April 2024 ("Notice of EGM") issued for convening the Extra-Ordinary General Meeting of the members of the Company on Thursday, 16th May, 2024 at 09:30 A.M. at the Registered Office of the Company at Plot No. 73-74, Phase-III, Industrial Area, Dharuhera, District-Rewari - 123106.

The Notice of the EGM has been dispatched to the Shareholders of the Company in due compliance with the provisions of Companies Act, 2013 read with the relevant rules made thereunder and relevant circulars issued by Ministry of Corporate Affairs and Securities Exchange Board of India. The Corrigendum is issued to make amendments/provide additional details as mentioned herein, pursuant to the provisions of SEBI (ICDR) Regulations, 2018.

With respect to the Resolution No.1 of the Notice of EGM and Explanatory Statement, which pertains for seeking an approval of the shareholders to issue of convertible equity warrants to certain identified non-promoter persons/entities on preferential basis. This corrigendum is being issued to give notice to amend the details as mentioned in the Corrigendum to the Notice of 1st EGM for the Financial Year 2024-25.

A Corrigendum to Notice of the Notice of 1st EGM for the Financial Year 2024-25 has been sent to all the shareholders to whom the notice of EGM has been sent, the said corrigendum shall also be available on the website of the Company i.e. www.rollatainers.in and stock exchanges website i.e. www.bseindia.com and www.nseindia.com and on website of Central Depository Services (India) Limited ("CDSL") at [www.evotingindia.com](http://www.evotingindia.com).

All the content/information mentioned in the EGM Notice shall remain unchanged. The EGM Notice should be read in continuation of and in conjunction with this corrigendum. Further, the remote E-voting period will commence at Monday, 13th May 2024 (09:00 A.M.) to Wednesday, 15th May 2024 (5:00 P.M.).

For ROLLATAINERS LIMITED  
Sd/-  
**AAARTI JAIN**  
CHAIRPERSON  
DIN: 00143244

Date: 12/05/2023  
Place: New Delhi

**ASHIANA ISPAT LIMITED**  
CIN: L27107RJ1992PLC006611  
Registered Office: A-1116, Phase-III, RIICO Industrial Area, Bhiwadi-301019, District-Alwar, Rajasthan  
Email: ashianagroup@yahoo.co.in Website: www.ashianaipat.in

Notice is hereby given that the Extra Ordinary General Meeting of the Members of M/s. Ashiana Ispat Limited ("the Company") will be held on Thursday, 6th June, 2024 at 11:30 A.M. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") facility in accordance with the applicable provisions of the Companies Act, 2013 read with MCA General Circular No. 20/2020, 14/2020 and 17/2020 dated 5th May, 2020, 8th April, 2020 and 13th April, 2020 respectively and further extended by MCA vide circular dated May 05, 2022 which is further extended by General Circular No. 10/2022 dated December 28, 2022 also by General Circular No. 09/2023 dtd 25.09.2023 (collectively referred to as "MCA Circulars"), to transact the Business of "Appointment of Statutory Auditor to fill casual vacancy".

In compliance with the Circular issued by the MCA and SEBI, the Notice of the EGM of the Company has been sent to all the Members whose e-mail ids are registered with the Registrar and Share Transfer Agent/Depository Participants/ Depositories and to all other persons so entitled. Members may also note that the Notice of EGM will also be available on the Company's website i.e. [www.ashianaipat.in](http://www.ashianaipat.in) and on website of the Stock exchange i.e. Bombay Stock Exchange Limited at [www.bseindia.com](http://www.bseindia.com)

The Company has provided the facility of remote e-voting. The instructions for the same are provided in the notice of EGM.

The voting period begins on 3rd June, 2024 (09.00 A.M) and ends on 5th June, 2024 (05.00 P.M). During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date 30.05.2024 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter. Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

The voting rights of the Members shall be in proportion to their shareholding in the Company as on cut-off date i.e 30.05.2024. Any person, who acquire shares and became the member of the company after the dispatch of the Notice but before the cut-off date, may obtain user id and password by sending a request to the Company's Registrar and Share Transfer Agent, Link Intime India Private Limited.

Individual Shareholders holding securities in demat mode with NSDL- Members facing any technical issue in login can contact NSDL helpdesk by sending a request at [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in) or call at : 022-4886 7000 and 022-2499 7000. Individual Shareholders holding securities in contact mode with CDSL- Members facing any technical issue in login can contact CDSL helpdesk by sending a request at [helpdesk.evoting@cdsindia.com](mailto:helpdesk.evoting@cdsindia.com) or contact at toll free no. 1800 22 55 33.

The results of the Remote e-Voting and e-Voting at the EGM shall be declared not later than two working days from the conclusion of the EGM. The Results declared along with the Scrutinizer's Report shall be placed on the Company's website viz. [www.ashianaipat.in](http://www.ashianaipat.in) immediately after declaration, and will be communicated to BSE Limited.

For Ashiana Ispat Limited  
Puneet Jain  
Managing Director  
DIN-00814312

Place: Bhiwadi  
Date: 08.05.2024

**SUPREME HOUSING FINANCE LIMITED**  
POSSESSION NOTICE (Appendix IV) Rule 8(1)

Whereas the Authorized officer of M/s Supreme Housing Finance Ltd, a Housing Finance Bank Company under the National Housing Bank Act, under the provision of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 Of 2002) (hereinafter referred to as "SARFAESI Act, 2002") having its Registered Presently at 2nd Floor, 13/29, Block-E, Harsha Bhawan, Middle Circle, Connaught Place, New Delhi-110001, (hereinafter referred to as "SHFL") and in exercise of the powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice to the following (Borrowers) & (Co-Borrowers) to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower/Guarantor having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 as per under mentioned Date.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of "SHFL" and interest other charges thereon. The attention of the Borrower is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

**Name & Address of Borrower/Co-Borrower :** 1. RUPA SINGH S/O KALYAN SINGH 2. REKHA KANWAR W/O RUPA SINGH, BOTH RESIDING AT - BAZAR MOHALLA, SINODIYA AJMER, AJMER RAJASTHAN 305814. 3. OM PRAKASH S/O BHANWAR LAL JAT KHAPPLA THE KISHANGARH TEHSIL - MADANGANJ AJMER RAJASTHAN 305801. 4. PRASOON DIXIT S/O RAMESH CHAND DIXIT WARD NO. 25, BHAGWATI DHARMSHALA KE PICHE, AJAD NAGAR KISHANGARH, AJMER RAJASTHAN 305801

**Demand Notice Dated :** 25.01.2023  
**Amount of Demand Notice :** Rs. 3,68,922.00/- (Rupees Three Lakh Sixty Eight Thousand Nine Hundred Twenty Two Only) along with interest as on 25-Jan-2023  
**Date of Possession :** 06.05.2024

**Details of Property :** ALL THAT THE PIECE OF PARCEL OF PROPERTY KHASRA NO. 647, PATTI NO.38, ABADI LAND SITUATED AT GRAM SINODIYA, GRAM PANCHAYAT SINODIYA, PANCHAYAT SAMITI KISHANGARH, DISTRICT AJMER, RAJASTHAN, ADMEASURING 73.5 SQUARE YARDS AS BOUNDARIES NORTH - PROPERTY OF SHRI NAWAL SINGH, SOUTH - PROPERTY OF SHRI BHANWAR GUJAR, EAST - OWN PROPERTY AND PROPERTY OF SHRI NAWAL SINGH, WEST - OWN PROPERTY AND PUBLIC WAY

**Name & Address of Borrower/Co-Borrower :** 1. MADAN SINGH RATHORE S/O KALU SINGH RATHORE, 2. MUNNI KANWAR RATHORE W/O MADAN SINGH, 3. DIGVIJAY SINGH S/O MADAN SINGH, ALL RESIDING AT - 01, RAJPUT MOHALLA AAU, AJMER, RAJASTHAN, (INDIA)-305814, 4. RATAN SINGH S/O BHARIV SINGH GRAM AAU AJMER, SINODIYA, RAJASTHAN - 305814

**Demand Notice Dated :** 21.08.2023  
**Amount of Demand Notice :** Rs. 3,95,318/- (Rupees Three Lakh Ninety Five Thousand Three Hundred Eighteen Only) along with interest as on 11-Aug-2023  
**Date of Possession :** 06.05.2024

**Details of Property :** ALL THAT THE PIECE AND PARCEL OF ABADI LAND SITUATED AT GRAM AAO, GRAM PANCHAYAT SINODIYA, PANCHAYAT SAMITI KISHANGARH, DISTRICT AJMER, RAJASTHAN, ADMEASURING 193.08 SQUARE YARDS. (PATTI NO. 60) AND BOUNDED WITH DIMENSION AS UNDER- EAST: PUBLIC WAY, WEST: OWN PROPERTY, NORTH: PROPERTY OF SHRI CHOTA GUJAR, SOUTH: GALLI.

**Name & Address of Borrower/Co-Borrower :** 1. KAMLA DEVI BAIRWA W/O BHAGWAN LAL BAIRWA, 2. BHAGWAN LAL BAIRWA S/O POKHAR BAIRWA, 3. LADU LAL BAIRWA S/O BHAGWAN LAL BAIRWA, 4. LALITA BAIRWA W/O LADU LAL BAIRWA, ALL RESIDING AT - 84, BHIL BASTI, UDULIYAS BHLIWARA, RAJASTHAN-311806

**Demand Notice Dated :** 31.10.2023  
**Amount of Demand Notice :** Rs. 3,72,166/- (Rupees Three Lakh Seventy Two Thousand One Hundred Sixty Six Only) along with interest as on 16-Oct-2023  
**Date of Possession :** 10.05.2024

**Details of Property :** ALL THAT PIECE AND PARCEL OF RESIDENTIAL PROPERTY PATTI NO. 09, VILLAGE UDULIYAS, GRAM PANCHAYAT KANGANI, PANCHAYAT SAMITI- SAHADA, DISTRICT BHLIWARA (RAJ.) ADMEASURING 2700.00 SQ. FT. AND BOUNDED WITH DIMENSION AS UNDER- EAST: RASTA, NORTH: PADAT LAND, WEST: PADAT LAND, SOUTH: RASTA.

**Name & Address of Borrower/Co-Borrower :** 1. VIMALA DEVI W/O VINOD KUMAR KUMAWAT, 2. VINOD KUMAR KUMAWAT S/O JAGADISH PRASAD, BOTH RESIDING AT - VIKRAT NAGAR, AMLODAJAIJUR, RAJASTHAN 303120

**Demand Notice Dated :** 28.11.2023  
**Amount of Demand Notice :** Rs. 4,18,434/- (Rupees Four Lakh Eighteen Thousand Four Hundred Thirty Four Only) along with interest as on 14-Nov-2023  
**Date of Possession :** 08.05.2024

**Details of Property :** ALL THAT PIECE AND PARCEL OF PLOT PART OF RESIDENTIAL LAND SITUATED AT VILLAGE SHYAM NAGAR GRAM PANCHAYAT AAMLDOA TEHSIL VIRATNAGAR DISTRICT JAIJUR, ADMEASURING 63.81 SQ. YRD. AS BOUNDED- EAST HOUSE OF SHARVAN, NORTH - AAM RASTA, WEST- AAM RASTA, SOUTH - LAND OF MR. HAI KUMAWAT.

**Name & Address of Borrower/Co-Borrower :** 1. SEEMA RAJPUT W/O PAPPU PALOT NO.109, THAKRO KA MOHALLA GARHBASSI, ALWAR, RAJASTHAN (INDIA)-301022, ALSO AT- WARD NO.13 PICHANI, JAIJUR KHARAT, RAJASTHAN. 2. PAPPU S/O GHASI SINGH, 3. SANTOSH KANWAR W/O GHASI SINGH, 4. MUKESH SINGH S/O GHASI SINGH All Residing at - PALOT NO.109, THAKRO KA MOHALLA GARHBASSI, ALWAR, RAJASTHAN (INDIA)-301022

**Demand Notice Dated :** 23.09.2023  
**Amount of Demand Notice :** Rs. 2,66,254/- (Rupees Two Lakh Sixty Six Thousand Two Hundred Fifty Four Only) along with interest as on 18-Sep-2023  
**Date of Possession :** 09.05.2024

**Details of Property :** ALL THAT PIECE AND PARCEL OF PLOT PART OF RESIDENTIAL LAND PATTI NO.026 AND REG. GIFT DEED NO.202103211100268 SITUATED AT VILLAGE GARB BASSI GRAM PANCHAYAT GARB BASSI TEHSIL THANAGAZI DISTRICT ALWAR ADMEASURING 130.66 SQ YARDS AND BOUNDED WITH DIMENSION AS UNDER- EAST: COMMON WAY, WEST: HOUSE OF HANUMAN SAHAY/STREET, NORTH: BLANK LAND OF HANUMAN FOJI, SOUTH: BLANK LAND OF NAWAL SINGH.

Place: Rajasthan Authorised Officer,  
Date: 12.05.2024 SUPREME HOUSING FINANCE LIMITED

**यूनियन बैंक ऑफ इंडिया Union Bank of India** Regional Office, P.B. Complex 1<sup>st</sup> Floor, near Kusumkhara Chauraha, Kaladhungi Road, Kusumkhara, Haldwani, Distt Nainital - 263139

**SALE NOTICE FOR SALE OF IMMOVABLE/MOVABLE PROPERTIES**  
E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 (STATUTORY 15 DAYS SALE NOTICE)

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, possession of which has been taken by the Authorised Officer of Union Bank of India, Secured Creditor, will be sold on "AS IS WHERE IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" as such sale is without any kind of warranties and indemnities. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below.

**SCHEDULE OF THE SECURED ASSETS**

SR. No.	Name & Addresses of the Borrower/ Guarantor/ Account	"Description of the Immovable/movable Properties Mortgagor/Owner Name (Mortgagor of Property(ies))"	A) Df. Of Demand Notice u/s 13(2) of Sarfaesi Act 2002"		Date / Time of E-Auction	Details of the encumbrances known to the secured creditors
			A) Reserve Price	B) EMD		
1.	1. Mr. Devbrat Sardar S/o Avani Sardar, R/o H.No. 208, Kalinganagar, Vijaynagar, Buksaura Dineshpur Rudrapur	All that piece and parcel of Residential Land & Building Land and building at khata no. 501, khasra No. 618 min, Village Vijaynagar, Tehsil Rudrapur, Distt. Udham Singh Nagar owned by Mr. Devbrat Sardar measuring 184.01 Sq. Mtrs. And bounded by East :- Property of seller, West: Property of seller, North :- Property of RG Dheeman, South :- Rasta 3.65 mtrs wide. (Property description as specified in the Sale Deed No. 752/2017 dated 07.09.2017).	A) 04.10.2019	A) Rs. 19.74 Lakh	29.05.2024	Not Known
			B) Rs. 4,64,775.94 as on 31.03.2024 + intt. and other charges w.e.f. 01.04.2024.	B) Rs. 1,97,400/-	From 12.00 PM to 05.00 PM	
			C) 17.01.2020	C) 28.05.2024		
			D) Symbolic Possession	D) Rs. 0.20 Lakh		
2.	1. Mr. Rajesh Kumar S/o Gopal Krishnan, C/o Jai Hind Automotive Pvt. Ltd., Plot No. 24 C, district U S Nagar Uttarakhand 263153. 2. Mr Umesh Sharma S/o Sri Radha Charan, H No- 61/3, Avas Vikas Pachmi Rampura Near Manokamana Mandir, Rudrapur, Kichha -263153. Branch Name : Rudrapur UMF Branch, Branch Manager : Mr. Tribhuwan Singh Mob no. 9520234031	All that piece and parcel of Residential Land & Building at Flat No. A2/33, Platinum Tower, Zestha Residential Housing Flat, Phulsunga, Rudrapur, U.S. Nagar- 263153. Boundaries:- East- Passage than After Flat No. 36, West - Road 9 Meter, North-Flat No. 32and South- Flat No. 34 Total Land Area 78.07 SQM. in the name of Shri Rajesh Kumar S/o Shri Gopal Krishnan. Details of Deed: (sale Deed registered serial no 11188 dated 30.09.2013 in the name Mr. Rajesh Kumar S/o Gopal Krishnan.	A) 11.11.2021	A) Rs. 12.85 Lakh	29.05.2024	Not Known
			B) Rs. 10,28,340.93 as on 31.03.2024 + intt. and other charges w.e.f. 01.04.2024.	B) Rs. 1,28,500/-	From 12.00 PM to 05.00 PM	
			C) 07.02.2022	C) 28.05.2024		
			D) Symbolic Possession	D) Rs. 0.13 Lakh		
3.	1. M/s Fashion Hub (Prop. Mr. Saurabh Narang S/o Ashok Kumar) Below Gurudwara, Matke Wali Gali, Main Bazar, Rudrapur, District U S Nagar-263153. 2. Mr. Saurabh Narang S/o Ashok Kumar, MIG-130, Awas Vikas, Rudrapur, Dist U S Nagar-263153. 3. Mrs. Manju Rani W/o Ashok Kumar, Ward No 19, Awas Vikas, Rudrapur, U S Nagar-263153. Branch Name : Rudrapur UMF Branch, Branch Manager : Mr. Tribhuwan Singh Mob no. 9520234031	All that piece and parcel of Shop No G-9 & G-10 (No Possession right on roof) Khasra no 206Min, area 26.71 Sq Meters situated at Village Shimla Bahadur, Tehsil Rudrapur, Distt Udham Singh Nagar Boundaries: East - 3.03 meters wide Galary, West - Shop No G-5 & G-8, North Rassta 9.09 Meters & South- 3.03 Meters wide Gallary Belongs to Mrs Manju Rani W/O Shri Ashok Kumar, RO Avas Vikas Colony,Rudrapur, Distt U S Nagar. Sale Deed No. Deed No. 3520/2015 in the name of Smt Manju Rani W/o Ashok Kumar).	A) 02.01.2019	A) Rs. 17.95 Lakh	29.05.2024	Not Known
			B) Rs. 30,58,503.41 as on 31.03.2024 + intt. and other charges w.e.f. 01.04.2024.	B) Rs. 1,79,500/-	From 12.00 PM to 05.00 PM	
			C) 13.07.2021	C) 28.05.2024		
			D) Symbolic Possession	D) Rs. 0.18 Lakh		
4.	1. Mr. Krishna Kumar, R/o House No. 291 -A,Satyalok Colony,Deheriya Manpur Paschim, Haldwani, Dist. Nainital. 2. Smt. Leena W/o Shri Krishna Kumar, R/o House No. 291-A,Satyalok Colony, Deheriya Manpur Paschim, Haldwani, Dist. Nainital. Branch Name : Rudrapur UMF Branch, Branch Manager : Mr. Tribhuwan Singh Mob no. 9520234031	Residential property situated at Ch-11 & Khata No. 159 Khasra No. 194/2 (Pvt. Plot No. C-5), Village Bigwara, Pargana Rudrapur, Udham Singh Nagar, Uttarakhand. The bounded by East: Pvt. Plot No. 5; West: 20 feet Road, North: Pvt Plot No C-6 and South: Pvt. Plot No. C-4 Total Plot Area 63.19 Sq.Mtrs. Details of Deed: Deed No. 1461 gen 28 April 2015 in the name of Shri Krishan Kumar.	A) 15.11.2021	A) Rs. 12.00 Lakh	29.05.2024	Not Known
			B) Rs. 11,58,470.66 as on 31.03.2024 + intt. and other charges w.e.f. 01.04.2024.	B) Rs. 1,20,000/-	From 12.00 PM to 05.00 PM	
			C) 07.02.2022	C) 28.05.2024		
			D) Symbolic Possession	D) Rs. 0.12 Lakh		

For Registration, Log-in & Bidding terms & conditions please visit <https://www.mstcecommerce.com/autonhome/ibapi/index.jsp>  
Place : Haldwani, Distt. Nainital Date : 11.05.2024 Authorised Officer

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**पंजाब एण्ड सिंध बैंक**  
(भारत सरकार का उपक्रम)



**Punjab & Sind Bank**  
(A Govt. of India Undertaking)

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**ZONAL OFFICE : GURUGRAM**  
Institutional Plot No.- 151, Sector- 44,  
Gurugram-122003 Ph.- 0124-4843537

**E-AUCTION**  
(Sale through E-Auction only)

**SALE NOTICE (SALE THROUGH E-AUCTION ONLY)**

Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No.54 of 2002). Whereas, the Authorized Officers of PUNJAB & SIND BANK has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 in the following loan account/s with our Branch with a right to sell the same on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" for realization of Bank's dues. The sale will be done by the undersigned through e-auction platform provided at the website: <https://www.bankeauctions.com>.

**SCHEDULE OF SALE OF THE SECURED ASSETS**

S.No.	Name of the Borrower/ Bank Branch	Demand Notice Date & Outstanding amount mentioned therein	Description of property along with name of mortgagor (Owner of property)	Status of possession (Physical or Symbolic)	Reserve Price/EMD/Bid Incremental Amount	EMD Submission Account Details (deposit through RTGS/NEFT)	Property Inspection Date & Time	The Last Date of EMD & E-Auction Date	Name & Contact N. of Authorized Officer
1.	Avdhesh Kumar/ GGK Ka Tal	08.02.2019/ Rs.1892940.13	House built on plot no. 48A, measuring 83.61 sq.mtrs., khasra no. 204 (northern side) govindpuri mauza kakretha agra	Symbolic	Rs.2400000.00/ Rs.240000.00/ Rs.240000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10.00-10:30 am	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
2.	Bhuvnesh Kumar/ GGK Ka Tal	08.10.2018/ Rs.1910453.24	House built on plot no. 48A, measuring 83.61 sq.mtrs., khasra no. 204 (southern side) govindpuri mauza kakretha Hariparbat agra	Symbolic	Rs.2300000.00/ Rs.230000.00/ Rs.230000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10.30-11:00 am	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
3.	Sunil Kumar GGK Tal Agra	11.04.2018/ Rs.15,36,702.00	Measuring 66.80 SqMtr Khasra no 2158, H no 80, Jyoti Kunj, Near Chandra Nagar Naraich Agra. Bahi no 1 zild no 10199 pages 181 to 234 sr no 12637 on dated 20-10-2016 in the name of Shri Sunil Kumar S/O Shri Ram Gopal.	Symbolic	Rs.1700000.00/ Rs.170000.00/ Rs.170000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 11.00-11:30 am	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
4.	Amit Bhargav GGK Tal Agra	01.04.2022/ Rs.736958.52	Measuring 29.26 Sq mt, House No 53, Basera Neelkanth, Mauza Khaspur,Agra	Symbolic	Rs.733000.00/ Rs.73300.00/ RS.73300.00 /	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 11.30-12:00 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
5.	Daya Ram GGK Tal Agra	08.02.2019/ Rs.5,70,685.71	Measuring 169.05 SqMtrKhasra no 1804, Mauza Poiya, Thahar Darshi, Tehsil Etmadpur Distt-Agra	Symbolic	Rs.1900000.00/ Rs.190000.00/ Rs.190000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 12.00-12:30 am	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
6.	Sanjay Kumar and Guddi devi GGK Tal Agra	07.12.2019/ Rs.931381.68	Property situated at khasra no. 7A-B Village Mangtai Tehsil & Distt:Agra, Measuring 108.00 sq.yds.	Symbolic	Rs.845000.00/ Rs.84500.00/ RS.84500.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 01:00-01:30 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
7.	Sangeeta Devi GGK Tal Agra	02.07.2018/ Rs.1368003.84	Property bearing Plot No.31, measuring 83.61 sq.mtrs. at Mauza Kakretha, Tehsil & Distt:Agra	Symbolic	Rs.2145000.00/ Rs.214500.00/ RS.214500.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 01:30-02:00 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
8.	M/s Pappu Rolling Shutter Prop. Mohd Shamshad/ Guru Ka Tal	07.04.2021 Rs.2415242.96	All Part and Parcel of the immovable Mortgaged Property measuring 61.66 Sq. Meter, bearing property no 6/98 (Old), 33/136 (New) Jagatpura, Lohamandi Ward, Agra	Symbolic	Rs.2850000.00 Rs.285000.00 Rs.28500.00	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 02:00 – 02.30 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
9.	M/s Om Sai Prakash Associates Prop. Amit Goyal Guru Ka Tal	04.06.2018 Rs.1012887.69	All Part and Parcel of the immovable Mortgaged Property measuring 38.46 Sq. Meter, bearing property Commercial Office No.5(1st Floor) on Plot No 4 and 5, Sector 3B, MadhavPlace, Pandit Deen Dayal Upadhaya Puram, Awasth Vikas Colony, Sikandra, Agra	Symbolic	Rs.3270000.00 Rs.327000.00 Rs.32700.00	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 02:30 – 03.00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
10.	Kedar Singh Guru ka tal Agra	06.12.2018/ Rs. 1547145.56	Residential property No. 11J/NP/6A, measuring 79.89 sq.mtrs. Mauza Naraich, Nai Abadi, Nandalpur, Tehsil & Distt: Agra	Symbolic	Rs.2279000.00/ Rs.227900.00/ Rs.22790.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ / 10.00-10:30 am	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
11.	Anil Guru Ka Tal Agra	13/03/2019/ Rs. 1841400.13/-	Residential property/House No.11J/5D/6, khasra No. 564, measuring 122.90 sq.mtrs. Mauza Nandalpur, Sudarshan Dham, Tehsil & Distt: Agra	Symbolic	Rs.34,58,000.00/ Rs. 345800/ Rs. 34580/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10.30-11:00 am	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
12.	Sonu kumar Guru ka tal	03/06/2019 Rs.1150799.50/-	Residential property No. 53A, khasra No. 89, measuring 41.80 sq.mtrs. Mauza Jaganpur, Basera residency, Tehsil & Distt: Agra	Symbolic	Rs.821000.00/ Rs.82100.00/ Rs.8210.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 11.00 – 11.30 AM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
13.	Ashish Guru Ka Tal Agra	08/10/2018/ Rs. 713272/-	Residential property/House No.25, khasra No. 133, measuring 29.26 sq.mtrs. Mauza Khaspur, Basera Neelkanth, Tehsil & Distt: Agra	Symbolic	Rs.577000.00/ Rs.57700.00/ Rs.5770.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 11.30-12:00 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
14.	Majid Ahmad Guru Ka Tal Agra	02/07/2018/ Rs.1409975/-	Residential property at House No. 33/50, measuring 41.98 sq.mtrs., Jatpura, Lohamandi Ward, Tehsil & Distt: Agra	Symbolic	Rs.1240000.00/ Rs.124000.00/ Rs.12400.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 12.30-01:00 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
15.	Sagar Singh Guru Ka Tal Agra	04/06/2018/ Rs.1756407.50/-	Residential building/property No. 11/235, measuring 49.26 sq.mtrs., Khatik Para, Tehsil 7 Distt: Agra	Symbolic	Rs.1960000.00/ Rs.196000.00/ Rs.19600.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 01.30-02:00 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
16.	Jitendra Kumar Guru ka tal	02/07/2018 Rs.1546128.00 25/11/2023	All part and parcel of immovable property measuring 66.68 sq.mtrs., property over plot no.40 bearing nagarnigam no.11EJK/P-40 at Jyotikunj, Nai Abadi, Kalindi Vihar, Tehsil Etmadpur, Agra	Symbolic	Rs.1500000.00/ Rs.150000.00/ Rs.15000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 03.00 – 3:30 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
17.	Ravinder Kumar Guru Ka Tal	08/02/2019 Rs.498074.00	All part and parcel of immovable property measuring 108.69 sq.mtrs. bearing part of plot no.59 & 60 khasra no.210 Amar Vihar Phase II, Mauza Rohata Agra	Symbolic	Rs.2000000.00/ Rs.200000.00/ Rs.20000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 04:30-05:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
18.	Satya Prakash and Guddi Devi Hing Ki Mandi	30/12/2012 Rs.1673263.97	Property situated at khasra no. 2883, 11/39-c/55/c/1 measuring 46.73 sq.mtrs. Village Naraich Mustkil First Tehsil Etmadpur, Popularly Known as Seetanagar Rambagh, Agra	Symbolic	Rs.3049000.00/ Rs.304900.00/ Rs.30490.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10.00-10:30 AM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
19.	Vimlesh IBD Agra	23.08.2022 Rs.4575297.20	Plot no. 44-A Khasra No. 1982, Mauza Naraich, Tridev Vihar Colony, Near Kalindi Vihar Colony Tehsil-Etmadpur Agra-282006	Symbolic	Rs.5971000.00/ Rs.597100.00/ Rs.59710.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10.30-11:00 AM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
20.	M/S Yogesh Murti Kala Kendra(prop: Guddi Devi) New Agra	11/3/2020 Rs.1382925.47	RESIDENTIAL BUILDING MEASURING 105.34 SQM. KHASRANO - 7A,7B, MAUJA-MAGHTAI, AGRA(UP)	Symbolic	Rs.2077200.00/ Rs.207720.00/ Rs.20772.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 11:00-11:30 AM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
21.	Ashok kumar dhakad and Sumitra Devi Hing Ki Mandi	03/07/2017 Rs.1936475.00	MIG HNO – 52 Jawahar Puram Yojna Lohamandi Agra	Physical	Rs.1800000.00/ Rs.180000.00/ Rs.18000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 11:30-12:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
22.	Meera Sharma & Yogesh Kumar Ghatia Azam Khan Agra	06/02/2023 Rs.1450012.28	All the part and parcel of immovable property bearing EWS House no.D-479 measuring 27 sq.mtrs. at Kalindi Vihar, Mauza Nariach, Tehsil Etmadpurand Distt: Agra	Symbolic	Rs.1400000.00/ Rs.140000.00/ Rs.14000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 03:00-03:30 PM	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
23.	Mohd. Faim and Firdaus Begam Ghatia Azam Khan, Agra	01/06/2022 Rs.919951.46	All part and parcel of the immovable property bearing Nagar Nigam No.147(old), 8/283(new) measuring 80.99 sq.ft. Shoe market gate no.1, Hing Ki Mandi, Agra	Symbolic	Rs.2070000.00/ Rs.207000.00/ Rs.20700.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 03:30-04:00 PM	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
24.	Prashant Mandal And Kirti Verma RPC Agra	06.07.2018/ Rs.16,40,189.00	Residential Property Situated At Flat No -203, 2nd Floor Corp No 8/215A/6-A,J.P. Apartments, Engineering Colony, Nagla Padi,hanparwat Ward, Agra In The Name Of Mr Prashant Mandal S/o Jagdish Prasad Measuring 66.71 Sq.mtr.	Physical	Rs.2231000.00/ Rs.223100.00/ Rs.23000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10:00 - 10:30 AM	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
25.	Ramvati mahor and Ajay RPC Agra	02.12.2019/ Rs.8,98,034.30	All Part and parcel of the immovable property bearing Nagar Nigam no.303, Measuring 74.67 Sq. meter, Kabir Nagar, Gali No.4, Mauza Sukhmalpur, Nizamabad, Tehsil & Distt. - Firozabad	Symbolic	Rs.800000.00/ Rs.80000.00/ Rs.8000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10:30 -11:00 AM	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
26.	Irfan Kureshi RPC Agra	08.04.2021/ Rs.806032.89	House No. 35/388 A/1, Part of khasra no. 485, Naubasta, Lohamandi Ward, Tehsil Sadar, Distt-Agra, Having area 55.74 sq.mtrs.	Symbolic	Rs.1014000.00/ Rs.101400.00/ Rs.10140.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 11:00-11:30 AM	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
27.	Sunil Kumar and Anshu Sharma RPC Agra	09.01.2018/ Rs.2071684.00	House No. 1441(41/96), New Saraswati Nagar, Balkeshwar within the limit of Nagar Nigam Hariparwat Ward-Agra, U.P., Area 140 sq.yds.	Symbolic	Rs.3057000.00/ Rs.305700.00/ Rs.30570.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 12:00 -12:30 PM	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
28.	Anil kumar Gupta Etah	14/08/2023 Rs.1397754.68/-	Residential Building Property situated at Mohalla Dinesh Nagar Etah, Pargana Etah Sakeet, Tehsil & Distt: Etah, Measuring 65.03 sq.mtrs.	Symbolic	Rs. 2412000.00/- Rs.241200.00/- Rs. 24120.00/-	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 03.00-03:30 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
29.	Ashok Kumar Etah	03/11/2023 Rs.1341687.35/-	Property situated at Mauza Barthar, Pargana Etah Sakeet, Tehsil & Distt: Etah, Having area 119.97 sq.mtrs	Symbolic	Rs.3300000.00/- Rs.330000.00/- Rs.33330.00/-	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 03.30-04:00 pm	Sh. Gyan Prakash Verma (Chief Manager) Mobile No: 8076189192 Email ID: A0793@psb.co.in
30.	Akash and Kamla Devi Firozabad	09/10/2018 Rs.631764.70	All part and parcel of immovable property bearing nagar nigam no. 303, House no.105, measuring 74.67 sq.mtrs., Kabir Nagar, Gali No. 4, Mauza Sukhmalpur Nizamabad Tehsil & Distt: Firozabad	Physical	Rs. 1300000.00/ Rs.130000.00/ Rs.13000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 04:00-04:30 PM	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
31.	MUKESH SHARMA VIMLA DEVI KN Mathura	03.03.2023/ Rs.506637.35	Commercial building property plot no. 86 & part of plot no. 87(part) joint together measuring 8.36 sq.mtrs., situated in Anandlok colony, inside mauza Mathura banger, tehsil & distt: Mathura, uttarpradesh	Symbolic	Rs.1100000.00/ Rs.110000.00/ Rs.11000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10.00-10:30 am	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in
32.	DINESH KUMAR K N Mathura	06.09.2021/ Rs.749583.43	All Part and Parcel of plot no 15 (part) Measuring 83.33 Sq. Meters, Sonkh Road Palikhedha, Mathura	Symbolic	Rs.3800000.00/ Rs.380000.00/ Rs.38000.00/	Account no. 80235040070003 IFSC Code-PSIB0008023 SUNDRY CR- FUNDS/ASSETS	22.05.2024 10:00am to 4:00pm	28.05.2024/ 29.05.2024/ 10.30-11:00 am	Mr. Abhinav Mishra Chief Manager 783775330 abhinav.mishra@psb.co.in

Table with 10 columns: S.No., Name of the Borrower/ Bank Branch, Date & Outstanding amount mentioned therein, Description of property along with name of mortgagor (Owner of property), Status of possession (Physical or Symbolic), Reserve Price/EMD/Bid Incremental Amount, EMD Submission Account Details (deposited through RTGS/NEFT), Property Inspection Date & Time, EMD & E-Auction Date, Name & Contact N. of Authorized Officer. Rows 33-38.

Terms & Conditions:-

- 1. The e-auction is being held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".
2. Auction sale/bidding shall only be done through "Online Electronic Mode" through Bank's approved service provider M/s C1 India Pvt. Ltd.
3. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank.
4. In case of default in depositing 25% of bid amount & balance 75% of the prescribed amount within the time limit as mentioned at point no. 4, the amount already deposited will be forfeited and secured asset will be resold.
5. As per Income Tax Rule, TDS @rate of 1% of Auction price is payable by the successful auction purchaser, wherever applicable.

The sale shall be subject to rules/conditions prescribed under the securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002.
The other terms and conditions of the e-auction are published in the websites- 1. https://www.bankauctions.com, 2. https://punjabandsindbank.co.in
Date- 12.05.2024 Place- MATHURA Authorized Officer Punjab & Sind Bank

Union Bank of India logo and (Stressed Asset Management Branch) 603B, Konektus Tower, Bhav Bhuti Marg New Delhi-01 E-mail- ubin0906069@unionbankofindia.bank SALE NOTICE For Sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets and Enforcement of Security Interest Act, 2002 read with Rules 8/9 of the Security Interest (Enforcement) Rule, 2002

The notice is hereby given to the public in general and in particular to the borrower(s)/mortgagor(s)/guarantor(s) that the below described immovable property mortgaged charged to the secured creditor, the possession of which has been taken by the authorized officer of Union Bank of India (secured creditor) will be sold on "As is where is" "As is What is" and "Whatever there is" on the date mentioned below for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned borrower(s)/guarantors(s). The reserve price and the Earnest Money Deposit are also mentioned hereunder:

Date and Time of Auction: 29.05.2024, 12:00 Noon to 5.00 PM (with 10 min unlimited auto extensions)

Main auction notice table with 5 columns: Sr. No, Name & address of Borrower / Mortgagors / Guarantor, Description of the Immovable property put for auction & Status of Possession, Dues to be recovered from Borrower/ Guarantor (Rs.), Reserve Price (Rs.) Bid Increment. Rows 1-9.

For registration, login and bidding rules visit https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp.
For detailed terms and conditions of the sale, Please refer to the link provided in https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx
-For Properties Serial No. 1-5, Authorised Officer Mr. Binod Kumar Contact No. 7477250588, -For Properties Serial No. 6, Authorised Officer Mrs. Uma Sharma Contact No. 8950860922,
-For Properties Serial No. 7-8, Authorised Officer Mr. Ashwani Kumar, Contact No. 7506145062, -For Properties Serial No. 9, Authorised Officer Mrs. Mineendra S.R. Contact No. 9967887077..
Note: Bidders are advised to register and validate their KYC on MSTC website/portal at least 2-3 days prior to auction date and EMD may be deposited 2 days before the date of auction to avoid any inconvenience.

Place: New Delhi Authorised Officer, Union Bank of India



E-AUCTION SALE OF PROPERTIES on 15-06-2024 Last date of EMD : 12-06-2024

REGIONAL OFFICE, WEST DELHI, PHONE: 011-2845099, 9821711328

E-AUCTION SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) and the below described immovable property mortgaged/charged to the secured creditors, the possession of which has been taken by the Authorised Officer of Canara Bank under Section 13 (4) of 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, will be sold on As is where is, As is what is and Whatever there is basis on 15.06.2024, 11:30pm to 12:30pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale.) through E-Auction for detailed terms and conditions of the sale please refer the link "E-Auction" provided in M/s Canbank Computer Services Ltd (M/s Canbank Computer Services Ltd. Mr. Pratap Kanjilal & D.D. Pakhare 9832952602, 9911293517, 080-23469665. E-mail: ccseleaction@gmail.com, No. 218 JP Royel 1st, Sampige Road Malleshwaram Website: http://indianbankseaction.com

Table with columns: Sr. No., Name of the Branch, Borrower / Guarantors / Mortgagee Name & Address, Details of movable / immovable property and status of possession, Total Dues, Reserve Price (Rs), EMD (Rs), Incremental Bid (Rs), Date of Notice, Account Number & IFSC Code.

Intending Bidders May Contact Branch Phone No: 011-25195063 or Manager - Mr. Ankit Kumar (Mob- 9431847783) during office hours on any working day for other details and inspection of properties.



INDIA SHELTER FINANCE CORPORATION LTD

REGD. OFFICE:- PLOT-15,6TH FLOOR, SEC-44, INSTITUTIONAL AREA, GURUGRAM, HARYANA-122002 BRANCH OFFICE : Plot No 5, C-5, 1st Floor, Meera Nagar, Chittorgarh - 312001, Rajasthan

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Table with columns: S. No., NAME OF THE BORROWER/GUARANTOR (OWNER OF THE PROPERTY) & LOAN ACCOUNT NUMBER, DESCRIPTION OF THE CHARGED / MORTGAGED PROPERTY (ALL THE PART & PARCEL OF THE PROPERTY CONSISTING OF), DT. OF DEMAND NOTICE, AMOUNT DUE AS ON DATE OF DEMAND NOTICE, DATE OF PHYSICAL POSSESSION.

FOR ANY QUERY, PLEASE CONTACT Mr. Vinay Rana (+91 7988605030) & Mr. Manish Puri Ganswami (+91 7737659853) & Mr. Navodit Tripathi (+91 9694254879) PLACE: Chittorgarh, Rajasthan Date 12-05-2024 (AUTHORIZED OFFICER) FOR INDIA SHELTER FINANCE CORPORATION LTD



Regional Office : 2nd Floor Mahaluxmi Mall, C-2, RDC, Rajnagar, Ghaziabad, UP-201001

SALE NOTICE for sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Proviso to Rule 8 (6) of Security Interest (Enforcement) Rule, 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 symbolic/physical (details mentioned as below) possession of which has been taken by the Authorized Officer of Union Bank of India secured creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis (assets wise date and time mentioned below) for recovery of amount, as mentioned below due to Union Bank of India Secured Creditor from below Named Borrower(s), Mortgagee(s) and Guarantor(s).

Table with columns: S. No., Name & address of Borrower & Guarantor, Description of the movable/ Immovable property put for auction, Constructive or Physical Possession taken, Dues to be recovered from Borrower/ Guarantor (Rs.), Reserve Price (Rs.), Date and Time of Auction.

For registration, login and bidding rules visit https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. For detailed terms and conditions of the sale, please refer to the link provided in https://www.unionbankofindia.co.in.

SUPREME HOUSING FINANCE LIMITED POSSESSION NOTICE (Appendix IV) Rule 8(1)

Whereas the Authorized officer of M/s Supreme Housing Finance Ltd, a Housing Finance Bank Company under the National Housing Bank Act, under the provision of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) (hereinafter referred to as "SARFAESI Act, 2002") having its Registered Presently at 2nd Floor, 13/29, Block-E, Harsha Bhawan, Middle Circle, Connaught Place, New Delhi-110001, (hereinafter referred to as "SHFL") and in exercise of the powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice to the following (Borrowers) & (Co-Borrowers) to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.



Punjab & Sind Bank (A Govt. of India Undertaking)

E-AUCTION (Sale through E-Auction only)

C-1A, SECTOR-63, NOIDA PH.: 0120-4314956

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES ON 29.05.2024 at 11:00 AM TO 01:00 PM

Sale of immovable property mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No.54 of 2002) Whereas, the Authorized Officer of PUNJAB & SIND BANK had taken possession of the following property/ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 in the following loan accounts with our Branches with a right to sell the same on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" for realization of Bank's dues. The sale will be done by the undersigned through e-auction platform provided at the website: (https://www.bankeauctions.com)

DESCRIPTION OF IMMOVABLE PROPERTIES

Table with columns: Sl. No., Name of Borrower/Guarantor & Branch, Description of property, Demand Notice Date & Outstanding Amount (Rs.) as on + future interest & other expenses thereon, Reserve Price EMD Bid increase Amount, EMD Submission Account Details, Name & contact no. Branch, Property Inspection Date and Time, Last Date & Time of EMD Submission Status of possession, Date/ Time of e-Auction, O/s Govt. dues, if any.

TERMS & CONDITIONS:

- 1. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".
2. 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.
3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid.
4. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact Help Desk: +91 - 7291981124, 7291981125, 7291981126, Helpline e-mail ID- support@bankeauctions.com and for any property related query may contact Authorized officers during the office hours on any working day.
5. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-Auction process.
6. The interested bidders, who have submitted their EMD not below the 10% of Reserve Price through online mode before 04:00 PM on 28.05.2024, shall be eligible for participating in the e-bidding process.
7. The EMD of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column "Bid Increase Amount" against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (subject to maximum of unlimited extensions of 5 minutes each). The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
8. 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, immediately on 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 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 bidder shall have no claim/ right in respect of property/ amount.
9. The purchaser qualified bidders may avail online training on e-Auction from M/s C1 India Pvt Ltd, Prior to the date of e-Auction. Neither the Authorised Officer/ Bank nor M/s C1 India Pvt. Ltd., shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
10. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also the statutory non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody prior and future.
11. The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
12. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Website (https://www.bankeauctions.com) of M/s C1 India Pvt. Ltd before submitting their bids and taking part in the e-Auction.

STATIONARY 15 DAYS SALE NOTICE UNDER 8(6) OF THE SARFAESI ACT, 2002 The borrower/guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost. DATE : 10.05.2024, PLACE : NOIDA AUTHORISED OFFICER, PUNJAB & SIND BANK

● NDA WILL BREAK ALL RECORDS, ASSERTS BJP

# Congress won't win even 50 Lok Sabha seats, claims Modi

'Congress will not win Opposition status post polls'

PRESS TRUST OF INDIA  
Phulbani/Bolangir/Bargarh (Odisha), May 11

**PRIME MINISTER NARENDRA** Modi on Saturday claimed that the Congress will not win even 50 seats in the Lok Sabha elections and will not be able to get the Opposition party status after the polls.

Addressing poll rallies in Kandhamal, Bolangir and Bargarh Lok Sabha seats, Modi claimed that Odisha's *asmita* (pride) is in danger and the BJP will protect it, asserting that a "double engine" government of the saffron party will be formed in the state and a "son or daughter of the soil who understands Odia language and culture" will be made the chief minister.

Attacking the BJD, he called for ousting from power "those responsible for keeping people poor despite the state having bountiful natural resources".

"Congress will not be able to



PM Narendra Modi at an election rally in Odisha's Balangir on Saturday

get 10% seats to become principal Opposition in the Lok Sabha. They will not win even 50 seats," Modi claimed. Taking a dig at Congress leader Rahul Gandhi, he said, "The Congress *shehzadehas* been reading out the same script since the 2014 polls... mark my words, NDA will break all records and will win over 400 seats this time." The *shehzade* tearing a document of the Manmohan Singh cabinet was an insult to the Constitution, Modi said, refer-

ring to the 2013 incident. Recalling the achievements of the previous BJP government at the Centre under Atal Bihari Vajpayee, he said that on this day 26 years ago, Pokhran tests were conducted (in 1998), and it enhanced the image of the country across the globe. "The Congress always tries to scare the people of India... due to this tendency, Jammu and Kashmir witnessed terrorism for so many years. Instead of giving befitting re-

## 'Muslims needn't be insecure'

**CITING A NEW** report on India's demographic transition, information and broadcasting minister Anurag Thakur wondered how Muslims can feel insecure, especially when their population has reportedly increased by 45% and they have been equal recipients of government welfare schemes.

A working paper on population trends released by the Economic Advisory Council to the Prime Minis-

ter said the population of Hindus declined by 7.82% between 1950 and 2015 while that of Muslims increased by 43.15%, suggesting that there is a conducive environment to foster diversity. It, however, did not give absolute numbers. In an interview to *PTI*, Thakur said the minorities are clearly thriving and need not worry. He also rubbished the Opposition's charge that the BJP would change the Constitution. — **PTI**

# PM is 'puppet king' of 'tempo billionaires': Rahul

PRESS TRUST OF INDIA  
New Delhi, May 11

**CONGRESS LEADER RAHUL** Gandhi on Saturday took a jibe at Prime Minister Narendra Modi, calling him a "puppet king" of "tempo billionaires". Continuing his attack on Modi over his remarks on the Congress receiving "cash loaded in tempos" from "Adani and Ambani", Gandhi shared on *X* excerpts from his speech at an event in Lucknow.

"Narendra Modi is not a prime minister, he is a king. A 'puppet king' whose strings are in the hands of 'tempo billionaires'," Gandhi wrote. At the Lucknow event, Gandhi accused the PM of attacking the Constitution. "Modiji is a king... He is not the prime minister, he is a king. He has nothing to do with the Cabinet, Parliament or the Constitution. He is the king of the 21st century and is the front for two or three financiers who have the real power," Gandhi had said at the event.

At a poll rally on Wednesday, Modi had accused the Congress of having a "deal" with "Ambani and Adani", and asked if the



Congress leader Rahul Gandhi at the Rashtriya Sammelan in Lucknow

party had received "tempo loads of black money" from the two industrialists for Gandhi to stop "abusing" them.

In a change of narrative on the "Ambani-Adani" issue, which was until now used by the Congress to attack Modi and his government at the Centre, the prime minister demanded that the party explain why it had stopped raising the issue as its *'shehzada'* (Gandhi) "used to do for the past five years and asked if it had struck a *'sauda'* (deal). Gandhi and other Congress leaders had said the prime minister should order CBI or ED probe into whether Adani and Ambani had sent black money to the party.

## Congress welcomes poll debate

**IT WILL BE** a positive initiative for the major political parties to present their vision from a common platform, Congress leader Rahul Gandhi said on Saturday as he welcomed the invitation for a public debate on the Lok Sabha elections. In a post on *X*, he also said the nation expects PM Narendra Modi to participate in the debate. Gandhi shared on *X* his reply to Justice (Retd) Madan B Lokur, Justice (Retd) Ajit P Shah and N Ram, who had written to him and the PM, inviting them to a platform for a debate on the key poll issues. "Congress welcomes this initiative and accepts the invitation for a discussion," Gandhi said. — **PTI**

# Congress' approach towards terrorism weak & soft: FM

PRESS TRUST OF INDIA  
New Delhi, May 11

**UNION FINANCE MINISTER** Nirmala Sitharaman on Saturday attacked the Congress, saying its approach towards terrorism has been "soft".

"You saw it during the ten years of UPA rule led by the Congress how terror attacks were tolerated... proper response was not given," the senior BJP leader said.

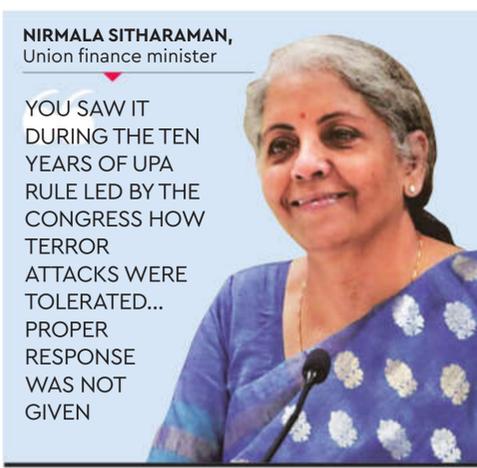
"They believed in sending dossiers to Pakistan to the extent that you will recall that handlers of the Mumbai attack are still not punished," she said after an interaction with youths from Andhra Pradesh and Telangana here.

"So the attitude and approach of the Congress party towards terror has always been weak and soft," she said.

Earlier in the day, Prime Minister Narendra Modi accused the Congress of not taking swift action after the 26/11 terror attacks over fears that their "vote bank" will shift.

He also said the people of Jammu and Kashmir have struggled for decades because of the Congress' "weak mindset".

"India will never forget the times when the country used to suffer fre-



Nirmala Sitharaman, Union finance minister

YOU SAW IT DURING THE TEN YEARS OF UPA RULE LED BY THE CONGRESS HOW TERROR ATTACKS WERE TOLERATED... PROPER RESPONSE WAS NOT GIVEN

quent terrorist attacks and the Congress leaders would sit with the perpetrators of terrorism," he said. During her interaction with youths, Sitharaman answered questions including on her journey to the Jawaharlal Nehru University and how she could not complete her PhD as she took up a job overseas.

She also talked about the startup ecosystem in the country and other initiatives taken by the present government to make India the third-

largest economy in the world. Currently, India is the fifth largest economy, with the highest rate of growth among the large economies of the world.

Saturday was the last day for campaigning in the Andhra Pradesh Assembly polls and voting will take place on Monday, coinciding with polling in all 17 parliamentary seats in Telangana and 25 in Andhra Pradesh.

The counting of votes is on June 4.

# Kharge questions PM Modi on Ambani, Adani

PRESS TRUST OF INDIA  
Samastipur/Muzaffarpur, May 11

**CONGRESS PRESIDENT MALLIKARJUN** Kharge hit out at Prime Minister Narendra Modi, questioning why his government did not take any action if, as per his allegation, industrialists Mukesh Ambani and Gautam Adani were sending black money to the opposition party.

Addressing back-to-back election rallies in Bihar's Samastipur and Muzaffarpur, Kharge asserted that Modi could become the prime minister of India only because Congress fought for its Independence. "PM says we are silent on Ambani and Adani, we are not... I am asking why his government did not take any action if, according to his allegation, we received black money from these industrialists? Is it because they



Congress President Mallikarjun Kharge

themselves received black money?" Kharge asked.

"The PM has admitted that these two businessmen have black money... then why did you not take action against them? Where was the black money coming from? You should answer," he said.

Modi, for the first time during the LS elections, accused the Congress of having a "deal" with "Ambani and Adani", and asked if the party had received "tempo loads of black money" from the two industrialists.

ASAD REHMAN & RITIKA CHOPRA  
New Delhi, May 11

**RESPONDING TO THE** scathing rejoinder from the Election Commission (EC) regarding his allegations about voter turnout data, Congress President Mallikarjun Kharge wrote back to the poll watchdog Saturday, stating that although he has "misgivings" about the language used in the EC's letter, he will not dwell on that issue as he understands "the pressures" EC is "working under".

However, a senior officer of the Commission told *The Sunday Express* that Kharge's accusations were akin to the EC's "EVM moment of 2019", one where the fundamental integrity of the process was being questioned without any evidence. And so the institution had to put its foot down to unequivocally make its case. On Friday, in a response uncharacteristic of the poll watchdog, the Commission had termed

# Complaint over turnout our 'EVM moment': EC official

Kharge's allegations as "blatant inaccuracies." It even went so far as to say that his letter bordered "on vitiating the constitutionally mandated work" of the EC. The Commission said the communication to leaders of INDIA bloc allies, which was posted on his *X* handle on Monday, had questioned the "delay" in releasing turnout data and suggested

it was an attempt to "doctor" the Lok Sabha result.

When asked why the EC's unusual reply was so framed, a senior officer in the commission said: "This was our EVM moment of 2019. That year, a joint delegation of political parties had met with the Commission and questioned the accuracy of EVMs."

# 65.68% voter turnout in phase 3: Election Commission

**CITING A NEW** report the updated voter turnout figures for the third phase of polling in the Lok Sabha elections stood at 65.68%, the Election Commission said on Saturday. The poll panel had given a similar voter turnout figure on May 8, a day after the third phase of voting took place. In a statement, EC said 66.89% of men, 64.4% of women and 25.2% of the registered transgender vot-

ers turned up at polling stations. In the third phase, 17.24 crore citizens, including 8.85 crore males and 8.39 crore females, were eligible to vote. Voting for the third phase was held on Tuesday in 93 constituencies spread over 11 states and Union Territories with stray incidents of violence. In phase three of the 2019 parliamentary polls, the turnout of voters was 68.4%.

**PIRAMAL PHARMA LIMITED**  
CIN: U24297MH2020PLC338592  
Regd. Office: Gr. Flr., Piramal Ananta, Agastya Corp. Park, Kamani Junction, LBS Marg, Kurla, Mumbai 400070 Maharashtra, India  
Tel No.: 022-3820 3000/4000; Fax No.: 022-38023884; Email Id: shareholders.ppl@piramal.com; Website: www.piramalpharma.com

**Extract of Audited Consolidated Financial Results for the Quarter and Year ended March 31, 2024**

Sr. No.	Particulars	Three months ended 31/03/2024	Three months ended 31/12/2023	Corresponding Three months ended 31/03/2023	For the year ended 31/03/2024	For the previous year ended 31/03/2023
		(Refer Note 3)	(Unaudited)	(Refer Note 3)	(Audited)	(Audited)
1	Total Revenue from operations	2,552.36	1,958.57	2,163.58	8,171.16	7,081.55
2	Earnings before interest, depreciation, tax, share of profit of associates and joint venture and exceptional items for the period (EBITDA)	556.31	329.88	375.77	1,371.65	853.35
3	Net Profit / (Loss) for the period (before Tax, share of net profit of associates and Exceptional and/or Extraordinary items)	245.96	37.68	87.11	182.59	(167.52)
4	Net Profit / (Loss) for the period before tax (after share of net profit of associates and Exceptional and/or Extraordinary items)	227.48	19.36	94.89	179.29	(120.15)
5	Net Profit / (Loss) for the period after tax (after share of net profit of associates and Exceptional and/or Extraordinary items)	101.27	10.11	50.11	17.82	(186.46)
6	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	79.05	53.94	67.39	74.54	(10.66)
7	Paid-up Equity Share Capital (Face Value ₹ 10/- each)	1,322.95	1,322.95	1,193.32	1,322.95	1,193.32
8	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	6,588.42	5,580.18
9	Earnings Per Share (Face value of ₹ 10/- each) (for continuing and discontinued operations)					
	1. Basic:	0.77	0.08	0.41	0.14	(1.54)
	2. Diluted:	0.77	0.08	0.41	0.14	(1.54)

**Notes:**  
1. Additional information of the Company on standalone basis is as follows:

Sr. No.	Particulars	Three months ended 31/03/2024	Three months ended 31/12/2023	Corresponding Three months ended 31/03/2023	For the year ended 31/03/2024	For the previous year ended 31/03/2023
		(Refer Note 3)	(Unaudited)	(Refer Note 3)	(Audited)	(Audited)
1.	Total Revenue from Operations	1,525.30	1,024.14	1,054.58	4,390.11	3,443.22
2.	Profit / (Loss) before tax	362.67	89.66	65.64	507.62	123.69
3.	Profit / (Loss) after tax	273.08	74.34	41.70	391.22	69.50

2. The above is an extract of the detailed format of the Audited Standalone and Consolidated Financial Results for the Quarter and Year ended March 31, 2024, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Financial Results for the Quarter and Year ended March 31, 2024 are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and the Company's website (www.piramalpharma.com).

3. The figures for the last quarter of the current and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year which were subjected to limited review by statutory auditors.

4. The above results have been reviewed and recommended to the Board of Directors by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on 10<sup>th</sup> May 2024. These results have been subjected to audit by statutory auditors who have expressed an unmodified opinion.

For Piramal Pharma Limited  
**Nandini Piramal**  
Chairperson  
DIN: 00286092

Place : Mumbai  
Date : May 10, 2024

**AMBO**  
AMBO AGRITEC LIMITED  
CIN: U15419WB1994PLC064993  
Regd. Office: 3 Pretoria Street, Chandrakunj Building, 2nd Floor, Kolkata - 700071, West Bengal  
Website: www.amboagritec.com Email ID: info@amboagritec.com Phone No.: 033 46020333

**NOTICE OF EXTRA ORDINARY GENERAL MEETING OF THE COMPANY TO BE HELD THROUGH VIDEO CONFERRING (VC) / OTHER AUDIO VISUAL**

NOTICE is hereby given that the Extra Ordinary General Meeting ("EGM") of the members of the Company will be held on **Monday, 3rd June, 2024 at 03.00 p.m. (IST)** through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") without physical presence of the members at a common venue, in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder ("the Act"), Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular No. 14/2020 dated 8th April, 2020, General Circular No. 17/2020 dated 13th April, 2020, General Circular No. 20/2020 dated 5th January, 2021 and General Circular No. 10/2022 dated 28th December, 2022 issued by the Ministry of Corporate Affairs ("MCA") and SEBI Circular dated 5th January, 2023, (Collectively referred to as "Circulars") to transact the business as set out in the Notice of EGM of the Company. Members will be able to attend and participate in the EGM by VC/OAVM only. Members attending the EGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.

In compliance with the aforesaid Circulars the Company has sent Notice of EGM by electronic mode only, on Friday, 10th May, 2024, to all the members whose email addresses are registered with the Depository Participants up to Friday, 3rd May, 2024. The Notice of the EGM can be downloaded from the Company's website at www.amboagritec.com and website of the stock exchange, i.e. BSE Limited at www.bseindia.com and website of National Securities Depository Limited ("NSDL"), i.e., www.evoting.nsdl.com.

**REMOTE E-VOTING AND E-VOTING AT THE EGM**  
Pursuant to Section 108 of the Act read with Rule 20 of the Companies (Management & Administration) Rules, 2014, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meetings, the Company has engaged services of NSDL for providing remote e-voting facility prior to EGM ("remote e-voting"). Additionally, the Company, through NSDL is providing the facility of voting through e-voting system during the EGM ("e-voting").

<b>Cut-off date for e-voting</b>	Monday, 27th May, 2024
<b>Commencement of Remote e-voting</b>	9:00 a.m. (IST) on Friday, 31st May, 2024
<b>Conclusion of Remote e-voting</b>	5:00 p.m. (IST) on Sunday, 2nd June, 2024

Members who will be present at the EGM through VC/OAVM and who have not cast their vote by remote e-voting, will be eligible to exercise their right to vote during the EGM. Members who have cast their vote by Remote e-voting prior to the EGM may also attend and participate in the EGM but shall not be entitled to cast their vote again.

Accordingly, members may cast their votes through remote e-voting and e-voting at the EGM by following the instructions mentioned in the Notice. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

The Company has appointed Mr. Abbas Vithorawala (Membership No.23671) Practising Company Secretary to act as a Scrutinizer for monitoring remote e-voting process and e-voting at the EGM in fair and transparent manner. The results of e-voting shall be declared within two working days from conclusion of the EGM. The results declared along with the Scrutinizer's Report shall be communicated to the Stock Exchange and will be placed on the website of the Company at www.amboagritec.com and on the website of Cameo Corporate Services Limited ("Cameo") at www.cameoindia.com.

Members will be able to attend the EGM through VC/OAVM facility provided by using NSDL's Remote e-voting login credentials and by following the instructions mentioned in the Notice.

Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice and is holding shares as of the cut-off date i.e., Friday, 3rd May, 2024 may obtain the login ID and password by sending a request at helpdesk.evoting@cdsindia.com. However, if he/she is already registered with NSDL for remote E-voting then he/she can use his/her existing User ID and password for casting the vote.

Members who need assistance before or during the EGM, can contact NSDL helpdesk by sending a request at mail to: evoting@nsdl.com or call at 022 - 4886 7000. Additionally, members may also contact Cameo by sending a mail to: cameo@cameoindia.com.

**Members are requested to carefully read all the Notes set out in the Notice of the EGM and in particular, instructions for joining the EGM, manner of casting vote through Remote e-voting or through e-voting during the EGM.**

For Ambo Agritec Limited  
By Order of the Board of Directors  
Sd/-  
**Umesh Kumar Agarwal**  
Managing Director  
DIN - 00210217

Place: Kolkata  
Date: 11th May, 2024

**RAS RESORTS AND APART HOTELS LIMITED**

Regd. Office : Rosewood Chambers, 99/C, Tulsiwadi, Tardeo, Mumbai - 400 034  
CIN No. L45200MH1985PLC035044,  
Email ID : mumbaioffice@rasresorts.com, Website : www.rrahl.com

**EXTRACT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED ON 31ST MARCH, 2024**  
(Rs in Lakhs)

Sr. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2024 (Audited)	31.03.2023 (Audited)	31.03.2024 (Audited)	31.03.2023 (Audited)
1	Total Income from operations	390.68	371.56	1,328.61	1,319.09
2	Net Profit/(Loss) for the period before tax	34.62	78.93	29.56	13.34
3	Net Profit/(Loss) for the period after tax	50.74	32.68	18.30	(0.79)
4	Total Comprehensive income after tax	(281.86)	153.59	(275.86)	124.54
5	Equity Share Capital	396.97	396.97	396.97	396.97
6	Reserve/(Excluding Revaluation Reserve)	344.78	318.03	344.78	318.03
7	Securities Premium Account	7.52	7.52	7.52	7.52
8	Net worth	1,953.04	2,228.90	1,953.04	2,228.90
9	Paid up debt Capital/Outstanding Debt	451.23	483.21	451.23	483.21
10	Outstanding Redeemable Preference Shares	-	-	-	-
11	Debt Equity Ratio	1.14	1.26	1.14	1.26
12	Earning Per Share (of Rs 10/- each)	-	-	-	-
13	Basic and Diluted	0.46	(0.02)	0.46	(0.02)
14	Capital Redemption Reserve	-	-	-	-
15	Debentures Redemption Reserve	-	-	-	-
16	Debt Service Coverage ratio	2.46	1.79	2.46	1.79
17	Interest Service Coverage Ratio	2.28	1.91	2.28	1.91

**Note:** The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/ Annual Financial Results are available on the Stock Exchange websites viz www.bseindia.com. The same is also available on the company's website viz www.rrahl.com

By Order of the Board  
For RAS RESORTS & APART HOTELS LTD  
Sd/-  
VISHAMBER SHEWAKRAMANI  
Managing Director  
DIN 00021163

Place: Mumbai  
Date : 11th May, 2024

**ONGC Petro additions Limited**  
Regd. Office: 4<sup>th</sup> Floor, 35, Nutan Bharat Co-operative Housing Society Limited  
R.C. Dutt Road, Alkapuri, Vadodara - 390007  
Phone: 0265-6192600, Fax No.: 0265-6192666 | CIN: U23209GJ2006PLC060282

**Extract of Financial Results for the Quarter and Year ended March 31, 2024**  
(All amounts are Rs. in Millions unless otherwise stated)

Sl. No.	Particulars	Quarter ended March 31, 2024	Quarter ended March 31, 2023	Year ended March 31, 2024	Year ended March 31, 2023
		Unaudited	Unaudited	Audited	Audited
1.	Income from Operations	36,917.66	41,377.26	1,43,073.23	1,45,930.47
2.	Net Profit/(Loss) from Operations (before Tax, Exceptional Items)	(10,628.78)	(8,376.28)	(48,367.76)	(38,740.00)
3.	Net Profit/(Loss) from Operations before Tax (after Exceptional Items)	(10,628.78)	(8,376.28)	(48,367.76)	(38,740.00)
4.	Net Profit/(Loss) from Operations after Tax (after Exceptional Items)	(7,008.66)	(18,629.21)	(34,560.93)	(41,554.91)
5.	Total Comprehensive Income/(Loss) (comprising Income/(Loss) after Tax and other comprehensive Income after Tax)	(7,012.77)	(18,630.97)	(34,556.89)	(41,544.04)
6.	Paid-up equity Share Capital (Face Value of Rs. 10/- each)	20,219.30	20,219.30	20,219.30	20,219.30
7.	Net Worth	(26,981.05)	6,208.00	(26,981.05)	6,208.00
8.	Paid up Debt Capital/Outstanding Debt	3,03,304.89	2,69,259.37	3,03,304.89	2,69,259.37
9.	Debt Equity Ratio	Negative	43.37	Negative	43.37
10.	Earnings per equity share (Face value of Rs. 10/- each): (1) Basic & Diluted (in Rs.)	(0.72)	(4.24)	(3.53)	(4.24)
11.	Debt Redemption Reserve	-	-	-	-
12.	Debt Service Coverage Ratio (DSCR)	(0.33)	(0.24)	(0.45)	(0.20)
13.	Interest Service Coverage Ratio (ISCR)	(0.63)	(0.60)	(0.69)	(0.41)

**Notes:**  
1. The above is an extract of the detailed format of Quarterly and Annual Financial Results filed with Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The full format of the financial results are available on website of the Stock Exchange i.e. "www.bseindia.com" and the Company i.e. "www.opalindia.in."  
2. For the other line items referred in Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange i.e. BSE Limited and can be accessed on "www.bseindia.com."  
3. The Company operates only in one segment i.e. Petrochemicals. As such reporting is done on a single segment basis.  
4. Previous period figures have been regrouped/rearranged, wherever necessary.

For and on behalf of the Board of Directors of  
ONGC Petro additions Limited  
Sd/-  
Gurinder Singh  
(Managing Director)  
DIN:09708331

Place: New Delhi  
Date: 10<sup>th</sup> May, 2024

**10th SALE NOTICE**

**M/S BUTTA INFRASTRUCTURE PRIVATE LIMITED (in Liquidation)**  
REG. OFF: HOUSE NO. 4/14, BUTTA HOUSE, KPMB ROAD, MADHAPUR HYDERABAD TG 500081 IN.

**E-AUCTION**  
**UNDER INSOLVENCY & BANKRUPTCY CODE, 2016**  
The following Assets and Properties of M/s Butta Infrastructure Private Limited (in Liquidation) having CIN U45309TG2017PTC114221 forming part of Liquidation Estate are for sale by the Liquidator through e-auction on "AS IS WHERE IS," "AS IS WHAT IS" and "WHATEVER THERE IS BASIS" AND "NO RECOURSE BASIS" as per details mentioned in the table below.  
The Sale will be done through the E-Auction platform (With unlimited extension of 5 mins each): [www.foreclosureindia.com](http://www.foreclosureindia.com) or [www.bankauctions.in](http://www.bankauctions.in).

Asset Description	Reserve price In Rs.	EMD Amount in Rs	Bid Incremental Value (in Rs.)
1.Land & Building situated at 8-2-541, Road No.7, Banjara Hills, Hyderabad, Telangana. (Land area 5,426.2 sq.yards) 2.Plant & Machinery relating to school available at the above-mentioned location, details are Furniture's, Computers, Office Equipment, Library Books, etc. (At present, the Meridian school is running in this premises)	<b>86.4 Crs</b>	<b>8.64 Crs</b>	<b>25 Lakhs</b>

**Note:** Dispute of land in City Civil Court to the extent of 7/8<sup>th</sup> of 652.3 Sq.yards. Further details, please contact Liquidator.  
Last Date for Submission of Eligibility Documents : 28-05-2024  
Date of Intimation of Qualified Bidders : 31-05-2024  
Last date for Inspection : 10-06-2024  
Last date for EMD : 12-06-2024  
E-Auction Date : 15-06-2024

1.EMD can be deposited either by remittance into the account or through demand draft.  
2.Interested applicants may refer to the COMPLETE E- AUCTION PROCESS INFORMATION DOCUMENT containing details of terms and conditions of online E-Auction, E-Auction Bid form, Eligibility Criteria, Declaration by Bidders, EMD requirement etc., available at <https://bankauctions.in> or through E Mail : [buttainfra@bupa.com](mailto:buttainfra@bupa.com) (process specific).  
3.The Liquidator has right to accept or cancel or extend or modify, etc any terms and conditions of E-Auction at any time. He has right to reject any of the bid without giving any reasons. He has right to cancel E-Auction at any time.  
4.For technical assistance, contact Mr. Prakash, Ph. No. 8142000064, Email: [prakash@bankauctions.in](mailto:prakash@bankauctions.in), for E-Auction details, contact Liquidator, Ph. No. 9884504060, Email: [buttainfra@bupa.com](mailto:buttainfra@bupa.com)  
5.E-Auction platform: <https://bankauctions.in>. Interested bidders are requested to visit the above-mentioned websites and submit a bid.

Sd/-  
Gonugunta Murali  
Liquidator  
M/s. Butta Infrastructure Private Limited  
IBBI Reg. No.:IBBI/PA-001/IP-P00654/2017-18/11139  
AFA valid till 09-11-2024  
Email ID:[buttainfra@bupa.com](mailto:buttainfra@bupa.com)  
Contact No.:91 + 9884504060

Date: 12-05-2024  
Place: Hyderabad

**NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**

REGISTRATION NO: 1 45, DATE OF REGISTRATION WITH IRDAI: FEBRUARY 15, 2010



**Financial Results**

Rs in Lakhs

SN	Particulars	3 months ended/ as at			Year Ended/ as at	
		March 31, 2024	Dec. 31, 2023	March 31, 2023	March 31, 2024	March 31, 2023
1	Premium Income (Gross) (Note 1)	1,75,944	1,41,245	1,33,432	5,60,757	4,07,303
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	15,706	458	3,905	8,185	1,254
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	15,706	458	3,905	8,185	1,254
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	15,706	458	3,905	8,185	1,254
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Note 2)	NA	NA	NA	NA	NA
6	Paid up Equity Share Capital	1,69,953	1,69,862	1,51,068	1,69,953	1,51,068
7	Reserves (Excluding Revaluation Reserve)	1,28,202	1,28,170	33,426	1,28,202	33,426
8	Securities Premium Account	1,28,169	1,28,138	33,385	1,28,169	33,385
9	Paid up Debt Capital/ Outstanding Debt	25,000	25,000	25,000	25,000	25,000

**Additional Disclosures as required under 52(4) of SEBI (LODR) Regulations 2015**

SN	Particulars	Year Ended/ as at	
		March 31, 2024	March 31, 2023
1	Debt Equity Ratio (No. of times) (Note 3)	0.12	0.30
2	Debt Service Coverage Ratio (No. of times) (Note 4)	4.06	1.47
3	Interest Service Coverage Ratio (No. of times) (Note 5)	4.06	1.47
4	Outstanding Redeemable Preference Shares (quantity and value)	NA	NA
5	Capital Redemption Reserve/ Debenture Redemption Reserve (Note 6)	-	-
6	Net Worth (Rs. in Lakhs)	2,04,958	83,112
7	Net Profit/(Loss) after Tax (Rs. in Lakhs)	8,185	1,254
8	Earning Per Share		
	-Basic Earning/ (Loss) per Share	0.51	0.09
	-Diluted Earning/ (Loss) per Share	0.50	0.08
9	Current Ratio (Note 7)	0.17	0.16
10	Long Term Debt to Working Capital (Note 8)	(0.08)	(0.11)
11	Current Liability Ratio (Note 9)	0.94	0.92
12	Total Debts to Total Assets (Note 10)	0.04	0.06

**Notes:**

- Premium Income is gross of reinsurance and net of Goods and Service tax.
- The Indian Accounting Standards (Ind AS) are not applicable to Insurance Companies in India.
- Debt Equity Ratio is calculated as Total Borrowings divided by Net worth.
- Debt-Service Coverage Ratio is computed as Profit before Interest and Tax divided by Interest expense together with principal repayments of long term debt made during the year.
- Interest-Service Coverage Ratio is computed as Profit before Interest and Tax divided by Interest expense of long term debt.
- The provisions of section 71 of the Companies Act, 2013 read with Rule 18 of the Companies (Share Capital and Debentures) Amendment Rules, 2014 are applicable to the Company. However, as per rule 18, Debenture Redemption Reserve shall be created out of profits of the Company available for payment of dividend, since the Company does not have profits which are available for payment of dividend hence no Debenture Redemption Reserve is being created.
- Current Ratio is current assets (cash and bank balance and advances & other assets) divided by current liabilities and provisions.
- Long term debt to working capital is computed as Long term debt divided by the working capital (working capital = current asset- current liabilities and provisions).
- Current Liability Ratio is computed as 'current liabilities and provision' divided by total liabilities. Total liability includes borrowings, current liabilities and provisions.
- Total Debts to Total Assets is total borrowings divided by total assets (excluding fair value change) as per balance sheet.
- As per Clause 52(4) of Chapter V of SEBI (listing obligations and Disclosure requirements) 2015, as amended, ratios such as Bad Debts to Accounts Receivable ratio, Debtors turnover, Inventory turnover, Operating margin and Net Profit margin are not applicable to the Company.
- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 52 of the SEBI (Listed Obligation and Other Disclosure Requirements) Regulations, 2015. The full format of Quarterly Financial Results are available on the Stock Exchange website ([www.nseindia.com](http://www.nseindia.com)) and the Company's website ([www.nivabupa.com](http://www.nivabupa.com)). For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange (NSE) and can be accessed on the NSE website ([www.nseindia.com](http://www.nseindia.com)).

For and on behalf of Board of Directors  
**Krishnan Ramachandran**  
Managing Director & Chief Executive Officer  
(DIN:08719264)

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