

WHAT'S INSIDE

SPOTLIGHT, P5

When decor meets dining

Restaurants are betting big on design-centric ambiances, beyond culinary delights, to carve out a niche for themselves and offer an immersive experience to guests

WORDS WORTH, P4

A pandemic upon us

A superbug threat hides amid us in plain sight, but little is being done to check it

7 new Indian firms in global 500 mcap club

Seven new companies from India have entered the list of the global top 500 firms by market cap. The companies are NTPC, Sun Pharma, Tata Motors, M&M, HAL, ONGC, and UltraTech Cement. The number of Indian companies in the global 500 mcap group has increased from 19 at the end of December to 24 as of June 28. However, two companies, Asian Paints and Titan Company, have dropped out of the list.

Compiled by Kishor Kadam

Global top 500 firms by mcap: New entrants		
Global rank	Company	Mcap (\$ bn)
434	NTPC	44.0
438	Sun Pharma	43.8
441	Tata Motors	43.5
448	M&M	42.7
458	HAL	42.2
467	ONGC	41.4
478	UltraTech Cement	40.4

Top 5 Indian firms in global 500 by mcap		
Global rank	Company	Mcap (\$ bn)
39	Reliance Inds	254.0
76	TCS	169.4
89	HDFC Bank	153.6
152	Bharti Airtel	103.5
157	ICICI Bank	101.2

As on June 28, 2024

Source: Bloomberg

Second to none, thrifting to outpace apparel market

SHUBHANGI SHAH
New Delhi, June 29

SAUNTERING THROUGH THE lanes of Hauz Khas Village in Delhi, one can spot several stores—ordinary looking from the outside, but a treasure trove of one-of-a-kind clothes, shoes and accessories. These are thrift stores, selling second-hand clothes, and export surplus from brands budget and luxury—making fashion accessible to all while doing their bit for the environment.

The rising number of offline and online thrift stores are in consonance with the demand, as indicated by reports too. A recent report by ThredUp, a global thrift retailer, says the global second-hand apparel market grew by 18% last year to reach \$197 billion, and is projected to grow three-fold faster than the

PRO-PLANET SHIFT

Thrift stores sell export surplus items, clothes with minor defects discarded by factories

Rising number of thrift stores signals demand among urban Gen Z, millennials

Thrifting reduces waste, greenhouse gas emissions associated with fashion industry

In general, thrifting has also become a 'cool' thing because of its popularity on Instagram

sells export surplus goods, Butt specified, clothes with minor defects that are discarded by factories. "We bring these clothes from the factories and do our bit by not letting these clothes go to the landfill," she added. A few metres away from Huckle-

berry Hangers is Shop With Love, another multi-storied thrift store offering tops, jeans, dresses, jackets, trousers, and funky T-shirts. Along with the store, it has over 183,000 followers on Instagram and sells online as well.

In Mumbai's Bombay Closet Cleanse, run by sisters Sana and Alfiya Khan, the business stemmed from a garage sale. "I was a shopaholic and had over 700 pieces in my closet gathering dust—some still with tags that I had never used. It was in a conversation with a friend who enlightened me about the impact of fast fashion on the environment. So I thought of doing a small garage sale for my friends and family, the response to which was massive. And that's how the business was born," said Sana.

Continued on Page 2

THREE CANDIDATES WERE IN FRAY

Global markets head Setty to be SBI chief

Bank veteran to replace Dinesh Khara, who retires in August

PIYUSH SHUKLA
Mumbai, June 29

CS SETTY IS set to succeed Dinesh Khara as the chairman of State Bank of India following a recommendation by the Financial Services Institution Bureau (FSIB) to the Centre on Saturday. Khara's tenure ends on August 28 this year when he turns 63—SBI's retirement age.

"FSIB interfaced with three candidates on June 29 for the position of chairman in State Bank of India. Keeping in view their performance in the interview, their overall experience and the extant parameters, the bureau recommends Challa Sreenivasulu Setty for the position of chairman in SBI," a statement by FSIB said. The three candidates interviewed for the top job were Setty, Ashwini Tewari

and Vinay Tonse—all serving as managing directors at SBI currently.

Setty, who will turn 59 this September, joined the board of SBI as MD in January 2020 and currently leads international banking, global markets and technology wings of the bank.

THE RIGHT CHOICE

Centre to finalise appointment

Setty will turn 59 this September

He currently leads international banking, and technology wings of bank too

Prior to this, he headed the retail and digital banking verticals. He was also heading various task forces and committees formed by the Government of India.

A bachelor of science in agriculture and a chartered accountant by training, Setty started his career with SBI in 1988 as a probationary officer. Before being appointed as MD in 2020, he held the post of deputy MD, and was in-charge of the stressed assets resolution group. Prior to that he was the chief general manager, corporate accounts group, and deputy general manager in the mid-corporate group.

Continued on Page 2

Plan to overhaul macro data collection criteria

26-member panel set up to revise bases, diversify sourcing

PRIYANSH VERMA
New Delhi, June 29

THE GOVERNMENT HAS launched a major review of the existing system of macroeconomic data collection and computation methodology. The move comes amid criticism from several quarters, including leading statisticians, economists and global agencies, about India's economic data, including the national income accounts.

As per a gazette notification dated June 27, a new 26-member advisory committee on national accounts statistics will not just undertake the customary base-year revisions for different sets of data, but would also advise the government on the "methodology for compilation and presentation of the National Accounts Statistics (Gross Domestic Product)".

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INSIDE

BUILD DATA PORTAL FOR FINANCE COMMISSION TO BRING CONTINUITY: PANAGARIYA **PAGE 3**

CONFIDENT OF OVER \$800 BN EXPORTS THIS FISCAL: GOYAL

INDIA'S GOODS AND services exports are expected to cross \$800 billion this financial year despite global challenges, Union commerce and industry minister Piyush Goyal said on Saturday. In 2023-24, the shipments stood at \$778.2 billion (goods \$437.1 billion and services \$341 billion). **PAGE 3**

RAVI AGRAWAL NAMED NEW CBDT CHAIRMAN

RAVI AGRAWAL HAS been named the new chairman of Central Board of Direct Taxes (CBDT). Agrawal, a 1988-batch IRS officer, is currently a member in CBDT. As per an official notification, Agrawal will begin his tenure as chairman of CBDT from July 1, and will hold that position till June 30, 2025.

Utility vehicle sales on a roll, new launches bolster market share

VIKRAM CHAUDHARY
New Delhi, June 29

UTILITY VEHICLES (UVs), led by sports utility vehicles (SUVs), have reached a new high in the passenger vehicle (PV) space. According to data sourced from the Society of Indian Automobile Manufacturers (SIAM), during January-May 2024, UVs formed 60.62% of the market, up from 51.47% during January-May 2023—amounting to almost 10 percentage point increase in just a year.

The UV share is expected to further rise, backed by more launches—while Tata Motors will roll out Curvv, Citroen will drive in Basalt, both around the festive season. There is, however, no major MPV

launch this year (MPVs and SUVs together form UVs, of which SUVs comprise over 90%).

During January-May 2023, as many as 748,926 UVs were sold in the total market of 1,454,981 PVs, but in January-May 2024, this increased to 948,980 UVs in a total market of 1,565,477 PVs.

Sales of passenger cars (hatchbacks and sedans put together), on the other hand, shrank from 647,387 units in January-May 2023 to just 557,292 units in January-May 2024, and the market share of passenger cars got reduced from 44.5% to just 35.6% during the period. Vans, meanwhile, maintained their share of about 4% of the PV market.

Automotive analysts told *FE* that while SUVs were in any case doing well, the huge 10 percentage

point jump in market share within a year can be attributed to new launches during this calendar year.

"The year started with the launch of the all-new Hyundai Creta on January 16, which has demolished the entire midsize sedan segment, and has sold a whopping 75,055 units during January-May 2024, which is more than double the five sedans put together," an industry veteran said. "This was followed by the Punch EV launch,

which energised the Punch brand, and this SUV was India's largest selling vehicle during March and April. Along came the new Kia Seltos, Creta N Line, new Mahindra XUV700, new Force Gurkha, and then Mahindra's XUV 3XO."

He added that in the hatchback/sedan segment, there was only one launch—the all-new Maruti Suzuki Swift on May 9. "It's doing well, and was India's largest selling vehicle in May 2024, but it will be too much to expect from the Swift to face the might of the entire SUV segment."

Hatchbacks and sedans are expected to remain under pressure—as the only launch this year will likely be the all-new Maruti Suzuki Dzire, a sub-4 metre sedan.

ZOOMING AHEAD

Passenger vehicles

1,454,981 1,565,477

Jan-May 2023 Jan-May 2024

NEW UV LAUNCHES SO FAR THIS YEAR

New Hyundai Creta

Tata Punch EV

New Kia Seltos

Hyundai Creta N Line

New Mahindra XUV700

Mahindra XUV 3XO

New Force Gurkha

Utility vehicles

Jan-May 2023 748,926

Jan-May 2024 948,980

Passenger cars

Jan-May 2023 647,387

Jan-May 2024 557,292

● GLOBAL SITUATION STILL SERIOUS

Confident of over \$800-bn exports this fiscal: Goyal

PRESS TRUST OF INDIA
Mumbai, June 29

INDIA'S GOODS AND services exports are expected to cross \$800 billion this fiscal despite global challenges, commerce and industry minister Piyush Goyal said on Saturday.

In 2023-24, the shipments stood at \$778.2 billion (goods \$437.1 billion and services \$341 billion).

He said that the global situation is serious as war is still ongoing between Ukraine-Russia and Israel-Hamas, and the Red sea crisis.

The minister added that there are also elections in some of the major democracies like in Europe.

"In such a situation it's a positive sign that our exports are growing (9% growth in May) and ...this also reflects that the world wants to do trade and investments with India."

"We are confident that this year we will have over \$800 billion exports and it will be a historic record," Goyal told reporters here.

He was here to participate in a programme of gems and

PIYUSH GOYAL, COMMERCE AND INDUSTRY MINISTER



IT'S A POSITIVE SIGN THAT OUR EXPORTS ARE GROWING (9% GROWTH IN MAY) AND... THIS ALSO REFLECTS THAT THE WORLD WANTS TO DO TRADE AND INVESTMENTS WITH INDIA

FIRST TIME IN TEN QUARTERS THAT THE CRUCIAL METRIC OF THE COUNTRY'S EXTERNAL STRENGTH HAS TURNED INTO SURPLUS MODE

jewellery exporters.

Goyal added that for the \$800 billion exports, the ministry is working on specifics with Indian missions abroad and export promotion councils.

He added that last year the current account deficit (CAD) has also reduced...our exports will increase, manufacturing will get a boost India recorded a current account surplus of \$5.7 billion or 0.6% of GDP in the March quarter.

"This is the first time in

ten quarters that the crucial metric of the country's external strength has turned into surplus mode."

In the year-ago period, the current account deficit stood at \$1.3 billion or 0.2% of GDP, and the same was \$8.7 billion or 1% of GDP in the preceding quarter ending December 2023.

India's merchandise exports rose by 9.1% to \$38.13 billion in May even as the trade deficit widened to a seven-month high of \$23.78 billion during the month, according to

the latest government data.

He added that focus on electric vehicles will help in reducing oil imports.

The ministry is also holding a series of meetings with plantation boards, including spices, rubber, tobacco, tea and coffee, to promote exports especially those of value added goods.

Further, he said that India has taken up on priority the issue of ban on imports of Russian-origin unpolished diamonds by the European Union (EU) and G7 nations to protect the interest of the domestic diamond polishing industry.

"Our ministry and the gems and jewellery export promotion council are continuously in touch with the European Union and G7 nations," Goyal said, adding in the last meeting, India took up the matter strongly.

"Still we are in touch with them to ensure that Indian industry does not have an impact," the minister said.

G7 countries — Canada, France, Germany, Italy, Japan, the UK, and the US — are major markets for Indian diamond exports.

'Progress on India-UK FTA after new British govt takes charge'

PRESS TRUST OF INDIA
Mumbai, June 29

COMMERCE AND INDUSTRY minister Piyush Goyal on Saturday expressed hope to make progress on the talks in the proposed free trade agreement (FTA) with the UK after the new British government takes charge.

The UK's general election will be held on July 4.

"With the UK, irrespective of the election results we hope to make progress after the new government comes in," Goyal told reporters in Mumbai.

He said that if the current UK government comes to power, they are already "very deeply" committed to the FTA.

The ministry had discussions with the shadow trade and foreign ministers of the Labour Party and they are also equally interested to pursue the agreement expeditiously, he said.

India and the UK launched talks for an FTA in January 2022 to boost economic ties between the two nations.

There are 26 chapters in the agreement, which include goods, services, investments and intellectual property rights.

'Build data portal for finance commission'

FE BUREAU
New Delhi, June 29

THE GOVERNMENT SHOULD build a data portal for data collected by the finance commission to bring "continuity", said Arvind Panagariya, chairman, 16th Finance Commission, at an event on Saturday.

While speaking the 18th Statistics Day event, Panagariya said that "someone (government agency) needs to take the lead to create the data portal on a permanent basis for the finance commission, so that work can be smoothened out in the future".

He mentioned that since each finance commission has to start gathering data afresh, a

ARVIND PANAGARIYA, CHAIRMAN, 16TH FINANCE COMMISSION

SOMEONE (GOVERNMENT AGENCY) NEEDS TO TAKE THE LEAD TO CREATE THE DATA PORTAL ON A PERMANENT BASIS FOR THE FINANCE COMMISSION, SO THAT WORK CAN BE SMOOTHENED OUT IN THE FUTURE



portal will resolve the issue.

The 16th Finance Commission was constituted in December 2023, and its members were appointed by January of this year.

The 16th Finance Commis-

sion — a constitutional body that gives suggestions on Centre-state financial relations — will submit its report for the five-year period (2026-27 to 2030-31) to the President by October 31, 2025.

Titan launches its jewellery brand Tanishq in Bangladesh

PRESS TRUST OF INDIA
New Delhi, June 29

TITAN COMPANY ON Saturday said it is launching its jewellery brand Tanishq in Bangladesh as part of expansion plans in the international market.

On Friday, the Tata Group-managed firm signed a joint venture (JV) agreement to this effect with Rhythm Group which will make Tanishq available across the Bangladesh market, according to a joint statement. The JV will commence with the opening of the manufacturing facility in Narayan-ganj, in Bangladesh, it added.

Besides the domestic market, Titan is expanding Tanishq's presence in the international market and operates 17 stores across the UAE, US, Qatar, Singapore and Oman.

Its watch business has a presence in SAARC, MENA (Middle East and North Africa), Southeast Asian regions. In the last few years, it has focused on growing its flagship jewellery brand Tanishq overseas.

DRASTIC FALL IN POVERTY

People living in poverty "in all its dimensions" fell by 10 percentage points to 15% of the country's population between 2015-16 and 2019-21, the statistics ministry has said, releasing an update on the progress in attaining the sustainable development goals. This is in line with a NITI Aayog report released in July last year, which said 135 million people moved out of "multidimensional poverty" between 2015-16 and 2019-21.

According to that report, India registered a significant decline of 9.89 percentage points in number of India's multi-dimensionally poor from 24.85% in 2015-16 to 14.96% in 2019-2021. Citing the findings of the Household Consumption Expenditure Survey (HCES) for 2022-23, the think tank's chief executive officer BVR Subrahmanyam said less than 5% of Indians are expected to be below the poverty line, a view disputed by many experts.



(%) of men, women, children living in poverty



Coverage of National Pension Scheme (mn)



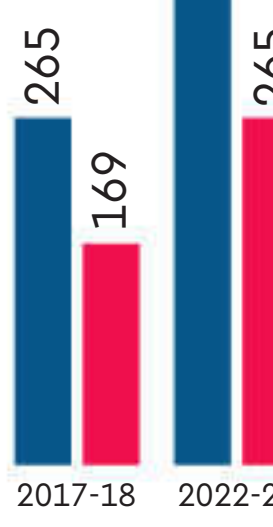
(%) of stunted children, under 5 years



Gross enrollment ratio in higher secondary education (in %)



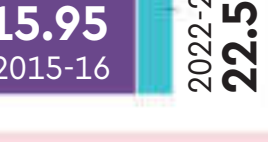
Wages of casual labourers



Labour share (as % of GDP)



Renewable energy share in electrification (%)



Per capita food availability (kg per person/ per year)



Share of India's exports in global exports (%)



Guj pacts with IBM, Microsoft to boost AI strength

ABHINAV KUMAR
Gandhinagar, June 29

THE DEPARTMENT OF Science and Technology, government of Gujarat, IBM, Microsoft and NASSCOM have signed multiple MoUs to establish an AI cluster for the BFSI (banking, financial services and insurance) sector and an AI Centre of Excellence (CoE) at the GIFT, Gandhinagar.

Additionally, a capacity building programme for 25,000 stu-

dents along with a STEM workshop for 10,000 high school students was also launched.

The MoUs were signed in the presence of Gujarat chief minister Bhupendra Patel, along with key government officials, representatives from academia and the industry leaders.

Addressing the event, Mona K Khandhar, principal secretary, Department of Science and Technology, Gujarat, said, "The proposed CoE for AI with Microsoft

and NASSCOM will be India's first initiative dedicated for Artificial Intelligence and the work will begin by next week. The Gujarat government is focused on capacity building in AI and DeepTech.

"This initiative will train 25,000 students within the next three years. Under this initiative, the students will learn deeptech skills along with certification from prominent trainers like IBM."

Khandhar also said, "CoE for AI and the AI cluster for BFSI are

focused on sector specific AI use case development, secure data exchange, infrastructure setup, AI model training, pilot projects and the adoption of AI models across various sectors."

"We are also working with Indian Institute of Technology, Gandhinagar to establish 180 workshops for disseminating STEM (Science, Technology, Engineering and Mathematics) knowledge to around 10,000 students per year", added the principal secretary.

As part of the capacity building programme, letters were issued to various institutions, including Gujarat Technological University (GTU), PDEU, IITRAM, Ganpat University, L&T Edutech, Tata Consultancy Services and Silver Touch Technologies.

Sandip Patel, managing director for IBM India & South Asia region, said, "We have been working in Gujarat for a long time. We have been managing the supply chains of big corporations like Amul.

Iffco withdraws plea from NCLT in Triumph Offshore matter

PRESS TRUST OF INDIA
New Delhi, June 29

FERTILISER COOPERATIVE IFFCO has withdrawn its plea filed in NCLT that restrained Triumph Offshore from issuing any share or securities to lenders for paying loans.

The move came after Iffco (Indian Farmer Fertiliser Cooperative) exited from Triumph Offshore by selling its entire 49% stake to its joint venture partner Swan Energy Ltd (SEL) for ₹440 crore.

Iffco had approached the National Company Law Tribunal (NCLT) in March seeking to restrain Triumph Offshore and SEL from issuing any share/securities to lenders for paying loans and passing any such resolution without its approval.

In its petition, Iffco had argued that it was pre-paying the debt and it may result into dilu-



tion of its shareholding in Triumph Offshore.

A two-member bench of the NCLT allowed Iffco to withdraw its plea.

"Counsel for applicants seeks permission to withdraw the application. They have also filed an affidavit. In view of the same, permission is granted," said the NCLT order passed on June 27.

Triumph Offshore was established as a joint venture to set up a Floating Storage and Regasification Unit (FSRU) with Swan Energy holding the majority stake of 51%.

Be a Responsible Citizen

Pay Property Tax Today

Pay your Property Tax for Year 2024-25 on or before 30th June 2024

To avoid last minute rush at Property Tax offices and online website, pay your Property Tax of 2024-25 today by logging in to MCD website www.mcdonline.nic.in or MCD App or Visit Property Tax camps organised near you.

Property Tax can be paid through UPI/Payment Apps/Debit Card/Credit Card/ Net Banking/Demand Draft/Pay Order or any online mode

Additional Rebate of 2% on Online Payment of Property Tax upto ₹ 10,000/-

To Deposit Property Tax, All Property Tax offices will remain OPEN on Sunday, 30th June 2024

For more information & support call: 011-23226445/46/47 Or Contact at MCD's Helpline No. 155305

MUNICIPAL CORPORATION OF DELHI
Dr. S.P.M. Civic Centre, Minto Road, New Delhi 110002
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Tel No.:(020) 7157 6064

i) Individual shareholders holding shares in dematerialised mode may reach out at the below contact details for any issues in respect of e-voting through Depositor(ies) (i.e., NSDL and CDSL):

NSDL	CDSL
Email id: evoting@nsdl.com	Email id: helpdesk.evoting@cdslindia.com
Toll free number: (022) 4886 7000	Toll free number: 1800 22 55 33

Members who have not registered their Email ID or Registered address and consequently could not be served the Annual Report for FY2024 and Notice of the 17th AGM along with other requisite documents, are requested to update the same by submitting Form ISR-1 (available on the website of the Company at <https://www.aboutbajajfinserv.com/investor-relations-forms>) duly filled and signed along with requisite supporting documents to KFin in case of physical holding. The request will be registered subject to the compliance with the requirements of SEBI in this regard. In case of demat holding, members are requested to reach to their respective depository participant(s) for updating the above-mentioned details.

For Bajaj Finserv Limited

Place: Pune
Date: 29 June 2024

Sd/-
Uma Shende
Company Secretary

CIN: L65923PN2007PLC130075
Regd. Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Pune - 411 035
Tel: (020) 7157 6064 | Fax No.: (020) 7150 5792 | Email ID: investors@bajajfinserv.in
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Words Worth

SUNDAY, JUNE 30, 2024

ON THE SHELF

A pandemic upon us

A superbug threat hides amid us in plain sight, but little is being done to check it

SOMA DAS

UNLIKE COMPUTING, THERE'S no Moore's Law in the world of antibiotics, and humanity is dangerously close to a dead-end, where most antibiotics will just stop working, without new ones being found. This will start shrinking life expectancies, just as their discovery in the early 20th century had lengthened lifespan by two decades.

This is at the heart of Anirban Mahapatra's *When the Drugs Don't Work*, a book with a title that sounds like the lyrics of a chartbuster pop song, but buries within its pages a deeply uncomfortable warning—"the hidden pandemic of superbugs could end medicine". We may already be regressing to a time when minor scratches will prove fatal as we are left with no antimicrobial medicines effective enough to treat infections.

From TB to pneumonia, even a minor strep throat will become untreatable. Women undergoing childbirth, first few months of the baby, cancer patients receiving chemo, kidney ailment patients receiving dialysis, patients in ICU, all of them become highly vulnerable if antibiotics stop working. Mahapatra takes us back to the prophetic speech of Alexander Fleming, who warned us of this scary future of 'antibiotic resistance' in 1945 when he was receiving the Nobel Prize for discovering Penicillin, the first of its kind antimicrobial drug. The author introduces us to six bacteria characters—deadly six super-bugs which pose the highest known risk to humanity and are estimated to cause 80% all fatal infections from antimicrobial resistance.

Unlike Covid-19, where we dealt with a single virus which was easier to grasp, here we are up against a host of complex characters that make the plot difficult to summarise. Of special interest to the author, who is a microbiologist of Indian origin, is the case of India—for various reasons, including the way we produce antibiotics, and the way we consume them. Seen one way, antibiotics is to India, what oil is to Saudi Arabia, or Malaysia. And just as these countries don't mind spilling precious oil that is extracted from their backyard, in India we don't mind popping extra pills just because they are easily available, because



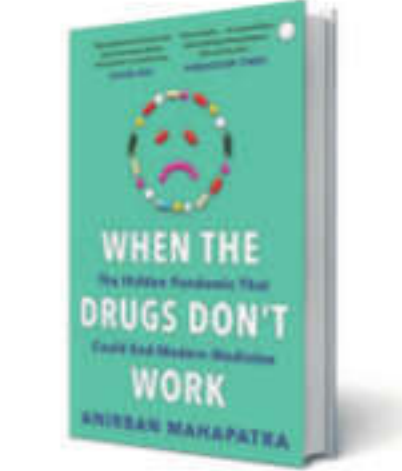
A file photo of an art installation giving insights into the world of superbugs at an exhibition in Mumbai. The book sounds a deeply uncomfortable warning—"the hidden pandemic of superbugs could end medicine"

WE MAY ALREADY BE REGRESSING TO A TIME WHEN MINOR SCRATCHES WILL PROVE FATAL AS WE ARE LEFT WITH NO ANTIMICROBIAL MEDICINES EFFECTIVE ENOUGH TO TREAT INFECTIONS

they are manufactured within the country. Over decades, 'popping-a-pill over the first sneeze', has turned from a habit to a culture in India, for which doctors, patients, pharmacies, regulatory system and pharma companies all are responsible. Despite stringent regulations now, it's a mindset that is proving difficult to alter in the country. What is also true is that at times getting a diagnosis is more expensive and a bigger hassle than reaching out to the neighbourhood pharmacy for a dose of antibiotics. In a resource-poor setting like India, that becomes a reason for choosing antibiotics over diagnosis, leading to misuse and overuse of antibiotics and causing resistance.

It's little surprise that when countries were ranked for antibiotic resistance by a study published in *BMJ* funded by Bill and Melinda Gates Foundation, India topped the list with the highest antibiotic resistance.

The author estimates that hundreds of millions of people in the Indian sub-continent carry superbugs in their gut that are resistant to Carbapenems, one of the last-resort antibiotics. Outside of the gut, these superbugs can cause



When The Drugs Don't Work: The Hidden Pandemic that Could End Modern Medicine

Anirban Mahapatra
Juggernaut Books
Pp 288, ₹599

havoc. The book quotes a study that estimates that just under half the patients that walk into a doctor's office in Delhi get prescribed at least one antibiotic. The

author warns against the disease of 'self-medication' in India, and against the flooding of what have come to be known as irrational combo drugs, also unique to India where pharma companies have mixed two or more antibiotics into one tablet and sell without testing them. It doesn't strike our pharma companies that science is not common sense, where one drug can be mixed with another without consequence.

Indiscriminate use of last-resort and highly toxic drug Colistin in India's poultry industry to fatten the birds till 2018, when the world had already banned it, is another disturbing trend the book covers. Finally in 2019, India banned it for poultry, aquaculture, food producing animals, and even animal feed. But how far has the enforcement been successful, remains to be seen. Worryingly across the world even today, 70% of all antibiotics, including last resort ones, are used as cheap food additives to fatten animals meant for human consumption.

The author neatly sketches the history of antimicrobials—where he tells fascinating stories around discoveries of antibiotics, most of them accidental and

serendipitous. In 1796, physician Edward Jenner noticed that milkmaids after a bout of cowpox infection didn't catch small-pox, leading to small-pox vaccines. German pathologist Gerhard Dogmagk discovered Prontosil to save his daughter from getting her limbs amputated; Fleming was back from a vacation to find one clean zone among dirty petri-dishes, and discovered the mould *Penicillium notatum*, the source of Penicillin.

Passion, controversy, jealousy, rivalries, PR campaigns and Nobel prizes, these discoveries are stuff of fast-paced fiction. But accidental discoveries do not always deliver heroic results. Biochemist Thomas Jukes, who worked in nutrition department of pharma company Lederle Labs, found trout fattening in Pearl River at New York on antibiotic aureomycin residues. He tried it out on chicken and succeeded beyond expectations—the consequences of which we are still suffering.

In some other chapters, Mahapatra explores the reasons for a failed market in antibiotics where companies have lost incentives to discover new ones—six start-ups that won USFDA approval for new antibiotics since 2017 have filed for bankruptcy. He discusses other alternatives, including vaccines against deadly six superbugs, good bacteria and role of AI in antibiotics discovery, and laments how this 'hidden pandemic' is pushing us irreversibly towards a 'post antibiotic era'. For those associated with the health and pharmaceuticals sector, the information as well as insights in the book are not ground-breaking. But this refreshingly jargon-light book that simplifies science on this critical topic is a great prescription for all laypersons who have popped an antibiotic ever in their life.

The author could have done well to include in scope how quacks in Indian villages may have compounded the problem, and expanded a bit on global spatial distribution of the antimicrobial resistance. In such a broad-stroke popular science book, beaming focus only on India as the source and destination of the antimicrobial resistance will leave an uninformed reader confused on whether this is because the problem is solely concentrated in India, or because it is the geography author has chosen to focus for his storytelling. These are minor cribs in an otherwise comprehensive account on a topic that deals closely with our daily health but is often relegated to the realm of doctors, and scientists. It's time we take informed decisions to save ourselves from a freefall from the edge of this antibiotic cliff. The alarm bell in this book is a timely reminder.

Soma Das is the author of The Reluctant Billionaire and an adviser to multiple agencies in the development space



SHAPING THE FUTURE OF WORK
Chandrasekhar Sripada
Penguin
Random House
Pp 224, ₹599

The future of work will largely be shaped by demographics and technology. Essentially, how we work determines who gets to work. The more flexibility that exists, the more people can join the workforce. This book not only addresses the challenges of building an inclusive human capital framework for India but also highlights some unconventional ideas around work and models of employment which can create this much-needed inclusion.



UNRAVELLING THE KASHMIR KNOT
Aman Hingorani
Pan Macmillan
Pp 572, ₹750

Since the partition of India in 1947, Jammu & Kashmir has been a site of frequent unrest and violence. In this book, author and senior advocate Aman Hingorani applies a legal lens to ongoing debates surrounding the national identity of the region and its people. The book decrypts major milestones in the history of J&K, critically examining their stipulations and impact on global opinion on the Kashmir issue.



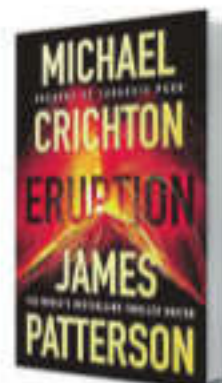
WHAT DOES ISRAEL FEAR FROM PALESTINE?
Raja Shehadeh
Hachette
Pp 128, ₹299

When the state of Israel was formed in 1948, it precipitated the Nakba or 'disaster': the displacement of the Palestine nation, creating fracture-lines which continue to erupt in violent and tragic ways today. In the years that followed, Israel rejected every opportunity for reconciliation. But Raja Shehadeh, human rights lawyer and Palestinian writer, suggests that this does not mean the two nations cannot work together as partners on the road to peace.



UNPARTITIONED TIME
Malavika Rajkotia
Speaking Tiger Books
Pp 280, ₹599

Jindo, Malavika Rajkotia's father, arrives in India as the Partition riots erupt. He is given a patch of barren land in small-town Karnal, to clear, cultivate, and resume life as landlord and patriarch. But stripped of his history, and facing an uncertain future in a land with an unfamiliar language, he transforms profoundly. Around this generous, funny, loving, and growingly despondent figure, Rajkotia weaves an intricate narrative of her family's past and present, exploring themes of longing and belonging.



ERUPTION
James Patterson & Michael Crichton
Penguin
Random House
Pp 432, ₹799

A once-in-a-century volcanic eruption is about to destroy the Big Island of Hawaii. But a decades-old military secret could turn the volcano into something even more terrifying... Now it's up to a handful of brave individuals to save the island—and the entire world. James Patterson is one of the best-known writers of all time. Michael Crichton was one of the world's most successful writers having sold more than 200 million copies worldwide.



A view of Chittorgarh, the capital of the erstwhile rulers of Mewar in Rajasthan. *Suryavamshi* is a tale of the kings, such as Sangram Singh (right, bottom), and a queen, Padmini (right, top), of the Suryavamsha dynasty of Mewar

A tale of Rajasthan

Sandipan Deb's *Suryavamshi* is the English translation of exemplary painter-writer Abanindranath Tagore

SHUBHANGI SHAH

BENGAL OF THE 19th century was a time of raging nationalism, a blazing call for Swadeshi, of rekindled pride and renaissance. Painter-writer Abanindranath Tagore, the man behind the famous Bharat Mata painting who

spearheaded the Bengal School of Art, is seen as one of its prominent exponents. So when you read *Suryavamshi*, the English translation by Sandipan Deb, of Tagore's *Rajkahini*, one needs to know the context.

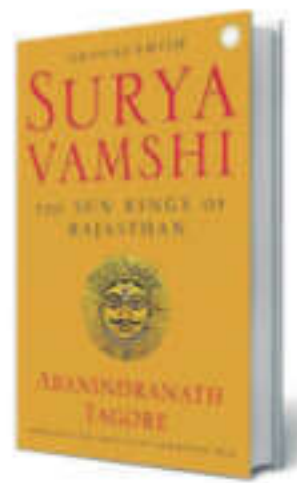
Far from Bengal, the book is set in Rajasthan, the land that has seen several wars, raged by those from within and outside, and where a sense of romanticism of life, allegiance to the motherland and pride run supreme. *Suryavamshi* is the tale of the kings and a queen of Mewar of the Suryavamsha dynasty. It starts with Shiladitya, the boon-child of the Sun God, Suryadev, and the founder of the Suryavamsha dynasty, and ends with the one-eyed Rana Sanga, the 16th century Rajput warrior who lost to the Mughal emperor Babur in the battle of Khanwa



in 1527.

And in between, you'll find the tales of Goha, Bappaditya, Rana Kumbha, and Sangram Singh; all fighting their battles, some personal but mostly on the battlefield, protecting the throne, and the Rajput pride. The better-known story is that of Rani Padmini, punished for her beauty, who committed jauhar (self-immolation) as Delhi's sultan Alauddin Khalji laid siege at Chittor in a bid to have Padmini.

Here it is to be noted that Tagore's writing falls into the tradition of itihasa, "the uniquely Indic concept that straddles history and mythology and



Suryavamshi: The Sun Kings of Rajasthan
Sandipan Deb
Juggernaut Books
Pp 264, ₹450

Spotlight

SUNDAY, JUNE 30, 2024



RECORD INVESTMENT IN HOSPITALITY

India's hospitality sector saw a record investment of \$401 mn in FY2023, nearly a fourfold increase from the previous year, as per JLL. The year also achieved a milestone of 22 hotel transactions—the largest number of assets traded in the last decade



Loya (left) at Taj Palace, New Delhi, pays homage to the 'Spice Route' set up by Portuguese explorers; Lupa (above) in Bengaluru is designed in the style of a Tuscan villa with bright and cushioned seating

VAISHALI DAR

WHEN YOU ENTER a restaurant, the entire experience takes centre stage and goes beyond food. This statement by Mumbai-based architect-designer Ashiesh Shah, who has spearheaded projects like Sequel and Neuma in Mumbai, among others, probably sums up the design-forward approach being taken by restaurants across the country. While the food remains integral, these establishments are also betting big on innovative decor elements to carve out a niche for themselves and offer an immersive dining experience to guests.

So, whether it's a colonial bungalow refurbished to create a bright Bohemian spot or an Asian restaurant that welcomes you through a large, arched entrance doorway resembling a traditional Japanese gate found at the entrance of a Shinto shrine, it is the ambience that acts as an unsung hero, as Shah puts it.

According to Ratna Duhan, brand manager of Wilde, a jungle-themed restaurant in New Delhi, the choice of materials, lighting, colour palette or the overall ambience is carefully curated to convey a narrative. "It can transport diners to a different world that aligns with the theme of the restaurant," he adds. Wilde is adorned with lush-green hanging vines and nature-inspired textures with an open glass house as a centrepiece that lights up at night.

Agrees Jaskaran Singh, principal architect of Fab Studio, the architectural firm behind Loya at Taj Palace, New Delhi. "Investing substantially in decor including materials, colours and furnishings has become essential for establishing a unique brand identity and attracting customers," he adds.

Loya pays homage to the 'Spice Route' set up by Portuguese explorers between the 15th and 16th centuries. The design grammar celebrates handcrafted finishes with durries on the ceiling, copper accents, organic textures and a warm palette. There are also Arabic influences in the forms of arches, pendant lamps and lattices and wall murals from the colonial era.

"Restaurants are placing greater importance on their design aesthetics these days. It involves curating the environment by considering lighting, textures, furniture choices and acoustic properties. It's a compelling promotional asset as the owners have realised the power of human-centred design, creating spaces that prioritise comfort, functionality and inclusivity," adds Singh.

With the rise of social media and the increasing importance of aesthetic experiences, the trend finds further acceptance. "Since social media dominates our lives, and visually appealing spaces are key to grab attention and entice customers, restaurants are also understanding that it's not just about what's on the menu anymore, it is also about offering a complete sensory experience. With decor becoming part of their repertoire, restaurants are now able to engage with customers on a deeper level, showcasing their personality and style through their design choices," says Sania Kantawala, principal designer and founder of the eponymous interior design firm Sania Kantawala Design (SKD).

For Dhruv Goyale, CEO of Essex Farms and Cafe Tesu, who has launched a multi-cuisine diner Celona in Select City Walk, Saket, New Delhi, interiors serve as the unique selling point that sparks curiosity and encourages guests to share their visit on social media platforms. "It amplifies our brand's reach. The optics play a crucial role and the intricate details serve as powerful visual elements. Celona perfectly conveys the craftsmanship of masa lamps and Chinese mosaics in an earthy setting," says Goyale.

Design-centric approach is an important marketing strategy and this makes some of the new spaces to be consistent with brand identity, menu and target market. A few of such top-notch spaces are Qavalli New Delhi, Aerocity; Soba Sassy in Kolkata; Bastian in Mumbai; Smoor lounge in Pune; Lord of the Drinks, Lupa and Daisye in Bengaluru; Kiyan, the Roseate New Delhi; Le Cirque, The Leela Palace New Delhi; and Khubani in Aerocity Delhi... the list is endless.

For instance, Lupa is designed in a Tuscan-villa style with bright and cushioned seating. The Nines, Juhu in Mumbai has a skylight bar with natural sunlight and moonlight for an elevated unwinding experience. The Amazonia in BKC, Mumbai, has a tropical vibe with exotic flora and gargantuan animals as centrepieces and section dividers.

At the pan-Asian restaurant Soba Sassy in Kolkata, there are design aesthetics inspired by the Far East. While Soba, the primary dining area, features a vibrant colour scheme of magenta, chrome yellow, bottle green and fuschia, an eye-catching faux cherry blossom tree marks Sassy, the bar and lounge.

Similarly, One8 Commune in Juhu, Mumbai pays homage to late singer Kishore Kumar. It is located in his old house with vibrant artefacts, besides an autograph of Virat Kohli, the owner of the restaurant, on the wall. Koa in Juhu is a Bohemian-themed culinary restaurant with elements inspired by the aesthetics of Greece.

WHEN DECOR MEETS DINING

Restaurants are betting big on design-centric ambiances, beyond culinary delights, to carve out a niche for themselves and offer an immersive experience to guests



THE SPICE ROUTE

The Imperial, New Delhi

CONCEIVED BY DELHI-BASED architect Rajiv Sethi, The Spice Route at The Imperial, New Delhi, is a testament to the country's rich heritage. Completely hand-painted with vegetable and flower dyes, the restaurant is divided into nine sections based on Feng Shui principles.

"The space is not only inviting but has a timeless appeal boasting intricate designs that capture the spirit of ancient temples and captivating mural artistry, painstakingly crafted over seven years," says Louis Sailer, senior executive vice president, The Imperial.

It's a dining spot and a destination in its own right—a sensory delight, says Sailer. "From the plush soft textiles to the carefully curated lighting, every element contributes to an atmosphere that encourages movement and conversation. Now with the re-birth of the culinary icon, the upholstery of the tables is reimagined in pastel earthy tones with custom designed table lamps for one to read the menu easily, even in the low-lit ambience. The bespoke cutlery in shades of gold also highlights the local craftsmanship," he adds.

Like the 16th-century pillars, mural paintings depicting materialism and illustrations from the Kamasutra, the antique ceiling from Kerala lets the sunlight in but not the rain. The antique beams in rosewood and Burma teak wood are some of the other highlights.

To balance the interiors with its cuisine, every dish served is a delicate ensemble of Asian aromas. Whether it's the hand-folded Thai spring rolls, flaky duck handbags and crispy jackfruit with a velvety vegetable curry to gindara miso cod, the recipes have specially sourced ingredients created by head chef Mustian Gadang, who draws inspiration from cooking techniques of ethnic Asian cuisines.



TORII

Mumbai

THE GLAM QUOTIENT seems to be never-ending at Torii. From having its interiors designed by film producer and interior designer Gauri Khan to B-town glitterati frequenting it every day, Mumbai now has a high-octane outlet in a versatile layout.

Torii is Khan's first hospitality venture in Mumbai, along with restaurateur Abhayraj Kohli (director, Pritam Group) and entrepreneur Tanaaz Bhatia (founder & MD, Bottomline Media). "With Torii, Abhayraj, Tanaaz and I wanted to create a sophisticated and glamorous restaurant and bar where quality is seen in everything, from food to drinks and of course, the design," says Khan.

A progressive Asian restaurant, the design combines modern elegance with traditional Asian design, evident through statement features like an impressive statement entrance door in dark green framed in back-lit black and white onyx; a dedicated bar complete in back-painted green glass with brass accents and Koi fish painting, the mirrored ceiling, and more. The elements and signature colours chosen play an important role in the concept—while red evokes the spirit of celebration, green exudes a harmonious balance and gold adds an element



of luxury and sophistication.

Khan's signature style in the space reflects a forward-thinking approach to this restaurant which derives its roots from the traditional Japanese gate Torii, commonly found at the entrance of a Shinto shrine.

She says, "Restaurant design is extremely important, as evidenced by the finest restaurant across the globe today. People expect their dining experience to be top-notch and this includes the surroundings they're being served in. Restaurateurs today curate the dining experi-

ence very thoughtfully—with the decor playing a huge part. The music is customised, the uniforms are meticulously designed, restaurant bathrooms have become Instagrammable, and even the plates and serveware are carefully selected. You can't launch a successful restaurant these days without thought being put into one-of-its-kind design," Khan tells FE.

With an abundance of greenery and large mirrors strategically placed in the al fresco courtyard, the sushi counter reflects Khan's commitment to create immersive spaces. The menu, crafted by chef Stefan Gadit, offers dishes influenced by his Canadian roots, Indian-Jewish heritage and a global approach to cuisine. The ingredients are a selection of fresh nigiri sushi and sashimi including chu toro; and saba (mackerel); maki rolls featuring the dirty truffle (avocado, crispy shimeji and truffle mayo); and the dirty Torii (tuna, salmon, Hamachi, mirin, truffle mayo); and signature cold dishes.

An additional element of engagement and interactivity has been woven into the dining experience where guests are presented with tarot cards, designed to 'predict the future of the meal' based on what card they pick. At the same time, a team of mixologists uses modern techniques like distilling and clarification, and innovative processes like fat washing (a cocktail technique that adds a savoury flavour to spirits) to prepare drinks.

Is what you are eating ‘bioavailable’?

Know how to optimise food intake for maximum nutritional benefit

REWATI KARAN

HAVE YOU EVER wondered why it is recommended to have certain food items only in the raw form and others cooked, or some with a certain amount of ghee or oil and yet others simply taken with water or in combination with other food items?

The way we eat food, central to all the optimal functions and potentials of the human body, is vast, varied and endless. But the answer to these is somewhat simple — the bioavailability of nutrients. For instance, if you cook your poha made with veggies after you have squeezed lemon, you have wasted the vitamin C that you might have probably gotten in the first place. Reason? Vitamin C is heat labile (sensitive to heat) and loses its nutritional value if heated. It's best absorbed raw.

But heating is not a villain here. Let's say, if you want your body to absorb the potent antioxidant lycopene that helps protect cells from damage, then you might want to have your tomatoes cooked because it enhances the bioavailability of that antioxidant. But there's a catch — the bioavailability of vitamin C is lowered. At the same time, when certain vitamins and minerals are taken together, their bioavailability increases. Vitamin C helps in iron absorption, while vitamin D helps in calcium absorption. Thus food and nutrient absorption is all about permutation and combination, affected by bioavailability of those nutrients. "Understanding bioavailability helps optimise nutrient intake for better health," says Anita Sargara, a dietitian at Sterling Hospitals in Ahmedabad.

So, what's bioavailability? "It refers to how quickly and to what extent the body absorbs and uses a particular nutrient. It can be influenced by factors like food processing, cooking methods, and nutrient interactions," explained Fiona Sampat, clinical dietitian at Mumbai-based Kokilaben Dhirubhai Ambani Hospital. Deepti Khatuja, chief clinical nutritionist, Fortis Memorial Research Institute, Gurugram, says, "It's a technical term used to convey the fact that not 100% of nutrients ingested will be absorbed, irrespective of whether consumed in the form of food or supplements."

How does it work?

Bioavailability is the effect of a sequence of metabolic events, including digestion, solubilisation, absorption, organ uptake and release, enzymatic transformation, secretion and excretion, on nutrient utilisation. The supply of nutrients to the human body, thus, not only depends on the amount of the nutrient in a food, but also on its bioavailability. It can be influenced by numerous factors, including physiochemical properties such as chemical binding form, the matrix in which the nutrient is incorporated, the presence or absence of other food components that enhances or inhibits absorption, metabolism after absorption, host related factors (including state of health, genetic factors, age and lifestyle) as well as other individual factors.

Dietitians and nutritionists explain



SOME BAD COMBINATIONS...

Iron and calcium

Iron supplements with dairy products

Why: Calcium competes with iron for absorption, reducing bioavailability of both minerals



Oxalates and calcium

Spinach (high in oxalates) with dairy products (high in calcium)

Why: Oxalates can bind to calcium and form insoluble compounds that the body cannot absorb



Tannins and iron

Tea or coffee with meals rich in iron

Why: Tannins in tea and coffee can bind to iron, particularly non-heme iron, reducing its absorption



— Kalpana Gupta, clinical nutritionist, Max Smart Super Speciality Hospital, Saket

GOOD COMBINATIONS...



Vitamin C and Iron

Poha with lemon slices

Why: Vitamin C enhances the absorption of non-heme iron (found in plant sources)

Healthy fats and fat-soluble vitamins (A, D, E, and K)

Extra virgin olive oil (healthy fats) in a salad

Why: Fat-soluble vitamins require dietary fats for proper absorption

Calcium and Vitamin D

Fortified milk (calcium and vitamin D)

Why: Vitamin D aids in the absorption of calcium, essential for bone health

Aakash Healthcare, Delhi.

Kalpana Gupta, clinical nutritionist at Max Smart Super Speciality Hospital in Saket, Delhi, says boiling beans can decrease the anti nutrients like phytate content and enhance the mineral bioavailability, while cooking meats, eggs, and certain vegetables denatures proteins, making them easier for digestive enzymes to break down. At the same time, some nutrients such as vitamin C, B and polyphenols in vegetables are heat-sensitive and can be lost during cooking, she adds. "For example, boiling vegetables can cause water-soluble vitamins like vitamin C and some B vitamins to leach into the cooking water," she points out.

With water or with fat?

Fat-soluble vitamins (A, D, E and K) in foods like avocados and nuts require dietary fats for their optimal absorption and can be stored in the body while water-soluble vitamins like B and C are easily absorbed with water but cannot be stored in the body.

For instance, the fat content of avocado increases the absorption of beta-carotene when eaten alongside carrots, says Sampat of Kokilaben hospital. Khatuja of Fortis says since carotenoids (found in bell peppers, broccoli, carrots) are fat-soluble, hence adding small quantities of fat or oil to the meal (3g to 5g per meal) improves their bioavailability. "Eating carrots (vitamin A) with a bit of oil enhances absorption, while vitamin C from citrus fruits is easily absorbed with water," says Kalra of Aakash Healthcare.

Water-soluble nutrients – vitamins C and B – can be eliminated if ingested in excess and are easily absorbed in the presence of water. Kalra of Aakash Healthcare also says water-soluble nutrients are easily absorbed into the tissues of the body and get metabolised more quickly than fat-soluble vitamins. On the downside, since they cannot be stored in the body, they need to be consumed regularly to maintain adequate levels, she adds.

How to take supplements

Nutrients themselves compete with each other for absorption, says Khatuja of Fortis. She gives examples of how iron and calcium supplements, if taken together, can compete with each other and either one being absorbed. Hence, it is advised to have a minimum 4 hours' gap between iron and calcium supplementation, she adds.

Sampat of Kokilaben hospital also says enhancing absorption can be achieved by selecting supplements in forms similar to those found in whole foods, such as methylated folate rather than folic acid. Experts also suggest that offering a source of dietary fat or other nutrients that facilitate absorption, taking supplements with meals might enhance absorption.

Iron supplementation should be taken with drink or food rich in Vitamin C while calcium supplement should be taken along with Vitamin D. Tea, coffee and aerated drinks should be avoided with nutritional supplements as they impact their bioavailability, advises Khatuja of Fortis.

The forms of supplement also impact bioavailability. "It is generally recommended to choose forms that are more easily absorbed by the body. Liquid forms of supplements often offer better absorption rates compared to pills or capsules because they are already in a readily available form," says Sargara of Sterling Hospitals. Gupta of Max suggests taking fat-soluble vitamins A, D, E, and K with meals that contain fat for better absorption.

that the chemical shape and interactions of vitamins and minerals affect the bioavailability of those nutrients to variable degrees.

"For example, oxalates, which are found in foods like spinach and rhubarb, restrict the absorption of calcium, yet vitamin C improves the absorption of non-heme iron from plant-based sources like spinach," says Sampat of Kokilaben hospital. Vitamin C helps in iron absorption through its capacity to keep iron in its reduced form (ferrous form) while amino acid binds with iron to form a readily absorbable complex. "Consumption of meat, fish, poultry (MFP) along with meals increases iron absorption. It releases amino acids and polypeptides which chelates with non-heme (ferric) iron to form soluble, absorbable complexes," explains Khatuja of Fortis.

Vitamin D helps in calcium absorption. Inhibitors, on the other hand, can reduce nutrient bioavailability by binding the nutrient in question into a form that is not recognised by the uptake systems on the surface of intestinal cells,

rendering the nutrient insoluble and thus unavailable for absorption, or competing for the same uptake system. For example, phytic acid is highly abundant in certain plant foods (like pulses, whole-grain cereals, seeds, nuts) and strongly binds with minerals such as calcium, iron and zinc in soluble or insoluble complexes that are unavailable for absorption, say experts.

Ways to reduce the phytic acid content of foods include fermentation (extensive leavening of whole meal bread dough) or the soaking and germination of pulses, says Khatuja of Fortis.

Bioavailability of nutrients such as protein also depends on their source. "Animal proteins have higher bioavailability than plant proteins, necessitating diverse plant sources for vegetarians," says Sargara of Sterling Hospitals. Vitamin B12 has high bioavailability in animal products and requires fortified foods (plant milk, such as soy, almond, oat, cashew, and coconut milk, breakfast cereals and spreads) or supplements for those on plant-based diets, she adds.

Calcium in dairy products has high bioavailability while calcium in spinach gets hampered by oxalates. Iron absorption, too, varies. Heme iron from meat is more bioavailable than non-heme iron from plants. Pairing non-heme iron sources like lentils with vitamin C-rich foods like oranges enhances its absorption.

Beverages & bioavailability

Many people don't mind having a cup of coffee or tea around their meals. Experts highlight that they can inhibit absorptions of nutrients like iron and calcium. Having tea or coffee with iron-rich foods or calcium-rich foods or with healthy meals and snacks inhibit bioavailability of nutrients as tannins and caffeine bind with iron and calcium and make them unavailable for absorption, says Khatuja of Fortis.

Sargara of Sterling Hospitals says drinking tea or coffee with meals must be avoided as polyphenols in them inhibit non-heme iron absorption, reducing its bioavailability by up to 64%.

Too much caffeine can affect the balance of calcium in the body, while too much salt can lead to calcium excretion from the body through urine. Fizzy drinks contain a lot of phosphate, which is used to improve its flavour but too much of it may cause the body to break down calcium to balance levels, the experts warn.

Cooked or uncooked?

Nutrient absorption can get enhanced or inhibited depending on whether the food is cooked or uncooked. Certain minerals, including beta-carotene in carrots and lycopene in tomatoes, can become more accessible by cooking. Eating certain nutrients uncooked helps store them better, such as vitamin C found in vegetables. Eating cooked spinach improves iron absorption, whereas eating raw bell peppers preserves their vitamin C content and makes them more nutritious. "The precise nutrients you want to enhance will determine whether you choose raw or cooked," says Ginni Kalra, head of dietetics at

Hairy issues

Hair loss has many treatments today

FE FEATURES

THERE ARE MANY new cosmetic procedures for hair loss and baldness. But what are their pros and cons? Dr DM Mahajan, senior consultant, dermatology, Indraprastha Apollo Hospitals, says: "New cosmetic procedures for hair loss and baldness include platelet-rich plasma (PRP) therapy, stem cell treatments, and advanced hair transplantation techniques like follicular unit extraction (FUE). PRP involves injecting a concentrated solution of the patient's own platelets into the scalp to stimulate hair growth. Stem cell therapy uses regenerative cells to promote follicle function. FUE is a minimally invasive transplant method that harvests individual follicles for more natural-looking results." He says pros include potentially effective



Dr DM Mahajan

regrowth, natural-looking outcomes, and minimal scarring. Cons may include high costs, multiple sessions required, and varying degrees of efficacy among patients. These procedures generally address androgenetic alopecia (male/female pattern baldness) and some forms of scarring alopecia.

How safe are they?

The safety profile of these procedures is generally favourable when performed by qualified professionals. PRP and stem cell treatments utilise the patient's own biological materials, reducing risks of rejection or allergic reactions. FUE, being minimally invasive, carries lower risks of complications compared to traditional strip harvesting methods. However, all procedures carry some risks, including infection, scarring, and unsat-



isfactory aesthetic results. Rare complications can include nerve damage or adverse reactions to anaesthesia.

Long-term safety data for newer treatments like stem cell therapy are still being collected. Patients should undergo thorough pre-procedure screening and follow post-treatment care instructions

to minimise risks.

Do oils and any hair masks help hair growth?

Oils and hair masks may provide some benefits for hair health, but their efficacy in promoting significant hair growth is limited and not well-supported

by clinical evidence. Some natural oils (coconut, castor) can improve hair moisture content and reduce protein loss, potentially reducing breakage. Certain masks containing ingredients like biotin, keratin, or peptides may temporarily improve hair appearance and strength. However, these topical treatments generally do not address the underlying causes of hair loss, such as hormonal imbalances or genetic factors. While they may contribute to overall scalp and hair health, their direct impact on stimulating new hair growth is minimal. These products are best used as part of a comprehensive hair care routine rather than as primary treatments for hair loss.

Is there any medical treatment on the anvil for hair growth?

Current medical research for hair growth focuses on several promising

avenues. Molecular pathways involved in hair follicle cycling and regeneration are being studied, with potential for new drug targets. Low-level laser therapy (LLLT) devices show promise in stimulating follicular activity. Ongoing clinical trials are exploring JAK inhibitors for treating alopecia areata, with potential applications for other forms of hair loss. Gene therapy approaches aim to correct underlying genetic causes of hair loss. Exosome therapy, utilising cell-derived vesicles to deliver growth factors, is under investigation. While these treatments show potential, they are still in various stages of research and development. Regulatory approval and widespread clinical availability may be several years away. Patients should consult with dermatologists or trichologists to stay informed about emerging treatments and their potential applicability to individual cases.



Leisure

SUNDAY, JUNE 30, 2024

SHUBHANGI SHAH

CAFES AND RESTAURANTS are suddenly buzzing with art. Guests—some skilled but mostly newbies—are taking up canvases, colours and brushes, getting their hands dirty and painting whatever they like. The idea is to de-stress and unwind, making friends on the side, reconnecting with themselves and doing an activity they wouldn't normally do otherwise. These art workshops don't require you to be a pro, and the aim isn't as much to learn art as it is to express and explore.

In short, art is emerging out of serious studios and assuming relaxed spaces—cafes and restaurants—leading to what can be called the democratisation of art, a form that can be accessed by everyone, everywhere.

“We don't think art is something that can be or should be taught, and should be left open to experience in every which way,” says Faridabad-based Alisha Thakur, who co-founded Artnest with fellow artist Saakshi Brahmi “to get everyone painting”.

While such informal art workshops had already started in several places before the duo began last year, “We initially started conducting these at our own studios, but these have a serious element to them, making people quiet and serious, so we came up with this idea of ‘sip and paint,’” says Thakur, who adds that the idea was to “build a community where people can feel they can come to unwind by just picking up a paintbrush”.

The format is simple. People can arrive in groups, with friends or their partners, or on solo dates. The canvases are pre-drawn, with a small reference picture placed next to it. Participants can pick whatever art piece they like—figurative, abstract or landscape—move around and socialise, sit wherever they like and place their drink orders.

Unlike traditional classes, “people aren't intimidated here. They're just here to do something they wouldn't normally do, not look at their phones for two hours, and just get to a space to reconnect with themselves,” she says.

While a sizeable 65-70% of participants are those between 25 and 45 years, “elderly couples also attend our workshops,” as per Thakur. “We also host many mother-daughter duos as I think people are now looking to go out and do something more than just to eat and shop. They are looking to spend time with their parents in a better way, and probably do something they did during childhood. And art might be one such activity that they stopped doing many years ago but can now do as it has become more accessible and doesn't cost a bomb,” she says.

A safe haven

Delhi-based artist Tanvi Bansal agrees that the concept of unwinding and taking a break has expanded into people seeking a “productive” break, and an art workshop is the perfect place to be.

“You no longer want to just go out, munch and come back. Even with a friend, there is so much that you can talk about. Many come on dates, as partners often don't share many common interests, and art is something they can explore together. People also come on solo dates and make amazing friends at the end, as it's such a relaxed atmosphere,” says Bansal.

While the professional artist has been



The bigger picture

Away from studios, art workshops are now being held in relaxed spaces like cafes & restaurants for people to de-stress and unwind, express and explore

holding art workshops since 2022, she did a one-of-a-kind initiative in April with psychologist Niharika Gupta.

“In my practice, I come across a lot of young girls in colleges dealing with abuse. This sort of triggered me to do something that offers people a safe space to address their mental health struggles. This is when we connected and curated an art workshop focusing on mental health,” Gupta shares.

The focus here is self-awareness and coping resources, “in a bid to make people aware of their situation and the coping strategies they employ”.

The workshop started with participants painting a rocky surface, “which, in a way, signified a bad experience, or an emotion they are not fond of,” says Bansal. This was followed by drawing the sky, whatever makes one happy—a clear blue one, the night sky, or even grey and cloudy. “Then we added water, as it is healing. Since, as humans, we are always a work in progress, we went back to the rocky surface, and I asked them to add climbers with flowers of their favourite colour and finish it up with a few birds. So it was like storytelling via art as an expression,” the artist explains.

In another activity, Gupta asked the participants to close their eyes and visualise a happy place, the people they feel safe with. “We gave them coloured sheets and pens and asked them to either draw or write and put that in a jar. We call this the happy jar, something they can place on



The art workshops don't require you to be a pro, and the aim isn't as much to learn art as it is to reconnect with yourself and doing an activity you wouldn't normally do otherwise

their bedside or work desk and look at them and feel happy and safe. This was one activity we did to help the participants understand their coping techniques,” the psychologist shares.

Gupta points out that “often, clients aren't able to express, and art offers them an outlet for whatever they are experiencing—the mental blocks, tough emotions. They are also able to understand their challenges and are not in that space where they're overwhelmed. Art is a great way to emot”.

For this workshop, “the participants were mostly adults, those over 24 years. However, in my other classes, where I keep it light, age is no bar. The youngest

participant I've ever got was a four-year-old,” Bansal.

Bouncing back

“The workshops I enjoy conducting the most are the ones I do with kids,” says Jaipur-based Astha Chaturvedi. “While adults, too, enjoy my fluid art workshops, kids just take it all in and don't judge the process. The amazement on their faces, as the art takes shape, is matchless,” she adds.

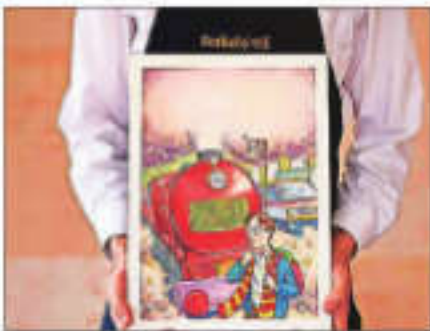
For other artists, the workshops are a way to get out of their studios, connect with people, and create a space where they can relax; but for Chaturvedi, it's more than that.

Having done an MBA and running a jewellery business with her father, life came to a standstill when she was married to an abusive husband in 2012. Four years later, and with a two-year-old son, as Chaturvedi left the abusive marriage, there were mounting challenges and no goal to focus on.

Encouraged by her mother during the Covid pandemic, she turned towards art. “I am self-taught. I learned fluid art watching YouTube videos,” she says.

She got the first chance to conduct a workshop in 2021 on Children's Day. “It was my best workshop. Although it ended at 7 pm, the kids kept on painting way past that. It was even covered in the local press,” she gloats. And then, there was no looking back. Since then, she has expanded to teach adults too. “I've held so many workshops since then. Then I was introduced to resin art and started holding workshops, for adults, for that as well,” she says.

Through this, her son has been a constant, accompanying her to every workshop, learning the skill on the side, and nudging her to post more online. “Art has made me really strong,” adds Chaturvedi.



RECORD HARRY POTTER ART SALE

A watercolour drawing for the cover of *Harry Potter and the Philosopher's Stone*—the first book in the JK Rowling series—fetched \$1.9 million at a Sotheby's sale in New York recently, becoming the most expensive item from the series ever sold at auction

Tales from Tangra



How the distinct Calcutta Chinese cuisine and culture remain popular

SHUBHANGI SHAH

CHEF HO CHI Ming doesn't want to forget his roots. “I want to travel around, telling people what Calcutta Chinese food is all about,” says the third-generation cook in the family.

Ming has reasons to take pride in the distinct culture and cuisine as he hails from Kolkata—home to two Chinatowns (one at Tiretti Bazaar and the other at Tangra) and birthplace of what is now known as Indo-Chinese cuisine, a unique blend of traditional Chinese dishes with Indian spices and cooking techniques.

During British rule, the first lot of Chinese immigrants settled in Kolkata, working in tanneries and as dentists and carpenters. Food was not much on the menu, but families opened kitchens selling *baos*, noodles, dumplings and soups, inadvertently casting such an impact on the city's culinary landscape that the 5-am breakfast at Tiretti Bazaar and restaurant hopping, from Beijing and Golden Joy to Big Boss and Kim Fa, are now on top of to-do lists of food enthusiasts.

“In Tangra, every restaurant has its own style of making the same dish. It's because some families are Hakka, who are nomads, and some are Cantonese, all of whom have different cooking styles,” the chef explains.

Bringing the culinary experience of Chinatown to Delhi-NCR, chef Ming



did the ‘Tales of Tangra’ pop-up at The Westin Gurgaon, New Delhi, recently. The offerings included the classic manchow and sweet corn soups and the famous Kolkata chilli chicken and hakka noodles, braised wantons and ginger honey noodles with ice cream. The menu also included crab meat and asparagus soup, braised pork belly and yam mein. “When we were young, we would go to Tangra for the chilli chicken, chicken lollipops, spring rolls and sweet corn soup. But now, with the new-age and more well-travelled chefs, they have started improvising. For example, the crab and asparagus soup which we had also included in the menu, is more of a Singapore and Hong Kong-style of soup, but has now found its way into Tangra,” the chef explains.

While Ming speaks of the innovations happening at the Tangra food scene, Chinatown is undergoing another, and concerning, change. While Kolkata's Chinese immigrants have drawn an indelible ink on India's culinary scene, leading to the genesis of the massively popular Indo-Chinese cuisine, the population is shrinking fast. From over 20,000 people in the early 20th century, their numbers have reduced to just 2,000.

While the 1962 Indo-Chinese war, when the Chinese were looked upon with suspicion, and the shutdown of tanneries played a major role, many also migrated to Canada, Australia and the US for better education and job opportunities. “You'll find the next Tangra in Canada,” says Ming.

While the chef calls the trend “concerning”, he points out that “a lot of youngsters are now ditching abroad and want to stay back in India. They are going out for a short while but coming back with new knowledge and improvisation”.



(Left) Chef Ho Chi Ming & (top) some dishes from his recent pop-up in Delhi

SCREEN TIME

Your entertainment bucket list for this week



BEVERLY HILLS COP 4

Netflix

Releases: July 3

AXEL FOLEY HAS returned to Beverly Hills after his daughter Jane's life is threatened. She and Axel team up with her ex-boyfriend and his old pals, John Taggart and Billy Rosewood, to uncover a conspiracy. *Beverly Hills Cop: Axel F* serves as the fourth installment in the *Beverly Hills Cop* film series and a sequel to *Beverly Hills Cop III* (1994). Eddie Murphy (who also produces) reprises his role as Axel Foley, with Judge Reinhold, John Ashton, Paul Reiser and Bronson Pinchot reprising their roles from previous films in the franchise, while Joseph Gordon-Levitt, Taylour Paige and Kevin Bacon star in new roles.



SPACE CADET

Prime Video

Releases: July 4

TIFFANY 'REX' SIMPSON has always dreamed of going to space, but life isn't going quite as planned. Determined to turn things around, she aims high and with the embellishing touch of her supportive best friend Nadine, her 'doctored' application lands her in NASA's ultra-competitive astronaut training programme. In over her head, Rex relies on her quick wits and determination to get to the top of her class. NASA programme directors Pam and Logan certainly take notice, but can this Florida girl get through training and into the cosmos before she blows her cover?



THE IMAGINARY

Netflix

Releases: July 5

BASED ON AF Harrold's 2014 novel of the same name, the Japanese animated fantasy film portrays the depths of humanity and creativity through the eyes of young Amanda and her imaginary companion, Rudger, a boy no one can see. Their shared existence is confined to the attic of Amanda's residence, where they delve into her vibrant imagination. But when Rudger, suddenly alone, arrives at The Town of Imaginaries, where forgotten Imaginaries go to live and find work, he faces a mysterious threat. *The Imaginary* is an unforgettable adventure of love, loss and the healing power of imagination.



MIRZAPUR SEASON 3

Prime Video

Releases: July 5

THE ACTION CRIME thriller series follows Akhandanand Tripathi (played by Pankaj Tripathi), also known as Kaleen Bhaiya, the proverbial ruler of Mirzapur in the Purvanchal region of Uttar Pradesh. While Tripathi is a millionaire carpet exporter and crime boss, his son Munna is an unworthy, power-hungry heir who will stop at nothing to inherit his father's legacy. An incident at a wedding procession forces him to cross paths with Ramakant Pandit, an upstanding lawyer, and his sons Guddu and Bablu. It snowballs into a game of ambition, power and greed. In Season 3, the reign of the Tripathis in Purvanchal is over.



DESPICABLE ME 4

Theatres

Releases: July 5

FOLLOWING AN ESCAPE from his incarceration, Maxime Le Mal and his girlfriend Valentina seek revenge on Gru and his family, including his baby son, Gru Jr, putting them into relocation for their protection, where they meet their new neighbours, the Prescotts, and their daughter Poppy. In a way to even the odds, Gru and his minions ally with Poppy. *Despicable Me 4* serves as the sequel to *Despicable Me 3* (2017), the fourth main installment, and the sixth overall installment in the *Despicable Me* franchise. It stars the voices of Steve Carell, Kristen Wiig, Pierre Coffin and Joey King, among others.



Sport thrives on underdog stories

RINGSIDE
VIEW

Tushar Bhaduri

BIG STARS AND marquee names drive the sports industry, which is why they are the darlings of sports administrators. But the most memorable sports stories often are of underdogs prevailing over more fancied opponents, fighting against the odds.

The T20 World Cup and the ongoing European football championship have provided several heart-warming moments, even if they may not be to the wholehearted approval of the marketing personnel.

Afghanistan was widely acknowledged as a dangerous cricket team that could do some damage on their day if conditions were to their advantage. But in the Caribbean, they can rightly claim to have come of age having made their way to the semifinals, even toppling the all-conquering Australians. They can now genuinely claim to be the second-best Asian team behind India, at least in the 20-over format, with Pakistan, Sri Lanka, and Bangladesh enduring a bit of a tough time of late.

In Rashid Khan, they have an inspirational leader who seems to rise to the big occasion. He had always been recognised as a quality leg-spinner but in the shortest format, a few hits to and over the boundary in the closing stages of an innings could make a vital difference.

Significantly, Afghanistan now also have a robust opening pair in Rahmanullah Gurbaz and Ibrahim Zadran, who can hold their own against the best of bowling attacks. Young Azmatullah Omarzai showed what he is capable of at the 50-over World Cup and along with Mohammad Nabi and Gulbadin Naib, gave the team all-round depth.

For a team largely reliant on their spinners, it was heartening to see them getting wickets with the new ball through left-arm pacer Fazalq Farooqi and the feisty Naveen-ul-Haq. Finishing among the top four at a World Cup could just be the fillip for Afghanistan to take their game to the next level in terms of consistency and depth. For an emerging team such as them, it's vital that they seize the moment and not let the opportunity go by.

Cricket has been just a fringe sport in the United States over the decades, played largely by expatriates, but till the next big event is staged in the country or India comes to play a few games, it will be the US team that has to carry the baton to ensure the sport occupies a foothold in the market.

Towards that end, the performances of the co-hosts were an unexpected breath of fresh air, making it to the Super Eight stage at the expense of Pakistan. They were always expected to struggle there in the company of England, South Africa, and West Indies, but if the cricket administrators hope to have a few players in the team who do not have roots in traditional cricketing countries, they have to ensure that the sport is played at the grassroots, in schools and colleges.

Nepal and Scotland also caught the eye in the tournament and were close to scalping major teams in this competition. They have the advantage of close proximity to major cricket hubs, and it's important that they don't have to wait till they make it to their next big ICC

event to make their presence felt.

Underdogs bite back

International football has largely been dominated by the traditional powerhouses, but upsets are more likely in The Beautiful Game than in cricket, where individual class and quality can often make the difference. In football, a well-coached, disciplined, and committed team can frustrate an amalgamation of more talented individuals. That's what has been on display at the Euros.

Other than a handful of players, the Austrian squad doesn't boast of many household names outside their country. But they topped a group featuring France and the Netherlands, a big credit to manager Ralf Rangnick. They are fast starters and press the opposition high up the pitch. Their results in the group stage will ensure that they fear no team.

As far as feel-good stories, not much can top Georgia and Khvicha Kvaratskhelia. The team is the lowest-ranked outfit at the Euros, but that didn't prevent them from beating Cristiano Ronaldo's Portugal in their final group game to seal their passage to the knockout rounds. Kvaratskhelia scored in that game, a significant event in itself, as a picture from 2013 soon emerged showing the then 12-year-old in the same picture frame with Ronaldo when the Portuguese superstar, already acknowledged as an all-time great of the game, visited the Dinamo Tbilisi Academy in Georgia, where Kvaratskhelia developed his game in his formative years.

Slovakia was part of Czechoslovakia when they were crowned European champions in 1976, but as a separate nation have had few team successes to celebrate — till they beat World No. 3 Belgium in their opening match of Euro 2024. A draw against Romania got them to the next stage and a meeting with England. Slovenia, part of erstwhile Yugoslavia — a region that was a perennial source of high-quality football talent — emerged unbeaten from a group featuring high-profile England, Denmark, and Serbia.

These results attest to the competitive nature and all-round quality of European football and show that there's some substance to Kylian Mbappe's claim that winning the Euros is, in some respects, tougher than winning the World Cup. Upsets are more likely and even if there has been a lack of too many high-scoring games, there's no chance that any of the matches will be taken lightly by any fancied side.

Big guns dominate

In comparison, across the Atlantic, Brazil's goalless draw with Costa Rica in the Copa America was considered almost a disaster by supporters of the five-time world champions. That's because apart from Brazil and Argentina, none of the teams from that continent have been a major factor at recent World Cups and are expected to sail through their initial Copa games without much trouble. Argentina are the current world champions, but that was the first for South America in two decades. The match timings in the United States are not finalised keeping in mind Indian viewers — in contrast to the T20 World Cup — but even with Lionel Messi in the tournament, the lack of relative competitiveness is also a big factor making the Copa America a less attractive option than the Euros for casual football fans.

ACROSS THE
AISLE

P Chidambaram

There have been several setbacks in the 20 days since the government was formed. The National Testing Agency imploded and the raging fire consumed the aspirations of lakhs of students. There was a horrific train accident in Jalpaiguri. Terrorist attacks continued in Jammu & Kashmir...

THE BJP-LED GOVERNMENT under the Hon'ble Mr Narendra Modi was sworn in on June 9, 2024. It did not have a happy start. Mr Modi had to share the head table with the leaders of the TDP and JD(U) and allot portfolios to them and other allies. In the election of the Speaker he had to go through the motions of consultation. Both were unusual experiences for Mr Modi in his 22 years as head of government.

Several setbacks

There have been several setbacks in the 20 days since the government was formed. The National Testing Agency imploded and the raging fire consumed the aspirations of lakhs of students. There was a horrific train accident in Jalpaiguri. Terrorist attacks continued in Jammu & Kashmir. The prices of tomato, potato and onion increased, year on year, by 39, 41 and 43%, respectively. The Sensex and Nifty soared to historic highs while the dollar-rupee exchange rate plunged to a historic low. Toll tax on highways was raised by 15%. In an apparent censure, Mr Mohan Bhagwat, the *sarsangchalak* of RSS, admonished those who displayed "arrogance"; the BJP's leadership squirmed but decided that discretion was the better part of valour. Local mutinies broke out in several state units of the BJP.

In the first session of Parliament, save the election of the Speaker and the President's Address, there was no substantive business. But even the routine business had its share of controversies. By convention, the member of Parliament who has been elected most times to the Lok Sabha would be nominated the *pro-tem* Speaker to preside over taking the oath by elected members. That person, undisputedly, was Mr K Suresh (Congress-Kerala) who has been elected for the 8th time, though with a break. However, the government nominated Mr B Mahtab (BJP-Odisha) for the office although he has been elected only 7 times (six times on the BJD ticket and, after he crossed over, the 7th time on the



The BJP-led government under PM Narendra Modi was sworn in on June 9

FILE PHOTO: PTI

What has changed? Apparently nothing

BJP ticket).

Why did the BJP kick up the avoidable controversy? Possible answers are: BJP wanted to signal that the results of the LS elections have not dented its supreme leader's way of doing things, namely, 'it's my way or highway'. Another answer could be that the controversy-courting Mr K. Rijiju, the new minister of parliamentary affairs, wanted to signal his arrival. The most plausible answer is that the nomination was a reward for Mr Mahtab's defection from the BJD to the BJP and to encourage more MPs to defect to the BJP.

Stale assurances

Although the election of the Speaker concluded on a sour note, the rest of the session need not have been affected. But the Hon'ble Speaker added more bitterness when he moved a resolution from the Chair excoriating the Congress for the imposition of Emergency 49 years ago (yes, 49 years, not 50)! Next, Parliament may 'teach' other history lessons by condemning Pakistan for the invasion of Kashmir in 1947, China for the war in 1962 and the United States for sending an aircraft carrier to intimidate India in 1971. The resolution was an unwarranted provocation.

The President's Address to the joint session of both Houses was an opportunity to restore civility after false starts, but the opportunity was missed. The speech could have recognised the changed com-

position of the Lok Sabha, the fact that the leading party (BJP) was short of a majority by 32 seats, that the prime minister was the *primus inter pares* of a *coalition* government and that, after 10 years, there would be a Leader of the Opposition in the Lok Sabha. Disappointingly, the President's Address made no reference to the altered circumstances.

The speech was a litany of claims made by the BJP before and during the elections. The claims were rebuffed by the vast majority of the people. The new government is not a BJP government but a *coalition* government. The BJP has refused to acknowledge the bittersweet fact and the President echoed that view. The word '*coalition*', did not occur in the speech. Other words that were conspicuous by their absence included '*consensus*', '*inflation*', and '*parliamentary committee*'. There were references to scheduled castes, scheduled tribes and backward classes but all others — especially the minority communities — were clubbed in the catch-all phrase 'social and religious groups'. There was no reference to the tragedy of Manipur. As a small mercy there was no reference to '*Agniveer*' or '*Uniform Civil Code*'. Finally, India is no longer a *Vishwa Guru*, and is content to be a *Vishwa Bandhu*!

More of the sameness

Apparently, in the view of the BJP, nothing has changed, not even the mood of the people.

Hence, it is the same Cabinet, the same ministers, the key ministers hold the same portfolios, the same Speaker, the same principal secretary to the prime minister, the same National Security Adviser, the same chief of the Intelligence Bureau, the same government law officers, and many others remaining in the same positions. Besides, I am told that the social media is full of the same paid trolls who are semi-literate, diversionary, proficient in the science of scatology, and obvious losers. That, I am afraid, is conclusive proof that nothing has changed despite the verdict of the people!

In the run-up to the Budget, the top concerns of the people remain (1) unemployment and (2) inflation. According to, the CSDS' post-poll survey (*The Hindu* dated June 25, 2024), '*price rise/inflation*' and '*growing unemployment*' got 29% and 27% as the most 'disliked' work of the BJP government. On addressing the top two concerns, the formation of the Cabinet and the President's Address let down the people. Will the Budget for 2024-25, due in July, awaken the Modi government? Parliamentary etiquette requires that we keep our fingers crossed.

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INSIDE
TRACK

COOMI KAPOOR

Emergency reruns

LAST WEEK, THE anniversary of Indira Gandhi's draconian Emergency was commemorated in Parliament. But the outpouring of condemnation from the ruling party seemed more about scoring political points than genuine concern over the real issues involved. Having written a book on Emergency, I am often asked about my first-hand experiences. I always find it ironic that many of those who commemorate June 26 and regret the horrors of suppression of the media and fundamental rights, seem oblivious that a dark cloud still hangs over freedom of expression and liberty even today. For instance, in the last Lok Sabha session, parliamentary correspondents were never so ruthlessly restricted, except during the Emergency. The difference today is in the style of operation, but not the basic effect.

All rulers want to control the narrative. Indira, despite her liberal upbringing, used sledgehammer

tactics, announcing upfront that she was suspending fundamental rights and introducing censorship. Subsequent governments have resorted to less in-your-face methods. Strong-arming individuals and groups funding the media, unjustly applying laws concerning terrorism and corruption, raiding media offices and arresting scribes without following due process, denying visas to foreign journalists, using the CBI and the ED to settle scores are some of the more draconian methods of media regulation of late. But control of news emanation can even be effected by simply shutting out legitimate sources of information. Scribes who don't toe the line are cut out from the loop of newsgathering, like background briefings, interviews, and entry to Parliament and government offices. The media starts introspecting less than it should on official claims. How, for instance, did so many scribes get it wrong in the recent poll results?

Strong govts vs weak ones

Politicians tend to lump the media into two categories: those who are with them and those who are against them. Unhappily, the middle ground of objectivity in journalism has practically disappeared. I personally believe the thumb rule generally is

that the stronger the government, the more overbearing it is, both in state or at the Centre. The media is far more free and fearless under unstable governments. PM Modi and Indira were similar in terms of mass appeal, unilateralism and a deep suspicion of newsgathers. Some may question my theory, citing the example of Rajiv Gandhi who, despite his huge majority, was unable to suppress the Bofors exposé that led to the fall of his government. But that may have been less due to lack of intent than because his media controllers were ham-handed and some newspapers remained defiant. Also, a hostile President Zail Singh was in the Rashtrapati Bhavan for much of his tenure. I recall first-hand back in 1989, when a shell-shocked Vijaypat Singhania was ordered by a Rajiv aide to shut down his newly started newspaper, *Indian Post*, where I worked then, because a damaging lead story had appeared against one of the PM's close friends. Earlier, then editor-in-chief Vinod Mehta was provided a list of people who were not to be written about negatively, which he shared sheepishly with me.

Past governments far more tolerant of a free press included those of Morarji Desai and Deve Gowda. But perhaps their *laissez-faire* attitude was more because they lacked a clear majority and many from within their own ranks were plotting their downfall.

Can't control the narrative

Despite total censorship, with a few courageous exceptions like *The Indian Express*, Indira lost the 1977 elections because news of her regime's excesses spread throughout the country by word of mouth. In 2024, the age of social media, aspersions were cast on 'godis' and 'pappus' scribes in traditional media, but the most effective counter to government propaganda may have come from irreverent YouTubers and influencers, curiously some of whom started out as travel writers and bodybuilders. The new entrants attracted millions of viewers. And thousands of aspiring writers dashed off disrespectful WhatsApp campaign messages that went viral. The Modi 3.0 regime should learn from Emergency — that you cannot control the narrative, particularly in the 21st century. Devising new IT laws to monitor the Internet and earning international opprobrium is definitely not the answer, but Rabindranath Tagore's powerful poem, 'Where the mind is without fear' is the soundest advice. If PM Modi were to restrain some of his overzealous media advisers (unofficial censors), it would go a long way in restoring goodwill and confidence in his image as a benevolent, strong ruler. Indira learnt this lesson the hard way, with her ignominious Emergency defeat.

ODD & EVEN

ROHNIT PHORE

Mind & Games

SUNDAY, JUNE 30, 2024

LINDA BAKER

PETS ARE MORE popular than ever. Roughly two-thirds of American homes have at least one pet, up from 56% in 1988, according to the American Pet Products Association, and Americans spent \$136.8 billion on their pets in 2022, up from \$123.6 billion in 2021. An estimated 91 million households in Europe own at least one pet, an increase of 20 million over the past decade. The pet population in India hit 31 million in 2021, up from 10 million in 2011.

And our pets are becoming ever more like us — or at least, that seems to be our goal. We pamper them with customised nutrition plans and knapsack carriers, dog hydrotherapy and stays in boutique cat hotels. At All the Best, a high-end pet store chain in Seattle, the most popular items are feline and canine enrichment toys, designed to stimulate them and bring happiness to animals that increasingly “are lying around alone and bored,” said Annie McCall, the chain’s marketing director.

Now some animal welfare ethicists and veterinary scientists are wondering if, in our efforts to humanise our pets, we’ve gone too far. The more we treat pets like people, they argue, the more constrained and dependent on us our pets’ lives have become, and the more health and behavioural issues our pets develop.

“We now view pets not only as family members but as equivalent to children,” said James Serpell, an emeritus professor of ethics and animal welfare at the University of Pennsylvania School of Veterinary Medicine. “The problem is, dogs and cats are not children, and owners have become increasingly protective and restrictive. So animals are not able to express their own doggy and catty natures as freely as they might.”

The health risks begin with breeding, of course. One of the most popular dog breeds in the United States is the French bulldog, a member of the brachycephalic family of flat-faced dogs that bond well with people but have trouble breathing, among other severe health problems.

But we are also changing our animals’ relationship to their surroundings. Out of concerns about bird predation, many cats now spend their entire lives inside. Until the late 1970s, even city dogs spent most of their time outdoors, either in backyards or roaming unleashed around the neighbourhood. Now, said Jessica Pierce, a bioethicist in Colorado whose work focuses on animal-human relationships, “the unleashed and loose dog is considered against the natural order of things.”

One of the fastest growing market segments is the so-called pet confinement sector, which includes crates and indoor fencing, as well as head harnesses and electronic collars. “The level of constraint that dogs face is profound,” Dr Pierce said. Although dogs several decades ago were more likely to be hit by cars, she added, “those risks were outweighed by the freedom of experience and movement.”



The proliferation of dog strollers is one sign of a trend in which pets’ lives have become constrained and dependent on humans

NYT

Are we loving our pets to death?

Experts are wondering if, in our bid to humanise pets, we’ve gone too far

The modern pet paradox, in a nutshell: “Owners don’t want dogs to act like dogs,” Dr Serpell said.

While dogs are allowed in an ever-increasing number of human spaces — restaurants, offices, stores, hotels, as well as more parks with designated dog runs — their growing presence has not translated into greater independence.

The confinement and isolation, in turn, have bred an increase in animal separation anxiety and aggression, Dr Serpell said. Roughly 60% of cats and dogs are now overweight or obese. And due in part to the burden and expense of modern pet ownership — veterinary fees, pet sitters, boarding costs — more people are abandoning animals to animal shelters, leading to higher rates of euthanasia. In 2023, more than 359,000 dogs were euthanised at shelters, a five-year high, according to Shelter Animals Count, an animal advocacy group.

“We’re at an odd moment of obsession with pets,” Dr Pierce said. “There are too many of them and we keep them too intensively. It’s not good for us and it’s not good for them.”

Granted, taming an animal has always

meant striking a balance between its nature and ours. “Defining freedom to a dog, an animal that has been domesticated artificially and selected by humans for so long, is a really interesting puzzle,” said Alexandra Horowitz, a canine cognition researcher at Barnard College.

She drew a contrast with free-ranging dogs, a category to which most of the world’s estimated 900 million dogs belong. Free-roaming canines lead shorter lives and have no guarantee of food, Horowitz noted, but they do get to make all of their own choices. “That is an interesting model for us to look at — thinking about how to make a dog’s life more rich with choices so they are not just captive to our caprices all the time, while not endangering society at large,” she said.

In recent years Scandinavian countries have started to ban the breeding of some dog breeds that are particularly prone to disease, such as the Cavalier King Charles spaniel. In Sweden it is illegal to leave pets alone at home for extended periods of time; in both Sweden and Finland, crating animals in the home is illegal in most cases.

But whether these animal welfare

policies reconcile or reinforce the fundamental paradox of modern pet keeping is unclear, said Harold Herzog, an emeritus psychology professor at Western Carolina University who studies animal-human relations. “The more we view dogs and cats as autonomous creatures, the less we can justify owning them as pets,” he said.

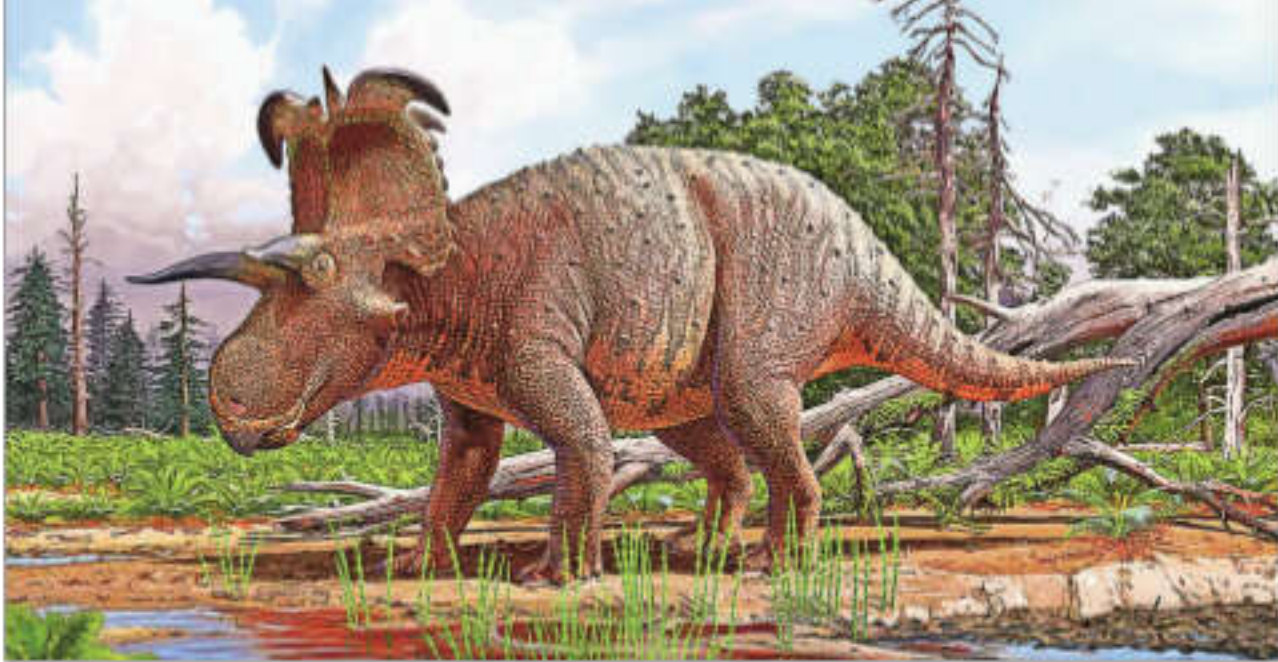
A few years ago, Herzog vacationed on the island of Tobago, and spent much of the time watching the stray dogs that roamed the landscape. “I asked myself: ‘Would I rather live in Manhattan as a pampered dog, or would I rather be a dog in Tobago hanging out with my friends?’” Herzog said. He concluded: “I’d rather be a dog in Tobago.”

That’s not a practical option for most people, or necessarily good for the Tobagos of the world. Instead, for the modern pet owner, Serpell offered this advice: “By all means enjoy your dog’s companionship. But dogs are not people. Get to know the animal from its own perspective instead of forcing them to comply with yours. It enables you to vicariously experience the life of another being.”

— NYT

Lokiceratops, a horned dinosaur, may be a new species

Researchers analysed skull of a plant-eating member of ceratops family, finding distinct traits



An artist’s reconstruction of Lokiceratops rangiformis, a new species of ceratopsian

NYT

ASHER ELBEIN

IN THE LATE Cretaceous period, a remarkable flowering of horned dinosaurs occurred along the coastal floodplains of western North America. Two different families — each sporting every imaginable combination of spikes, horns and frills — diversified across the landscape, using their headgear to signal mates and challenge rivals. Seventy-eight million years later, members of that ancient profusion are still turning up, leading to a modern boom in discoveries. The newest — described by a team of researchers in journal *PeerJ* — is *Lokiceratops rangiformis*, a five-ton herbivore with spectacular, curving brow horns and huge, bladed spikes on its meter-long frill. The researchers argue that this is a new species, and with others like it suggest that the area from Mexico to Alaska was full of pockets of local dinosaur biodiversity. Other experts, though, contend that there is not enough evidence to draw such conclusions based on one set of remains.

The skull of the dinosaur in question was discovered in 2019 by a commercial paleontologist on private land in northern Montana. It was acquired by the Museum of Evolution in Maribo, Denmark. “They saved it by purchasing it, so now it’s available in perpetuity for scientists to look at it,” said Joseph Sertich, a paleontologist at the Smithsonian Tropical Research Institute and an author of the study. “We couldn’t

write a paper on a fossil sitting in a rich person’s living room and being treated as art.” The team of researchers initially believed they were working with the remains of a *Medusaceratops*. But as they clicked together pieces of the shattered skull, they began to notice differences.

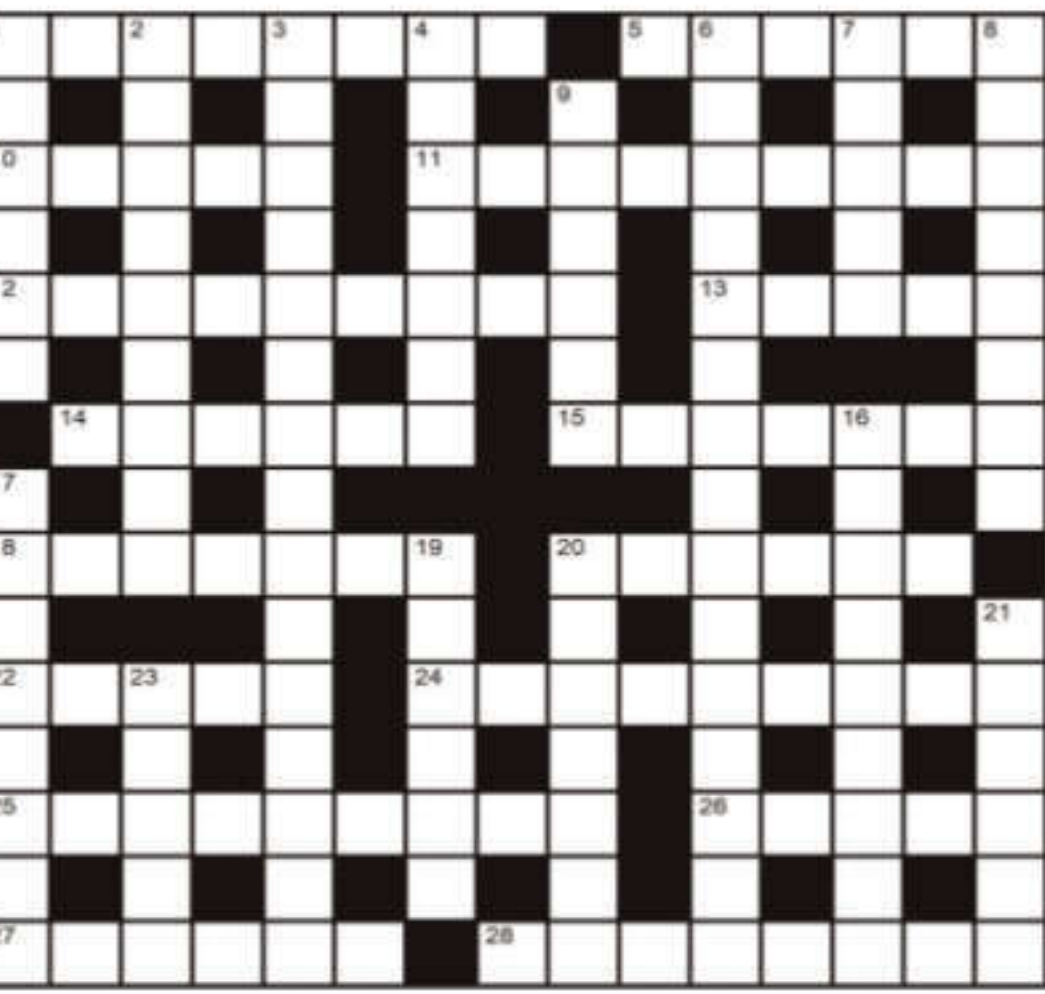
The animal lacked a nose horn. The brow horns were hollow. Then there were the curving paddle-like horns on the back of the frill — the largest ever found on a horned dinosaur — and a distinct, asymmetric spike in the middle. “That’s when we really started to get excited,” said Mark Loewen, a paleontologist at the Natural History Museum of Utah and an author of the study. “Because it became clear that we had something new.”

Because the skull was bound for a museum in Denmark, the team named the animal after the Norse god Loki. “It really does look like the helmet that Loki wears,” Loewen said.

The discovery sheds light on the evolution of North America’s horned dinosaurs, Sertich said. During the late Cretaceous, the continent was split in half by an inland sea. Two groups of horned dinosaurs ranged the western subcontinent of *Laramidia*. *Chasmosaurines* — the family that eventually gave rise to *Triceratops* — tend to appear in the southern half of the subcontinent, while *Centrosaurines* — the family that Lokiceratops belongs to — generally are found more to the north.

THIS IS A NEW SPECIES AND OTHERS LIKE IT SUGGEST THAT AREA FROM MEXICO TO ALASKA WAS FULL OF LOCAL DINOSAUR BIODIVERSITY

CROSSWORD



ACROSS

- 1** ___ wages : wages paid for working beyond official working hours (8)
5 Long flat-bottomed boats (6)
10 Scratchy or irritating desirous? (5)
11 Deputy CEO’s position (6,3)
12 XXII (6-3)
13 ___ gear : in first class condition, in a way? (2,3)
14 A large container for storing fuel (6)
15 Tracking or outlining on transparent paper (7)
18 Represent abstractly (7)
20 Gives off vapour (6)
22 African capital (5)
24 Grabbed or snatched eagerly or greedily, in a way? (7,2)
- 25** New state carved out of Bihar (9)
26 Avoid (5)
27 Private teachers (6)
28 All’s well that ___ (4,4)

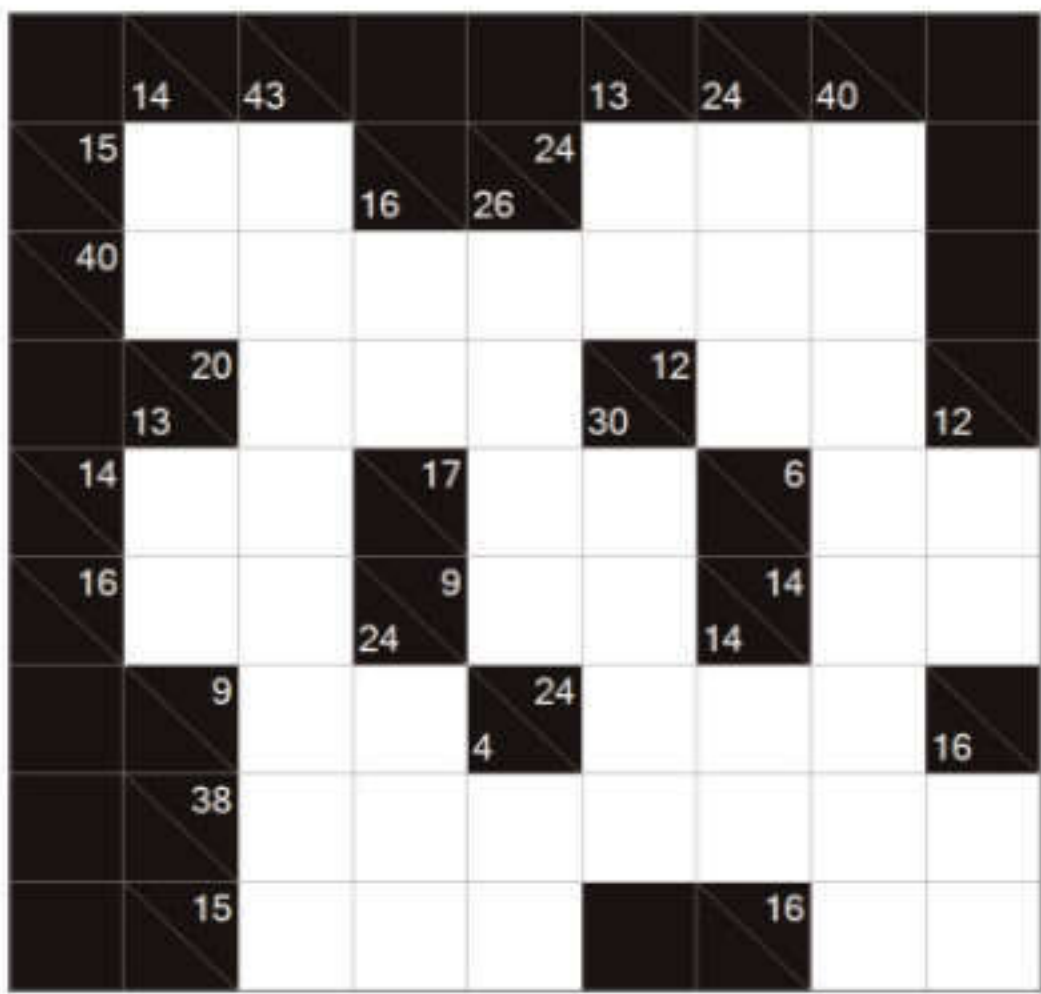
DOWN

- 1** Preparation made from poppy derivative (6)
2 The funds of a government or institution or individual (9)
3 Makers of Innova in India: ___ Motors (6-9)
4 Large or important church (7)
6 It’s AMEX in short (8,7)
7 Reach or gain access to (3,2)
8 It may be caused when work, traffic etc. is halted (8)
9 ‘IM’ in EXIM (6)
16 PDQ or ASAP (9)

17 Budget airlines ___ Limited (8)

- 19** Sycophant or a bootlicker (3-3)
20 Observe scrupulously; be insistent about? (5,2)
21 Legal proceeding in which appellant resorts to a higher court (6)
23 Inappropriate (5)

KAKURO



In Kakuro sum puzzles, the numbers in the black squares refer to the SUMS of the digits, which you are to fill into the empty spaces directly below or to the right of the black square containing the number. No zeroes are used here, only the digits one through nine. An important point: A digit cannot appear more than once in any particular digit combination.

BIZ QUIZ

1. To which company has NASA awarded \$843 million to build a vehicle capable of pushing the ISS into Earth’s atmosphere for its planned destruction around 2030?
2. In which Chennai-based cement has Ultratech Cement acquired a 23% stake?
3. Who has been reappointed as the MD of Raymond for the next five years?

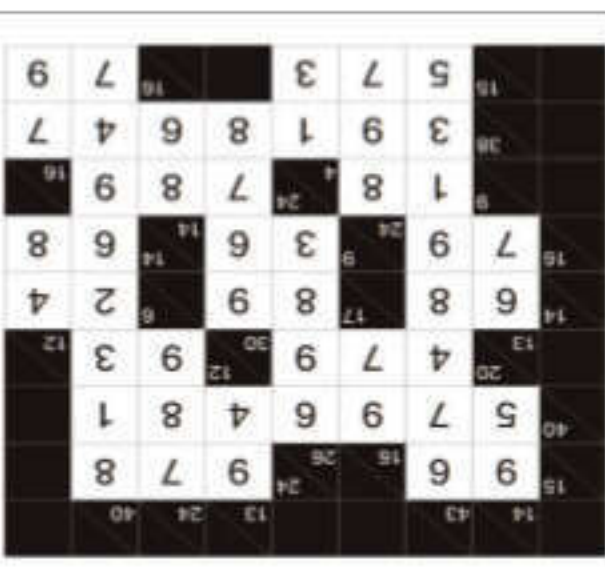
BUZZ WORD

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: RLN equals MEW

ANSWERS



BRIDGE BOUTS

L SUBRAMANIAN

STRANGE ARE THE WAYS

Today’s deal is from an online tournament that had nearly forty tables in play. You will find how strange the human mind works. Enjoy the fun.

Dlr: West	S K Q J T 8				
Vul: None	H K Q J T 8 5				
	D 5 3				
	C -				
		N		SA 9 7 6 5 3 2	
		S		H 4	
				D T 6	
				CA K 7	
		S -			
		HA 6 3 2			
		D K J 9			
		C Q J T 8 4 2			
Table I	W N E S	Table II	W N E S		
2D db1 4S 5C		2D 4H 4S 5H			
pass 5H db1 Rd1		pass pass db1 All pass			
All pass					
Table III	W N E S	Table IV	W N E S		
2D 2H 4S 5H		2D db1 2S db1??			
db1 All pass		All pass			

Discussion: On most tables, west opened weak-two in diamonds and the final contract was 5H by N-S. This was doubled by E-W. As you would have perceived, there was no way that it could be beaten. On table I, east led the ten of diamonds. Defence took the first two tricks and declarer collected eleven tricks after ruffing out the SA. **Result:** +1000 to N-S for a 95% score. On table II, E-W went down five. **Result:** +1100 to N-S for a score of 100% score. On table III, east led the ace of spades. After ruffing the lead, declarer removed trumps and discarded dummy’s diamonds on the spade winners but had to lose a diamond in the end. **Result:** +750 to N-S for a score of 94%. On table IV, south foolishly doubled to show hearts and clubs. Partner has already shown hearts and all he had to do was to bid 3H or go the whole distance by a 4H bid. His partner passed his negative double. After the lead of the CQ, declarer lost four trump tricks, one trick each in clubs and hearts. **Result:** +100 to N-S and an 84% score for E-W.

FAUXSUMERISM

■ n. Browsing products and engaging with brands without the intention of purchasing anything

The rise of fauxsumerism was revealed in a recent study of 1,300 14-to-34-year olds in the US. These millennials [sic], born between 1980 and 2000 are browsers rather than buyers. The report found they create wishlists, both to engage with brands and for fun, with no intention of actually buying. Sometimes they don’t have the money to make the purchase but save the item anyway. There is even the suggestion that these fauxsumers get the same kick out of saving an item as they would if they had bought it. —Shailey Minocha, “Fauxsumerism: Cyber Window Shopping Is a Millennial Habit,” *Mashable*, June 05, 2014

EAST COAST RAILWAY

e-Tender Notice No. SNTPBBS-052024-IPEXCHANGE

Name of Work: REPLACEMENT OF EXISTING TDM EXCHANGE TO IP SERVER & MIGRATION TO SIP TRUNK ON ASTERISK SOFTWARE PLATFORM IN KHURDA ROAD (KUR), SAMBALPUR (SBP) & WALTAIR (WAT) DIVISION OVER EAST COAST RAILWAY.

Approximate Advertised Value: ₹ 15,86,83,861.00, EMD: ₹ 9,43,400.00, Period of Completion: 12 Months.

Date & time of tender closing: At 1100 hrs. on 25.07.2024.

No manual offers sent by Post/Courier/ Fax or in person shall be accepted against such e-tenders even if these are submitted on firm's letter head and received in time. All such manual offers shall be considered invalid and shall be rejected summarily without any consideration.

Complete information including e-tender documents of the above e-tender is available in website : www.ireps.gov.in

Note : The prospective tenderers are advised to revisit the website 15 (Fifteen) days before the date of closing of tender to note any changes/corrigendum issued for this tender.

Dr. Chief Signal & Telecom Engineer, PR-36/CH/24-25 (Tele & NW), Bhubaneswar

Form No.5 DEBTS RECOVERY TRIBUNAL

600/1, University Road near Hanuman Setu Mandir, Lucknow (Areas of Jurisdiction: Part of Uttar Pradesh) SUMMONS FOR FILING REPLY & APPEARANCE THROUGH PUBLICATION

O.A. No. 1227/2022 Dated: 21.05.2024

(Summons to defendant under Section 19(4) of the Recovery of Debts Due to Banks and Financial Institution Act 1993 read with rules 12 and 13 of the Debts Recovery Tribunal Procedure Rules 1993)

Union Bank of India ...Applicant

Versus **Mr Anil Kumar & Others** Respondents

To, **Defendant No. 3: M/s Cosmos Infraestate Pvt. Ltd.,** B-150 Ground Floor, Sector 63, Noida, U.P.-201301 (builder)

RESPONDENT In the above noted application, you are required to file reply/evidence in Paper Book form in two sets along with documents and affidavits (if any) personally or through your duly authorized agent or legal practitioner in this Tribunal, after serving copy of the same on the applicant or his counsel/duly authorized agent after publication of the summons and thereafter to appear before the Tribunal on **08.07.2024** Before Hon'ble Presiding Officer at **10.30 A.M.** failing which the application shall be heard and decided in your absence.

Registrar Debts Recovery Tribunal, Lucknow

PUBLIC NOTICE



Branch Office: ICICI Bank LTD Office Number 201-B, 2ND Floor, Road No 1 Plot No -B3 , WIFI IT PARK,Wagle Industrial Estate, Thane (West) - 400604

The following borrower(s) has/have defaulted in the repayment of principal and interest towards the Loan facility(ies) availed from ICICI Bank. The Loan(s) has/have been classified as Non-Performing Asset(s) (NPA). A Notice was issued to them under Section 13(2) of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002, at their last known addresses. However, it has not been served and are therefore being notified by way of this Public Notice.

Sr. No.	Name of the Borrower/ Co-Borrower/Guarantor/ (Loan Account Number) & Address	Description of Secured Asset to be enforced	Date of Notice sent/ Outstanding as on Date of Notice	NPA Date
1.	Sazid Rais Ahmad/ Rais Ahmad/ Phoolsum Ahamed/(TBVRR00006712962) D3- 104 Shri Ganesh Chsl, Shanti Vidya Nagar, Near Ideal Park, Thane-401107	Flat No. 001, Ground Floor, Building Type A4, Kamla Enclave, Gut No. 102/103/104/105, Village Birwadi, Boisar East Palghar- 401501	May 31, 2024 Rs. 13,22,759/-	02-03-2024

These steps are being taken for substituted service of Notice. The above borrower(s) and/or guarantor(s) (as applicable) is/are advised to make the outstanding payment within 60 days from the date of publishing this Notice. Else, further steps will be taken as per the provisions of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: June 29, 2024

Place: Pilibhit

Sincerely, Authorised Signatory

For ICICI Bank Ltd.

SYMBOLIC POSSESSION NOTICE



Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rohatk Road, Karol Bagh, New Delhi-110005

The authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Ravi Kant Panday/ Meera Pandey/ LBAL100005945607	Khet No. 288, Situated At Kasba Kail-II, Near Kunjalpur, Pargana And Tehsil, Kail Distt, Aligarh Uttar Pradesh- 202001/ June 25, 2024	February 26, 2024 Rs. 16,97,348/-	Aligarh

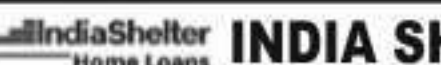
The above-mentioned borrower(s)/guarantor(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: June 29, 2024

Place: Aligarh

Sincerely Authorised Signatory

For ICICI Bank Ltd.



INDIA SHELTER FINANCE CORPORATION LTD.

Regd. Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002. Branch Office :- Kharsa No. 2016, Nirbhay Singh Circle, Near HDFC Bank, Jhalawar, Rajasthan -326001

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd. Under The Securitisation And Reconstruction Of Financial Assets And Enforcement (security) Interest Act, 2002 And In Exercise Of Power Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (enforcement) Rules, 2002, issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/surety To Repay The Amount Within 60 Days From The Date Of The Said Notice, Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Physical/symbolic Possession Of The Properties Described Herein Below In Exercise Of The Powers Conferred On Him/her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Properties And Any Dealing With The Properties Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

Sl. 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 Possession
1.	Mr./Mrs REKHA, MR. JAGDISH CHAND & MR. RAKESH Reside At: Regar Basti, Sakawad Khurd Panchayat, Samiti Kherabad Teh. Ramgarnandi Distt. Kota (Raj.) Addressing Area 60X32=1920 Sq. Boundary, East: Road, West: House Of Teri, North: Own Plot, South: House Of Vinod	All Piece and Parcel Of Patta Book No. 34, Patta No. 96, Missal No. 14, Kharsa No. 158, House/Plot is Situated At Gram Salawad Khurd Panchayat, Samiti Kherabad Teh. Ramgarnandi Distt. Kota (Raj.) Addressing Area 60X32=1920 Sq. Boundary, East: Road, West: House Of Teri, North: Own Plot, South: House Of Vinod	DEMAND NOTICE 07.09.2022 Rs. 6,81,897.14/- (Rupees Six Lakh Sixty One Thousand Six Hundred Ninety Seven Paise Fourteen Only) Due As On 07.09.2022 Together With Interest From 08.09.2022 And Other Charges And Cost Till The Date Of The Payment.	24-06-2024 (Symbolic Possession)
2.	Mr./Mrs UCHHAB BAI & MR. SHYAM BIHARI Reside At: Patta No. JWR59558, Gram Panchayat Pipali, Panchayat Samiti Khanpur, Distt. Jhalawar, Rajasthan, Area 30X80=1800 Sq.ft. BOUNDARY, East: Patwar Ghar, West: House Of Vinayak, North - Road, South: House Of Rishi Choudhary	All Piece and Parcel Of Patta No. JWR59558, Kh No-866, Gram Panchayat Pipali, Panchayat Samiti Khanpur, Distt. Jhalawar, Rajasthan, Area 30X80=1800 Sq.ft. BOUNDARY, East: Patwar Ghar, West: House Of Vinayak, North - Road, South: House Of Rishi Choudhary	DEMAND NOTICE 12.04.2024 Rs. 17,15,358/- (Rupees Seventeen Lakh Fifteen Thousand Three Hundred Fifty Eight Only) Due As On 10.04.2024 Together With Interest From 11.04.2024 And Other Charges And Cost Till The Date Of The Payment.	28-06-2024 (Symbolic Possession)

PLACE: Rajasthan, DATE: 30.06.2024

(AUTHORIZED OFFICER) INDIA SHELTER FINANCE CORPORATION LTD

For Any Query, Please Contact Mr. Abhishek Singh (+91 9828282111) & Mr. Navodit Tripathi (+91 9694254679)



HDFC Bank Limited

Branch : The Capital Court, Munirka, Outer Ring Road, Olaf Palme Marg, New Delhi-110067

CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

DEMAND NOTICE

Under Section 13 (2) of the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002.

Whereas the undersigned being the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**) under Securitisation and Reconstruction of Financial Assets and Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13 (2) of the said Act, calling upon the Borrower(s) / Legal Heir(s) / Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notice/s, within 60 days from the date of the respective Notice/s, as per details given below. The undersigned have, caused these Notices to be pasted on the premises of the last known respective addresses of the said Borrower(s) / Legal Heir(s) / Legal Representative(s). Copies of the said Notices are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Borrower(s) / Legal Heir(s) / Legal Representative(s) to pay to **HDFC**, within 60 days from the date of publication of this Notice, the amounts indicated hereinbelow in their respective names, together with further interest @ 18% p.a. as detailed in the said Demand Notices from the respective dates mentioned below in column (c) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to **HDFC** by the said Borrower (s) respectively.

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset/s.

Sr. No.	Name of Borrower(s) / Legal Heir(s) / Legal Representative(s)	Total Outstanding Dues	Date of Demand Notice	Description of Secured Asset(s) / Immovable Property (ies)
(a)	(b)	(c)	(d)	(e)
1.	MR RAJESH SAINI AND MRS PUSHPA RANI	Rs. 57,89,948 /- (Rupees Fifty Seven Lakh Eighty Nine Thousand Nine Hundred and Forty Eight Only) Due as on 29-FEB-2024*	29-MAR-2024	ENTIRE 3RD FLOOR PROPERTY, BLOCK H-(H-1/79) WITH ROOF RIGHTS, OUT OF BUILT UP PROPERTY BUILT ON PLOT NO.79, SITUATED AT VIKAS PURI, NEW DELHI ALONG WITH UNDIVIDED PROPORTIONATE SHARE OF LAND UNDERNEATH AND CONSTRUCTION THEREON AT PRESENT AND IN FUTURE
2.	MRS SEEMA AND MR ANIL	Rs. 3,05,163/- (Rupees Three Lakh Five Thousand One Hundred and Sixty Three Only) Due as on 29-FEB-2024 *	27-MAR-2024	FLAT-2589, FLOOR-2, HOUSING BOARD HARYANA-SONIPAT SITUATED AT SECTOR-10, SONEPAT, HARYANA ALONG WITH UNDIVIDED PROPORTIONATE SHARE OF LAND UNDERNEATH AND CONSTRUCTION THEREON AT PRESENT AND IN FUTURE.
3.	MR HIMANSHU SHARMA	Rs. 18,40,823/- (Rupees Eighteen Lakh Forty Thousand Eight Hundred and Twenty Three Only) Due as on 29-FEB-2024*	27-MAR-2024	RESIDENTIAL FLAT NO. A-603, 6th FLOOR, BLOCK-A, TYPE-IV, IN THE PROJECT KNOWN AS "SHREE PURAM GREEN VIEW HEIGHTS" SITUATED IN VILLAGE NOORNAGAR, RAJ NAGAR EXTENSION, NH58, TEHSIL & DISTT, GHAZIABAD, UTTAR PRADESH ALONG WITH UNDIVIDED PROPORTIONATE SHARE OF LAND UNDERNEATH AND CONSTRUCTION THEREON AT PRESENT AND IN FUTURE
4.	MR ARUN PRAKASH GAUTAM (BORROWER & LEGAL HEIR OF DECEASED CO-BORROWER MRS PANNA DEVI), MR VIRENDER PRAKASH GAUTAM (CO-BORROWER & LEGAL HEIR OF DECEASED CO-BORROWER MRS PANNA DEVI)), MR CHANDRA PRAKASH GAUTAM (LEGAL HEIR OF DECEASED CO-BORROWER MRS PANNA DEVI) AND OTHER KNOWN AND UNKNOWN LEGAL HEIR(S), LEGAL REPRESENTATIVE(S), SUCCESSORS AND ASSIGNS OF MRS PANNA DEVI [SINCE DECEASED]	Rs. 71,72,282/- (Rupees Seventy One Lakh Seventy Two Thousand Two Hundred and Eighty Two Only) Due as on 31-MAY-2024*	25-JUN-2024	RESIDENTIAL FLAT ON ENTIRE GROUND FLOOR (WITHOUT ROOF RIGHTS) BUILT ON PLOT NO. A-120 FORMING PART OF KHARSA NO. 8, KILLA NO. 6 IN THE RESIDENTIAL COLONY KNOWN AS ASHOKA ENCLAVE EXTENSION NO. II, FARIDABAD, SITUATED IN THE REVENUE ESTATE OF VILLAGE PALLA, TEHSIL & DISTRICT FARIDABAD, HARYANA AND CONSTRUCTION THEREON AT PRESENT AND IN FUTURE

*with further interest, incidental expenses, costs, charges etc incurred till the date of final payment and / or realization.

If the said Borrowers shall fail to make payment to **HDFC** as aforesaid, then **HDFC** shall proceed against the above Secured Asset(s) / Immovable Property (ies) under Section 13 (4) of the said Act and the applicable Rules entirely at the risk of the said Borrower(s) / Legal Heir(s) / Legal Representative(s) as to the costs and consequences.

The said Borrower (s) / Legal Heir(s) / Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset (s) / Immovable Property (ies), whether by way of sale, lease or otherwise without the prior written consent of **HDFC**. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 30-JUNE-2024

Place: New Delhi

For HDFC Bank Limited

Sd/-

Authorized Officer

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400020

✓ **YES BANK** Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055. Branch Office: Plot 1/9, 2nd Floor, West Patel Nagar, Delhi-110008 website: www.yesbank.in

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 the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **06th August 2024**, for recovery of **Rs. 41,72,857.63 (Rupees Forty One Lakh Seventy Two Thousand Eight Hundred Fifty Seven and Paise Sixty Three Only)** as on **03-October-2023** subject to further interest and charges at contracted rate, due to the Secured Creditor from **(1) ARVIND KUMAR RAY & (2) Ms. MEENA KUMARI**. The reserve price will be Rs. 58,00,000/- (Rupees Fifty Eight Lakhs Only) and the earnest money deposit will be 5,80,000/- (Rupee Five Lakhs Eighty Thousand Only).

DESCRIPTION OF PROPERTY

ENTIRE FIRST FLOOR W/O ROOF RIGHTS PROPERTY BEARING NO.:- 2732, SECTOR-19, DWARKA, NEW DELHI-110075

Date and time of e-auction : 06th August, 2024, 11 am to 2 pm with extension of 5 minutes each

Last date for submission of bid: 02nd August, 2024 till 3 pm

Date & time of inspection of property: 26th July, 2024, 11:00 am to 12:00 pm

For detailed terms and conditions of the sale, please refer to the link provided in <http://10.0.49.5/about-us/media/auction-property--Secured-Creditor's-website> i.e. www.yesbank.in.

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Mr. Manish Kumar on +919250003060 or Email : manish.kumar51@yesbank.in and Officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers : 9265562821, 079-61200594/598/568/587/538. Email: Gujarat@auctiontiger.net and Chintan.bhatt@auctiontiger.net.

As contemplated U/s.13(8) of the Act, in case if the total dues together with all costs, charges and expenses incurred by us are tendered at any time before the publication of the auction/ sale notice, then secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

SALE NOTICE TO BORROWER/GAURANTORS

The above shall be treated as Notice U/r. 9(1) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within 30 days from the date of publication.

Sd/-

(Authorized Officer)

YES BANK Limited

Date: 30-06-2024

Place: Delhi

✓ **YES BANK** Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055. Branch Office: Plot 1/9, 2nd Floor, West Patel Nagar, Delhi-110008 website: www.yesbank.in

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 the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **29th July 2024**, for recovery of **Rs.13,78,526.60/- (Rupees Thirteen Lakh Seventy Eight Thousand Five Hundred Twenty Six and Paise Sixty Only)** due as on **08-FEB-2023** subject to further interest and charges at contracted rate, due to the Secured Creditor from **(1) Mr. Anuj Kumar Pathak & (2) Ms. Manita Pathak**. The reserve price will be **Rs. 7,90,000/- (Rupees Seven Lakhs Ninety Thousand Only)** and the earnest money deposit will be **Rs. 79,000/- (Rupees Seventy Nine Thousand Only)**

DESCRIPTION OF PROPERTY
Flat No.-FF-4, (without roof right) having approx. area 42 Sq. Mtr., L.I.G. on Plot No. D-397 situated at Indraprastha Vojna, Loni, Ghaziabad, Tehsil/Distt.- Ghaziabad, Uttar Pradesh. Boundaries: As per sale deed

Date and time of e-auction : 29th July 2024, 11 am to 2 pm with extension of 5 minutes each

Last date for submission of bid : 24th July 2024 till 3 pm

Date and time of inspection of property : 20th July 2024, 12 pm to 1 pm

For detailed terms and conditions of the sale, please refer to the link provided in <http://10.0.49.5/about-us/media/auction-property--Secured-Creditor's-website> i.e. www.yesbank.in.

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Mr. Manish Kumar Contact No. +919250003060 and E-mail: manish.kumar51@yesbank.in and Officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers: +91 9265562821/18 & 9978591888, 079-68136880/68136837. E-mail: support@auctiontiger.net and ramprasad@auctiontiger.net. Contact person: Ram Sharma -9978591888.

As contemplated U/s.13(8) of the Act, in case if the total dues together with all costs, charges and expenses incurred by us are tendered at any time before the publication of the auction/ sale notice, then secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

SALE NOTICE TO BORROWER/GAURANTORS

The above shall be treated as Notice U/r. 9(1) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within 15 days from the date of publication.

Sd/-

(Authorized Officer)

YES BANK Limited

Date: 30-06-2024

Place: Delhi

✓ **YES BANK** Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055. Branch Office: Plot 1/9, 2nd Floor, West Patel Nagar, Delhi-110008 website: www.yesbank.in

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 the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **29th July 2024**, for recovery of **Rs.13,78,526.60/- (Rupees Thirteen Lakh Seventy Eight Thousand Five Hundred Twenty Six and Paise Sixty Only)** due as on **08-FEB-2023** subject to further interest and charges at contracted rate, due to the Secured Creditor from **(1) Mr. Anuj Kumar Pathak & (2) Ms. Manita Pathak**. The reserve price will be **Rs. 7,90,000/- (Rupees Seven Lakhs Ninety Thousand Only)** and the earnest money deposit will be **Rs. 79,000/- (Rupees Seventy Nine Thousand Only)**

DESCRIPTION OF PROPERTY
Flat No.-FF-4, (without roof right) having approx. area 42 Sq. Mtr., L.I.G. on Plot No. D-397 situated at Indraprastha Vojna, Loni, Ghaziabad, Tehsil/Distt.- Ghaziabad, Uttar Pradesh. Boundaries: As per sale deed

Date and time of e-auction : 29th July 2024, 11 am to 2 pm with extension of 5 minutes each

Last date for submission of bid : 24th July 2024 till 3 pm

Date and time of inspection of property : 20th July 2024, 12 pm to 1 pm

For detailed terms and conditions of the sale, please refer to the link provided in <http://10.0.49.5/about-us/media/auction-property--Secured-Creditor's-website> i.e. www.yesbank.in.

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Mr. Manish Kumar Contact No. +919250003060 and E-mail: manish.kumar51@yesbank.in and Officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers: +91 9265562821/18 & 9978591888, 079-68136880/68136837. E-mail: support@auctiontiger.net and ramprasad@auctiontiger.net. Contact person: Ram Sharma -9978591888.

As contemplated U/s.13(8) of the Act, in case if the total dues together with all costs, charges and expenses incurred by us are tendered at any time before the publication of the auction/ sale notice, then secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

SALE NOTICE TO BORROWER/GAURANTORS

The above shall be treated as Notice U/r. 9(1) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within 15 days from the date of publication.

Sd/-

(Authorized Officer)

YES BANK Limited

Date: 30-06-2024

Place: Delhi

✓ **YES BANK** Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055. Branch Office: Plot 1/9, 2nd Floor, West Patel Nagar, Delhi-110008 website: www.yesbank.in

✓ **YES BANK** Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055. Branch Office: Plot 1/9, 2nd Floor, West Patel Nagar, Delhi-110008 website: www.yesbank.in

PUBLIC NOTICE

All concerned are hereby informed that Ms V-Resolve Insurance Broking LLP ("the LLP") had discontinued its insurance broking operations w.e.f. 06.10.2023 and Public Notices to this effect were issued in English and Hindi Newspapers on 06.10.2023 and information was duly given to Insurance Regulatory and Development Authority of India (IRDAI) also. Further, w.e.f. 15.01.2024, the LLP is undergoing voluntary liquidation in terms of the provisions of the Insolvency and Bankruptcy Code, 2016 ("IBC") and undersigned has been duly appointed as Liquidator of the LLP. All the statutory formalities in this regard have been/are being duly complied.

It has come to the notice of the undersigned Liquidator of Ms V-Resolve Insurance Broking LLP that a Vehicle Insurance Policy No. D13387873/31012024 ("said Policy") was issued on 31.01.2024 by M/s Go Digit General Insurance Company Limited ("GoDigit") wherein the Broking Code of the LLP was wrongfully used. Subsequently, GoDigit informed the Liquidator (under copy to IRDAI) that the said Policy was issued by it on being approached by Mr. Parminder Singh Sahni (Ex-Business Head of the LLP) and that it was genuinely not aware about the facts regarding discontinuation of insurance broking operations by the LLP, and discharge of services of Mr. Parminder Singh Sahni, w.e.f. close of business hours on 05.10.2023. Also, to prove its bonafide, necessary corrective action has been taken by M/s GoDigit. Clearly, Mr. Parminder Singh Sahni has been impersonating and illegally representing the LLP with ulterior and deceitful motives of causing damages to the LLP and/or its partners and thereby obstructing in the liquidation process of the LLP.

This notice serves as an official declaration that Mr. Parminder Singh Sahni has no affiliation or association, in any capacity, with the LLP since close of business hours on 05.10.2023. As a matter of record, there are no employees in the LLP since October 2023. Further, the LLP or its partners are not using the domain www.v-resolve.com or any email IDs associated with the said domain name. Mr. Parminder Singh Sahni is not authorized to represent or act on behalf of V-Resolve Insurance Broking LLP w.e.f. close of business hours on 05.10.2023, and any claims or statements suggesting otherwise and/or transactions done on behalf of the LLP are entirely false, misleading and illegal. Appropriate legal action is being explored by the undersigned Liquidator.

All concerned are advised to take note of the above. Under law, only the undersigned Liquidator is authorized to entertain any transaction(s) for and on behalf of the LLP. Further, the LLP's partners or the undersigned Liquidator will not be responsible or liable for any losses, damages, or legal implications arising from any such unauthorized and wrongful transaction(s) done with/ by any person.

Sd/-
Liquidator of Ms V-Resolve Insurance Broking LLP
IBBI/PA-002/PN-00097/2020-2021/13223

Dated : 30.06.2024 Damodar Prasad Gupta

Aadhar Housing Finance Ltd.
Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069.
Noida Sector 31 Branch: 2nd Floor, Plot No.253, Krishna Complex, Mahraja Agrasen Marg, Noida Sector-31, Pillar No.23, Nithari Village, Gautam Buddha Nagar, Uttar Pradesh-201301

**Aadhar**
Housing Finance Ltd.

APPENDIX IV POSSESSION NOTICE (for immovable property)
Whereas, the undersigned being the Authorized Officer of **Aadhar Housing Finance Limited (AHFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the Company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / 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 under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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. 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 AHFL for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower(s) / Co-Borrower(s)(Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No. 20200002563 / Noida Sector 31 Branch) Mujammil Saifi (Borrower) Ashma Saifi (Co-Borrower)	All that piece and parcel of property bearing, Plot No 9 10 11 12 Kharsa No 1880 Mewatiyana Mohalla Dadari, Gautambudh Nagar, Uttar Pradesh-203207 Boundaries : East- Other, West - Plot No 08, North- 13 Ft Road, South - Plot No 15,16,17,18	11-04-2023 ₹ 8,95,865/-	24-06-2024

Authorised Officer
Aadhar Housing Finance Limited

Place : Uttar Pradesh
Date : 30-06-2024

IndusInd Bank

INDUSIND BANK LIMITED
C 201 2nd floor Business Square Solitaire Corporate Park
Andheri East, Mumbai 400093

PUBLIC NOTICE
(Under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002) SUBSTITUTED SERVICE OF NOTICE U/s 13 (2) of SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.
Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from IndusInd Bank Limited (IBL), their loan credit facility has been classified as Non-Performing Assets in the books of the Bank as per RBI guidelines thereto. Thereafter, Bank has issued demand notices to below mentioned respective borrower under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to pay the amounts mentioned in the respective Demand Notice/s within 60 days from the date of the respective Notice/s, as per details given below, together with further interest at the contractual rate for the amount mentioned amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the service is also being done by us by way of this publication as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)

Name and address of Borrower and Co-Borrower/s	Loan Account No.	Date of Demand Notice	Last Outstanding Dues (INR) as on below date*	Description of the Secured Assets / Mortgaged Properties
1. MR. RAJIV VERMA (BORROWER) 2. MRS. DOLLY VERMA (CO-BORROWER) HOUSE NO 212, LUNIVA MOHALLA, DEHRADUN UTTARAKHAND - 248001 ALSO AT: SHOP GENERAL FLOOR, PROPERTY NO.34, NESHVILLA ROAD, DEHRADUN UTTARAKHAND - 248001	HDD00060N	19/06/2024	(INR 15,80,277,33/- (INR Fifteen Lakhs Eighty Thousand Seven Hundred and Thirty Three Paise only) as on 13.05.2024	All that piece and parcel of Shop Situated on Ground Floor forming Part of Property bearing Municipal No. 84, Neshvillia Road of Municipal No. 1347/34, Chaudhary Bihari Lal Marg-II) Measuring 150 Sq Ft. Dehradun, Uttarakhand - 248001 owned by Mr. Rajiv Verma and Mrs. Dolly Verma. The said property is mortgaged in and under. East: Shop of Mr. Harish Arora and Vishwas Arora, West: Star Case of the seller side 15 Ft., North: Property of Seller Side 10 Ft., South: Open Veranda and common parking space

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount of more particularly stated in respective Demand Notices issued, together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to lodge proceedings against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules not limited to taking possession and selling the secured asset entirely at the risk of the said borrower(s)/co borrower (s)/Legal heir(s)/Legal Representative(s) at your own cost and consequences. Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease or otherwise, the aforesaid secured assets without prior written consent of the Bank. Any contravention of the said section by you shall involve the penal provisions as laid down under section 29 of the SARFAESI Act and /or any other legal provision in this regard. Please note that as per sub-section (8) of section 13 of the Act, if the dues of IBL together with all costs, charges and expenses incurred by IBL are tendered to IBL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by IBL, and no further step shall be taken by IBL for transfer or sale of that secured asset.

Date: 30.06.2024 Place: DEHRADHUN

Sd/- For IndusInd Bank Limited, Authorised Officer

AXIS BANK Retail Asset Centre: Axis Bank Ltd, Gopalpur, NCC-1, 3rd Floor MIDC, Airoli Knowledge Park, Mughlin Road Airoli Near Mumbai-400706 Also, at: Axis Bank Ltd., Axis House, Tower 2 and Floor 14, Sector-128, Noida Expressway, Jaypee Greens Wazirpur, Noida (U.P.)-201301 Corporate Office: Axis House, Block-B, Bombay Dyeing Mills Compound, Pandurang Bhukhar Marg, Worli, Mumbai-400025 Registered Office: Tishru, 3rd floor, opposite Samartha's Temple, Law Garden, Ellisbridge, Ahmedabad-380006					25. Gaurav Bajaj R/o : 5/11 Nh 5 Faridabad Faridabad Haryana Faridabad Haryana 121001 India./NA		09-07-2023	Rs. 792615/- (Rupees Seven Lakhs Ninety Two Thousand Six Hundred Fifteen Only)	Rs. 852600/- (Rupees Eight Lakhs Fifty Two Thousand Six Hundred Only)	1AUR102607276369 2Hyunda -Hyundai Cat C -I20- Hyunda 3-GALFMM059506 4-MBLBGS12LNM128078 5-HRS1CG1G736
Demand Notice u/s 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Whereas the borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from Axis Bank Ltd. We state that despite having availed the financial assistance, the borrowers/guarantors/mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non-Performing Asset on the respective dates mentioned hereunder in accordance with the directives/guidelines issued by Reserve Bank of India, consequent to the Authorized Officer of Axis Bank Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/guarantors/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have remained un-served and as such they are hereby informed by way of public notice about the same.										
Sr. No.	Name Of Borrower / Address		NPA Date	Outstanding Amount	Loan Amount	Description of Hypothecated Asset/ Property				
1.	Rashmi Sharma R/o : H No 177 Sector 38 Sohna Road Near Vta Dairy Islampur Gurgaon Haryana 122018 India./NA At Permanent Address: J V Pharma 1st Floor Islampur Devcomplex Opp Axis Bank Amt Sohna Road Sector 38Gurgaon Haryana 122001 India./NA		06-07-2023 19/12/2023	Rs. 636678/- (Rupees Six Lakhs Thirty Eight Thousand Seven Hundred Seventy Four Only)	Rs. 1666764/- (Rupees Sixteen Lakhs Sixty Seven Hundred Sixty Four Only)	1AUR079206487141 2 KIA MOTORS - KIA MOTORS CAT C -SELTOS -KIAMOTORS 3-D4GDK151702 4-MZBF7H1VNM300076 5-HR2EE6E160				
2.	Avtar Singh R/o : H N D 166 Sec 15a Ayonda Escorts Nagar Faridabad Faridabad Haryana 121007 India./NA		30-07-2023 19/12/2023	Rs. 578139/- (Rupees Five Lakhs Seventy Eight Thousand Five Hundred Thirty Nine Only)	Rs. 939655/- (Rupees Nine Lakhs Thirty Nine Thousand Six Hundred Fifty Five Only)	1UCR079204857788 2KFORD - FORD CAT C -ECOSPORT - FORD 3-HA77658 4-MAL3MYF1J5CM747658 5-HRS1BQ6998				
3.	Suresh Chand Sharma R/o : H No A3300 3rd Floor Gupta Noida, Su Chandra Marg Near Medical Store Mandawli up Extension - New Delhi Delhi 110092 India./NA		03-08-2023 19/12/2023	Rs. 666764/- (Rupees Six Lakhs Sixty Six Thousand Seven Hundred Four Only)	Rs. 1117405/- (Rupees Eleven Lakhs Seventeen Thousand Four Hundred Fifty Five Only)	1AUR082404287854 2 MARUTI - MARUTI CAT C - VITARA BREEZA - MARUTI 3-D13AS820773 4-MAL3MYF51SKD53724 5-DL6CS1211				
4.	Latika Jaiswal R/o : Flat No 1554 Plot No GH01 Gaur City 1st Avenue Block E Greater Noida West G B Nagar Noida Uttar Pradesh 201301 India./NA At Permanent Address: H No 1329/3A Khat Bata Nandarpura Road Behind Singh Health Ciu Jhansi Jhansi Uttar Pradesh 284003 India./NA		09-07-2023 19/12/2023	Rs. 734904/- (Rupees Seven Lakhs Thirty Four Thousand Eight Hundred Forty One Only)	Rs. 958459/- (Rupees Nine Lakhs Fifty Eight Thousand Four Hundred Fifty One Only)	1AUR036054922126 2 HYUNDAI - HYUNDAI CAT C -VENUE- HYUNDAI 3-GSLCLM050733 3-MALF8C1A1LM140696 5-UP16C68556				
5.	Mubarik . R/o : S O Saddik Dhuilwat 181 Mewat Haryana City S Mewat Pn 122105 Gurgaon Haryana 122104 India./NA		30-07-2023 19/12/2023	Rs. 539316/- (Rupees Five Lakhs Thirty Nine Thousand Three Hundred Sixteen Only)	Rs. 1009692/- (Rupees Ten Thousand Nine Hundred Ninety Two Only)	1AAUR036105668231 2 Mahindra Cat C - Bolero- Mahindra & Mahindra 3-KXMG615295 4-MX1K2XX0XMSB27650 5-HR9EA8871				
6.	Anish Ahmed R/o : House No 174 Ward No 04 Near Nagi Road Sohna Gurgaon Haryana 122103 India./NA		09-07-2023 19/12/2023	Rs. 954190/- (Rupees Nine Lakhs Fifty Four Thousand One Hundred Fifty Nine Only)	1206500/- (Rupees Twelve Lakhs Six Thousand Five Hundred Only)	2 HYUNDAI - HYUNDAI CAT C -CRETA- HYUNDAI 3-D4FALM151578 4-MALPC813LM114993 5-HR2TK5466				
7.	Amrit Singh R/o : H No 3250 Sarjand Gandhi Memorial Nagar Gali No 4 Block A Faridabad Haryana 121001 India./NA		30-08-2023 19/12/2023	Rs. 736888/- (Rupees Seven Lakhs Thirty Six Thousand Six Hundred Fifty Eight Only)	Rs. 121764/- (Rupees Twelve Lakhs Seventeen Thousand Six Hundred Seventy Four Only)	1AUR0792050606343 2 Mahindra Category C Plus -XUV500 - Mahindra & Mahindra 3-XUV500 4-MAYU2XNVN5H11007 5-HRS1CC3662				
8.	Vivek . R/o : P rem Vihar Huda Sec 2 Sps School Palwal/H Palwal Haryana 121102 India./NA Also, At Permanent Address: H no 386 Ward No 7 Gali No 7 Adarsh Colony Palwal Palwal Haryana 121102 India./NA		09-07-2023 19/12/2023	Rs. 582297/- (Rupees Five Lakhs Eighty Two Thousand Two Hundred Ninety Seven Only)	Rs. 70647/- (Rupees Seven Lakhs Six Thousand Six Hundred Fourty Seven Only)	1AUR079206008324 2 MARUTI - MARUTI CAT C - VITARA BREEZA - MARUTI 3-D13AS820773 4-MAL3MYF1J5CM757573 5-HR3CX6965				
9.	Shekher . R/o : H No 109 Dheeraj Nagar Jhansi Nagar Faridabad Faridabad Haryana 121003 India./NA		08-08-2023 19/12/2023	Rs. 663161/- (Rupees Six Lakhs Sixty Three Thousand One Hundred Sixty One Only)	Rs. 978412/- (Rupees Nine Lakhs Seventy Nine Thousand Four Hundred Twenty One Only)	1AUR079205091788 2 HYUNDAI - HYUNDAI CAT C -VENUE- HYUNDAI 3-D4FCML962015 4-MALF8C1CLMLM09301 5-HRS1BZ5635				
10.	Madhur Sehgal R/o : B 107 Stellarkings Court F 32 Sector 50 Noida Uttar Pradesh 201301 India./NA		08-08-2023 19/12/2023	Rs. 747752/- (Rupees Seven Lakhs Thirty Seven Thousand Seven Hundred Fifty Two Only)	Rs. 1076500/- (Rupees Ten Thousand Seven Hundred Fifty Two Only)	1AUR036105357965 2Tata -Tata CAT C -NEXON 3-REVTNR11BZXK16116 4-MAT627146L1B06477 5-UP16C06105				
11.	Rashid Qureshi R/o : H No Bc-609 VII Badkhal Faridabad Faridabad Haryana 121001 India./NA		30-08-2023 19/12/2023	Rs. 782741/- (Rupees Seven Lakhs Twenty Seven Thousand Seven Hundred Forty One Only)	Rs. 1003121/- (Rupees Ten Lakhs Three Thousand One Hundred Twenty One Only)	1UCR036106301536 2 HYUNDAI - HYUNDAI CAT C -I20- HYUNDAI 3-D4FCNM899483 4-51RLKM76266 5-HRS1AW0471				
12.	Shukram Pal R/o : 45 Near Shiv Mandir Mokialis Gurgaon Haryana 122413 India./NA		08-09-2023 19/12/2023	Rs. 832005/- (Rupees Eight Lakhs Thirty Two Thousand Five Hundred Only)	Rs. 187538/- (Rupees Eighteen Lakhs Seventy Five Thousand Three Hundred Only)	1AUR0506534630 2 TATA - TATA CAT C -HARRIER- TATA 3-45343841-470821 4-SMAT63131LPH54857 5-HR2E6E1605				
13.	Palvati Thapliyal R/o : A 121 B Sector 72 Noida Up Noida Uttar Pradesh 201301 India./NA Also, At Permanent Address: Flat No 46 A Tower Assochek The Nest Crossing Republic Ghaziabad Ghaziabad Uttar Pradesh 201016 India./NA		08-08-2023 19/12/2023	Rs. 669586/- (Rupees Six Lakhs Sixty Nine Thousand Five Hundred Eighty Six Only)	Rs. 1066500/- (Rupees Ten Lakhs Six Thousand Five Hundred Only)	1AUR036106094884 2 TATA - TATA CAT C -HARRIER- TATA 3-45343841-470821 4-SMAT63131LPH54857 5-HR2E6E1605				
14.	Madhu Raghav R/o : Rethi Gautam Buddha Nagar Uttar Pradesh Gautam Buddha Nagar Uttar Pradesh 201355 India./NA		09-07-2023 19/12/2023	Rs. 995870/- (Rupees Nine Lakhs Ninety Five Thousand Eight Hundred Seventy One Only)	Rs. 1220802/- (Rupees Twelve Lakhs Twenty Thousand Eight Hundred Twenty One Only)	1AUR036106661322 2 TATA - TATA CAT C -HARRIER- TATA 3-45343841-470821 4-SMAT63131LPH54857 5-UP16C29200				
15.	Chandan Rai R/o : Kh No.631/2, gali No.3 Jhansi Nagar Colony Bhanu Dheer, New Delhi Delhi 110084 India./NA		30-07-2023 19/12/2023	Rs. 653972/- (Rupees Six Lakhs Fifty Three Thousand Five Hundred Seventy Two Only)	Rs. 858478/- (Rupees Eighty Five Thousand Four Hundred Seventy Two Only)	1AUR05065398882 2 MARUTI - MARUTI CAT C -ERITGA-MARUTI 3-K15BN1226341 4-MAS3NC22SMH367866 5-DL1CAE1774				
16.	Amjad . R/o : H N 1042 Kotla Mewatyan Kapur Ghaziabad Uttar Pradesh 245101 India./NA		19/12/2023	Rs. 623217/- (Rupees Six Lakhs Twenty Two Thousand Two Hundred Seventeen Only)	Rs. 757005/- (Rupees Seven Lakhs Fifty Seven Thousand Five Hundred Only)	1UCR012606603993 2 Maruti - Maruti Cat C -AMAZE -HONDA 3-D13AS3572379 4-MAL3MYF51SKL03537 5-UP17N1774				
17.	Deshraj . R/o : H No 2151 Eldico Colony Sector 19 Sonipat Haryana Pina Code 131001 Sonipat Haryana 131021 India./NA		08-09-2023 19/12/2023	Rs. 819501/- (Rupees Eighty One Lakhs Nineteen Thousand Five Hundred One Only)	Rs. 1016992/- (Rupees Ten Lakhs Sixteen Thousand Five Hundred Twenty One Only)	1AUR02606541355 2 HYUNDAI - HYUNDAI CAT C -VENUE- HYUNDAI 3-D4FALM443340 4-MALF8C1CLMLM250467 5-HR10AM2657				
18.	Yogendra Kumar R/o : F 144 2nd Floor Mangal Market Laxmi Nagar East, Delhi Delhi 110092 India./NA Also, At Permanent Address: S/o Kachori Lal Vishu & Post Lalupur Mainpur Mainpur Uttar Pradesh 205001 India./NA		06-08-2023 19/12/2023	Rs. 568041/- (Rupees Five Lakhs Sixty Eight Thousand Four Hundred Only)	Rs. 790659/- (Rupees Seven Lakhs Ninety Six Thousand Five Hundred Only)	1AUR03605473426 2 HYUNDAI - HYUNDAI CAT B -NIOS- HYUNDAI 3-D4FALM33222 4-MALB351CLNM109146 5-DL7CR7821				
19.	Reshma Aslam R/o : N 76 Shahab Masjid Jamia Nagar Okhla Jamia Nagar Okhla New Delhi Delhi 110025 India./NA		09-07-2023 19/12/2023	Rs. 608238/- (Rupees Six Lakhs Eighty Two Thousand Two Hundred Thirty Eight Only)	Rs. 796500/- (Rupees Seven Lakhs Ninety Six Thousand Five Hundred Only)	1UCR036106512473 2 HONDA - HONDA CAT C -AMAZE -HONDA 3-N15A12802084 4-MALF0F58P64109467 5-DL3CCR221				
20.	Uday Yadav R/o : Rc 207 7 Ganga Vihar Khura Colony Khura Krima Gaud Pincode 201309 Ghaziabad Uttar Pradesh 201302 India./NA		08-09-2023 19/12/2023	Rs. 591110/- (Rupees Five Lakhs Ninety One Thousand One Hundred Ten Only)	Rs. 696701/- (Rupees Six Lakhs Ninety Six Thousand Seven Hundred One Only)	1AUR03607276119 2 HYUNDAI - HYUNDAI CAT C -XCENT- HYUNDAI 3-GALANM1011774 4-MALAT41CLNM1044572 5-UP14K7523				
21.	Jamehad . R/o : H No 2 Pema Road, Punharna Gurgaon Haryana 122508 India./NA		08-09-2023 19/12/2023	Rs. 884546/- (Rupees Eight Lakhs Eighty Four Thousand Five Hundred Forty Six Only)	Rs. 1027857/- (Rupees Ten Lakhs Twenty Seven Thousand Six Hundred Fifty Seven Only)	1AUR079206645123 2 HYUNDAI - HYUNDAI CAT C -VENUE- HYUNDAI 3-D4FANM395472 4-MALF8C1CLMLM26276 5-HRS1CF3880				
22.	Bilal . R/o : Banarsi 36 Mewat Haryana Gurgaon Haryana 122108 India./NA		08-08-2023 19/12/2023	Rs. 786465/- (Rupees Seven Lakhs Eighty Six Thousand Four Hundred Fifty Five Only)	Rs. 94834/- (Rupees Nine Lakhs Eighty Four Thousand Three Hundred Fifty Five Only)	1AUR05067107047 2 Maruti - Maruti Cat C -ViteraBrezza-Maruti 3-K15BN4235853 4-MAL3MYF51SNB906517 5-HR51B27465				
23.	Masudul Hasan R/o : House No-112 Village Bhopur Sohna Gurgaon Gurgaon Haryana 121013 India./NA		07-07-2023 19/12/2023	Rs. 756918/- (Rupees Seven Lakhs Eighty Four Thousand Nine Hundred Eighteen Only)	Rs. 814001/- (Rupees Eight Lakhs Fourteen Thousand One Hundred Only)	1AUR07920758663 2Hyunda -Hyunda Cat C -I20- HYUNDAI 3-D4ALM157682 4-MALF8C1BLNM25461 5-HR2FV9529				
24.	Sanjay Kumar R/o : House No 1632 Gali No 29 Sanjay Colony Sec 23 Sec 22 Faridabad Faridabad Haryana 121005 India./NA		08-08-2023 19/12/2023	Rs. 1005417/- (Rupees Ten Lakhs Fifty One Thousand Four Hundred Seventeen Only)	Rs. 954312/- (Rupees Nine Lakhs Fifty Four Thousand Three Hundred Twenty One Only)	1AUR07920835051 2 KIA MOTORS - KIA MOTORS CAT C -SONET- KIA MOTORS 3-D4FAPM82812 4-MZBFAB13LPH28575 5-HR87C0757				
25.	Surjeet Sharma R/o : S/o Surendra Flat No C-802 HPCL Society Ltd Sector-pi Greater Noida Sector-Pi Greater Noida Noida Uttar Pradesh 201310 India./NA		08-09-2023 19/12/2023	Rs. 776591/- (Rupees Seven Lakhs Seventy Six Thousand Five Hundred Ninety One Only)	Rs. 789072/- (Rupees Seven Lakhs Eighty Nine Thousand Seven Hundred Twenty Two Only)	1AUR03610861308 2Tata -Tata Cat C -Punch- Tata 3-REVTNR10PXMN7817 4-MAT634068PAA05466 5-UP16D02671				
26.	Warisha . R/o : House No B 82 Bakhtkhali Faridabad Haryana 121001 India./NA		09-07-2023	Rs. 836125/- (Rupees Eight Lakhs Thirty Six Thousand One Hundred Twenty Five Only)	Rs. 86460/- (Rupees Eight Lakhs Sixty Four Thousand Six Hundred Only)	1AUR03610861308 2Tata -Tata Cat C -Punch- Tata 3-REVTNR10PXMN7817 4-MAT634068PAA05466 5-UP16D02671				
27.	Rakhi Jha R/o : Plot No.41,block d,sector 23, Faridabad, sector 22, N Water Plant, Faridabad Haryana 121005 India./NA		08-09-2023 19/12/2023	Rs. 761085/- (Rupees Seven Lakhs Thirty One Thousand Eighty Five Only)	Rs. 737792/- (Rupees Seven Lakhs Seventy Three Thousand Seven Hundred Ninety Two Only)	1AUR03610861308 2 MARUTI - MARUTI CAT B -SWIFT- MARUTI 3-K12NPF136838 4-MBHC2B35SPCC0008 5-HR87L6392				
In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules thereunder.										
Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.										
Place: NOIDA Dated: 30-06-2024										
Authorized Officer Axis Bank Ltd.										

● BIDEN ACKNOWLEDGES AGE, BAD DEBATE PERFORMANCE

Will defend democracy: Biden

Democrats accept poor show but stick by Biden, for now

ASSOCIATED PRESS
Washington, June 29

PRESIDENT JOE BIDEN worked forcefully to quell Democratic anxieties over his unsteady showing in his debate with former President Donald Trump, as elected members of his party closed ranks around him in an effort to shut down talk of replacing him atop the ticket. Biden's halting delivery and meandering comments, particularly early in the debate, fuelled concerns from even members of his own party that at age 81 he's not up for the task of leading the country for another four years. It created a crisis moment for Biden's campaign and his presidency, as members of his party flirted with potential replacements, and donors and supporters couldn't contain their concern about his showing against Trump.

Biden appeared to acknowledge the criticism during a rally in Raleigh, North Carolina, saying "I don't debate as well as I used to." But he added, "I know how to do this job. I know how to get things done." Speaking for 18 minutes, Biden appeared far more animated than he had the night before as he excoriated Trump for his "lies" and for waging a campaign aimed at



Democrat candidate, US President Joe Biden, speaks during a presidential debate with Republican candidate, former US president Donald Trump, in Atlanta

REUTERS

"revenge and retribution." "The choice in this election is simple," Biden said. "Donald Trump will destroy our democracy. I will defend it." He added, alluding to his candidacy, "When you get knocked down, you get back up." First lady Jill Biden, at a fundraiser in New York City, said her husband told her after the debate, "I don't know what happened. I didn't feel that great." But she seconded the president in stressing that he tells the truth and he bounces back from adversity. Even before the debate, Biden's age had been a liability with voters, and Thursday night's faceoff appeared to reinforce the public's deep-seated concerns before perhaps the largest audience he will garner in the four months until Election Day. Privately, his campaign worked to

tamp down concerns and keep donors and surrogates on board. Democratic lawmakers acknowledged Biden's poor showing, but tried to stop talk of replacing him as their standard-bearer, and instead shift the focus to Trump's attacks and falsehoods. "Well, the president didn't have a good night, but neither did Donald Trump with lie after lie and his dark vision for America," North Carolina Governor Roy Cooper told *The Associated Press*, hours before he introduced the president in Raleigh. "We cannot send Donald Trump back to the White House. He's an existential threat to our nation." Former President Barack Obama backed up his former vice president, posting on X that "Bad debate nights happen." Alluding to his own poor showing in the first debate of his

reelection campaign in 2012, Obama continued, "Trust me, I know. But this election is still a choice between someone who has fought for ordinary folks his entire life and someone who only cares about himself." He added: "Last night didn't change that, and it's why so much is at stake in November." House Democratic leader Hakeem Jeffries answered with a flat "no" when asked if Biden should step aside. Representative Ritchie Torres, D-NY, allowed he "had to take a few more antidepressants than usual" after Biden's debate showing. But he added that "a Donald Trump presidency would cause me far greater discomfort than a Joe Biden debate performance." Biden's campaign billed the Raleigh event as the largest yet rally of his reelection

bid in the state Trump carried by the narrowest margin in 2020. He then travelled to New York for a weekend of big-dollar fundraisers that his campaign now needs more than ever.

Biden's campaign announced that it raised \$14 million on debate day and the morning after, while Trump's campaign said it raised more than \$8 million from the start of the debate through the end of the night.

Vice president Kamala Harris, whom the Biden campaign sent out to defend his performance, tried to reassure Biden supporters at a rally in Las Vegas, saying, "This race will not be decided by one night in June."

"This race will be decided by you. By us," she said. "Who sits in the White House next year will be determined by what we together do in these next 130 days." Biden campaign communications director Michael Tyler said there had been no internal conversations "whatsoever" about Biden stepping aside, though he, too, acknowledged that the president had a "bad night" on stage.

Representative Emanuel Cleaver from Missouri said he could hardly sleep because of the number of telephone calls he got after Biden performed "horribly" in the debate. Polls from *CNN* and 538/Ipsos conducted soon after the debate found that most debate-watchers thought Trump outperformed Biden.

United Nations warns only 17% of targets to improve life on track

ASSOCIATED PRESS
United Nations, June 29

THE UNITED NATIONS warned that only 17% of its 169 targets to improve life for the world's more than 7 billion people are on track to be reached by the 2030 deadline. UN Secretary-General Antonio Guterres launched the annual report saying, "It shows the world is getting a failing grade." World leaders adopted the 17 wide-ranging development goals from ending global poverty to achieving gender equality in 2015, and set 169 specific targets to be reached by the end of the decade. According to the report, nearly half the targets show minimal or moderate progress and over one-third are stalled or regressing — with just 17% are on track to be achieved.

"The takeaway is simple," Guterres said. "Our failure to secure peace, to confront climate change, and to boost international finance is undermining development." The report also cited the lingering effects of the pandemic and said an additional 23 million people were pushed into extreme poverty and over 100 million more were suffering from hunger in 2022 compared to 2019. "In a world of unprecedented wealth, knowledge and technologies, the denial of basic



UN secretary general Antonio Guterres

FILE PHOTO: AP

needs for so many is outrageous and unacceptable," Guterres said.

The UN reported that for the first time this century, per-capita GDP growth in half of the world's most vulnerable nations is slower than that of advanced economies, threatening improvements in equality. And in 2022, it said, nearly 60% of countries faced moderate to abnormally high food prices. The goal of quality education is far off track. Only 58% of students worldwide achieved minimum proficiency in reading by the end of primary school, and "recent assessments reveal a significant decline in math and reading scores in many countries," the report said.

As for gender equality, it said the world continues to lag: One in five girls still marry before age 18,

violence against women persists, far too many women don't have the right to decide on their sexual and reproductive health — and at current rates it will take 176 years for women to reach parity with men in management positions.

Guterres said the report has "some glimmers of hope." Mobile broadband is accessible to 95% of the world's population, up from 78% in 2015. Global capacity to generate electricity from renewable has been expanding at an unprecedented 8.1% annually for past five years, the report said.

Increased access to treatment has averted 20.8 million AIDS-related deaths in the past three decades. New malaria vaccines being rolled out could save millions of lives.

Pezeshkian in Iran Prez race

IN AN ELECTION campaign dominated by hardliners, Iranian presidential hopeful Masoud Pezeshkian stood out as a moderate, backing women's rights, more social freedoms, cautious detente with the West and economic reform. Pezeshkian narrowly beat

hardline Saeed Jalili for first place in first round vote but the two men will now face a run-off election on July 5, since Pezeshkian did not secure the majority of 50% plus one vote of ballots cast needed to win outright.

—REUTERS

● JACQUELINE VAN FAASSEN, HEAD OF INNOVATION, HEINEKEN INDIA

‘Our brand is about human connections’

JACQUELINE VAN FAASSEN, Premium Brands Director & Head of Innovation at United Breweries (Heineken India), spoke to FE's Alokandanda Chakraborty on the beer brand's association with sports. Edited excerpts:

To what extent is Heineken's sponsorship strategy in line with the premiumisation plan? Through our sponsorships, we create bespoke and elevated experiences for our consumers and fans, letting them immerse in the world of Heineken — sparking connections and social moments, while bringing people from 192 countries. The brand sponsors some of the world's largest premium sporting such as UEFA Champions League and F1 to showcase just how important human connections are in generating good times around the world.

What have football & F1 done to Heineken's global imagery and India presence?

Heineken is always looking to thrill fans with elevated experiences and bring them together as a community to celebrate the sport they love. With football, the UEFA Champions League and UEFA Women's Champions League complement Heineken's other partnership platforms — all of which enable us to create unforgettable experiences for fans to enjoy. For the recently concluded UEFA Champions League, Heineken launched a global platform where fans across the world got a chance to win an all-expense paid trip to watch the Final in London.

How has the brand kept the excitement alive over the years?

Heineken exists to spark human connections around the world and to generate good times that help make the world a refreshingly better place. The global brand always bring in fresh perspectives and



WITH FOOTBALL, THE UEFA CHAMPIONS LEAGUE AND UEFA WOMEN'S CHAMPIONS LEAGUE COMPLEMENT HEINEKEN'S OTHER PARTNERSHIP PLATFORMS

with UEFA Champions League, Heineken continues to champion inclusivity in the football. The "Cheers to All Real Hardcore Fans" campaign is focused on the passion football fans are known for. It strives to showcase the breadth of diversity of modern football fandom, especially those fans that are overlooked.

Give us an idea about your social media presence? Digital and social media is core to our marketing strategy to create memorable experiences for consumers, along with experiential marketing activations to connect with our audience on a deeper level, and being a brand rooted in popular culture. The global brand intensified focus on digital and campaigns to drive consumer engagement that enables genuine connections and help people experience the joy of true togetherness.

(The writer attended the UEFA Champions League finals in London at the invitation of Heineken)

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PUBLIC ANNOUNCEMENT



(Please scan the QR Code to view the DRHP)

SAGILITY INDIA LIMITED

Our Company was originally incorporated as 'Berkmeier India Private Limited' as a private limited company under the Companies Act, 2013 pursuant to a certificate of incorporation dated July 28, 2021, issued by the Registrar of Companies, Karnataka at Bengaluru. Subsequently, pursuant to a resolution passed by our Shareholders at the EGM held on August 25, 2022, the name of our Company was changed to 'Sagility India Private Limited' and a fresh certificate of incorporation was issued by the Registrar of Companies, Karnataka at Bengaluru on September 13, 2022. Subsequently, our Company was converted from a private limited company to a public limited company, pursuant to a special resolution passed by our Shareholders at the EGM held on May 21, 2024 and the name of our Company was changed to 'Sagility India Limited', and a fresh certificate of incorporation was issued to our Company by the RoC, on June 20, 2024. For details of changes in the name and registered office address of our Company, see 'History and Certain Corporate Matters' on page 174 of the draft red herring prospectus June 28, 2024 (the "DRHP" or the "Draft Red Herring Prospectus").

Registered Office: No. 23 & 24, AMR Tech Park, Building 2A, First Floor, Hongasandara Village, Off Hosur Road, Bommanahalli, Bengaluru 560068, Karnataka, India; Corporate Office: AMR Tech Park, Building 2A, Third Floor, Hongasandara Village, Off Hosur Road, Bommanahalli, Bengaluru 560 068, Karnataka, India; Tel: +91-80-7125 1500 Contact Person: SatishKumar Sakharayapattana Seetharamaiah, Company Secretary and Compliance Officer; E-mail: investorservice@sagilityhealth.com; Website: www.sagilityhealth.com; Corporate Identity Number: U72900KA2021PLC150054

PROMOTERS OF OUR COMPANY: SAGILITY B.V. AND SAGILITY HOLDINGS B.V.

INITIAL PUBLIC OFFERING OF UP TO 984,460,377 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF SAGILITY INDIA LIMITED (OUR "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [•] PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ [•] PER EQUITY SHARE (THE "OFFER PRICE") AGGREGATING UP TO ₹ [•] MILLION (THE "OFFER"). THE OFFER COMPRISES OF AN OFFER FOR SALE OF UP TO 984,460,377 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH (THE "OFFERED SHARES") AGGREGATING UP TO ₹ [•] MILLION (THE "OFFER FOR SALE" OR THE "OFFER"), BY SAGILITY B.V. THE OFFER WILL CONSTITUTE [•]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

THE OFFER INCLUDES A RESERVATION OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH, AGGREGATING UP TO ₹ [•] MILLION (CONSTITUTING UP TO [•]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL), FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES ("EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS "NET OFFER". THE OFFER AND NET OFFER SHALL CONSTITUTE [•]% AND [•]%, OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY, RESPECTIVELY.

THE PRICE BAND AND THE MINIMUM BID LOT SIZE WILL BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AND WILL BE ADVERTISED IN ALL EDITIONS OF THE ENGLISH NATIONAL DAILY NEWSPAPER [•], ALL EDITIONS OF THE HINDI NATIONAL DAILY NEWSPAPER [•], AND [•] EDITIONS OF [•], A KANNADA DAILY NEWSPAPER (KANNADA BEING THE REGIONAL LANGUAGE OF KARNATAKA, WHERE OUR REGISTERED OFFICE IS LOCATED), EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") FOR UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 (THE "SEBI ICDR REGULATIONS").

In case of any revision in the Price Band, the Bid/ Offer Period shall be extended for at least three additional Working Days after such revision of the Price Band, subject to the total Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid / Offer Period for a minimum of one Working Days, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band, and the revised Bid/ Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges by issuing a press release and also by indicating the change on the websites of the BRLMs and at the terminals of the Members of the Syndicate and by intimation to Designated Intermediaries and Sponsor Banks, as required under the SEBI ICDR Regulations.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(2) of the SEBI ICDR Regulations, wherein not less than 75% of the Net Offer shall be allocated on a proportionate basis to the Qualified Institutional Buyers ("QIBs") ("QIB Portion"), provided that our Company in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), of which at least one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion (excluding the Anchor Investor Portion) ("Net QIB Portion"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs other than Anchor Investors, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not more than 15% of the Net Offer shall be available for allocation on a proportionate basis to Non-Institutional Investors of which (a) one-third of such portion shall be reserved for applicants with application size of more than ₹ 20 million and up to ₹ 1.00 million; and (b) two-third of such portion shall be reserved for applicants with application size of more than ₹ 1.00 million, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of Non-Institutional Bidders and not more than 10% of the Net Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount ("ASBA") process providing details of their respective ASBA accounts, and UPI ID (in case of UPI Bidders) if applicable, in which the corresponding Bid Amounts will be blocked by the SCBS or by the Sponsor Bank(s) under the UPI Mechanism, as applicable, to the extent of the respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For details, see "Offer Procedure" beginning on page 297 of the DRHP.

This public announcement is made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing to undertake, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, an initial public offer of its Equity Shares pursuant to the Offer and has filed the DRHP dated June 28, 2024 with SEBI and thereafter with Stock Exchanges.

Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments, if any, for a period of at least 21 days, from the date of filing by hosting it on the website of SEBI at www.sebi.gov.in, on the websites of the Stock Exchanges (i.e., BSE at www.bseindia.com, NSE at www.nseindia.com where the equity shares are proposed to be listed, the websites of the BRLMs, i.e., ICICI Securities Limited at www.icicisecurities.com, IIFL Securities Limited at www.iifl.com, Jefferies India Private Limited at www.jefferies.com, J.P. Morgan India Private Limited at www.jpmi.com and the website of our Company at www.sagilityhealth.com. Our Company hereby invites the public to give their comments on the DRHP dated June 28, 2024 filed with SEBI, with respect to disclosures made in the DRHP. The members of public are requested to send a copy of their comments to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned herein below. All comments must be received by SEBI and/or our Company and/or the BRLMs and/or the Company Secretary and Compliance Officer of our Company at their respective addresses mentioned herein below in relation to the Offer on or before 5:00 p.m. on the 21st day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" on page 32 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after the red herring prospectus ("Red Herring Prospectus") has been filed with the RoC and must be made solely on the basis of such Red Herring Prospectus as there may be material changes in the Red Herring Prospectus from the DRHP.

The Equity Shares, when offered, through the Red Herring Prospectus, are proposed to be listed on the main board of the Stock Exchanges.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" on page 174 of the DRHP.

The liability of the members of the Company is limited. For details of the share capital, capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them see "Capital Structure" on page 81 of the DRHP.

BOOK RUNNING LEAD MANAGERS				REGISTRAR TO THE ISSUE
ICICI Securities	IIFL SECURITIES	Jefferies	J.P.Morgan	LINKIntime
ICICI SECURITIES LIMITED ICICI Venture House, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400 025, Maharashtra, India Tel: +91 22 6807 7100 Email: sagility ipo@icicisecurities.com Investor grievance e-mail: customercare@icicisecurities.com Website: www.icicisecurities.com Contact person: Harsh Thakkar/ Abhijit Diwan SEBI registration no: INM000011179	IIFL SECURITIES LIMITED 24th Floor, One Lodha Place Senapati Bapat Marg, Lower Parel (West), Mumbai 400 013, Maharashtra, India Tel: +91 22 4646 4728 E-mail: sagility ipo@iifl.com Investor grievance e-mail: www.iifl.com Website: www.iifl.com Contact person: Yogesh Malpani Pawan Kumar Jain SEBI Registration No.: INM000010940	JEFFERIES INDIA PRIVATE LIMITED 16th Floor, Express Towers, Nariman Point, Mumbai 400 021 Maharashtra, India Tel: +91 22 4356 6000 E-mail: SagilityIndia.IPO@jefferies.com Investor grievance e-mail: jipil.grievance@jefferies.com Website: www.jefferies.com Contact Person: Suhani Bhareja SEBI Registration: INM000011443	J.P. MORGAN INDIA PRIVATE LIMITED J.P. Morgan Tower, Off CST Road, Kalina, Santacruz East, Mumbai 400 098 Maharashtra, India Tel: +91 22 6157 3000 E-mail: SAGILITY_IPO@jpmorgan.com Investor grievance e-mail: investorsmb.jipmip@jpmorgan.com Website: www.jipmip.com Contact Person: Vidit Jain /Akhand Dua SEBI Registration: INM000002970	LINK INTIME INDIA PRIVATE LIMITED C-101, 1st Floor, 247 Park L.B.S. Marg, Vikhroli West Mumbai 400 083, Maharashtra, India Tel: +91 810 811 4949 E-mail: sagility ipo@linkintime.co.in Investor grievance e-mail: sagility ipo@linkintime.co.in Website: www.linkintime.co.in Contact person: Shanti Gopalkrishnan SEBI Registration No.: INR000004058

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.

Place: Bengaluru
Date: June 29, 2024

SAGILITY INDIA LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offer of its Equity Shares and has filed the DRHP dated June 28, 2024 with SEBI and thereafter with the Stock Exchanges. The DRHP shall be available on the website of SEBI at www.sebi.gov.in, on the websites of the Stock Exchanges (i.e., BSE at www.bseindia.com, NSE at www.nseindia.com, the websites of the BRLMs, i.e., ICICI Securities Limited at www.icicisecurities.com, IIFL Securities Limited at www.iifl.com, Jefferies India Private Limited at www.jefferies.com and J.P. Morgan India Private Limited at www.jpmi.com and the website of our Company at www.sagilityhealth.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" on page 32 of the DRHP. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision.

The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act"), or any state law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) under Section 4(a) of the U.S. Securities Act, and (ii) outside the United States in "offshore transactions" as defined in and in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.

CONCEPT



BLUE CLOUD SOFTECH SOLUTIONS LIMITED
CIN: L72200TG1991PLC013135

Regd. Office: PlotNo38, 5th Floor, Software Units Layout, Hitech City, Madhapur, Hyderabad, +918466022022(csbbluecloudsof@gmail.com) | www.bluecloudsoftech.com

NOTICE OF EXTRA ORDINARY GENERAL MEETING OF THE COMPANY TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO VISUAL MEANS ("OAVM")

NOTICE is hereby given that the Extra Ordinary General Meeting ("EGM") of the members of the Company will be held on **Thursday, 18th Day of July, 2024, at 4.00 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 there under ("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 May, 2020 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 businesses 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 26.06.2024, to all the members whose email addresses are registered with the Depository Participants up to Friday, 14th Day of June, 2024. The Notice of the EGM can be downloaded from the Company's website at www.bluecloudsoftech.com/ and website of the stock exchange, i.e., BSE Limited at www.bseindia.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 Central Depository Services Limited ("CDSL") for providing remote e-voting facility ("remote e-voting") to all its members and facility of voting through e-voting system during the EGM to cast their vote on all resolutions set out in the Notice of EGM.

Cut-off date for e-voting	11th Day of July, 2024
Commencement of Remote e-voting	9.00a.m. (IST) on Monday, 15th Day of July 2024
Conclusion of Remote e-voting	5.00p.m. (IST) on Wednesday, 17th July, 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 Ms. Putcha Sarada (Membership No.21717), Company Secretary in Practice, 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.bluecloudsoftech.com/ and on the website of Aarthi Consultants Private Limited www.aarthiconsultants.com.

Members will be able to attend the EGM through VC/OAVM facility provided by Aarthi Consultants Private Limited by using CDSL'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., 11th Day of July 2024 may obtain the login ID and password by sending a request at helpdesk.evoting@cdslindia.com. However, if he/she is already registered with CDSL 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 CDSL helpdesk by sending a request at mail to: helpdesk.evoting@cdslindia.com or call at 022-23058542/43. Additionally, members may also contact Aarthi by sending a mail to: info@arthiconsultants.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.

Date: 29.06.2024
Place: Hyderabad

For Blue Cloud Softech Solutions Limited
Sd/-
Mayank Puran Chandra Joshi
Managing Director
DIN: 07830843

FORBES PRECISION TOOLS AND MACHINE PARTS LIMITED
CIN: U29256MH2022PLC389649
Regd. Office: Forbes' Building, Charanjai Raj Marg, Fort, Mumbai, Maharashtra – 400 001
Tel.: +91 22 6913 8900; Website: www.forbeprecision.co.in,
E-mail: investor.relations@forbeprecision.co.in

Public Notice: 2nd Annual General Meeting and E-voting Information

Notice is hereby given that:

- The 2nd Annual General Meeting (AGM) of the Members of the Company will be held on Thursday, July 25, 2024 at 3.00 p.m. (IST) to transact the business as set forth in the Notice dated May 6, 2024
- In accordance with the Ministry of Corporate Affairs (MCA) General Circular Nos. 20/2020 dated May 5, 2020, No. 09/2023 dated September 25, 2023 and SEBI Circular Nos. SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021 and SEBI/HO/CFD/PoD-2/P/CIR/2023/167 dated October 7, 2023. The Company has sent the Notice of the AGM and Annual Report of the Company for Financial Year 2023-24 inter alia containing Directors' Report, Corporate Governance Report, Auditors' Report and the Audited Financial Statements on June 28, 2024 through electronic mode by National Securities Depository Limited (NSDL) to all the Members who have registered their email IDs.
- The Notice of the 2nd AGM and Annual Report for Financial Year 2023-24 is also made available on the Company's website: www.forbeprecision.co.in and the website of stock exchange where the shares of the Company are listed i.e. www.bseindia.com and on the website of National Securities Depository Limited (NSDL) website: <https://www.evoting.nsdl.com/>
- Pursuant to the provisions of Section 108 of the Companies Act 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, the Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and the MCA Circulars the Members are provided with the facility to cast their votes on all resolutions set forth in the Notice of the AGM using electronic voting system (remote e-voting), provided by National Securities Depository Limited (NSDL).
- Any person, who becomes a Member of the Company after dispatch of the Notice and holds shares as on the cut-off date i.e. July 18, 2024, may obtain the login ID and password by sending a request at evoting@nsdl.com or csq-unit@linkintime.co.in. However, if you are already registered with NSDL for remote e-voting then you can use your existing user ID and password for casting your vote.
- The Remote e-voting period shall commence on **Monday, July 22, 2024 (9:00 a.m.) (IST) and ends on Wednesday, July 24, 2024 (5:00 p.m.) (IST)** after which voting shall not be allowed. Once the vote on a resolution is cast by the Member by e-voting, he/she shall not be allowed to change it subsequently.
- Members who have cast their vote by remote e-voting prior to the 2nd AGM may also attend the 2nd AGM but shall not be entitled to vote again at the AGM.
- For the process and manner of e-voting, Members may refer to the instructions in the Notice of 2nd AGM and to the Frequently Asked Questions (FAQs) and e-voting user manual available at <https://www.evoting.nsdl.com>.
- The Company has vide its Circular dated March 26, 2024 to the Members holding shares in physical form had informed that their shares have been transferred to an Escrow Demat Account pursuant to the direction received from BSE Limited that the proposed equity shares be issued in term of "Scheme of Arrangement" shall mandatory be in demat form only. Kindly note that all the Shareholders who were holding shares in physical form in Forbes & Company Limited (Demerged Company) are requested to follow the undemoted procedure to claim their shares in the Company. To claim these fully paid-up Equity Shares from the Escrow Demat Account maintained by the Company, you are requested to submit following documents: a. Request letter duly signed by all the shareholders b. Form ISR - 4 (Please select the option - Claim from Unclaimed Suspense Account) c. Self-attested copy of Client Master List d. Self-attested copy of Pan Card for all shareholders e. Form ISR - 1 for registration of KYC details if not done earlier f. Form SH - 13 or Form ISR - 3 g. Signature Verification as per Form ISR - 2 h. Self-attested copy of address proof. Form of ISR 1, ISR 2, SH-13, ISR-3 and ISR-4 can be downloaded from the website of the Company www.forbeprecision.co.in
- Members holding shares in dematerialized mode are requested to update their email id, address, mobile number with the relevant Depository Participants.
- As per the aforesaid MCA Circulars and SEBI Circulars, no physical copies of the Annual Report will be sent to Members, except to those Members who have requested for physical copy of the Annual Report.

For Forbes Precision Tools and Machine Parts Limited
Sd/-
Rupa Khanna
Company Secretary & Compliance Officer

Mumbai, June 29, 2024



GUJARAT ENERGY TRANSMISSION CORPORATION LTD.
Regd. Office: Sardar Patel Vidyut Bhavan, Race Course, Vadodara (Gujarat) : 390007

GETCO: www.getcogujarat.com Dept: <https://www.nprocure.com>

Tender Notice No. ACE (P&C) : TN - 04 : 24-25

[A] Procurement : Purchase of (1) E-3003 Battery Charger under (B/B) & (2) 1534-AMC for FMS for desktop computers and laptops with one resident engineer at GETCO Corporate Office, Vadodara. (3) E-3001-Various Class Silicon Rubber Insulators (SRI) (4) E-2989-LT Panel Board

[B] Civil: ACE(P&C)/ Contracts/ Civil/ 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329/24-25/ 66 KV Telav s/s, 220 KV Dhokadva s/s 66 KV Kariyana, 66 KV Santrapur s/s, 66 KV Rangapur s/s, 66 KV Ranpur (A/Vas) s/s, 66 KV Trimandir s/s, 66 KV Jhankhi s/s, 66 KV Chuthana Muvada s/s, 66 KV Umran s/s, 66 KV Shakat Sanala s/s, 66 KV Vanakala Okha s/s, 66 KV Kothariya s/s.

Construction of Control Room Building, Foundations, Cable Trench, C/Wall, RCC Road & Misc. civil works at (1) 66 KV Telav s/s under Nadiad Circle, (2) 220 KV Dhokadva s/s under Junagadh Circle (3) 66 KV Timba s/s Kariyana s/s, Santrapur s/s & Chuthana Muvada s/s under Jambuva TR Circle, (4) 66 KV Rangapur s/s under Himmatnagar TR Circle, (5) 66 KV Ranpur (A/Vas) s/s under Palanpur TR Circle, (6) 66 KV Trimandir s/s under Mehansana TR Circle, (7) 66 KV Jhankhi s/s & Vanakala Okha s/s under Navsari Circle, (8) 66 KV Umran s/s under Bharuch TR Circle, (9) 66 KV Shakat Sanala s/s & Kothariya s/s under Gondal TR Circle. .

[B-1] Civil (TPI): ACE (P&C) Contracts/ Civil/ E-299 & 300/24-25/TPI Bharuch, Mahsana Zone & Rajkot Zone.

Providing consultancy service for Third Party inspection, Quality Assurance and Technical Audit (QATA) for the civil work of Construction of Various 66KV, 132KV, 220KV, 400KV substation, R&M Civil work, Augmentation work, Pile Foundation work and any specific work awarded by GETCO under Bharuch & Mehansana Zone & Rajkot Zone

[C] EPC: ACE(P&C)/Contract/220 KV Khumapur & Agiyol s/s/E-212 & E-213.

EPC of (1) 02 Nos. Of 220 KV Feeder Bays to be added for 220 KV Prantij D/C line ar 220 KV Afyol Substation on EPC basis excluding Civil works. (2) 220 KV & 66 KV equipments & materials on Turnkey basis including civil works for 220 KV Khumapur AIS S/S.

Above Tender are available on web-site www.getcogujarat.com (for view and download only) & [tender.nprocure.com](https://www.nprocure.com) (For view, download and on line tender submission).

Note: Bidders are requested to be in touch with our website till opening of the Tender.

29/06/2024 Addl Chief Engineer (Procurement & Contracts)



The Kerala Minerals and Metals Ltd
(A Govt. of Kerala Undertaking) Sankaramangalam, Kollam 691583
Phone: 0476-2651215 to 217 E-Mail: md@kmml.com

TENDER NOTICE

For more details please visit the E-Tendering Portal: <https://tenders.kerala.gov.in> or www.kmml.com

No	TENDER ID	ITEMS
1	2024_KMML_676055_1	For the supply of Roaster Discharge Grating Assembly
2	2024_KMML_676589_1	For the supply of 60,000 Nos of Polythene Product Bags
3	2024_KMML_677949_1	For Supply of Electronic Pressure Transmitter

Chavara 29.06.2024 Sd/- Managing Director for The Kerala Minerals and Metals Ltd



युको बैंक UCO BANK
स्टाफ पेंशन योजना, कार्मिक सेवा विभाग (हिंदी व उर्दू), प्रधान कार्यालय,
10 बीटीएच सरणी, ब्रेनॉन रोड, कोलकाता - 700001

Staff Pension Cell, Personnel Services Department (2nd Floor), Head Office, 10, BTM Sarani, Brabourne Road, Kolkata-700 00

ई-मेल: ucohopen@ucobank.co.in, Telephone- 033-44557752

IMPORTANT NOTICE FOR KIND ATTENTION OF RESIGNEES

In terms of 9th Joint Note/12th Bipartite Settlement dated 08-03-2024 and with the approval of the DFS (MoF), employees who were in service of the Banks on or after 01-01-1986 and had joined the Banks before 01-04-2010 and have resigned from the service of the Bank on or before 26-04-2010 and were otherwise eligible to join the pension scheme while in service have been given an option and opportunity to join the Pension scheme within 90 days from issue of guidelines in this regard.

For further details, please refer to Bank's Circular No-CHO/PMG/11/2024-25 dated-04.06.2024 or visit any Branch of UCO Bank or visit Staff Pensioner's Corner of UCO Bank Website using link- <https://ucobank.com/en/web/guest/staff-pensioner-s-corner>

General Manager (PSD)

सम्मान आपके विश्वास का | Honours Your Trust

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INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF THE STOCK EXCHANGES (AS DEFINED IN THE DRHP) IN COMPLIANCE WITH CHAPTER II OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED

PUBLIC ANNOUNCEMENT



MAMATA MACHINERY
MAMATA MACHINERY LIMITED

Our Company was incorporated as "Patel Machinery Private Limited", as a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated April 17, 1979 issued by the Registrar of Companies, Gujarat at Ahmedabad ("RoC"). Pursuant to a special resolution passed by the shareholders of our Company dated September 19, 1988, the name of our Company was changed to "Mamata Machinery Private Limited", and our Company received a fresh certificate of incorporation dated December 16, 1988 issued by the RoC. Subsequently, our Company was converted into a public limited company, pursuant to a special resolution passed by the shareholders of our Company dated June 5, 2024 and the name of our Company was changed to "Mamata Machinery Limited" and a fresh certificate of incorporation dated June 21, 2024, was issued by the RoC. For further details of change in name and Registered Office of our Company, please refer to the section titled "History and Certain Corporate Matters - Brief history of our Company" and "History and Certain Corporate Matters - Changes in the Registered Office of our Company" on page 181 of the Draft Red Herring Prospectus dated June 28, 2024 ("DRHP").

Corporate Identity Number: U29259GJ1979PLC003363

Registered and Corporate Office: Survey No. 423/P, Sarkhej-Bavla Road, N H No. 8A, Moraiya, Sanand, Ahmedabad, Gujarat - 382213, India;
Tel: 02717-630 800/801; E-mail: cs@mamata.com; Website: www.mamata.com; Contact Person: Madhuri Sharma, Company Secretary and Compliance Officer

OUR PROMOTERS: MAHENDRA PATEL, CHANDRAKANT PATEL, NAYANA PATEL, BHAGVATI PATEL, MAMATA GROUP CORPORATE SERVICES LLP AND MAMATA MANAGEMENT SERVICES LLP

INITIAL PUBLIC OFFERING OF UP TO 7,382,340 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF MAMATA MACHINERY LIMITED (THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [•] PER EQUITY SHARE ("OFFER PRICE") AGGREGATING UP TO ₹ [•] MILLION (THE "OFFER") COMPRISING AN OFFER FOR SALE OF UP TO 534,483 EQUITY SHARES AGGREGATING UP TO [•] MILLION BY MAHENDRA PATEL, UP TO 1,967,931 EQUITY SHARES AGGREGATING UP TO [•] MILLION BY NAYANA PATEL, UP TO 1,227,042 EQUITY SHARES AGGREGATING UP TO [•] MILLION BY BHAGVATI PATEL, UP TO 2,129,814 EQUITY SHARES AGGREGATING UP TO [•] MILLION BY MAMATA GROUP CORPORATE SERVICES LLP AND UP TO 1,523,070 EQUITY SHARES AGGREGATING UP TO [•] MILLION BY MAMATA MANAGEMENT SERVICES LLP ("SELLING SHAREHOLDERS") (THE "OFFER FOR SALE").

THE FACE VALUE OF THE EQUITY SHARE IS ₹ 10 EACH AND THE OFFER PRICE IS [•] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND AND THE MINIMUM BID LOT SIZE WILL BE DECIDED BY OUR COMPANY AND THE SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGER ("BRLM") AND WILL BE ADVERTISED IN ALL EDITIONS OF [•] (A WIDELY CIRCULATED ENGLISH NATIONAL DAILY NEWSPAPER), ALL EDITIONS OF [•] (A WIDELY CIRCULATED HINDI NATIONAL DAILY NEWSPAPER) AND [•] EDITIONS OF [•] (A WIDELY CIRCULATED GUJARATI DAILY NEWSPAPER, GUJARATI BEING THE REGIONAL LANGUAGE OF GUJARAT WHERE OUR REGISTERED OFFICE IS LOCATED), AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO THE STOCK EXCHANGES FOR UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS").

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, in consultation with the BRLM, for reasons to be recorded in writing, extend the Bid / Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the website of the BRLM and at the terminals of the Syndicate Member(s) and by intimation to the Designated Intermediaries and the Sponsor Bank(s), as applicable.

This is an Offer in terms of Rule 19(2)(b) of the SCRR, read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in terms of Regulation 6 (1) of the SEBI ICDR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs and such portion, the "QIB Portion"), provided that our Company, in consultation with the BRLM, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis ("Anchor Investor Portion"), out of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the price at which allocation is made to Anchor Investors ("Anchor Investor Allocation Price"), in accordance with the SEBI ICDR Regulations. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received from them at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Offer shall be available for allocation to Non-Institutional Bidders ("Non-Institutional Portion") (of which one-third of the Non-Institutional Portion shall be reserved for Bidders with an application size between ₹ 0.20 million up to ₹ 1.00 million and two-thirds of the Non-Institutional Portion shall be reserved for Bidders with an application size exceeding ₹ 1.00 million) and under-subscription in either of these two sub-categories of Non-Institutional Portion may be allocated to Bidders in the other subcategory of Non-Institutional Portion, subject to valid Bids being received at or above the Offer Price and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. All potential Bidders (except Anchor Investors) are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA accounts and UPI ID in case of UPI Bidders using the UPI Mechanism, as applicable, pursuant to which their corresponding Bid Amount will be blocked by the Self Certified Syndicate Banks ("SCSBs") or by the Sponsor Bank under the UPI Mechanism, as the case may be, to the extent of the respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 347 of the DRHP.

This public announcement is being made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares pursuant to the Offer and has filed the DRHP dated June 28, 2024 with the Securities and Exchange Board of India ("SEBI"). Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made public for comments, if any, for a period of at least 21 days from the date of such filing by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. Bombay Stock Exchange ("BSE") and National Stock Exchange ("NSE") at www.bseindia.com, www.nseindia.com, respectively, on the website of the Company at www.mamata.com and the website of the BRLM i.e. Beeline Capital Advisors Private Limited at www.beelineb.com. Our Company invites the public to give their comments on the DRHP filed with SEBI, with respect to disclosures made in the DRHP. The public is requested to send a copy of the comments sent to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLM at their respective addresses mentioned herein. All comments must be received by our Company and/or the Company Secretary and Compliance Officer or the BRLM at their respective addresses mentioned herein below in relation to the Offer on or before 5.00 p.m. on the 21st day from the aforesaid date of filing of the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Draft Red Herring Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 29 of the DRHP.

Any decision whether to invest in the Equity Shares described in the DRHP may only be made after a red herring prospectus ("Red Herring Prospectus") for the same has been filed with the RoC and must be made solely on the basis of the Red Herring Prospectus.

The Equity Shares, when offered through the Red Herring Prospectus, are proposed to be listed on BSE and NSE.

For details of the share capital and capital structure and the names of the signatories to the memorandum and the number of shares subscribed by them of the Company, see "Capital Structure" on page 69 of the DRHP. The liability of the members of our Company is limited. For details of the main objects of the Company as contained in the Memorandum of Association, see "History and Certain Corporate Matters" on page 181 of the DRHP.

BOOK RUNNING LEAD MANAGER	REGISTRAR TO THE OFFER
 Beeline Capital Advisors Private Limited B 1311-1314 Thirteenth Floor Ship Corporation Park, Rajpath Rangoli Road Thaltej Ahmedabad, Gujarat - 380054 India. Telephone: +91 79 4918 5784 Email: mb@beelineb.com Website: www.beelineb.com Investor Grievance ID: ig@beelineb.com Contact Person: Nikhil Shah SEBI Registration Number: INM000012917	 Link Intime India Private Limited C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083, Maharashtra, Telephone: +91 22 4918 6200 E-mail: mamatamachinery ipo@linkintime.co.in Investor grievance e-mail: ipamamata@linkintime.co.in Website: www.linkintime.co.in Contact Person: Avani Ghatge SEBI registration number: INR000004058

All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.

For **MAMATA MACHINERY LIMITED**
On behalf of the Board of Directors
Sd/-
Madhuri Sharma
Company Secretary and Compliance Officer

Place: Ahmedabad
Date: June 29, 2024

MAMATA MACHINERY LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the DRHP with SEBI. The DRHP shall be available on the website of SEBI at www.sebi.gov.in, website of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.mamata.com and the website of the BRLM i.e. Beeline Capital Advisors Private Limited at www.beelineb.com. Investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the section entitled "Risk Factors" on page 29 of the DRHP. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act") or in state securities laws in the United States, and unless so registered, and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold only outside the United States in "offshore transactions" as defined in and in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales are made.

UTI Asset Management Company Limited
CIN: L65991MH2002PLC137867
Registered Office: UTI Tower 'Gr' Block Bandra - Kurla Complex Bandra East Mumbai - 400 051.
Website: www.utimf.com | E-mail: cs@uti.co.in | Tel. No.: 022 6678 6666

NOTICE OF THE 21ST ANNUAL GENERAL MEETING, REMOTE E-VOTING AND BOOK CLOSURE INFORMATION

Notice is hereby given that the 21st Annual General Meeting (AGM) of UTI Asset Management Company Limited (the Company) has been scheduled on Thursday, the 25th July, 2024 at 1600 hrs IST through video conferencing / other audio visual means (VC / OAVM) in compliance with the applicable provisions of the Companies Act, 2013 (the Act) read with the Rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the SEBI Listing Regulations), read together with general circulars nos. 14/2020, 17/2020, 20/2020, 19/2021, 21/2021, 2/2022, 10/2022 and 09/2023 dated 8th April, 2020, 13th April, 2020, 5th May, 2020, 8th December, 2021, 14th December, 2021, 5th May, 2022, 28th December, 2022 and 25th September, 2023 respectively, issued by Ministry of Corporate Affairs (the MCA), Master circular dated 11th July, 2023 and circular dated 7th October, 2023 issued by the Securities and Exchange Board of India (hereinafter collectively referred to as "the Circulars") to transact the businesses set forth in the Notice of the 21st AGM.

In compliance with the circulars, Notice of the 21st AGM along with the Annual Report for the FY 2023-24 have been electronically sent to those members whose email addresses are registered with the Company, Registrar and Share Transfer Agent (RTA) or the Depository Participant (DP). The electronic dispatch has been completed on 29th June, 2024. The notice is also available on the Company's website at www.utimf.com, websites of the stock exchanges i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com respectively and on the website of KFin Technologies Limited (KFinTech), RTA at <https://evoting.kfintech.com>.

Instructions for remote e-voting:

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI Listing Regulations, Secretarial Standards on General Meetings (SS-2) issued by Institute of Company Secretaries of India and the general circulars, the Company has provided the members facility to exercise their voting rights by electronic means (e-voting) on the resolutions set forth in the Notice of the 21st AGM through e-voting service provided by KFinTech (e-voting service provider).

Members holding equity shares either in physical form or dematerialized form, whose name appears in the Register of Members / list of Beneficial Owners as on Thursday, the 18th July, 2024 i.e. the cut-off date, shall be entitled to cast their votes through e-voting.

The voting rights of members will be in proportion to their equity shareholding in the total issued and paid-up equity share capital of the Company as on the cut-off date.

The businesses as set forth in the Notice of the 21st AGM will be transacted through e-voting only. The manner for remote e-voting is provided in the Notice of the 21st AGM. All members may please note the following details of e-voting:

E-voting event number (EVEN)	8089
Cut-off Date	Thursday, the 18 th July, 2024
Commencement of remote e-voting period	0900 hrs IST on Monday, the 22 nd July, 2024
End of remote e-voting period	1700 hrs IST on Wednesday, the 24 th July, 2024

The remote e-voting shall be disabled for voting at 1700 hrs IST on Wednesday, the 24th July, 2024. The facility of casting vote through e-voting system will also be made available during the 21st AGM in the manner as mentioned in the Notice of the 21st AGM. Members who have cast their votes by remote e-voting, may also attend / participate in the 21st AGM but shall not be entitled to cast their vote during the 21st AGM. Once the votes on the resolutions are cast and submitted by the member, he / she shall not be allowed to change it subsequently.

Any person, who acquires shares of the Company and becomes a member after sending the Notice of the 21st AGM and holding equity shares as of cut-off date may refer the detailed instructions mentioned in the Notice of 21st AGM on remote e-voting, attending the AGM through VC / OAVM and casting votes during the AGM.

The Board of Director have appointed M/s Vishal N Manseta (CP No. 9881), Practicing Company Secretary as Scrutinizer to scrutinize the e-voting process in fair and transparent manner.

Members are requested to carefully read all the Notes set out in the Notice of the 21st AGM.

In case of any query, clarification(s) and / or grievance, in respect of e-voting, members may refer to the "Help & Frequently Asked Questions (FAQs)" and "e-voting user manual" available at the download section at KFinTech website at <https://evoting.kfintech.com/> or may write to KFinTech at evoting@kfintech.com or call KFinTech's toll free No. 1800-309-4001. Members may also contact Ms. Krishna Priya M, Senior Manager - Corporate Registry, KFinTech at einward.ris@kfintech.com. Unit: UTI Asset Management Company Limited, Selenium Building Tower-B Plot No 31 & 32 Financial District Nanakramguda Serilingampally Hyderabad Rangareddy Telangana India-500 032 or may send an email to the Company at cs@uti.co.in for any further clarifications.

Book closure information:

Pursuant to Section 91 of the Act and Regulation 42 of the SEBI Listing Regulations, the register of members and share transfer books of the Company will remain closed from Friday, the 19th July, 2024 to Thursday, the 25th July, 2024 (both days inclusive) for determining the entitlement of the members to the dividend, if declared by the members, for the FY 2023-24.

Manner of registering / updating email address and other KYC details:

Members holding equity shares in physical form are requested to register / update their PAN, email address, postal address, mobile number, bank account details, nomination details and signature with the Company / its RTA by submitting duly filled-in Investor Service Request (ISR) forms along with the requisite supporting documents. The requisite ISR forms are available on the Company's and RTA's website at <https://www.utimf.com/amc-shareholders/investor-relations> and <https://ris.kfintech.com> respectively.

SEBI, vide its circular dated 3rd November, 2021 (subsequently amended by circulars dated 14th December, 2021, 16th March, 2023, 17th November, 2023 and 10th June, 2024) mandated that the security holders (holding securities in physical form), whose folio(s) are not updated with the KYC details (viz., PAN, Nomination, Contact Details, Mobile Number, Bank Account Details and signature, if any) shall be eligible for any payment including dividend, interest or redemption in respect of such folios, only through electronic mode with effect from 1st April, 2024.

Members holding shares in dematerialized form are requested to submit / update the above details with their DP with whom they maintain demat accounts.

Members are encouraged to dematerialize their physical equity shares as it will enable the Company to serve them better.

For **UTI Asset Management Company Limited**
Sd/-

(A Govt. of India Undertaking)



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ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(भारत सरकार का उपक्रम)



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



Where service is a way of life

Category of Assets	Provision norms
Sub-Standard	i. A general provision of 15% on the total outstanding.
	ii. Additional provision of 10% for exposures which are unsecured ab-initio (i.e. where realizable value of security is not more than 10% ab-initio)
	iii. Unsecured exposure in respect of infrastructure advances where certain safeguards such as escrow accounts are available 20%
Doubtful Assets	
- Secured Portion	i. Upto one year : 25%
	ii. One to three years : 40%
	iii. More than three years : 100%
- Unsecured Portion	100%
Loss Assets	100%

3.4 Advances are stated net of unrealized interest and provisions / technical write off made in respect of non-performing advances. Claims received from DICGC / CGTMSSE / ECGC are not reduced from such advances till adjusted / technically written-off whereas part recovery in all NPA accounts is reduced from advances.

3.5 In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are included under 'Other Liabilities and Provisions' and are not considered for arriving at the Net NPAs.

3.6 For restructured / rescheduled advances, provisions are made in accordance with the guidelines issued by RBI.

3.7 The sale of NPA is accounted for as per guidelines prescribed by RBI, as under:

i). When the Bank sells its financial assets to Securitization Company (SC) / Reconstruction Company (RC), the same is removed from the books.

ii). If the sale is at a price below the net book value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit & Loss account of the year of sale.

iii). If the sale is for a value higher than the NBV, the excess provision is reversed in the year the amounts are received.

4. **Floating Provisions**

In accordance with the RBI guidelines, the Bank has a approved policy for creation and utilization of floating provisions separately for advances and investments. The quantum of floating provisions to be created is assessed, at the end of each financial year. The floating provisions would be utilized only for contingencies under extra ordinary circumstances specified in the policy with prior permission of Reserve Bank of India.

5. **Fixed Assets**

5.1 Fixed Assets are stated at historical cost (except revalued premises which are stated at revalued amount less accumulated depreciation / amortization. The appreciation on revaluation is credited to Revaluation Reserve and the incremental depreciation attributable to the revalued amount is debited to the Profit & Loss account and the equal amount is transferred from Revaluation Reserve to Revenue & Other Reserve. Cost of fixed assets include cost of purchase and relevant expenditure incurred thereon till the time it is put to use. Subsequent expenditure/s incurred on the assets are capitalized only when it increases the future benefits from such assets or their functioning capability.

5.2 Premises, where segregation is not possible between land and superstructure, are considered in the value of superstructure.

5.3 Land included under Premises taken on perpetual lease is considered as freehold and not depreciated.

6. **Depreciation on Fixed Assets**

6.1 Computers are fully depreciated at 33.33%, on straight-line method as per RBI guidelines.

6.2 Additions during the year are depreciated for the full year irrespective of its date of addition.

6.3 Depreciation on Fixed Assets (other than Computers) is charged on straight line method basis as per useful life of assets, considering residual value at 5% of original cost. The useful life and depreciation rate are given hereunder:

S. No.	Particulars	Useful life	Depreciation Rate
1	Premises	60	1.58%
2	Furniture and fixtures	10	9.50%
3	Plant & Machinery	15	6.33%
4	Vehicles	8	11.88%

6.4 Revalued premises are depreciated over the balance useful life of such premises.

6.5 No depreciation is provided on assets sold/disposed of during the year.

6.6 In respect of leasehold premises, the lease premium, if any, is amortized over the period of the lease.

7. **Employment Benefits**

7.1 Provident Fund and New Pension Scheme (which is applicable to employees who have joined Bank on or after 01.04.2010) are defined contribution schemes, as the Bank pays fixed contribution at predetermined rates. The obligation of the bank is limited to such fixed contribution. The contributions are charged to the Profit and Loss Account.

7.2 Gratuity, Pension and Leave Encashment liabilities are defined benefit obligations and are provided for on the basis of actuarial valuation made at the end of the financial year. These schemes are funded by the Bank and are managed by separate trusts. The short / excess of the liability as compared to the fund held by the respective trust is accounted for as liability / assets as at the at the end of the financial year.

7.3 Other long term Employee benefits such as Silver Jubilee Bonus and Retirement Gifts are provided for based on actuarial valuation.

7.4 Short term employee benefits are recognized as an expense in the Profit and Loss account of the year in which the related services are rendered.

8. **Foreign Exchange Transactions**

8.1 Monetary assets and liabilities, guarantees, acceptances, endorsements and other obligations are translated in Indian Rupee equivalent at the exchange rates prevailing as on the Balance Sheet date as per Foreign Exchange Dealers' Association of India (FEDAI) guidelines.

8.2 Non-monetary items other than fixed assets which are carried at historical cost are translated at exchange rate prevailing on the date of transaction.

8.3 Forward exchange contracts and bills are translated at the exchange rates prevailing on the date of commitment. Outstanding foreign exchange contracts and bills are translated as on the Balance Sheet date at the rates notified by FEDAI and the resultant gain / loss is taken to revenue.

8.4 Income and expenditure items are recorded at exchange rates prevailing on the date of the transaction.

Exchange differences arising on the settlement of monetary items at rates different from those at which they were initially recorded are recognized as income or as expense in the period in which they arise.

Gains/Losses on account of changes in exchange rates of open position in currency futures trades are settled with the exchange clearing house on daily basis and such gains/ losses are recognized in the Profit and Loss Account.

8.5 Contingent liabilities on account of acceptances, endorsements and other obligations including guarantees and letter of credits in foreign currencies are reported at the Balance Sheet date using the FEDAI closing spot rates, except the Bills for Collection which are accounted for at the notional rates at the time of lodgement.

9. **Taxes on Income**

Income tax expense is the aggregate amount of current tax, including Minimum Alternate Tax (MAT), wherever applicable and deferred tax.

Current tax is determined as the amount of tax payable for the year and accordingly provision for tax is made.

Deferred Tax Assets and Liabilities arising on account of timing differences and which are capable of reversal in subsequent periods are recognized using the tax rates and the tax laws that have been enacted or substantively enacted by the Balance Sheet date. Deferred

tax assets are recognised only if there is virtual certainty of realisation of such assets in future.

MAT credit is recognized as an asset only when and to the extent there is convincing evidence that there will be payment of normal income tax during the period specified under the Income Tax Act, 1961.

10. **Impairment of Assets**

The carrying costs of assets are reviewed at each Balance Sheet date. If there is any indication of impairment based on internal/external factors an impairment loss is recognized wherever the carrying cost of an asset exceeds its recoverable amount. The recoverable amount is the greater of the assets net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and risks specific to the asset.

After impairment, if any, depreciation is provided on the revised carrying cost of the asset over its remaining useful life. A previously recognized impairment loss is increased or reversed depending on changes in circumstances. However, the carrying value after reversal is not increased beyond the carrying value that would have prevailed by charging usual depreciation if there was no impairment.

11. **SEGMENT REPORTING**

The Bank recognizes the business segment as the primary reporting segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by Institute of Chartered Accountants of India. As Bank has no overseas branch / operation, there is no geographical segment.

12. **PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS**

13. In conformity with Accounting Standard 29 "Provisions, Contingent Liabilities and Contingent Assets" issued by the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

Contingent Assets are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

LEASES

Lease payments including cost escalations for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term considering the concept of materiality.

EARNINGS PER SHARE

The Bank reports basic and diluted earnings per equity share in accordance with the Accounting Standard 20 "Earnings Per Share" issued by the Institute of Chartered Accountants of India. Basic earnings per equity share has been computed by dividing net income by the weighted average number of equity shares outstanding for the period. Diluted earnings per equity share has been computed using the weighted average number of equity shares and dilutive potential equity shares outstanding during the period.

SCHEDULE 18

NOTES TO ACCOUNTS

A) Balancing of Accounts and Reconciliation

i. In certain Branches, the balancing / reconciliation of control accounts with subsidiary ledgers is in progress.

ii. Initial matching of debit and credit outstanding of old entries in Inter Branch Account (IBR+DD), pertains prior to CBS System. Adjustments (including old outstanding entries) have been done up to 31.03.2024 and reconciliation is in progress.

iii. Reconciliation of Drafts payable, Debit Note Receivable/ Payable, RTGS/NEFT (Suspense) is in progress. Provisions have been made as per RBI norms. Reconciliation of Nostro accounts has been done as on 31.03.2024.

In the opinion of the management, the impact of the above para (i) to (iii), if any, on the Profit & Loss Account and Balance Sheet though not quantifiable, will not be material.

iv. In terms of Reserve Bank of India guidelines, segregation of Debit and Credit entries in Inter Branch Accounts pertaining to the period up to 30.09.2023 and remained outstanding as on 31.03.2024 has been done which has resulted in either net Debit in some heads or net credit in other heads. Provision has been made in respect of Net Debit Entries outstanding for period exceeding 6 months. Similar guidelines have been followed for imprest clearing Account also.

In Inter Branch Account there is net credit balance hence no provision is required to be made.

v. Credit entries outstanding in Blocked Unclaimed Deposit Account (New Blocked account) for the period 01.01.2014 to 31.03.2014 amounting to Rs 17121 have been transferred to DEAF account during the year ended March 2024.

Further, the Bank transfers unreconciled entries pertaining to more than 10 years to DEAF account on quarterly basis.

As on 31.03.2024, un-reconciled credit entries amounting to Rs. 20.02 lakh pertaining to the period from 01.04.2014 to 31.03.2016 are outstanding for more than 3 years and hence these entries were transferred to Blocked Unclaimed Deposit Account (New Blocked account).

B) Legal formalities are yet to be completed in respect of 2 Bank's properties having original value of Rs 2.87 crore and Revalued value (Gross) of Rs. 74.23 crore as on 31.03.2024. (Previous year 2 Bank's properties having original cost of Rs 2.87 crore and Revaluation amount of Rs. 62.98 crore).

Regulatory Capital

a) Composition of Regulatory Capital

(Rs. In crore)				
Sr. No	Particulars	2023-24	2022-23	
i)	Common Equity Tier 1 capital (CET 1)*	9251.94	7990.22	
ii)	Additional Tier 1 capital*	0.00	0.00	
iii)	Tier 1 capital (i + ii)	9251.94	7990.22	
iv)	Tier 2 capital	1519.35	1553.09	
v)	Total capital (Tier 1+Tier 2)	10771.29	9543.31	
vi)	Total Risk Weighted Assets (RWAs)	62776.74	55815.43	
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) (%)	14.74	14.32	
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs) (%)	14.74	14.32	
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs) (%)	2.42	2.78	
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) (%)	17.16	17.10	
xi)	Leverage Ratio* (%)	6.23	5.88	
xii)	Percentage of the shareholding of Government of India (%)	98.25	98.25	
xiii)	Amount of paid-up equity capital raised during the year	0.00	0.00	

*Capital Adequacy Ratio (BASEL III) is arrived after considering the Net present value (NPV) of Non-Interest bearing Recapitalization Bonds infused as capital by the Govt. of India during FY 2020-21 & 2021-22. Further, the effect of proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratio as at 31st March 2023 and 31st March 2024.

Draw down from Reserve

A sum of Rs Nil during financial year ended 31.03.2024 (Rs. NIL - PY 31.03.2023) has been drawn from the General Reserve on account of payment to the claimant of old entries.

Asset Liability Management

a) Maturity Pattern of Certain Items of Assets and Liabilities as on 31.03.2024:

Maturity Pattern (Time Buckets)	Deposits	Loans & Advances	Investments	Borrowings	Foreign Currency	
					Assets	Liabilities
1 day	597.17	532.94	0.00	0.00	227.93	67.35
2 – 7 days	1210.89	812.32	321.63	6204.57	16.41	2.01
8 – 14 days	907.73	597.25	72.12	44.75	27.97	1.75
15 - 30 days	3172.88	2154.55	246.92	0.00	64.14	3.49
31 days to 2 months	7197.58	1404.36	399.14	121.61	46.20	12.92
Over 2 months & up to 3 months	7877.22	3544.48	628.80	105.46	101.16	4.57
Over 3 months & up to 6 months	19421.26	7423.02	671.14	294.49	27.74	33.40
Over 6 months & up to 1 year	31981.37	7766.26	1135.23	566.13	0.00	35.43
Over 1 year & up to 3 years	45683.19	31267.44	6261.11	1645.49	11.09	57.72
Over 3 years & up to 5 years	1022.79	10138.74	4954.32	51.06	0.00	0.94
Over 5 years	337.47	17093.02	35000.75	737.30	0.00	0.00
Total	119409.55	82736.38	49599.16	9770.86	522.64	219.58

Maturity Pattern of Certain Items of Assets and Liabilities as on 31.03.2023:

Maturity Pattern (Time Buckets)	Deposits	Loans & Advances	Investments	Borrowings	Foreign Currency	
					Assets	Liabilities
1 day	535.12	1330.06	0.00	0.00	148.85	55.24
2 – 7 days	1122.99	298.51	343.89	5400.48	15.72	0.45
8 – 14 days	878.91	170.59	134.36	30.70	25.31	1.62
15 - 30 days	2765.89	1445.49	150.27	0.00	77.29	4.32
31 days to 2 months	5849.81	391.27	54.79	62.76	92.02	8.14
Over 2 months & up to 3 months	5523.99	2806.69	495.21	62.29	61.71	11.66
Over 3 months & up to 6 months	14224.20	1262.39	998.85	479.96	95.68	31.36
Over 6 months & up to 1 year	27076.45	5119.30	2342.77	924.41	0.00	63.74
Over 1 year & up to 3 years	26188.57	14854.80	4300.35	820.48	87.26	65.59
Over 3 years & up to 5 years	13246.72	15011.23	3985.93	500.00	0.00	10.72
Over 5 years	12252.85	34329.10	32032.00	737.30	0.00	0.00
Total	109665.49	76819.43	44838.42	9018.38	603.84	252.84

b) Liquidity Coverage Ratio								Rs. In Crore	
	30.06.2023		30.09.2023		31.12.2023		31.03.2024		
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	
High Quality Liquid Assets									
1	Total High Quality Liquid Assets		25829.09		26978.51		27412.09		27307.61
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which	75791.45	7531.06	77156.65	7667.57	79243.90	7877.48	79751.09	7928.69
(i)	Stable Deposits	961.65	48.08	961.92	48.10	938.32	46.92	928.52	46.43
(ii)	Less stable deposits	74829.80	7482.98	76194.73	7619.47	78305.58	7830.56	78822.57	7882.26
3	Unsecured wholesale funding of which	27239.66	13776.72	31107.46	17842.09	26335.38	14327.41	25392.65	13758.27
(i)	Operational Deposits (all counterparties)	0	0	0	0	0	0	0	0
(ii)	Non-operational deposits (all counterparties)	27239.66	13776.72	31107.46	17842.09	26335.38	14327.41	25392.65	13758.27
(iii)	Unsecured debt	0	0	0	0	0	0	0	0
4	Secured wholesale funding		0		0		0		0
	Additional requirements, of which	3565.10	1259.80	2323.44	836.94	1306.65	638.60	1197.97	543.83
(i)	Outflows related to derivative exposures and other collateral requirements	314.39	314.39	93.62	93.62	228.43	228.43	159.50	159.50
(ii)	Outflows related to loss of funding on debt product	0	0	0	0	0	0	0	0
(iii)	Credit and liquidity facilities	3250.71	945.41	2229.82	743.32	1078.22	410.17	1038.47	384.33
6	Other contractual funding obligations	0	0	48.21	48.21	733.27	733.27	388.34	388.34
7	Other contingent funding obligations	9576.03	403.01	10596.25	454.93	11930.70	523.06	12205.28	534.37
8	Total Cash Outflows		22970.59		26849.74		24099.82		23153.50
Cash Inflows									
9	Secured lending (e.g. reverse repos)	17.29	0	9.10	0	0	0	17.24	0
10	Inflows from fully performing exposures	2084.90	1058.49	2152.91	1215.72	2747.48	1645.70	1499.65	934.02
11	Other Cash Inflows	392.28	392.28	185.34	178.28	279.43	272.59	440.11	435.43
12	Total Cash Inflows	2494.47	1450.77	2347.35	1394.00	3026.91	1918.29	1957.00	1369.45
13	TOTAL HQLA		25829.09		26978.51		27412.09		27307.61
14	Total Net Cash Outflows		21519.82		25455.74		22181.53		21784.05
15	Liquidity Coverage Ratio (%)		120.02%		113.84%		123.58%		125.36%

From this financial year the management has approved and followed a conservative methodology in confirmation of regulatory requirement i.e. considering total outstanding deposit balance for wholesale funding as outflow instead of wholesale deposit having residual maturity of 30 days. However, Bank has migrated from Finacle 7 to Finacle 10 in this year and due to some technical glitches, LCR computation was only available for 50 days in this quarter.

b) Liquidity Coverage Ratio								Rs. In Crore	
	30.06.2022		30.09.2022		31.12.2022		31.03.2023		
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	
High Quality Liquid Assets									
1	Total High Quality Liquid Assets		25769.72		27196.53		27472.22		25904.69
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which	66669.02	6640.02	67725.89	6745.31	69166.23	6889.39	70273.61	6999.76
(i)	Stable Deposits	537.71	26.89	545.70	27.29	544.74	27.24	551.90	27.59
(ii)	Less stable deposits	66131.31	6613.13	67180.19	6718.02	68621.48	6862.15	69721.72	6972.17
3	Unsecured wholesale funding of which	11738.22	5265.27	10996.55	5068.35	10408.13	5041.56	11244.88	5668.53
(i)	Operational Deposits (all counterparties)	0	0	0	0	0	0	0	0
(ii)	Non-operational deposits (all counterparties)	11738.22	5265.27	10996.55	5068.35	10408.13	5041.56	11244.88	5668.53
(iii)	Unsecured debt	0	0	0	0	0	0	0	0
4	Secured wholesale funding		0		0		0		0
	Additional requirements, of which	0	977.06	0	819.93	0	900.31	0	1216.73
(i)	Outflows related to derivative exposures and other collateral requirements	839.66	839.66	696.96	696.96	777.59	777.59	1099.97	1099.97
(ii)	Outflows related to loss of funding on debt product	0	0	0	0	0	0	0	0
(iii)	Credit and liquidity facilities	2689.66	137.42	2356.93	122.97	2380.36	122.72	2258.67	116.76
6	Other contractual funding obligations	0	0	0	0	0	0	0	0
7	Other contingent funding obligations	10536.03	451.58	9948.91	428.86	10910.05	474.21	11069.85	476.28
8	Total Cash Outflows								
Cash Inflows									
9	Secured lending (e.g. reverse repos)	640.20	0	44.20	0	5.45	0	1.38	0
10	Inflows from fully performing exposures	1274.97	756.46	2108.82	1203.97	1874.98	1373.50	1638.55	981.82
11	Other Cash Inflows	538.57	537.49	748.66	748.66	602.47	598.58	816.22	816.22
12	Total Cash Inflows	2453.74	1293.95	2901.68	1952.63	2482.90	1972.08	2456.15	1798.04
13	TOTAL HQLA		25769.72		27196.53		27472.22		25904.69
14	Total Net Cash Outflows		12040.00		11109.84		11333.39		12563.26
15	Liquidity Coverage Ratio (%)		214.03%		244.80%		242.40%		206.19%

23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	0.00	0.00
24	Other assets: (sum of rows 25 to 29)	10674.90	1365.05	427.73	22222.04	31333.36
25	Physical traded commodities, including gold	0.00	0.00	0.00	0.00	0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	546.41	0.00	0.00	0.00	464.45
27	NSFR derivative assets	0.00	200.64	0.00	0.00	200.64
28	NSFR derivative liabilities before deduction of variation margin posted	0.00	0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	10128.49	1164.41	427.73	22222.04	30668.27
30	Off-balance sheet items	19654.67	0.00	0.00	0.00	903.14
31	Total RSF (14+15+16+24+30)	35942.30	29428.42	11776.42	91760.51	86928.39
32	Net Stable Funding Ratio (%)					119.90

Net Stable Funding ratio (NSFR) as on 31.03.2023 (Rs. in crore)

NSFR Disclosure Template					
Particulars	Un-weighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to <1yr	≥1yr	
Available Stable Funds					
1 Capital: (2+3)	13761.46	0	0	1237.30	14998.76
2 Regulatory capital	13761.46	0	0	1237.30	14998.76
3 Other capital instruments	0	0	0	0	0
4 Retail deposits and deposits from small business customers: (5+6)	35137.29	42865.02	0	0	70259.50
5 Stable deposits	519.92	669.41	0	0	1129.86
6 Less stable deposits	34617.37	42195.62	0	0	69129.64
7 Wholesale funding: (8+9)	1695.82	29969.40	1560.12	0	12414.63
8 Operational deposits	0	0	0	0	-
9 Other wholesale funding	1695.82	29969.40	1560.12	0	12414.63
10 Other liabilities: (11+12)	0	0	5712.81	820.48	820.48
11 NSFR derivative liabilities		0	309.21	0	
12 All other liabilities and equity not included in the above categories			5403.60	820.48	820.48
13 Total ASF (1+4+7+10)					98493.57
Required Stable Funds					
14 Total NSFR high-quality liquid assets (HQLA)					1206.74
15 Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16 Performing loans and securities: (17+18+19+21+23)	0	20168.57	14359.83	53460.14	57148.33
17 Performing loans to financial institutions secured by Level1 HQLA	0	0	0	0	0
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	5622.72	13.64	0	850.23
19 Performing loans to non- financial corporate clients, loans to retail and small business customers and loans to sovereigns, central banks, and PSEs, of which:	0	14481.30	14271.52	33215.43	40072.30
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	12686.10	8245.96
21 Performing residential mortgages, of which:	0	64.56	74.67	5797.42	3945.60
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	5259.08	3418.40
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	14447.29	12280.20
24 Other assets: (sum of rows 25 to 29)	387.04	0	1702.65	19699.29	20855.61
25 Physical traded commodities, including gold	0	0	0	0	0
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	547.05	464.99
27 NSFR derivative assets	0	0	0	0	0
28 NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	0
29 All other assets not included in the above categories	387.04	0	1702.65	19152.25	20390.62
30 Off-balance sheet items				18338.79	839.16
31 Total RSF (14+15+16+24+30)	387.04	20168.57	16062.48	91498.22	80049.78
32 Net Stable Funding Ratio (%)	0	0	0	0	123.04

QUALITATIVE DISCLOSURE ON NET STABLE FUNDING RATIO

The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. "Available stable funding" (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered for the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

Minimum Requirement of NSFR should be equal to at least 100% on an ongoing basis.

NSFR = Available Stable Funding [ASF] / Required Stable Funding [RSF] ≥ 100 %

The minimum NSFR requirement set out in the RBI guideline for the standalone Bank and for Group is 100% w.e.f 1st October 2021.

As on 31st March 2024, PSB maintained weighted Available Stable Funding (ASF) of Rs. 104223.36 crore against the weighted Required Stable Funding (RSF) of Rs. 86928.39 crore. The NSFR for the quarter ended March 31st, 2024, was at 119.90%.

Brief about NSFR of the Bank

The Available Stable Funding (ASF) mainly constitutes of the capital base, retail deposit base and funding from non-financial companies and long-term funding from institutional clients. After applying the relevant weights, the capital base remained around 15.52%, retail deposits (including deposit from small sized business customers) remained 71.38% and wholesale funding remained 12.09% of the total Available Stable Funding (ASF).

The Required Stable Funding mainly comprises lending to corporates, retail clients and financial institutions which contributed 61.30% of the total RSF after applying the relevant weights. The stock High Quality Liquid Assets, which majority includes cash and reserve balances with the RBI, Govt. Debt issuances attracted no or low amount of stable funding due to their high quality and liquid characteristic. Accordingly, the HQLA and deposits held for operational purpose constituted only 1.61% of the required stable funding after applying the relevant weights. Other assets and Contingent Funding obligations, such as committed credit facilities, guarantees and letters of credit constituted 36.05% of the Required Stable Funding.

3. Investments

a) Composition of Investment Portfolio as on 31.03.2024

	Investments in India						Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debt securities and Bonds	Subsidiaries and/or joint ventures	Others	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity											
Gross	24608.57	0.00	0.00	11674.83	0.00	25.85	36309.25	0.00	0.00	0.00	36309.25
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	24608.57	0.00	0.00	11674.83	0.00	25.85	36309.25	0.00	0.00	0.00	36309.25
Available for Sale											
Gross	7607.46	0.00	362.66	5338.91	0.00	1049.33	14358.36	0.00	0.00	0.00	14358.36
Less: Provision for depreciation and NPI	96.21	0.00	201.70	679.59	0.00	90.95	1068.46	0.00	0.00	0.00	1068.46
Net	7511.25	0.00	160.96	4659.32	0.00	958.37	13289.90	0.00	0.00	0.00	13289.90
Held for Trading											
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	32216.03	0.00	362.66	17013.74	0.00	1075.18	50667.61	0.00	0.00	0.00	50667.61
Less: Provision for non-performing investments	0.00	0.00	189.52	621.89	0.00	0.00	811.41	0.00	0.00	0.00	811.41
Less: Provision for depreciation and NPI	96.21	0.00	12.18	57.70	0.00	90.95	257.04	0.00	0.00	0.00	257.04
Net	32119.82	0.00	160.96	16334.15	0.00	984.23	49599.16	0.00	0.00	0.00	49599.16

Composition of Investment Portfolio as on 31.03.2023

	Investments in India						Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debt securities and Bonds	Subsidiaries and/or joint ventures	Others	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity											
Gross	22222.91	0.00	0.00	11674.83	0.00	36.32	33934.06	0.00	0.00	0.00	33934.06
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	22222.91	0.00	0.00	11674.83	0.00	36.32	33934.06	0.00	0.00	0.00	33934.06
Available for Sale											
Gross	6753.77	0.00	367.34	4036.49	0.00	372.67	11530.27	0.00	0.00	0.00	11530.27
Less: Provision for depreciation and NPI	125.17	0.00	212.20	287.72	0.00	0.82	625.91	0.00	0.00	0.00	625.91
Net	6628.60	0.00	155.14	3748.77	0.00	371.85	10904.36	0.00	0.00	0.00	10904.36
Held for Trading											
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	28976.68	0.00	367.34	15711.32	0.00	408.99	45464.33	0.00	0.00	0.00	45464.33
Less: Provision for non-performing investments	0.00	0.00	191.06	267.49	0.00	0.00	458.55	0.00	0.00	0.00	458.55
Less: Provision for depreciation and NPI	125.17	0.00	21.14	20.23	0.00	0.82	167.36	0.00	0.00	0.00	167.36
Net	28851.51	0.00	155.14	15423.60	0.00	408.17	44838.42	0.00	0.00	0.00	44838.42

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम) पंजाब एण्ड सिंध बैंक (A Govt. of India Undertaking) Where service is a way of life			
b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve (Rs. in crore)		Amount transferred to Investment Fluctuation Reserve during the year 2023-24 is Rs. 477108707.00	
i) Movement of provisions held towards depreciation on investments		c) Sale and transfers to/from HTM category	
a) Opening balance		i) During the year ended 31st March 2024 bank has shifted Government securities amounting to Rs 790.00 crore Face Value (Rs. 794.01 crore Book Value) from Held to Maturity to Available for Sale category, whereas no security has been transferred from Available for Sale to Held to Maturity category. Gain on shifting of securities from HTM to AFS was not booked upfront and gain/loss was recognized on sale of such securities during the year.	
b) Add: Provisions made during the year		ii) The value of shifting/ sales from HTM category (excluding onetime shifting at the beginning of year and sale under pre-announced Open Market Operations auctions) during the year does not exceed 5% of the book value of investments held in HTM category at the beginning of the year.	
c) Less: Write off / write back of excess provisions during the year		d) Non-SLR investment portfolio	
d) Closing balance		i) Non-performing non-SLR investments	
ii) Movement of Investment Fluctuation Reserve		(Rs. in crore)	
a) Opening balance		Sr. No. Particulars 2023-24 2022-23	
b) Add: Amount transferred during the year		a) Opening balance	
c) Less: Drawdown		b) Additions during the year since 1st April	
d) Closing balance		c) Reductions during the above period	
iii) Closing balance in IFR as a percentage of closing balance of investments* in AFS and HFT/Current category		d) Closing balance	
		e) Total provisions held	

*Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet.

ii) Issuer composition of non-SLR investments

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		2023-24	2022-23	2023-24	2022-23	2023-24
a) PSUs		12711.55	12763.17	12451.38	12564.69	0.00
b) FIs		2160.97	1263.07	14.70	14.60	0.00
c) Banks		1019.00	625.48	0.00	0.00	0.00
d) Private Corporates		2443.25	1771.62	1005.66	364.83	920.12
e) Subsidiaries/Joint Ventures		0.00	0.00	0.00	0.00	0.00
f) Others		116.80	64.31	116.80	64.31	21.37
g) Provision held towards depreciation (including NPA)		(972.24)	(500.74)	(795.69)	(269.19)	(896.25)
Total		17479.33	15986.91	12792.85	12739.24	45.24

e) Repo transactions (in face value terms) for FY 2023-24

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2024
i) Securities sold under repo				
a) Government securities	360.00	1058.00	269.10	600.00
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii) Securities purchased under reverse repo				
a) Government securities	12.00	1700.00	174.22	1700.00
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-

f) Government Security Lending (GSL) transactions for FY 2023-24

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31, 2024
Securities lent through GSL transactions					
Securities borrowed through GSL transactions					
Securities placed as collateral under GSL transactions					
Securities received as collateral under GSL transactions					

NIL

4. Asset quality

a) Classification of advances and provisions held

As on 31.03.2024						
	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	75333.52	893.21	2893.27	1861.73	5648.21	80981.73
Add: Additions during the year					971.19	
Less: Reductions during the year					1954.05	
Closing balance	81299.13	870.53	2849.46	945.36	4665.35	85964.47
Reductions in Gross NPAs due to:						
i) Up gradation					249.38	
ii) Recoveries (excluding recoveries from upgraded accounts)					908.71	
iii) Technical/ Prudential Write-offs					754.62	
iv) Write-offs other than those under (iii) above					41.34	
Provisions (Excluding Floating Provisions)						
Opening balance of provisions held	644.69	171.77	2126.28	1861.73	4159.78	4804.47
Add: Fresh provisions made during the year					636.16	
Less: Excess provision reversed/ Write-off: loans					1569.57	
Closing balance of provisions held	571.08	185.72	2095.35	945.30	3226.37	3797.45
Net NPAs						
Opening Balance					1411.50	
Add: Fresh additions during the year					723.54	
Less: Reductions during the year					784.58	
Closing Balance					1350.46	
Floating Provisions						
Opening Balance	NIL					
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made there on						
Opening balance of Technical/ Prudential written-off accounts						7257.41
Add: Technical/ Prudential write-offs during the year						754.62
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						736.15
Closing balance						7275.88



पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)

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



Where service is a way of life

Classification of advances and provisions held						
(Rs. in crore)						
As on 31.03.2023						
	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	61822.26	833.13	5568.83	2162.86	8564.82	70387.08
Add: Additions during the year					908.46	
Less: Reductions during the year					3625.07	
Closing balance	75333.52	893.21	2893.27	1861.73	5648.21	80981.73
Reductions in Gross NPAs due to:						
i) Up gradation					235.28	
ii) Recoveries (excluding recoveries from upgraded accounts)					1306.50	
iii) Technical/ Prudential Write-offs					2127.64	
iv) Write-offs other than those under (iii) above					155.65	
Provisions (Excluding Floating Provisions)						
Opening balance of provisions held	711.70	226.65	4367.08	2162.50	6756.23	7467.93
Add: Fresh provisions made during the year					574.08	
Less: Excess provision reversed/ Write-off loans					3170.53	
Closing balance of provisions held	644.69	171.77	2126.28	1861.73	4159.78	4804.47
Net NPAs						
Opening Balance					1742.27	
Add: Fresh additions during the year					712.16	
Less: Reductions during the year					1042.93	
Closing Balance					1411.50	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made there on						
Opening balance of Technical/ Prudential written-off accounts					5820.95	
Add: Technical/ Prudential write-offs during the year					2127.64	
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					691.18	
Closing balance					7257.41	

Ratios (%)	2023-24	2022-23
Gross NPA to Gross Advances	5.43	6.97
Net NPA to Net Advances	1.63	1.84
Provision coverage ratio (With TWO)	88.69	89.06
Provision coverage ratio (Without TWO)	71.05	75.01

b) Sector-wise Advances and Gross NPAs						
(Rs. in Crore)						
Sr. No.	Sector	2023-24			2022-23	
		Outstanding Total Advances*	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector (%)	Outstanding Total Advances	Percentage of Gross NPAs to Total Advances in that sector (%)
i)	Priority Sector	32635.81	2887.63	8.85	31285.60	2739.33
a)	Agriculture and allied activities	12523.73	1227.98	9.81	11787.44	1027.17
b)	Advances to industries sector eligible as priority sector lending	4596.64	438.30	9.54	4505.60	465.84
Of which, outstanding advances exceeds 10% of the outstanding total advances to that sector						
b.i)	Textiles	940.25	158.66	16.87	947.29	158.25
b.ii)	Engineering	513.81	65.10	12.67	529.89	62.03
b.iii)	Metal and Metal Products	584.04	24.95	4.27	505.80	24.14
c)	Services	11748.40	1007.19	8.57	10375.46	983.33
d)	Personal loans	3767.04	214.17	5.69	4617.10	262.99
	Subtotal (i)	32635.81	2887.63	8.85	31285.60	2739.33
ii)	Non-priority Sector	53328.66	1777.71	3.33	49696.12	2908.87
a)	Agriculture and allied activities	1.98	0.28	14.14	0.00	0.00
b)	Industry	18014.21	833.84	4.63	18275.59	1231.17
Of which, outstanding advances exceeds 10% of the outstanding total advances to that sector						
b.i)	Power & Energy	5485.45	42.51	0.77	5704.89	219.40
b.ii)	Social & Comm. Infra	3899.33	0.00	0.00	4596.03	0.02
b.iii)	Roads and Highways	3531.78	559.33	15.84	3264.07	733.05
c)	Services	23051.94	589.77	2.56	19600.56	1462.84
Of which, outstanding advances exceeds 10% of the outstanding total advances to that sector						
c.i)	NBFC	11832.60	510.94	4.32	14060.02	1150.91
d)	Personal loans	12260.53	353.82	2.89	11819.97	214.86
	Sub-total (ii)	53328.66	1777.71	3.33	49696.12	2908.88
	Total (i + ii)	85964.47	4665.34	5.43	80981.72	5648.21

*Outstanding total advance refers to Gross Advances.

c) Overseas assets, NPAs and revenue		
(Rs. in Crore)		
Particulars	2023-24	2022-23
Total Assets	55.36	55.52
Total NPAs	0.00	0.00
Total Revenue	1.14	5.73

d) Particulars of resolution plan and restructuring
The Bank holds an additional standard asset provision in respect of 1 borrower's account, in terms of RBI Circular DBR No. BP.BC.45/21.04.048/2018-19 dated 7th June, 2019 on "Prudential Framework for Resolution of Stressed Assets" amounting to Rs 24.48 crore (Rs.50.51 crores PY 31.03.2023). The details are as under:-

(Rs. in Crore)				
Amount of Loans Impacted by RBI Circular (A)	Amount of Loans to be classified as NPA (B)	Amount of Loans as on 31.03.2024, out of (B) classified as NPA (C)	Addl. Provision required for loans covered under RBI Circular (D)	Provision out of (D) made by 31.03.2024 (E)
69.16	-	-	24.48	24.48

(Rs. in Crore)				
Amount of Loans Impacted by RBI Circular (A)	Amount of Loans to be classified as NPA (B)	Amount of Loans as on 31.03.2024, out of (B) classified as NPA (C)	Addl. Provision required for loans covered under RBI Circular (D)	Provision out of (D) already made by 31.03.2023 (E)
142.68	-	-	50.51	50.51

- e) **Divergence in asset classification and provisioning**
As per RBI Master Direction No DOR.ACC.REC.No.45/21.04.018/2021-22 dated 30.08.2021 (updated on 15.11.2021, further updated on 25.10.2023 as per financial statements - presentation and disclosure), divergence in the asset classification and provisioning, Banks should disclose divergences in the asset classification and provisioning. Banks should disclose divergence, if either or both of the following conditions are satisfied: (a) the additional provisioning for NPAs assessed by RBI as part of its supervisory process exceeds 5 percent of the reported profit before provisions and contingencies for the reference period, and (b) the additional Gross NPAs identified by RBI as part of its supervisory process exceed 5 percent of the reported identified Gross NPAs for the reference period.
Divergences are within threshold limits in the Bank as specified above. Hence, no disclosure is required with respect to RBI's annual supervisory process for FY 2022-23.
- f) **Disclosure of transfer of loan exposures**
(i) In accordance with RBI circular no.DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021, in respect of the details of loans transferred/acquired during the year ended 31st March 2024 are given below:
(a) The bank has not transferred and acquired Special Mention Account (SMA) during the quarter / year ended 31st March 2024. (31st March 2023 - Nil)
(b) The bank has transferred following Non Performing Assets (NPAs) during the quarter/ year ended 31st March 2024. (31st March 2023 - Nil)

Details of NPI transferred during 2023-24			
(All amounts in Rs. Crore)	To ARCs	To permitted transferees	To other permitted transferees
No of accounts	1	-	-
Aggregate principal outstanding of loans transferred	14.83	-	-
Weighted average residual tenor of the loans transferred	NIL	-	-
Net book value of loans transferred (at the time of transfer)	0	-	-
Aggregate consideration	1.67*	-	-
Additional consideration realized in respect of accounts transferred in earlier years	NIL	-	-
Quantum of excess Provision reversed to the Profit & Loss account on account of sale of stressed loans	-	-	-

*Cash component of Rs 0.25 Crore received till 31.03.2024. However, Security Receipt amounting to Rs1.42 Crore is yet to be received.

Details of stressed loans (NPA) transferred during 2023-24			
(All amounts in Rs. Crore)	To ARCs	To permitted transferees	To other permitted transferees
No. of accounts	3	NIL	NIL
Aggregate principal outstanding of loans transferred	186.30	NIL	NIL
Weighted average residual tenor of the loans transferred	NA	NIL	NIL
Net book value of loans transferred (at the time of transfer)	186.30	NIL	NIL
Aggregate consideration	134.23	NIL	NIL
Additional consideration realized in respect of accounts transferred in earlier years	NIL	NIL	NIL

Details of loans acquired during the year			
From SCBs, RRBs, Co-operative banks, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs		
Aggregate principal outstanding of loans acquired	NIL	NIL	
Aggregate consideration paid	NIL	NIL	
Weighted average residual tenor of loans acquired	NIL	NIL	

(c) Details of loans not in default acquired through assignment are given below:

Particulars	Amounts in Crore
Aggregate amount of loans acquired	-
Weighted average residual maturity (in months)	-
Weighted average holding period by originator (in months)	-
Retention of beneficial economic interest by the originator	-
Tangible security coverage	-

(d) Details of Standard assets acquired through assignment/ Novation and Loan Participation (Co-Lending):

(Rs. in crore)			
Particulars	Quarter ended 31.03.2024	Year ended 31.03.2024	Year ended 31.03.2023
No. of accounts purchased during the year	3219	11505	3931
Aggregate outstanding	631.96	2293.46	964.56
Weighted average maturity (in months)	167.94	166.82	158
Weighted average holding period (in months)	0.80	8.27	5.16
Retention of beneficial economic interest	MSME- 20% HL- 25%	MSME- 20% HL- 25%	MSME- 20% HL- 25%
Coverage of tangible security coverage	175.01	186.19	147.40

The loans acquired are not rated as these are to non-corporate borrowers.

(e) Details of Standard assets acquired through assignment/ Novation and Loan Participation (Pool Buy-out):

(Rs. in crore)			
Particulars	Quarter ended 31.03.2024	Year ended 31.03.2024	Year ended 31.03.2023
No. of accounts purchased			
Aggregate Loan outstanding (Rs. in crore)			
Weighted average maturity (in months)			
Weighted average holding period (in months)			
Retention of beneficial economic interest			
Coverage of tangible security coverage (%)			

(ii) The distribution of the Security Receipts (SRs) held across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on 31st March 2024:

For Half Year ended 31.03.2024

(Rs. in crores)					
Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of the previous half year (30.09.2023) (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) Amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of this half year (31.03.2024)
Personal loans	816.32	33.46	0.00	52.72	748.90
Corporate persons#	803.53	26.56	0.00	60.08	712.26
Of Which MSME	426.27	26.24	0.00	36.03	320.76
Others	33.50	0.87	0.00	1.64	31.44
Total	1653.35	60.89	0.00	114.44	1492.60

#As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

For Half Year ended 30.09.2023

(Rs. in crores)					
Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the half year ended 31.03.2023 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) Amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of this half year (30.09.2023)
(i) Personal loans	916.20	44.25	0.00	58.60	817.28
(ii) Corporate persons#	1041.82	141.35	0.00	119.07	802.57
Of Which MSME	534.56	57.61	0.00	68.99	426.27
(iii) Others	33.34	0.69	0.00	1.79	33.50
Total	1991.36	186.29	0.00	179.46	1653.35

#As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

For Half Year ended 31.03.2023

(Rs. in crores)					
Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of the previous half year (30.09.2022) (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) Amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of this half year (31.03.2023)
(i) Personal loans	1003.24	43.86	0.00	60.93	916.20
(ii) Corporate persons#	1105.94	25.25	0.00	65.84	1041.82
Of Which MSME	599.41	25.25	0.00	52.36	534.56
(iii) Others	39.19	2.84	0.00	2.59	33.34
Total	2148.37	71.95	0.00	129.36	1991.36

#As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

For Half Year ended 30.09.2022

(Rs. in crores)					
Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the half year ended 31.03.2022 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) Amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of this half year (30.09.2022)
(i) Personal loans	1101.15	67.29	0.00	69.81	1003.24
(ii) Corporate persons#	1735.18	65.84	0.00	564.36	1105.94
Of Which MSME	709.89	65.84	0.00	49.79	599.41
(iii) Others	46.40	2.84	0.00	4.17	39.19
Total	2882.73	135.97	0.00	638.34	2148.37

#As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

5. Exposures:

a) Exposure to Real Estate Sector			(Rs. in crores)	
Category			2023-24	2022-23
i) Direct Exposure				
(a)	Residential Mortgage			
i.	Lending fully secured by mortgages of residential property that is or will be occupied by the borrower or that is rented		9114.95	8129.80
ii.	Individual housing loans eligible for inclusion in priority sector advances		3764.41	3875.73
(b)	Commercial Real Estate			
	Lending secured by mortgages of commercial real estates (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc)		479.17	814.68
(c)	Investments in Mortgage Backed Securities (MBS) and other securitized exposures		-	-
a.	Residential		-	-
b.	Commercial Real Estate		-	-
ii) Indirect Exposure			4496.58*	6182.73*
Fund based and Non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)				
Total Exposure to Real Estate Sector			14090.70	15127.21

f) Intra-Group Exposures (Rs. in crore)					
S. No.	Particulars	2023-24		2022-23	
		Sanctioned Loan/limit	Balance O/s	Sanctioned Loan/limit	Balance O/s
(a)	Total amount of intra-group exposures	NIL	NIL	NIL	NIL
(b)	Total amount of top-20 intra-group exposures	NIL	NIL	NIL	NIL
(c)	Percentage of intra-group exposures to total exposure of the bank on borrowers / customers	NIL	NIL	NIL	NIL
(d)	Details of breach of limits on intra-group exposures and regulatory action thereon, if any.	NIL	NIL	NIL	NIL

g) Un-hedged Foreign Currency Exposure
The Bank has estimated the liability towards Unhedged Foreign Currency Exposure in terms of RBI (Unhedged Foreign Currency Exposure) Directions, 2022 vide circular DOR. MRG REC.76/00-00-007/2022-23 dated October 11, 2022 and is holding a provision of Rs 0.38 crore as on 31st March 2024, (Rs.0.04 crore as on 31.03.2023)

6. Concentration to Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits (Rs. in crore)

Particulars	2023-24	2022-23
Total Deposits of twenty largest depositors	9825.34	13491.58
Percentage of Deposits of twenty largest depositors to Total Deposits of the bank (%)	8.23	12.30

b) Concentration of Advances (Rs. in crore)

Particulars	2023-24	2022-23
Total Advances to twenty largest borrowers	21201.80	20677.61
Percentage of Advances to twenty largest borrowers to Total Advances of the Bank (%)	23.60	25.53

c) Concentration of Exposures* (Rs. in crore)

Particulars	2023-24	2022-23
Total Exposure to twenty largest borrowers/ customers	21112.86	20946.94
Percentage of Exposure to the twenty largest borrowers/ customers to Total Exposure of the bank on borrowers/ customers (%)	17.51	22.24

*Exposure to Central Govt and Central Govt guaranteed have been excluded.

d) Concentration of NPAs (Rs. in crore)

Particulars	2023-24	2022-23
Total Exposure to the top twenty NPA Accounts	1444.41	2521.29
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. (%)	30.96	44.64

7. Derivatives
Bank under derivatives only deals in merchant forward contract and the value of outstanding Forward contract is Rs 496.05 crore.

a) Forward rate agreement/Interest rate swap (Rs. in crore)

Sr. No	Particulars	2023-24	2022-23
i)	The notional principal of swap agreements	NIL	NIL
ii)	Losses which would be incurred if counterparties failed to fulfill their obligations under the agreements	NIL	NIL
iii)	Collateral required by the bank upon entering into swaps	NIL	NIL
iv)	Concentration of credit risk arising from the swaps	NIL	NIL
v)	The fair value of the swap book	NIL	NIL

b) Exchange traded interest rate derivatives (Rs. in crore)

Sr. No	Particulars	2023-24	2022-23
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	NIL	NIL
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31st March (instrument wise)	NIL	NIL
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	NIL	NIL
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	NIL	NIL

c) Disclosures on risk exposure in derivatives
Bank has not entered into derivative transactions in respect of Forward rate agreement/ Interest Rate Swap/ Exchange Traded Interest Rate Derivatives during the year 2023-24. Accordingly, qualitative and quantitative disclosures under RBI guidelines with respect to derivative transactions are not required.

(Rs. in crore)

Sr. No.	Particular	2023-24		2022-23	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount)	-	-	-	-
	i) For hedging	-	-	-	-
	ii) For trading	-	-	-	-
b)	Marked to Market Positions	-	-	-	-
	i) Asset(+)	-	-	-	-
	ii) Liability(-)	-	-	-	-
c)	Credit Exposure	-	-	-	-
	Likely impact of one percentage change in interest rate(100*PV01)	-	-	-	-
	i) on hedging derivatives	-	-	-	-
d)	ii) on trading derivatives	-	-	-	-
	Maximum and Minimum of 100*PV01 observed during the year	-	-	-	-
	i) on hedging	-	-	-	-
e)	ii) on trading	-	-	-	-

d) Credit default swaps
Bank has not entered into any Credit Default Swaps during the year 2023-24.

8. Disclosures relating to securitization (Numbers/Rs in crore)

No.	Particulars	2023-24	2022-23
1.	No of SPEs holding assets for securitization transactions originated by the originator (only the SPVs relating to outstanding securitization exposures to be reported here)	NIL	NIL
2.	Total amount of securitized assets as per books of the SPEs	NIL	NIL
3.	Total amount of exposures retained by the originator to comply Minimum Retention Requirement (MRR) as on the date of balance sheet.	NIL	NIL
a)	Off-balance sheet exposures	NIL	NIL
	* First loss	NIL	NIL
	* Others	NIL	NIL
	On-balance sheet exposures	NIL	NIL
	* First loss	NIL	NIL
	* Others	NIL	NIL
4.	Amount of exposures to securitization transactions other than MRR		
a)	Off-balance sheet exposures	NIL	NIL
	i) Exposure to own securitizations	NIL	NIL
	* First loss	NIL	NIL
	* Others	NIL	NIL
	ii) Exposure to third party securitizations	NIL	NIL
	* First loss	NIL	NIL
	* Others	NIL	NIL
	b) On-balance sheet exposures	NIL	NIL
	i) Exposure to own securitizations	NIL	NIL
	* First loss	NIL	NIL
	* Others	NIL	NIL
	ii) Exposure to third party securitizations	NIL	NIL
* First loss	NIL	NIL	
* Others	NIL	NIL	
5.	Sale consideration received for the securitized assets and gain/loss on sale on account of securitization	NIL	NIL
6.	Form and quantum (outstanding value) of services provided by way liquidity support, post- securitization asset servicing ,etc.	NIL	NIL
7.	Performance of facility provided for each facility viz. Credit enhancement, liquidity support, servicing agent etc. Percent in bracket as of total value of facility provided.	NIL	NIL
(a)	Amount paid		
	Repayment received		
	Outstanding amount		
8.	Average default rate of portfolios observed in the past. (Breakup separately for each asset class i.e. RMBS, Vehicle Loans etc)	NIL	NIL
9.	Amount and number of additional/top up loan given on same underlying asset.	NIL	NIL
10.	Investor complaints	0	3
	(a) Directly/Indirectly received and;		
	(b) Complaints outstanding	0	0



पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)

१९ औं वार्षिक सूची की ड्राइंग



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



Where service is a way of life

Investment percentage maintained by the trust						
(in % age)						
Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Central Government Securities	5.73	6.29	--	--	--	--
State Government Securities	9.12	13.24	19.85	21.09	--	--
High Safety Bonds/TDRs	9.64	9.76	19.62	20.95	88.86	82.47
Other investments	75.51	70.71	60.53	57.96	11.14	17.53

Principal Actuarial assumptions at the Balance Sheet date						
(in % age)						
Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Discount rate	7.19	7.15	7.22	7.27	7.22	7.27
Expected rate of return on plan assets	7.99	7.85	8.03	7.90	6.91	6.68
Rate of escalation in salary	5.00	5.00	5.00	5.00	5.00	5.00
Attrition rate	1.00	1.00	1.00	1.00	1.00	1.00
Mortality Table	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM
2012-14						
Method used	PUC	PUC	PUC	PUC	PUC	PUC

Basis of Actuarial Assumptions considered	
Particulars	Basis of assumption
Discount rate	Discount rate has been determined by reference to market yield on the balance sheet date on Government Bonds of term consistent with estimated term of the obligation.
Expected rate of return on plan assets	The expected return on Plan assets is based on market expectation, at the beginning of the period, for returns over the entire life of the related obligation.
Rate of escalation in salary	The estimates of future increase in salary is considered in actuarial valuation taking into account inflation, seniority, promotion, and other relevant factors, such as supply and demand in employee market.
Attrition rate	Attrition rate has been determined by reference to past and expected future experience and includes all type of withdrawals other than death but including those due to disability.
Mortality Table	A mortality table, also known as a life table or actuarial table, shows the rate of deaths occurring in a defined population during a selected time interval, or survival rates from birth to death.

Other long term employee benefit (Non funded)								
(Rs. in crore)								
Particulars	LTC/LFC Encashment		Silver jubilee Bonus		Medical Benefits		Retirement Gifts	
	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Present Value of Obligation	7.75	7.92	1.39	1.32	0.81	0.71	1.28	1.29
Transitional Liability	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Transitional liability recognized during the year	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Unrecognized transitional liability	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Higher Provisioning kept	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Liability recognized in the Balance Sheet	7.75	7.92	1.39	1.32	0.81	0.71	1.28	1.29

Principal Actuarial assumptions at the Balance Sheet date						
(Rs. in crore)						
Particulars	LTC/LFC Encashment		Silver jubilee Bonus		Retirement Gifts	
	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Discount Rate	7.22	7.27	7.22	7.27	7.22	7.27
Expected rate of return on plan assets	NA	NA	NA	NA	NA	NA
Rate of escalation	NA	NA	NA	NA	NA	NA
Attrition rate	1.00	1.00	1.00	1.00	1.00	1.00
Mortality Table	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM 2012-14	IALM 2012-14
Method used	PUC	PUC	PUC	PUC	PUC	PUC

15.5 AS 17 – Segment Reporting:

Part A : Business Segment

(Rs. in crore)			
Particulars	Year Ended		
	31.03.24 (Audited)	31.03.23 (Audited)	
1. Segment Revenue			
a) Treasury	2667.42	2345.16	
b) Corporate/ Wholesale Banking	3967.80	3071.45	
c) Retail Banking	4251.75	3491.41	
- Digital Banking	0.17	0.00	
- Other Retail Banking	4251.58	3491.41	
d) Other Banking Operations	28.48	24.67	
Total	10915.45	8932.69	
2. Segment Result			
a) Treasury	553.36	759.02	
b) Corporate/ Wholesale Banking	683.49	553.68	
c) Retail Banking	732.40	629.39	
- Digital Banking	(1.36)	(0.50)	
- Other Retail Banking	733.76	629.89	
d) Other Banking Operations	28.48	24.67	
Total	1997.73	1966.76	
3. Unallocated Expenses	866.79	516.82	
4. Operating Profit	1130.94	1449.94	
5. Provisions & Contingencies	193.96	(169.90)	
6. Income Tax	341.56	306.81	
7. Extra Ordinary Profit/ Loss	0.00	0.00	
8. Net Profit	595.42	1313.03	
Other Information:			
9. Segment Assets			
a) Treasury	50360.82	45476.84	
b) Corporate/ Wholesale Banking	45386.04	41394.98	
c) Retail Banking	48634.09	47054.84	
- Digital Banking	1.58	0.77	
- Other Retail Banking	48632.51	47054.07	
d) Other Banking Operations	0.00	0.00	
e) Unallocated Assets	3275.58	2527.86	
Total Assets	147656.53	136454.52	
10. Segment Liabilities			
a) Treasury	46069.25	41159.64	
b) Corporate/ Wholesale Banking	41518.41	37465.28	
c) Retail Banking	44489.67	42587.84	
- Digital Banking	2.94	1.28	
- Other Retail Banking	44486.73	42586.56	
d) Other Banking Operations	0.00	0.00	
e) Unallocated Liabilities	45.77	133.26	
Total Liabilities	132123.10	121346.02	
11. Capital Employed			
a) Treasury	4291.57	4317.20	
b) Corporate/Wholesale Banking	3867.63	3829.70	
c) Retail Banking	4144.42	4467.00	
- Digital Banking	(1.36)	(0.51)	
- Other Retail Banking	4145.78	4467.51	
d) Other Banking Operations	0.00	0.00	
e) Unallocated Liabilities	3229.81	2394.60	
Total Capital Employed	15533.43	15108.50	

Note: For the purpose of segment reporting in terms of AS-17 of ICAI and as prescribed in RBI guidelines, the business of the Bank has been classified into four segments i.e. a) Treasury Operations, b) Corporate/Wholesale Banking, c) Retail Banking (further classified into Digital Banking and Other Retail banking) and d) Other Banking Operations.

Segmental Revenue, Results, Assets & Liabilities in respect of Corporate / Wholesale and Retail Banking segment have been bifurcated on the basis of exposure to these segments.

Part B Geographical Segment:

Since the Bank does not have any overseas branch, reporting under Geographic Segment is not applicable.

15.6 AS 18 – Related Party Disclosures

Key Managerial Personnel:

Mr. Swarup Kumar Saha	Managing Director & CEO w.e.f. 03.06.2022
Mr. S. Krishnan	Managing Director & CEO w.e.f. 04.09.2020 upto 31.05.2022
Mr.Kollegal V Raghavendra	Executive Director upto 30.06.2023
Dr. Ram Jass Yadav	Executive Director upto 30.04.2024
Mr. Ravi Mehra	Executive Director w.e.f. 09.10.2023

Related party to KMP

Dr. Ram Jass Yadav	Smt. Krishna Yadav	Spouse
	Sh.Saurabh Yadav	Son
Mr. Ravi Mehra	Smt. Babita Mehra	Spouse
	Ms. Nandini Mehra	Daughter
	Ms. Paranjaya Mehra	Daughter

(Rs in lacs)			
Items/ Related Party		Key Management Personnel & their relatives	Key Management Personnel & their relatives
Balance Outstanding		31.03.2024	31.03.2023
Deposits		205.31	74.61
Advances		59.24	17.52
Transaction made during the year			
Interest Paid		5.05	3.14
Interest Received		3.04	0.08
Remuneration Paid (refer detail below)		112.50	108.16
Mr. Swarup Kumar Saha		42.35	28.34
Mr.Kollegal V Raghavendra		12.66	34.32
Dr. Ram Jass Yadav		38.61	32.69
Mr. Ravi Mehra		18.88	0.00
Mr. S. Krishnan		0.00	12.81

Note: Related party relationship is as identified by the Bank and relied upon by the Auditors.

15.7 AS 19 – Leases

Operating lease primarily comprise of office premises and staff residencies, which are renewable at the option of the Bank/Lessor normally at the end of lease period.

- a. As per information available, non-cancellable lease as on 31.03.2024: NIL (Previous Year: NIL).
- b. Amount of lease payments recognized under Schedule – 16 –“II. Rent, taxes and lighting” in Profit and loss Account for operating leases is as under:

(Rs. in crore)	
Current Year ended 31.03.2024	Previous Year ended 31.03.2023
141.77	136.55

15.8 AS 20 - Earning Per Share

(Rs. in crore)		
Particulars	2023-24	2022-23
Net Profit After tax available for equity Shareholders	595.42	1313.03
Weighted Average Number of Equity Shares (in crore)	677.78	677.78
Basic and Diluted Earnings per Share (Rs.)	0.88	1.94
Nominal Value per Share (Rs.)	10.00	10.00

15.9 AS 21 – Consolidated Financial Statement

The Bank does not have any subsidiary/associate and as such AS 21 is not applicable.

15.10 AS 22 – Accounting for Taxes on Income

The Bank has accounted for Income Tax in compliance with Accounting Standard-22 ‘Accounting for taxes on income’ issued by ICAI

15.10.2 Major components of Deferred Tax Assets/Liabilities are as under: (Rs. in crore)

Head	Deferred Tax Assets		Deferred Tax Liabilities	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023
1 Depreciation on Fixed Assets	0.00	0.00	13.80	12.82
2 Special Reserve u/s 36(1)(viii)	0.00	0.00	73.67	70.06
3 Provision for NPA on Investments	283.54	160.24	0.00	0.00
4 Provision for Wage Revision	105.01	20.77	0.00	0.00
5 Provision for Advances	1318.55	1670.45	0.00	0.00
6 Provision for diminution in FV of Restructured Advances	0.60	0.87	0.00	0.00
7 Accumulated loss	0.00	74.80	0.00	0.00
Total	1707.70	1927.13	87.47	82.88

15.10.3 Provision for Income Tax and Deferred Tax held by the Bank is considered adequate taking into account the opinion of legal experts and favourable judicial pronouncements.

15.10.4 Review of Deferred Tax Assets has been carried out based on Bank management's estimate of possible tax benefits against timing difference in accordance with Accounting Standard – 22 ‘Accounting for Taxes on income’ issued by The Institute of Chartered Accountants of India and Net Deferred Tax Assets of Rs 1620.23 crore is recognized as at 31st March 2024 (Rs. 1844.25 crore as at 31st March 2023).

15.10.5 No provision has been considered necessary in respect of disputed demands of Income aggregating to Rs.887.01 crore (Previous year Rs. 709.31 crore) in view of decisions of appellate authorities / judicial pronouncements / opinions of legal experts.

15.10.6 The Government of India, vide the Taxation Laws (Amendment) Act, 2019, inserted section 115BAA in the Income Tax Act 1961 w.e.f. April 1, 2019. The Bank has evaluated the options available under section 115BAA of the Income Tax Act, 1961 and opted to continue to recognize the Taxes on Income for the year ended 31.03.2024 as per the earlier provisions.

15.11 AS 23 – Accounting for Investments in Associates in consolidated Financial Statements

The Bank does not have any subsidiary/associate and as such AS 23 is not applicable.

15.12 AS 26 – Intangible Assets

The application software in use in the Bank has been developed in house and has evolved over a period of time. Hence, the costs of software is essentially part of Bank's operational expenses like wages etc. and as such are charged to the respective heads of expenditure in the Profit and Loss Account.

15.13 Accounting Standard 28 - Impairment of Assets

Fixed Assets possessed by Bank are treated as ‘Corporate Assets’ and not ‘Cash Generating Units’ as defined by AS-28. In the opinion of the Management, there is no impairment of the ‘Fixed Assets’ of material amount as of 31.03.2024, requiring recognition in terms of AS-28 issued by the ICAI. The impairment of other assets including advances has been provided for as per Prudential Norms prescribed by the Reserve Bank of India.

15.14 Accounting Standard 29 - Provisions, Contingent Liability and Contingent Assets

15.14.1 As per AS-29 - Provisions, Contingent Liabilities and Contingent Assets, issued by the Institute of Chartered Accountants of India, the Bank recognizes no provision for –

- a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank, or

Chaturvedi & Co. Chartered Accountants Park Centre, 24, Park Street, Kolkata - 700016	Manohar Chowdhry & Associates Chartered Accountants 27, Subramanian Street, Abiramapuram, Chennai – 600018, Tamilnadu	S. P. Chopra & Co., Chartered Accountants, 31-F, Connaught Place, Radial Road no.7, New Delhi-110001	Gupta Sharma & Associates, Chartered Accountants, Ground Floor, 142 Sector 3, Trikuta Nagar, Jammu-180012
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INDEPENDENT AUDITORS' REPORT

To

The Members of Punjab & Sind Bank

Opinion

1. We have audited the financial statements of **Punjab & Sind Bank**, (the ‘Bank’), which comprise the Balance Sheet as at 31st March, 2024, and the Profit and Loss Account and the Cash Flow Statement for the year then ended and notes to financial statements including a summary of significant accounting policies and other explanatory information, in which are included returns for year ended on that date of 20 branches and treasury division audited by us and 664 branches and 42 offices / processing centers audited by statutory branch auditors. The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India. Also included in the financial statements are the returns from 880 branches which have not been subjected to audit. These unaudited branches account for 13.02 percent of advances, 29.45 percent of deposits, 9.28 percent of interest income and 23.16 percent of interest expenses.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (the ‘Act’) in the manner so required for bank and are in conformity with accounting principles generally accepted in India and:
- a) the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2024;
- b) the Profit and Loss Account, read with the notes thereon shows a true balance of profit for the year ended on that date; and
- c) the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards of Auditing (“SAs”) issued by the Institute of Chartered Accountants of India (“the ICAI”). Our responsibilities under those Standards are further described in the Auditors’ Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the financial statements, prepared in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars, directions and guidelines issued by the Reserve Bank of India (“RBI”) from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

4. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current year. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matters	How our matter was addressed in the audit
Advances – classification and provisioning (Refer Schedule 9 to the financial statements, read with the Accounting Policy No. 3) The advances are classified as performing and non-performing advances (NPA) and provisioning thereon is made in accordance with the Income Recognition, Assets Classification and Provisioning norms and other relevant directions / guidelines (Prudential Norms) as prescribed / issued by the Reserve Bank of India. The classification and provisioning is done by the Bank's IT software integrated with its Core Banking Solution (CBS). The extent of provisioning of NPA under the prudential norms are mainly based on its ageing and recoverability of the underlined security. In the event of any improper application of the Prudential Norms or consideration of the incorrect value of the security, as the valuation of the security involves high degree of estimation and judgement, the carrying value of the advances could be materially misstated either individually or collectively, and in view of the significance of the amount of advances in the financial statements i.e. 58.22 % of total assets, the classification of the advances and provisioning thereon has been considered as Key Audit Matter in our audit.	Our Audit Procedure: We obtained an understanding of the Bank's software, circulars, guidelines and directives of the RBI, the Bank's internal instructions and procedures, and the guidelines of other concerned regulatory or other authority / bodies in respect of the assets classification and its provisioning and adopted the following audit procedures: - Evaluation and testing of the effectiveness of the System controls and other key internal control mechanisms with respect to the advances monitoring, identification / classification, assessment of the loan impairment including testing of relevant data quality, and review of the real data entered / existing in the software. - Verification / review of the documentations, operations / performance and monitoring of the advance accounts, on test check basis of the large and stressed advances, to ascertain any overdue, unsatisfactory conduct or weakness in any advance account, to ensure that its classification is in accordance with the prudential norms of RBI, in respect of the branches / verticals audited by us. In respect of the branches audited by the branch statutory auditors, we have placed reliance on their reports. - Review of the reports of the credit audit, inspection audit, internal audit, concurrent audit, regulatory audit and any other audit / inspection mechanisms to ascertain the advances having any adverse indication / comments, and review of the control mechanisms of the bank to ensure the proper classification of such advances and provisioning thereof. Necessary changes were carried out, wherever required, during the course of audit and the effect of the same was duly accounted for in the Financial Statements for the year under audit.
Investments – valuation and identification and provisioning for Non-Performing Investments (Refer Schedule 8 to the financial statements, read with the Accounting Policy No. 2) Investment portfolio of the bank comprises of Investments in Government Securities, Bonds, Debentures, Shares, Security Receipts and other Approved Securities which are classified under three categories, Held to Maturity, Available for Sale and Held for Trade. Valuation of Investments, identification of Non-Performing Investments (NPI) and the corresponding non-recognition of income and provision thereon, is carried out in accordance with the relevant circulars / guidelines / directions of RBI. The valuation of each category (type) of aforesaid security is to be carried out as per the methodology prescribed in circulars and directives issued by the RBI which involves collection of data/ information from various sources such as FBL rates, rates quoted on BSE/ NSE, financial statements of unlisted companies, NAV in case of security receipts etc. As per the RBI directions, there are certain investments that are valued at market price however certain investments are based on the valuation methodologies that include statistical models with inherent assumptions, assessment of price for valuation based on financial statements etc. Hence, the price discovered for the valuation of these Investments may not be the true representative but only a fair assessment of the Investments as on date. Hence the valuation of Investments requires special attention and further in view of the significance of the amount of Investments in the financial statements i.e. 33.59 % of total assets, the same has been considered as Key Audit Matter in our audit.	Our Audit Procedure: Our audit approach towards Investments with reference to the RBI circulars / directives included the review and testing of the design, operating effectiveness of internal controls and substantive audit procedures in relation to valuation, classification, identification of Non Performing Investments, provisioning / depreciation related to Investments. In particular, - We evaluated and understood the system and internal control as laid down by the Bank to comply with relevant RBI guidelines regarding valuation, classification, identification of Non Performing Investments, Provisioning/ depreciation related to Investments. - We assessed and evaluated the process adopted for collection of information from various sources for determining fair value of these investments. - For selected sample of investments (covering all categories of investments based on nature of security) we tested accuracy and compliance with the RBI Master circulars and directions by re-performing valuation for each category of security in accordance with the RBI Master Circular directions. - We assessed and evaluated the process of identification of NPIs, and corresponding reversal of income and creation of provision. - We carried out substantive audit procedures to re-compute independently the provision to be created. Necessary changes were carried out, wherever required, during the course of audit and the effect of the same was duly accounted for in the Financial Statements for the year under audit.
Information Technology (IT) and controls impacting financial Reporting The Bank's financial accounting and reporting systems are highly dependent on the effective working of the Core Banking Solution (CBS) and other IT systems linked to the CBS or working independently. Our areas of focus relate to the logic that is fed into the system, sanctity and reliability of the data, access management and segregation of duties. These underlying principles are important because they ensure that changes to applications and data are appropriate, authorized, cleansed and monitored, so that the system generates accurate and reliable reports / returns and other financial and non-financial information that is used for the preparation and presentation of the financial statements. Technology (IT) systems are used in financial reporting process. The Bank's operational and financial processes generate extensive volume on daily basis and process varied and complex transactions which are highly dependent on IT systems. There is a risk that automated accounting procedures and related internal controls may not be accurately designed and operating effectively, and further the Bank's CBS / IT system was upgraded and the new IT system / software of the Treasury functions during the current year and financial / other data was migrated in the upgraded system, and there was additional risk that the data may have not been correctly and completely migrated. Considering the above, the same has been considered as Key Audit Matter in our audit.	Our Audit Procedure - Understanding the coding system adopted by the Bank for various categories of business process. - Reviewing the design, implementation and operating effectiveness of the CBS controls including application, access controls that are critical to financial reporting on test check basis. - Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the IT system existing in the Bank. - Checking of the requirements for any changes in the regulations / policy of the Bank and configuration / impact of the same in IT. - Review of the reports generated by the system on sample basis. - Understanding of the upgraded IT system and review of the data migrated therein on a limited test check basis. - Reviewed the IS Audit Reports and discussed with IT Department on compliance with key IT controls. - Discussions with and review of the reports of IT Experts regarding IT system / controls including IT application / solution of Income Recognition, Assets Classification and Provisioning norms and investment valuation / classification etc. The system needs to be further strengthened for its efficacy to further control deficiencies of input / output data from the system.



**58, NEELAM BATA ROAD,
NIT FARIDABAD-121001**
PH. 0129-2415084, 0129-2418819

[Rule - 8 (1)] POSSESSION NOTICE (For immovable property)
Whereas, the undersigned being the authorised officer of Union Bank of India, 58, Neelam Bata Road, Nit, Faridabad-121001 under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest (Second) Act, 2002 (Act No. 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 a demand notice dated 27/03/2024 calling upon the borrower **Mr. Rama Shankar Pandey and Mrs. Babita Devi both resident of H.No. 2784, Nehru Colony, No.3, Dabua Pali Road NIT Faridabad** to repay the amount mentioned in the notice being **Rs 22,70,793.41 (Rupees Twenty Two Lakhs Seventy Thousands Seven Hundred Ninety Three and paise forty one) plus interest and expenses thereon** within 60 days from the date of receipt of the said notice.
The borrower 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/her under Section 13(4) of the said Act read with rule 8 of the said rules on this **26.06.2024 day of the year 2024**.
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 the **Union Bank of India for an amount Rs 22,70,793.41/- (Rupees Twenty Two Lakhs Seventy Thousands Seven Hundred Ninety Three and paise forty one paisa)** and interest thereon.
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to the borrower to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part of the property consisting of **H. No. 1369, Block E, Sector 49, Faridabad, admeasuring 109 Sq. Yards owned by Mr. Rama Shankar Pandey and Mrs. Babita Devi within the registration Sub-District Faridabad and District Faridabad, Bounded:** On the North by Road, On the South by other's Property On the East by Plot No. E1368, On the West by Plot No. E1370

Date: 26.06.2024
Place : Faridabad

**Authorised Officer,
UNION BANK OF INDIA**



**Asset Recovery Branch,
(Working at M-35, First floor, Outer Circle,
Connaught Place, New Delhi-110001)**
Email ID -ubin0554723@unionbankofindia.bank

[Rule - 8 (1)] POSSESSION NOTICE (For immovable property)
Whereas, The undersigned being the authorised officer of Union Bank of India, **Asset Recovery Branch situated at M-35, First Floor, Outer Circle, Connaught Place, New Delhi-110001**, under the Securitization and Reconstruction of Financial Assets and Enforcement Security Interest Act, 2002 (ACT No.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 a demand notice dated **31.10.2023** calling upon the borrower **Mr. Surender Chaudhary & Mrs. Monika Chaudhary**, to repay the amount mentioned in the notice being **Rs. 32,36,194.14 (Rupees Thirty Two Lakhs Thirty Six Thousand One Hundred Ninety Four and fourteen paise only)** as of **31.10.2023** with interest @ **contractual rate of interest and bank charges** within 60 days from the date of receipt of the said notice.
The borrower & guarantors having failed to repay the entire amount, notice is hereby given to the borrower/guarantors and the public in general that the undersigned has taken Symbolic 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 this **27th day of June 2024**.
The borrower/guarantors 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 the **Union Bank Of India, Asset Recovery Branch at M-35,First Floor, Outer Circle, Connaught Place, New Delhi-110001** for an amount **Rs.32,36,194.14 (Rupees Thirty Two Lakhs Thirty Six Thousand One Hundred Ninety Four and fourteen paise only)** and interest and bank charges thereon, deducting the amount deposited by borrower.
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to the borrower to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Residential Flat No.-1-G, Ground Floor, back side, Plot No.-C-24, Block-C, Shalimar Garden Extension-II, Ghaziabad-200105, U.P. Owned by Mrs. Monika W/O Mr. Surender Chaudhary, bounded as under by: - East:- 40 ft. road, West:-plot gaud enclave, North:-Service lane, South:-Plot No. C-24 remaining part

Date : 27-06-2024,
Place: Ghaziabad

**Authorised Officer,
UNION BANK OF INDIA**



STRESSED ASSETS RECOVERY BRANCH (SARB-II) KAROL BAGH, NEW DELHI (BRANCH CODE 51521)
3rd & 4th Floor, State Bank House, 18/4 Arya Samaj Road, Karol Bagh, New Delhi-110 005 Tel.011-28752163 Fax. 28755674
Branch e-mail: sbi.51521@sbi.co.in

APPENDIX-IV-A" [See proviso to rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
NOTICE FOR E-AUCTION DATED 01.08.2024
THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with **proviso to rule 8 (6) of the security interest (Enforcement Rules, 2002).**
The Authorized Officer of State Bank of India (Secured Creditor) has taken over possession (symbolic/physical) of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large and borrowers, mortgagors and guarantors in particular are informed that e-Auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank's dues will be held on **"AS IS WHERE IS BASIS"**, **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** on **01.08.2024**, for recovery of the amount mentioned below due to the Secured Creditor from the Borrowers, Guarantors and Mortgagors. The Reserve Price and earnest money to be deposited have been mentioned below.

DATE/TIME OF VISIT TO THE PROPERTY FOR INSPECTION: 26.07.2024 FROM 11:00 AM TO 04:00 PM.
EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with M/s. MSTC Ltd on its e-auction site <https://www.mstcecommerce.com> by means of NEFT from Bidder's Bank.

DATE/TIME OF E-AUCTION ON 01.08.2024 FOR 5 HOURS FROM 11:00 AM TO 04:00 PM WITH UNLIMITED EXTN. OF 10 MIN EACH.

Sr. No.	Name of the Borrowers/ Guarantors	Outstanding dues for recovery of which property/ies/is/are being sold	Description of the property/ies & Name of Title deed Holder	Reserve Price
				EMD (10% of Reserve Price) Bid Increment amount
1.	1. M/s. New Light Paints, D-1 UPSIDC, Barharna Industrial Area, Nand Gaon Road, Kosi Kalan, Tehsil- Chhata, Distt. Mathura 2. Late Sh. Ved Prakash Srivastava S/o Sh. Kuvar Lal Srivastava (Delivered to legal heir) 3. Sh. Prem Prakash Srivastava S/o Sh. Kuvar Lal Srivastava, R/o of both are 303, Shri Ji Apartment, Chandanvan-2, Mathura-281001 4. Sh. Surendra Singh Tangar s/o Sh. Girdhar Singh (Guarantor/Mortgager) 114-C, Shastri Nagar, Mathura	Rs. 26.09 Lakh (Rs. Twenty Six lakh nine thousand only) as on 25.06.2018 alongwith future interest, charges and expenses.	1. Plot No. D-1 Industrial Estate, Barharna (Kosi Kalan), District Mathura in the name of M/s. New Light Paints through its partners, area 842 sq. mtr. Bounded as: North: Road, South: Plot No. 2 East: Road, West: Plot No. C-1 (Physical possession with the bank) Plot No. B-2, Industrial Estate, Barharna (Kosi Kalan) Distt. Mathura area 1437 sq. mtr in the name of Sh. Surendra Singh Tangar s/o Sh. Girdhar Singh Bounded as: North: Plot No. C-12, 13, 14, South-Plot No. B-3, East-Road, West: Administrative Block (Symbolic possession with the bank)	Rs. 36.23 Lac
				Rs. 3.63 Lac
				Rs. 0.30 Lac
				Rs. 56.40 Lac
2.	1. M/s. Shubham Trading Company, Prop- Sh. Dheeraj Sharma s/o Sh. Mahesh Chand Sharma, H.No. 14, Saroj Puram, PaschimPuri, Sikandra, Agra 2. Sh. Neeraj Sharma s/o Sh. Mahesh Chand Sharma 3. Sh. Mahesh Chand Sharma s/o Sh. Munsi Lal Sharma H.No. 14, Saroj Puram, PaschimPuri, Sikandra, Agra	Rs. 19.81 Lakh (Rs. Nineteen lakh eighty one thousand only) as on 31.01.2018 alongwith future interest, charges and expenses	EM of House No. 14, Khasra No. 85, Sarojpuram, PaschimPuri, Mauja-Dahtora, Agra area 111.47 sq. mtr. In the name of Smt. Geeta Sharma w/o Sh. Mahesh Chand Sharma, registered on 05.12.2008, Bahi No. 1, Zild No. 5966, Page 365 to 388, Serial No. 8367 registered at Sub Registrar II Agra Sadar Agra. Boundries as under: East : Other Property, West: Exit 9 mtr wide road, North : Plot No. 13, South : Plot No. 15 (Symbolic possession with the bank)	Rs. 45.92 Lac
				Rs. 5.64 Lac
				Rs. 0.50 Lac
3.	1. Smt. Swadesh Dixit w/o Sh. Vimal Kumar Dixit 2. Sh. Vimal Kumar Dixit s/o Sh. Ram Babu Address both are: 242-C West Arjun Nagar, Shahganj, Agra	Rs. 16.54 Lakh (Rs. Sixteen lakh fifty four thousand only) as on 05.08.2019 alongwith future interest, charges and expenses	House at plot No. 51/10 C/P -242-C, West Arjun Nagar, Loha Mandi Ward, Agra in the name of Smt. Swadesh Dixit w/o Sh. Vimal Kumar Dixit, area 83.61 sq. mtr. Registered at Dy. Registrar-II Agra Sadar, Agra on 14.08.2012, Bahi No. 1, Jild No. 9016, Pages 199-250 at serial No. 11400. Bounded as: East - House of Vashistha Ji, West - Other Property, North - 9 mtr wide Road and Exit, South - Plot of Pramod Kumar Sharma. (Symbolic possession with the bank)	Rs. 24.18 Lac
				Rs. 2.42 Lac
				Rs. 0.25 Lac
4.	1.M/s. M. K. Enterprises, Shiv Colony, Tarfara Road, Hathras-204101 2.Sh. Mukesh Agarwal S/o Sh. Kali Charan Shiv Colony, Tarfara Road, Hathras-204101 3.Smt. Geeta Devi Agarwal W/o Sh. Mukesh Agarwal Shiv Colony, Tarfara Road, Hathras-204101	Rs. 52.68,658.00 (Rs. Fifty two lakh Sixty eight thousand Six hundred fifty eight only) as on 11.10.2021 alongwith future interest, charges and expenses	Residential unit constructed on plot situated at Navipur, Shiv Colony, Part of Khasra No. 73 and 74, Hathras, in the name of Sh. Mukesh Agrawal registered at Sub Registrar, Hathras on 07.03.2009 at Bahi No. 1, Zild-3415, pages 25 to 48 at serial No. 1197. Area 107.65 sq. mtr. Bounded as : East : Bageechi Bhaireswar, West : Rasta 14ft wide, North : Plot of Anju Agarwal, South : Other's Property. (Physical possession with the bank)	Rs. 56.65 Lac
				Rs. 4.60 Lac
				Rs. 0.50 Lac
5.	M/s Hotel Swati Palace, Add. Rida Road Baldeo, Mathura, Uttar Pradesh - 281001, Soniya Dhangar D/o Charan Lal W/o Sanjay Dhangar, Add. (70) 58/196, Krishna Puri, Mathura-281001, Umesh Agrwal S/o Jyoti Prasad Agrwal, 28, Taradham Colony, Azampur, Township, Near Pushpanjali Dwarika Azampur, Mathura, UP-281006	Rs. 1,42,56,465.58 (Rs. One Crore Forty Two Lacs Fifty Six Thousand Four Hundred Sixty Five Rupees and Fifty Eight Paise only) (Inclusive of Interest up to 03.07.2023) plus future interest plus charges.	Property of Smt. Soniya Dhangar W/o Shri Sanjay Dhangar and Shri Umesh Agrawal S/o Jyoti Prasad on Khasra No. 09 Area 1620 Sq. Mtr. Situated at Village/Mauza Jatara Abainri Crossing to Sanskriti Public School Tehsil Mahavan and Dist. Mathura. Bouderies as : East –Land of Baldev Cold Storage West- Land of Seller North- Land of Ramvir South –Sadabad Mathura Road (Physical possession with the bank)	Rs. 300.11 Lakh
				Rs. 30.20 Lac
				Rs. 1.00 Lac
6.	M/s. Goga Ji Ice Plant, Vill-NaglaHarnam, Post-Eadalpur, Tehsil-Sadabad, Distt-Hathras-281306 Sh. Gaurav Singh S/o Sh. Gulab Singh Sh. Rajesh Kumar S/o Sh. Girraj Singh Sh. Dinesh Kumar S/o Sh. Hoshiyar Singh	Rs. 25.73,542.00 (Rupees Twenty Five lakh Seventy Three thousand Five Hundred Forty Two only) as on 30.11.2018 along with future interest, charges and expenses	Land & Building bearing Khata No. 0020, Khasra No. 340, admeasuring 0.076 Hect. Situated at Mauza-Mahabatpur, Tehsil-Sadabadd, Hathras, in the name of Sh. Rajesh Kumar s/o Sh. Girraj Singh & Sh. Dinesh Kumar S/o Sh. Hoshiyar Singh, Deed dated 03.09.2015, vide registered no. 2844, Bahi No. 1, Documents No. 6114, Pages 219 to 234. (Only land) Bounded as under: North : Sadabad-Mursan Road, South : Other land East : Land of Kunwal Pal, West : Other land (Symbolic possession with the bank)	Rs. 30.73 lakh
				Rs. 3.08 lakh
				Rs. 0.50 Lac
7.	M/s Shashi Cloth Store Prop. - Vivek Chawla S/O Sh. Sanjay Chawla near Shilpa Guest House, Hathras- 204101 Mr. Vivek Chawla (Prop./guarantor) S/o Sh. Sanjay Chawla H No. 2305, Nehru Colony, Near Park, Aligarh Road, Hathras-204101	Rs. 43,53,588/- (Rupees Forty three lakh fifty three thousand five hundred eighty eight only) as on 16.01.2024 along with future interest, charges and expenses	Residential property House No. 2305, Nehru Colony situated at Mauza- Garhi Khandhari, Nehru Colony, Aligarh Road, Hathras. Area measuring 113.44 sq. mtr. in the name of V/vek Chawla S/o Sanjay Chawla. Bounded as under: On the East : 24 ft. Wide Road and House of Yash Chawla. , On the West : House of Vakli Sab and Krishan Lal Arora. , On the North : House of Hari Babu. , On the South: House of Naveen Sablok. (Physical possession with the bank)	Rs. 49.34 Lac
				Rs. 4.94 Lac
				Rs. 0.50 Lac

Name of the contact Person Sh. Prakash Kumar -9810619975, Sh. N.S. Chauhan-9917474539, Sh. Sunil Kumar-9259247239

Account/ Wallet in which EMD to be remitted: Bidder's own wallet Registered with M/s MSTC Ltd on its e-auction site <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> by means of NEFT. EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with M/s. MSTC Ltd on its e-auction site <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> by means of NEFT from his / her / their Bank. For any assistance, please call MSTC HELPDESK Nos. 033-40602403, 033-40609118, 033-40645316 and/or Authorized Officer.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

- E-Auction is being held on "AS IS WHERE IS" "AS IS WHAT IS" and "WHATEVER THERE IS BASIS" and will be conducted "On Line". The auction will be conducted through the Bank's approved service provider MSTC E-Commerce at their web portal <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>
- To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies , However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues/affecting 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 shall not be responsible in any way for any third party claims/rights/dues.
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the 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, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.
- For detailed terms and conditions of the sale please refer to the link at the Bank's Service provider's web portal <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> & at Bank's portal <https://www.sbi.co.in>

DATE: 29.06.2024, PLACE: NEW DELHI

Sd/- AUTHORIZED OFFICER, STATE BANK OF INDIA, SARB-II, KAROL BAGH, NEW DELHI (BRANCH CODE 51521)

The auction notices are open for all SBI empanelled resolution agents.

Information Other than the Financial Statements and Auditor's Report thereon

5. The Bank's Board of Directors is responsible for the other information. The other information comprises the Corporate Governance Report, which we obtained at the time of issue of this Auditor's Report. The other information also includes the Directors' Report, including annexures, if any, thereon (but does not include the financial statements and our auditor's report thereon), which is expected to be made available to us after the date of this Auditor's Report.

Our opinion on the financial statements does not cover the Other Information and Pillar 3 disclosures under the Basel III and we do not and will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the Other Information identified above and, in doing so, consider whether the Other Information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the Other Information that we obtained prior to the date of this Auditors' Report, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard. Further, when we read the Other Information, which is expected to be made available to us after the date of this Auditor's Report if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charge with governance.

Responsibilities of the Management and Those Charged with Governance for the Financial Statements

6. The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Standalone Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the Key Audit Matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

8. We did not audit the financial statements / information of 664 branches and 42 offices / processing centers of the Bank whose financial statements / information reflect total assets of Rs. 19,605.88 crores as at 31st March, 2024 and total revenue of Rs. 1,003.61 crores for the year ended on that date, as considered in the financial statements. The financial statements / information of these branches have been audited by the branch auditors whose reports have been furnished to us, and our opinion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such branch auditors.

9. We draw attention to the fact that corresponding figures for the year ended 31st March, 2023 are based on previously issued financial statements of the Bank, that were audited by two predecessor auditors along with two present auditors, who had expressed an unmodified opinion on those financial statements dated 2nd May, 2023.

Our opinion is not modified in respect of above matters.

Report on Other Legal and Regulatory Requirements

10. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;

11. Subject to the limitations of the audit indicated in paragraphs 6 to 8 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, and as required by sub- section (3) of Section 30 of the Banking Regulation Act, 1949, we report that:

- We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
- The transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
- The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

12. As required by letter No. DOS.ARG. No.6270/08.91.001/2019-20 dated 17th March, 2020 on "Appointment of Statutory Central Auditors (SCAs) in Public Sector Banks – Reporting obligations for SCAs", we further report on the matters specified in paragraph 2 of the aforesaid letter as under:

- In our opinion, the aforesaid financial statements comply with the applicable Accounting Standards issued by ICAI, to the extent they are not inconsistent with the accounting policies prescribed by the RBI.
- There are no observations or comments on financial transactions or matters which have any adverse effect on the functioning of the Bank.
- As the bank is not registered under the Companies Act, 2013 the dis-qualifications from being a director of the bank under sub-section (2) of Section 164 of the Companies Act, 2013 do not apply to the Bank.
- There are no qualifications, reservations or adverse remarks relating to the maintenance of accounts and other matters connected therewith.



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(भारत सरकार का उपक्रम)



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



Where service is a way of life

e) Our report on the adequacy and operating effectiveness of the Bank's Internal Financial Controls over Financial Reporting is given in Annexure – A to this report expressing an unmodified opinion on the Bank's Internal Financial Control over Financial Reporting with reference to the financial statements as at 31st March, 2024.

13. We further report that:

- in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
- the Balance Sheet, the Profit and Loss Account and the Cash Flows Statement dealt with by this report are in agreement with the books of account and with the returns received from the branches not visited by us;
- the reports on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report; and
- in our opinion, the Balance Sheet, the Profit and Loss Account and the Cash Flows Statement comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

ANNEXURE "A" TO THE INDEPENDENT AUDITOR'S REPORT
(Referred to in paragraph 12 (e) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Operating Effectiveness of Internal Financial Controls Over Financial Reporting as required by the Reserve Bank of India (the "RBI") Letter DOS.ARG. No.6270/08.91.001/2019-20 dated March 17, 2020 (as amended), (the "RBI communication")

We have audited the internal financial controls with reference to financial statements of **Punjab & Sind Bank** (the "Bank") as at 31st March, 2024 in conjunction with our audit of the financial statements of the Bank for the year ended on that date which includes internal financial controls with reference to financial statements of the selected branches of the Bank.

Management's Responsibility for Internal Financial Controls

The Bank's management is responsible for establishing and maintaining internal financial controls based on "the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India". These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India.

Auditor's Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls with reference to Financial Statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (the "ICAI") and the Standards on Auditing (SAs) issued by the ICAI, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to Financial Statements were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to Financial Statements and their operating effectiveness. Our audit of internal financial controls with reference to Financial Statements included obtaining an understanding of internal financial controls with reference to Financial Statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal financial controls based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained and the audit evidence obtained by the branch auditors, in terms of their reports referred to in the Other Matters paragraph below, is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls with reference to Financial Statements.

Meaning of Internal financial controls with reference to Financial Statements

A Bank's internal financial controls with reference to Financial Statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Bank's internal financial controls with reference to Financial Statements includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorizations of management and directors of the Bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal financial controls with reference to Financial Statements

Because of the inherent limitations of internal financial controls with reference to Financial Statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to Financial Statements to future periods are subject to the risk that the internal financial controls with reference to Financial Statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the branch auditors referred to in the Other Matters paragraph below, the Bank has, in all material respects, adequate internal financial controls with reference to Financial Statements and such internal financial controls with reference to Financial Statements were operating effectively as at 31st March, 2024, based on "the criteria for internal control over financial reporting established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India".

Other Matter

Our aforesaid report in so far as it relates to the operating effectiveness of internal financial controls with reference to Financial Statements of 664 branches and 42 offices / processing centers is based on the corresponding reports of the respective branch auditors of those branches.

Our opinion is not modified in respect of this matter.

For Chaturvedi & Co., Chartered Accountants FRN: 302137E	For Manohar Chowdhry & Associates., Chartered Accountants FRN: 001997S	For S. P. Chopra & Co. Chartered Accountants FRN: 000346N	For Gupta Sharma & Associates Chartered Accountants FRN: 001466N
(CA. Satish Chandra Chaturvedi) Partner M. No. 012705 UDIN: 24012705BKFYMS4516	(CA. P. Venkatraju) Partner M. No. 225084 UDIN: 24225084BKZDRY9128	(CA. Pawan K. Gupta) Partner M. No. 092529 UDIN: 24092529BKCYQO1695	(CA. Dhananjay Sharma) Partner M. No. 531165 UDIN: 24531165BKEFFZ5226
Date : 10th May, 2024			
Place : New Delhi			



YES BANK

Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055.

Branch Office: Plot 1/9, 2nd Floor, West Patel Nagar, Delhi-110008 [website: www.yesbank.in](http://www.yesbank.in)

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 the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **29th July 2024**, for recovery of **Rs. 30,22,173.17/- (Rupees Thirty Lakh Twenty Two Thousand One Hundred Seventy Three and Paise Seventeen Only)** due as on **24.08.2022** subject to further interest and charges at contracted rate, due to the Secured Creditor from (1) **Mr. Shakeel Ahmed (2) Ms. Anjum & (3) Mr. Salman Ahmad**. The reserve price will be **Rs.16,00,000/- (Rupees Sixteen Lakhs Only)** and the earnest money deposit will be **Rs.1,60,000/- (Rupees One Lakh Sixty Thousand Only)**

DESCRIPTION OF PROPERTY

All the piece and parcel of the property bearing Flat No. F-4, First Floor, Front LHS, having covered area 700 sq. ft., without roof right, situated at Plot No. C-19/2, DLF Dilshad Ext.-2, Pargana-Loni, Bhopura, Ghaziabad-Uttar Pradesh Bounded. As per Sale Deed

Date and time of e-auction: 29th July, 2024, 11 am to 2 pm with extension of 5 minutes each

Last date for submission of bid: 24th July, 2024 till 3.00 pm

Date and time of inspection of property: 20th July, 2024, 12:00 pm to 01:00 pm

For detailed terms and conditions of the sale, please refer to the link provided in <http://10.0.49.5/about-us/media/auction-property--> Secured Creditor's website i.e., www.yesbank.in.

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties/ Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Mr. Manish Kumar +919250003060 or Email : manish.kumar51@yesbank.in and Officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers : 9265562821, 079-61200594/598/568/587/538. Email: Gujarat@auctiontiger.net and Chintan.bhatt@auctiontiger.net.

As contemplated U/s.13(8) of the Act, in case if the total dues together with all costs, charges and expenses incurred by us are tendered at any time before the publication of the auction/ sale notice, then secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

SALE NOTICE TO BORROWER/GAURANTORS

The above shall be treated as Notice U/r. 9(1) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within 15 days from the date of publication.

Sd/-
(Authorized Officer)
YES BANK Limited

Date: 30-06-2024

Place: Delhi

<b style="font-size: 24px; font-weight: bold;">TATA CAPITAL HOUSING FINANCE LIMITED Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013 CIN No. U67190MH2008PLC167552			
<b style="font-size: 18px; font-weight: bold;">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(12) 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. from 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
TCHIN035900 0100180910, & TCHHL03590 00100176555	Mr. Mohd. Furkan Alias Mr. Mohd. Furkan Qureshi (as Borrower) & Mrs. Farha Naaz Alias Farha Naj (as Co-Borrower)	Rs. 43,92,715/- under Loan Account No. TCHHL0359000 100176555 and Rs. 1,72,251/- under Loan Account No. TCHIN0359000100180910 i.e. totaling to Rs. 45,64,966/- (Rupees Forty Five Lakh Sixty Four Thousand Nine Hundred Sixty Six Only) outstanding as on 12/04/2024	25.06.2024
Description of Secured Assets/Immovable Properties: All Piece & parcels Of Residential Third Floor (With Roof Rights), Built on Portion of Building bearing No. H - 02/106, Admeasuring 110 Sq. Yards, Comprised in Khaska No 7923, Situated at Village Palam, Colony known as Mahavir Enclave, New Delhi 110045, with all common amenities as mentioned in Sale Deed, Building No. H - 02/106 Bounded as: East: Gali 18 wide, West: Road 15' Wide, North:- Other's Property, South: Other's Property.			
10325281	Mr. Deepak Sharma (as Borrower) & Mrs. Rajni Sharma & Mr. Suresh Chand Sharma (as Co-Borrower/ Guarantor)	Rs. 43,00,553/- (Rupees Forty Three Lakh Five Hundred Fifty Three Only) outstanding as on 17/01/2024	27.06.2024
Description of Secured Assets/Immovable Properties:- All piece & parcels of Plot bearing No. 87 (33x66'), Admeasuring 242 Sq. Yds. Comprised in Khawat/Khata No. 102/184, Khataulani No. 108, Khaska No. 109/1/2, Khawat Khata No. 303/516, Khaska No. 109/2, Situated at Mauja Baselwa, Indira Complex, Nehar Park, Tehsil & Distt. Faridabad (Haryana), with all common amenities mentioned in sale deed. Bounded as:- East: Plot No. 76, West:- Road 30', North:- Plot No. 88, South:- Plot No. 86			
DATE :- 30/06/2024, PLACE:- DELHI			Sd/- Authorised Officer For TATA CAPITAL HOUSING FINANCE LIMITED

DEMAND NOTICE

EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED.

CIN: U67100MH2007PLC174759

Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, ("The Act") read with rule 3 (1) of the Security Interest (Enforcement) Rules 2002.

The undersigned is the Authorized Officer of the Edelweiss Asset Reconstruction Company Limited ("EARC") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. In exercise of powers conferred under the Section 13 (12) of the Act read with rule 3 of the security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued a Demand Notice under section 13 (2) of The Act, calling upon the following borrower(s), to repay the amounts mentioned in the respective Demand Notice issued to them that are also given below. In connection with above, Notice is hereby given once again, to the Borrowers to pay EARC, within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice, from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said borrower(s). As security for due repayment of the loan, the following asset have been mortgaged to EARC by the said borrower(s) respectively.

Sl No	Name Of The Borrower(s)/Co-Borrower (s)/Loan Account Number	Demand Notice Date & Amount	Details of the Trust & Assignor
1.	Dharam Pal Singh (Borrower) Anita (Co-Borrower) LAN:- HF/0399/H/19/00311	24/05/2024 & Rs.13,69,114/-	EARC TRUST SC 438 & Gnhum Housing Finance Limited
Description Of Property: All That Piece & Parcel Of Plot No-152, Third Floor, Flat No.- 5-7, Kharsa No. 303, (Gali No-16, Janam Gagan Vihar Bhopura Chhiyana Khurd And Tigri Tehsil Dadr North, Distt. Gautam Budh Nagar, 400 Sq.Ft. Pin Code- 201005 Bounded By:- East:- Flat No 8, West:- Other Property, North:- Open 15 Ft Road, South:- Other Property.			
2.	Draksha Ahmed (Borrower) Ashif Ali & Shahid Ahmed (Co-Borrower's) LAN:- HL/0033/H/17/10083	27/05/2024 & Rs.34,39,675/-	EARC TRUST SC 438 & Gnhum Housing Finance Limited
Description Of Property: All That Piece And Parcel Of Mortgage Property Of Plot No.- C-53, Entire First Floor Without Roof Right Kharsa No. 2020 & 2070, Village:- Thar C-Block, Hari Nagar, New Delhi Pin 110064			
3.	Manoj Kumar (Borrower) Daya (Co-Borrower) LAN:- HM/0245/H/17/100272	28/05/2024 & Rs. 7,25,855/-	EARC TRUST SC 438 & Gnhum Housing Finance Limited
Description Of Property: All That Piece And Parcel Of Mortgage Property Of Land Area 50 Sq Yd. I.E. 41.8 Sq. Mtr. Out Of Kharsa No. 2506 Situated At Rao Nagar Kasba Dadr Pargana 8 Tehsil Dadr North, Distt. Gautam Budh Nagar, U.P.; Boundaries Are: East : Plot Krishna, West : Plot Krishna, North : Road 16.5 Ft. Wide, South: Plot Dayawati			
	Rahamatus Nisha (Borrower) Nooralam Nawab Pathan (Co-Borrower) LAN:- HM/0399/H/17/100243	28/05/2024 & Rs. 8,18,044/-	EARC TRUST SC 438 & Gnhum Housing Finance Limited
Description Of Property: All That Piece And Parcel Of Mortgage Property Of Plot No.- C-13, Kharsa No. 261, Situated In Rai Vihar, Shekhar Avas Samiti, Hadbast Village, Sadulabab Pargana, Loni Tehsil, Loni Distt. Ghaziabad, Up Pin 201102.			
5.	Sanjay Giri (Borrower) Roshini (Co-Borrower) LAN:- HM/0245/H/18/00190	28/04/2024 & Rs.11,71,717/-	EARC TRUST SC 438 & Gnhum Housing Finance Limited
Description Of Property: All That Piece And Parcel Of Mortgage Property Of Comprised In Kharsa No.461 Village Khera Dohar Pargana Dasna Tehsil Dhoulan Distt.Hapur Hapur.			
6.	Seeta Devi (Borrower) Amit Kumar & Rakam Singh (Co-Borrower's) LAN:- HM/0245/H/19/00129	28/05/2024 & Rs.14,81,542/-	EARC TRUST SC 438 & Gnhum Housing Finance Limited
Description Of Property: All That Piece And Parcel Of Mortgage Property No. (Unspecified) Admeasuring 60 Sq. Yards, Comprised Kharsa No. 670, Situated At Thakuran Kasba, Dadr Pargana & Tehsil Dadr, Distt. Gautam Budh Nagar, Up, Boundaries Are East: Road 4 Ft. Wide, West: Property Of Salum, North: Property Of Others, South: Property Of Others.			

If the said Borrowers shall fail to make payment to EARC as aforesaid, EARC shall proceed against the above secured assets under the section 13 (4) of the Act and applicable rules, entirely at the risks of the said Borrower(s) as to costs and consequences. The borrowers are prohibited under The Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of EARC. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder, shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 30.06.2024
Place: Mumbai

Sd/- Authorized Officer
For Edelweiss Asset Reconstruction Company Limited

यूनियन बैंक
अफ इंडिया

Union Bank of India

**Regional Office: 1st Floor, B.D.A. Complex,
Priyadarshani Nagar, Bareilly (U.P.) - 243122**

E-AUCTION SALE NOTICE

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(i) 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 constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective

SCHEDULE OF THE SECURED ASSETS

Sr. No.	Name & Addresses of the Borrower, Co-applicant & Guarantors	Description of the Immovable Secured Assets to be sold	Outstanding Amount as per Demand Notice Amount + Interest	Reserve Price EMB/BID Increment Amount	E-auction Date & Time
1.	Borrower: - 1- M/S Ilma Zari Arts, Prop Laiq Ahmad S/o Latif Ahmad, H. No. 214, Bukharpura, Old City Bareilly, U.P. Guarantors: - 1- Mr. Zenuel Abudeen S/o Mohd Hasib, H. No. 63 Jagatpur Nai Basti, Near Athar Masjid, Bareilly 2- Mr. Tahir Hussain S/o Ashraf Hussain, H. No. 120, Bukharpura, Near Darjiyoun Wali Masjid, Bareilly	All that part and parcel of residential property comprised in H. No. 214, Bukharpura, Old City, Bareilly, U.P. admeasuring about 38.34 sq mt, In the name of Mr. Laiq Ahmad S/o Latif Ahmad, Bounded as: East: House of Mitthu Lal, West: Gali 6 ft, North: Property of Mr. Santosh, South: House of Anni Lal and Hari Om	Rs.9,73,992.19/- (Rupees Nine Lakh Seventy-Three Thousand Nine Hundred Ninety Two and Nineteen Paise only) & Interest thereon.	Rs. 8.58 Lakh Rs. 85,800	14.08.2024 12:00 PM to 4:00 P.M.

BRANCH : ROHLIKHAND UNIVERSITY

TERMS AND CONDITIONS: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- The particulars of Secured Assets specified in the Schedule here in above have been 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.
- The Sale will be done by the undersigned through e-auction platform provided at the Website www.msoteccommerce.com
- For detailed term and conditions of the sale, please refer www.msoteccommerce.com or www.unionbankofindia.co.in
- For further details, Please contact above mentioned branch.
- Last Date for submission of EMD-on or before the commencement of day of E-Auction.

Date : 30.06.2024

Palace : Bareilly

Authorised Officer, Union Bank



यूनियन बैंक ऑफ इंडिया
एकता सर्वोपरी
A Commitment of India Understanding

Union Bank of India

**Regional Office: 1st Floor, B.D.A. Complex,
Priyadarshani Nagar, Bareilly (U.P.) - 243122**

E-AUCTION SALE NOTICE

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 6(i) 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 constructive/physical symbolic possession of which has been taken by the Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/Secured Creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective

SCHEDULE OF THE SECURED ASSETS

Sr. No.	Name & Addresses of the Borrower, Co-applicant & Guarantors	Description of the Immovable Secured Assets to be sold	Outstanding Amount as per Demand Notice Amount + Interest	Reserve Price EMB/BID Increment Amount	E-auction Date & Time
1.	Borrowers: M/S Ganesh Aata Chakki Prop. Chandra Kishor Mishra, R/o H.No. 231 Nawab Niyamat Khan, Farrukhabad - 209625 Guarantor: Smt Sudha Rani (Sudha Mishra) W/o Mr. Chandra Kishor Mishra R/o H.No. 231 Nawab Niyamat Khan, Farrukhabad - 209625 FARRUKHABAD MAIN BRANCH	EM of Residential land and building situated at 4/60 Mohalla Memran, Tehsil, Sadar and Distt- Farrukhabad bearing sale deed no. 737 dtd 10/02/1995, Property is in name of Smt. Sudha Rani (Sudha Mishra) W/o Mr. Chandra Kishor Mishra having Area 78.06 Sqmt Bounded as: East: Plot Seller (House of Ram Naresh Dixit), West : House of buyer Sudha Rani, North : House of Ashok Kumar Shakya, South : Rasta 20ft	Rs. 10,48,663.76/- (Rupees Ten Lakh Fourty- Eight Thousand Six Hundred Sixty- Three and Seventy- Six Paisa only) & Interest thereon.	Rs. 9.58 Lakh Rs. 95,800/-	14.08.2024 12:00 PM to 4:00 P.M.
2.	Borrowers: 1. Mr. Jitendra Kumar Saini, R/o H.No. 1, Dhuniya, Ward No 31, Distt. Farrukhabad 2. Mr. Ram Charan Saini, R/o H.No. 1, Dhuniya, Ward No 31, Distt.- Farrukhabad FARRUKHABAD MAIN BRANCH	EM of residential house at Ward no. 31, Dhuniya, Tehsil Sadar, Distt. Farrukhabad, UP admeasuring 32.04 sq mt. In the name of Mr. Ram Charan Saini So Bandi Deen, through sale deed no. 7832 dated 13.11.1990, bounded as: East: Property of Radhey Lal, West : Lane, North : Plot of Radhey Lal, South : House of Sevakram	Rs. 6,56,478.90/- (Rupees Six Lakh Fifty-Six Thousand Four Hundred Seventy-Eight and Ninety Paisa only) & Interest thereon.	Rs. 9.62 Lakh Rs. 96,200/-	14.08.2024 12:00 PM to 4:00 P.M.

TERMS AND CONDITIONS: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- The particulars of Secured Assets specified in the Schedule here in above have been 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.
- The Sale will be done by the undersigned through e-auction platform provided at the Website www.mstcecommerce.com
- For detailed term and conditions of the sale, please refer www.mstcecommerce.com or www.unionbankofindia.co.in
- For further details, Please contact above mentioned branch.
- Last Date for submission of EMD-on or before the commencement of day of E-Auction.

Date : 30.06.2024

Palace : Farrukhabad

Authorised Officer, Union Bank

		INDIA SHELTER FINANCE CORPORATION LTD. Regd: Off- 6th Floor, Plot-15, Sector-44, Institutional Area, Gurgaon, Haryana-122002			
Branch Office: Swati Palace, First Floor, Ward No. 1, Near Govt. Hospital, Phalodi Bus Stand, Nagaur - 341001, Shri Shyam Plaza Complex, First Floor, Raninwada By Pass Road, Bhinmal, Jalore - 343029, Rajasthan., Shop No F-107, Mahesh Tower, 1st Floor, Khedi Road, Balotra- Rajasthan- 344022, Shrinathi Kanha Plaza, 1st Floor, Jogloy Ka Waas, Ward No. 8, Opposite Pwd, Shahpura-30303, Rajasthan, Shop No. 204, 205, 206, Gandhar Complex, Near Krishna Hotel, Bhagal Chouraha, Bewar - 305901, Unit/ Shop No. 72, 73, First Floor, Tower-c, Neemrana Central, Plot No. Cc-12, Industrial Area Phase-I, Neemrana, District Alwar, Rajasthan -301705, (shop No. 2, 2nd Floor, Mod-da Mali, Chungi Naka, Asind, Bhiwara, Rajasthan - 311301), (1st Floor), Ashirwad Palace, In Line Of Pragrah School, Bewar Road, Bijai-nagar - 305624)					
DEMAND NOTICE					
NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.					
NOTICE is hereby given that the following borrower/s who have availed loan from India Shelter Finance Corporation Ltd. (ISFCL) have failed to pay Equated Monthly Installments (EMIs) of their Loan to ISFCL and that their Loan Account has been classified as Non-Performing Asset as per the guidelines issued by National Housing Bank. The borrower/s have provided security of the immovable properties to ISFCL, the details of which are described herein below. The details of the Loan and the amounts outstanding and payable by the borrower/s to ISFCL as on date are also indicated here below. The borrower/s (s) as well as the public in general are hereby informed that the undersigned has Authorized Officer of ISFCL, the secured creditor has initiated action against the following borrower/s under the provision of the Securitization and Reconstruction of Financial Asset and Enforcement of security Interest Act 2002 and issued notice under this Act details mentioned below. If the following borrower/s fail to repay the outstanding dues indicated against their names within 60(Sixty) days of the notice, the undersigned will exercise any one or more of the powers conferred on the secured Creditor under sub-section (4) of the section-13 of the SARFAESI Act, including the power to take the possession and sell the same. The public in general is advised not to deal with properties described herein below.					
Sr No	Name of the Borrower(s)/ Guarantor/ Legal Heir/ Legal Representative, Loan account no.	NPA date / Demand Notice	Demand Notice Date and Amount	Description of secured Asset (s) (immovable properties)	
1-	Shobha, Deepak Jawa LOAN ACCOUNT NO. HL34CHLONS000005077064	05-June-2024 & 17-June-2024	Rs.741707/- (Rupees Seven Lakh Forty One Thousand Seven Hundred Seven Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	Plot-53, Kharsa-18, Moja Gandila basni, Nagaur., Nagaur, Rajasthan Boundary : East-Road, West-Plot-56, North-Plot-52, South-Plot-54,	
2	Manjula Devi, Bhema Ram LOAN ACCOUNT NO. HLBNAHLONS000005059148	05-June-2024 & 17-June-2024	Rs.349654/- (Rupees Three Lakh Forty Nine Thousand Six Hundred Fifty Four Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	PATTA NO.29, GRAM & GRAM PANCHAYAT BADGAON TEH RANINWARA, JALORE RAJASTHAN Adm-900 Sq Ft, Jalore, Rajasthan Boundary : East-Padai Bhumi, West- 10 Ft Gali , North- 12 Feet Rasta , South- Padai Bhumi	
3.	Pankhi Devi, Kanti Lal LOAN ACCOUNT NO. HLBNCCHLONS000005054820	05-June-2024 & 17-June-2024	Rs.451482/- (Rupees Forty Lakh Fifty One Thousand Four Hundred Eighty Two Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	PATTA NO.09 & KHASARA NO.289, GRAM & GRAM PANCHAYAT KODAK TEH RANINWARA, JALORE RAJASTHAN Adm-1032 Sq Ft, Jalore, Rajasthan Boundary : East-Aam Rasta , West-House Of Dinesh , South-Rasta , North-Krishnan Kumbh	
4.	Dina Devi, Champa Lal LOAN ACCOUNT NO. HLBBLHLONS000005043806	05-June-2024 & 17-June-2024	Rs.1008594/- (Rupees Ten Lakh Eight Thousand Five Hundred Ninety Four & Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	PATTA NO.38, MISAL NO.237/2017-18., GRAM PANCHAYAT MOKALASAR PANCHAYAT SAMITI SIWANA., DISTT. BARMER, RAJ. 34043, Barmar, Rajasthan Boundary: East-road and door/ West-Property of multha munial, North-property of mangala ram darji, South-property of manglaji,	
5.	Lal Devi, Daya Ram Gurjar, Gullu Devi, Ram Nath Gurjar LOAN ACCOUNT NO. LA30CLLONS000005044317	05-June-2024 & 17-June-2024	Rs. 1447944/- (Rupees Fourteen Lakh Forty Seven Thousand Nine Hundred Forty Four Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	All Piece And Parcel Of K No 3277 RAKBA.0.22 HEC, HISSA 1/16 SITUATED AT VIRATNAGAR, JAIPUR RAJASTHAN 303102 AREA 332.06 SQ. YARDS, Boundary : East-Road 12 ft wide, West- Road 20 ft wide, North Road 20 ft wide, South-Self 2 Gali Then Open andil of Ram Karan Bhawar Lal,	
6.	Mohani Devi Dholi, Roshan Lal Dholi LOAN ACCOUNT NO. HL30AHLONS000005043833	05-June-2024 & 17-June-2024	Rs. 828626/- (Rupees Eight Lakh Twenty Eight Thousand Six Hundred Twenty Two Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	PATTA NO. 06, MISAL NO.261, GRAM & G.P.- SHAMBHUGARH, TH. ASHIND DIST. BHIWARA RAJASTHAN Area- 825 Sq Ft, Bewar, Rajasthan Boundary : East - Road , West- Dalu Lohar, North- remaining part of this land , South Goppi Mali	
7.	Suneahar Devi, Rohitasvra Kumar, Subhash LOAN ACCOUNT NO. LA11CLLONS000005032835	05-June-2024 & 17-June-2024	Rs. 885895/- (Rupees Eighty Lakh Eighty Five Thousand Ninety Five Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	PATTA NO. 13 DHINDOR TEHSIL BEHROR, ALWAR RAJASTHAN PIN CODE 301701., neemana, Rajasthan, Boundary : East-12 feet wide road, West- 12 feet wide road, North-House of Mr. Jagmal, South-House of Mr. Hemraj & Mr. Balu Ram,	
8.	MITHU BAI, Harish Kumar, Legal Heir of Late Sh. Laxmi Lal LOAN ACCOUNT NO. LA12CLLONS000005056856	06-Feb-2024 & 20-June-2024	Rs. 604050/- (Rupees Six Lakh Four Thousand Fifty Only) due as on 19.06.2024 together with interest from 20.06.2024 and other charges and cost till the date of the payment.	All Piece And Parcel Of Patta No.4, Misal No.2, Area Admeasuring 4224 Sq. Ft. Situated At Village of GPDHuvala, Distt-Bhiwara, Rajasthan 311804 Boundary : East-Pema S/O Giridhar Gurjar, West- Gheesu S/O Panna Sargana, North-Common Road, South- Bhoja S/O Amara Gurjar	
9.	RATNI DEVI, Jagdish Prasad, Legal Heir of Late Sh. Rameshwar LOAN ACCOUNT NO. LAP20000323070 & LA30ECLONS000005031914	05-Aug-2023 & 20-June-2024	Rs. 217938/- (Rupees Two Lakh Seventy Nine Thousand Nine Hundred Thirty Eight Only) due as on 19.06.2024 together with interest from 20.06.2024 and other charges and cost till the date of the payment.	All Piece And Parcel Of Residential Plot Patta No. 38 Admeasuring 666 S. Sq. ft, situated in at Hanuliya Tehsil - Bijanagar Distt -Ajmer (As Per Patta) Boundary : East - House of Jiya S/O Ladu West - House of Bhatardas Gopaladas Sadhu North- Common Road South- Common Road	
Place: RAJASTHAN Date: 30.06.2024		(Authorized Officer) For India Shelter Finance Corporation Ltd			

PTL Enterprises Ltd.

Regd. Office: 3rd floor, Areekal Mansion, Near Manorama Junction, Panampilly Nagar, Kochi, Kerala-682036
CIN – L25111KL1959PLC009300, **Website** – www.ptlenterprises.com, **Email** – investors@ptlenterprises.com; **Tel:** 0484-4012046, 4012047, **Fax:** (0484) - 4012048

**NOTICE OF 63rd ANNUAL GENERAL MEETING AND
REMOTE E-VOTING INFORMATION**

The Notice is hereby given that:

The 63rd Annual General Meeting (AGM) of the members of the Company will be held on Wednesday, July 24, 2024 at 02:30 P.M., IST, through Video Conferencing ("VC") to transact the business, as set out in the Notice of AGM in compliance with the applicable provisions of the Companies Act, 2013 (The Act), the rules framed thereunder read with latest General Circular Number 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs and Circular Number SEBI/ HO/CFD/CFD-PoD-2/P/ CIR/2023/167 dated October 07, 2023, issued by Stock Exchange Board of India to transact the business that will be set forth in the Notice of meeting ("collectively called as Circulars") without the physical presence of members at common venue.

In compliance with the above Circulars, electronic copies of the Notice of the 63rd AGM along with integrated Annual Report of the Company for the financial year ended March 31, 2024 have been sent on July 28, 2024, electronically, to the members whose email id(s) are registered with the Company/RTA or Depository Participant(s) as on June 21, 2024. The Notice along with Annual Report is also available on the website of the Company, www.ptlenterprises.com and on the website of the Stock Exchange i.e. BSE Ltd. and National Stock Exchange Ltd. at www.bseindia.com and www.nseindia.com respectively, where the Company's shares are listed. The documents pertaining to the items of business to be transacted in the AGM shall be available for inspection upon login at NSDL e-voting system at <https://www.evoting.nsdl.com>.

Instructions for Remote e-voting and e-voting at the time of AGM:

- Members holding shares in demat form and have not updated their KYC details are requested to register email and other KYC details with their Depositories through their DP. Members who are holding shares in the physical form and their email addresses are not registered with the Company/their respective Depository participant, are requested to register their email address at the earliest by sending duly filled and signed Form ISR-1 for registering PAN, KYC (Details of changes or updation thereof) via email at lalitap@alankit.com or at Registrar and share Transfer Agent, Alankit Assignments Limited at 205-208 anarkali Complex, Jhandewalan Extension New Delhi 110055, from their registered email id for receiving the Notice of 63rd AGM along with integrated Annual Report for the financial year ended March 31, 2024. The Notice of the AGM contains the instructions regarding the manner in which the shareholders can cast their vote through remote e-voting or by e-voting at the time of AGM and join the AGM through VC.
- The Members holding shares either in physical form or in dematerialized form as on the cut-off date i.e. Wednesday, July 17, 2024, may cast their vote electronically on the business as set out in the Notice of AGM through electronic voting systems of NSDL. All the members are informed that :-
 - i. The business as set out in the Notice of AGM may be transacted through remote e-voting or e-voting at the time of AGM
 - ii. The remote e-voting shall commence on Sunday, July 21, 2024 (10:00 A.M.) (IST)
 - iii. The remote e-voting shall end on Tuesday, July 23, 2024 (05:00 P.M.) (IST)
 - iv. The cut-off date for determining the eligibility to vote by electronic means is Wednesday, July 17, 2024 and a person who is not a member as on the cut-off date should treat this notice for information purpose only;
 - v. Person, who acquires shares of the Company and become Member of the Company after sending of the Notice of AGM and holding shares and eligible to vote, can follow the process for generating the login ID and password as provided in the Notice of the AGM. If such a person is already registered with NSDL for e-voting existing user ID and password can be used for casting vote;
 - vi. Members may note that :-
 - the remote e-voting module shall be disabled by the NSDL after the aforesaid date and time for voting and once the vote on a resolution is casted by the Member, the Member shall not be allowed to change it subsequently.
 - the Members who have casted their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again;
 - a person whose name is recorded in the register of Members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting at the AGM.
 - The documents pertaining to the items of business to be transacted in the AGM shall be available for inspection upon login at NSDL e-voting system at <https://www.evoting.nsdl.com>.
- The Members may also note that the Board of Directors at their meeting held on May 14, 2024, had recommended a final dividend at the rate of Rs. 1.75 (One Rupee and Seventy-Five Paise only) per equity share of Re. 1/- (One Rupee) for the Financial Year 2023-24, subject to the approval of the Members. The dividend will be paid to the Members whose name appear in Register of Members as on Record Date i.e., Friday, July 12, 2024, through various online modes or dividend warrant within the stipulated time.
- Members may note that as per the Income Tax Act, 1961, dividend income is taxable in the hands of the Members and the Company is required to deduct tax at source ("TDS") from dividend paid to the Members at rates prescribed in the Income Tax Act, 1961 In order to enable the Company to determine the appropriate TDS rate as applicable, Members are requested to submit the documents in accordance with the provisions of the Income Tax Act, 1961 and Rules thereto (For detail refer notice of AGM-point number 25)
- In case of any queries including issues and concerns related to remote e-voting or to access and participate in the meeting through VC, you may refer the Frequently Asked Questions (FAQ's) for shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com.
 - Send a request at evoting@nsdl.com or call on 022-4886 7000.
 - Contact, Mr. Amit Vishal, Deputy vice president, NSDL at the designated email ID: AmitV@nsdl.co.in or
 - Contact Ms. Pallavi Mhatre, Senior Manager, NSDL at the designated email ID: pallavid@nsdl.co.in

This Notice is being issued for the information and benefit of all the Members of the Company in compliance with the applicable circulars.

For PTL Enterprises Ltd.

**Sd/-
Pradeep Kumar
Company Secretary and Compliance Officer**

IndusInd Bank

INDUSIND BANK LIMITED

C 201 2nd Floor Business Square Saurashtra Corporate Park
 Andheri East, Mumbai 400093

PUBLIC NOTICE

(Under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002) SUBSTITUTED SERVICE OF NOTICE U/s 13 (2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from IndusInd Bank Limited (IBL), their loan credit facility has been classified as Non-Performing Assets in the books of the Bank as per RBI guidelines thereto. Thereafter, Bank has issued demand notices to below mentioned respective borrower under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to pay the amounts mentioned in the respective Demand Notice/s within 60 days from the date of the respective Notice/s, as per details given below, together with further interest at the contractual rate on the below mentioned amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the service is also being done by us by way of this publication as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)

Name and address of Borrower and Co Borrower/s	Loan Account No.	Date of Demand Notice	Total Outstanding Dues (INR) as on below date*	Description of the Secured Assets / Mortgaged Properties
1.M/S. NIRPAL INDUSTRIES- THROUGH ITS PROPRIETOR MR. GURPREET SINGH SACHDEV (BORROWER) 2. MR. GURPREET SINGH SACHDEV 3.MRS. PARAMJEET SACHDEVA (CO-BORROWERS) 7 BLOCK - RC MANGLOPURI INDUSTRIAL AREA PHASE - 2, ALSO AT FLAT NO. 10, NAV SENA APARTMENT, NAV SENA CGHS LTD.SARASWATI VIHAR, WEST ENCLAVE, PITAMPURA, NEW DELHI - 110034	700000002450	19/06/2024 Date of NPA 30/01/2024	INR. 31,78,273.43/- (INR Thirty One Lakhs Seventy Eight Thousand Two Hundred Seventy Three and Fourteen Paise only) as on 16.04.2024	All that piece and parcel of Flat Bearing No. 15-B, measuring 96 Sqft under Category B shown in the layout plan of Nav Sena Cooperative Housing Society Ltd, presently known as Nav Sena Apartments, Plot No. 9, West Enclave, Pitampura, New Delhi - 110034 bounded as follows: East: Flat No 16-B, West: Entry, North: Open, South: Open
1.M/s. GL SHOW INTERNATIONAL- THROUGH ITS PROP MR. RAMA GUPTA (BORROWER) 2. MRS. RAMA GUPTA (CO-BORROWERS) 3. MR. DEVENDER KUMAR GUPTA (CO-BORROWERS) HOUSE NO 13, BLOCK-B, POKET-6, SECTOR-15, ROHINI, DELHI- 110085.	700000016420	19/06/2024 Date of NPA 30/04/2024	INR. 80,91,234.56/- (INR Eighty Lakhs Ninety One Thousand Two Hundred Thirty Four and Fifty Six Paise only) as on 14.05.2024	All that piece and parcel of Plot bearing no. 13, in Block & Pocket B-6, Sector- 15 area measuring 48 Sq Mtrs. Situated in Layout Plan of Rohini Residential Scheme, Rohini, Delhi- 110085 owned by Mrs Rama Gupta vide Sale Deed dated 05.01.2007 which is bounded as:- On or towards East by: Plot No 14, On or towards South by: Road 13.50 m wide, On or towards West by: Plot No 12, On or towards North by: Service Lane.
1.m/s. Gopal Provision Store- Through its Proprietor Mr Gopal Gupta- Since Deceased-Through Legal Heirs (borrower) 2. Legal Heirs Of Mr. Gopal Gupta- Since Deceased 3. Mrs. Manju Gupta 4. Mr. Sobind Gupta (co-borrowers) Opposite Parikrama Marg, Near Naala, ambakhar, General Ganj, Mathura,uttar Pradesh - 281001 Also At:730/15, General Ganj,mathura, Uttar Pradesh - 281001 Also At: H. No. 522 (new) & 482 (old),general Ganj, Mathura,uttar Pradesh - 281001. Also At: Parikrama Marg, H.no.8 general Ganj, Mathura, Uttar Pradesh - 281001	DAM00055M	19/06/2024 Date of NPA 07/05/2024	INR. 13,72,426.61/- (INR Thirteen Lakhs Seventy Two Thousand Four Hundred Twenty Six and Sixty One Paise only) as on 13.05.2024	All that piece and parcel of Residential Property No. 654/60, Measuring 52 Ft. Length, and 25 Ft. Width, Area 144.44 Sq Yards, Le 120.75 Sq. Mtr. One Kila House Tax & water Tax no 522/(New) & 482 (Old), Situated at General Ganj, Tehsil & District Mathura, Uttar Pradesh - 281001 which is bounded as:- East by: House of Chhote Lal Yadav West by: House of Other North by: Daji Temple South by: Road 32' Wide
1.M/S BIK BOK ENTERPRISES- THROUGH ITS PROP - MR. DARSHAN KUMAR (BORROWER) 2.MR. DARSHAN KUMAR 3. MR. LALIT KUMAR, 4. MRS. SUJATA ANAND 5.MRS. SUNITA ANAND 11/35, SUBHASH COLONY, NEAR SUBHASH PARK MG ROAD, AGRA, UTTAR PRADESH- 282001. ALSO AT: HOUSE NO. 3, NEW GOVIND NAGAR, SAKET COLONY, SHAHGANJ, AGRA, UTTAR PRADESH- 282010. ALSO AT: HOUSE NO. 1A, NEW GOVIND NAGAR, SAKET COLONY, SHAHGANJ, AGRA, UTTAR PRADESH- 282010	DAA00082N	19/06/2024 Date of NPA 07/05/2024	INR. 3,73,82,326.09/- (INR Thrice Crore Seventy Three Lakhs Eighty Two Thousand Three Hundred Twenty Six and Nine Paise only) as on 13.05.2024	All that piece and parcel of Two Stories House bearing OLD No. 733/1 and Present No. 11/35 on Trust Plot No. 1, Measuring area 288.53 Sq Mtrs 345.05 Sq Yards Situated in Subhash Nagar Colony, Gudri Sood, (N Sahi Ji Mandi) Street Scheme; Rakabganj Ward, Tehsil & District, Agra, Uttar Pradesh- which is bounded as under: East: Property of Sardar Bhola Singh West: Gali & Rasta 7 Ft wide and Nikas of Property: North: Gali 9'3 Ft wide and Nikas of Property, South: Rasta 30 Ft wide and Nikas of Property
1. Mr. Santosh Gupta (borrower) 2. Mr. Ram Avtar Gupta 3. Mrs. Jai Malia Gupta 4. Mrs. Jasmine Santosh Gupta 5. M/s Jaiaram Granite Industries through its Prop Mr. Santosh Gupta (co-borrowers) House No 220, Nehru Nagar, Near Jai Hospital, Dayal Bagh, Agra, Uttar Pradesh- 282005. Also At: Plot No R-005, Sector-131, Kensington Park, Jaipur, Jaipur, Noida, Uttar Pradesh- 201304. Also At: Ba-104, Salapuri Greenage, Adjacent To Oxford Institute, Bommanahalli Hosur Road, Bangalore, Karnataka- 560068	DDV00050N	25/06/24 Date of NPA 20/04/24	INR. 75,191,33.16/- (INR Seventy Five Lakhs Nineteen Thousand One Hundred Thirty Three and Sixteen Paise only) as on 13.05.2024	All That Piece and Parcel of Plot of land bearing no R-005 measuring 175 Sq mtrs sited in project known as "Kensington Park Plots" Phase-2, at Sector- 131, Jaypee Greens, Tisw Town, Noida, Uttar Pradesh-201304, owned by Mrs. Jasmine Santosh Gupta vide Mr. Santosh Gupta vide Lease Deed dated 09.01.2017. East: Plot no R-06 South: Plot no R-15 West: Plot no R-04 North: Road

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount of more particularly stated in respective Demand Notices issued, together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to shall proceed against the above Secured Asset/s/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules not limited to taking possession and selling the secured asset entirely at the risk of the said borrower/s/co borrower (s)/Legal Heir (s)/Legal Representative(s)at your own cost and consequences. Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease or otherwise, the aforesaid secured assets without prior written consent of the Bank. Any contravention of the said section by you shall involve the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard. Please note that as per sub-section (b) of section 13 of the Act, if the dues of IBL together with all costs, charges and expenses incurred by IBL are not paid to IBL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred and no further action shall be taken by IBL for transfer or sale of that secured asset.

Sd/- For IndusInd Bank Limited,

Authorised Officer

Date: 30.06.2024 Place: DELHI/MP

केनरा बैंक Canara Bank		15 DAYS SALE NOTICE		Recovery Section, Regional Office		
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 provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002		Plot no. 39, 1st Floor, Near Bohra Hyundai, Neelam-Bata Road, Faridabad		Contact no. 0129-2413997 email id: rofbdrec@canarabank.com		
Notice is hereby given to the public in general and in the Borrower(s) and 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 respective Canara Bank Branches, will be sold on "As is where is", "As is what is, and "Whatever there is" E-auction arranged by the service provider of following details.						
LAST DATE OF RECEIPT OF EMD IS 12.07.2024 UPTO 5:00 P.M. (OFFLINE OR ONLINE)						
DATE OF E-AUCTION IS 15.07.2024 12:30 PM TO 1:30 P.M.						
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)						
SL No.	Branch Name/ Name & Address of the Borrower(s) / Guarantor(s)	Brief Description of Property/ies	Total Liabilities as on specified Date	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Details of A/c No. IFSC CODE Possession Type
1.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Saran Chowk Branch, H No. 55/56/57 A, Saran Chowk, NIT Faridabad-121005, Haryana. Contact No. 9560038562 or service provider Mr. Praveen Kumar Thevar (9722778828 / 9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All that part and parcel of the property consisting of Residential property bearing House no. 5-C/38, Ground Floor (Rear Portion of Kitchen) New township NIT Faridabad without roof rights, built up area measuring 100 sq. yds. out of plot measuring 154 sq.yds.including common passage of approx. 1000 sq. yds. situated at NIT Faridabad, Tehsil and District Faridabad. Bounded as under North- Remaining portion House No. 5-C/38 and Road, South- House No.5-C/31, East- House No. 5-C/37, West- House No. 5-C/39.	Total liabilities as on 14.08.2018 : Rs.31,19,425.08 plus further interest & other charges (minus recovery, if any)	Rs.36.64 Lakhs	Rs.3.67 Lakhs	209272946 CNRB0008562 SYMBOLIC POSSESSION
Borrower: 1. Sh. Aashu Kumar S/o Sh. Jaipal, 2. Smt. Chanchal W/o Sh. Aashu Kumar, 3. Sh. Sunny Kumar S/o Jagpal Singh, 4. Sh. Manish Somani S/o Sh. Jaipal Somani Residential Address: Hno. 5B/15, NIT, Faridabad, Haryana-121001 Property Address: Hno. 5c/38, Ground Floor, New Town Faridabad, NIT, Faridabad Tehsil and District Faridabad.						
2.	Sh. Nishant Sinha (Authorized Officer), Canara Bank Faridabad Main Branch, Address- P B No.12, 8/A, Nehru Grounds, New Industrial Town-121001. Contact No. Ph. Mobile: 9468478989, Mail ID: cb0330@canarabank.com or Contact: Mr. Praveen Kumar Thevar (9722778828 / 9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All that piece or parcel of property as first charge by way of equitable mortgage in name of Sri Mahesh chand S/o Late Sh. Deep Chand of plot No-41 (Part admeasuring 60 Sq. Yds. Forming part of Khasra No. 33/4, 5/2,6/11,6/2,7,14/01,14/02,15/02,16/01,16/02,17/02,15/01 situated at Mauza gauchhi, Tehsil Ballabhgarh, Dist-Faridabad (Also Known as House No-6369 (earlier 4239), Sanjay colony II, Sector 22, Tehsil-Ballbhgarh, Dist-Faridabad as per registered sale deed Dt. 17/01/2011 registered with Sub Registrar at ballbhgarh document NO-11896 and mutation No-18279. Bounded as under: North: Plot no. 40, South: Rasta 15 ft., East: Plot no. 126, West: Remaining portion. Borrower: 1. M/s KK Metal, Address: Plot no. E-70, Laghu Udhog Kunj Sec- 64, Mohna Road, Ballabhgarh, Faridabad Also at: Plot no. 81, Sector-24 Baba Hriday Ram Colony Near Village Mujeshwar, Ballabhgarh 2. Sri Shailesh Sharma (Prop.) Address: House no. 93/1, Village Sihl, Sector-8, Faridabad. Guarantor: Sri Mahesh Chand S/o Deep Chand Address: House no. 4239, Sanjay Colony-II Sector-22, Faridabad.	Total liabilities as on 11.02.2016 : Rs.24,01,749/- plus further interest & other charges (minus recovery, if any)	Rs.14.93 Lakhs	Rs.1.49 Lakhs	209272946 CNRB0000330 SYMBOLIC POSSESSION
3.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Saran Chowk Branch, H No. 55/56/57 A, Saran Chowk, NIT Faridabad -121005, Haryana. Contact No. 9560038562 or Contact: Mr. Praveen Kumar Thevar (9722778828 / 9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All part and parcel of Residential property in the name of Mr. Naresh kumar gupta S/o Rajinder Prasad situated at MCF D-280(ID-619N200557400), Near Radha Krishan mandir, Gandhi colony, Faridabad-121005. Bounded as under North- M-270, South- Road, East- 284, West- Road. Borrower: M/s Maharani Jeweller (prop. Rakesh Verma) Address: 1/F/91 Nit, Faridabad-121001.	Total liabilities as on 13.09.2022 : Rs.30,07,872/- plus further interest & other charges (minus recovery, if any)	Rs.32.13 Lakhs	Rs.3.22 Lakhs	209272946 CNRB0008562 SYMBOLIC POSSESSION
4.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Saran Chowk Branch, H No. 55/56/57 A, Saran Chowk, NIT Faridabad -121005, Haryana Contact No. Ph.no. 9560038562 or Contact: Mr. Praveen Kumar Thevar (9722778828 / 9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All that part and parcel of the property consisting of Residential House at MCF no 287/1 new, (old 23 & 24), Rect 68 Killa no. 18, 17/2, Near VM Public school, Jawahar Colony, Faridabad 121001. Bounded as under North- Rasta 15 Feet, South- Other Land, East- Property of Gyan Sarup, West- Kamlesh. Borrower: M/s Matharu Auto Parts, Proprietor: Sh. Sukhdyal Singh, House No. 287/1, Jawahar Colony, NIT Faridabad. Guarantor: Sh. Balbir Singh S/o Sh. Darshan Singh, House No. 287/1, Jawahar Colony, NIT Faridabad.	Total liabilities as on 18.06.2019 : Rs.13,23,526.86 plus further interest & other charges (minus recovery, if any)	Rs.18.05 Lakhs	Rs.1.81 Lakhs	209272946 CNRB0008562 SYMBOLIC POSSESSION
5.	Sh. Nishant Sinha (Authorized Officer), Canara Bank Faridabad Air Force Station Branch, Address- A-56, Air Force Station Road, Faridabad NIT. -121001. Contact No. Ph. No.0129-2410661 Mobile: 9550049430, Mail ID: cb8430@canarabank.com or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All part and Parcel of the property consisting of Flat No./Plot no. House no-A-2186(MCF No. 5971), Plot no. 20 in Sy. No./City or Town Survey No. /Khasra No. 35/2(8-0) situated at 27 ft. road, Block -A, Dabua Colony, NIT Faridabad, Haryana measuring plot area 855 sq. ft. and super built area 2106.183 sq. ft. within the registration sub-district Faridabad and district Faridabad. Bounded as under: North: Plot no. 21, South: Plot no. 19, East: Other property, West: Road 18ft. Borrower: 1. Mrs. Vandana W/o Sh. Ashok Kumar (Deceased) (Legal Heir) Address: House no. A-2186, Dabua Colony, NIT Faridabad, Haryana-121001 2. Mrs. Megha D/o Sh. Ashok Kumar (Deceased) (Legal Heir) Address: House no. A-2186, Dabua Colony, NIT Faridabad, Haryana-121001 3. Mrs. Vandana (Natural Guardian on Behalf of Master Mukul-Legal Heir) Address: House no. A-2186, Dabua Colony, NIT Faridabad, Haryana-121001.	Total liabilities as on 21.10.2018 : Rs.20,28,903.27 plus further interest & other charges (minus recovery, if any)	Rs.26.26 Lakhs	Rs.2.63 Lakhs	209272946 CNRB0008430 SYMBOLIC POSSESSION
6.	Sh. Nishant Sinha (Authorized Officer), Canara Bank Faridabad Sec-16 Branch, Address- Sco-11, Sec-16 near Moti Mahal, Faridabad -121002. Contact No.: 956002847, Mail ID: cb2847@canarabank.com or Contact: Mr. Praveen Kumar Thevar (9722778828 / 9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All part and Parcel of the Residential property in the name of Mrs. Meena Devi W/o Mr. Angad Kumar admeasuring 20 Sq. yds. at Plot MCF No. 9407(New)(Old-D-9), F-Block, Gali no. 292, Sanjay Colony, Faridabad-121001 Bounded as under: North: Other's Property, South: 9408, East: Road, West: Other's Property. Borrower: 1. M/s Abhish Enterprises Address: MCF 6270, Sanjay Colony, Sec-23 Faridabad 2. Mr. Angad Kumar S/o Ram Kumar Address: MCF 6270, Sanjay Colony, Sec-23 Faridabad. Guarantor: Mrs. Meera Devi W/o Angad Kumar Address: MCF 6270, Sanjay Colony, Sec-23 Faridabad.	Total liabilities as on 10.05.2022 : Rs.13,39,264/- plus further interest & other charges (minus recovery, if any)	Rs.9.18 Lakhs	Rs.0.92 Lakhs	209272946 CNRB0002847 SYMBOLIC POSSESSION
7.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Hodal Address- Gausalha market, Oppo-SBI Bank, Hodal, Hassanpur road, Haryana - 121106 Contact No. 9968398099, 8572803398 Service provider Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All part and parcel of the Residential Property in the name of Shiv kumar S/o Ram kishan admeasuring 50 Sq. yds. situated at MC property no. 1765/3 situated at 22c Mohalla, Hodal within the limits of MC Hodal, Tehsil Hodal, Distt-Palwal, Haryana. Bounded as under North - House of Brij Kishore, South - House of Bhagwan Das, East- Rasta, West- House of Brij Kishore. Borrower: 1. M/s Amit Khad Bhandar (Prop. Shiv Kumar) Address: Near Upkar cinema, Old GT Road Hodal- 121106 Guarantor: 1. Mr. Shyam Lal Ved Prakash Address: Shop no. 31, New Anaz Mandi Hodal- 121106 2. Mr. Shiv Kumar Address: House no. 61, Ward no. 10 Hodal- 121106.	Total liabilities as on 01.08.2019 : Rs.31,70,538/- plus further interest & other charges (minus recovery, if any)	Rs.6.87 Lakh	Rs.0.69 Lakhs	209272946 CNRB0003398 PHYSICAL POSSESSION
8.	Sh. Nishant Sinha (Authorized Officer), Canara Bank Faridabad Sector 9 Branch, Address- SCO 2 & 3, Huda Shopping Complex, Sector 9, 121007. Mobile: 9560072748, Mail ID: cb2748@canarabank.com or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	1. All that part and parcel of the property consisting of Commercial property in the name of Sh. Rajiv Shahi and Sh. Sanjeev Shahi S/o of Ratheshwar Shahi at Shop no. 11 (Type-F) (Unit no. 18&20), 1st Floor, Ramneek Shopping Complex-II, NIT-1, Faridabad-121001. Bounded as under: N/W: Common Passag02 S/E: Open N/E: 12 S/W: 10. 2. All that part and parcel of the property consisting of Residential property in the name of Sh. Rajiv Shahi S/o Ratheshwar Shahi at Flat no. 6474/LIG/GF, Ground floor LIG, Housing Board Colony, behind Aggarwal school, Sec-3 Faridabad-121004. Bounded as under: North: 6473, South: 6475, East: Road, West: Road. Borrower: 1. M/s Shahi Impex India Pvt. Ltd. Address: SCO 11, First Floor Ramneek Shopping Complex, Part II, Opp Tikona prak NIT Faridabad -121001 2. Mr. Rajeev Shahi (Director) S/o Late Sh. RP Shahi Address: D-1014, Piyush Heights, Sec-89, Faridabad-121002 3. Mr. Karunesh Shahi (Director) S/o Sh. Rajeev Shahi Address: D-1014, Piyush Heights, Sec-89, Faridabad-121002 4. Mr. Govind Kumar (Director) S/o Sh. Pashupati Singh Address: A-915, Piyush Heights, Sec-89, Faridabad-121002. Guarantor: Mr. Sanjeev Shahi (Guarantor) S/o Sh. RP Shahi Address: Hno. -1956, Sector-9, Faridabad.	Total liabilities as on 21.09.2021 : Rs.21,77,168.24 plus further interest & other charges (minus recovery, if any)	Rs.26.35 Lakhs	Rs.2.64 Lakhs	209272946 CNRB0002748 SYMBOLIC POSSESSION
9.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Palwal Near Amrita Maternity Home, Agra Chowk, Palwal-121102. Contact No. 8572802328 or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	EMT of Residential house property built up in 04 Marla i.e. 120 Sq. Yds. comprising in Rect. No. 246 Killa no. 11/1 (3-10), 11/2 (4-10) total area measuring 07K 10M out of which 8/300th share which comes to 00K 04M i.e. 120 Sq. yds. in the name of Smt. Vimlesh Goswami W/o Sh. Mahesh Chand Goswami property situated within revenue estate of Palwal i.e. Sainik Colony, Hanu Nagar, Palwal-121102. Bounded as under North- Vacant Plot, South- Rasta, East- House of Dheeraj, West- House of Lalit. Borrower: Smt. Manu Goswami W/o Sh. Ravi Goswami (Prop. M/s Shivam Readymade Garments) Address: H-N-D-328, Sainik Colony, Ward no 3 Opp. Rice mill Near Rasulpur Road, Hari nagar Palwal.	Total liabilities as on 08.12.2016 : Rs.15,06,056/- plus further interest & other charges (minus recovery, if any)	Rs.19.78 Lakhs	Rs.1.98 Lakhs	209272946 CNRB0002328 SYMBOLIC POSSESSION
10.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Near Amrita Maternity Home, Agra Chowk, Palwal-121102, Haryana. Contact No. 8572802328 or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	UREM OF Residential house/property bearing its khewat/khatoni no- 1409/1625 Rect no-199 Killa no. 9/2(3-17) total measuring 03 kanal 17 marla out of which the applicant has 21/300th share which comes to 5.25 Marla i.e. 161 Sq. yds. Situated at kalra colony, Palwal within revenue estate Palwal, Distt Palwal. Bounded as under North - Rasta Aarn, South- Vacant Plot, East- Vacant Plot, West- House Sushila Devi. Borrower: i. Mrs. Sudesh Sharma W/o Mr. Brij Mohan Sharma, R/o - Ekta Nagar, Kalra Colony, Ward No. 21, Palwal -121102, Haryana. Guarantors in Housing Loan of Mrs. Sudesh Sharma:- 1. Dinesh Arya S/o Sh. J.P. Arya, R/o-H.No. 78/08, New Colony, Palwal-121102, Haryana. 2. Ravish Sharma S/o Brij Mohan Sharma, R/o- H.No. 9, PWD Colony, Palwal, 121102. 3. Mr. Brij Mohan Sharma S/o Mr. Onkar Nath Sharma, R/o Ekta Nagar, Kalra Colony, Ward No-21, Palwal, 121102, Haryana. ii. M/s Ishan and Ishant Traders:- 1. Mrs. Sudesh Sharma W/o Mr. Brij Mohan Sharma R/o - Ekta Nagar , Kalra Colony , Ward No. 21, Palwal -121102, Haryana. Guarantors in M/s Ishan and Ishant Traders:- 1. Mrs. Sudesh Sharma W/o Mr. Brij Mohan Sharma R/o - Ekta Nagar , Kalra Colony , Ward No. 21, Palwal -121102, Haryana. 2. Mr. Parveen Gupta S/o Mr. Hari Baboo Gupta, R/o -H.No. EP-278, Ward No. 19, Near Jangeshwar Mandir Tola Mohalla, Palwal, Haryana-121102.	Total liabilities as on 20.02.2019 : Rs.22,60,241.82 plus further interest & other charges (minus recovery, if any)	Rs.38.10 Lakhs	Rs.3.81 Lakhs	209272946 CNRB0002328 SYMBOLIC POSSESSION
11.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Palwal Near Amrita Maternity Home, Agra Chowk, Palwal -121102 Contact No. 8572802328 or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	Residential House located at Mustikil No. 134, Killa No. 12/2(1-0), 13/1(6-17), 18/2(6-4), Rajeev Nagar, Palwal Situated in Total land measuring 14 Kanal 1 Marla, The share comes 4-3/4 Marla (150 Sq. Yards), Tehsil & Distt. Palwal in the name of Sunder Singh & Sanyogita. Bounded as under North- Lala Ram, South- Bhim Singh, East- Rasta West- Rasta. Borrower: i. Sh. Sunder Singh S/o Padam Singh, Balai Amarpur, Palwal-121102. ii. Smt. Sanyogita W/o Sunder Singh Balai, Amarpur, Palwal-121102.	Total liabilities as on 01.12.2017 : Rs.30,21,823.82 plus further interest & other charges (minus recovery, if any)	Rs.31.28 Lakhs	Rs.3.13 Lakhs	209272946 CNRB0002328 SYMBOLIC POSSESSION
12.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Saran Chowk Branch, H No. 55/56/57 A, Saran Chowk, NIT Faridabad -121005, Haryana Contact No. 9560038562 or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All that part and parcel of the property consisting of EMT of Residential unit, MCF no. 32A, Gali no. 4, Gurudwara road, Jwahar Colony, NIT, Faridabad-121005. Bounded as under North- Road 6' wide, South- House No.27, East- House No. 33, West- House No. 32-B. Borrower: 1. M/s Siddhi Trading Co. (Prop. Sanjeev Gupta) Address: 1790, Jawahar Colony, Faridabad-121005 2. Sh. Sanjeev Gupta S/o Purshotam Das Address: MCF No. 32A, Gali no. 4, Gurudwara Road Jwahar Colony, NIT, Faridabad-121005.	Total liabilities as on 15.01.2022 : Rs.38,62,502/- plus further interest & other charges (minus recovery, if any)	Rs.35.51 Lakhs	Rs.3.55 Lakhs	209272946 CNRB0008562 PHYSICAL POSSESSION
13.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Saran Chowk Branch, Address - 56.57.57A Saran Chowk NIT, Faridabad, 121001, Haryana. Contact No. 9560038562 or service provider Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	EMT of Residential Unit situated at First Floor of sub-division no-3(with roof rights) measuring 83sq yards, forming part of house no 1D/125, NIT Faridabad, measuring 233 sq yards as per register transfer deed in blood relation dated 27/11/2018 registered with SR badkhal bearing doc no-6967. Bounded as under North- Part of 1-D/125, South- Part of 1-D/125, East- Other's Property, West- Passage. Borrower: i. M/s Dashmesh Traders Prop. Mrs. Paramjeet Kaur Giroti office at 1 E 53 NIT, Faridabad, Haryana. ii. Mrs. Paramjeet Kaur Giroti, Prop:- M/s Dashmesh Traders, R/o 1D/125, NIT, Faridabad, Haryana. Guarantor: i. Mr. Harveen Singh Giroti r/o 1D/125, NIT, Faridabad, Haryana. ii. Mrs. Jasleen Kaur Giroti R/o 1D/125, NIT, Faridabad, Haryana.	Total liabilities as on 07.07.2021 : Rs.37,33,603/- plus further interest & other charges (minus recovery, if any)	Rs.24.48 Lakhs	Rs.2.45 Lakhs	209272946 CNRB0008562 PHYSICAL POSSESSION
14.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Sector 3 Branch Address - Sig 126, Huda Market Sector 3, Ballabhgarh, -121004 Contact No. 9969741993, 8130920333 or service provider, Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All part and parcel of Residential property jointly in the name of Smt. Ram murti and others situated at Rect. No. 42/7, Mauza Unchagaon, Tehsil Ballabhgarh, Distt. Faridabad Now known as Hno. 425/331, Vijay Nagar, Ballabhgarh Distt. -Faridabad. Bounded as under: North- Other's Property, South- Other's Property, East- Other's Property, West- Road 15' wide. Borrower: i. Smt. Ram Murti W/o Late Sh. Nannu Singh Address: House no. 135, Gali no. 11, 24 feet road Near Pooja Modern School, Vijay Nagar, Ballabhgarh Distt. Faridabad, ii. Sh. Kishan S/o Late Sh. Nannu Singh Address: House no. 135, Gali no. 11, 24 feet road Near Pooja Modern School, Vijay Nagar, Ballabhgarh Distt. Faridabad iii. Sh. Vijay S/o Late Sh. Nannu Singh Address: House no. 135, Gali no. 11, 24 feet road, Near Pooja Modern School, Vijay Nagar, Ballabhgarh Distt. Faridabad. iv. Sh. Jeet Ram S/o Late Sh. Nannu Singh Address: House no. 135, Gali no. 11, 24 feet road Near Pooja Modern School, Vijay Nagar, Ballabhgarh Distt. Faridabad. v. Mrs. Geeta D/o Late Sh. Nannu Singh Address: House no. 135, Gali no. 11, 24 feet road Near Pooja Modern School, Vijay Nagar, Ballabhgarh Distt. Faridabad. vi. Smt. Basanti W/o Chiman Lal Address: H.no. 110, Ward no. 9, Panchha Wali Chopal Panchha Patti, Vill- Banchari Distt- Palwal.	Total liabilities as on 22.03.2022 : Rs.11,09,293.42 plus further interest & other charges (minus recovery, if any)	Rs.23.80 Lakhs	Rs.2.38 Lakhs	209272946 CNRB0019251 SYMBOLIC POSSESSION
15.	Sh. Nishant Sinha (Authorized Officer), Canara Bank FARIDABAD VNHS Branch, Address- Vidya Niketan School No.2. M 2 Park, NIT, -121005. Contact No.: 9013500082. Mail ID: cb2847@canarabank.com or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All that part and parcel of the property bearing no. 20A measuring 62.50 sq. Yds. Admeasuring 25 ft. x 22.50 ft. forming part of Khewat no. 202, Khatoni no. 300 Khasra no. 1341 situated at Mauja Faridabad(Garhi Mohalla Faridabad) Tehsil and District Faridabad (Also known as 278, ward no. 3, old Faridabad) in the name of Smt. Bimla Devi W/o Sh. Mange Ram Kaushik. Bounded as under: North: Road 10 feet wide, South: Portion no. 21A, East: Rasta 10 feet wide, West: Portion no. 20. Borrower: 1. M/s Interstate Transsolution Private Ltd., Address: Factory at SCO 38, Sector 16 A, 3rd floor Faridabad. Regd Office: 278/3, Gopal Kunj, Garhi Mohalla Near sector 18, Old Faridabad:121003. 2. Directors: (1) Mr. Puneet Kaushik S/o Mange Ram Kaushik, (2) Mrs. Bulbul Kaushik W/o Parvinder Kaushik Address: 278/3, Gopal Kunj, Garhi Mohalla Near sector 18, Old Faridabad: 121003. Guarantor: Smt. Bimla Devi Address: 278/3, Gopal Kunj, Garhi Mohalla Near sector 18, Old Faridabad: 121003.	Total liabilities as on 30.04.2023 : Rs.47,51,134.40 plus further interest & other charges (minus recovery, if any)	Rs.46.75 Lakhs	Rs.4.68 Lakhs	209272946 CNRB0008423 SYMBOLIC POSSESSION
16.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Palwal Near Amrita Maternity Home, Agra Chowk, Palwal-121102 Contact No. 8572802328 or service provider, Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All that part and parcel of the property measuring 3 marla (30'30") bearing Khewat/Khatoni no. 3589/4181 (New 3843/4375) Khasra no. 1477(6-1) Municipal property No. 30, Tuhi Ram Colony, Palwal, Haryana-121102 Bounded as under: North- Property of Others, South - Property of Others, East- 11' Road, West- Property of Others. Borrower: i. M/s Bindal Shutter, Address: Railway Road, Palwal, Haryana-121102, ii. Smt. Kavita Bansal W/o Sh. Sunil Kumar Address: Hno. DN 62/1, Ward No. 14, Railway Road Palwal-Haryana-121102 Guarantor: Sh. Sunil Kumar S/o S. Satish Kumar Address: Hno. DN 62/1, Ward No. 14, Railway Road Palwal-Haryana-121102	Total liabilities as on 22.06.2023 : Rs.45,31,330.03 plus further interest & other charges (minus recovery, if any)	Rs.34.00 Lakhs	Rs.3.40 Lakhs	209272946 CNRB0002328 SYMBOLIC POSSESSION
17.	Sh. Nishant Sinha (Authorized Officer), Canara Bank, Faridabad Sector 21C Address- Sector-21 C, DSS 45-46, HUDA Market, Faridabad-121001, Haryana Contact No. 7496918299 or Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	UREM of Residential Property i.e. portion/sub division No. A measuring 143 Sq. Yards, forming part of House No. 5-N/8-A New Township NH-5 NIT Block-N Faridabad and possessed by Manish Kathuria S/o Mahinder Kathuria. Bounded as under North- House No. 5N-9A, South- House No. 5N-7A, East- Sub-Div. 5N-8 then Road, West- House No. 44-A & 43-A. Borrower: Sh. Manish Kathuria S/o Mahinder Kathuria, H.No. 5N-8A, NIT NH-5, Block-N, Faridabad, Haryana, 121001. Guarantor: Smt. Mallu W/o Manish Kathuria, H.No. 5N-8A, NIT NH-5, Block-N, Faridabad, Haryana, 121001.	Total liabilities as on 31.01.2020 : Rs.29,54,112 plus further interest & other charges (minus recovery, if any)	Rs.73.10 Lakhs	Rs.7.31 Lakhs	209272946 CNRB0018299 SYMBOLIC POSSESSION
18.	Sh. Nishant Sinha (Authorized Officer), Canara Bank NIT 5 Branch, Address- 5R/5 BK Chowk, NIT 5, Near Surya Hospital, Faridabad, Haryana. Contact No.: 8743917344 Mail ID: cb18214@canarabank.com or Contact: Mr. Praveen Kumar Thevar (9722778828 / 9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net	All part & parcel of property consisting of H.No. 1/773, Plot no. B-125, Raja Garden, Old Faridabad, Faridabad-121002. Bounded as under: On the North- Remaining portion of B-125, On the South- Road, On the East- Road, On the West- Plot no. B-126. Borrower: M/s Mahadev Pneumatics Address: Plot no. 9, Gali no. 1, Karkhana Bagh, 16/2 Mathura Road Opposite Badkhal Metro Station Faridabad-121002, Proprietor: Sudha Sharma W/o Kantil Sharma, H.No. 773, Raja Garden Faridabad-121002.	Total liabilities as on 15.11.2023 : Rs.38,56,058.93 plus further interest & other charges (minus recovery, if any)	Rs.49.78 Lakh	Rs.4.98 Lakh	209272946 CNRB0018214 SYMBOLIC POSSESSION

- Other terms and conditions:**
- a) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorized officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the authorized officer/Secured Creditors in this regard at a later date.
- b) In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. Further, all costs, expenses incurred by the bank on account of such resale shall be borne and paid by the defaulting purchaser.
- c) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorized officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The purchaser shall not be entitled to make any claim against the authorized officer/Secured Creditors in this regard at a later date.
- d) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://canarabank.auctiontiger.net>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- e) The property can be inspected, any time with Prior Appointment with Authorized Officer on or before the date of submission of EMD i.e. 12.07.2024.
- f) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
- g) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer of respective Canara Bank Branches, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of respective Canara Bank Branches, on or before 12.07.2024 by 05.00 pm.
- h) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s e-Procurement Technologies Limited -Auction Tiger Contact: Mr. Praveen Kumar Thevar (9722778828/9265562818). Email id: Praveen.thevar@auctiontiger.net and support@auctiontiger.net through the website <https://canarabank.auctiontiger.net>.
- i) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 12.07.2024, 05.00 PM, to Canara Bank, Hodal / SME /1 Branches, by hand or by email.
- ii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- iii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iv) Bidders Name, Contact No. Address, E Mail ID.
- v) Bidder's A/c details for online refund of EMD.
- j) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 1000/- and 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favors of the successful bidder, subject to confirmation of the same by the secured creditor.
- l) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
- m) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- n) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- o) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

In case there are bidder who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle Office or respective branch who , as a facilitating center, shall make necessary arrangements for further details Contact No. Ph. 0129-2413997 Email id: rofbdrec@canarabank.com

SPECIAL INSTRUCTION/CAUTION
Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

Joy Tower, C 20, 2nd Floor, 11A, C Block, Phase 2 Industrial Area,
Sector 62, NOIDA, Gautam Buddha Nagar Uttar Pradesh 201301
ZONAL OFFICE

Head Office: Lokmangal, 1501, Shivajinagar, Pune-5

Appendix-IV-A [See provisio to rule 8 (6)]
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 the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of **Bank of Maharashtra** Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **16.07.2024** for recovery of below mentioned amount plus interest till the date of realization and costs, charges and expenses due to the **Bank of Maharashtra** Secured Creditor from below mentioned borrowers & Guarantor details are hereunder :-

Sl. No.	Name of Borrower	Amount Due	Short description of the immovable property with known encumbrances	Reserve Price EMD Amt. Bid Increase Amt
Tilla Shahbazzpur Branch				
1.	1. Mr. Ajay Kumar Jha (Borrower) S/o Mr. Navo Narayan Jha, B-39, Sagarmal Bhardwaj, Sagar Bhawan, Swarn Jayanti Puram, Ghaziabad, U.P. Mr. Ajay Kumar Jha Also At: M/s Megawin Switchgear Pvt. Ltd., C-396 D, 2nd Floor, Swarn Jayanti Puram, Ghaziabad, U.P.-201002 2. Mrs. Jaymala Jha (Borrower) W/o Mr. Ajay Kumar Jha, B-39, Sagarmal Bhardwaj, Sagar Bhawan, Swarn Jayanti Puram, Ghaziabad, U.P. Mr. Ajay Kumar Jha Also At: M/s Megawin Switchgear Pvt. Ltd., H.O. & Factory Address: Post Box No.: 434, Perumalmalai Adivaram, Alagapuram, Post, Salem-636004, Tamil Nadu	Rs 13,56,294.00 + interest and other charges / expenses w.a.f. 17.06.2019	Equitable Mortgage of Flat No. F-1 (First floor), Plot No. D-1, 1st floor without Roof Rights situated at Khastha No. 1540, Block-D, Keshav Kunj Colony, Village- Raispur, Teh, Dist. Ghaziabad area meas. 484.20 sqr. Ft.	Rs 10,50,000.00 Rs. 1,95,000.00 Rs. 5000.00
PHYSICAL POSSESSION				
Date and Time of e-Auction : 16.07.2024 From 2 P.M. To 5 P.M. with auto extension for 10 min. in case bid is placed within 10 min.				
Date & Time of Inspection of Property : 12.07.2024 time 11.00 a.m. to 4.00 p.m. For detailed terms and conditions of the sale, please refer to the link provided in Bank of Maharashtra Secured Creditor's website i.e. https://bankofmaharashtra.in/proposal.asp & also on E-bikray portal http://ibapi.in For any assistance, Contact Person: Shri Neeraj Kumar, Authorised Officer, Noida Zone , Mob.: 8910367326, 9506055044, 9552758600 For Registration and Login and bidding Rules visit https://www.msstcecommerce.com/auctionhome/ibapi/index.jsp STATUTORY 15 DAYS SALE NOTICE FOR SUBSEQUENT SALE UNDER RULE 8(6) AS PER AMENDED SARFAESI ACT 2002 The borrower/guarantor are hereby notified by the sum as mentioned above along with upto detailed interest and ancillary expenses before the date of auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.				
Date - 29.06.2024 Authorized Officer, Bank of Maharashtra				



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
...मरसे का प्रतीक !



punjab national bank
...the name you can BANK upon !

Circle Sastra Centre, Circle Office
Alahdadpur, Gorakhpur 273001
Phone: 0551-2334830, E-mail: cs8229@pnb.co.in

POSSESSION NOTICE (For Movable/Immovable Property)

Whereas, Punjab National Bank/the Authorized Officer of Punjab National Bank under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice/s on the dates mentioned against account calling upon the respective borrower to repay the amount as mentioned against account within 60 days from the date of receipt of the said notice(s). The borrower 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. The Borrower's/Guarantor's/Mortgagor'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. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

Sr. No.	(1) Branch Name (2) Borrower/Proprietor/Guarantor/ Mortgagor Name	Description of the Mortgaged Property / Hypothecated Property	Date of Demand Notice Possession Notice Date	Amount Outstanding as mentioned in Demand Notice
1.	(1) Bank Road , Gorakhpur (038410) (2) Borrower-M/s Sri Ram Feeds Industries, Proprietor/Mortgagor: Sh. Jitendra Kumar Yadav S/o Ramdas Yadav, Guarantor/ Mortgagor: Smt. Subhasini Devi W/o Ramdas Yadav, Legal Heirs of deceased Guarantor/Mortgagor Late Ramjatan S/o Lahuri: Smt. Nirmala W/o Late Ram Jatan , Sh. Rakesh S/o Late Ram Jatan, Miss Geeta D/o Late Ram Jatan & Sh. Jai Bahadur Rao S/o Late Ram Jatan	1. All that part and parcel of Property situated at Arazi No. 253, Mauza-Tal Jahada, Tappa-Maracchi Chandaur, Pargana-Haveli, Tehsil-Sadar, Distt.: Gorakhpur, measuring total land area 0.115 hectare (28.41 dismil) in the name of Sh. Jitendra Kumar Yadav S/o Sh. Ramdas Yadav, mortgaged through registered mortgage deed no.3222/2016 dated 30.03.2016. Boundaries as per deed: East- Land of Mahendra Yadav, West- Road, North- Plot of Ramnawal, South- Road.	19.10.2023 & Published in Newspaper dated 22.11.2023 27.06.2024	(Rs. 5,06,78,082/- (Rupees five crore six lakh seventy eight thousand and eighty two Only) as on 30.09.2023 + interest, less recovery, if any w.e.f. 01.10.2023 & other charges
	2. All that part and parcel of a Partly Double storied Residential building and land situated at Arazi No. 843 ka (old arazi no. 467) Mauza-Siktaur, Tappa-Maracchi Chandaur, Pargana-Haveli, Tehsil-Sadar, Dist-Gorakhpur, measuring total land area 20 dismil, in the name of Smt. Subhasini Devi W/o Ramdas, mortgaged through registered mortgage deed no.3222/2016 dated 30.03.2016. Boundaries as per deed: East- Rasta, West - Rasta, North- House of Kunver Pratap Singh, South- House of Pushpawati Yadav.			
	3. All that part and parcel of a Single Storied Residential Building and Land situated at Arazi No. 195 (Old Arazi No.1135/2, 1148/1 & 1148/3) , Mauza-Manbela, Tappa-Khuthan, Pargana-Haveli, Tehsil-Sadar, Dist-Gorakhpur, measuring total land area 22 dismil, in the name of Late Sh. Ram Jatan S/o Late Lahuri , mortgaged through registered mortgage deed no.3222/2016 dated 30.03.2016 Boundaries as per deed: East- Land of other person, West- Rasta thereafter share of Smt. Sahanti Devi and other, North- Road, South- Land of other person.			
	4. All that part and parcel of an Industrial building and land situated at Plot No. A-2/19, Sector-15, GIDA, Village-Judiyan, Tehsil-Sahjanwa, Dist-Gorakhpur, measuring total land area 595 SQMTR in the name of M/s Sri Ram Feeds Industries, through proprietor Sh. Jitendra Yadav S/o Sh. Ramdas Yadav, mortgaged through registered lease deed no.3653/2016 dated 04.11.2016. Boundaries as per deed: East- Plot No. A-2/18, West- Plot No. A-2/20, North- 20 metre wide Road, South- Plot No. A-2 type plots			
	5. Plant and Machinery created out of Bank finance and Borrower contribution			

Date: 30.06.2024 Place: Gorakhpur Chief Manager: Authorized Officer, Punjab National Bank



INDIA SHELTER FINANCE CORPORATION LTD.
Regd: Off:- 6th Floor, Plot-15, Sector-44, Institutional Area, Gurgaon, Haryana-122002

Branch Office: BP-49, FIRST FLOOR, NEELAM BATA ROAD, NEET FARIADABAD-121001, N.10 TOWER, 2ND FLOOR, 18-EC ROAD, NEAR UPCL OFFICE, SURVEY CHOWK, DEHRADUN-248001, WZ-112, SECOND FLOOR, MEENAKSHI GARDEN, TILAK NAGAR, NEAR SUBHASH NAGAR METRO STATION, NEW DELHI-110018, OFFICE NO.- 4-5-67, FIRST FLOOR, SHREE RAM PALACE, BHOJA MARKET, SECTOR-27, NEAR VINAYAK HOSPITAL, ATTA, GAUTAM BUDDH NAGAR, NOIDA- 201301, UTTAR PRADESH.

DEMAND NOTICE

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

NOTICE is hereby given that the following borrower/s who have availed loan from India Shelter Finance Corporation Ltd. (ISFCL) have failed to pay Equated Monthly Installments (EMIs) of their Loan to ISFCL and that their Loan Account has been classified as Non-Performing. Asset as per the guidelines issued by National Housing Bank. The borrower/s have provided security of the immovable properties to ISFCL, the details of which are described herein below. The details of the loan and the amounts outstanding and payable by the borrower/s to ISFCL as on date are also indicated here below. The borrower/s) as well as the public in general are hereby informed that the undersigned being the Authorised Officer of ISFCL, the secured creditor has initiated action against the following borrower/s) under the provision of the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 and issued notice under this Act details mentioned below. If the following borrower/s) fail to repay the outstanding dues indicated against their names within 60(Sixty) days of the notice, the undersigned will exercise any one or more of the powers conferred on the secured Creditor under sub-section (4) of the section-13 of the SARFAESI Act, including the power to take the possession and sell the same. The public in general is advised not to deal with properties described herein below.

Sr No	Name of the Borrower/s) Guarantor/ Legal Heir/ Representative, Loan account no.	NPA Date / Demand Notice	Demand Notice Date and Amount	Description of secured Asset (s) (immovable properties)
1.	Shushila, Pawan Rathor, Mane MR/ MRS. JOGINDER SINGH LOAN ACCOUNT NO. LA1TVLONS000005066578	05-June-2024 & 17-June-2024	Rs. 872726.65/- (Rupees Eight Lakh Seventy Eight Thousand Two Hundred Seventy Six & paise Sixty Six Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	All Piece And Parcel Residential area measuring 250 Sq Yds., (Unique ID No. 618935SOMOSS1TORQ261) situated at Andar Lal Dora Abadi Del Guldaw Tehsil Hodal Distt., Palwal, Boundary : East-Road 18 ft West- Other property North-Gali 8 ft Separate Property of Shyam sunder South- Property of sukhram,
2.	Madhu Tyagi, Satish Tyagi LOAN ACCOUNT NO. LA24CLLONS000005051627	05-June-2024 & 17-June-2024	Rs. 847397.88/- (Rupees Eight Lakh Forty Seven Thousand Three Hundred Ninety Seven Paise Eighty Eight Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	All Piece And Parcel Of Plot No-66, Khastha no. 97/1, 97/2, 98, 99, 100 Dar abadi shatughan colony (shatughanpur), Vill- Ugrana Mustakam Pargana- Harora, Tehsil & Distt- Saharanpur, Uttar Pradesh., 247001 Boundary : East-Road 25' wide West- Road 20' wide North-House of Rajendra singh South-House no. 65 of Sandeep Tyagi,
3.	Asha Devi, Man Singh LOAN ACCOUNT NO. HL1TRLNLS000005047716	05-June-2024 & 17-June-2024	Rs. 615299.12/- (Rupees Six Lakh Fifteen Thousand Two Hundred Ninety Nine Paise Twenty Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	All Piece And Parcel Of Residential Property no EP no. 833 area measuring 274.50 Sq yds., within Old Abadi Lal Dora Mohalla Indira Colony , Ward- 14 Namal Tehsil Karnaul, Boundary : East- Gali West- CC Tie 1st Floor North: Shop-House of Tulsi Ram South: Shop-House of Om Prakash.
4.	Suman Devi, Premchand Khat, Ankur Singh LOAN ACCOUNT NO. LA1TCLLONS000005041362	05-June-2024 & 17-June-2024	Rs 1134813.97/- (Rupees Eleven Lakh Thirty Four Thousand Eight Hundred Thirteen Paise Sixty Seven Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	KH- NO -1162, PLOT NO- 66 AND 67, MO PINK CITY COLONY, KASBA DADRI, PARGANA & TEHSIL DADRI, DISTRICT -G.B. NAGAR, UP- 203207, Noida, Uttar Pradesh Boundary : East- N/A, West- N/A, South- N/A, North- N/A
5.	Deepika, Pradeep Kumar LOAN ACCOUNT NO. HL1HLNLS000005013990	05-June-2024 & 17-June-2024	Rs.Rs. 1007206.83/- (Rupees Ten Lakh Seven Thousand Two Hundred Six Paise Eighty Three Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	All Piece And Parcel Of PART OF KHASRA NO-511, VILL BURARI, DELHI 110084, C 18, Kh- No-511, 2Nd Floor, Sakli Enclave Extantion Burari, Delhi 110084 BOUNDARY:- East-Flat no- C & 25 FT Road West- Vacant land (OTS) & 16 FT Road North-Flat no- B & Lft South-Stairs (OTS).
6.	Sunita Saxena, Kuldeep Kumar Saxena LOAN ACCOUNT NO. H12000000598	05-June-2024 & 17-June-2024	Rs. 294862.85/- (Rupees Two Lakh Ninety Four Thousand Eight Hundred Sixty Four Paise Eighty Five Only) due as on 13.06.2024 together with interest from 14.06.2024 and other charges and cost till the date of the payment.	EWS Flat No. *410 on 3rd Floor, measuring 19.41 sqmts. situated in the village Loni, colony known as DLF Ankur Vihar, Pargana Loni, Ghaziabad (U.P.) Boundary : EAST- Road 30 ft wide WEST- Flat No. Y409 NORTH- Road 40 ft. wide SOUTH- Road 15 ft. wide

Place: DELHI, NCR Date: 30.06.2024 (Authorized Officer) For India Shelter Finance Corporation Ltd



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NORTH TIS HAZARI COURT : SAI ADVERTISING, Ph.: 981117748 KINGSWAY CAMP : SHAGUN ADVERTISING, Ph.: 9818505505, 27458589, PATEL CHEST (OPP. MORRIS NAGAR POLICE STATION) : MAHAN ADVERTISING & MARKETING, Ph.: 9363040609, 7042590693, PITAMPURA (PRASHANT CHOWK) : PAAVAN ADVERTISER Ph.: 9315644000, 9311288339, 47257329 **SOUTH** CHATTARPUR : A & M MEDIA ADVERTISING, Ph.: 9811602901, 65181100, 26301008, KALKAJI : ADWIN ADVERTISING, Ph.: 9811118929, 41605566, 26462590, MALVIYA NAGAR : POOJA ADVERTISING & MARKETING SERVICE, Ph.: 9891081700, 24331091, 46568866, YUSUF SARAI : TANUJA ADVERTISEMENT & MARKETING Ph.: 9810843218, 26561814, 26510090 **NCR** FARIDABAD (NEELAM FLYOVER) : AID TIME (INDIA) ADVERTISING, Ph.: 9811195834, 0129-24212798, 24346554, FARIDABAD (NIT, KALYAN SINGH CHOWK) : PUL-SE ADVERTISING, Ph.: 9818078183, 9811502088, 0129-4166498, FARIDABAD : SURAJ ADVERTISING & MARKET-ING, Ph.: 9810680954, 9953526681, GURGAON : SAMBODHI MEDIA PVT. LTD., Ph.: 0124-4065447, 9711277174, 9910633399, GURGAON : AD MEDIA ADVERTISING & PR. Ph.: 9873804580, NOIDA (SEC. 29) : RDX ADVERTISING, Ph.: 9899268321, 0120-4315917, NOIDA (SEC. 65) : SRI SAI MEDIA, Ph.: 0120-4216117, NOIDA (SEC. 58) : JAI LAKSHMI ADVERTISERS, Ph.: 9873807457, 9911911719, GHAZIABAD (HAPUR ROAD TIRAHNA, NR GURUDWARA) : TRUPATI ADV. MARKETING, Ph.: 9818373200, 8130640000, 0120-4561000 **EDUCATION (IAS & PMT ACADEMIES)** FRIENDS PUBLICITY SERVICE 23287653, 23276901, 9212008155 For CAD enquiries please contact ROHIT JOSHI 9813059947, ARUNAV GUPTA 9910035901 For booking classified ads, please contact 011-23702148, 0120-6651215, E-mail : delhi.classifieds@expressindia.com |

PUBLIC NOTICE
I, Sayeed Ur Rehman S/o Abdul Rehman R/o 77, Kushi Market, Krishna Nagar, Delhi 110051, hereby declare that I have disown my son Shahjhan Rehman and he has no rights to any property or assets belonging to me. I also absolve myself of any responsibility for any activities carried out by my son Shahjhan Rehman.*
Sd/-
MANOJ MITTAL Advocate
CHAMBER: F-623, Karkardooma Court, Delhi-110032.

बेखल सूचना
मेरे मुक्किल राम सोहन यादव एवं पुत्र कुमारी यादव निवासी जी 151, छात्रा नगर 727, गली नम्वर 8, रयानी ब्रदरन्ड पार्क समग्र यादवी हिली 110042 ने अपने पुत्र अक्षर यादव एवं बहू पूनम यादव को उनके तलत आचरण एवं व्यवहार के कारण अपनी सभी चल एवं अचल सम्पत्ति से बेदखल कर दिया है। मेरे मुक्किल का आ उनसे कोई संबंध नहीं है।
Indermohan (Advocate)
Enrl. No. D/2600/22

PUBLIC NOTICE
Notice is hereby given to the General Public on behalf of our client, that M/s. Anni Auto Engineers Pvt. Ltd. is owner of Property Bearing No. 16 advertisement 450 sq. mtrs. in Block-D Sector-51, Noida, U.P. "Said Property" by virtue of transfer of lease by way of Assignment dated 30.03.2016 registration no. 5358 executed by Mr. Siddharth Verma. All persons are hereby informed that above mentioned owner is selling the said property to someone who is taking loan from our client for purchase of the same. If anybody has any objections upon the said property its sale & mortgage, and any kind of litigation etc. & ownership of M/s. Anni Auto Engineers Pvt. Ltd. kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.
Kumar & Associates (Advocates & Chartered) 205, 2nd Fl., 23 Ghazal Nig, Near Jang, Noida-201301, U.P. Ph.: 911-41172027-28

PUBLIC NOTICE
Notice is hereby given to the General Public on behalf of our client that Mrs. Prince Devi is the owner of Residential Plot No. 4167, area measuring 70 sq. yds., out of Khatwat No.104/98, Khatwat No.130, Mu. No. 39, Killa No. 11 (9-6), situated in the area of Village Tilpat, Tehsil & District Faridabad, Haryana vice-Sale Deed dated 31/03/2015, bearing Doc.No. 10668, executed by Mr. Deepak Kumar as attorney of Mr. Gium Hussain. All persons are hereby informed that above mentioned owner through Mr. Prince Gupta wants to obtain a loan from our client against the said property. If anybody has any objection upon the ownership of above owner over the said property, is sale/mortgage litigation, & any other objections, kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.
Kumar & Associates (Advocates & Chartered) 205, 2nd Fl., 23 Ghazal Nig, Near Jang, Noida-201301, U.P. Ph.: 911-41172027-28

"IMPORTANT"
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PUBLIC NOTICE
TO WHOMSOEVER IT MAY CONCERN
Notice is hereby given that Share Certificate No. of Dhankia Agriech Ltd, Which Folio No. 0000572 for 500 shares registered in the name of Nandinder Kumar share have been lost. And Nandinder Kumar & Nandendra Kumar Agarwal has applied to the company to issue duplicate share certificate. Any person who has any claim in respect of the said share certificate should lodge such claim with the company Registrars Alphonse RTA Division at Achnya Capital Ltd A 387 Dilkhush Industrial Area GT Karnal Road Azadpur Delhi 110084 India within 15 days of the publication of this notice, after which no claim will be entertained and the company will proceed to issue duplicate share certificate.



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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 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 properties mortgaged /charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties

Sr. No.	Name of the Branch: Zonal Sastra Centre, Delhi	Name of Account: Radhey Sham Tandon Pvt. Ltd.,	Name & Address(es) of the Borrower / Guarantor:	Description of the Immovable Properties Mortgaged / Owner's Name (mortgageds of property(ies))	(A) Date of Demand Notice u/s 13(2) of SARFAESI Act, 2002 (B) Outstanding Amount as on 31-03-2022 (C) Possession date u/s 13(4) of SARFAESI Act, 2002 (D) Nature of Possession (Symbolic / Physical / Constructive)	(A) Reserve Price (B) EMD (last date of deposit of EMD) (C) Bid Increase Amount	Date / Time of E-Auction	Details of the encumbrances known to the secured creditors
1	Zonal SASTRA: Delhi	M/s. Radhey Sham Tandon Pvt. Ltd., 6189, GF& FF, Nawab Rd., Basti Harphool Singh, Sadar Thana Road, Delhi - 110006. Also at: Plot No. 135, Phase-IV, Udyog Vihar, Gurgaon Haryana, Shop No. 38 S D College Road Panipat Haryana, Shop No. 40 S D College Road Panipat Haryana, Sales Office-6189, Nawab Road Basti Harphool Singh, Sadar Bazar, Delhi-110006, Factory Site: 512, Sector 37, Pace City-II, Gurgaon Haryana, Property No. 472, Barton Market, Sadar Bazar, Near Paan Bazaar, Delhi-110006, Property No. 6182-89 Basement, Ground Floor, 1st Floor, 2nd Floor, & 3rd Floor Nawab Road Sadar Bazar, Delhi- 110006.	M/s. Radhey Sham Tandon Pvt. Ltd., 6189, GF& FF, Nawab Rd., Basti Harphool Singh, Sadar Thana Road, Delhi - 110006. Also at: Plot No. 135, Phase-IV, Udyog Vihar, Gurgaon Haryana, Shop No. 38 S D College Road Panipat Haryana, Shop No. 40 S D College Road Panipat Haryana, Sales Office-6189, Nawab Road Basti Harphool Singh, Sadar Bazar, Delhi-110006, Factory Site: 512, Sector 37, Pace City-II, Gurgaon Haryana, Property No. 472, Barton Market, Sadar Bazar, Near Paan Bazaar, Delhi-110006, Property No. 6182-89 Basement, Ground Floor, 1st Floor, 2nd Floor, & 3rd Floor Nawab Road Sadar Bazar, Delhi- 110006.	1. Built up godown at commercial property No.6182-89 ward No. XIV situated at ground floor Basti Harphool Singh, Sadar Thana Road, Nawab Road, Sadar Bazar Delhi 110006 without roof right admeasuring 67.10 sq. yds. In the name of Mrs. Veena Tandon (Guarantors) And 2. IP at 1st floor of the property MCD No. 6182-6189, Ward No. XIV) basti harphool Singh sadar Thana Road Delhi-110006 without roof right admeasuring 193 sq. yds. In the name of Mrs. Veena Tandon (Guarantors) (Both the properties shall be sold in a single Lot)	A) 27.05.2016, Amended on 20.04.2022 B) Rs. 5623.06 Lakh + int.+Charges C) 24.03.2023 and 30.10.2023 D) Physical	A) S.No. 1. and 2 236.00 Lakh B) 1. and 2 23.60 Lakh EMD last Date: 12.08.2024 C) Rs. 0.50 Lakh	From 13.08.2024 11:00 AM TO 04:00 PM	Not Known

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.msstcecommerce.com> on date and time of auction specified above. (4) For further details and complete Terms & Conditions of the sale., please refer : www.ibapi.in , www.msstcecommerce.com, <https://eprocure.gov.in/epublish/app>.

Date: 29-06-2024, Place : New Delhi

Rakesh Kumar, Chief Manager
AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

Classifieds
PERSONAL

I, Kundan S/o Anand Singh R/o 147/3, B-Block Gali No-15, KhajooriKhas North East Delhi-110094 my name is mentioned in my 10thclass CBSE record as Kundan. But my correct name is Kundan Singh. for all future purposes. Kundan Singh and Kundan both name sameperson.
004073604-01

I Raj Bala Gupta w/o Rakesh Kumar Gupta r/o A-2/95, 2nd floor, Paschim Vihar, Delhi-110063 have changed my name to RAJ BALA permanently.
0040736019-1

I, Manoj s/o Banwari r/o 484, Block A-14, Transit Camp, Anand Parbat, Delhi 110005 have changed my name as MANOJ BHATT.
0040736034-1

I,Ankit Patel (UID:N0.6860-6187-7708) S/o Manoj Kumar Patel R/o-F-4, Rajpur-Khurd Extension, PO Ignou, South-Delhi-110068,that my-father's name is wrongly-written in my 10th-class certificate as Manoj Patel Instead-of his correct-name Manoj Kumar Patel.
0040736092-8

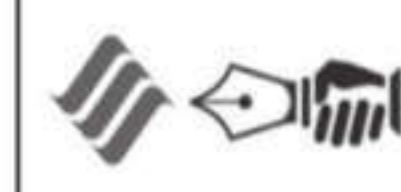
I,Sumeet Chopra,W/o Sukrit Singh Khurana,R/o N-33 Jangpura Extention,South Delhi-110014,have Change my name to Sumeet Khurana,for all,future purposes.
0040736065-9

I, Raj Kumar s/o Ramesh r/o 1207/C-6, Transit Camp, Anand Parvat, Delhi-110005 have changed my name as RAJ KUMAR BHATT.
0040735836-1

LOST & FOUND

All original property related documents and back chain of my House Bearing-No.A-87, Fateh-Nagar, Tilak-Nagar,New Delhi-110018,has-been lost.finder contact:Meena Sharma W/o,Ashok Sharma,R/O-A-87, Fateh-Nagar, Tilak-Nagar,New-Delhi.Mobile-No—9873931656.
0040736092-12

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NOTICE FOR COMMERCIAL/OFFICE SPACE REQUIRED ON LEASE/RENT
State Bank of India, Regional Business Office-8 Lakhimpur Kheri, Lucknow Module invites application to hire the commercially approved premise for Commercial/Office use located in Lakhimpur for RACC Lakhimpur, SME Lakhimpur & RBO 8 Lakhimpur, Office in District Lakhimpur Kheri, having Built up area of approx. 850 to 900 Sq.Mts. (Floor Area) and preferably on a main road with adequate open/covered parking space (free of cost). The entire space should be on one single floor and also preferably at ground floor only. Premises should be ready for possession / occupation. Plots at suitable place may also be considered. Complete Set of Documents may be downloaded from Bank's website: www.sbi.co.in under "Procurement News". Any corrigendum, addendum will be available only on our website. Submission of application is 30.06.2024 from 10:00 AM to 13.07.2024 at 5:00 PM and same will be opened on 15.07.2024 at 3:00 PM.
Date: 30.06.2024 REGIONAL MANAGER (RBO-8 Lakhimpur)

punjab national bank
(A Government of India Undertaking)
Circle SASTRA, SCO 43, 2nd Floor, Phase 2, Sector 54, SAS Nagar (Mohali) - 160055, E-mail: cs8312@pnb.co.in

(WITHOUT PREJUDICE)
Date: 28.06.2024

To,

(1) M/s Sant Deepak Educational and Charitable Trust, # Global Group of Institutions, Village Nachraon, Radaur, Distt. Yamuna Nagar, Haryana - 135133 (Borrower & Mortgagor)

(2) Sh. CA Sanjay Kumar Jindal S/o Sh. Prem Chand, Resident of House No. 1201, Sector 17, HUDA, Jagadhari, Haryana - 135003. (Guarantor)

(3) Smt. Indu Jindal W/o Sh. Sanjay Kumar Jindal, Resident of House No. 1201, Sector 17, HUDA, Jagadhari, Haryana - 135003. (Guarantor)

(4) Sh. Sulabh Jindal S/o Sh. Sanjay Kumar Jindal, Resident of House No. 1201, Sector 17, HUDA, Jagadhari, Haryana - 135003. (Guarantor)

(5) Sh. Rakesh Kumar S/o Sh. Narinder Kumar, Resident of C-1, 414-A, Jaroda Gate, Jagadhari, Haryana - 135003. (Guarantor)

(6) Sh. Rajan Kumar S/o Sh. Narinder Kumar, C-1, 414-A, Jaroda Gate, Jagadhari, Haryana - 135003. (Guarantor).

Sir/Madam,

REG: NOTICE UNDER SECTION 13(8) OF SARFAESI ACT, 2002 READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS

Notice is hereby given to YOU THE ADDRESSEES that the below described immovable property mortgaged / charged to the secured creditor, the Symbolic possession of which has been taken by Authorised Officer of PNB Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of Rs. 16,06,53,606.53 (Rupees Sixteen Crore Six Lakhs Fifty Three Thousand Six Hundred Six and Fifty Three Paise only) as on 29.06.2021 plus penal interest, insurance & legal expenses, less recovery (if any) until payment in full, due to the Punjab National Bank Secured Creditor from

(1) M/s Sant Deepak Educational and Charitable Trust # Global Group of Institutions, Village Nachraon, Radaur, Distt. Yamuna Nagar, Haryana (Borrower & Mortgagor)

(2) Sh. CA Sanjay Kumar Jindal S/o Sh. Prem Chand, Resident of House No. 1201, Sector 17, HUDA, Jagadhari, Haryana - 135003. (Guarantor)

(3) Smt. Indu Jindal W/o Sh. Sanjay Kumar Jindal, Resident of House No. 1201, Sector 17, HUDA, Jagadhari, Haryana - 135003. (Guarantor)

(4) Sh. Sulabh Jindal S/o Sh. Sanjay Kumar Jindal, Resident of House No. 1201, Sector 17, HUDA, Jagadhari, Haryana - 135003. (Guarantor)

(5) Sh. Rakesh Kumar S/o Sh. Narinder Kumar resident of C-1, 414-A, Jaroda Gate, Jagadhari, Haryana - 135003. (Guarantor)

(6) Sh. Rajan Kumar S/o Sh. Narinder Kumar, C-1, 414-A, Jaroda Gate, Jagadhari, Haryana - 135003. (Guarantor)

As per demand notice dt. 04.10.2021 issued under section 13(2) of the SARFAESI Act. The Details of secured assets intended to be enforced are mentioned as under:- Land measuring 80K-00M along with Building thereon situated at Village Nachraon Hadbast No. 9, Sub-Tehsil Radaur, Tehsil Jagadhri, Distt. Yamuna Nagar comprised in Khewat No. 5 Khatauli No. 5 Khasra No. 22/2(8-0), 3(8-0), 4(8-0), 5(8-0), 6(8-0), 7(8-0), 8(9-18), 9(8-2), 10(6-4), 14/2(3-16), 15(5-11), 23/11(7-9) as per Jamabandi for the Year 2004-2005 out of above land 80K-00M/Maria mortgaged to the Bank.

Details of Title deeds deposited:- Regd Sale Deeds No. 1484 dtd. 07.12.2007, 1485 Dtd. 07.12.2007, 1486 dtd 07.12.2007 and 2041 dtd 17.03.2009 duly registered at the Office of Sub-Registrar Radaur, Distt. Yamuna Nagar, the name of M/s Sant Deepak Educational and Charitable Trust.

Please note that as per section 13(8) of the SARFAESI Act, you may redeem the aforesaid secured asset within a period of 30 days by repaying your entire dues. The said subsection 8 of section 13 is reproduced below:-

"Where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by him is tendered to the secured creditor at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets:-

(i) The secured assets shall not be transferred by way of lease assignment or sale by the secured creditor; and

(ii) In case, any step has been taken by the secured creditor for transfer by way of lease or assignment or sale of the assets before tendering of such amount under this sub-section, no further step shall be taken by such secured creditor for transfer by way of lease or assignment or sale of such secured assets."

You addresses are, therefore requested to redeem the aforesaid secured asset within a period of 30 days in pursuance of Section 13(8) of the SARFAESI Act, read with Rule 8(6) of the Rules of 2002 by repaying dues of Rs. 16,06,53,606.53 (Rupees Sixteen Crore Six Lakhs Fifty Three Thousand Six Hundred Six and Fifty Three Paise only) as on 29.06.2021 with interest debited upto 31.05.2021 plus further interest w.e.f. 01.06.2021 plus penal interest, insurance & legal expenses less recovery if any, failing which the above said secured assets will be put on auction and publication of sale notice will take place in pursuance of Rule 9(1) of the SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS.

Place: Mohali
Date: 28.06.2024

AUTHORIZED OFFICER
Punjab National Bank, Secured Creditor

AMBIT FINVEST PRIVATE LIMITED
Corporate Off: Kanakia Wai Street, 5th floor, A 505-510, Andheri-Kurla Road, Andheri East, Mumbai-400093

DEMAND NOTICE
UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the authorized officer of **Ambit Finvest Private Limited** under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably "believes that borrower(s) is/are avoiding the service of the demand notice(s)", therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

Name of the Borrower(s)	Demand Notice Date Amount	Description of Immovable property/ properties mortgaged
1. SABDAR SHADIN	21.06.2024	HOUSE (PROPERTY MEASURING AREA 187 SQ YDS. I.e. 6 MARLA 2 SARSAI BEING 1/10 SHARE OUT OF COMPRISED IN KHEWAT NO. 228 KHATA NO. 279 KHASRA NO. 109 /2(3-2) SITUATED AT KUNJAL TEHSIL BAPOLI DISTT PANIPAT HARYANA BOUNDARY OF THE SAID PROPERTY :- EAST - VACANT PLOT WEST - GALI NORTH - GALI SOUTH - GALI AND HOUSE OF HARUN
2. GULSHAN ANIS	Rs. 26,51,256.34 (Rupees Twenty Six Lakh Fifty One Thousand Two Hundred Fifty Six And Thirty Four Paise Only) As On : 14-06-2024	
3. SHAHADEEN IBRAHIM		
LAN: PNT000000092422		

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinafter within 60 days from the date of the publication together with applicable interest, additional interest, source charges, cost and expenses till the date of realization of payment. The borrower(s) may note that AFPL is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s).

In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, AFPL shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. AFPL is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), AFPL also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the AFPL. This remedy is in addition and independent of all the other remedies available to AFPL, under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or transferring of secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of AFPL and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-
Place: PANIPAT (HARYANA)
Date : 28/06/2024

Vijay Sharma, Authorised Officer
Ambit Finvest Private Limited

AXIS BANK
Retail Asset Centre: Axis Bank Ltd. Gigaplex, NPC-1, 3rd Floor MIDC, Andri Knowledge Park, Mugulim Road Andri Navi Mumbai-400708 Also at Axis Bank Ltd. Axis House, Tower T-2, 2nd Floor, I-14, Sector-128, Noida Expressway, Jaypee Greens Wishtown, Noida (U.P.)-201301 Corporate Office: Axis House, Block-B, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai-400025 Registered Office: Tishul, Sector-10 opposite Samaritesh Temple, Law garden, Elitbridge Ahmedabad-380036

POSSESSION NOTICE UNDER SARFAESI ACT 2002
Whereas The undersigned being the Authorized Officer of Axis Bank Ltd. under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued demand notice to the Borrower(s) / Co-Borrower(s) / Mortgagor(s) mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The Borrower(s) / Co-Borrower(s) / Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) / Co-Borrower(s) / Mortgagor(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 below-mentioned dates. The Borrower(s) / Co-Borrower(s) / Mortgagor(s) 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 Axis Bank Ltd. The Borrower(s) / Co-Borrower(s) / Mortgagor(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.

Name of Borrower / Co-borrower: 1. M/s Ananya Enterprises H No. 190-lq, Ratan Lal Nagar, Kanpur, Uttar Pradesh - 208022 Through its Proprietor Mr. Sanjay Bajpai, 2. Mr. Sanjay Bajpai S/o Shri Prakash Bajpai Proprietor M/s Ananya Enterprises H.no. 190-lq, Ratan Lal Nagar, Kanpur, Uttar Pradesh - 208022. 3. Mr. Prakash Bajpai S/o Shri Kripa Shankar H.no. 190-lq, Ratan Lal Nagar, Kanpur, Uttar Pradesh - 208022

Description of Property: All That Piece And Parcel Of Land Western Portion Of House No. 190/lq Block R. N. Scheme No. 2 Ratan Lal Nagar Kanpur Nagar Admeasuring 128.90 Sq. Yds. Together With All The Buildings And Structures Thereon, Fixtures, Fittings And All Plant And Machinery Attached To The Earth Or Permanently Fastened To Anything Attached To The Earth, Both Present And Future, Bounded As Under In The Name Of Mr. Prakash Bajpai, East - As Per Deed, West - As Per Deed, South - As Per Deed, North - As Per Deed

Date of Demand Notice :	Date Of Possession	Outstanding Amount: Rs. 11,30,458 (Rupees Eleven lakh Thirty Thousand Four Hundred Fifty Eight Rupees Only)
15 MARCH 2024	28 JUNE-2024	

The above-mentioned Borrower(s) / Co-Borrower(s) / Mortgagor(s) having given a 30 days' Notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days' from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: 30-06-2024, Place: Noida
Authorized Officer, Axis Bank Ltd.

"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.

DEMAND NOTICE
EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED.
CIN: U67100MH2007PLC174759
Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098
Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, ("The Act") read with rule 3 (1) of the Security Interest (Enforcement) Rules 2002.

The undersigned is the Authorized Officer of the Edelweiss Asset Reconstruction Company Limited ("EARC") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. In exercise of powers conferred under the Section 13 (12) of the Act read with rule 3 of the security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued a Demand Notice under section 13 (2) of The Act, calling upon the following borrower(s), to repay the amounts mentioned in the respective Demand Notice issued to them that are also given below. In connection with above, Notice is hereby given once again, to the Borrowers to pay EARC, within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice, from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said borrower(s). As security for due repayment of the loan, the following asset have been mortgaged to EARC by the said borrower(s) respectively.

Sl No	Name Of The Borrower(s)/Co-Borrower (s)/Loan Account Number	Demand Notice Date & Amount	Details of the Trust & Assignor
1.	Munni Varma (Borrower) Dilip Varma, Siddha Nath Varma & Deepak Varma (Co-Borrower) LAN:- HM/0055H/16/100027	27/05/2024 & Rs.14,89,905/-	EARC TRUST SC 438 & Grium Housing Finance Limited
2.	Shanti Devi Varma (Borrower) Dilraj Varma (Co-Borrower) LAN:- HM/0043H/17/100041	24/05/2024 & Rs.3,29,470/-	EARC TRUST SC 438 & Grium Housing Finance Limited

Description Of Property:- All That Piece & Parcel Of Property Bearing Arazi No. 95/1, Area 680 Sq.Ft. Situated At- Mauza Ratanpur Padao, Tehsil Mughalsari, Distt. Chandauli, Bounded As Under: East: Land Of Saran; West: Land Of Renu Jaiswal; North: House Of Other Person, South: 5 Ft. Wide Rasta And Land Of Sanjay Chaubey

Description Of Property:- All That Piece & Parcel Of House On Plot On Khasra No 2327 At Mohalla Saipuram, Banki, Nawabganj, Barabanki, Adm. 41,898 Sq.Mtrs. Near Sanjay Marriage Hall, Nawabganj Pin Code: 225001 Bounded By:- East:- Road 16 Feet Wide, West:- House Of Rakesh Kumar Kashiya, North:- House Of Mr. Sharma, South:- House Of Ramavati.

If the said Borrowers shall fail to make payment to EARC as aforesaid, EARC shall proceed against the above secured assets under the section 13 (4) of the Act and applicable rules, entirely at the risks of the said Borrower(s) as to costs and consequences. The borrowers are prohibited under The Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of EARC. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder, shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 30.06.2024
Place: Mumbai

Sd/- Authorized Officer
For Edelweiss Asset Reconstruction Company Limited

IndusInd Bank
Registered Office: IndusInd Bank Limited, 2401 Gen. Thimmayya Road (Cantonment), Pune - 411 001, India.
Zonal Office: Financial Restructuring & Reconstruction Group, 11th Floor, Hyatt Regency Complex, New Tower, Bhikaji Cama Place, New Delhi-110066

[See Rule 8(1)] POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being Authorised Officer of IndusInd Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002 and in exercise of powers conferred under section 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated mentioned below calling upon the Borrower/ guarantor(s) / Mortgagor(s) mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrower, Guarantor(s) and Mortgagor(s) having failed to repay the amount, notice is hereby given to the borrower, guarantor(s), mortgagor(s) and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of said Rules on the below-mentioned date.

The Borrower, Guarantor(s), Mortgagor(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 the IndusInd Bank Limited.

Name of Borrower/ Guarantors/ Mortgagor	Description of the Immovable Property	Date of Demand Notice	Date of Possession	Amount in Demand Notice
M/s Jai Apparels, Mr. Amandeep Singh, Mrs. Jasleen	All that piece and parcel of Property measuring 100 Sq. Yards comprised in Khasra No. 1367 Khatula 177/181 Page No. 253 as per jamabandi for the year 2007-08 situated at Village Taraf Saidan, H. B. No. 172, Abbadi Known as Mohalla New Hargobind Nagar Tehsil & Distt. Ludhiana.	22.01.2024	28.06.2024	Rs. 37,87,800.47 (Rupees Thirty Seven Lac, Eighty Seven Thousand Eight Hundred & Paise Forty Seven only) as on 31.12.2023 together with further interest from 01.01.2024 plus cost, charges & expenses etc. thereon

Date: 30.06.2024
Place: Ludhiana (Punjab)
Authorised Officer, IndusInd Bank Ltd.

केनरा बैंक
भारत सरकार का उपक्रम
Indira Nagar-II, Lucknow, Uttar Pradesh

Possession Notice (for Immovable Property)

The Authorized Officer of Canara Bank under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 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 on the date mentioned against account and stated hereunder calling upon the borrowers/guarantors/mortgagors to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrowers/guarantors/ mortgagors having failed to repay the amount notice is hereby given to the borrowers/guarantors/ mortgagors and the public in general that the undersigned has taken the symbolic possession of the Property described herein below in exercise to powers conferred on him/her under section 13(4) of the said act read with the Rule-8 of the said Rules on the date mentioned hereunder. The borrowers attention is invited to the provision of Sub-Section (8) of section 13 of the Act, in - respect of time available to redeem the secured assets. The Borrowers/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the property. Any dealing with the property will be subject to the charge of Canara Bank for the amounts and interest thereon. Details of the mortgaged Property of which the possession had been taken is as follows.

Name of the Borrower/ Guarantor	Detail of the Mortgaged Properties	Amr due as per Possession Notice	Date of Demand Notice	Date of Possession
Branch:- Indira Nagar-II				
Borrower :- M/S Ansh Agarwal Prop. Shri Bharat Kishor S/O Sri Mool Chand	Land and Building Situated at Bhukhand No. 38 Part of Khasra No 1062 Situated at Village Jehta Pargana and Tehsil Lucknow Measuring 119.888 Sq Mt. Owned by:- Mr Bharat Kishor S/o Sri Mool Chand Boundaries:- North: Bhukhand No 39 South: 20 Ft Wide Road East: 18 Ft Wide West: Aranj Degar	Rs 19,26,153.05 +Intt & Other exp.	05.02.2024	25.06.2024

Date:- 30.06.2024
Place:- Lucknow
Authorised Officer, Canara Bank

पंजाब नैशनल बैंक
...the name you can BANK upon!

Circle SASTRA Centre, ITI Chowk, Dabra Road, Hisar-125005, Email ID-cs8239@pnb.co.in

E-AUCTION SALE NOTICE TO GENERAL PUBLIC/ UNDER RULE 8 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Whereas under section 13(2) of the 'Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, the Authorized Officer has issued demand notices on the date mentioned against accounts for the recovery of sum plus interest w.e.f mentioned in each account from the borrowers/guarantors/mortgagors (herein referred to as borrowers). Further, In exercise of powers contained in the 'Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, the Authorized Officer has taken the possession of the herein mentioned secured assets which are held as securities in respect of Loan/credit facilities granted to below mentioned borrowers.

Whereas sale of the secured asset/s is to be made through Public E-auction for recovery of the secured debt due to Punjab National Bank described herein with further interest + other expenses (minus any recovery received in the account). The General Public is in bid either personally or by duly authorised agent." It is open to the Bank to appoint a representative and to make self-bid and participate in the auction

SCHEDULE OF THE SECURED ASSETS

Sr. No	Name of Branch	Name of Account/Name of Borrower	Description of Properties along with name of Mortgagors (Owner of the Property)	Possession Date u/s 13(4) of SARFESI ACT 2002	Details of encumbrances Known to the secured creditors	Reserve Price	Earnest Money Deposit (EMD) Amount	Date & Time of Inspection	Date of Demand Notice u/s 13(2) of SARFAESI ACT 2002
1.	NAM Bhiwani (760000)	M/s Durga Bhatta Co, Sui Mor, Vil Bapora, Distt Bhiwani. Sh. Pawan Kumar S/o Ram Niwas (Prop of M/s Durga Bhatta Company) R/o Village Bapora, Tehsil & Distt. Bhiwani Guarantors- 1. Sh. Karambir S/o Ram Chander S/o Nanna Ram R/o Village Bapora, Tehsil & Distt. Bhiwani. A/c No. 7600008700000042, 7600009300000173, 7600001L00000178.	Equitable Mortgage of Residential property Land comprising in Khewat no. 937/min khasra 4 killas no. 11(2-16) 19(5-0) 20(8-0) khasra no 5 killas 7/1(0-18) 14/2(4-0) 15(6-11) 16(8-0) 17/1(7-12) 24/1(3-11) 25/1(6-18) total land measuring 53Kanal-5Marla 53/4264th share of owner i.e. 0Kanal-13.25 Marla (which comes to 400 Sq yds) of Mauja Bhiwani Jonpal-I, Tehsil & Distt. Bhiwani; Ownership in name of Smt. Ramrati Devi W/o Ved Parkash S/o Tara Chand R/o Village Bapora, Tehsil & Distt. Bhiwani vide Sale deed no. 4902 dated 03.09.2010 to be read with Jamabandi for the year 2006-2007 of Bhiwani Jonpal-I, Tehsil & Distt. Bhiwani & Mutation no. 22958 having dimension as stated. East: 63' Rasta, West: Plot of Sh. Umed Singh, North: 68' Rasta, South: Plot of Smt. Shanti, Property ID- PUNB76000093173.	21.01.2023	Nil	Rs 22.82 lac	Rs. 228200/-	19.07.2024 10.00 AM - 16.00 PM	13.05.2022
2.	Dhigawa Mandi, Distt. Bhiwani (207910)	(1) Smt. Sumitra W/o Manoj Kumar (2) Manoj Kumar S/o Ishwar Singh R/O Village Jui Khurd Tehsil & Distt. Bhiwani, A/c No. 20795076000014	Equitable mortgage of Single story commercial property comprising in khewat no 238 khatoni no 477-480 Total land area 45Bigha-19Biswani and share comes to 3/1958th i.e. 3 Biswa (147 Sq Yds) situated in inner street from Bhiwani-Loharu road, Just behind SHGB Bank, Near Bus Stand, Village Jui, Tehsil & Distt. Bhiwani [ownership in name of Sh. Manoj Kumar S/o Ishwar Singh vide Transfer deed no. 6599 dated 16.10.2015 and Tatima deed no. 6942 dated 30.10.2015 SR Bhiwani to be read with Mutation no 2212 dated 16.07.1990, 3886 dated 19.10.2015 and 3890 dated 04.11.2015] further bounded as under. East : 15' 0" Road, West : 32' 0" Property of Sharda Nand, North : 34' 4" Gali & Property of Ishwar Singh, South : 45' 4" Property of Preet Pal PROPERTY ID - PUNB207950760014.	07.06.2023	Nil	Rs. 11.79 lac	Rs. 117900/-	19.07.2024 10.00 AM - 16.00 PM	16.03.2023
3.	Dhigawa Mandi, Distt. Bhiwani (207910)	Shri Ishwar Singh S/O Ram Singh R/O Village Jui Khurd Distt. Bhiwani A/c No. 20795076000021	Equitable mortgage of Single Story Commercial property in form of 3 shops comprising in Khewat no 90 khatoni no 175 khasra no. 726// 327/3/2/1 (0-13) Total land area 0B-13Biswa and share comes to 3/26th i.e. 1Biswa-10Biswani (75 Sq Yds) situated in street, Opposite SBI Bank, in front of SHGB Bank, Loharu-Bhiwani Road, Bus Stand, Main Market, Village Jui Khurd, Tehsil & Distt. Bhiwani [ownership in name of Sh. Ishwar Singh S/o Ram Singh vide Sale deed no. 10926 dated 19.02.2015 & Tatima Deed no 6623 dated 19.10.2015 SR Bhiwani to be read with Mutation no. 2212 dated 16.07.1990 and 3803 dated 24.03.2015] further bounded as under; East : 23' 2" Property of Jogender, West : 33' 2" Rasta/Street, North : 21' 0" Property of Suresh, South : 19' 0" Private passage of Jogender, PROPERTY ID - PUNB207950760021	07.06.2023	Nil	Rs. 20.38 lac	Rs. 203800/-	19.07.2024 10.00 AM - 16.00 PM	16.03.2023

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

- First Bid Should Start at Amount higher than the Reserve Price.
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
- The particulars of Secured Assets specified in the Schedule hereinabove have been 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.
- The sale is to be confirmed by the secured credit or through E-Auction platform provide at the website <https://www.mstcecommerce.com> as above prescribed Schedule.
- For detailed terms and conditions of the sale, please refer www.mstcecommerce.com
- Successful Bidder will contact the Authorised Officer for depositing remaining amount of bid.
- EMD & KYC will be done online through portal <https://www.mstcecommerce.com>
- MSTC LIMITED-HELP DESK NO.033-22901004/18001025026/011-41106313 OR 1800-103-5342 or E-MAIL at ibapiop@mstcecommerce.com, ibapifin@mstcecommerce.com and helpdesk@mstcindia.co.in

Date: 29.06.2024
Place: Hisar
(Authorized Officer)

financialexp.apar.in

New Delhi

SBI STATE BANK OF INDIA

Stressed Assets Recovery Branch, Retail
1st Floor, 23, Najafgarh Road, New Delhi - 110015,
Ph.: 25419177, 25412977, e-mail: sbi.05169@sbi.co.in

CORRIGENDUM

This is in reference to the advertisement published in this newspaper on **06-06-2024** for E-Auction Sale Notice in which the property of **M/s Daurli Ispat Pvt Ltd** at had E-Auction on 06-07-2024. The E-Auction has been rescheduled to **09-07-2024**

Other details and terms and conditions of the e-auction remain the same.

Date : 29-06-2024, Sd/- Authorised Officer,
Place : New Delhi State Bank of India

Circle SASTR Centre: East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091, Ph.: 011-22779758, 22785289

SH. SANDEEP JAIN S/O SH. K.C.JAIN (BORROWER), ADD: E-8, NIVODITA ENCLAVE, A-6, PASCHIM VIHAR, NEW DELHI-110063. ALSO AT: S-3, LIG, IIND FLOOR, PLOT No. B-1/81, DLF DILSHAD EXTENSION-II, HADBAST, VILLAGE- BRAHMPUR URF BHOPURA, PARGANA-LONI, TEHSIL & DISTT. GHAZIABAD U.P 201005. SMT. PRITHA JAIN W/O SH. SANDEEP JAIN (CO-BORROWER), ADD: S-3, LIG, IIND FLOOR, PLOT No. B-1/81, DLF DILSHAD EXTENSION-II, HADBAST, VILLAGE- BRAHMPUR URF BHOPURA, PARGANA-LONI, TEHSIL & DISTT. GHAZIABAD U.P 201005. ALSO AT: E-8, NIVODITA ENCLAVE, A-6, PASCHIM VIHAR, NEW DELHI-110063.

Sub: Notice for Removal/Lifting the items lying in the property in the Account Sandeep Jain loan Account 08446015001522.

In reference to above captioned subject for Removal/Lifting the items/Luggage lying in the property "RESIDENTIAL FLAT NO-S-3 (LIG), (SECOND FLOOR), (WITH ROOF RIGHT) THREE STOREY BUILDING BUILT ON FREE HOLD PLOT NO. B-1/81 AT DLF DILSHAD EXTENSION-II HADBAST VILL: BRAHMPUR URF BHOPURA PARGANA - LONI, TEHSIL AND DISTT-GHAZIABAD. AREA 37.16 SQMTRS BELONGING TO SANDEEP JAIN".

It is to inform you that during the Physical Possession as per DM Order 8044/2022 dated 28.10.2022 some inventory was found in the said premises.

So, you are requested to Remove/Lift the items/Luggage lying in the property with in the 7 days time of this notice, otherwise the Bank will dispose off the inventory at your risk and responsibility.

Authorized Officer,
Punjab National Bank,

Circle SASTR Centre: East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091, Ph.: 011-22779758, 22785289

SH. SANDEEP JAIN S/O SH. K.C.JAIN (BORROWER), ADD: E-8, NIVODITA ENCLAVE, A-6, PASCHIM VIHAR, NEW DELHI-110063. ALSO AT: S-3, LIG, IIND FLOOR, PLOT No. B-1/81, DLF DILSHAD EXTENSION-II, HADBAST, VILLAGE- BRAHMPUR URF BHOPURA, PARGANA-LONI, TEHSIL & DISTT. GHAZIABAD U.P 201005. SMT. PRITHA JAIN W/O SH. SANDEEP JAIN (CO-BORROWER), ADD: S-3, LIG, IIND FLOOR, PLOT No. B-1/81, DLF DILSHAD EXTENSION-II, HADBAST, VILLAGE- BRAHMPUR URF BHOPURA, PARGANA-LONI, TEHSIL & DISTT. GHAZIABAD U.P 201005. ALSO AT: E-8, NIVODITA ENCLAVE, A-6, PASCHIM VIHAR, NEW DELHI-110063.

Sub: Notice for Removal/Lifting the items lying in the property in the Account Sandeep Jain loan Account 08446015001522.

In reference to above captioned subject for Removal/Lifting the items/Luggage lying in the property "RESIDENTIAL FLAT NO-S-3 (LIG), (SECOND FLOOR), (WITH ROOF RIGHT) THREE STOREY BUILDING BUILT ON FREE HOLD PLOT NO. B-1/81 AT DLF DILSHAD EXTENSION-II HADBAST VILL: BRAHMPUR URF BHOPURA PARGANA - LONI, TEHSIL AND DISTT-GHAZIABAD. AREA 37.16 SQMTRS BELONGING TO SANDEEP JAIN".

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Authorized Officer,
Punjab National Bank,

केनरा बैंक Canara Bank

भारत सरकार का उद्यम A Government of India Undertaking

Regional Office-HIG18, Chandra Vihar, Lakhanpur, Kanpur-208002, Ph.:0512-2583225

Gazette/Notice

The court Hon'ble Additional District Magistrate (Finance and Revenue) Jhansi has passed the order in case no. 2420/2023 computerized case no. D202306370002420 dated 11.12.2023 to give physical possession of the said property to the authorized officer of the bank.

Loan Account Details-

Name and Address	A/C No.
1. M/s Radha Traders (Borrower) Resident - 44 Bahaur Unnao Gate, Jhansi, District Jhansi U.P.-284001	4304261000010
2. Mrs. Vandana Sahu wife of Shri Deepak Kumar Sahu (Proprietor Borrower)	170002046925
3. Shri Deepak Kumar Sahu son of Ganesh Prasad Sahu (Guarantor) Both Resident - 593 Unnao Gate Manik Chowk, Jhansi Khas, District Jhansi-U.P. 284002	4304755000009
	4304753000005

Details of Mortgaged Property	Boundary
Property (1)- All part and parcel of a residential plot situated at Arazi No. 251, Ward No. 41, Mauza- Dadiyapura, Pargana and District Jhansi, U.P. Area- 68.59 sq. meter, property in the name of Mrs. Vandana Sahu wife of Shri Deepak Kumar Sahu	East- Jeetu Soni's plot West- 15 feet road North- Seller's plot South- Seller's plot
Property (2)- All part and parcel of a residential house, situated at Ward No. 50, old house No. 32/40 and new No. 519 and present No. 593, outside Unnao Gate, Jhansi, District - Jhansi U.P. Area- 21.97 sq. meter, property in the name of Shri Deepak Kumar Sahu son of Shri Ganesh Prasad Sahu	East- Lalli's field West- 29 feet road North- Shakun Sahu's house and shop South- Ghanshyam Yadav's house and shop

Therefore, you are advised to vacate the said property (house) within 15 days. If any tenant is living in the said property, then vacate the house from him also and hand over the possession to the bank. Otherwise, the bank will take possession of the said property with the help of administration and police, for whose expenses and costs will be born by you responsible. Please provide your cooperation in loan recovery.

Authorised Officer, Canara Bank

LODHA BUILDING A BETTER LIFE

MACROTECH DEVELOPERS LIMITED

Regd. Off: 412, Floor-4, 17G Vardhaman Chamber, Cawasji Patel Road, Horniman Circle, Fort, Mumbai 400011

Corp. Off: Lodha Excelus, L 2 Apollo Mills Compound, N M Joshi Marg, Mahalaxmi, Mumbai 400011

CIN: 1452000MH1995PLC090041 Website: www.lodhagroup.in

Email: investor.relations@lodhagroup.com Tel: +91 22 6773 7373

NOTICE OF THE 29th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION AND RECORD DATE

NOTICE is hereby given that the 29th Annual General Meeting (AGM) of the Company will be held on Friday, August 23 at 3:30 pm (IST) through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), to transact the business, as set out in the Notice concerning the 29th AGM of the Company. The deemed venue of the meeting shall be Lodha Excelus, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011.

In compliance with all the applicable provisions of the Companies Act, 2013 (Act) and the Rules made thereunder and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) read with General Circular No. 20/2020 dated May 5, 2020, and subsequent circulars issued in this regard by the Ministry of Corporate Affairs (MCA) and Circular No. SEBI/HO/CFD/PoD-2/PICIR/2023/4 dated January 5, 2023 and Circular No. SEBI/HO/CFD/CFD-PoD-2/PICIR/2023/167 dated October 7, 2023 issued by the SEBI along with other applicable Circulars issued in this regard by the MCA and SEBI (hereinafter collectively referred to as "Circulars") the Notice of 29th AGM and the Integrated Report including the Audited Financial Statements for the financial year 2023-24 have been sent in electronic mode to Members whose email-IDs are registered with Company / Registrar and Share Transfer Agent (RTA) / Depository Participant(s) (DPs). The dispatch of Integrated Report including Notice to Members through emails has been completed on Saturday, June 29, 2024.

The Notice of the 29th AGM and Integrated Report for the financial year is also available on the Company's website at www.lodhagroup.in, the Stock Exchanges websites i.e., BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of Link Intime India Private Limited (Link Intime) at <https://linkintime.co.in/>. The documents pertaining to the items of business to be transacted in the AGM shall be available for inspection by electronic means. Members who are interested in inspecting the documents referred to in the Notice may send an email to investor.relations@lodhagroup.com.

Instruction for Remote e-voting and e-voting during the AGM

- In accordance with the provisions of Section 108 and other applicable provisions, if any of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Listing Regulations, the Company is pleased to provide the facility of remote e-voting to the members, to enable them to exercise their right to vote on the resolutions proposed to be passed at the AGM. The facility of casting votes by the members using an electronic voting system and for participation in the 29th AGM through VC/OAVM facility along with e-voting during the AGM will be provided by Link Intime.
- The cut-off date for determining eligibility of members for voting through remote e-voting and e-voting during the 29th AGM is **Friday, August 16, 2024 (Cut-Off Date)**. A person whose name is recorded in the register of members or in register of beneficial owners maintained by the Depositories as on cut-off date shall be entitled to avail the facility of remote e-voting and e-voting during the AGM.
- The remote e-voting period will commence on Tuesday, August 20, 2024 at 9:00 a.m. (IST) and end on Thursday, August 22, 2024 at 5:00 p.m. (IST) and thereafter remote e-voting module shall be disabled for voting by Link Intime. E-voting shall also be made available during the AGM and the members attending the meeting who have not cast their vote through remote e-voting shall be able to vote during the 29th AGM. Once the vote on a resolution is cast by the Member, the member shall not be allowed to change it subsequently.
- Members who have acquired shares after the dispatch of the Integrated Report for the financial year 2023-24 but before the cut-off date are requested to obtain the User ID and Password by sending a request to Link Intime at linkintime.co.in or to the Company at investor.relations@lodhagroup.com. However, if a member is already registered with Link Intime for remote e-voting, then the members may use their existing User ID and Password and cast their vote.
- Members attending the AGM who have not cast their vote by remote e-voting shall be eligible to cast their vote through e-voting during the AGM. Members who have voted through remote e-voting shall be eligible to attend the AGM, however, they shall not be eligible to vote at the meeting.
- The instructions for remote e-voting and e-voting during the AGM for Members holding shares in dematerialised mode, physical mode and for members who have not registered their email addresses has been provided in the Notice concerning the AGM. Instructions for attending the AGM through VC/OAVM are also provided in the Notice of the AGM.
- The Company has appointed Mr. Shrawan A. Gupta, Practising Company Secretary (CP No. 9990) to act as the Scrutiniser for conducting voting process in a fair and transparent manner.
- In case of any queries / grievances, please refer to the Frequently Asked Questions ("FAQ") in accordance with the above circulars, dividends, in respect of physical folios wherein any of the above KYC details are not updated before the cut-off date, will be held back by the Company. Members may please note that the same will be released electronically only upon updating the KYC details.

Record Date and Payment of final dividend

The record date for the purpose of determining entitlement of members for the dividend for financial year 2023-24 is Friday, August 16, 2024 (Record Date). The dividend, if approved by the members will be paid on or after Monday, August 26, 2024 to the members whose names appear in the Registrar of Members or Register of Beneficial Owners (as the case may be), as on the Record Date.

TDS on Dividend

Members may note that as per the Income Tax Act, 1961, dividend income is taxable in the hands of the Members and the Company is required to deduct tax at source (TDS) from dividend paid to the Members at rates prescribed in the Income Tax Act, 1961. Members are requested to submit the relevant documents for TDS exemption/without TDS deduction in accordance with the provisions of the Income Tax Act, 1961 at <https://linkintime.co.in/formsgen-submission-cfm-form-15p-15h.html>

For Macrotech Developers Limited
Sd/-
Sanjoy Rangnekar
Company Secretary & Compliance Officer

SHARDA MOTOR INDUSTRIES LIMITED

(CIN: L74890DL1986PLC023202)

Registered Office: D-188, Okhla Industrial Area, Phase-I, New Delhi-110020
Tel.: +91 11 4733 4100 / Fax: +91 11 2681 1676, Email: investorrelations@shardamotor.com
Website: www.shardamotor.com

NOTICE

Pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, and other applicable laws, if any, this is to inform you that Trading Window shall remain closed from Monday, 1st July, 2024 until forty-eight hours of the declaration of Financial Results for the (1st) First Quarter ended 30th June, 2024, for all connected persons dealing in the Company's shares. Therefore, none of the connected persons of the company can deal in the company's shares during this "Prohibited Period".

The said notice is also available on the Company's website www.shardamotor.com and may also be accessed on the website of the stock exchanges i.e. www.bseindia.com and www.nseindia.com.

For Sharda Motor Industries Limited
Sd/-
Nitin Vishnoi
Executive Director & Company Secretary

Date: 29th June 2024
Place : Delhi

✓ YES BANK Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055.

Branch Office: Plot 1/3, 2nd Floor, West Patel Nagar, Delhi-110008 website: www.yesbank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
U/r. 8(6) read with Rule 9(1) of SARFAESI Rules

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 the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. "Secured Creditor", will be sold on "As is where is", "As is what is", and "Whatever there is" on **29th July 2024**, for recovery of Rs. 16,84,692.72/- (Rupees Sixteen Lakh Eighty-Four Thousand Six Hundred Ninety-Two and Paise Seventy-Two Only) due as on 18-May-2022 subject to further interest and charges at contracted rate, due to the Secured Creditor from (1) **Ms. Kausar Idrish** and (2) **Mohd. Idrish**, inspection of the mentioned property can be done on **20th July 2024 from 03.00 pm to 04.00 pm** by the interested parties/ tenderer after seeking prior appointment with Authorized Officer.

Name of Borrower/ Guarantor (s) / Security providers	(1) Ms. Kausar Idrish & (2) Mohd. Idrish Both ten B-5/10, Flat No. GF-03, DLF Ankur Vihar, Loni Ghaziabad-201102. Also at: A-365, Gali No.-7, Shri Ram Colony, Khajuri, Dayalpur, Delhi-110094
Amount Due as on 18-May-2022	Rs.16,84,692.72/- (Rupees Sixteen Lakh Eighty Four Thousand Six Hundred Ninety Two and Paise Seventy Two Only)
Description of Property	All the piece and parcel of the property situated at Plot No. B-5/10, LIG Flat No. GF-3, Ground Floor, Left Hand Back Side at DLF Ankur Vihar, Village- Loni, Tehsil & District- Ghaziabad, (U. P.). Boundaries: East: Plot No. B-5/11, West: Plot No. B-5/9, North: Plot No. B3/17, South: 9'00" Wide Road
Reserve Price (Rs.)	Rs. 6,90,000/- (Rupees Six Lakhs Ninety Thousand Only)
Earnest Money Deposit	Rs. 69,000/- (Rupees Sixty Nine Thousand Only)
Date of Physical Possession: 06-Mar-2023 & Date of Demand Notice: 22-Jun-2022	
Last Date for submission of BID	24th July 2024 till 3:00 pm
Dates & Time of E-Auction	29th July 2024, 11:00 am to 2:00 pm with extensions of 5 minutes each

For detailed terms and conditions of the sale, please refer to the link <https://www.yesbank.in/about-us/media/auction-property> provided in Secured Creditor's website i.e. www.yesbank.in

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Mr. Manish Kumar Contact No: +919250030360 and E-mail: manish.kumar51@yesbank.in and officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad Web Portal Address: <https://sarfaesi.auctiontiger.net> Bidder Support Numbers: +91 9265562821/18 & 9978591888, 079-68136880/68136837. E-mail: support@auctiontiger.net and ramprasad@auctiontiger.net. Contact person: Ram Sharma -9978591888.

As contemplated U/s.13(8) of the Act, in case if the total dues together with all costs, charges and expenses incurred by us are tendered at any time before the publication of the auction/ sale notice, then secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

SALE NOTICE TO BORROWER/GUARANTORS

The above shall be treated as Notice U/r. 9(1) read with 8(6) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within 15 days from the date of publication.

Sd/-
(Authorized Officer)
Date: 30-06-2024
Place: Ghaziabad
YES BANK Limited

✓ YES BANK Registered Office: YES BANK House, Off Western Express Highway, Santacruz East, Mumbai-400055.

Branch Office: Plot 1/3, 2nd Floor, West Patel Nagar, Delhi-110008 website: www.yesbank.in

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 the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. "Secured Creditor", will be sold on "As is where is", "As is what is", and "Whatever there is" on **29th July 2024**, for recovery of **INR 21,00,672.08/- (Rupees Twenty One Lakh Six Hundred Seventy Two and Paise Eight Only)** due as on **01-Feb-2023** subject to further interest and charges at contracted rate, due to the Secured Creditor from (1) **Mr. Aleehasan Ayooob & (2) Ms. Anjum Naji**. The reserve price will be Rs. 15,30,000/- (Rupees Fifteen Lakhs Thirty Thousand Only) and the earnest money deposit will be 1,53,000/- (Rupees One Lakh Fifty Three Thousand Only).

DESCRIPTION OF PROPERTY

Plot No. 119, LIG, Flat No. FF-1, 1st Floor, Block-C, Chams-V, Shalimar Garden Extn.-II, Village- Pasonda, Pargana-Loni, Ghaziabad, Uttar Pradesh

Date and time of sale of property: 29th July, 2024, 11 am to 2 pm with extension of 5 minutes each

Last date for submission of bid: 24th July, 2024 till 3 pm

Date and time of inspection of property: 20th July, 2024, 01:30 pm to 02:30 pm

For detailed terms and conditions of the sale, please refer to the link provided in <http://10.0.49.5/about-us/media/auction-property>--Secured Creditor's website i.e. www.yesbank.in.

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Mr. Manish Kumar on +919250030360 or Email: manish.kumar51@yesbank.in and Officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers : 9265562821, 079-6120054/598/568/587/538. Email: Gujarat@auctiontiger.net and Chintan.bhatta@auctiontiger.net.

As contemplated U/s.13(8) of the Act, in case if the total dues together with all costs, charges and expenses incurred by us are tendered at any time before the publication of the auction/ sale notice, then secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.

SALE NOTICE TO BORROWER/GUARANTORS

The above shall be treated as Notice U/r. 9(1) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within 15 days from the date of publication.

Sd/-
(Authorized Officer)
Date: 30-06-2024
Place: Delhi
YES BANK Limited

Karnataka Bank Ltd.

Your Family Bank. Across India.

Asset Recovery Management Branch
Plot no 8-B, First Floor,
Rajendra Park Pusa Road,
New Delhi-110060

Phone : 011-40591567(Ext-240)
E-Mail : delhiarm@kbnk.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

SALE NOTICE OF IMMOVABLE PROPERTY

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 Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged /charged to the secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of Karnataka Bank Ltd, the Secured Creditor on **10.06.2024**, will be sold on "As is Where is", "As is What is" and "Whatever there is" on **19.07.2024**, for recovery of **Rs.60,86,876.17 (Rupees Sixty lakhs Eighty Six Thousand Eight Hundred Seventy Six and paise Seventeen only)** i.e. (i) **Rs.45,34,029.25** Under PSTL A/c No.3717001800002101 along with future interest from 26.06.2023 due to the Karnataka Bank Limited, Jaipur-Vaishali Nagar Branch, C-13, Ground Floor, Vaishali Marg, Vaishali Nagar, Jaipur, Rajasthan-302021 the Secured creditor from (1) **M/s Chitransh Traders, Represented by its proprietor Mr.Nitin Mathur addressed at: Plot No.10, Sharma Colony, Near Mangal Munchi Nandipuri, Jaipur-302006 (2)Mr. Nitin Mathur S/o Mr. Ishwar Lal Mathur, All (2), (3) and (4) are addressed at, Flat No.101, F-40, Rimsha Apartment, Nandipuri, Sharma Colony, Ajmer Road, Jaipur-302006, being borrowers/ guarantors/ co--obligants.**

DESCRIPTION OF THE IMMOVABLE PROPERTY:

All that part & parcel of leasehold residential property Flat No.101, First Floor in building known as 'Rimsha Enclave' constructed Plot No.F-40, at Nandipuram F-scheme, located at Swei farm, Sodala, Jaipur having built up area 996.96 Sq. Ft. with right to use common areas in building and undivided proportionate share in land area of 307.66 Sq. Yrds, **Belonging to Mr.Nitin Mathur & Mrs. Suman Mathur**, Boundaries : East : Plot No.F-39 West: Plot No.F-40-A, North : 30'-0" Wide Road, South :Plot No.F-39-A

Reserve Price / Upset Price below which the property may not be sold: **Rs.59,46,000.00 (Rupees Fifty Nine Lakh Forty Six Thousand only)**

Earnest money to be deposited /tendered: **Rs.5,94,600.00 (Rupees Five Lakhs Ninety Four Thousand Six Hundred Only)**

(The borrower's / mortgagor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset).

(This Notice shall also serve as Notice under Sub Rule (1) of Rule (9) of Security Interest Enforcement Rules-2002 to the Borrower/Guarantors)

For detailed terms and conditions of sale, please refer to link in Karnataka Bank's Website i.e., www.karnatakabank.com under the head "Mortgage Assets For Sale".

The E-auction will be conducted through portal <https://bankauctions.in/> on **19.07.2024 from 11:30 A.M to 12:30 P.M** with unlimited extension of 05 minutes. The intending bidder is required to register their name at <https://bankauctions.in/> and get the user Id and password free of cost and get online training on E-auction tentatively on **18.07.2024** from M/s.dclosure, 605A, 8th Floor, Maltrivramam, Ameerpet, Hyderabad-500038, contact **No.040-23636405, mobile 8142008009**, E-mail: info@bankauctions.in.

Date : 29.06.2024
Place : Jaipur
Sd/- For Karnataka Bank Ltd.
Chief Manager & Authorised Officer.

बैंक ऑफ महाराष्ट्र Bank of Maharashtra

DELHI ZONAL OFFICE: Ground Floor, Plate B Block 04, NBCC East Kidwai Nagar, New Delhi 110023, LEGAL DEPARTMENT: Phone: (011) 26164817 / 26197769; FAX (011) 26171554; e-mail : legal_del@mahabank.co.in
Head Office: Lokmangal, 1501, Shivajinagar, Pune- 411005

UNDELIVERED DEMAND NOTICE

BRANCH NAME	NAME AND ADDRESS OF THE BORROWER	DETAILS OF THE SECURITY	DATE OF DEMAND NOTICE
Karol Bagh Branch	1. Shri Anil S/o Shri Radha Charan Gautam Flat No. 201 (First Floor Front Side), Plot No. 66-B, Matiala Extension, Kiran Garden, Uttam Nagar, Delhi-110059	All that pieces and parcel of the property consisting of Flat (Known as Flat No. 201) on the First Floor-Front Side Plot No. 66-B, Block-B, admeasuring 70 sqr. yards and situated at Kiran Garden, Matiala Extension, Gali No. 7, Uttam Nagar, Delhi (building known as SAMRIDHI APARTMENT) registered in the name of Shri Anil S/o Shri Radha Charan Gautam and Smt. Pooja Guatam W/o Shri Anil	22.04.2024 DATE OF DISPATCH OF DEMAND NOTICE VIDE REGD./ SPEED POST 23.04.2024 TOTAL AMOUNT DUE AS PER DEMAND NOTICE Rs. 16,66,649/- (Rupees Sixteen Lakh Sixty Six Thousand Six Hundred And Forty Nine Only) + further int. thereon @ 9.40% w.e.f. 22.04.2024 + cost, charges & expenses incurred since date of NPA i.e. 31.01.2024
	2. Smt. Pooja Gautam W/o Shri Anil Flat No. 201 (First Floor Front Side), Plot No. 66-B, Matiala Extension, Kiran Garden, Uttam Nagar, Delhi-110059		

We have already issued detailed demand notice u/s 13(2) of the securitisation and reconstruction of financial assets and enforcement of security act, 2002 by speed post/regd. Post to you which has been return undelivered/refused. You can collect the original notice/cover addressed to you, from the undersigned and/ or Bank of Maharashtra, Karol Bagh Branch, Delhi and are further advised to pay the total outstanding amount mentioned above with interest & cost etc. within 60 days from the date of notice referred to as above to avoid further action under SARFAESI Act, 2002. Kindly take note that our further action as per the provision of the SARFAESI Act-2002 will continue till the repayment of total outstanding dues of bank.

Date: 29.06.2024
Place: New Delhi
Authorised Officer
Bank of Maharashtra

केनरा बैंक Canara Bank

भारत सरकार का उद्यम A Government of India Undertaking

Regional Office- Aligarh

E-AUCTION NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO 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 Constructive / Symbolic / Physical 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 Borrowers/ Mortgagors & Guarantors	Amount due as per notice ₹	Description of Properties	Type of Possession	Reserve Price EMD 10% ₹
Branch: Sikandra Rao, Ph. No. 7983999574, E-mail - cb0195@canarabank.com, EMD A/c No. 209272434, IFSC Code: CNRB0000195				
Borrower- Mr. Mohammad Bilal S/o Abdul Sattar, Co-Borrower- Mrs. Sanjida W/o Mohammad Bilal, Guarantor 1- Mohammad Rais S/o Abdul Sattar, 2. Hussain Bano W/o Salam, 3. Saina W/o Mohammad Yaseen, Add. of Al- Mohalla Naurangabad West Sikandra Rao	24,17,217.38 as on 15.03.2023 + interest & other charges	Residential Property Situated at Mohalla Naurangabad West Tehsil Sikandra Rao, Area- 61.00 Sq. Mtr., Property in the name of Mohammad Bilal S/o Abdul Sattar and Mohammad Rais S/o Abdul Sattar, Bounded as: East: House of Islam, West: Road, North: House of Nanne, South: House of Sattar	Symbolic	18,40,000/- 1,85,000/-
Borrower- 1) M/S Igra Traders Prop- Wasim Akhtar, Add- Jalesar Road, Sikandra Rao Hathras, 2) Mr				