



FE SUNDAY

NEW DELHI
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FINANCIAL EXPRESS ON SUNDAY **READ TO LEAD**

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A roadmap to understand the transformative potential of data in the modern world



DMART'S Q1 NET PROFIT RISES 17.5% TO ₹774 CRORE

AVENUE SUPERMARTS, which operates the DMart chain of stores, on Saturday reported a 17.5% year-on-year (YoY) growth in consolidated net profit to ₹774 crore for Q1FY25, which was below street estimates of ₹849 crore for the period, reports **Viveat Susan Pinto. PAGE 3**

80 MILLION JOBS CREATED IN LAST 3-4 YEARS: PM MODI

PM NARENDRA Modi on Saturday said as per a report by RBI, 80 million new jobs were made available in the country in the last three to four years. He was speaking at an event in Mumbai's Goregaon after launching and laying the foundation stone for ₹29,000-crore projects. **PAGE 3**

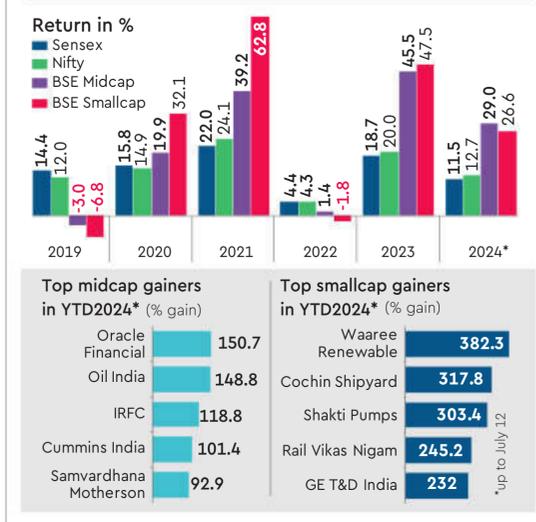
Midcap, smallcap shares continue outperformance

AMID TALKS OF frothier valuations and slow earnings momentum, midcap and smallcap shares have continued their outperformance in 2024 so far. The BSE Midcap Index and BSE Smallcap Index have recorded gains of 29% and 26.6%, respectively, in 2024, compared to the benchmark Sensex and Nifty's gains of 11.5% and 12.7%, respectively. In 2023, while benchmarks rose up to 20%, the broader indices clocked gains of up to 47.5%. Out of 127 midcaps, nearly 50



stocks outperformed the BSE Midcap Index. Out of 999 smallcaps, 378 gave higher returns than the BSE Smallcap Index, with 48 smallcaps logging returns of over 100%.

Compiled by **Kishor Kadam**



Small Indian hotels dream big with foreign locales

VAISHALI DAR
New Delhi, July 13

AVIATION AND HOSPITALITY conglomerate InterGlobe Enterprises recently announced the launch of a new lifestyle hotel brand, Miuro, at various locations in Europe. In June, global hospitality technology company Oyo launched its first luxury hotel in Dubai—Palette Royal Reflections Hotel and Spa—to strengthen its premium property portfolio in the Gulf region. Signum Hotels & Resorts, in a joint venture with property management solutions brand 360

GOING GLOBAL

InterGlobe Enterprises announces launch of new lifestyle hotel brand Miuro in Europe

Oyo launches first luxury hotel in Dubai—Palette Royal Reflections Hotel and Spa

Signum Hotels & Resorts to add 250 serviced apartments in Dubai & UK, besides three hotels in UK, one in Dubai



Royal Orchid Hotels operates sub-segment brand Regenta in Sri Lanka, Nepal and India

Lemon Tree has hotels in Dubai, Nepal and Thimphu

and the UK, besides three hotels in the UK and one in Dubai. Not just the big fish, even small Indian hotel chains are eyeing

Stays, has a portfolio of serviced apartments that include over 700 units across 39 locations in the UK and 45 units in the Middle East.

The brand recently unveiled an office establishment in Dubai too, with plans to add another 250 serviced apartments in both Dubai

international markets by expanding operations overseas. And, their focus is markets that are frequented by Indian travellers.

Mandeep S Lamba, president and CEO (South Asia) of hospitality consulting firm HVS Anarock, said: "Outbound travel has recovered post-pandemic, and with per capita income levels expected to grow significantly over the next few years, discretionary spending on travel will be a major beneficiary of enhanced disposable incomes."

Continued on Page 2

IMD PREDICTS ABOVE NORMAL MONSOON IN JULY

Active rains spur kharif sowing

Will check food inflation in coming months

SANDIP DAS
New Delhi, July 13

WITH THE SOUTH peninsula and northwest India receiving surplus to normal rainfall, overall precipitation since the onset of monsoon stood in 'normal' range at 2% below the benchmark long period average (LPA) on Saturday.

Of the 36 subdivisions in the country, 69% received rainfall in the range of surplus to normal so far. However, Chhattisgarh, Jharkhand, Odisha, Kerala, Punjab and Haryana remain rain-deficient. Indian Meteorological Department (IMD) has predicted 'above normal' rainfall in the current month at 106% of LPA.

Active monsoon since the third week of June has boosted sowing of kharif crops such as paddy, pulses, oilseeds, cotton and sugarcane. At 37.87 million hectare (MH) or 35% of the normal sown area, the combined sown area of key crops—paddy, pulses, oilseeds, sugarcane and cotton—was up 14% on year on July 5, as per data released by the agriculture ministry. "With nearly 50% of kharif sowing usually taking place in the month of July, adequate rainfall across regions will be critical over the

next few weeks to accelerate the pace of sowing," Aditi Nayar, chief economist, ICRA, said.

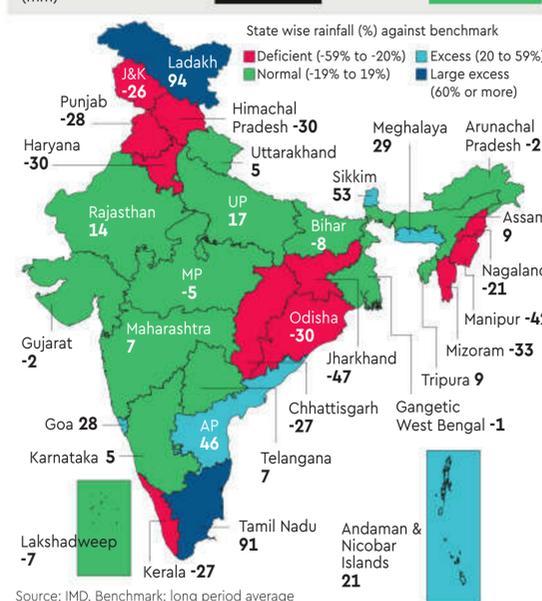
This to the largest extent would dispel fears of a spurt in food inflation in coming months, which has been stickier than the headline inflation recently.

Madhavan Rajeevan, former secretary, ministry of earth sciences, said, "Monsoon will be in active phase in the next 10-12 days with monsoon system forming over Bay of Bengal and heavy rains expected over Odisha, Andhra Pradesh, Maharashtra and Gujarat."

The water table at 150 major reservoirs in the country increased for the second time in a row this week because of normal monsoon rains.

IMD on Saturday predicted heavy rainfall over Maharashtra, coastal and south interior Karnataka, Gujarat, Saurashtra, Kutch, coastal Andhra Pradesh, Telangana, Marathwada, Vidarbha, east UP, Chhattisgarh and Odisha in the next five days. The 'active' phase of monsoon progress, which commenced since the third week of last month, has already wiped out the 10% deficit witnessed in June. Till Saturday in the current monsoon season, the rains stood just 2% below the benchmark long period average or in normal range. Monsoon rains between 96% and 104% of LPA are considered normal.

With the exception of central India and east and north-eastern regions, where rainfall received was



7% and 4%, respectively, below benchmark till Saturday, the remaining regions—south peninsula (10%) and north-west on a par with bench-

mark—have received 'above normal' to normal rainfall.

Continued on Page 2

Adani gets approval to build port in Vietnam

BLOOMBERG
July 13

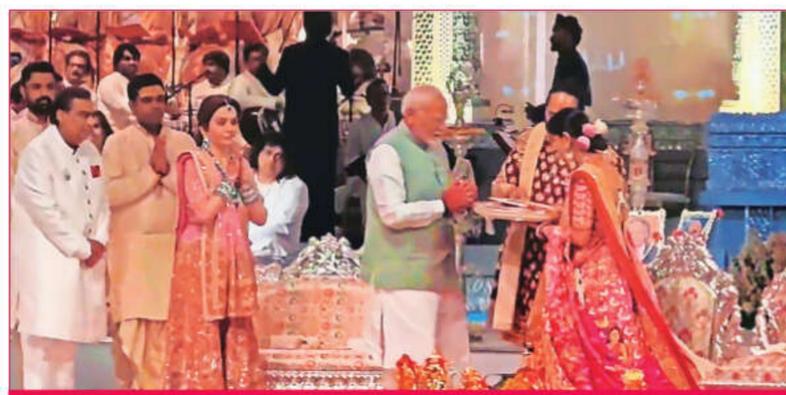
GAUTAM ADANI PLANS to build a port in Vietnam as the Indian conglomerate seeks to develop infrastructure overseas to tap opportunities from increasing trade. Adani Ports and Special Economic Zone has secured an "in-principle approval from the Vietnamese government" for a greenfield development in Da Nang, Karan Adani, managing director of the company, said in an interview. The project, which will have container terminals and multipurpose berths to handle various types of cargo, is at an early stage of planning and the total investment required hasn't been finalised yet, he said.

This will be the fourth international port asset for the Adani group after Haifa in Israel, Colombo in Sri Lanka and the Port of Dar es Salaam in Tanzania. On Friday, Adani's new mega port in Kerala saw the arrival of its maiden mother ship and the company wants to accelerate the expansion of the facility in a bid to grab a bigger share of the international maritime trade that's currently dominated by China.

"The idea is to make India a maritime hub," Karan, the elder son of Gautam Adani, said.

Continued on Page 2

PM MODI BLESSES NEWLY-WEDS



Prime Minister Narendra Modi blessing newly-wed couple Anant Ambani and Radhika Merchant in Mumbai on Saturday. Anant, the youngest son of Mukesh Ambani, and Radhika, a pharmaceutical heiress, were married on Friday in a star-studded wedding that was attended by global celebrities, business tycoons and politicians

FRONT-RUNNING CASE

Sebi search operation was court-approved: Quant MF

VIVEK KUMAR M
Mumbai, July 13

QUANTMUTUALFUND has informed investors that the search and seizure operation by the Securities and Exchange Board of India (Sebi) last month was not part of regular process but was a court-approved action with respect to an ongoing investigation. This is for the first time that the fund house has acknowledged that the action was not routine. The market regulator is probing the fund house for alleged front-running activities.

In its email to investors, the fund house said it has not received any communication from the Sebi after the initial inquiries. Quant MF added that its offices are currently func-

tioning normally and at full capacity, and that there are no Sebi officials stationed at the offices.

In a separate statement, the fund house said in the past three weeks since the Sebi action, it has seen net equity outflows of ₹877 crore, which is less than 1% of its AUM of ₹94,000 crore. "Our liquidity situation remains extremely healthy (as) more than 54% assets are very liquid, which includes large-cap stocks, treasury bills, government securities, gold and silver," it said. Further assuaging investor concern around liquidity, the fund house highlighted that its AUM at ₹94,000 crore as of July 12 was an all-time high.

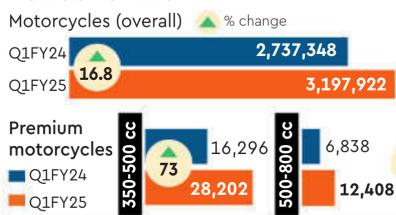
Continued on Page 2

Riding on new models, premium bike sales almost double

VIKRAM CHAUDHARY
New Delhi, July 13

THANKS TO SIX new model launches, the premium motorcycle segment (350-500 cc) grew a whopping 73% during the April-June quarter. Data released by the Society of Indian Automobile Manufacturers (SIAM) on Friday shows that the segment expanded from 16,296 units in Q1FY24 to 28,202 units in Q1FY25, on the back of six new bikes—Harley-Davidson X 440, Hero Mavrick 440, Triumph Speed 400 and Scrambler 400 X, the all-new Royal Enfield Himalayan and Bajaj Pulsar NS400Z. Of these, four (X 440, Speed 400,

ROBUST SALES



New launches in premium bike segment (350-500 cc)

- Harley-Davidson X 440
- Hero Mavrick 440
- Triumph Speed 400
- Triumph Scrambler 400 X
- Royal Enfield Himalayan
- Bajaj Pulsar NS400Z



Soon-to-be launched
Royal Enfield
Guerrilla 450

Scrambler 400 X and Himalayan) were launched in 2023, and the other two (Mavrick 440 and Pulsar NS400Z) earlier this year.

The overall motorcycle segment grew 16.8% during the period—from 2,737,348 units to 3,197,922 units. In 2020-21, Harley-Davidson had

tied up with Hero MotoCorp, and Triumph with Bajaj, to develop midsize motorcycles both for global and Indian markets. The four bikes from

that partnership are the X 440 and Mavrick 440, and the Speed 400 and Scrambler 400 X, respectively.

An automotive analyst told FE that there is a clear move towards purchase of premium motorcycles. "We have seen that as soon as one starts working, there is a desire to own a big motorcycle—one that stands out. Banks and NBFCs provide the nudge by offering easy credit facilities," he said. "With ESOPs and high levels of salaries, especially in the BFSI industry and the services sector, young people nowadays have high purchasing power."

Continued on Page 2

DELHI PRIME HUB FOR GIG WORKERS

Blue-collar gig jobs concentrated in tier-I cities: Report

Back-office roles dominate gig job market

PRESS TRUST OF INDIA Mumbai, July 13

WITH A RISE in gig economy, tier-one cities led in short-term blue-collar employment opportunities...



THE WORKINDIA REPORT

Tier-I cities led in short-term blue-collar jobs, accounting for 67.1% openings from June 2023 to June 2024

- Tier-II cities saw 26% of such job openings and accounted for 25% of applications
Tier-III cities exhibited a lower proportion of job openings (6.7%) compared to 11% applications

Tier-II cities saw 26% of such job openings and accounted for 25% of applications, indicating balanced growth potential...

leading with 17.7% of job openings and 22.9% of applications, reflecting robust demand across sectors.

gig workforce, it said. Majority of gig workers (60.56%) are aged 18-29 years, while 30-49-year-old workers constitute 20.97% of the workforce...

Adani gets approval to build port in Vietnam

"We are targeting countries that are high on manufacturing or high on population, which will lead to high consumption. We are focusing on export volumes in these countries..."

Sebi search operation was court-approved: Quant MF

The fund house's CEO Sandeep Tandon addressed some of these queries through a webinar with a few stakeholders. On Friday, the fund house also announced a change of CFO...

Riding on new models, premium bike sales almost double

What has helped is that all these new models are unique. For instance, those who cannot afford really high-end Harley-Davidson and Triumph motorcycles...

Active rains spur kharif sowing

However, eastern regions especially in Jharkhand, Chhattisgarh and Odisha, cumulative rainfall have been 'deficient'.

Small Indian hotels dream big with foreign locales

"Given the size of our population and the projected lifestyle improvements, Indians are expected to become the largest outbound source market globally..."



For instance, Dubai is a favourite destination for Indian travellers, with a 11% YOY rise in the number of international visitors in the first quarter of 2024.

world adds to over 700 properties in UAE, including over 200 in Dubai alone. Oyo Vacation Homes in Europe already operates full-service holiday homes providers such as DanCenter and Bellviva...

Greens, and Sheikh Zayed Road. "We took a calculated risk to take our domestic operations, which started in 2019, abroad by introducing serviced apartments in the UAE and UK..."

In May, IMD had reiterated its April's forecast of 'above normal' monsoon rainfall (April-June) at 106% of benchmark average during June-September this year

with 92% chances of the rains being in the 'normal-to-excess' range.

OpenAI working on new reasoning tech 'Strawberry'

REUTERS July 13

CHATGPT MAKER OpenAI is working on a novel approach to its artificial intelligence models in a project code-named 'Strawberry'...

Teams inside OpenAI are working on Strawberry, according to a copy of a recent internal OpenAI document seen by Reuters in May. Reuters could not ascertain the precise date of the document...



research into new AI capabilities is a common practice in the industry, with a shared belief that these systems will improve in reasoning over time. The spokesperson did not directly address questions about Strawberry...

adding that Strawberry involves a specialised way of processing an AI model after it has been pre-trained on very large datasets. Researchers Reuters interviewed say that reasoning is key to AI achieving human or super-human-level intelligence.

models to do everything from making major scientific discoveries to planning and building new software applications. OpenAI CEO Sam Altman said earlier this year, opens new tab that in AI "the most important areas of progress will be around reasoning ability."

Domestic investors infused \$638 mn in realty sector in Apr-Jun

PRESS TRUST OF INDIA New Delhi, July 13

DOMESTIC INVESTORS PUMPED \$637.9 million in the Indian real estate during April-June - a fivefold jump on annual basis - expecting better returns amid strong demand, according to Vestian.

Real estate consultant Vestian on Saturday released data for institutional investments in real estate during the second quarter of 2024 calendar year. As per the data, institutional investments in the Indian real estate rose 96% in April-June to \$3.1 billion from \$1.6 billion in the corresponding period of the previous year.

Passengers to shell out more at Jaipur airport

FLYING IN AND out of Jaipur is set to get more expensive as the Airports Economic Regulatory Authority of India (AERA) has hiked the user development fee (UDF) at the Jaipur Airport by more than double to ₹805 per passenger...

The fee hikes have been updated on the basis of proposals for development worth ₹6,000 crore submitted by the Jaipur International Airport Ltd (JIATL). At present, the UDF on domestic departure is ₹394 per passenger which will be ₹805 from August 1.

Blue Star Limited notice regarding AGM. Includes company details, notice text, and a table with voting event numbers and dates.

State Infrastructure & Industrial Development Corporation of Uttarakhand Ltd. E-Tender Notice for SIIDCUL. Includes details about the tender process and contact information.

LAYS FOUNDATION STONE FOR ₹29,000-CRORE PROJECTS

About 80 million new jobs in past 3-4 years: PM Modi

PRESS TRUST OF INDIA
Mumbai, July 13

PRIME MINISTER NARENDRA Modi on Saturday said that as per a report by the RBI, 80 million new jobs were made available in the country in the last three to four years, which had silenced those spreading fake narratives about unemployment.

Speaking at an event in Mumbai's Goregaon suburb after launching and laying the foundation stone for ₹29,000 crore projects in the road, railway and port sectors in the city, the PM also said small and big investors have welcomed the NDA's third term with enthusiasm.

People are aware that only the National Democratic Alliance government can provide stability, he said.

"The RBI recently published a detailed report on employment. As per the report, around 80 million new jobs were created in the last three-four years. This figure has silenced those spreading fake narrative on jobs," Modi said in a swipe at the opposition that had made unemployment a key issue in the recent Lok Sabha polls.

He said there has been generation of employment at a record



Prime Minister Narendra Modi with Maharashtra Governor Ramesh Bais (left), CM Eknath Shinde (right) and deputy CM Devendra Fadnis (extreme right) during the foundation stone laying and inauguration ceremony of multiple developmental projects, in Mumbai on Saturday

level in the last four years despite the coronavirus pandemic.

"Those who spread fake narratives are enemies of investment, infrastructure development and enemies of the country's growth. Their every policy is about betraying youth and stall employment. Now they are getting exposed as people are rejecting their lies," the PM said.

"Skill development and employment are needed in the country and our government is working in this direction," he said.

The upcoming infrastructure projects in and around Mumbai will boost connectivity of the city with nearby areas, which ensures better facilities as well as safety for women, Modi pointed out.

The expansion of the metro rail network in the metropolis was going on at a rapid pace, rising from just 8 kilometres ten years ago to 80 kilometres now, while work on 200 kilometres is underway, the PM said.

In Maharashtra, the length of national highways has tre-

bled, adding the Goregaon-Mulund Link Road, which will act as a major east-west connector in the northern part of the city, was a fine example of balance between conserving nature and development.

Meanwhile, speaking at another event, Modi said India will soon become the third largest economy.

He was speaking after inaugurating INS Towers, the Indian Newspaper Society's secretariat in Mumbai's Bandra-Kurla Complex.

DMart's Q1 profit rises 17.5% to ₹774 crore

VIVEAT SUSAN PINTO
Mumbai, July 13

AVENUE SUPERMARTS, WHICH operates the DMart chain of stores, on Saturday reported a 17.5% year-on-year (YoY) growth in consolidated net profit to ₹774 crore for the June 2024 quarter (Q1FY25), which was below Street estimates of ₹849 crore for the period.

The retailer had reported a consolidated net profit of ₹659 crore in the corresponding period last year.

The company's consolidated revenue for the quarter increased 18.6% YoY to ₹14,069 crore, versus ₹11,865 crore reported in the year-ago period.

This compares favourably with Bloomberg consensus estimates of ₹13,837 crore for the quarter under review.

The company had indicated in its quarterly update earlier this month that standalone revenue had increased 18.4% to ₹13,712 crore in Q1, in line with the 17-18% growth seen between Q1FY24 and Q3FY24, but marginally below the 20% revenue growth seen in Q4FY24.

In a statement following its results on Saturday, Neville Noronha, CEO and Managing Director, Avenue Supermarts, said that the June quarter saw an improvement in contribution from general merchan-

REPORT CARD

Avenue Supermarts consolidated financials

(₹ crore)

Q1FY24

Q1FY25

Revenue

Ebitda

Net profit

18.6

18

17.5

% change (y-o-y)

Source: Company results



Ebitda margin (%)

8.7

8.7

Net profit margin (%)

5.6

5.5

dis and apparel, which gives the company about 23% of its total sales.

The retailer derives around 56% of its revenue from foods and 21% from non-food FMCG.

Store additions stood at 6 outlets in Q1, with the company expected to beef up its tally in the coming quarters.

At the end of the June quarter, the retailer had a total of 371 stores.

The retailer's consolidated earnings before interest, tax, depreciation and amortisation (Ebitda) rose 18% YoY to ₹1,221 crore, below Street estimates of ₹1,294 crore for the period.

While, its Ebitda margin stood at 8.7% in Q1, in line with the number reported last year.

Net profit margin at 5.5%, however, was down 10 basis points versus the year-ago period. One basis point is one-hundredth of a percentage point.

Noronha said that operating costs had gone up in the quarter due to continuing effort on improving service levels and building capabilities for the future.

On a standalone basis, Avenue Supermarts reported a 16.8% increase in net profit to ₹812 crore versus last year.

While, standalone Ebitda rose 18% YoY to ₹1,221 crore and Ebitda margin stood at 8.9% in Q1, the same as last year. Net profit margin at 5.9% was down 10 basis points versus last year.

Robert Ravi to replace Purwar as CMD of BSNL

JATIN GROVER
New Delhi, July 13

THE GOVERNMENT HAS appointed Robert Jerard Ravi as the new BSNL chairman and managing director (CMD) for a period of six months.

Ravi is currently appointed as deputy director general, standards, research and innovation at the department of telecommunications (DoT).

He will hold additional charge as CMD of BSNL, CMD of MTNL, and CMD of BBNL effective July 15, according to a notification by DoT.

Ravi will replace PK Purwar, whose tenure is expiring on July 14. Purwar assumed charge as BSNL CMD in July 2019.

During the period of holding additional charge, Ravi will not be entitled to any additional remuneration, the government notification said.

Among key tasks, the new BSNL CMD will have to expedite 4G services rollout, move towards 5G launch, and improve the financial position of the telecom operator.

Besides, restricting subscriber churn of BSNL, market



The new CMD of BSNL, Robert Jerard Ravi will have to expedite 4G services rollout, move towards 5G launch, and improve the financial position of the telecom operator

share improvement, implementation of phase-3 of BharatNet, managing operations of MTNL, among others, will be key tasks for Ravi.

Currently, BSNL has a 7.5% mobile subscribers market share, with 86.8 million subscribers, according to data by the Telecom Regulatory Authority of India (Trai).

Ravi, who is an Indian Telecommunication Service (ITS) officer, served as addi-

tional general manager in BSNL from 2005 to 2011, where he looked after the enterprise business of the company. He has held positions such as advisor to Trai and also served as chief technology officer (CTO) to the government of Tamil Nadu.

The government has so far allocated over ₹3.2 trillion for BSNL's revival as part of three packages given in the years 2019, 2022 and 2023.

As per its agreement with the government based on the revival package, BSNL has a target to achieve ₹35,960 crore revenue from operations by 2027-28, a growth of 80% over ₹20,008 crore estimated revenue in FY24.

From FY25 to FY27, the aim is to grow revenue 20% year-on-year.

In FY24, BSNL narrowed its net loss to ₹5,367 crore from ₹8,161 crore in FY23, on the back of lower expenses, especially finance cost, and higher non-operating income.

Revenue from operations grew 1% to ₹19,343.6 crore, missing the target of ₹20,008 crore.

Goyal to meet G7 trade ministers in Italy

COMMERCE AND INDUSTRY minister Piyush Goyal will hold bilateral meetings at Reggio Calabria in Italy next week with his counterparts from G7 nations and discuss ways to boost trade and investments, an official statement said on Saturday.

Reggio Calabria is a coastal city in southern Italy. The Group of Seven (G7) industrialised nations are Canada, France, Germany, Italy, Japan, the UK, and the US.

These meetings aim to explore new avenues for trade

and investment, resolve bilateral trade issues, and deepen economic cooperation, it said.

Goyal will hold these deliberations on the sidelines of the outreach session of the G7 Trade Ministers' Meeting (July 16-17) in Italy.

"During this visit, Goyal will also engage in bilateral meetings with the trade ministers of G7 countries and other participating nations in the outreach session, reinforcing India's commitment to global trade and investment partnerships,"

the commerce and industry ministry said.

It added that India would showcase the immense trade and investment opportunities that it offers.

In the outreach session, the minister will highlight India's vision for global trade and supply chain resilience, reforms and initiatives undertaken by India to enhance the ease of doing business and attract foreign investments.

The visit also assumes significance as India is negotiat-

ing a free trade agreement (FTA) with the UK and the European Union (EU).

Talks for a trade agreement between India and Canada were halted last year due to political issues. Over half a dozen rounds of talks have been held between the countries on the trade pact so far.

Further, the ministry said prior to his visit to Italy, Goyal will be in Switzerland on July 14-15 for business and official meetings with Swiss counterparts.

—PTI

Western agencies not rating India objectively, says Kant

GEETA NAIR
Pune, July 13

AMITABH KANT, G20 Sherpa and former CEO of Niti Aayog and former CEO of Niti Aayog, has said that inappropriate sovereign credit ratings were a big hurdle in India's growth plans.

It is a critical issue that impacted India and the entire global South, he added.

S&P and Fitch continue to rate India at BBB, while Moody's Ratings maintains a Baa3. Kant said at the CareEdge Ratings' Conversations 2024 conference to discuss 'Global capital flow and risk in a changing world order' in Pune.

"These ratings were the lowest possible investment grades for a developing economy and did not objectively assess India's strong economic fundamentals, he pointed out.

India's macroeconomic developments are not reflected in the many credit ratings by the Western agencies that use very opaque grounds for sovereign ratings, he said.

"These misrepresented credit ratings are binding constraints for developing economies as they hinder the ability to attract necessary funds for growth, development, and even the fight against climate change," Kant said.

AMITABH KANT, G20 Sherpa & former CEO of Niti Aayog



THESE MISREPRESENTED CREDIT RATINGS ARE BINDING CONSTRAINTS FOR DEVELOPING ECONOMIES...

... THEY HINDER THE ABILITY TO ATTRACT NECESSARY FUNDS FOR GROWTH, DEVELOPMENT, AND EVEN THE FIGHT AGAINST CLIMATE CHANGE

LIC of India, North Central Zonal Office, Kanpur PRE-QUALIFYING TENDER NOTICE

LIC of India, North Central Zonal Office, Kanpur invites applications for empanelment of advertising agencies having their office in Kanpur for undertaking PR & Media work in states of Uttar Pradesh and Uttarakhand. For details of criteria/conditions and Proforma of application, please visit LIC's website www.licindia.in (under the head Tenders) or contact Regional Manager (CC), North-Central Zonal Office, 16/275, 1st Floor, "Jeevan Vikas", Civil Lines, Kanpur-208001, Ph.no. 0512-2336275. Duly filled application on prescribed format should reach the Regional Manager (CC) in a sealed cover marked "Application for inclusion in panel of advertising agencies" on the above mentioned address by 3.00 p.m. on or before 05.08.2024. LIC of India reserves the right to reject any or all of the offers without assigning any reasons whatsoever.

Place: Kanpur Date: 14.07.2024 Zonal Manager



RESERVE BANK OF INDIA

www.rbi.org.in

Redressal of complaints against entities regulated by RBI

Reserve Bank – Integrated Ombudsman Scheme (RB-IOS)

- The Reserve Bank has mandated all its regulated entities to have a mechanism at their end to resolve the complaints received by them from their customers, which is considered as the Internal Grievance Redress Mechanism of regulated entities.
- The Reserve Bank has also put in place an expeditious and cost-free Alternate Grievance Redress Mechanism for resolution of customer complaints relating to deficiencies in services rendered by its regulated entities through the Reserve Bank – Integrated Ombudsman Scheme, 2021 (RB-IOS).
- Banks, Non-Banking Financial Companies, Payment System Participants and Credit Information Companies are considered as regulated entities under the Grievance Redress Mechanism.
- The RB-IOS adopts a "One Nation One Ombudsman" approach for all complaints against any regulated entities. It is therefore no longer necessary for a complainant to identify under which Ombudsman scheme/office, he/she should file a complaint with the Ombudsman.
- The complaints against regulated entities not covered under the RB-IOS are handled at Consumer Education and Protection Cells (CEPCs) for resolution.
- The list of regulated entities covered under the ambit of RB-IOS and CEPC can be accessed by visiting <https://cms.rbi.org.in>

What to do if you have a complaint?

You can lodge complaint against the regulated entity at its branch or through online in the grievance redressal portal or any other mode as mentioned in its website. Get acknowledgement or save the reference number of the complaint.

When to approach the RBI Ombudsman?

You can approach the RBI Ombudsman, in case:

- No reply is received from the regulated entity within 30 days** - Anytime within one year and 30 days from the date of your complaint to regulated entity.
- Reply received from the regulated entity is unsatisfactory** - Anytime within one year of receipt of reply from the concerned regulated entity.

Note:

- The complaint should contain all requisite details / information as per the complaint form prescribed in the RB-IOS.
- The complaint should not have been dealt with / pending with any other forum (like Courts) or dealt earlier by the RBI Ombudsman.
- Filing complaint directly with RBI Ombudsman, without approaching the RE, may lead to its rejection.**

How to lodge a complaint with RBI?

Complaint against the regulated entity can be filed through any of the following modes:

- Online through the Complaint Management System (CMS) portal of RBI at <https://cms.rbi.org.in>
- Physical complaint (letter / post) in the form as specified in Annexure in the RB-IOS to "Centralized Receipt and Processing Centre, 4th floor, Reserve bank of India Sector-17, Central Vista, Chandigarh – 160017"

How to know more about lodging a complaint with RBI?

For more information, you can approach RBI Contact Centre facility with Toll-free Number: 14448. The contact center with Interactive Voice Response System (IVRS) is available 24x7, while the facility to connect to Contact Centre personnel is available from Monday to Friday except National Holidays, between 8:00 AM to 10:00 PM for English, Hindi and ten regional languages (Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Punjabi, Telugu and Tamil).

For more information

Please Visit:
FAQs on RB- IOS, 2021 - https://www.rbi.org.in/scripts/FS_FAQs.aspx?fn=2745
Or
CMS Portal - <https://cms.rbi.org.in/>

Deposit Insurance and Credit Guarantee Corporation (DICGC)

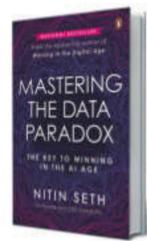
(For complaints against DICGC, members of public can lodge the complaint at following address/ e-mail Id)

Deposit Insurance and Credit Guarantee Corporation
The General Manager
DICGC, Complaint Redressal Cell,
Reserve Bank of India, 2nd Floor,
Opp. Mumbai Central Railway Station,
Byculla, Mumbai – 400008
E-mail: dicgc.complaints@rbi.org.in
Contact No. 022-23028000, Ext No- 8000

Words Worth

SUNDAY, JULY 14, 2024

ON THE SHELF



Mastering the Data Paradox: The Key to Winning in the AI Age

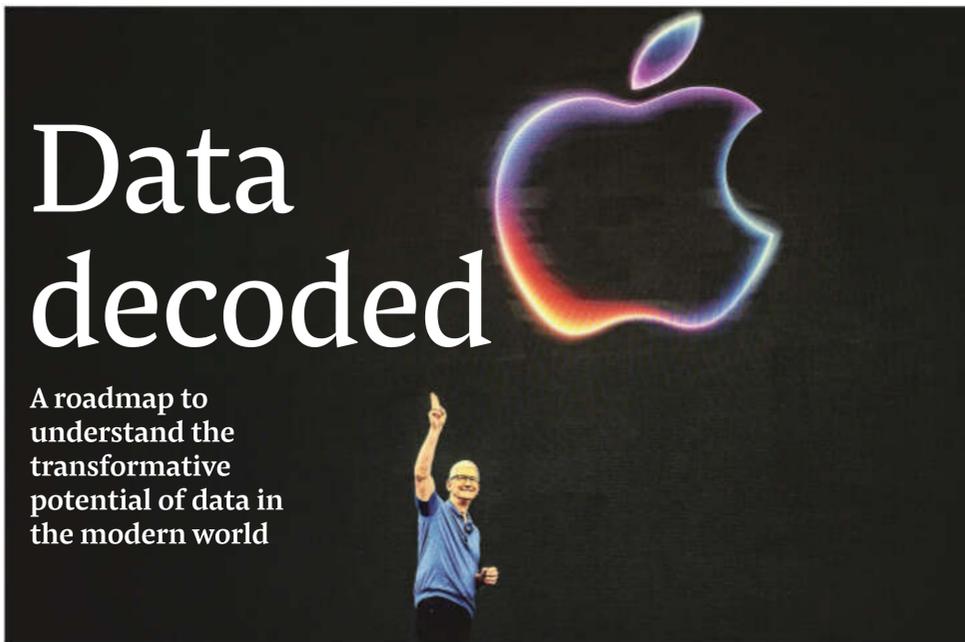
Nitin Seth
Penguin Random House
Pp 400, ₹699

RADHIKA ROY

MOST TECH ENTHUSIASTS, and a majority of die-hard Apple fans, wait with bated breath for the annual Worldwide Developers Conference (WWDC) in California where Apple announces the myriad of magic tricks it has been working on. Ranging from new devices to new features, the WWDC is the tech event of the year with Apple showcasing how it tests the limits of technology. And this year, Apple proved its mettle once again by unveiling its personal artificial intelligence (AI) system—Apple Intelligence.

Apple is not the only company harnessing the power of AI. Google and Microsoft have also announced their plans to unleash a suite of AI-powered services. But, what lies at the core of the functionality of AI and drives its usability, is data. It is the lifeblood of AI, and this data is manufactured not just by machines, but by users who are people, like you and me. Nitin Seth, the author of *Mastering the Data Paradox: The Key to Winning in the AI Age*, calling our age the “data-first world”, has recognised this value of data and penned a playbook for organisations looking to master it.

Seth, the co-founder and CEO of Incedo, is a tech entrepreneur who prides himself on being ahead of the curve when it comes to adopting data as a source of knowledge. Having worked at



Data decoded

A roadmap to understand the transformative potential of data in the modern world

Apple CEO Tim Cook at the annual Worldwide Developers Conference in California where the company announces the myriad of ‘magic tricks’ it has been working on. This year, it unveiled Apple Intelligence, its personal AI system BLOOMBERG

McKinsey and Flipkart, Seth has witnessed the exponential growth of digital technologies, which is then harnessed by companies that recognise data’s important role in this growth. Armed with these invaluable learnings and experiences, Seth has constructed a framework for future adopters, both enterprises and individuals, of data and its unlimited possibilities in the age of AI.

The book is divided into three sections, with Section I focusing on understanding the very concept of data to comprehend why it is important in this day and age. Section I consists of five chapters where Seth painstakingly takes the reader through the genesis of data, its evolution into fuel for the digital age, and into how its transformational nature can allow entities to maximise their value. To showcase how our way of living has been revolutionised with the help of data, Seth relies on examples ranging from usage of GPS to entertainment via over-the-top (OTT) platforms

such as Netflix to cashless transactions and simplified banking processes; all functions that have arisen with realisation of the importance of data.

Here, however, Seth uncovers the potential and the paradox of data. While companies have grasped that data is the key to their advancement, they fail to address the challenge that the abundance of data brings—an inability to convert it into actionable insights. As Seth quotes from Samuel Taylor Coleridge’s *The Rime of the Ancient Mariner*, “water, water everywhere, nor any drop to drink”, thus summing up the predicament that data brings forth.

To tackle this predicament, Seth dissects the data management value chain by explaining to the reader how Data’s value can be generated from Insights that are cultivated at every stage of the chain, and how these insights can ultimately be used to take decisions or Action and create the desired Impact (DIAI framework). This leads the reader to Sec-

tion II of the book where Seth presents a 13-component Unified Solution Framework (USF) to address the root cause of their problems and avoid being caught in the Data Paradox.

The components of the USF are elaborately defined. As readers, we are taught how to integrate multiple internal data sources and approach data logically based on use case, instead of a traditional physical approach. We are also exposed to the profitability of real-time data that can then be used to personalise customer services and rectify issues immediately. The book also highlights the importance of data quality, using the example of a 2008 Google project, Google Flu Trends, that churned up incorrect real-time insights because of its flawed algorithm that could not distinguish between a search for actual illness and a search driven by curiosity.

Seth also highlights data democratisation, which involves fostering data literacy and expanding the accessibility of

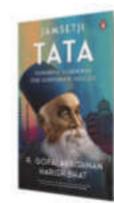
data to all employees, regardless of their expertise. He states that such democratisation is necessary for a holistic approach to decision-making and can be encouraged with the help of user-friendly business intelligence (BI) tools. The book then shifts to data security which is necessitated by data democratisation. Recognising the mounting threats to cyber security as well as developing data protection legislation, the book advocates for a context-driven zero-trust security framework.

In Section III of the book, Seth addresses the data paradox for individuals. He moves away from the world of management and explores what a data-first world means for a person. Even as he conflates an individual with an organisation, and places the value of data-driven decision-making over the value of intuition, this does not mean one should discard their hard-earned wisdom for a few data points. The book also dives into data privacy concerns that emerge on account of living in the digital age and how such critical issues require immediate redressal. Most importantly, Seth touches upon how constant digital engagement can negatively impact one’s mental health, and he lays down a few suggestions that can help individuals ground themselves, such as taking up meditation and physical activities.

Replete with examples and anecdotes, the book engages the reader despite dealing with a niche topic. The language is accessible to readers of different backgrounds as Seth masterfully describes technical terms pertaining to both technology and management. The book, though mammoth in its size as well as the information it relays, can be breezily consumed and enjoyed by individuals who may not constitute its target audience.

Nitin Seth’s *Mastering the Data Paradox* serves as a valuable resource for any individual seeking to delve into the transformative potential of data in the modern world. The advice given in the book is practical and grounded in real-world applications, not only providing a roadmap for organisations that are keen on exacting profitable business outcomes from a sea of data but also for individuals who find themselves lost in this sea.

Radhika Roy is a lawyer based in Delhi, working on technology policy and digital rights



JAMSETJI TATA
Harish Bhat, R Gopalakrishnan
Penguin Random House
Pp 256, ₹599

Jamsetji Tata has been a key catalyst in the economic growth and development of the country. From Empress Mills to the Iron and Steel Plant, from the establishment of IISc to the building of the Taj Mahal Hotel, his vision made India stand tall. In this carefully researched account, R Gopalakrishnan and Harish Bhat provide insights into the entrepreneurial principles of Jamsetji that helped create such a successful and enduring enterprise.



SHAPING THE FUTURE OF WORK
Chandrasekhar Sripatha
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 but also highlights some unconventional ideas around work and models of employment which can create this much-needed inclusion.



DEMOCRACY
Margaret Atwood & others
Hachette
Pp 144, ₹299

In 2024, nearly half the world will take part in a national election. It’s a thrilling, unprecedented opportunity for change—yet democracy is also under threat. Women are at the forefront of the fight for democratic rights, as well as being the most vulnerable when those rights disappear. Here, 11 extraordinary women—leaders, philosophers, historians, writers and activists—explore democracy’s power to uplift our societies.



THE SINGULARITY IS NEARER
Ray Kurzweil
Penguin Random House
Pp 433, ₹999

In this book, Kurzweil explores how AI will fundamentally transform humanity within the next two decades. He delves into profound questions about the future of our species, envisioning a world where AI surpasses human intelligence and revolutionises our capabilities. From enhancing our minds to expanding our consciousness, Kurzweil paints a compelling vision of a future shaped by exponential technological advancements.



BACKSTAGE CLIMATE
Rajan Mehta
Westland Books
Pp 216, ₹599

Backstage Climate lays out the essentials of climate change, the consequences for the planet, and the measures that are being undertaken to tackle it. It looks at the science behind the changes and the politics behind steps taken or not taken. The author is extending his efforts through his organisation, Climate Action Labs, which works in this space, along with being part of events to increase awareness. The book is a timely release in a world grappling with the drastic effects of climate change.

EXCERPTS: MANGIFERA INDICA:

A Biography of the Mango by Sopan Joshi

An ode to the king of fruits

In these extracts, author Sopan Joshi writes how the mango was muse to many a poet for centuries

KHUSRO ISAN important entry in the history of music and language of India. He is a link between older musical forms and newer ones like the khayal, ghazal, qawwali, and tarana. He is also said to have adapted older instruments into newer forms like sitar and tabla, though we do not know the exact details. There is evidence, however, that he loved the mango; he called it *naghz tareen mewa-e-hindustan*, the most supreme fruit of Hindustan. He especially liked the fact that, unlike other fruits, the mango was edible even when it was not ripe. He wrote sixteen riddles in a poetic form called *Keh-Mukarni* (meaning: say it, then deny it). In one verse, a woman asks another about something that appears year after year, is juicy to the lips, and for which she is willing to pay a price. When the other asks if she is talking about her lover, she denies it and then clarifies that it is the mango.

It is easy to find the mango mentioned in the lyrics or *bandish* used in ragas of Indian classical music. For a rendition of Raga Bahar, a springtime raga, the classical singer Kumar Gandharva composed a *bandish* titled ‘Aiso Kaiso Aayo Rita Re’. It questions Vasanta about its tepid arrival, about the mango trees not flowering, about the bumble-bee not buzzing about it. It then pleads the case of the pained koel or the cuckoo bird and the colourless flowers.

The koel is innately linked to the mango in songs, not the least because the bird’s mating call is plaintive and piercing. It gets louder as mating season approaches in the summer, giving a sonic effect to the mango grove. The connection just keeps giving. Innumerable lyrics have riffed off koels and mango trees. Ustad Bade Ghulam Ali Khan sang Raga Malkauns to the *bandish* ‘Koyaliya Bole Ambuva’. Begum Akhtar sang a Dadra composition to the *bandish* ‘Koyaliya

Mat Kar Pukar’. The bird is usually described in the feminine. As your neighbourhood bird watcher might tell you, it is actually the male who lets out that mating call to attract the female. It does so when it notices crows nesting, because koels are aggressive brood parasites. The koel is smart enough to deceive the crow, itself the smartest of birds.

Like the *Antakshari*, the *Chahar-beit* is a competitive lyrical form, performed as overnight *Beit-Bazi*. Its meter is from Arabic poetry but it came to India from Afghanistan via soldiers who used it to stay awake during campaigns. In peaceful times, *Beit-Bazi* shifted to mango orchards where Afghan musclemen were first employed as guards to protect the produce of prized trees. Later, they turned into gardeners and graftsmen. Unlike other lyrical forms, though, *Chahar-Beit* never got gentrified or reinvented into pop culture and is hardly known today.

It is in the well-recognized forms, however, that poets have left the most memorable tributes to the mango. The Sanskrit poet Kalidasa is the gold standard of mango writing. In his play *Shakuntala*, he compares the protagonist’s fingers to the tender shoots of the mango. It is the flower, naturally, that really gets him going, preceding Tagore by centuries in celebrating Kamadeva’s arsenal. The play depicts the custom of young women plucking mango flowers to offer them as rearmament to Kamadeva; just that here, his name is Manmatha for how he churns the mind. (Lock and load! Take cover, men, for you have no idea what’s about to hit you!) Says Shakuntala in the play: ‘Oh, mango bud, I offer you / To Kama, grasping now his bow, / Be you his choicest dart, your mark / Some maid whose lover wanders far.’ A stately mango tree is a metaphor for a young and virile king, while the vines of jasmine entwining the tree become the female protagonist. Kalidasa made the mango blossom-spring-Kamadeva corollary his own. Innumerable mango articles get their jump-start from his verses.

The modern name bearing down upon mango writing is the nineteenth-century Delhi poet Mirza Asadullah Beg Khan ‘Ghalib’. He was fixated on the fruit, however, not the flowers! He wrote an entire *masnavi*, an extensive poetic form derived from Persia, dedicated to the mango fruit;



It is easy to find the mango mentioned in the lyrics or *bandish* used in ragas of Indian classical music, writes the author



Mangifera indica: A Biography of the Mango
Sopan Joshi
Aleph Book Company
Pp 432, ₹799

it is titled ‘Dar-Sifat-e-Amba’, or In the Praise of the Mango. In it, he calls the fruit sweeter than sugar from cane. The mango was the simplest of pleasures for this poet of riveting complexity. In perhaps the most famous modern couplet on the mango, he speculates on the fall of Adam from Eden after consuming the forbidden fruit of knowledge, which in Islamic canon is gandum or wheat. Ghalib questions Adam’s choice of fruit:

Firdaus mein gandum ke evaz aam jo khate
Aadam kabhi jannat se nikaale nahijate
Three incidents of Ghalib’s fascination with mangoes are repeated in many articles on the mango every season. All three come from the 1897 book *Yadgar-e-Ghalib* by Altaf Husain Hali, his student and disciple. One has a friend ribbing Ghalib when a donkey refuses to eat mango remains in the lane outside his house; only donkeys don’t like mangoes, the poet replies. In the second, Ghalib is out inspecting a royal orchard in the

company of the king Bahadur Shah Zafar. The king asks the poet why he was scrutinizing the fruits so closely. It is said, replied Ghalib, that each fruit has its consumer’s name on it, so he was looking for his name. The king responds soon after by sending over a basket of choice fruit. The third anecdote is about a discussion among learned people on the most desirable qualities of mangoes. When it gets too intricate, Ghalib cuts it short; he says only two things are necessary in mangoes: they should be sweet and plentiful. Ghalib’s letters are infused with his desire for the fruit and more than thirty-five varieties can be counted there.

One hears mango-related anecdotes of famous poets. Most are unverified and many are apocryphal, but even those ones tell a bigger story. After tasting a mango brought from his village in Unnao, Uttar Pradesh, the poet Suryakant Tripathi (1897–1961), known by his nom-de-plume ‘Nirala’, is said to have identified the tree on which it had grown. The Pakistani poet Faiz Ahmed Faiz (1911–1984) is said to have declared that only mangoes and grapes were entitled to be called fruit, the rest were all vegetables. Akbar Allahabadi (1846–1921) once wrote a letter in verse to Munshi Nisar Husain of Lucknow, asking him to send a consignment of mangoes.

Former journalist Himanshu Bajpai of Lucknow has gathered the poems and mango-related anecdotes of several Urdu poets, turning them into a live storytelling performance in the traditional Dastangoi form, revived in recent years after being forgotten. Bajpai gets several invitations to perform his *Dastan-e-Aam* during the mango season. He takes his time over Shabbir Hasan Khan or Josh Malihabadi (1898–1982), born in the land of orchards. In his later years, the poet moved to Pakistan and died there. His letters were full of nostalgia for the orchards of his village. He regretted that he was not going to

be buried in Malihabad.

In the rural setting of Munshi Premchand’s novel *Godaan* (1936, *The Gift of a Cow*), the mango appears repeatedly. It is there in the first chapter as the summer Sun rises from behind a mango grove. It is there in the last chapter; as the protagonist dies, his wife feeds him *aam panna* made of raw mangoes. Elsewhere is a description of raw mangoes in *daal*. Ripening mangoes become a metaphor for the youthfulness of his daughters. A discussion on philosophy and discrimination compares the mango’s fruitfulness with thorny acacias and out-of-reach palms. The onset of the month of Phalgun at the beginning of a chapter is marked by mango flowering.

The most evocative prose on mango flowering I have found is an essay by Hazari Prasad Dwivedi (1907–1979), a giant of Hindi literature. Titled ‘Aam Phir Baura Gaye’ (Mango Trees Flower Again), it opens with a tale he had heard in his childhood: if a mango tree flowers before Vasanta Panchami, then one should take its flowers and rub them on the palm of the hand; this turns the hand into an antidote to scorpion stings...but only for a year.

Dwivedi concludes by saying that the mango flower is a gift of providence but the fruit is a result of human ingenuity.

Modern science agrees. The high-quality mango fruit is a result of generations of selection and breeding by humans. Yet, it is the flower that produces the fruit. Long before the setting up of market infrastructure in the late twentieth century, when people consumed only the mangoes grown in their region, a large part of India went mad with Madana’s arrows to celebrate spring.

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Spotlight

SUNDAY, JULY 14, 2024



VAISHALI DAR

THIS YEAR, INDIA is expecting the return of a 500-year-old bronze idol of a Hindu saint Tirumankai Alvar, believed to be stolen from a temple in Tamil Nadu, after a formal request was made by the Indian government to the Ashmolean Museum of Art and Archaeology in Oxford, UK, which has been housing the ancient artefact since 1967.

Similarly, in August last year, a limestone sculpture, originating from Andhra Pradesh, and in 2019, a Navaneetha Krishna sculpture originating from 17th-century Tamil Nadu, were handed over to the Indian High Commissioner to the UK following a joint US-UK investigation involving Scotland Yard.

There have been several instances of stolen artefacts being restored from other countries, highlighting the growing awareness and sensitivity towards cultural restitution. However, experts say this is just the tip of the iceberg. Throughout history, dozens of artworks have been stolen from galleries, collections and studios but are yet to be returned to the country of origin.

Take for instance, the Koh-i-Noor, one of the largest cut diamonds in the world. The 105.6-carat diamond, worth \$591 million, was found in the Kollur mine of Andhra Pradesh between the 12th and 14th centuries during the Kakatiya dynasty rule. However, it travelled through several Indian dynasties, before ending up with the British colonial empire and currently housed at the Tower of London.

The sword of Tipu Sultan, dating to his reign between 1782 and 1799, changed many hands before being acquired by Vijay Malaya in 2004 for ₹1.5 crore. It was 'given away' in 2016 before being auctioned for ₹143 crore last year. Similarly, Maharaja Ranjit Singh's golden throne is now housed in the Victoria and Albert Museum, London, and the Eliot Marbles, also called the Amaravati sculptures, occupy a pride of place in the British Museum.

If we estimate the number of stolen items in India alone, as reported by the Economic Advisory Council to the PM in 2022, between 1992 and 2017, over 4,408 items were stolen from monuments across India, but only a third were intercepted by the police. It is also estimated that over 10,000 major works of art, along with allegedly stolen antiquities, have been smuggled from India every decade since the 1950s.

The antiquities market is estimated to be worth \$300 million-\$6 billion a year, according to author Roger Atwood's 2020 book *Stealing History*. Unesco reports that the illicit trade in cultural goods—of which antiquities trafficking is a part—is worth \$10 billion a year.

As the art fraternity and activists flag the issue of how such disputed objects should go back to their countries of origin, and getting the treasured objects back is a symbolic win for many countries, the procedure has its own set of challenges.

Take for instance, the 2012 UN report that evaluated the effectiveness of the Unesco 1970 convention, a pioneer in the fight against the illicit trafficking of cultural property. The report states how the convention strongly lacked resources and laws to back it up.

The art world, too, questions if the countries of origin have the resources for proper care and preservation. "The British Museum is the museum of the world as they have got objects from Greece to Egypt. Don't we have objects from all across the world, too, in our museums? While we are respectful of each other, it is an advantage for our country that more people are looking at it, enjoying the beauty and heritage of India," adds Delhi-based art historian-curator Alka Pande.

On the other hand, while there are unequal power dynamics between Western countries and the Global South, including the art world, returning artefacts to their places of origin helps to restore their cultural, historical and spiritual significance, which might have been lost or misunderstood in foreign contexts. "A lot of Western museums have excellent facilities to preserve artefacts, but in the more recent past, institutions in India are building conservation labs, and offer training opportunities for conservation and museum staff. It is equally important to support the Global South in building educational programmes, offering exchange programmes, passing on expertise, and supporting cultural insti-

Stolen

heritage

The long list of missing artefacts and the resources required or lacking thereof to bring them back don't really paint a rosy picture. But there might be positive change brewing...



The 900-year-old idol of Nataraja, allegedly stolen from a temple in Tamil Nadu, was one of the two ancient art treasures returned to India by Australia in 2014; (right) the sword of Tipu Sultan changed many hands before being acquired by Vijay Malaya for ₹1.5 crore in 2014. It was, however, 'given away' in 2016 before being reportedly auctioned for ₹143 crore last year; (below) Koh-i-Noor, one of the largest cut diamonds in the world, is currently housed at Tower of London, UK

tutions to care for these artefacts. While some of this is already happening, much more is required," says Shibu Narayan, head of collections at the Museum of Art & Photography (MAP) in Bengaluru.

Even if artworks, which have been wrongly removed, should be restituted to the nation of origin, regardless of whether that nation has the infrastructure to properly care for and hold them, officials of private museums like MAP in Bengaluru feel the evaluation and repatriation of looted artworks can significantly help countries, both in terms of goodwill between nations and to restore and reaffirm cultural heritage, cultural identity and history.

"In instances of the country of origin lacking the infrastructure to care for them, the repatriation process should include support from nations having the knowledge and infrastructure for the care of these artefacts. Historically, Western institutions have held vast collections of artefacts of non-Western origin, often acquired during periods of colonial expansion. Repatriation efforts challenge these dynamics and push for a more equitable distribution of cultural heritage," says Narayan.

Moral, legal grounds

India had passed a law before independence, an antiquities (export control) act in April 1947, to ensure that "no antiquity could be exported without licence". In 1958, the Ancient Monuments and Archaeological Sites and Remains Act was enacted. The government also enacted the Antiquities and Art Treasures Act, 1972 (AATA), where "every person who owns, controls or is in possession of any anti-



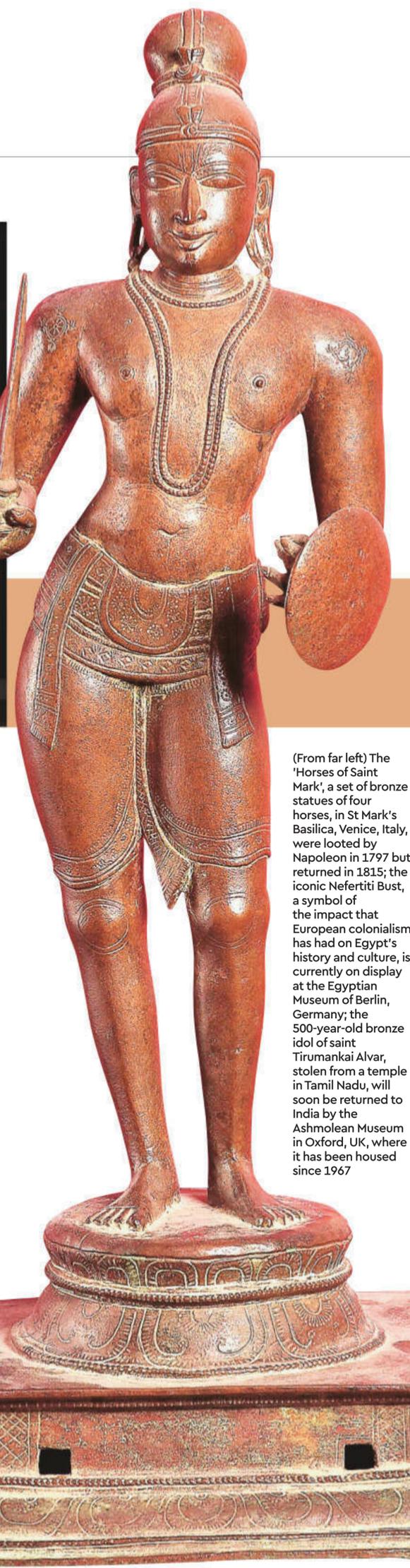
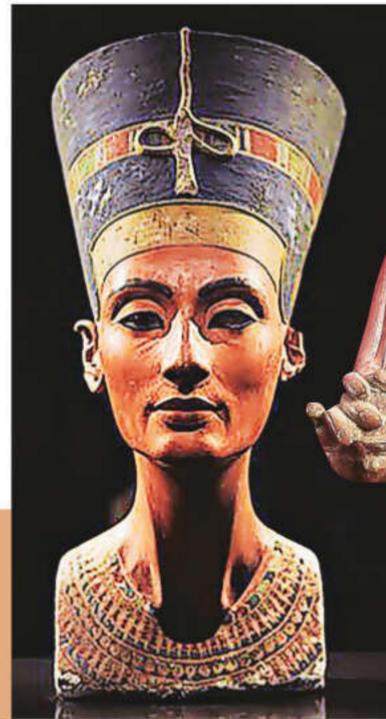
quity" shall register such antiquity before the registering officer and obtain a certificate in token of such registration. But the Antiquities and Art Treasures Act, 1972, implemented in 1976, strictly banned the export of any sort of archaeological object and also imposed stricter vigilance on individual ownerships of such objects. In short, all archaeological objects and sites were taken under state possession. Under this rule as well, attempts were made to get stolen antiquities back.

India has been at the forefront of the repatriation but one needs to have sufficient ground to show that particular antiquity was stolen from a site in India, or the antiquity belongs to India. Dr BR Mani, director general of the National Museum in Delhi, says,

"Thousands of antiquities in the past have gone to many foreign countries but there should be sufficient ground to prove it like FIRs or complaints. Only in that case can we get the antiquities restored to our country, or otherwise in the case of antiquities which have been stolen after the enactment of The Antiquities and Art Treasures Act, 1972."

The artworks confiscated or acquired by individuals of the colonial rule to their country are a case in history to bring them back. "In post-interdependent India when private dealers and agents, even after laws were passed, were stealing antiquities from temples, from architectural heritage sites and selling them abroad, those items / works should definitely be brought back to it," says Pande.

She states that India has witnessed an increasing demand for the repatriation of looted art objects globally. "Even as the British Museum in London continues to be in denial of its legacy of loot, from the Elgin



(From far left) The 'Horses of Saint Mark', a set of bronze statues of four horses, in St Mark's Basilica, Venice, Italy, were looted by Napoleon in 1797 but returned in 1815; the iconic Nefertiti Bust, a symbol of the impact that European colonialism has had on Egypt's history and culture, is currently on display at the Egyptian Museum of Berlin, Germany; the 500-year-old bronze idol of saint Tirumankai Alvar, stolen from a temple in Tamil Nadu, will soon be returned to India by the Ashmolean Museum in Oxford, UK, where it has been housed since 1967

marbles from Parthenon in Greece to the Elliot marbles from Amaravati in India, the idea of universal museums of the West continue to be hotly debated and challenged," she says.

The power dynamics of the countries that have looted artworks are aptly explained in the *Journal of Asian Studies* titled *Indian Art Objects as Loot*, in which author Richard H Davis states how in the medieval period the sacred objects were looted from their original locations and demolished. The looted items demonstrated the looter's power.

According to former culture secretary and MP Jawhar Sircar, India has been at both receiving and gaining end when it comes to repatriation of looted art objects. "At the receiving end, since India was under colonial rule, they could take whatever they felt like. And the other end was that they also set up museums in India like the oldest museum in Asia was in Calcutta, the Indian Museum, which is now 210 years old," says Sircar.

For many years, India was under an amnesia, and the sudden proprietary-ism is healthy and welcoming. "If we look at the 19th and 20th century, when people became interested in museums and history, there is no evidence of public exhibitions of antiquities. What every nation required was an institution to showcase achievements and historical development. Every nation had at least one National Museum. While the West had taken away many edifices from Asia and Africa, they cared better for their booty, and displayed them better than the countries that lost them," adds Sircar.

In fact, India didn't have a clue about its own masterpieces. The first two major discoveries of British archaeology—the Amaravati stupa, which Colonel Mackenzie had stumbled upon in 1798, and the Ajanta caves, which were discovered accidentally by a team of soldiers in 1819—were two of the grandest evidences of the efflorescence of Buddhist art and culture that had lapsed from human memory, as per Sircar.

India's biggest haul of its antiquities last year was from the US, which offered 1,440 artefacts for repatriation. The objects were stolen from sites across states and smuggled out of the country over the decades. Since Independence, around 350 heritage objects have been brought back from different countries including France, Germany, Singapore, Australia and Canada. According to the ministry, around 190 were retrieved from the US. The arrival has increased since 2014 as only 13 objects could be fetched since 1947.

As per government officials, this kind of repatriation takes longer than usual and happens for over a period of months due to cumbersome financial and administrative clearances. "The agency has to decide the cost of insurance, packaging and transportation cost," says a government official on the

condition of anonymity.

Most articles were smuggled by the notorious New York-based art dealer, Subhash Kapoor, who is currently serving a jail term in Tamil Nadu.

The Union ministry of culture estimates a total of 115 antiquities were returned to India in 2023, and 344 since 2014. The ministry is also working to ensure retrieval of about 700 pieces belonging to the Aural Stein Collection of Central Asian antiquities, actually owned by the Archaeological Survey of India (ASI). The collection was lent to the Victoria and Albert (L&A) Museum in London about 100 years ago. The National Gallery of Australia (NGA) is also expected to return 13 artworks it purchased from Kapoor, which include six sculptures, six photographs, a painted scroll and a processional standard.

Global initiatives

People like Gliceria Tupinamba are at the forefront of flagging the issue of looted treasures. At this year's Venice Biennale, Tupinamba was the first indigenous artist to represent the native American history and colonial exploitation. A multicoloured mantle (feathered cape) constructed using 4,200 feathers and a wall text explain that seven European museums still hold mantles in their collections. Last year, Denmark's National Museum announced that it would return one cape to Brazil, but it still holds others. The restitution of feathered capes from European museums to Brazil clearly means the battle to have their

ancestors back.

The biennale is also hosting Nigerian artists like Yinka Shonibare, who has made intricate artefacts in clay, which replicate 150 Benin Bronzes—priceless artefacts looted in 1897 by the British soldiers and now housed in European and American collections. Abba Tijani, director general of Nigeria's National Commission for Museums and Monuments, wants the 'Benin bronzes' from the 19th century back. "We want to give museums the opportunity to return these artworks to their rightful owners and exhibit them legally—to do the right thing," says Tijani.

It is indeed the awareness of past cultural injustices and renewed respect for national sovereignty that has made nations housing stolen art or other items give back the artefacts. French President Emmanuel Macron, while addressing a crowded lecture theatre at Ouagadougou University in 2017, said, "I cannot accept that a large part of cultural heritage from several African countries is in France... In the next five years, I want the conditions to be created for the temporary or permanent restitution of African patrimony to Africa... African heritage can no longer be the prisoner of European museums." So far, France has repatriated 28 African objects including a 19th-century sabre to Senegal. The country has also returned the crown of Madagascar's last queen, Ranavalona III, as a long-term loan from France's Army Museum via diplomatic channels, bypassing Parliament.

Well Being

SUNDAY, JULY 14, 2024



DEATH THREAT

As per the International Labour Organization, over 2.4 billion workers are exposed to climate change-related health hazards. Over 18,970 lives and 2.09 million disability-adjusted life years are lost annually to 22.87 million occupational injuries

SHUBHANGI SHAH

PESTICIDES AND INDIAN spices have been all over the news lately. First came the recall by Hong Kong and Singapore of certain spice mixes by top Indian spice makers MDH and Everest over high levels of ethylene oxide, a cancer-causing pesticide. Alongside that, the Food Safety and Standards Authority of India (FSSAI), India's food regulator, increased the limit for pesticide residues in spices and herbs by a whopping 10 times, which added fuel to the fire.

"There are over 1,000 pesticides used around the world to ensure food is not damaged or destroyed by pests," explains Dr Sudeep Khanna, senior consultant, gastroenterologist, Indraprastha Apollo Hospitals. This, in turn, increases the yield of vegetables, fruits, and other crops, furthering food security.

However, this comes at a cost. Although there have been conflicting opinions, studies have linked pesticide exposure to negative health effects such as reproductive issues, respiratory problems, neurological issues, and an increased risk of cancer.

"Pesticide exposure has both short and long-term effects," says Dr Tushar Tayal, consultant, internal medicine, CK Birla Hospital, Gurugram. "The short-term side-effects include nose, throat, and itching of skin, rashes and blisters. Nausea, dizziness, and diarrhoea may also occur. In the long term, the side effects include cancer and other tumours; brain and nervous system damage; birth defects; infertility and other reproductive problems; and damage to the liver, kidneys, lungs, and other body organs. They can also affect development, sleep and fertility," he explains.

According to Dr Khanna, "each pesticide has different properties and toxicological effects". "They are poisonous compounds used to kill or repel pests, and their residues can contaminate fruits, vegetables and other crops. The toxicity depends on its function and other factors. For example, insecticides tend to be more toxic to humans than herbicides. Similarly, the same chemical can have different effects at different doses. Not only that, toxicity can also depend on the route — how the exposure occurs — such as by swallowing, inhaling, or direct contact with the skin," he adds.

Direct contact can be especially harmful. Studies have shown that farmers who used certain pesticides on their crops had a higher frequency of obesity and colon cancer compared to others.

Notably, pesticides have been shown to impact children differently. For example, children born to mothers who had high pesticide exposure were found in some studies to show mental delays of up to two years, such as issues with visual memory and coordination. In a study, kids born to mothers who lived near farmlands where certain pesticides were used were found to be more likely to suffer from autism. Also, childhood exposure was also found to be linked to an elevated risk for attention deficit hyperactivity disorder (ADHD). However, more research is required into these.

Links with cancer

The most startling aspect of the spice controversy has been that ethylene oxide is a carcinogen. "There are a few epidemiological studies that have shown some link between exposure to pesticides and cancer," says Dr Pooja Babbar, consultant, medical oncology, CK Birla Hospital, Gurugram. "However, the majority of these studies are animal-based. Hence, it is difficult to say that pesticides cause cancer," she adds.

In fact, not just foods, pesticides are everywhere in the environment, such as



Pesticides on the plate: How safe is your food?

Studies have linked pesticide exposure to a host of serious negative health effects, both short-term and long-term

THE WAY OUT



■ Wash fruits and vegetables thoroughly before eating. Scrub them in cold water and with a soft brush



■ As many pesticides accumulate on the surface, peeling the outer layers of fruits and vegetables can be beneficial



■ Use a mixture of water and baking soda or vinegar to clean the fruits and vegetables



■ A study found that boiling strawberries brought down the pesticide residue significantly



■ Blanching, which is exposing the produce first to boiling and then cold water, can be beneficial



■ Including a variety of foods in your diet can also bring down the pesticide exposure



■ Also, growing your own food using organic method can be a good way to go about it

the air we breathe, the expert points out. "But definitely, we've seen Punjab being the cancer belt of India. And it has been found that the use of pesticides is too much in Punjab because of the increased farming. So some epidemiological studies are showing a link that Punjab is probably the cancer capital or Bhatinda is the cancer capital because of the increased use of fertilisers and pesticides there. And even certain studies have also found pesticides in the blood samples and certain non-approved pesticides in the food particles of Punjab," she highlights, adding: "Still, for anything to cause cancer, there are certain factors like how long you are exposed and the quantity."

Dr Manish Singhal, senior consultant, medical oncology, Indraprastha Apollo Hospitals, points out: "Not all pesticides are linked to increased cancer risk, but

there are certain types. The pesticides that have been classified as probable or possible human carcinogens include organochlorines, organophosphates, carbamates, and some herbicides. However, it is essential to note that not all pesticides within these categories pose the same level of risk, and the specific chemical structure and exposure levels play a crucial role as well."

The dirty dozen

Notably, the pesticide residue levels are higher in certain food items compared to others. "It's higher in items with thin, edible skins, such as apples, strawberries, grapes, and leafy greens," says Swati, nutritionist, Indraprastha Apollo Hospitals. Some such foods include strawberries, spinach, apples, grapes, tomatoes, and potatoes, among others,

says Jain. However, the way out isn't to avoid these food items completely, as "it may deplete you of important nutrients," says Swati. Instead, "wash and peel these vegetable items to minimise pesticide exposure. You can also employ cooking methods, such as boiling or baking, which can help reduce pesticide consumption. Additionally, try choosing organic produce," the nutritionist recommends.

What about FSSAI increasing pesticide residue limits? "The decision by the FSSAI to increase the permissible limits for pesticide residues in spices by 10 times is of concern," says Dr Khanna. "Spices are widely used in Indian cuisine and are exported around the world. This move could potentially expose millions of people to higher levels of toxic pesticide residues through their

food," he says.

At the same time, Swati says that the FSSAI's recent decision "raises serious public health concerns".

"Raising the maximum residual limits (MRLs) for pesticides in spices could expose consumers to higher levels of these harmful substances, thus raising the risk of chronic toxicity and long-term health repercussions. Instead of lowering rules, a more prudent approach would be to implement stricter standards and promote sustainable agricultural practices that minimise pesticide use, thereby reducing the potential health risks associated with pesticide exposure through dietary sources," she adds.

Is organic the answer?

Organic produce generally has lower pesticide residues compared to conven-

tionally grown produce as organic farming typically avoids the use of synthetic pesticides, herbicides, and fertilisers, and instead relies on natural methods like crop rotation, composting, and biological pest control. "However, it's important to note that organic farming doesn't mean pesticide-free. Organic farmers may still use certain natural pesticides and herbicides, and there can still be traces of these substances on organic produce. Nevertheless, organic certification standards typically limit the types and amounts of pesticides that can be used, which can lead to lower overall pesticide exposure," Jain points out. While organic foods have exceptional benefits when it comes to health, there are downsides too, as they can be costlier than conventionally-grown foods.

Get toothpaste wise

Know which type is best for you

FE FEATURES

HOW BENEFICIAL ARE toothpastes in dental health and hygiene? Dr Adosh Lall, senior consultant and dental surgeon, Indraprastha Apollo Hospital, says: "Toothpastes play a crucial role in dental health and hygiene. They contain abrasives that help remove plaque and food particles, fluoride that strengthens tooth enamel and prevents decay, and detergents that create foam to distribute the cleaning agents effectively. Toothpastes often include antimicrobial agents to combat bacteria responsible for gum disease and bad breath. Regular use of toothpaste, combined with proper brushing technique, significantly reduces the risk of cavities, gingivitis, and other oral health issues. Moreover, toothpastes can help whiten teeth by removing surface stains and provide a refreshing taste that encourages consistent oral care habits. While brushing



Dr Adosh Lall

with water alone can remove some plaque, toothpaste enhances the cleaning process and provides additional benefits that water cannot offer. The Indian Dental Association (IDA) recommends brushing twice daily with fluoride toothpaste for optimal oral health. However, it is important to note that toothpaste is just one component of a comprehensive oral hygiene routine, which should also include flossing, regular dental check-ups, and a balanced diet.

Do toothpastes offering ingredients like herbal or salt or other chemicals have any actual benefits?

Toothpastes with ingredients like herbs, salt, or other chemicals can offer specific benefits, but their effectiveness varies. Herbal toothpastes often contain natural ingredients like neem, mint, or clove, which may have antimicrobial properties and can

provide a refreshing taste. However, their ability to prevent cavities is generally less proven than fluoride-based toothpastes. Salt toothpastes can help reduce gum inflammation and have a mild abrasive effect, but excessive use may lead to enamel erosion. Some chemical additives, like potassium nitrate, can help reduce tooth sensitivity, while others like stannous fluoride offer both anti-cavity and anti-gingivitis benefits. Activated charcoal, a trendy ingredient, may help whiten teeth but lacks substantial scientific evidence for long-term benefits and safety. Calcium carbonate and baking soda are effective, gentle abrasives that can aid in stain removal. While these alternative ingredients may offer some advantages, it is crucial to choose a toothpaste that contains fluoride, as it remains the most clinically proven ingredient for preventing tooth decay. Consumers should be aware that natural doesn't always mean more effective or safer in oral care products.

Are any toothpaste chemicals harmful too?

While toothpastes are generally safe when used as directed, some chemicals can



be harmful in certain circumstances. Sodium lauryl sulfate (SLS), a common foaming agent, may cause canker sores or mouth irritation in sensitive individuals. Triclosan, an antibacterial agent once common in toothpastes, has been largely phased out due to concerns about antibiotic resistance and potential hormonal effects. Some whitening toothpastes contain abrasives that, if overused, can erode tooth enamel. Fluoride, while highly beneficial for dental health, can be toxic if ingested in large quantities, which is why children's toothpastes contain less fluoride

and come with warnings about swallowing. Artificial sweeteners and flavourings in toothpastes may cause allergic reactions in some people. Charcoal, found in some trendy toothpastes, may be too abrasive for regular use and could potentially absorb beneficial medications. Propylene glycol, used as a humectant, can irritate sensitive oral tissues. While these potential issues exist, it is important to note that toothpastes undergo rigorous safety testing, and adverse effects are rare when products are used as intended. Individuals with specific sensitivities should consult their dentist

for personalised recommendations.

What to look for in picking a toothpaste?

When selecting a toothpaste, several factors should be considered. First, consult with your doctor and look for the IDA Seal of Acceptance, which indicates that the toothpaste has been scientifically evaluated for safety and effectiveness. Fluoride content is crucial; choose a toothpaste with at least 1000 ppm fluoride for cavity prevention. Consider your specific oral health needs: if you have sensitive teeth, look for ingredients like potassium nitrate or strontium chloride; for gum health, stannous fluoride or triclosan may be beneficial. Those prone to tartar build-up might benefit from pyrophosphates or zinc citrate. If whitening is a priority, look for gentle abrasives like silica, but be cautious of overly abrasive formulations. For children, choose age-appropriate fluoride levels and kid-friendly flavours to encourage regular use. Be aware of your sensitivities; if you are prone to canker sores, avoid SLS. Consider the toothpaste's RDA (relative dentin abrasivity) value; lower values are less abrasive and better for daily use. Personal preference in taste and texture plays a role in ensuring consistent use. The best toothpaste is one that you'll use regularly as part of a comprehensive oral care routine.

Leisure

SUNDAY, JULY 14, 2024



SPENDING ON TRAVEL & TOURISM

Indian travellers are expected to embark on 5 billion more trips by 2030, and spending on travel and tourism is predicted to hit \$410 billion by then. That's a surge of more than 170% from \$150 billion in 2019, as per a report



On a spiritual journey

From the Buddhist stupas & caves of Bihar to some of the holiest shrines of Jainism in Maharashtra, there's a rush to visit sites with strong historical and cultural significance extending across faiths

REWATI KARAN

HOW ABOUT GOING on a trail of the sacred footsteps of Lord Buddha and the important places of his life and teachings in Bihar, or paying a visit to some of the holiest shrines of Jainism situated across Maharashtra, some even dating back to several centuries? How about immersing yourself in the spirituality of Golden Temple in Amritsar, Punjab, the most sacred of Sikh shrines and a Unesco World Heritage Site, or taking a tour of Jama Masjid in Delhi, one of the largest mosques in the country and a symbol of Mughal architectural splendour?

There's a rush among people to throng tourism sites with strong historical and cultural significance that extends across faiths, and the various stakeholders concerned are taking adequate steps to cash in on the trend. The Uttar Pradesh government, for instance, is developing a 'Buddhist Circuit' to propagate the historical, cultural and spiritual ties of Buddhism and attract Buddhist pilgrims from India and abroad in large numbers. At the recently held Bodhi Yatra conclave in New Delhi, the state department of tourism made a presentation to highlight six prominent Buddhist heritage sites—Kapilvastu, Sarnath, Shravasti, Kaushambi, Kushinagar and Sankisa. In attendance were delegates from several countries with Buddhist cultural ties such as Singapore, Thailand, Myanmar, Bhutan, Japan, Indonesia, Argentina, Mongolia, Sri Lanka and Vietnam, who also praised the govern-



(Top) Buddhist monks at the Mahabodhi Temple in Bihar's Bodhi Gaya; (above) visitors throng Basilica of Bom Jesus in Goa

ment's efforts in this regard.

"We wanted to reveal the spiritual and cultural connection with different countries in South Asia and Southeast Asia and improve cultural diplomacy with the support of the ministry of external affairs and promote foreign direct investment in the state. We have already allotted 2 acres of land in Varanasi to the Bhutanese government for the construction of temples and guesthouses," said Mukesh Kumar Meshram, principal secretary, tourism and culture, UP, at the event.

A total of 205 projects have been outlined in the six Buddhist sites of UP worth ₹590.40 billion. At present, the maximum investment is focused in Sarnath (₹549.92 billion) and Kaushambi (₹33.09 billion).

The UP government is banking on airport and rail connectivity and hospitality infrastructure in these six Buddhist sites to boost tourism and seek investments. With over 30 hospitality infrastructures by prominent players that include Radisson Blu, Park Inn, Marriott and Sarovar Portico, and connectivity of international airports in Varanasi, Lucknow and Ayodhya, domestic airports in Gorakhpur, Kushinagar, Prayagraj and Agra, and adjoining railways stations, these sites will be buzzing with a lot of activity in the times to come.

"The Government of India, in collaboration with the government of Uttar Pradesh, aims to not only create a memorable experience for the Buddhist pilgrims but also ensure the

development and better employment opportunities for local communities. We are also keen to enhance the infrastructure and amenities of Buddhist museums in the state as they are a living source of history," said VVidyavati, secretary, ministry of tourism, UP, at the event.

Madhya Pradesh, too, is developing a Buddhist circuit that will link significant centres like Sanchi and Bihar's Bodhi Gaya. Speaking on the untapped potential of the Buddhist pilgrimage route, tourism and culture minister Gajendra Singh Shekhawat said at the Bodhi Yatra conclave that only 0.005% of the global population who follow Buddhism visit the Buddha circuit destinations in India at present. "If we collectively enhance our efforts and increase this figure to 0.05%, we could welcome over 2.3 million visitors annually," he added.

The Buddhist Circuit in UP is part of 12 mega tourism circuits of the state that also include the Sufi Kabir Circuit and Jain Circuit. While the Sufi Kabir Circuit is proposed to be extended from Amethi, Magahar and Sant Kabir Nagar to Kabirdas' Karmabhoomi Lahartara in Varanasi, the Jain Circuit has been planned to be extended from Deogarh and Hastinapur to Parshwanath, Digambar Jain Temple and Ramnagar.

Last year, Maharashtra, too, launched a 'Holy Jain Tirth Circuit' connecting important Jain sites in the state.

Earlier this year, Prime Minister Narendra Modi inaugurated an integrated developmental project of the

Hazratbal Muslim shrine in Jammu and Kashmir as part of the slew of projects under the Swadesh Darshan and PRASHAD schemes. Last year, the government of Kerala allocated a sum of ₹93.8 lakh to launch a microsite on 'Islam in Kerala', a promotional digital production tracing the roots of Islam in Kerala, to woo both international and domestic tourists.

Robust surge

According to travel agencies, religious tourism in India has seen an uptick because of the government's efforts to strengthen connectivity and infrastructure in religious sites, which they say, have led to strong demand across segments in India.

"We are seeing a surge in travel inquiries for spiritual places like Char Dham, Ayodhya, Jyotirlinga, Varanasi, Mahakaleswar, Omkareshwara, Dwarka, Somnath, Mallikarjuna, Rameswaram, Ramayan Trail in Sri Lanka, etc," says Rajeev Kale, president and country head, holidays, MICE, visa, Thomas Cook (India).

Ram Temple in Ayodhya has been primarily credited with boosting this growing interest in spiritual tourism. "Spiritual tourism has become increasingly popular among Indians. Ayodhya, with the inauguration of the Ram Mandir, fuelled a surge in spiritual tourism. There is a robust uptick (5x y-o-y) in demand for pilgrimage tours to Ayodhya and other locales," says Daniel D'Souza, president and country head, holidays, SOTC Travel.

Nishant Pitti, CEO and co-founder of EaseMyTrip, concurs that spiritual tourism is booming in India, attracting both domestic and international tourists. As per estimates, the sector is expected to generate revenue of \$59 billion by 2028, creating 140 million temporary and permanent jobs by 2030.

Every site associated with a religious faith has its own importance and popularity, says Pitti of EaseMyTrip, adding that all such sites usually have a high tourist footfall, which can vary due to dynamics like ongoing events and upcoming festivals.

"Prominent pilgrimage sites, including Vaishno Devi in Jammu, Golden Temple in Amritsar, Tirumala's Balaji Temple in Andhra Pradesh and Jama Masjid in Delhi, receive thousands of visitors daily," adds Pitti.

The fine art of crafting a menu



No more just a listing of dishes, how a menu can be part of a culinary experience

FE FEATURES

The scent of citrus lingers on the balmy air. Bees coarsely kiss the sweet pulp of overripe figs dangling from the trees. A sun-drenched island with azure skies. Where the waves and the mountains meet. Technicolored umbrellas punctuate the beach landscape. Contrasting with the glistening blue sea. Last day of an endless summer. Savouring a bittersweet lemon sorbet while inhaling the salty wind. A languid afternoon in Capri.

If this description and an accompanying picture of the Amalfi coast don't transport you to Italy, the Gamberi alla Napoletana certainly will. Firm and crisp prawns nestling in a broth of garlic, tomatoes and herbs that is fresh, fragrant and bursting with flavour—truly a summer in Italy.

At 360°, Oberoi Delhi's restaurant, diners can look forward to not just a whole new range of dishes spanning the globe, but also a delightful read accompanying the food with the actual menu, which is a trove of stories, enhancing your experience.

The story of Lulu stirring up a pot of stock and settling down under the sky with a mug of piping hot chicken soup is as heart-warming as the soups listed on the right promise to be.

The sushi platters are named after Japanese filmmaker Akira Kurosawa's



At 360°, Oberoi Delhi's restaurant, the menu is a trove of stories

Seven Samurai, and the rolls nomenclatured from the titles of his films. How about discovering what's under cover in *Those Who Make Tomorrow*, *One Wonderful Sunday*, or a *Rhapsody in August*? Italian, Japanese, Indian, Mediterranean, grills—the menu has it all, along with poetry on chaat, stories of kebabs, quotes by Anthony Bourdain, a Japanese travelogue, and even a note on the science behind the grilling process.

The dessert section is by no means an afterthought, with a wide range of sweets on offer to please every palate. A comprehensive list of sugar-free options is a welcome addition, besides novel flavours of gelatos and sorbets. A sugar-free raspberry caprese makes those with restricted diets feel not marginalised at all, while a kumquat mango mas-caparone gelato can be enjoyed by those seeking gluten-free options.

Executive chef Manish Sharma describes the crafting of the menu as an attempt to digress from the usual, and how he and his team of chefs relied on unique ingredients and flavours to offer a novel culinary experience based on sustainable and organic sourcing. As the menu proclaims, a story in every meal, that's a labour of love, indeed.



SCREEN TIME

Your entertainment bucket list for this week



TRIBHUVAN MISHRA CA TOPPER

Netflix
Releases: July 18

CREATED BY THE makers of *Mirzapur*, this drama series is an ordinary man's wild ride through chaos and secrets, as he stumbles into a world of comedic mishaps and becomes the target of a dangerous gang of *halwaais*. Starring Manav Kaul, Tillotama Shome and Shweta Basu Prasad, among others.



MY SPY: THE ETERNAL CITY

Prime Video
Releases: July 18

SOPHIE (CHLOE COLEMAN), now a teenager, persuades veteran CIA operative JJ (Dave Bautista), who is her stepfather, to chaperone her school choir trip to Italy. During the trip, they find themselves embroiled in an international terrorist plot targeting CIA chief David Kim (Ken Jeong) and his son Collin (Taeho K), who is Sophie's best friend. The action-comedy film is the sequel to the 2020 film *My Spy*.



LADY IN THE LAKE

Apple TV+
Releases: July 19

IN 1960S' BALTIMORE, an investigative journalist working on an unsolved murder clashes with a woman working to advance the agenda of the city's black community. The protagonist ditches her doting husband and big Pikesville home to pursue a career as a newspaper reporter. The seven-part limited series features Natalie Portman and Moses Ingram.



SWEET HOME SEASON 3

Netflix
Releases: July 19

SWEET HOME WAS the first South Korean series to enter Netflix's Top 10 in the US. It was praised by viewers for its 'high-quality visual effects' and 'the deep human connections among the characters'. Starring Song Kang, Lee Jin-wook and Lee Si-young, the apocalyptic horror series is based on the Naver webtoon of the same name, which recorded over 2.1 billion net views.



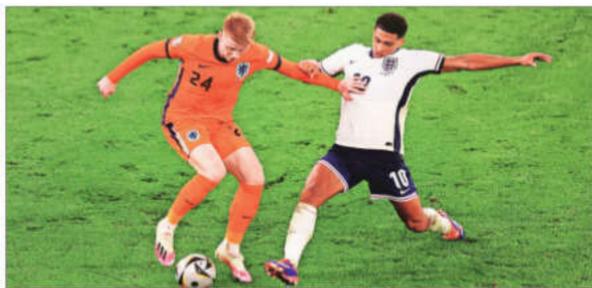
TWISTERS

Theatres
Releases: July 19

HAUNTED BY A devastating encounter with a tornado, Kate Cooper gets lured back to the open plains by her friend, Javi, to test a new tracking system. She soon crosses paths with Tyler Owens, a social-media superstar who thrives on posting his storm-chasing adventures. As storm season intensifies, Kate, Tyler and their competing teams find themselves in a fight for their lives.

Opinion

SUNDAY, JULY 14, 2024



Netherlands' Jerdy Schouten in action with England's Jude Bellingham at the Euro 2024

REUTERS

Doing just enough a virtue in tournaments

RINGSIDE VIEW

Tushar Bhaduri

ENGLAND WERE MERELY seconds away from an inglorious ouster at the hands of humble Slovakia, but here they are — in the final of the European football championship. Had it not been for Jude Bellingham's last-gasp audacious overhead kick in injury time, a fresh round of recrimination and post-mortem would have started, with manager Gareth Southgate's position becoming untenable. But at Euro 2024, England seemed to have made a habit of engineering escape acts.

Bukayo Saka smashed home a long-range equalizer in the 80th minute of the quarterfinal against Switzerland, while they also had to come from behind in the semi-final against The Netherlands, Ollie Watkins netting the winner in the 90th minute. It proves that whatever may be their shortcomings on the technical or tactical side of things, England are not lacking in spirit and attitude. Lack of form or rhythm doesn't come in the way of fighting till the final whistle. If captain and star striker Harry Kane has been struggling, there have been other avenues for goals.

Doing just enough is a good quality to have in tournament football. But England, in its first major championship final away from home, will do well not to get too far behind in the final against Spain, the best team in the tournament so far. After wins over Italy, Germany, and France, their pedigree can't be questioned despite several youngsters in their line-up. In fact, these rookies — if they could be called so — are the reason Spain have an all-win record going into the title clash, without having to go to a penalty shootout. A record of seven goals in six games shows that finding the net hasn't been too easy for England. In comparison, Spain have scored 13, none of which are from the penalty spot, with as many as nine players getting on the sheet. Lamine Yamal, just turning 17, has shown that he can go on to be one of the leading lights of the game in years to come.

His equalising goal in the semi-final against France will be talked about for years to come. Nico Williams has been a phenomenon on the wing, while Dani Olmo has scored in every knockout round so far, confirming himself as a player for the big occasion. In the form of Rodri and Alvaro Morata, they are not short of experience. Real Madrid stalwart Dani Carvajal is likely to be back in defence after suspension, along with Aymeric Laporte, Robin Le Normand, and Marc Cucurella. Coach Luis de la Fuente has options like Ferran Torres, Mikel Merino, and Fabian Ruiz on the bench if he needs to change things up.

A large base

Real Madrid, Barcelona, and Atletico Madrid are the three big guns in Spanish club football, but the number of players in the national squad from outside the 'Big 3' attests to the depth of talent they have. First-choice goalkeeper Unai Simon plies his trade at Athletic Bilbao and there are a whole host of players in the squad from less-celebrated clubs like Real Sociedad and RB Leipzig.

Aston Villa striker Watkins' goal took England into the final and there's a

sizable Crystal Palace contingent in the squad, but when it comes to his first-choice starting XI, Southgate has largely trusted players from bigger clubs. Goal-keeper Jordan Pickford plays for Everton, but otherwise, the first XI is largely made up of players from Manchester City, Manchester United, and Arsenal, apart from Bayern Munich's Kane and Real's Bellingham. The play to have Kieran Trippier in defence hasn't quite worked, so Palace's Marc Guehi may get the nod for the final.

The likes of Ezri Konsa, Conor Gallagher, Cole Palmer, Ivan Toney, and Eberechi Eze are options but are often brought into action as a last resort. The final could be decided by how well England deal with the wing-play of Yamal and Williams. Saka will look to use the flanks for England. The battle in midfield between Declan Rice-Luke Shaw-Kobbie Mainoo and Rodri-Ruiz-Olmowould be crucial to the outcome.

And then there is the big-match expertise of Bellingham who, despite recently turning 21, has made a habit of making decisive interventions in the biggest of matches, be it for club or country.

High-quality fare

Midway through the tournament, there was much talk about matches at Euro 2024 being 'boring' without much exciting, goalmouth action. It was compared unfavourably to the Copa America taking place across the Atlantic. Even though most of the matches haven't been high-scoring, the tactical and technical battles, often one-on-one contests have been a fascinating watch. Games don't need to have a tennis scoreline to generate interest. The fact remains that the overall level of European football is ridiculously high.

When the top teams face off in knockout rounds, there's very little to choose between them. The Spain-Germany quarterfinal was one of the best matches in recent times, even though the final score was 'just' 2-1. The overall quality on display at the Copa certainly isn't comparable as the general level on sides there isn't that high. That's what may have prompted Kylian Mbappe to argue that winning the Euros is tougher than winning the World Cup. Even the so-called smaller teams have been quite hard to break down. A goals-per-match figure of 2.28 is nothing fancy, but when the best teams in the world face off with so much at stake, it would be quite unrealistic to expect goal-fests. As it is, most of the best players in the sport were coming off bruising seasons for their clubs and may have been a bit jaded. It may explain that no player has scored more than three goals in the tournament.

But that has been compensated by the emergence of some breakthrough stars, headlined by Yamal and Williams. Germany's Jamal Musiala and Florian Wirtz have also caught the eye, while Turkey's Arda Guler, all of 19, is already a Real Madrid player. Xavi Simons, one of the key players for The Netherlands, turns out for Paris Saint-Germain and is one to look out for. Switzerland's Ruben Vargas has also impressed. As far as defenders are concerned, France's Jules Kounde contributed to one of the meanest backlines in the tournament. The 25-year-old was pretty adept at bombing down the flank and putting in crosses as well. Whichever team comes out on top in the final will have the satisfaction of beating a field of the highest quality.

ACROSS THE AISLE

P Chidambaram



There are many more questions. Which is the platform to ask the questions and receive answers? No one in the government has answered the questions so far, but the questions will not go away. Yet the laws that are most fundamental to the administration of criminal justice in the country have 'come into force' — an example of government by some people and for some people

AFTER A DEBATE that the Opposition boycotted in both Houses of Parliament (for good reasons), three Bills to replace (and re-enact) the Indian Penal Code, 1860, the Criminal Procedure Code, 1973 and the Indian Evidence Act, 1872 were passed. The new Bills carried names in Hindi (or Sanskrit) even in the English versions of the Bills. The President gave her assent to the Bills and the government notified that the new laws will come into force on July 1, 2024.

There is stiff opposition to the new laws from many quarters. The government has dismissed the grounds of opposition as irrelevant and motivated. The government's ram-through approach has not deterred the opposition to the laws. On the contrary, two state governments have declared that they will bring certain amendments in the state legislatures concerned. Tamil Nadu has appointed a one-person committee to suggest the changes within a month. Karnataka and other state governments may adopt the same route. It is therefore necessary to place the facts and the issues before the public and ask the citizens to arrive at their own conclusions.

'Criminal law' is a subject in the Concurrent List of the Constitution. Both Parliament and state legislatures are competent to make laws on the subject. Undoubtedly, if a law made by Parliament and a law made by a state legislature are repugnant, Article 254 of the Constitution will be attracted. However, that is an issue that will arise after the state legislature made a law, there was repugnancy, and the President did not give her assent to the law passed by the state legislature.

Meanwhile, the questions raised by those opposing the new laws must be heard and answered. Unfortunately, the central government has refused to answer in Parliament or outside. Here are the questions:

1. Is it correct that the bulk of the



The criminal laws replacing the colonial-era Indian Penal Code, Code of Criminal Procedure and Indian Evidence Act came into effect on July 1

FILE PHOTO: PTI

Who will answer the questions?

provisions of the three new laws have been 'copied and pasted' from the three laws that were replaced? Is it correct that 90-95% of the IPC and the CrPC and 95-99% of the Evidence Act have been retained in the new laws and every section re-numbered? If a few additions, deletions and changes were required in the existing laws, could the same outcome not have been achieved through amendments? Is not the claim that the government has thrown out the 'colonial legacy' a hollow claim?

2. If the intention was a thorough revision and overhaul of the criminal laws, why was the time-honoured practice to make a reference to the Law Commission not followed? Was not the Law Commission the most suitable body to consult all stakeholders and submit its recommendations, together with draft Bills, for the consideration of the government and Parliament? Why was the Law Commission by-passed and the task entrusted to a Committee that consisted of part-time members who, save one, were employed as full-time professors in various Universities?

3. Are the new laws consistent with the modern principles of criminal jurisprudence? Have the new laws recognised and incorporated the progressive principles laid down by the Supreme Court in landmark judgments delivered in the last 10 years? Are several provisions of the new laws contrary to the Constitution of India as inter-

preted by the Supreme Court?

4. Why has the new law retained 'death penalty' that has been abolished in many democratic countries? Why has the cruel and dehumanising punishment of 'solitary confinement' been introduced? Why has the offence of 'adultery' been brought back into the criminal law? Was it necessary to retain 'defamation' as a criminal offence? Was it not necessary to stipulate a period of limitation to lodge a criminal complaint of 'defamation'? Why is same-sex relationship *without* the consent of the other person no longer an offence? Was it not necessary to define the punishment of 'community service' or, at least, give illustrations of community service?

5. Why has the offence of 'sedition' been enlarged and retained? Why has the offence of 'terrorism' been brought into the general criminal law when there is a special Act called Unlawful Activities (Prevention) Act? Why have 'electoral offences' been included in the new law when there are special laws called Representation of the People Act, 1950 and Representation of the People Act, 1951?

6. Have the new laws given greater latitude to the police to arrest a person and seek the person's police custody? Have the new laws ignored the dictum of the Supreme Court that the power to arrest does not mean the necessity to arrest? Was it not necessary to explic-

itly provide in the law that 'bail is the rule, jail is the exception'? Was it not necessary to oblige a Magistrate to examine the *legality* of the arrest and the *need* to arrest? Do the provisions for bail effectively require the Magistrate to deny bail for 40/60 days after the arrest?

7. Is the provision that enables an FIR to be registered in any police station of the country, irrespective of the place of the offence, constitutional? Is the provision that empowers the police of that State to arrest the accused and investigate the offence unconstitutional in view of 'Police' being a subject in the State List? Are the said provisions contrary to the principle of 'federalism' which is a basic feature of the Constitution?

There are many more questions. Which is the platform to ask the questions and receive answers? No one in the government has answered the questions so far, but the questions will not go away. Yet the laws that are most fundamental to the administration of criminal justice in the country have 'come into force' — an example of government *by* some people and *for* some people.



Website: pchidambaram.in
Twitter: @PChidambaram_IN

INSIDE TRACK

COOMI KAPOOR



Incomplete enquiry

THE TASK FORCE of 40 BJP UP members has come up with predictable reasons for the party's setback in the state in the recent Lok Sabha polls — from party infighting to caste equations and non-cooperation of government employees. UP CM Yogi Adityanath transferred 12 DMs immediately after the report, since the committee's inference was that he did not exercise sufficient control over government employees.

But the genesis of the UP defeat needs more introspection. The investigation should have started with the BJP's central election committee meeting on February 29, when the names of some 50 of the 80 UP seats were cleared. The committee members, including Adityanath, waited for over two hours since Narendra Modi, Amit Shah and J P Nadda first met informally at Lok Kalyan Marg, where a short list of 50 BJP Lok Sabha candidates was drawn up. At the official meeting, general secretary (organisation) B L Santhosh

read out the names and few interjected. The common refrain was "whatever the party thinks appropriate". The names from UP were cleared in barely 20 minutes and some 65% were sitting MPs, since the party seemed confident that UP's formidable 'double engine *ki sarkar*' would ensure their victory. Adityanath's reported suggestion to change the names of 35 sitting MPs was ignored. Eventually, 27 BJP incumbents lost the polls.

Incidentally, the BJP won all the Lok Sabha seats around Gorakhpur, Adityanath's stronghold but lost in parliamentary seats around Varanasi, the PM's constituency. Varanasi and Lucknow were the only two constituencies the task force did not visit. If they had travelled to Varanasi, they would have discovered the considerable resentment over contracts for major projects in and around the city being awarded not to local UP contractors, but to those from western India. Indicative of divisions in the UP BJP was the fact that Deputy CM Keshav Prasad Maurya remained mostly in Delhi for almost a month after the election results.

Unprecedented seating

At the swearing-in of the Modi 3.0 cabinet last month, the Rashtrapati Bhavan staff and Delhi police were swamped by too many important people flashing invitation cards and

demanding premier seating. In the bargain, the carefully drawn up warrant of precedent was thrown to the wind. The most glaring breach of protocol was billionaires Mukesh Ambani and Gautam Adani ending up in the second row with Bollywood superstar Shah Rukh Khan. A group of *sadhus* was in the front row, while J&K Governor Manoj Sinha, Adityanath and CMs from the North-East were relegated to the third row. The biggest faux pas was that CDS General Anil Chauhan and outgoing Army chief General Manoj Pande were seated in the sixth row. Security personnel cannot alone be blamed, the President's Military Secretary and her ADCs should have earmarked seats for the respective chiefs of the Armed forces.

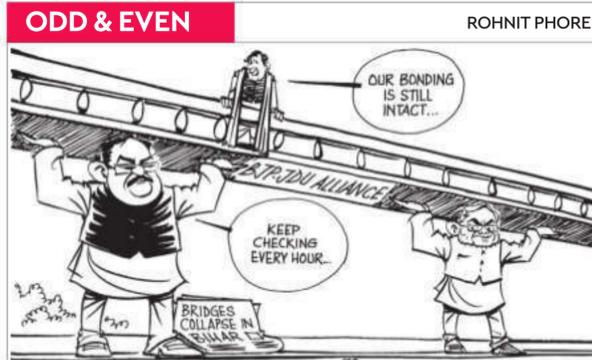
Mumbai royals

Even the British royal family, who have conducted their marital ceremonies with pomp and circumstance, and much public interest for centuries, could perhaps learn a lesson from the Ambani's family in attracting the maximum eyeballs on social media. The family's army of event managers has organised parties for the last few months in exotic locations — from an elephant rescue farm and a zoo in Jamnagar to a swinging jet-setting cruise through Italy to celebrate the marriage of Anant Ambani and Radhika Merchant. They even hijacked the

Indian team's success at the World Cup to stage a felicitation at the Ambani centre in BKC, Mumbai. Nita Ambani, glittering in diamonds, and her equally dressed up wedding guests, felicitated cricket heroes Rohit Sharma, Hardik Patel and Suryakumar Yadav, who have all played for the Mumbai Indians IPL team. The trio, looking a tad embarrassed, were togged out in party attire in similar dark coloured sequined outfits.

Ensuring its 10%

Opposition leader in the Rajya Sabha, Mallikarjun Kharge is skating on thin ice. The Congress strength in the Upper House has fallen to 26 seats after two Rajya Sabha MPs, Deepender Hooda from Haryana and KC Venugopal from Rajasthan, were elected to the Lok Sabha in the recent poll. The Congress needs representation by at least 10% of the total MPs in the Upper House, whose present strength is around 250, if its nominee is to be recognised as the official leader of the Opposition. In a bid to help Congress secure the position, K Keshava Rao of the BRS recently defected to the party. With the Congress in the majority in the Telangana Assembly, the party's RS nominee will automatically win the bye-election. If 85-year-old Rao agrees to step aside, jurist Abhishek Manu Singhvi is waiting eagerly for a Rajya Sabha re-entry.



Mind & Games

SUNDAY, JULY 14, 2024

AI helped spot copper bonanza. It could change not just mining

The site in Zambia could make billions for Silicon Valley, and help the US in its rivalry with China

MAX BEARAK

PEERING INTO THEIR computer screens in California last year, the data crunchers watched a subterranean fortune come into focus. What they saw transported them 10,000 miles across the world, to Zambia, and then one more mile straight down into the Earth. A rich lode of copper, deep in the bedrock, appeared before them, its contours revealed by a complex AI-driven technology they'd been painstakingly building for years. On Thursday, their company, KoBold Metals, informed its business partners that their find is likely the largest copper discovery in more than a decade. According to their estimates, reviewed by The New York Times, the mine would produce at least 300,000 tons of copper a month once fully operational. That corresponds to a value of billions of dollars a year, for decades. The New York Times also reviewed an independent, third-party assessment of KoBold's claims, which, while slightly more conservative than KoBold's own, largely corroborated the size of the deposit. In a statement, KoBold said it expected the value of the mine to grow because it had yet to map the full extent of its highest-grade ore.

It's the first confirmed success for a company that hopes to radically transform the way we find metals critical not only to the tech industry but to the fight against climate change. The geopolitical significance is vast. KoBold's find comes as the United States and China are increasingly clashing over global access to the minerals needed to manufacture clean-energy technologies. KoBold originated half a decade ago in the belated realisation among Silicon Valley's barons of what lay ahead.

Their products had become the backbone of the United States economy. But their businesses couldn't grow much further without a gargantuan increase in the mining of a handful of raw materials that make batteries, without which everything from cellphones to electric trucks simply can't function. They needed far more copper, cobalt, lithium and nickel.

Hundreds of new mines would be necessary, analysts calculated. And not just



Over two decades of production, KoBold's find in Zambia would yield enough copper for 100 million of today's average-size electric vehicle batteries

for consumer products, but for the house-sized lithium-ion batteries needed for backup on the nation's power grids as solar and wind power ebbs and flows.

AI data centres demand huge amounts of copper. Advanced weaponry requires nickel and cobalt. Over two decades of production, KoBold's find in Zambia would yield enough copper for 100 million of today's average-size electric vehicle batteries.

The traditional mining industry lacked a convincing solution. Using exploration techniques largely unchanged in a century, the cost of new discoveries was rising while the pace of the finds slowed.

Around the same time, the US government had a similar lightbulb moment. America had become far too reliant on China for these essential resources.

China had been heavily investing in global mining and metal processing, and controlled the production of 20% to 80% of its supply chains. The United States, on the other hand, has relatively few processing plants or mines, domestic or foreign, for most battery metals.

The International Energy Forum, a research organisation, recently estimated that the world would need between 35

and 194 large new mines for copper alone through 2050.

That translates to between one and six new copper mines, every year, the size of the one KoBold plans to dig in Zambia. Investors from American and European private equity funds that collectively manage trillions of dollars in assets, including ones started by Silicon Valley giants like Bill Gates and Sam Altman of OpenAI, were joined by more traditional industrial companies in putting hundreds of millions of dollars into KoBold. It already has exploration projects in 60-odd countries. In some cases, like Zambia, where production is expected to begin in the early 2030s, it plans to own stakes in the mines themselves.

Will Zambians benefit?

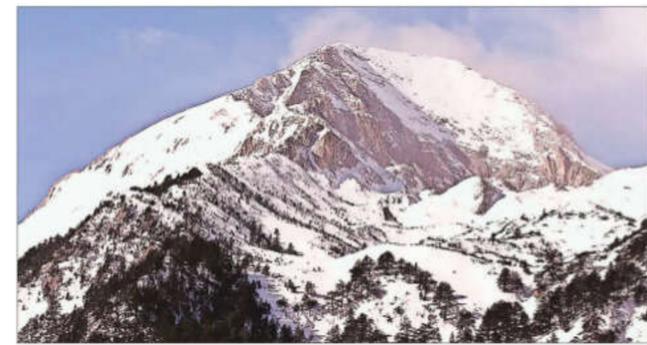
KoBold's find looks like a proof of concept with potentially huge payout for investors. And the company's partners include Zambia itself: The state mining company owns 20%.

That Zambians will benefit, though, is far from a foregone conclusion. Mining has left waste piled across Copperbelt Province, spawning lawsuits. One case alleges that local rivers at one point ran bright blue with copper tailings. And

despite a century of mining, Zambia remains one of the world's least-developed and most indebted countries. "The value of copper that has left Zambia is in the hundreds of billions of dollars. Hold that figure in your mind, and then look around yourself in Zambia," said Grieve Chelwa, a Zambian economist. "The link between resource and benefit is severed."

KoBold's biggest investors are the heirs of that legacy of inequity. Copper from Zambia helped build the economies on which Silicon Valley fortunes are based. It says it aims to uplift local communities, and has attracted some of Zambia's top geologists back to the country from overseas. But given the specific type of mine it plans to dig, it's unclear if many locals will get hired. Underground mines, like this one will be, typically employ far fewer people than open-pit mines.

Kennedy Bondola, 40, worked in a nearby open-pit mine for 15 years before it was nearly exhausted. He lives in Kawama, a village directly above KoBold's find. Kawama is poor but resourceful. Its main road was busy with welders repairing household goods on a recent afternoon. — NYT



Researchers studying living pine trees found evidence of dozens of large avalanches that struck the area over two centuries

Avalanche records stored in tree rings

Evidence of past deadly snow deluges could help protect people on mountains

KATHERINE KORNEI

A RUMBLE, A deluge of snow and then silence — avalanches can be deadly, but they often leave behind little enduring evidence of their passage. Now, researchers have turned to tree rings to reconstruct records of avalanches past.

By analysing the wood of hundreds of living pine trees near a ski resort in Bulgaria, a team of scientists found evidence of dozens of large avalanches that struck the area over two centuries. Understanding the frequency of potentially destructive avalanches can inform risk-management efforts and land-use planning, the researchers suggest. They published their results in the journal *Dendrochronologia* in June.

The Pirin Mountains in southwestern Bulgaria are home to old-growth forests of pine and fir trees. Many of the trees have been standing for centuries, but some have steeply leaning trunks while others bear conspicuous scars such as broken branches. "They have certain signs that they were damaged in the past," said Momchil Panayotov, one of the authors of the study and a dendrochronologist at the University of Forestry in Sofia, Bulgaria. That damage, many researchers believe, was inflicted by avalanches. The mechanical impact of snow rushing downslope can severely

damage a large tree and even uproot it entirely. But visible damage doesn't reveal when exactly an avalanche occurred, which is important for reconstructing records of the dangerous events. To determine when and where avalanches have occurred in the Pirin Mountains, Dr Panayotov and Nickolay Tsvetanov, also an author of the study and a dendrochronologist at the University of Forestry, turned to tree rings.

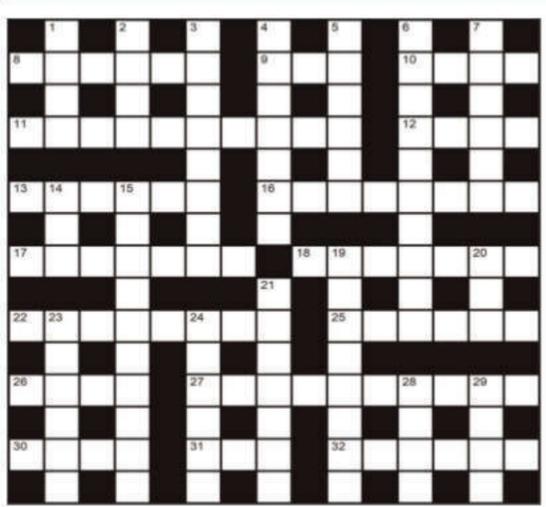
Trees that experience an avalanche develop telltale signs in their rings, Dr Panayotov said. "The survivors keep the record." In 2020 and 2021, Dr Panayotov, Dr Tsvetanov and several students collected samples of wood from hundreds of pine trees in the Pirin Mountains that had signs of damage. The team focused on three known avalanche corridors in the Bunderitsa valley, home of the Bansko ski resort.

The researchers used an instrument called an increment borer to manually extract pencil-width cores from each living tree. Back in the laboratory, Dr Tsvetanov dried the cores, mounted them in wooden holders and then sanded them down to reveal individual rings. "It's a very long process," he said. The team then compared those tree-ring records with sequences of rings obtained from nearby undamaged trees. That cross-dating allowed the researchers to pinpoint the timing of unexpected features like suppressed growth, scars and missing rings.

"Trees are amazing recorders of past disturbances, including geomorphic hazards such as snow avalanches," said Allyson Carroll, a dendrochronologist at California State Polytechnic University, Humboldt, who was not involved in the research. — NYT

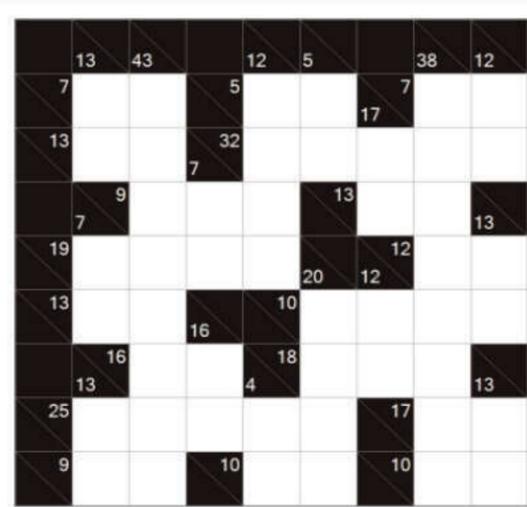
TREES SHOW EVIDENCE OF AVALANCHES IN THEIR RINGS THAT CAN BE DECODED WITH CROSS-DATING

CROSSWORD



- ACROSS**
- 8 A catchy musical refrain delivering an advertising message (6)
 - 9 Nationwide multiplex chain (3)
 - 10 Insurance Regulatory And Development Authority, abbr (4,4)
 - 11 CEO of HDFC (4,6)
 - 12 Tramp or loiterer (4)
 - 13 ___ Oerlikon Ltd: manufacturer's of welding rods (6)
 - 16 Big name in Luxury cars (8)
 - 17 ___ mad: well and truly angry? (7)
 - 18 Firm (7)
 - 22 Man of Sri Lanka, say (8)
 - 25 A Spanish mid-day nap (6)
 - 26 Trade show (4)
 - 27 Useful or helpful, as in ___ to health? (10)
 - 30 The global network of professional services including auditing which has a presence in India since 1993 (4)
 - 31 Gad's son? (3)
 - 32 Increase; spread (6)
- DOWN**
- 1 Home for the bees (4)
 - 2 Hindu god of fire (4)
 - 3 The worship of a god or the supernatural? (8)
 - 4 Perfect example (7)
 - 5 Earnest request (6)
 - 6 The monied class (4,6)
 - 7 Fit to be eaten (6)
 - 14 Punch and Judy for one (3)
 - 15 ___ India Ltd: Patiala based pharma company (5,5)
 - 19 Hardened or became bonelike (8)
 - 20 The ___: in short, the information superhighway? (3)
 - 21 In a wild panic (7)
 - 23 Philatelists collect them (6)
 - 24 Invested with nickname (6)
 - 28 Tea holders (4)
 - 29 Top-notch (1-3)

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

- Which food delivery platform has been fined ₹60,000 for failing to deliver momos worth ₹133?
- Who has been named the new head coach of the Indian men's cricket team?
- Who has been elevated as the chief business officer of Zepto?

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.

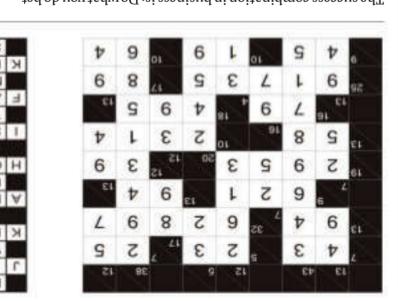
Today's clue: PJF equals COB

Mak ovppkoo pjhfuxwmxju xu fvoxxoo xo: Bj lawm qjv bj fkmxkn... wub: bj hjnk je lawm qjvbj — Bwdxb Cjokya Opalwnms

ANSWERS



SOLUTIONS



BRIDGE BOUTS L SUBRAMANIAN

MAKE THEM GUESS FOR YOU

On many hands, declarer is faced with the problem of having to decide whether to play the jack or the king, with K-J-x vs x-x. Sometimes, the opponents' bidding may give you a clue, but on many occasions, it can be a mere toss-up.

Dir: North
Vul: E-W

SQ 5
HA J 6 5
DK J 5
CA K T 5

N S
1C 1S
2NT 4S
pass

N
S

SA J 8 6 4 3
H Q 3
D 6 4 2
C J 6

Contract: 4S by south. West leads the H4, plan the play.

Play: Declarer allowed the lead to his hand and won east's ten with the queen. He played the CJ from hand and played the king from dummy. Next came the SQ and east covered it with the king. Winning the trick with the ace, declarer cashed the SJ, and finessed and the HJ and cashed the HA on which he pitched a diamond from hand. Ruffing the last heart, he cashed the SJ and exited in a spade. East won and declarer claimed an overtrick, for east had to open up the diamond, resolving the nasty guess in the suit. If he plays a club, it will be into dummy's A-T. The complete hands were:

SQ 5
HA J 6 5
DK J 5
CA K T 5

S 9 7
H K 9 7 4
D A 9 8 7
C 8 4 2

N S
SK T 2
HT 8 2
D Q T 3
C Q 9 7 3

Discussion: You would have realised by now how important it is to play CJ at trick two, to dummy's king. Otherwise, east can exit in a small club after winning the third spade, locking declarer in his hand, thereby forcing him to guess the diamonds.

CAREER POINT LIMITED

Registered Office: Village Tangori, Banur, Mohali, Punjab-140601-India | **Corporate Office:** CP Tower-1, Road No.1, IPIA, Kota-324005 (Raj.)
CIN: L80100PB2000PLC054497 | Ph: +91 800 47250011, 90575 32003 | website: www.cpl.in | E-mail: investors@cpl.in

NOTICE is hereby given that the 24th Annual General Meeting ("AGM") of Members of Career Point Limited will be held on Monday, August 05, 2024 at 4:00 p.m. through Video Conference ("VC")/Other Audio Visual Means ("OAVM") to transact the businesses, as set out in the Notice convening AGM. The Company has sent the Annual Report along with the Notice convening AGM on July 12, 2024 through electronic mode to the Members whose email addresses are registered with DP/RTA in accordance with the Circular issued by the Ministry of Corporate Affairs vide Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 5, 2020, General Circular 02/2021 dt January 13, 2021, General Circular No. 2/2022 dated May 5, 2022, General Circular No. 10/2022 dated December 28, 2022 and General Circular No. 9/2023 dated September 25, 2023 ("MCA Circulars"), and Securities and Exchange Board of India ("SEBI") vide its Circular No. SEBI/HO/CFD/CMD1 /CIR/P/2020/79 dated May 12, 2020, SEBI/HO/CFD /CMD2/CIR/P/2021/11 dated January 15, 2021, SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022 SEBI/HO/CFD/PoD /CIR/P/2023/04 dated January 05, 2023 and SEBI/HO/CFD/PoD /CIR/P/2023/167 dated October 07, 2023 ("SEBI Circular"). The Annual Report along with the Notice convening the AGM available on the website of the Company at <https://www.cpl.in/wp-content/uploads/2024/07/Annual-Report-2023-24.pdf> and on RTA's website i.e. www.ankitonline.com.

Notice is also hereby given that pursuant to the provisions of Section 91 of the Companies Act, 2013 ("Act") and the applicable rules framed thereunder the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, July 30, 2024 to Monday, August 05, 2024 (both days inclusive) for the purpose of 24th AGM of the Company. Pursuant to the provisions of Section 108 of the Act and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Members are provided with the facility to cast their votes on all resolutions as set forth in the Notice convening the AGM using electronic voting system ("e-voting") provided by NSDL at www.evoting.nsdl.com. The voting rights of Members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as on Monday, July 29, 2024 ("cut-off date"). The remote e-voting period commences on 9.00 am on Friday 02nd August, 2024 and ends at 5.00 pm on Sunday 04th August, 2024. During this period, the Members may cast their vote electronically. The remote e-voting module shall be disabled thereafter. Those Members, who shall be present in the AGM through VC/OAVM facility and had not cast their votes on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. The Members who have cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again. In case shareholders/ members have any queries regarding e-voting, they may refer the helpdesk of NSDL under help section or send an email to helpdesk for any technical issues related to login through Depository i.e. NSDL & CDSL at evoting@nsdl.co.in or call at toll free no.: 1800 1020990 and 180022 4430 and helpdesk.evoting@cdslindia.com or contact at 022-23058738 or 022-23058542-43 respectively. The shareholders can also reach to company regarding any queries at investors@cpl.in

For Career Point Limited
CS Manmohan Pareek
Company Secretary & Compliance Officer
ICSI Membership No. A34858

Place: Kota
Date: July 13, 2024

In the matter of the Limited Liability Partnership Act, 2008, Section 13 (3) of Limited Liability Act, 2008 and Rule 17 of the Limited Liability Partnership Rules, 2009

And

In the matter of COLD WAVE ENGINEERING LLP (erstwhile Cold Wave Engineering Pvt Ltd.) (LLPIN: AAO-8937) having its registered office at C-1/202, CAPITAL APARTMENTS PLOT NO.-3, VASUNDHARA ENCLAVE, East Delhi, DELHI, India, 110096.

Notice is hereby given to the general public that the LLP proposes to make application to the Registrar of Companies seeking confirmation of alteration of the LLP Agreement in terms of the partners resolution passed at the partners meeting held on 08.07.2024 to enable the LLP to change its registered office from "National Capital Territory of Delhi" to the "State of Uttar Pradesh".

Any person whose interest is likely to be affected by the proposed change of registered office may deliver or cause to be delivered or send by Registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the applicant address mentioned above or to the concerned Registrar of Companies, National Capital Territory of Delhi & Haryana, 4th Floor, IFCI Tower 61, Mehru Place, New Delhi -110019, within 21 days from the date of publication of this notice with a copy of the petition of LLP at its registered office at the address mentioned above.

For and on Behalf of
COLD WAVE ENGINEERING LLP
SANDHYA GUPTA
Designated Partner
Place: Delhi DPIN No. 00496946
Date: 13.07.2024

PIRAMAL CAPITAL & HOUSING FINANCE LTD.

(Formerly Known as Dewan Housing Finance Corporation Ltd.) CIN: L65910MH1984PLC032639

Registered Office: Unit No-601, 6th Floor, Piramal Amli Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kuria (west), Mumbai-400070 - T +91 22 3802 4000. **Branch Office:** Unit No. 01 & 09, Ground Floor, GD-ITL North Ex Tower, Plot No. A-9, Netaji Subhash Place, New Delhi - 110034 & Plot no. 6, Block-A 2nd Floor, Sector 2, Noida - 201301

POSSESSION NOTICE

For Immovable Property as per Rule 8-(1) of the Security Interest Enforcement Rules, 2002 and Appendix- IV

Whereas, the undersigned being the Authorized Officer of Piramal Capital & Housing Finance Ltd. (Formerly Known as Dewan Housing Finance Corporation Ltd) 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. Demand Notice(s) issued by the Authorized 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 Piramal Capital & Housing Finance Ltd. (Formerly Known as Dewan Housing Finance Corporation Ltd) for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1.	(Loan Code No-14100005616) (Karnal-Branch), Mani Mahesh Vidyapar Samiti (Borrower) / Bajaj Yadav (Co-Borrower)	All The Part & Parcel Of Property Khasra No 144/1123(8-0) 24 Min Bright Future Sr. Sec. School Situated At Paschim, Vpo Gorakhpur Fatehabad, P.P.I.M.T. Coll Fatehabad Haryana 125050	16/06/2024 for Rs. 6364975/- (Rupees Six Three lakh Sixty Four Thousand Nine Hundred Seventy Five Only)	10/07/2024
2.	(Loan Code No-HLSA00008865), (Yamunanagar-Branch), Deepak Sharma (Borrower) / Ravi Shankar Sharma (Co-Borrower)	All The Part & Parcel Of Property Vacant House At Sarojni Colony Near Saint Nihal Singh public School - Phase-1 Under M.C. Tehsil - Jagadhri District - Yamuna Nagar - 135001 Having Area - 58 Sq.Yd/22X	03/01/2024 for Rs. 3364506/- (Rupees Thirty Three lakh Sixty Four Thousand Five Hundred Six Only)	09/07/2024
3.	(Loan Code No-M0186737), (Karnal-Branch), Gaurav Kumar (Borrower) / Ritu Devi (Co-Borrower)	All The Part & Parcel Of Property Plot Having Uid No.0587980Kker17Nr247A In Lal Dora Of Village Kakheri Tehsil Gulha Tehsil Gulha & District Kaithal 136033	08/11/2023 for Rs. 2788078/- (Rupees Twenty Seven lakh Eighty Eight Thousand Seven Hundred Eighty Only)	10/07/2024
4.	(Loan Code No-14100002943), (Karnal-Branch), Radhey Sham Garg (Borrower) / Suman Lata (Co-Borrower)	All The Part & Parcel Of Property Khasra No. 1285, Waka Abadi Vikas Nagar Ward No. 8, Back Side Of Darshan Market Gohana Gohana Sonapat Haryana 131301	27/12/2019 for Rs. 2641054/- (Rupees Twenty Six lakh Forty One Thousand Fifty Four Only)	09/07/2024
5.	(Loan Code No-14100000636), (Karnal-Branch), Ram Niwas (Borrower) / Shanti (Co-Borrower)	All The Part & Parcel Of Property Commercial Shop Mc. No. 814/06, Old Sabji Mandi, Jind Haryana 126102	22/01/2024 for Rs. 2411208/- (Rupees Twenty Four lakh Eleven Thousand Two Hundred Eighty Only)	09/07/2024
6.	(Loan Code No-2520000083), (Hisar-Branch), Vinod Kumar (Borrower) / Monika Vinod Kumar (Co-Borrower)	All The Part & Parcel Of Property Jawahar Nagar Colony, Patiala Chowk Jind Jind Haryana - 126102	22/05/2021 for Rs. 4119415/- (Rupees Forty One lakh Nineteen Thousand Four Hundred Fifteen Only)	09/07/2024
7.	(Loan Code No-14100003575), (Karnal-Branch), Manish (Borrower) / Neelam (Co-Borrower)	All The Part & Parcel Of Property Khatwa No. 519 Min, Killa No. 711, 7/2.1 Khatoni No. 864 Village Kakheri, Tehsil Cheeka Kaithal Kaithal Haryana - 136033	27/10/2023 for Rs. 3112382/- (Rupees Thirty One lakh Twelve Thousand Three Hundred Eighty Two Only)	09/07/2024
8.	(Loan Code No-HLSA000065AATU), (Yamunanagar-Branch), Tayyab Ali (Borrower) / Sabina (Co-Borrower)	All The Part & Parcel Of Property Rented House At Dead End Street, Garhi Gujran, Nearidgah, Tehsil Jagadhri Distt. Yamuna Nagar - Having Area/123 Sq.Yd Jagadhari Haryana/135001	22/01/2024 for Rs. 1899793/- (Rupees Eighteen lakh Ninety Nine Thousand Seven Hundred Ninety Three Only)	09/07/2024
9.	(Loan Code No-M0190450), (Karnal-Branch), Anil Kumar (Borrower) / Babu Ram (Co-Borrower)	All The Part & Parcel Of Property Khatwa No. 366, Khatoni No. 480, Kite-9, Hasanpur Road Village Bastara Tehsil Gharuanda Village Bastara 132114	17/08/2023 for Rs. 1486697/- (Rupees Fourteen lakh Eighty Six Thousand Six Hundred Ninety Seven Only)	09/07/2024
10.	(Loan Code No-M0177872), (Karnal-Branch), Rattan Lal (Borrower) / Suraj Kumar (Co-Borrower)	All The Part & Parcel Of Property Murabba 48, Killa No. 20-21/1 Khatwa No 150 Min Khatoni No. 316 Min, 320 Min Vpo Dhand Kaithal 136027	17/08/2023 for Rs. 1378308/- (Rupees Thirteen lakh Seventy Eight Thousand Three Hundred Eighty Only)	09/07/2024
11.	(Loan Code No-M0142846), (Panipat-Branch), Amardeep P (Borrower) / Anju R (Co-Borrower)	All The Part & Parcel Of Property House Measuring 70 Sq. Yds. Being 213 Share Out Of House Measuring 70 Sq. Yds. Bazaran Mohlia Jind Bazaran Mohlia 126102	17/08/2023 for Rs. 1430067/- (Rupees Fourteen lakh Thirty Thousand Sixty Seven Only)	09/07/2024
12.	(Loan Code No-14100004883), (Karnal-Branch), Sanjay Om Parkash (Borrower) / Mr. Om Parkash (Co-Borrower)	All The Part & Parcel Of Property Ladwa-Kunukshetra Road Ward No. 08, Near Ram Kundi Ladwa Ladwa Kurukshetra Haryana 136132	20/02/2020 for Rs. 1360488/- (Rupees Thirteen lakh Sixty Thousand Four Hundred Eighty Eight Only)	11/07/2024
13.	(Loan Code No-M0103511), (Karnal-Branch), Khushi Ram (Borrower) / Raji Rani (Co-Borrower)	All The Part & Parcel Of Property Kite 49, Waka Jundia Tehsil, Shop At Main Road, Kamal Haryana 132001	22/01/2024 for Rs. 1222138/- (Rupees Twelve lakh Twenty Two Thousand One Hundred Thirty Eight Only)	09/07/2024
14.	(Loan Code No-3130000107), (Panipat-Branch), Narsh (Borrower) / Umesh (Co-Borrower)	All The Part & Parcel Of Property # Khatwa No. 251 Khatu No. 340 Village Bahadar Garh, Safidon Jind Near Saini Chopal Safidon Jind Haryana - 126112	31/07/2023 for Rs. 1145047/- (Rupees Eleven lakh Forty Five Thousand Forty Seven Only)	09/07/2024
15.	(Loan Code No-M0092783), (Karnal-Branch), Khushi Ram (Borrower) / Raji Rani (Co-Borrower)	All The Part & Parcel Of Property Khatwa No. 105, Khatoni No. 189, Khasra No. 127(1-0), Vill. Kallahan, House At Vill. Kallahan Distt. Kamal, Haryana 132036	22/01/2024 for Rs. 1137268/- (Rupees Eleven lakh Thirty Seven Thousand Two Hundred Sixty Eight Only)	09/07/2024
16.	(Loan Code No-14100001729), (Karnal-Branch), Naseeb Singh (Borrower) / Rajani Devi (Co-Borrower)	All The Part & Parcel Of Property Khatwa No.37, Khatoni No.96 Murabba No.28, Khasara No.15/9(0-2), 122 Vpo. Shadpur, Thanesar Kurukshetra Kurukshetra Haryana - 132116	27/12/2022 for Rs. 1089966/- (Rupees Ten lakh Eighty Nine Thousand Five Hundred Sixty Six Only)	10/07/2024
17.	(Loan Code No-HLSA000065AA), (Yamunanagar-Branch), Tayyab Ali (Borrower) / Sabina (Co-Borrower)	All The Part & Parcel Of Property Rented House At Dead End Street, Garhi Gujran, Nearidgah, Tehsil Jagadhri Distt. Yamuna Nagar - Having Area/123 Sq.Yd Jagadhari Haryana/135001	22/01/2024 for Rs. 1105096/- (Rupees Eleven lakh Five Thousand Ninety Six Only)	09/07/2024
18.	(Loan Code No-M0116454), (Karnal-Branch), Naresh Kumar (Borrower) / Major M (Co-Borrower)	All The Part & Parcel Of Property Plot Situated At Shanti Nagar, Assandh, Tehsil Assandh & Distt. Karnal, 132039	22/01/2024 for Rs. 96055.76/- (Rupees Nine lakh Sixty Five Hundred Fifty One and Seventy Six Paise Only)	09/07/2024
19.	(Loan Code No-14100004962), (Karnal-Branch), Balbeer (Borrower) / Rani (Co-Borrower)	All The Part & Parcel Of Property Khatwa No. 100B, Khatu No. 1210 Village Pabnawa, Tehsil Dhand, Kaithal, Near Ravi Dass Mandir Kaithal Kaithal Haryana - 136020	29/04/2023 for Rs. 839180/- (Rupees Eight lakh Thirty Nine Thousand One Hundred Eighty Only)	09/07/2024
20.	(Loan Code No-29200000655), (Yamunanagar-Branch), Gudu G (Borrower) / Rama Wali Devi (Co-Borrower)	All The Part & Parcel Of Property Khasra No. 6/6, 6/9, 6/2, 6/3, Khatuani No. 119/143, 144, 145, 146 Roop Nagar, Badhi Majra Yamunanagar Yamunanagar Haryana - 135001	29/05/2023 for Rs. 709787/- (Rupees Seven lakh Nine Thousand Seven Hundred Eighty Seven Only)	09/07/2024
21.	(Loan Code No-M0154826), (Karnal-Branch), Karamvir (Borrower) / Jyoti (Co-Borrower)	All The Part & Parcel Of Property Plot Having Lgd Id 5 9 2 7 7 5 M 1 5 1 0 0 0 R 0 2 7 8 A And U. I. D. 592775M151000R0278A Situated In Lal Dora Of Village Bazda Roran, Tehsil District Karnal, Haryana, Landmark - Near Ror Chopal, City - Karnal, Pin - 132001, State - Haryana, Country-India	27/03/2023 for Rs. 699506/- (Rupees Six lakh Ninety Nine Thousand Five Hundred Six Only)	09/07/2024
22.	(Loan Code No-M0205850), (Karnal-Branch), Jitender Singh (Borrower) / Sheela Devi (Co-Borrower)	All The Part & Parcel Of Property H No.122 New No 177 Ward No.6 Near Old Cia Staff Hanuman Mandir Sandhu Mandi Kurukshetra 136038	08/11/2023 for Rs. 662400/- (Rupees Six lakh Sixty Two Thousand Four Hundred Only)	11/07/2024
23.	(Loan Code No-25200000152), (Hisar-Branch), Vikram Singh (Borrower) / Prem Singh (Co-Borrower)	All The Part & Parcel Of Property Plot No. 198G/2B, Shastri Nagar, Azad Nagar Hisar Hisar Haryana - 125001	30/01/2023 for Rs. 516768/- (Rupees Five lakh Sixteen Thousand Seven Hundred Sixty Eight Only)	09/07/2024
24.	(Loan Code No-14100004359), (Karnal-Branch), Jitender Singh (Borrower) / Sheela Devi (Co-Borrower)	All The Part & Parcel Of Property H.No.122 (New No.177), Ward No.6 Near Old Cia Staff Hanuman Mandir Sandhu Mandi Kurukshetra Kurukshetra Haryana - 136118	27/10/2023 for Rs. 501718/- (Rupees Five lakh One Thousand Seven Hundred Eighteen Only)	11/07/2024
25.	(Loan Code No-HLSA0004E6F0), (Hisar-Branch), Vikram Singh (Borrower) / Rattan Kaur (Co-Borrower)	All The Part & Parcel Of Property House No 305 Sector 5 Choudhary Surajmal Enclave House Hisar Haryana 125001	01/03/2024 for Rs. 449340/- (Rupees Four lakh Forty Nine Thousand Three Hundred Forty Only)	09/07/2024
26.	(Loan Code No-HLSA0004E6F0TU), (Hisar-Branch), Vikram Singh (Borrower) / Rattan Kaur (Co-Borrower)	All The Part & Parcel Of Property House No 305 Sector 5 Choudhary Surajmal Enclave House Hisar Haryana 125001	01/03/2024 for Rs. 219109/- (Rupees Two lakh Nineteen Thousand One Hundred Nine Only)	09/07/2024
27.	(Loan Code No-M0205850TU), (Karnal-Branch), Jitender Singh (Borrower) / Sheela Devi (Co-Borrower)	All The Part & Parcel Of Property H.No.122 New No 177 Ward No.6 Near Old Cia Staff Hanuman Mandir Sadhu Mandi Kurukshetra Haryana - 136038	26/03/2024 for Rs. 136318/- (Rupees One lakh Thirty Six Thousand Three Hundred Eighty Only)	11/07/2024
28.	(Loan Code No-14100001726), (Karnal-Branch), Ram Avtar (Borrower) / Mani Devi (Co-Borrower)	All The Part & Parcel Of Property Bhasi Kutana, Shiv Ngr, Khatwa No 410, Khatu No. 566, Ki Ma No. Kita No. 32/25, Shiv Nangi Palika Rohtak, Rohtak Rohtak Haryana - 124001	01/11/2022 for Rs. 454623/- (Rupees Four lakh Fifty Four Thousand Six Hundred Twenty Three Only)	09/07/2024
29.	(Loan Code No-14100005291), (Karnal-Branch), Parmod Kumar (Borrower) / Sushela (Co-Borrower)	All The Part & Parcel Of Property Khatwa No 1108, Khatu No 1544 Vpo Muana, Safidon, Rfidol Road Near Gram Chachivalya Muana, Safidon, Jind Jind Haryana - 126112	26/03/2024 for Rs. 1544005/- (Rupees Fifteen lakh Forty Four Thousand Five Hundred Only)	09/07/2024
30.	(Loan Code No-14100006007), (Karnal-Branch), Darshna (Borrower) / Megh Nath (Co-Borrower)	All The Part & Parcel Of Property Badi All Patti V P O Batta, Village Batta Khatwa No 245, Near Govt School, KAT/2002, HARYANA,	26/03/2024 for Rs. 1549374/- (Rupees Fifteen lakh Forty Nine Thousand Three Hundred Seventy Four Only)	09/07/2024
31.	(Loan Code No-17800003088), (Patiala-Branch), Chandrasekhar (Borrower) / Rekha (Co-Borrower)	All The Part & Parcel Of Property Vill Budayan, Uchanna Jind Vill Budayan, Uchanna Jind Distt. Jind, Narwana Narwana Jind Haryana - 126115	26/06/2023 for Rs. 1594472/- (Rupees Fifteen lakh Ninety Four Thousand Four Hundred Seventy Two Only)	10/07/2024
32.	(Loan Code No-17800007094), (Patiala-Branch), Sukhdev Singh (Borrower) / Gurmee Kaur (Co-Borrower)	All The Part & Parcel Of Property Backside Soulmint Indrya Dera Bhag Singh, Village: Khushal Majra, Kaithal, Kaithal Kaithal Haryana - 136027	27/10/2023 for Rs. 1801774/- (Rupees Eighteen lakh One Thousand Seven Hundred Seventy Four Only)	10/07/2024
33.	(Loan Code No-17800007090), (Patiala-Branch), Joni (Borrower) / Kiran Devi (Co-Borrower)	All The Part & Parcel Of Property Khatwa No 192, Khatoni No 263, Vpo Keorak, Teh And Dist Kaithal, Kaithal Near Mandir Kaithal Kaithal Haryana - 136027	27/10/2023 for Rs. 1683934/- (Rupees Sixteen lakh Eighty Three Thousand Nine Hundred Thirty Four Only)	09/07/2024

Place: Haryana
Date: 13-07-2024 (Authorized Officer)
Piramal Capital & Housing Finance Ltd.

PUBLIC NOTICE

(Under Sec-102 of Insolvency and Bankruptcy Code, 2016)

FOR THE ATTENTION OF THE CREDITORS OF MR. PAWAN KUMAR AGARWAL PERSONAL GUARANTOR OF M/S. SHRI LAKSHMI COTSYN LIMITED

Notice is hereby given that the National Company Law Tribunal, Allahabad Bench under section 10 of the IBC, 2016, has ordered the commencement of insolvency resolution process against Mr. Pawan Kumar Agarwal residing at 19/X-1, Krishnapuram, GT Road, Kanpur-208007 (UP) (Last known address to the Resolution Professional), on 09-07-2024 (order uploaded on the website of Hon'ble NCLT on 13-07-2024) vide order CP (IB) no. 02/ALD/2021.

The creditors of Mr. Pawan Kumar Agarwal are hereby called upon to submit their claims with proof on or before 21 days from the date of issue of this notice i.e. by or before 04-08-2024, to Mr. Vijender Sharma, Resolution Professional appointed by NCLT, Allahabad Bench under provision of Insolvency & Bankruptcy Code, 2016, at address:- VRSA Insolvency Professionals LLP Building No. 11, 3rd Floor, Hargovind Enclave, Vikas Marg, Delhi-110092, mail id- vijender@vsa.net.in.

The creditors shall have to submit their claim to the resolution professional as prescribed under regulation 7 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Personal Guarantors to Corporate Debtors) Regulations, 2019, in Form B. The last date for submission of claims of creditors shall be 04-08-2024. The creditors may submit their claims by way of electronic communication, or through courier, speed post or registered letter.

The prescribed form for submission of claims can be downloaded from following link: <https://bbi.gov.in/en/home/downloads>

Note: Submission of false or misleading claims with proof shall attract penalties or imprisonment in accordance with the provisions of the Insolvency and Bankruptcy Code, 2016 and any other applicable laws.

Sd/-
CMA Vijender Sharma
Resolution Professional in the insolvency resolution process of
Mr. Pawan Kumar Agarwal
Personal guarantor of M/s Shri Lakshmi Cotsyn Limited
IP Registration No. - IBB/IPA-003/IP-N00003/2016 2017/10022
Address: VRSA Insolvency Professionals LLP
11 (3rd floor) Hargovind Enclave, Vikas Marg, Delhi-110092
E-mail id: - vijender@vsa.net.in
AFA Valid upto 02.10.2024

यूनियन बैंक Union Bank of India

Stressed Asset Management Branch,
SCO 137-138, Sector 8-C, Chandigarh - 160008

[RULE 8 (1)] POSSESSION NOTICE (FOR MOVABLE/IMMOVABLE PROPERTY)

Whereas the undersigned being the Authorized Officer for Union Bank of India, Stressed Asset Management Branch, Chandigarh, Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of powers conferred under section 13(2) & 13(12) read with rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as briefed under calling upon the Borrower(s)/Guarantor(s)/Mortgagor(s) to repay the amount mentioned in the notice and interest thereon within 60 days from the date of receipt of the said notice.

The Borrower(s)/Guarantor(s)/Mortgagor(s) having failed to repay the Amount, notice is hereby given to the Borrower(s)/Guarantor(s)/Mortgagor(s) and the public in general that the undersigned has taken Possession of the property/ies described herein below in exercise of the powers conferred on him/ her under section 13(4) of said Act read with Rule 8 & 9 of the Security Interest Enforcement Rules on the date mentioned there against.

The Borrower(s)/Guarantor(s)/Mortgagor(s) in particular & the public in general is hereby cautioned not to deal with the property/ies and any dealings with the property/ies will be subject to the charge of the Union Bank of India, Stressed Asset Management Branch, Chandigarh, for the amount and interest thereon.

The Borrower(s)/ Guarantor(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 asset(s).

Name of Borrower(s) / Guarantor(s)	Description of the Property	Date of Demand Notice	Date of Possession	Amount Outstanding
Borrower : M/s Hari Narayan Industries, Prop-Raja Sharma S/o Late Shri Vijay Kumar Sharma, (Earlier Smt. Veena Sharma mother of Sh. Raja Sharma was proprietor who is expired), Unit Add: Industrial Growth Centre, SIDCO, Phase-1, Samba (Jammu), PIN-184121.	Factory land and building belonging to / owned by M/s Hari Narayan Industries (owner of property), measuring 04 Kanal, situated at Industrial Growth Centre (IGC) SIDCO (Samba Industrial Growth Center) Phase-1, Industrial Area, Samba, J&K (UT) mortgaged by way of simple mortgage in favour of the bank. CERSAI ID: 200064860091, & Permission to mortgage of lease hold rights given by SIDCO ltd vide letter No. IDC/ROJ/Proj/9/172/2098-2103 Dated 09.11.2017. Bounded as below: East: AGIS Infrastructure, West: Road / Arjun Chemicals, North: Agrico Chemicals, South: M/s Anu Products Ltd.	24.05.2021	12.07.2024	Rs. 3,04,74,748.39 Plus interest and other charges thereon

Office Add:- 1. 55/12, Krishna Nagar, Hoshiarpur, Punjab Pin-146001. **Office Add:-** 2. 28/4, Phase-II, Industrial Area, Chandigarh, PIN-160002. **Guarantors/Mortgagors:** 1. Shri Bhushan Sharma S/o Sh. Kishori Lal Sharma, House no 494, Mansa Devi Complex, Sector-6, Panchkula, Haryana, PIN-134114. 2. Smt. Meenu Sharma W/o Shri. Bhushan Sharma, House no 494, Mansa Devi Complex, Sector-6, Panchkula, Haryana, PIN-134114. 3. Smt. Neelam Sharma W/o Shri. Shiv Kumar Sharma, Plot No 1, Near Mount Carmel School, Rakkar Colony, District Uda, Himachal Pradesh, PIN-174303. 4. Shri Pawan Kumar Sharma S/o Shri Kishori Lal Sharma, Plot No 1, Near Mount Carmel School, Rakkar Colony, District Uda, Himachal Pradesh, PIN-174303. 5. Legal Heirs of Late Shri Shiv Kumar Sharma, Plot No 1, Near Mount Carmel School, Rakkar Colony, District Uda, Himachal Pradesh, PIN-174303. 6. M/s Una Chemicals and all its directors, Reg. Add VPO: Raisary, District Uda, Himachal Pradesh, PIN- 174303. 7. M/s Una Chemicals and all its directors, Branch Office Add: 55/12, Krishna Nagar, Hoshiarpur, Punjab Pin-146001.

Date: 12.07.2024 Place: Chandigarh Authorised Officer

INDIA SHELTER FINANCE CORPORATION LTD.

Registered Office: Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002.

Branch Office: 143, 2nd Floor Main Road Facing (above Icdi Bank), Civil Lines, Bareilly- 243001, B-3/10, Deekay Tower, Vibhuti Khand, Gomti Nagar, Lucknow - 226010

PUBLIC NOTICE- AUCTION FOR SALE OF IMMOVABLE PROPERTY

(UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Notice For Sale Of Immovable Property's Mortgaged With India Shelter Finance Corporation (ISFC) (secured Creditor) Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002

Notice is hereby given to the public in general and in particular to the borrower(s), co borrowers and guarantor(s) or their legal heirs representatives that the below described immovable property's mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of ISFC (secured creditor), will be sold on 31/JULY/2024 (on "AS IS WHERE IS", "AS IS WHAT IS" and "WHAT EVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co- Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The sealed envelope containing the EMD amount for participating in Public Auction shall be submitted to the Authorized Officer of ISFC on or before 30-JULY-2024 till 5 PM at Branch/Corporate Office, 143, 2nd Floor Main Road Facing (above Icdi Bank), Civil Lines, Bareilly- 243001, B-3/10, Deekay Tower, Vibhuti Khand, Gomti Nagar, Lucknow - 226010

Loan Account No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) / Legal Heir(s) / Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive Physical)	Reserve Price	Earnest Money
CHL100004710/AP-0783635	MR./ MRS. RESHMA B.T. MR./ MRS. AJJI UDDIN	21.06.2021 Rs. 842724.11/- (Rupees Eight Lac Forty Two Thousand seven Hundred Twenty Four and Eleven Paise)	SYMBOLIC POSSESSION	Rs. 7,00,000/-	Rs. 70,000/-
HL11CHLONS0000557495/AP-1012981	MR./MRS. SHANTI VERMA, MR./MRS. TILAK RAM VERMA	14.09.2023 Rs. 2076109.60/- (Rupees Twenty Lakh Seventy-Six Thousand one Hundred Nine and sixty paise Only)	SYMBOLIC POSSESSION	Rs. 22,00,000/-	Rs. 2,20,000/-

Description Of Property: All Piece and parcel of property bearing Khasra no. 348 Gram Mohanpur Near Rathore aati chhikhi Nakatiya Ujala Enclave Bareilly Uttarpradesh. East-Plot Noor Uddin Khan, West-Plot Aarnt, North-Rasta, South-Property Of seller

Terms and conditions:

- The prescribed Tender/ Bid Form and the terms and conditions of sale will be available with the Branch/Corporate Office: 143, 2nd Floor Main Road Facing (above Icdi Bank), Civil Lines, Bareilly- 243001, B-3/10, Deekay Tower, Vibhuti Khand, Gomti Nagar, Lucknow - 226010 between 10.00 a.m. to 5.00 p.m. on any working day.
- The immovable property shall not be sold below the Reserve Price.
- All the bids/ tenders submitted for the purchase of the above property's shall be accompanied by Earnest Money as mentioned above. EMD amount favouring "India Shelter Finance Corporation Limited". The EMD amount will be returned to the unsuccessful bidders after auction.
- The highest bidder shall be declared as successful bidder provided always that he/she is

INDIAN OVERSEAS BANK

Chakrota Road, Saharanpur Branch
New Madho Nagar, Opp. Hanuman Mandir, SAHARANPUR-247 001

POSSESSION NOTICE (For Immovable property) (Rule 8(1))

Whereas the undersigned being the Authorised Officer of the Indian Overseas Bank 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 issued a demand notice dated as mentioned below, calling upon the Borrower / Mortgagee / Guarantor to repay the amount mentioned in the notice with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notices.

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 12th day of JULY of the year 2024.

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 Indian Overseas Bank, for an amount mentioned in the notice with interest thereon at contractual rates and rests as agreed, and other charges, from the aforesaid date mentioned in the demand notice till date of payment less repayments, if any, made after issuance of Demand Notice. The dues payable as on the date of taking possession as mentioned is payable with further interest at contractual rates and rates, charges etc, till date of payment.

The Borrowers and Mortgagees attention is invited to provisions of Sub-section (8) of the section 13 of the Act, in respect of time available to them, to redeem the secured assets

Sr. No.	Name of Borrower / Mortgagee & Guarantor with Address	Description of Property	Date of Demand Notice	Date of Possession	Amount as per Possession Notice
1.	Borrowers:- Mr. Mohd Tahir S/o Abdul Sami, 6/663 Chhipiyani, Chakrota Road, Saharanpur UP - 247001 Guarantors:- Mr. Neeraj Monga, 447, New Avas Vikas Colony, Saharanpur UP - 247001 Mortgagor:- Mr. Mohd Tahir S/o Abdul Sami, 6/663 Chhipiyani, Chakrota Road, Saharanpur UP - 247001	All that part and parcel of the property consisting of Residential house at MPL no. 8497 Mohalla Naya Baans, Behind Aman Cinema, Near Chikana Road, Saharanpur which is owned by Mr. Mohd Tahir S/o Abdul Sami measuring 55.00 Sq. yards registration at sub-district Saharanpur and District Saharanpur. Bounded: On the North by:- House of Noor Hasan, On the South by:- 510'wd Gali, On the East by:- House of Rizwan Ahmed, On the West by:- 50'wd lane	05.08.2022	12.07.2024	Rs. 2,68,724.77 + further Interest & other charges
			Amount as per Demand Notice		Rs. 3,11,225.77 + further Int. & other charges

Date: 13.07.2024

Authorised Officer

RAS RESORTS AND APART HOTELS LIMITED

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

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30TH JUNE, 2024

Sr. No.	Particulars	Quarter Ended 30.06.2024 (Un-Audited)	Quarter Ended 30.06.2023 (Un-Audited)	Year Ended 31.03.2024 (Audited)
		(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
1	Total Income from operations	332.34	312.65	1,328.61
2	Net Profit/(Loss) for the period before tax	24.77	0.62	29.56
3	Net Profit/(Loss) for the period after tax	35.52	(0.31)	18.30
4	Total Comprehensive income after tax	35.95	(0.31)	(275.86)
5	Equity Share Capital	396.97	396.97	396.97
6	Reserve(Excluding Revaluation Reserve)	382.40	317.71	344.78
7	Securities Premium Account	7.52	7.52	7.52
8	Net worth	1,996.81	2,225.90	1,953.05
9	Paid up debt Capital/Outstanding Debt	422.28	476.38	451.23
10	Outstanding Redeemable Preference Shares	-	-	-
11	Debt Equity Ratio	1.62	1.70	1.14
12	Earning Per Share (of Rs 10/- each)	-	-	-
13	Basic and Diluted	0.89	(0.01)	0.46
14	Capital Redemption Reserve	-	-	-
15	Debentures Redemption Reserve	-	-	-
16	Debt Service Coverage ratio	0.14	0.06	2.46
17	Interest Service Coverage Ratio	4.65	1.74	2.28

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

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

Place: Mumbai
Date : 13th July, 2024

SUNSHIELD CHEMICALS LIMITED

Corporate Identity Number : L99999MH1986PLC041612
Regd. Office: 1501-A, Universal Majestic, P.L. Lokhande Marg, behind RBK International School, Chembur-West, Mumbai - 400 043
Phone No.: 25550126 E Mail : investorservices@sunshieldchemicals.com
Website : www.sunshieldchemicals.com

NOTICE TO THE SHAREHOLDERS OF 37TH ANNUAL GENERAL MEETING, RECORD DATE FOR FINAL DIVIDEND AND UPDATION OF SHAREHOLDERS DETAILS

NOTICE is hereby given that pursuant to the applicable provisions of the Companies Act, 2013 and Rules made thereunder and applicable circulars of Ministry of Corporate Affairs and Securities and Exchange Board of India, the 37th Annual General Meeting ("AGM") of Sunshield Chemicals Limited ("the Company") will be held on 14th August 2024 at 11:00 am (IST) through Video Conference ("VC") or Other Audio Visual Means ("OAVM") to transact the business that will be set forth in the Notice of AGM.

Further, kindly note that final dividend as recommended by the Board of Directors of the Company at their Meeting held on 16th May, 2024 @ 12% i.e. Rs. 1.20 per share (face value of Rs. 10 each), if declared by the members at the ensuing AGM will be paid to those eligible members whose name appear on the Register of Members as on the Record Date i.e. 31st July 2024.

Kindly note that the said dividend will be paid on or before 12th September 2024 if declared by the Members, at the ensuing AGM. The Dividend will be subject to deduction of tax at source and will be paid electronically through various online transfer modes to those shareholders who have updated their KYC details. Pursuant to SEBI Circulars dated 7th May 2024 and 10th June 2024, Shareholders holding Physical securities are requested to note that if folio(s) are not updated with PAN, Choice of Nomination (optional), Contact details, (Postal Address with PIN and Mobile Number), Bank A/c details and Specimen signature (KYC details) then any payment including dividend in respect of such folio(s), will be effected only through electronic mode effective from 1st April 2024, upon furnishing of all the aforesaid details to the Company/ Registrar and Transfer Agent. To avoid delay in receiving dividend, shareholders are requested to update their KYC details with their Depositories (where shares held in demat mode) and with the Company's Registrar and Transfer Agent (RTA) (where shares held in physical mode) to receive dividend directly into their Bank account on payout date.

The Notice of AGM along with the Annual Report 2023-24 will be sent in due course to the Members of the Company, electronically whose e-mail addresses are registered with the Company/Registrar & Transfer Agent ("RTA"/Depository Participant(s)). Members may note that the Annual Report of the Company for the Financial Year 2023-24 along with the Notice of the AGM will also be available on the Company's website at www.sunshieldchemicals.com and on the website of the BSE Limited at www.bseindia.com. Members attending the meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

Members will have an opportunity to cast their vote electronically through remote e-voting (e-voting facility on the businesses that will be set out in the Notice convening the AGM of the Company) to be provided by the Company. The Company has engaged National Securities Depository Limited ("NSDL") to provide the facility of remote E-Voting to the members and facility of E-voting to the members participating in the AGM through VC/OAVM through NSDL system. The manner of voting remotely for Members and instructions for attending the AGM through VC/OAVM will be provided in the Notice of the AGM.

Shareholders who wish to register their email address/Bank account mandate /KYC details to receive the Annual Report of the Company and e-voting details on e-mail and to receive the dividend electronically in your bank account may follow the below instructions:-

Dematerialised Holding	Register/update the email address and Bank account details in your demat account on or before 31 st July 2024 (Record date for determining entitlement of members eligible to receive Final dividend for the FY 2023-24), as per the process advised by your depository Participant.
Physical Holding	Register/Update the details in prescribed Form ISR-1 and other relevant holding forms with Company's Registrar and Transfer Agent (RTA) M/s. Link Intime India Private Limited either by In Person Verification (IPV) or by sending post to C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai-400083 on or before 31 st July 2024, (Record date for determining entitlement of members eligible to receive Final dividend for the FY 2023-24). Members may download the prescribed forms from the Company's website under Investors Desk section.

Members may be aware that as per the Income Tax Act, 1961 ("the Act"), as amended by the Finance Act, 2020, dividends paid or distributed by a Company after April 1, 2020 shall be taxable in the hands of the shareholders. The Company shall therefore be required to deduct tax at source (TDS) at the time of making the payment of the Final Dividend, if declared at the AGM. In order to enable the Company to determine and deduct appropriate TDS/withholding tax rate, the communication will be forwarded along with AGM Notice to the Members whose e-mail IDs are registered with the Company/ Depository. The said communication will be available on the Company's website. Members are requested to submit the required documents for tax exemption at e-mail ID investorservices@sunshieldchemicals.com with Subject "Tax Exemption related documents" on or before 31st July 2024 in order to enable the Company to determine and deduct appropriate TDS / withholding tax rate.

For Sunshield Chemicals Limited
Sd/-
Amit Kumashi
Company Secretary

Place : Mumbai
Date : 12th July 2024

Central Bank of India

CENTRAL OFFICE: Chandra Bhai, Narain Point, Mumbai
REGIONAL OFFICE: 37/24 Saigra Place, Agr-262002
Phone: 052-2536960, 2526960, 9336423995

Corrigendum E-Auction Notice

In The e-auction Notice Published in Financial Express News Paper Dated 12.07.2024, E-Auction Of M/s Lucky Wood, Branch- KSGA, Aligarh is Scheduled To Be Held On 17.08.2024 Which Was To Be Done On The Web Portal https://www.mstcecommerce.com/aucautionhome/ibapi Which Has Now Been Changed To The Web Portal https://ebkraj.in Now The E-auction Portal Has Changed. Interested bidders will register on website https://ebkraj.in and have to complete Buyer Registration process, EMD amount to be deposited in wallet of eBKraj only. (Procedure-Buyer/Bidder has to login in his/her eBKraj portal using his login id & password). Visit https://ebkraj.in The Website For Terms And Conditions.

All Other Condition of Sale Notice Remain Same.

Authorised Officer

HATHWAY BHAWANI CABLETEL & DATACOM LIMITED

CIN: L65910MH1984PLC034514
Registered Office : 1st Floor, B Wing, Jaywant Apartment, Above SBI Bank, 63, Tardeo Road, Mumbai-400034
Tel:- 022 23535107 / 9152728663 Website: www.hathwaybhawani.com; Email: investors.bhawani@hathway.net

EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE FIRST QUARTER ENDED JUNE 30, 2024

Sr No	Particulars	Standalone		Consolidated	
		Quarter ended	Quarter ended	Quarter ended	Quarter ended
		June 30, 2024 (Unaudited)	June 30, 2023 (Unaudited)	June 30, 2024 (Unaudited)	June 30, 2023 (Unaudited)
1	Total Income from Operations	60.33	70.34	60.33	70.34
2	Net Profit / (Loss) for the period (before Tax and Exceptional Items)	(9.86)	0.74	(9.86)	0.74
3	Share of net Profit / (Loss) of Joint venture accounted for using the equity method	-	-	(1.55)	(1.22)
4	Net Profit / (Loss) for the period before tax (after Exceptional items)	(9.86)	0.74	(11.41)	(0.48)
5	Net Profit / (Loss) for the period after tax (after Exceptional items)	(7.39)	0.59	(8.94)	(0.63)
6	Total Comprehensive Income / (Loss) for the Period (comprising Profit / (Loss) for the period after tax and Other Comprehensive Income (after tax))	(7.18)	0.74	(8.73)	(0.48)
7	Paid up Equity Share Capital (Face value of Rs.10/- each)	810.00	810.00	810.00	810.00
8	Earnings Per Share - (Basic, Diluted and not annualised) (in Rs.)	(0.09)	0.01	(0.11)	(0.01)

Notes:-
1 The above is an extract of the detailed format of the Financial Results for the first quarter ended June 30, 2024 filed with the Stock Exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the aforesaid Financial Results is available on the Stock Exchange website (www.bseindia.com) and on the Company's website (www.hathwaybhawani.com).
2 The above results have been reviewed by the Audit committee and approved by the Board of Directors in their respective meetings held on July 13, 2024.

For Hathway Bhawani Cabletel & Datacom Limited
Sd/-
Dilip Worah
Chairman
DIN: 00047252

Place : Mumbai
Date : July 13, 2024

Barbeque-Nation Hospitality Limited

CIN: L55101KA2006PLC073031
Registered & Corporate Office: "Saket Calipolis", Unit No. 601 & 602, 6th Floor, Doodhkanali Village, Varthur Hobli, Sarajapur Road, Bengaluru-560035, Karnataka, India. Tel. :- +91 80 69134900.
E-mail: compliance@barbequenation.com; Website: www.barbequenation.com

NOTICE OF 18TH ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that the 18th Annual General Meeting ("AGM") of Shareholders/ Members of Barbeque-Nation Hospitality Limited ("Company") will be held on Tuesday, August 6, 2024 at 11:00 AM (IST) through Video Conference (VC) or Other Audio-Visual Means (OAVM) in compliance with General Circular No. 09/2023 dated September 25, 2023 read with General Circular Nos. 14/2020, 17/2020, 20/2020, 02/2021 and 10/2022 issued by the Ministry of Corporate Affairs (collectively referred to as the "MCA Circulars") and the Securities and Exchange Board of India (SEBI) Circulars dated May 12, 2020, January 15, 2021, May 13, 2022, January 5, 2023 and October 7, 2023 (collectively referred to as the "SEBI Circulars") (MCA and SEBI Circulars are collectively referred to as "Circulars") and the applicable provisions of the Companies Act, 2013 (the "Act") and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI (LODR) Regulations"). Pursuant to the aforesaid Circulars, Companies are allowed to hold the AGM through VC or OAVM without the physical presence of members at a common venue and hence, the 18th AGM of the Company is being held through VC to transact the businesses set out in the AGM Notice dated May 23, 2024.

In compliance with the applicable provisions of the Act and rules made thereunder, SEBI (LODR) Regulations, as amended and the aforesaid Circulars, electronic copies of the Notice of the AGM along with the Annual Report including Financial Statements, Board's Report, Corporate Governance Report, Management Discussion and Analysis and Business Responsibility and Sustainability Report for the financial year 2023-24 have been sent to all those Members whose email addresses are registered with the Company/Depositories/ Registrar and Share Transfer Agent (RTA) of the Company. These documents are available on the websites of the Company at www.barbequenation.com, the Stock Exchanges where shares of the Company are listed viz., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and the notice of AGM is also available on the website of Central Depository Services (India) Limited (CDSL), agency for providing the e-voting/remote e-voting service, at www.evotingindia.com. The dispatch of Annual Report for the financial year 2023-24 along with Notice of the 18th AGM through email was completed on July 13, 2024.

Members will be provided with the facility to cast their vote electronically, through remote e-voting (prior to AGM) or e-voting (at the AGM), on all the resolutions set out in the Notice of the AGM. The facility of casting e-voting will be provided by CDSL. Detailed instructions for casting remote e-voting or e-voting during the AGM and joining the virtual meeting are provided in the form of notes to the AGM Notice. Members are requested to refer the same.

All the shareholders are hereby informed that:
1. The businesses as set out in the Notice of the AGM may be transacted through remote e-voting or e-voting during the AGM.
2. The voting rights of the members will be based on their shareholding as on cut-off date i.e., July 30, 2024. Members whose names are recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date, shall be entitled to vote through remote e-voting or e-voting during the AGM.
3. The remote e-voting will be available during the following period:

Commencement of remote e-voting	Friday, August 2, 2024 at 9:00 AM (IST)
End of remote e-voting	Monday, August 5, 2024 at 5:00 PM (IST)

The remote e-voting shall not be allowed beyond the said date and time.

4. Shareholders who casts their vote through remote e-voting, may attend the AGM but shall not be entitled to vote again during the Meeting. Once the vote on the resolutions is cast by the Shareholder, he/she shall not be allowed to modify/cancel it subsequently or cast the vote again.
5. Member(s), who are present at the AGM through VC/OAVM and who have not already cast their vote through remote e-voting, will be eligible to vote at the AGM. The detailed procedures and instructions for casting votes through e-voting are provided in the form of notes to AGM Notice.
6. Person(s) who acquire shares and become Member of the Company after the dispatch of the Notice of the AGM and holding shares as on cut-off date, may follow the steps given below for login ID and password for casting e-voting:

Individual Shareholders holding shares with CDSL	(i) If they have already registered with CDSL Easi/ Easiest facility, click on https://web.cdslindia.com/myeasitoken/home/login or visit www.cdslindia.com and click on Login icon and select My East New (Token) for log-in and casting vote. (ii) If not registered, click on https://web.cdslindia.com/myeasitoken/Registration/EasiRegistration for registration. (iii) Click on https://evoting.cdslindia.com/Evoting/ Evoting Login for direct evoting using BUID & PAN. Members facing any technical issues relating to login, can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact toll free no. 1800 210 9911.
Individual Shareholders holding shares with NSDL	(i) If they have already registered with NSDL IDEAS, click on https://services.nsd.com and select Beneficial Owner under IDEAS for log-in and casting vote. (ii) If not registered, click on https://services.nsd.com/SecureWeb/IDEASDirectReg.jsp for registration. (iii) Click on https://www.evoting.nsd.com for direct evoting using DP ID and Client ID as User ID, providing the member has registered his email/mobile number for receiving the OTP. Members facing any technical issues relating login, can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at toll free no.: 022 4886 7000 and 022 2499 7000.
Corporate Shareholder	Corporate Shareholders who are not registered with their Depositories and are unable to vote, they can vote at the CDSL's eVoting portal (www.evotingindia.com) under the Shareholders/Members tab. But, they are required to send Board Resolution/Authorisation Letter to the Scrutinizer (parameshwar@vikt.in) and the Company Secretary (compliance@barbequenation.com).

7. Member(s) who have not registered their email addresses are requested to get their email addresses registered by contacting their respective Depository Participant

The results of remote e-voting and e-voting at the AGM along with Scrutinizer's Report will be placed on the Company's website and on the website of CDSL (www.evotingindia.com) within 2 (two) working days of conclusion of the AGM for the information of the Members and the report will also be filed with the Stock Exchanges.

For details relating to remote e-voting and attending the virtual meeting, please refer the notes provided in the Notice of the AGM. In case of any queries or issues regarding e-voting and attending virtual AGM, please refer to the Frequently Asked Questions (FAQs) for Shareholders and remote e-voting user manual for Shareholders available at www.evotingindia.com or write an email to helpdesk.evoting@cdslindia.com or contact toll free no. 1800-210-99-11.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafatal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013.

For Barbeque-Nation Hospitality Limited
Sd/-
Nagamani CY
Company Secretary and Compliance Officer
M. No.: A27475

Place: Bengaluru
Date: July 13, 2024

KDDL LIMITED

CIN : L33302HP1981PLC008123
Regd. Office: Plot No. 3, Sector - III, Parwanoo, Distt. Solan (H.P.) - 173220
Tel.: +91 172 2548223 / 24 Fax : +91 172 2548302
Website: www.kddl.com Email id: investor.complaints@kddl.com

NOTICE OF POSTAL BALLOT AND E-VOTING INFORMATION

NOTICE is hereby given to the shareholders of KDDL Limited (the Company) pursuant to Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013, ("Act") (including any statutory modification or re-enactment thereof for the time being in force), read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014, ("Rules"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India ("SS-2"), each as amended, read with General Circulars nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, Circular No. 20/2021 dated December 8, 2021, General Circular Nos. 03/2022 dated May 5, 2022, General Circular No. 11/2022 dated December 28, 2022 and Circular No. 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs (hereinafter collectively referred to as "MCA Circulars"), the Company seeks approval of Shareholders of "KDDL Limited" for the matters as set out in the Notice of Postal Ballot dated July 9, 2024 by voting through electronic means ("Remote E-Voting").

In compliance with the MCA Circulars, the Notice of the Postal Ballot has been sent by electronic mode only to those members whose names appeared in the Register of Members/ List of Beneficial Owners as maintained by the Company/ Depositories, respectively, as at close of business hours on Friday, July 5, 2024 (the 'Cut-off date') and whose e-mail addresses are registered with the Company/ Depositories. In compliance with the MCA Circulars, Sections 108 and 110 of the Act and the Rules made thereunder and Regulation 44 of the Listing Regulations, the Company has provided remote e-voting facility to seek the approval of members of the Company for the resolutions contained in this Notice. For this purpose, the Company has availed services of National Securities Depository Limited (NSDL) for facilitating remote e-voting to enable the members to cast their votes electronically only. The instructions for remote e-voting are contained in the Notice.

The details as required pursuant to the aforementioned Act and Rules are as under:

- The Cut-off date to determine the eligibility to cast vote by electronic voting is Friday, July 5, 2024.
- The Company has completed the dispatch of notice on Saturday, July 13, 2024 by email to those members whose names appeared in the Register of Members/ List of Beneficial Owners as maintained by the Company/ Depositories, respectively, as at close of business hours on cut-off date and whose e-mail addresses are registered with the Company/ Depositories.
- The e-voting shall commence at 9.00 a.m. (IST) on Sunday, July 14, 2024 and end at 5.00 p.m. (IST) on Monday, August 12, 2024 for all shareholders whether holding shares in physical form or in dematerialized form. E-voting shall not be allowed beyond the said date and time.
- The Members whose names appear in the register of members/register of beneficial owners as on the Cut-off date shall only be entitled to avail the remote e-voting facility. A person who is not a member as on the Cut-off date shall not be entitled to avail this notice for information purpose only.
- Once the vote on a resolution is cast by a Member, they shall not be allowed to change it subsequently or cast the vote again. The detailed procedure and instructions for e-voting are specified in the notes to the Postal Ballot Notice.
- The Board of Directors of the Company has appointed Mr. Ajay K. Arora, Practising company Secretary as Scrutinizer to scrutinize the remote e-voting process to be conducted in a fair and transparent manner.
- The Notice is also available on the website of the Company www.kddl.com and website of the Stock Exchanges i.e., BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.
- The results of the e-voting will be declared within two working days from the conclusion of the Postal Ballot and the same along with the Scrutinizer's Report shall be placed on the websites of the Company at www.kddl.com and on the website of NSDL www.evoting.nsd.com and intimated to BSE Limited and National Stock Exchange of India Limited (NSE) where the equity shares of the Company are listed.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsd.com or call on: 022-4886 7000 or send a request at evoting@nsdl.com.

For and on behalf of the Board of Directors of
KDDL Limited
Brahm Prakash Kumar
Company Secretary

Date : July 13, 2024
Place : Chandigarh

"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.

BINNY LIMITED

CIN: L1711TN1969PLC005736
Regd. Office: No.1, Cooks Road, Perambur, Chennai 600 012. Tel: 044- 26621053; Fax: 044- 26621056
E-mail: binny@binnytd.in Website: www.binnytd.in

NOTICE FOR EXTRA ORDINARY GENERAL MEETING E-VOTING INFORMATION

NOTICE is hereby given that the Extra Ordinary General Meeting (EGM) of the members of the company will be held on **Monday, 29th July, 2024 at 11:00 A.M. IST** through Video Conferencing ("VC") / other Audio Visual Means ("OAVM") to transact the businesses as set out in the notice of EGM in compliance with General Circular nos. 14/2020 dated 08th April, 2020, 17/2020 dated 13th April, 2020, 20/2020 dated 05th May, 2020, 33/2020 dated 28th September, 2020 / 39/2020 dated 31st December, 2020 / Circular No. 02/2021 dated 13th January 2021, Circular No.10/2021 dated June 23,2021 and Circular No.20/2021 dated 08th December 2021 ("MCA Circulars"), prescribing the procedures and manner of conducting the EGM through VC/OAVM. Securities and Exchange Board of India ("SEBI") Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12th May, 2020 and SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated 15th January, 2021, and Circular No. SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated 13th May, 2022 and Circular No. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated 5th January, 2023 issued by the Securities Exchange Board of India ("SEBI Circulars").

In Compliance with MCA Circulars and SEBI Circulars, the Notice of EGM has been sent in electronic mode only to all those members whose e-mail IDs are registered with the Company or the Registrar and Share Transfer Agent or their respective Depository Participant(s).

REMOTE E-VOTING:

In compliance with provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing its members, the facility to exercise their right to vote at the Extra Ordinary General Meeting (EGM) by electronic means on all the businesses set forth in the Notice of the EGM through the remote e-voting Services provided by CDSL. The detailed instructions for remote e-voting facility are contained in the Notice of the EGM which has been sent to the Members.

The details pursuant to the provisions of Companies Act, 2013 and Rules are given hereunder:

- Cut-off date for the purpose of remote e-voting is **Monday, 22nd July, 2024.**
- Period of E-VOTING: E-Voting shall commence from **Friday, 26th July, 2024, at 9.00 A.M.** and ends on **Sunday, 28th July, 2024 at 5.00 P.M.** Please note that remote e-voting will not be allowed beyond the above-mentioned time and date.
- Persons who have acquired shares and become member of the Company after dispatch of Notice of the EGM and holding shares as on the cut-off date i.e., 22nd July, 2024, may cast their votes by following the instructions and process of remote e-voting as provided in the Notice of EGM.
- Notice of EGM is available on the website of the Company (www.binnytd.in) as well as website of CDSL (www.evotingindia.com).
- A person, whose name appears in the Register of Members or in the Register of Beneficial owners maintained by the Depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting as well as voting at the EGM. However, if the person is already registered with CDSL for remote e-voting, then the existing USER ID and Password can be used for casting votes.
- Members attending EGM through VC/OAVM facility, who have not casted their votes by remote e-voting shall be able to cast their votes through e-voting at the EGM.
- Members who have casted their votes by remote e-voting, may also attend the EGM through VC/OAVM facility but shall not be entitled to cast their votes again at the EGM.
- The procedure for e-voting, attending the EGM through VC/OAVM facility and registration of E-mail ID by shareholders has been provided in the Notice of EGM. The same is available on the website of the Company: www.binnytd.in and at the website of BSE Limited : www.bseindia.com
- If you have any queries or issues regarding attending EGM & e-voting from the CDSL e-voting system, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33.
- All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL), Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafatal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 022-23058542/43.

For Binny Limited
Sd/-
Masilamani Nandagopal
Managing Director and Executive Chairman

Place : Chennai
Date : 13.07.2024

INDIA SHELTER FINANCE CORPORATION LTD.
Home Loans Registered Office: Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002.

Branch Office: Bp-49, First Floor, Neelam Bala Road, Nt Faridabad-121001, No. 18, 1st Floor, District Center, Sanjay Nagar, Ghaziabad, Uttar Pradesh-201002, 167/1, Ground Floor, Krishna Tower, Mangal Pandey Nagar, Doctor Viveka Jain, Meerut, Uttar Pradesh-250002, Office No-4, 5, 7, First Floor, Shree Ram Palace, Bhoga Market, Sector-27, Near Vinayak Hospital, Atta, Gautam Buddha Nagar, Noida - 201301, Uttar Pradesh, 173, Nehru Nagar, First Floor, B.s.m. Chowk, Roorkee - 247667, 59, D1/62, Civil Line, Second Floor, Above Bala Showroom, Rudrapur- 263153

PUBLIC NOTICE- AUCTION FOR SALE OF IMMOVABLE PROPERTY

[UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]
Notice For Sale Of Immovable Property/Mortgaged With India Shelter Finance Corporation (ISFC) (secured Creditor) Under The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002
Notice is hereby given to the public in general and in particular to the Borrower(s), co-borrower(s) and guarantor(s) or their legal heirs/representatives that the below described immovable property/mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of ISFC (secured creditor), will be sold on 31/07/2024 (on "AS IS WHERE IS", "AS IS WHAT IS" and "WHAT EVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co-Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The sealed envelope containing the EMD amount for participating in Public Auction shall be submitted to the Authorized Officer of ISFC on or before 30-JULY-2024 till 5 PM at Branch/Corporate Office, Bp-49, First Floor, Neelam Bala Road, Nt Faridabad-121001, No. 18, 1st Floor, District Center, Sanjay Nagar, Ghaziabad, Uttar Pradesh-201002, 167/1, Ground Floor, Krishna Tower, Mangal Pandey Nagar, Doctor Viveka Jain, Meerut, Uttar Pradesh-250002, Office No-4, 5, 7, First Floor, Shree Ram Palace, Bhoga Market, Sector-27, Near Vinayak Hospital, Atta, Gautam Buddha Nagar, Noida - 201301, Uttar Pradesh, 173, Nehru Nagar, First Floor, B.s.m. Chowk, Roorkee - 247667, 59, D1/62, Civil Line, Second Floor, Above Bala Showroom, Rudrapur- 263153

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
LAGZCLLONS00050439/AP-10097583	Mr./ Mrs. FAKHER CHAND, MR./ MRS. ADITYA CHAND	17.11.2023 Rs. 573883/- (Rupees Five Lakh Seventy Three Thousand Eight Hundred Eighty Three Only)	SYMBOLIC POSSESSION	Rs. 11,00,000/-	Rs. 1,10,000/-

Description Of Property: All Piece And Parcel Of All That Pieces And Parcel Of Vill - Raipur Banger Kh. No-314 Pargana & Tehsil - Dadr, District- Gautam Buddha Nagar Up Area-100 Sq Feet. Boundary:- East- Road 10 Ft, West- Plot Of Indraj, North- House Of Bala W/o Jagdish, South- House Of Munna W/o Narayan.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
CHL100002069/AP-10097583	MR./ MRS. UMA RAY, MR./ MRS. RANJAN RAY	13.10.2022 Rs. 638088.71/- (Rupees Six Lakh Thirty Eight Thousand Eighty Eight Paise Seventy One Only)	SYMBOLIC POSSESSION	Rs. 9,00,000/-	Rs. 90,000/-

Description Of Property: All Piece And Parcel Of KhASRA No. 352 Min Measuring Area 179.55 Square Meter. Situated At Village Vijayanagar, Tehsil Rudrapur Distt. Udhani Singh Nagar. BOUNDARY:- East Land Of Vendor, West- Rasta, North- Rasta, South- Land Of Ashutosh.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
CLA100004208/AP-10097583	MR./ MRS. ANJULA RAWAT, MR./ MRS. MANOJ RAWAT, MR./ MRS. RAGHUNATH SINGH RAWAT	20.06.2022 Rs. 2231419.11/- (Rupees Twenty Two Lakh Thirty One Thousand Four Hundred Nineteen Paise Eleven Only)	SYMBOLIC POSSESSION	Rs. 18,00,000/-	Rs. 1,80,000/-

Description Of Property: All Piece And Parcel Of Plot No. 44 KhASRA No. 27/1 Area 167.22 Sq. Mtr. Situated At Durga Enclave Manza Kaulakha Tehsil And Distt. Agra BOUNDARY:- East- Plot No-45, West - Plot No-47, North- Other Land, South- Rasta 20 Ft.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
HL28CHLONS0005013262/AP-10037810	MR./ MRS. DEEPESH, MR./ MRS. SURAJ	14.12.2022 Rs. 818454.75/- (Rupees Eight Lakh Eighteen Thousand Four Hundred Fifty Four And Seventy Five Paise)	SYMBOLIC POSSESSION	Rs. 7,70,000/-	Rs. 77,000/-

Description Of Property: All Piece And Parcel Of KhASRA No-92, Nagla Jassa, (Chak Soyam), Agra Up-282001 BOUNDARY:- Towards East - Land Of Others Towards West:- Road And Exit 10 Feet Wide Towards North:- Plot Of Man Singh Towards South:- Land Of Others

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
LA28CLLONS0005003001/AP-0933424	MR./ MRS. GEETA DEVI, MR./ MRS. RAJ KAIM	14.07.2021 Rs. 703813.17/- (Rupees Seven Lakh Three Thousand Eight Hundred Thirteen And Seventeen Only)	SYMBOLIC POSSESSION	Rs. 6,00,000/-	Rs. 60,000/-

Description Of Property: All That Piece And Parcel Of Property Bearing H No-46/756 Ramnagar, Jagdish Pura, Agra U.P.282002 Area Of Property 62.70 Sq. Mtr. East- House Of Ram Singh, West- Gali 3 Ft. Wide & Exit, North- House Of Khachera, South-Rasta & Exit 9 Ft. Wide.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
HL11MILONS0005014019/AP-10035623	MR. Raj Namita, MR. Raj Kumar	26.12.2023 Rs. 19,76,562.96/- (Rupees Nineteen Lakh Seventy Six Thousand Five Hundred and Sixty Two and Ninety Six Paise Only)	SYMBOLIC POSSESSION	Rs. 18,00,000/-	Rs. 1,80,000/-

Description Of Property: All Piece And Parcel of Property 3rd floor with roof / Terrace rights measuring 51.83 sq mtr, Property no 137 (old no 282B), KhASRA no 316/71/1, Gali no 3, Jwala nagar, Shahdara, Delhi-110032, Boundry :- East -Property of Others, West-Property of Others, North-Property of Others, South -Gali.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
CHL100004461/AP-10003662	MR./ MRS. Pooam Jain, MR./ MRS. Sanjeev Jain	13.4.2021 Rs. 582635.85/- (Rupees Five Lakh eighty five thousand six hundred thirty five and eighty five paise Only)	SYMBOLIC POSSESSION	Rs. 8,00,000/-	Rs. 80,000/-

Description Of Property: All Piece And Parcel of Property bearing plot no 19 & 20 KH No- 534 BANKE GURU LAXMI, NAGAR MOZE, DHANDUPURA CHUNGI BAHAAR, AGRA UP-282010

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
LA24LCLONS0005008179/AP-10097583	MR./ MRS. PRIYA PANDHI, MR./ MRS. MOHIT PANDHI, MR./ MRS. ANIL PANDHI	16.09.2022 Rs. 538858.34/- (Rupees Five Lakh Thirty Eight Thousand Five Hundred Eight Paise Thirty Four Only)	SYMBOLIC POSSESSION	Rs. 45,00,000/-	Rs. 4,50,000/-

Description Of Property: All Piece and Parcel Property Bearing One Shop And Residential Premises On 1st Floor And 2nd Floor Along With Basement Constructed On Land Measuring In East 6 Feet 7 Inch In North 14 Feet 3 Inch In North 27 Feet 4 Inch In South 23 Feet 1 Inch Total Area 292.277 Sq. Feet 3/4 Part Le 146.138 Sq. Feet, Pertaining To Part Of House Tax No-783 Situated In Mohalla Paschim Amber Taluk Roorkee With In Limit Of Nagar Nigam Roorkee Pargana And Tehsil Roorkee Distt Haridwar. BOUNDARY:- East - Way Of Feet 07 Inch, West - Way, North:- Remaining 1/2 Part Of The Property, South - Way Of Feet 07 Inch

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
CLA100004243/AP-10097583	MR./ MRS. SHAKUNTALA DEVI, MR./ MRS. SHESHMANI SHARMA	22.09.2022 Rs. 409827.66/- (Rupees Four Lakh Nine Thousand Eight Hundred Twenty Seven Paise Sixty Six Only)	SYMBOLIC POSSESSION	Rs. 12,00,000/-	Rs. 1,20,000/-

Description Of Property: All Piece And Parcel Of Part Of Plot No 15 KhASRA No. 122, Area 50.16 Situated At Nagla Alibhita Lohmandi Ward, Agra BOUNDARY:- East- Land Of Shri Ramveer, West- Rasta 25 Ft Wide And Exit, North- Plot No. 16, South- Remaining Part Of Plot No. 15.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
LA28CLLONS0005007174/AP-10012273	MR./ MRS. SUSHMA KUMARI, MR./ MRS. BHARAT SINGH	13.04.2021 Rs. 3116680.34/- (Thirty One Lakh Sixteen Thousand Six Hundred Eighty And Thirty Four Paise Only)	SYMBOLIC POSSESSION	Rs. 30,00,000/-	Rs. 3,00,000/-

Description Of Property: ALL THAT PIECE AND PARCEL OF PROPERTY BEARING KHASRA NO-225/2 HOUSE NO-51/10K/3H, MAUJA JOGIPURA AVADI WEST ARJUN NAGAR, AGRA UP-282001.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
CHL100004574/AP-0783493	MR./ MRS. ANITA SARKAR, MR./ MRS. BABURAM SARKAR	24.03.2022 Rs. 1031851.9/- (Rupees Ten Lakh Thirty One Thousand Eight Hundred Fifty One Paise Ninety Only)	SYMBOLIC POSSESSION	Rs. 12,00,000/-	Rs. 1,20,000/-

Description Of Property: ALL THAT PIECE AND PARCEL OF PROPERTY BEARING KHET NO 26 MIN GRAM MANPUR PASHCHIM, PARGANA BHAWAR CHHA-KHATA, THE HALDWAN DISTT NAINTALUQ 263139.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
LP200006034/AP-0429232	MR./ MRS. Geeta Sharma, MR./ MRS. Satish Chand Sharma	30.3.2021 Rs. 475532.99/- (Rupees Four Lakh seventy five thousand five hundred thirty two and ninety nine paise Only)	SYMBOLIC POSSESSION	Rs. 4,00,000/-	Rs. 40,000/-

Description Of Property: All Piece And Parcel Of Plot No. 59A, Devi Enclave Colony, Near Nagla Asha, KhASRA No. 1998, 1996, 1997, 1999, 2000, 2001, 2003, 2004, 2005, 2007, Mauza- Poyta, Tehsil - Etmadpur, Agra, East: Plot No. 60, West : Plot No. 59, North : Others, South: House Of Gautam.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
LA11CLLONS0005042996/AP-10093111	MR./ MRS. Kushma, MR./ MRS. Narendra Singh	13.12.2023 Rs. 24,11,785/- (Rupees Twenty Four Lakh Eleven Thousand Seven Hundred Eighty Five Only)	SYMBOLIC POSSESSION	Rs. 22,00,000/-	Rs. 2,20,000/-

Description Of Property: All That Piece And Parcel Of Property Bearing KhASRA No-709, Mohalla - Gautamparknaba- Dadr, Pragna + Tehsil -Dadrdistt-Gautam Budh Nagar, Up-20130. BOUNDARY:- East- House Of Others, West- House Of Others, North- Road 12 Ft, South: House Of Gautam.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
CLA100003327/AP-0712361	MR./ MRS. DEEKSHA W/O SUDHIR KUMAR, MR./ MRS. SUDHEER KUMAR	07.10.2019 Rs. 1707390.14/- (Rupees Seventeen Lakh Seven Thousand Three Hundred Ninety and Fourteen Paise)	SYMBOLIC POSSESSION	Rs. 15,35,000/-	Rs. 1,53,500/-

Description Of Property: All That Piece and parcel of property bearing a plot of land measuring total area 1250 sq. Feet or 116.17 sq. Mtrs bearing at house tax register no old 16/8 and new 53 situated in malpur latipur andr hadood (Adarsh Nagar) within the limit of nagar nignam roorkee pargana & tehsil roorkee, Distt Haridwar, Bounded as :- East- House of dharmveer singh ditman West- House of Ravindra Kumar, North Road 11.6 Feet wide, South- House of Other.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
HL14CLLONS0005008356/AP-10012850	MR./ MRS. RAJ KUMARI W/O RAJARAM, MR./ MRS. PANKAJ KUMAR SHAKAYA	16.07.2022 Rs. 1413856.45/- (Rupees Fourteen Lakh Thirteen Thousand Eight Hundred Fifty Six Paise Fourty Five Only)	SYMBOLIC POSSESSION	Rs. 10,20,000/-	Rs. 1,02,000/-

Description Of Property: All Piece and Parcel Property Bearing Plot No. 48, Middle Of KhASRA No. 232, Mohalla Nai Mandi, Kasurkhera, Pargana And Tehsil Aza Rista Meour-250002 Area Of Property 95.09 Sq. Mtrs. BOUNDARY:- East- 27.74 Ft House Of Ramesh Chand, West- 22.74 Ft, North- 16 Ft, Wide, North-45 Ft, House Of Vijay Pal & Godvarn Devt & Aast, South- 45 Ft, Plot Of UMa Begu.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
HLGZCHLONS0005003865/AP-10097583	MR./ MRS. SUSHMA CHAINPAL	20.06.2023 Rs. 1596201.38/- (Rupees Fifteen Lakh Three Thousand Two Hundred One Paise Thirty Nine Only)	SYMBOLIC POSSESSION	Rs. 14,00,000/-	Rs. 1,40,000/-

Description Of Property: All Piece and parcel of plot no 24/2 KhASRA no no 652, Situated at Pal Vihar Village Dhori Khurd, Loni, Tehsil And Distt Ghaziabad Uttar Pradesh Area 50 Sq. yards Boundary:- East- Rasta 15 Ft, West- Plot of other Owner, North- Plot of other owner, South- Plot of other owner.

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
LAGZCLLONS0005048079/AP-10104569	MR./ MRS. NISHA, MR./ MRS. GOLAK GIRI	19.08.2023 Rs. 908481/- (Rupees Nine Lakh Eight Thousand Four Hundred Eighty One Only)	SYMBOLIC POSSESSION	Rs. 7,00,000/-	Rs. 70,000/-

Description Of Property: All Piece And Parcel Of All The Piece And Parcel Of Property Comprising Of A Second Floor Of Property No. T-235 12/1-A, Having An Area Of 0.13 Sq Meters, Situated At Village Sadi Khanpur Being Situated In Unauthorized Colony Baljeet Nagar New Delhi 8 Colony Regn. No.21 (Loop), Hereinafter Referred To As The "Said Property Boundary:- East: Other's Property West: Portion Of Said Property North: Gali South: Other's Property

Loan Account No.	Name of Borrower(s)/Co-Borrower(s)/Guarantor(s)/Legal Heir(s)/Legal Rep.	Date Of Demand Notice Amount As On Date	Type of Possession (Under Constructive/Physical)	Reserve Price	Earnest Money
CLA100002461/AP-0677809	MR./ MRS. SHASHI W/O LATE SH. SUNIL KUMAR, MR./ MRS. VIKRANT TYAGI	11.11.2019 Rs. 525,170/- (Rupees Five Lac Twenty Five Thousand One Hundred Seventy)	SYMBOLIC POSSESSION	Rs. 8,50,000/-	Rs. 85,000/-

Description Of Property: All That piece and parcel of property bearing one plot of land measuring in east 26 Feet 8 Inch, In West 26 Feet 8 Inch, In North 27 Feet 1 South 27 Feet area is 720 Sq. Feet, Pertaining to KhASRA no 352, Situated at Village tado Kalaypur Mushtakhan, Pargana & Tehsil Roorkee, Distt Haridwar Bounded as:- East- Way 12 Foot, west- Plot of smt. Anupam, North- Plot of SMT nisha Gupta, South- Plot of smt. Shashi bhandari

Terms and conditions:
1) The present Tender/Bid Form and the terms and conditions of sale will be available with the Branch/Corporate Office: Bp-49, First Floor, Neelam Bala Road, Nt Faridabad-121001, No. 18, 1st Floor, District Center, Sanjay Nagar, Ghaziabad, Uttar Pradesh - 201002, 167/1, Ground Floor, Krishna Tower, Mangal Pandey Nagar, Doctor Viveka Jain, Meerut, Uttar Pradesh-250002, Office No-4, 5, 7, First Floor, Shree Ram Palace, Bhoga Market, Sector-27, Near Vinayak Hospital, Atta, Gautam Buddha Nagar, Noida - 201301, Uttar Pradesh, 173, Nehru Nagar, First Floor, B.s.m. Chowk, Roorkee - 247667, 59, D1/62, Civil Line, Second Floor, Above Bala Showroom, Rudrapur- 263153 between 10.00 a.m. to 5.00 p.m. on any working day.
2) The immovable property shall not be sold below the Reserve Price.
3) All the bidders submitted for the purchase of the above property shall be accompanied by Earnest Money as mentioned above. EMD amount favouring 'India Shelter Finance Corporation Limited'. The EMD amount will be returned to the unsuccessful bidders after auction.
4) The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be the discretion of the Authorized Officer to decline/ acceptance of the highest bid when the price offered appears inadequate as to make it inadvisable to do so.
5) The prospective bidders can inspect the property on 26-July-2024 between 11.00 AM and 5.00 PM with prior appointment.
6) The person declared as a successful bidder shall, immediately after the declaration, deposit 25% of the amount of purchase money/ highest bid which would include EMD amount to the Authorized Officer within 24 Hrs. and in default of such deposit, the property shall forthwith be put to fresh auction/ sale by private treaty.
7) In case the initial deposit is made as above, the balance amount of the purchaser money payable shall be paid by the purchaser to the Authorized Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day or the 15th day be a Sunday or other holiday, then on the first office day after the 15th day.
8) In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/ sale by private treaty. The deposit including EMD shall stand forfeited by India Shelter Finance Corporation Ltd. and the defaulting purchaser shall lose all claims to the property.
9) The above sale shall be subject to the final approval of ISFC, interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments / offices. The Company does not undertake any responsibility of payment of any dues on the property.
10) TDS of 1%, if any, shall be payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by the highest bidder in the PAN of the company and the copy of the challan shall be submitted to the company.
11) Sale is strictly subject to the terms and conditions incorporated in this advertisement and into the prescribed tender form.
12) The successful bidder/purchaser shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law.
13) The Authorized Officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason thereof and also to modify any terms and conditions of this sale without any prior notice.
14) Interested bidders may contact Mr. Sudhir Tomar at Mob. No. +91 98184 60101

15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR

The above mentioned Borrowers/Mortgagors/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

Date: 14.07.2024 For India Shelter Finance Corporation Ltd Authorized officer
Place: DELHI, NCR, AGRA, UTTARAKHAND Mr. Sudhir Tomar at Mob. No. +91 98184 60101

PNB HOUSING Finance Limited
E-Auction Sale Notice of 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

Registered Office: - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones-011-23357171, 23357172, 23705414, Web: - www.pnbhousing.com
Lucknow Branch:- Lucknow Branch:-PNB Housing Finance Limited, 307 & 308, 3rd Floor, Commercial Complex, Cyber Heights, Vibhuti Khandi Gomat Nagar Lucknow -226010.

Notice is hereby given to the public in general and in particular to the Borrower(s) & Guarantor(s) Indicated in Column No-A That The Below Described Immovable Property (ies) Described in Column No-B Mortgaged/Charged To The Secured Creditor, The Constructive/Physical Possession Of Which Has Been Taken (As Described in Column No-C) By The Authorized Officer Of PNB Housing Finance Limited/Secured Creditor, Will Be Sold On "As Is Where Is, As Is What Is And Whatever There Is Basis" As Per The Details Mentioned Below. Notice is hereby given to Borrower(s)/Mortgagor(s)/Legal Heirs, Legal Representative, (Whether Known Or Unknown), Executor(s), Administrator(s), Successor(s), Assignee(s) Of The Respective Borrowers/Mortgagor(s) (since Deceased) As The Case May Be Indicated In Column No-A Under Rule-8(6) & 9 Of The Security Interest Enforcement Rules, 2002 Amended As On Date. For Detailed Terms And Conditions Of The Sale, Please Refer To The Link Provided In M/Ps PNB Housing Finance Limited/Secured Creditor's Website I.e. www.pnbhousing.com.

Loan No. Name of the Borrower/Co-Borrower/Guarantor(s)/Legal heirs (A)	Demand Amount & Date (B)	Nature of Possession (C)	Description of the Properties Mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Cases If any (K)
HOUILLUC071895853, B.O.Lucknow, Rahul Tiwari/Mrs.ruchi Mishra W/o Rahul Tiwari	Rs. 29,31,867.35/- as on 11/10/2023	Symbolic Possession	Plot No.108 No 153 SA, Village Bahadurpur Ward Shankarpurva, Abhishekpur Colony, Kursi Road Lucknow 226021	Rs. 2034000	Rs. 203400	29/07/2024	Rs. 10,000	20.07.2024, 10.00 AM To 5.30 PM	30.07.2024, 12.30 PM To 2.30 PM	Not Known

* Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred up to the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable/secured assets except what is disclosed in the column no-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.
1. As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets.
2. The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form.
3. Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money, if any, deposited) on the same day or not later than next working day. The sale may be confirmed in favour of bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the property/secured asset shall be resold.
4. C1 INDIA PRIVATE LIMITED would be assisting the Authorized Officer in conducting sale through an e-Auction having its corporate office at Plot No.68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website- www.bankauctions.com. For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Anupam Tripathi, 1800 120 8800, auction@pnbhousing.com is authorised person of PNBHFL or refer to www.auction@pnbhousing.com

Place : Lucknow , Date: 14-07-2024
Authorized Officer, M/s PNB Housing Finance Limited

PNB HOUSING Finance Limited
E-Auction Sale Notice of 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

Registered Office: - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones-011-23357171, 23357172, 23705414, Web: - www.pnbhousing.com
Ghaziabad Branch:- PNB Housing Finance Limited, 1st Floor, 1st/11 SC Alpha Tower, Sector 9 Vasundhara Ghaziabad - 201012, Haridwar Branch:- PNB Housing Finance Limited, Delhi Branch:- PNB Housing Finance Limited, Next to Anand Ashram, Ranipur Mor, Jwalapur, Distt Haridwar - 249407, Delhi Branch:- PNB Housing Finance Limited, Barakhamba Road, C P New Delhi - 110001

Notice is hereby given to the public in general and in particular to the Borrower(s) & Guarantor(s) Indicated in Column No-A That The Below Described Immovable Property (ies) Described in Column No-B Mortgaged/Charged To The Secured Creditor, The Constructive/Physical Possession Of Which Has Been Taken (As Described in Column No-C) By The Authorized Officer Of PNB Housing Finance Limited/Secured Creditor, Will Be Sold On "As Is Where Is, As Is What Is And Whatever There Is Basis" As Per The Details Mentioned Below. Notice is hereby given to Borrower(s)/Mortgagor(s)/Legal Heirs, Legal Representative, (Whether Known

NOTICE REGARDING HEARING OF CASES IN NCLT MATTERS

Notice is hereby given to the companies and their Directors that following appeals for revival of companies are pending for hearing before Hon'ble National Company Law Tribunal, CGO Complex, Lodhi Road, New Delhi on dates as mentioned in column no.4 in the table below:-

Table with 5 columns: Sl. No., Case No. & Case Title, Names of Directors/Respondents and their DIN, Next date of Hearing, In Courts No.

Hon'ble Tribunal has issued notice for hearing of appeal, to above companies and their directors to make appearance and make representations if any. Take notice that in case of your failure to appear on the above mentioned respective days the case will be heard and decided in your absence.

CBC 15403/11/0006/2425

Save Financial Services Pvt Ltd Corporate and Registered Office

Whereas, the undersigned being the Authorized Officer of Save Financial Services Pvt Ltd. (Formerly Known Karmyogee Finance India Pvt Ltd.) under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice.

Table with 5 columns: Name of Borrower, Guarantor, Date of demand notice, Date of symbolic possession, Amount o/s as on date of demand notice

Date - 14.07.2024, Place - Agra AUTHORIZED OFFICER, Save Financial Services Pvt Ltd

SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

SPG GLOBAL DISTRIBUTION PRIVATE LIMITED - In Liquidation Liquidator's office: 5203, DLF CITY PHASE -4, Gurgaon, Haryana, 122002.

Date & Time of E-Auction: Thursday, 22nd August, 2024 from 10 am to 6.30 PM Notice is hereby given to the public at the large for inviting bids for Sale of M/S SPG GLOBAL DISTRIBUTION PRIVATE LIMITED - In Liquidation having its registered office at B-363,364 & 365, Nehru Ground, NIT, Faridabad, Haryana, India, 121001 by the Liquidator appointed by the Hon'ble NCLT, Chandigarh dated 07.08.2023 on "As is where is basis".

Table with 4 columns: Sr No, Nature of Business/Asset and Description, Reserve Price (in ₹), EMD (in ₹), Incremental Bid Value (in ₹)

*Note: As per the order dated 01.04.2024 of Supreme Court in CIVIL APPEAL NO. 4401/2024, the possession of First Floor will be available to the liquidator from Mr. Ramesh Singh Rawat on or before 31.07.2024

Terms and Conditions of the E-Auction: 1. The sale is on "As is where is basis", "As is what is basis", "Whatever there is basis", and "No recourse basis".

6. The Liquidator has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the E-Auction or withdraw any property or portion thereof from the auction proceeding at any stage without assigning any reason therefor.

"Form INC 26"

[Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014] Advertisement to be published in the newspaper for change of registered office of the company from one state to another Before the Central Government (Regional Director), Northern Region, New Delhi

Notice is hereby given to the General Public that the Company proposed to make application to the Central Government under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of its Memorandum of Association in terms of the Special Resolution passed at the Extra Ordinary General Meeting held on 6th JUNE, 2024 to enable the company to change its Registered office from "STATE OF HARYANA" to "STATE OF HIMACHAL PRADESH."

SCOTTILL HEALTHCARE PRIVATE LIMITED # 300 NAVEEN COLONY NARAINGARH, AMBALA, HARYANA, 134203

"IMPORTANT"

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EDUCATION (IAS & PMT ACADEMIES)

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IIFL SECURITIES IIFL Securities Limited CIN: L99999MH1996PLC132983 Regd. Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400604

NOTICE OF 29th ANNUAL GENERAL MEETING AND INFORMATION ON REMOTE E-VOTING, BOOK CLOSURE AND RECORD DATE

- 1. Notice is hereby given that the 29th Annual General Meeting (AGM) of the members of IIFL Securities Limited (the "Company") is scheduled to be held on Monday, August 5, 2024 at 11:30 a.m. IST through Video Conferencing or Other Audio Visual Means (VC/OAVM) to transact the business, as set out in the Notice convening the 29th AGM.
- 2. In compliance with the applicable provisions of the Companies Act, 2013 (the 'Act') and rules made thereunder read with MCA General Circular No. 14/2020 dated April 08, 2020, Circular No. 17/2020 dated April 13, 2020, Circular No. 20/2020 dated May 05, 2020, Circular No. 02/2021 dated January 13, 2021, Circular No. 21/2021 dated December 14, 2021, Circular No. 02/2022 dated May 05, 2022, Circular No. 10/2022 dated December 28, 2022 and Circular No. 09/2023 dated September 25, 2023 (Collectively refers as "MCA Circulars") and SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, Circular No. SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021, Circular No. SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022, Circular No. SEBI/HO/CFD/POD-2/P/CIR/2023/4 dated January 05, 2023 and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 07, 2023 (Collectively refers as "SEBI Circulars"), the Notice of the Meeting setting out the Resolutions proposed to be transacted thereat and audited financial statements of the Company for Financial Year (FY) ended March 31, 2024, Auditor's Report and Report of the Board of Directors for the year ended on the date, have been sent only through electronic mode to all members whose email ids are registered with the Company/Depositories. The Notice and the Annual Report are also available on the Company's website at www.iiflsecurities.com, websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and website of Central Depository Services (India) Limited (CDSL) i.e. www.evotingindia.com. The Company has completed dispatch of the Notice along with the Annual Report on Saturday, July 13, 2024.
- 3. Pursuant to Section 91 of the Act read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations"), the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, July 30, 2024 to Monday, August 5, 2024 (both days inclusive) for the purpose of ensuing AGM.
- 4. Pursuant to Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI Listing Regulations, as amended, the Company is providing the facility to its Members to exercise their right to vote by electronic means on the Resolution proposed to be transacted at the AGM by electronic means. The company has arranged remote e-voting facility through CDSL at www.evotingindia.com. Notice of the AGM is also available at the www.evotingindia.com.
- 5. A Members whose name appears in the register of member as on the cut-off date i.e. July 29, 2024 only shall be entitled to avail the facility to cast their vote on the resolutions proposed to be passed at the AGM, either through:
 - i) Remote e-voting (i.e. the facility of casting vote by a Member using an electronic voting system from a place other than venue of AGM); or
 - ii) Electronic voting during the AGM, CDSL would be extending these facilities.
- iii) The remote e-voting will commence on Wednesday, July 31, 2024 at 9.00 A.M. (IST) and will end on Sunday, August 4, 2024 at 5.00 P.M. (IST). During this period, the Members of the Company holding Shares in physical form or in dematerialized form, as on the cut-off date being Monday, July 29, 2024, may cast their vote through remote e-voting.
- iv) In case the person becomes the Member of the Company after the dispatch of the AGM Notice but on or before the cut-off date i.e. Monday, July 29, 2024, may obtain the login ID and password by sending a request at helpdesk.evoting@cdsl.com or rnt.helpdesk@linkintime.co.in. However, if a person is already registered with CDSL for e-voting then existing user ID and password can be used for casting vote.
- v) Members may note that (a) The remote e-voting module shall be disabled by CDSL after 5.00 P.M. IST on Sunday, August 4, 2024 for voting thereafter and once the vote on a resolution is cast by the member, he/she shall not be allowed to change it subsequently or cast the vote again. (b) The facility for voting will also be made available during the AGM and those members present in the AGM through VC/OAVM facility, who have not casted their vote on the resolutions through remote e-voting and are otherwise not barred from doing so shall be eligible to vote through the e-voting system during the AGM. (c) The Members can participate in the AGM even after exercising his right to vote through remote e-voting but shall not vote again during the AGM (d) Only 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 i.e. Monday, July 29, 2024 shall be entitled to avail the facility of remote e-voting, as well as, e-voting during the AGM;
- vi) Members will be provided with a facility to attend AGM through VC/OAVM through the CDSL e-voting system. Details in this regard are provided in the notice.

The company has appointed M/s Snehal Shah and Associates, Practicing Company Secretary as the scrutinizer to scrutinize the e-voting process in fair and transparent manner.

- 6. In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com, under help section or write an email to helpdesk.evoting@cdslindia.com or contact Mr. Rakesh Dalvi, Sr. Manager, CDSL, A Wing, 25th Floor, Marathon Futurex, Mafatal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or call at toll free no. 1800 22 55 33.
- 7. Members who need technical assistance before or during the AGM can send an email to helpdesk.evoting@cdslindia.com or call at 1800 22 55 33.

For IIFL Securities Limited Sd/- Meghal Shah Company Secretary

THE BUSINESS DAILY FOR DAILY BUSINESS. FINANCIAL EXPRESS READ TO LEAD

NUPUR RECYCLERS LIMITED (Formerly Known as Nupur Recyclers Private Limited) Regd. Office: Plot No. 5, G/F,KH No. 12/8 & 12/9, KH-12, Arjun Gali, New Mandoli Industrial Area, Delhi- 110093

NOTICE FOR THE ATTENTION OF THE SHAREHOLDERS OF NUPUR RECYCLERS LIMITED REGARDING THE 01/2024-25 EXTRA-ORDINARY GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERRING (VC)/OTHER AUDIO-VISUAL MEANS (OAVM) AND VOTING INSTRUCTIONS

NOTICE is hereby given that the 01/2024-25 Extra-Ordinary General Meeting ("EGM") of the Members of Nupur Recyclers Limited ("Company") will be held on Monday, 5th August, 2024 at 04:00 P.M.(IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circulars and Notifications issued by the Ministry of Corporate Affairs ("MCA") and Securities and Exchange Board of India ("SEBI") (collectively referred to as "Relevant Circulars"), to transact the businesses as set out in the Notice of the EGM.

Members will be able to attend the EGM through VC / OAVM. Members participating in the EGM through the VC / OAVM facility shall be deemed to be present at EGM and their presence shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013.

In compliance with the Relevant Circulars, the electronic copies of Notice of the EGM along with explanatory statement and other documents required to be attached thereto, have been sent only by email on Saturday, 13th July, 2024 to all the Members of the Company whose email addresses are registered with the Company / Depository Participant(s) as on the cut-off date i.e., Friday, 5th July, 2024.

The Notice and other documents are also made available on the Company's website at www.nupurrecyclers.com and on the website of the stock exchange, i.e., National Stock Exchange of India Limited (at www.nseindia.com) and e-voting website of National Securities Depository Limited (NSDL) at www.evotingindia.com.

M/s Skyline Financial Services Limited, a SEBI registered Registrar and Transfer Agent (RTA) is appointed to provide a platform for convening the meeting through Video Conferencing, to handle and supervise the entire process of holding the meeting through Video Conferencing, e-voting, and processing of data relating to the meeting and voting, etc. Further, members can join and participate in the EGM through VC/OAVM facility only. The instructions for joining and manner of participation in the EGM are provided in the Notice.

Manner of registering/updating email addresses: a) Members holding shares in physical form may send scan copy of a signed request letter in prescribed form ISR-1 available on the website of the Company, mentioning the folio number, complete address, email address to be registered along with scanned self-attested copy of the PAN and any document (such as Driving License, Passport, Bank Statement, AADHAR) supporting the registered address of the Member, by email to the Company's email address at compliances@nupurrecyclers.com or to the registered office address of RTA or email the RTA at compliances@skylinefin.com

The manner of remote e-voting and voting by Insta Poll by members holding shares in dematerialized mode, physical mode and for members who have not registered their email addresses is provided in the Notice of the EGM and is also available on the website of the company at [] and on the website of the stock exchange, i.e., National Stock Exchange of India Limited (at www.nseindia.com) and website of National Securities Depository Limited ("NSDL") at www.evotingindia.com

The remote e-voting facility will be available during the following voting period: Commencement of remote e-voting : 09:00 A.M. (IST) on 2nd August, 2024 End of remote e-voting : 05:00 P.M. (IST) on 4th August, 2024

Date : 13.07.2024 Place : New Delhi Pramod Kumar Misra Liquidator -SPG Global Distribution Private Limited (Under Liquidation) IBI Reg No: IBI/IL/001/1P/P-02669/2022-23/14099 AFA Valid Upto: 30.06.2025 Reg Add: 5203 DLF City, Phase-4 Gurgaon, Haryana-122002

Whirlpool
WHIRLPOOL OF INDIA LIMITED
 CIN No: L29191PN1960PLC020063
 Regd. Office: Plot No. A-4 MIDC, Ranjanagan, Taluka-Shirur, Distt.-Pune - 412220, Maharashtra
 Corporate Office: Plot 40 Sector 40, Gurugram - 122002, Haryana
 Website: www.whirlpoolindia.com. Email: investor_contact@whirlpool.com

NOTICE TO THE SHAREHOLDERS REGARDING 63RD ANNUAL GENERAL MEETING OF THE COMPANY

1. NOTICE is hereby given that the Sixty Third Annual General Meeting (AGM) of Whirlpool of India Limited ("the Company") will be held on Friday, 09th August, 2024 at 11:00 AM (IST) through Video Conference/Other Audio Visual Means ("VCO/AVM") in compliance with all the applicable provisions of Companies Act, 2013 ("Act") and the Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with General Circular No. 20/2020, 02/2022, 10/2022, 09/2023 dated May 05, 2020, May 05, 2022, December 28, 2022 and September 25, 2023 respectively issued by the Ministry of Corporate Affairs ("MCA Circulars"), Circular No. SEBI/HO/PD-2/P/ CIR/2023/4 dated 05th January, 2023 and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/ CIR/2023/167 dated October 07, 2023, issued by the Securities and Exchange Board of India ("SEBI Circulars") and other applicable circulars issued in this regard without the physical presence of the Members at a common venue, to transact the business that will be set forth in the Notice of AGM. The deemed venue of the 63rd AGM shall be the Registered Office of the Company.

2. The Notice of the AGM along with the Annual Report for the Financial Year (FY) 2023-24 will only be sent by electronic mode to those Members whose e-mail addresses are registered with the Company/Depository Participant(s) ("DPs") in compliance with the aforesaid MCA Circulars and SEBI Circulars. Members may note that the Notice of the AGM and Annual Report will also be available on the Company's website at www.whirlpoolindia.com, website of Stock Exchanges i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and also on the website of NSDL at www.evoting.nsdl.com. The physical copies of the Notice of the AGM along with Annual Report for the FY 2023-24 shall be sent to those Members who request the same at investor_contact@whirlpool.com.

3. Manner of registering KYC including registration of email and bank details: Members who have not registered/updated their KYC, may follow the below process. Further in case the email address of the Member is not registered with the Company /RTA may obtain Notice of AGM and Annual Report along with their login details for joining the 63rd AGM through VCO/AVM facility including e-voting by sending the documents in the below manner. Further Members who have not updated their complete bank details viz core banking a/c number and type, MICR, IFSC code may also register/update the same in below manner.

Members holding shares in physical form

- For Email: By writing to RTA at delhi@linkintime.co.in or shikha.karakoti@linkintime.co.in or sunil.mishra@linkintime.co.in along with the copy of the signed request letter in ISR-1 mentioning the name, folio number and address of the Member, self-attested copy of the PAN card, and self-attested copy of any document (eg.: Driving License, Election Identity Card, Passport) in support of the address of the Member.
- For KYC: By writing to RTA at delhi@linkintime.co.in or shikha.karakoti@linkintime.co.in or sunil.mishra@linkintime.co.in along with all other required documents as mentioned in the AGM Notice.

The physical copies of the documents should be sent to RTA at Link Intime India Private Limited, Noble Heights, 1st Floor, Plot NH-2, C-1 Block LSC, Near Savitri Market, Janakpuri, New Delhi-110058.

Members holding shares in demat form

Please contact your DPs and register or update your KYC including email address and bank details with the respective DPs.

4. Manner of casting vote through e-voting:
 The Members can refer to the detailed process on the e-voting in the notice of AGM and the login credentials for casting the votes through e-voting shall be made available through the various modes provided in the Notice as well as through email after successful registration of the email addresses. The details will also be made available on the website of the Company.

5. Record Date and Final Dividend:
 The Company has fixed Friday, July 26, 2024, as the 'Record Date' for determination of Members entitled to receive final dividend for the FY 2023-24, subject to approval at the AGM by the shareholders. Members are encouraged to register/update their bank details to receive the dividends, if declared at the AGM, directly in their bank account. The detailed instructions regarding these can be referred to in the notice of AGM.

6. Tax on Dividend
 Members may note that the Income Tax Act, 1961 (Act), as amended by the Finance Act, 2020, mandates that dividends paid or distributed by a Company after 1st April, 2020 shall be taxable in the hands of the Members. The Company shall therefore be required to deduct Tax at Source (TDS) at the time of making payment of the final dividend. In order to enable us to determine the appropriate TDS rate, as applicable, Members are requested to submit the documents in accordance with the provisions of the Act. The detailed process and documents are set out in the notice of AGM. The TDS rates would vary depending on the residential status of the Members and the documents submitted by them within the timeline given by the Company and subject to their acceptance by the Company.

For Whirlpool of India Limited
 Sd/-
 Roopali Singh
 Company Secretary
 Place : Gurugram
 Date : July 13, 2024

Tyche Industries Limited
 Registered Office: C-21/A, Road No.9, Film Nagar, Jubilee Hills, Hyderabad 500 096 Ph. No. 040-23541688, Email: cs@tycheindustries.net

NOTICE
(For the kind attention of shareholders of the Company)
TRANSFER OF SHARES OF THE COMPANY TO DEMAT ACCOUNT OF THE IEPF AUTHORITY

Notice is hereby given that in compliance with the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and section 124(6) of the Companies Act 2013, which came into effect from 7th September, 2016, the Company is mandated to transfer all such shares in the name of Investor Education and Protection Fund (IEPF) Account in respect of which dividends has not been paid or claimed for seven consecutive years (2016-17 to 2022-23).

Notice is further given that in accordance with the provisions of the Rules, individual notice to be sent to respective Shareholders at their latest available addresses with the Company inter alia providing the details of shares being transferred to IEPF Account and the list of the shareholders whose shares will be transferred in this financial year also available at the Company website i.e. www.tycheindustries.net.

The concerned Shareholders are requested to claim the unpaid/unclaimed dividend amounts with full bank account particulars as intimated individually to the Company, failing which their shares shall be transferred to IEPF.

In case the concerned Shareholders wish to claim the shares after transfer to IEPF Suspend Account, a separate Application can be made to the IEPF Authority, in the form IEPF-5, as prescribed under the Rules and the same is available at IEPF website i.e. www.iepf.gov.in.

In case you need any information/clarification, please contact us at cs@tycheindustries.net or at 040-23541688.

For TYCHE INDUSTRIES LIMITED
 Sd/- G Ganesh Kumar
 Managing Director
 DIN: 01009765

Dated: 12/07/2024
 Place: Hyderabad

Corrigendum
 With reference to the E-Auction notice published on 12.07.2024 in Financial Express News Paper Borrower- M/s Yashu Paints & Hardware Branch- KSGA, Aligarh, Mrs. Ruchi Sarawal W/o Mr. Amit Kumar Sarawal, Branch- KSGA, Aligarh & M/s Siya Ram Sales Corporation, Branch- Baleshwar, Agra, whose will be E-Auction held on 31.07.2024. All Other Condition of Sale Notice Remain Same. Authorized Officer.

NORTHERN RAILWAY
Invitation of Tenders through E-procurement System
 Principal Chief Materials Manager, Northern Railway, New Delhi-110001 for and on behalf of the President of India, invites e-tender through e-procurement system for supply of the following item:-

S. N.	Tender No.	Brief Description	Qty.	Closing Date
1	09242351A	Liner 160 X 125 X 3 MM	38369 Nos.	06.08.2024
2	12241833A	LED Type Light Fitting 2x5 Watt Tubular LED Lamp	2500 Nos.	07.08.2024
3	02241935	Battery Box For Non-AC Coaches 110V	778 Nos.	08.08.2024
4	02241739	Battery Fuse Box	1177 Nos.	09.08.2024
5	02241892	KEC Make IEVR-2D Suitable for 500KVA, 750V, 50HZ, 385AMP Brushless Alternator Frame	50 Nos.	09.08.2024
6	09242384	Load Sensing Valve Type-VTA For BLC Wagon	7853 Nos.	13.08.2024
7	01241778	Structure Bond 40MMx6 MM	5929 Nos.	09.09.2024
8	07241356	AIR Spring Assembly (140KN) For ICF Type Bogies	162 Set.	10.09.2024
9	07245022	Supply, Installation, Commissioning & Testing of Stainless Steel Tubes	75 Set.	11.09.2024
10	07241161	Injection Moulded Silent Block	3002 Nos.	14.10.2024
11	07243466	Sealed Glass Unit For LHB Fixed Window	10103 Nos.	16.10.2024
12	07240090	Safety Wire Rope For Brake Beam	24994 Nos.	17.10.2024
13	07241514	Bulb Type Split Cotter	599165 Nos.	24.10.2024
14	07241158A	Sleeve Complete For Centre Pivot Arrangement	2797 Nos.	24.10.2024
15	07241168A	Anchor Link	2358 Nos.	30.10.2024
16	09242386	Automatic Twist Lock (Complete Assembly) With Steel Spring For BLC Wagon	4329 Nos.	01.11.2024
17	09242282	Flap Door Arrangement for Box Wagon	2130 Nos.	28.11.2024

Note: 1. Vendors may visit the ireps website i.e. <https://ireps.gov.in> for details. 2. No Manual offer will be entertained.
 Tender Notice No.: 32/2024-25 Dated: 12.07.2024 2137/2024
SERVING CUSTOMERS WITH A SMILE

Encore Asset Reconstruction Company Private Limited (Encore Arc)
 Encore ARC Corporate Office: 5TH FLOOR, PLOT NO. 137, SECTOR 44, GURUGRAM - 122 002, HARYANA

E-AUCTION SALE NOTICE
 E-Auction Sale Notice for Sale of Immovable Asset under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Proviso to Rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 (Rules). Notice is hereby given to the public in general and in particular to the Borrower and Guarantor(s) that the below described immovable property mortgaged/charged to Bajaj Finance Limited to secure the outstanding dues in the loan account since assigned to the Encore Asset Reconstruction Company Private Limited, acting in its capacity as the trustee of EARC -EOT - 001 -Trust ("Secured Creditor"/), the symbolic possession of which has been taken over by the Authorised Officer (AO) of the Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" basis on 30.07.2024 for recovery of Rs. 3,06,40,310/- (Rupees Three Crore Six Lakhs Four Thousand Three Hundred Ten only) as on 30.11.2022 and further interest at contractual rate till recovery and other costs, charges etc. after adjustment of recovery/realization, if any, due to the Secured creditor from borrower Genesis Club Limited, Mr. Deepak Rastogi (Co-borrower/Mortgagor) and Mr. Piyush Rastogi, M/s. R.C. Clubs Pvt. Ltd., Mr. Karan Rastogi, M/s. Rostas Properties through its partners Paresht Rastogi, Mr. Pankaj Rastogi & Mr. Paresht Rastogi (hereinafter collectively mentioned as "Co-Borrowers"). The description of the property, Reserve Price (RP) for the secured asset & the Earnest Money Deposit (EMD) is as under:

Description of the Immovable Secured Asset	RP (In Rs.)	EMD (In Rs.)
Unit no. 109 to 118 admeasuring super area of 964.42 sq mtrs (10381 sq ft) on First floor in Rohas Matrix Technosquare, situated at Plot no. 40, Pocket-1 Sector Knowledge Park-1 Greater Noida UP 201310 owned by Mr. Deepak Rastogi	3,81,00,000/-	38,10,00,000/-

In case the e-auction date is declared public holiday then the date will be automatically extended to very next working day.
 For detailed terms & conditions please refer to the link provided in the secured creditor's website i.e. <http://www.encorearc.com/>
 For any clarification/information, interested parties may contact the Authorised Officer of the Secured Creditor on mobile no. 9873181249/8384075292 or email at sachin.kumar@encorearc.com
 Date: 12.07.2024
 Place: Gurugram Sd/- (Sachin Kumar) Authorized Officer
 Encore Asset Reconstruction Company Pvt. Ltd.

बैंक ऑफ इंडिया BOI
Bank of India
 Zonal office:- Taj Nagri
 Agra
Possession Notice

POSESSION NOTICE (For Immovable Property) (Under Rule 8 (1))

WHEREAS, The undersigned being the authorized Officer of the Bank of India, under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notices calling upon the Borrowers/ Guarantors/ Mortgagors and also owner of the property (securities to repay the amounts mentioned in the demand notices Within 60 days from the date of receipt Notice.

The Borrowers having failed to repay the amounts, notice is hereby given to the Borrowers/Guarantors and the public in general that the undersigned has taken symbolic possession of the properties described herein below in exercise to power conferred on him/her under sub-section (4) of section 13 of the Act read with Rule 8 of the security Interest (Enforcement) rules, 2002 on this mentioned date. The Borrowers/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 payment on notice amount and interest thereon to the Branch. The Borrower's 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.

Name of the Borrowers & Guarantors	Description of Immovable property	Date of Demand Notice	Date of Possession Notice	Amt. Due as per Demand Notice
Borrower: Mrs. Ruksana Khan, Mr. Muin Salmani, Mr. Basim Salamani, Mr. Nadim Salamani	Equitable Mortgage of Immovable Property Situated at House No. 36/101A Tell Para Lohamandi Distt. Agra in the name of Mrs. Ruksana Khan admeasuring area 54.34 sq mtr. Bounded as: East :Gali 8 ft wide, West: House Others, North: Rasta, South: House of Sh. Ifran.	20.02.2024	08.07.2024	Rs. 12,91,217.33 + Interest & others Expenses

Date: 14.07.2024
 Authorised Officer

India Shelter Home Loans
INDIA SHELTER FINANCE CORPORATION LTD.
 Regd. Office:- Plot-15 8th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002 Branch Office: Plot No.5, C-5, 1st Floor, Meera Nagar, Chittorgarh-312001, Rajasthan & BRANCH OFFICE: 1st Floor Ashvini Plaza, In Line of Pragya School, Beawar Road, Bijnagar 305624

POSESSION 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 Of 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.

Sr No. The Property	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	MRS. LAXMI KANWARA MR. RATAN SINGH HADA Resides At- 47 Ragput Mohalla, Era, Teh. Gangar Dist. Chittorgarh Rajasthan 312031 (Also At:- Patla No. 15, Aaraj No. 636 Vill- era, G.P. Bolo Ka Sarwata, Teh. Gangar Dist. Chittorgarh Rajasthan 312901 ACCOUNT NO. :- H-31RN.LONS00005075036	All That Piece And Parcel Of The Property Situated At Patla No. 15, Aaraj No. 636 Vill- era, G.P. Bolo Ka Sarwata, Tehsil Gangar District Chittorgarh Rajasthan Ad Measuring Area 1110 Sq. Feet Boundary- East-Road, West-Land Of Dule Singh iratan Singh, North-Narendra Singh/ghardi Singh, South-Own Land	DEMAND NOTICE 12.04.2024 Rs. 8,86,926/- (Rupees Eight Lakh Eighty Six Thousand Nine Hundred Twenty Six Only) Due As On 30.04.2024 Together With Interest From 01.05.2024 And Other Charges And Cost Till The Date Of The Payment.	09/07/2024 Physical Possession
2	MRS. SUNDAR DEVI, MR. RATAN LAL JAT & MR. NARAYAN LAL Jat Resides At: Jato Ka Mohalla, Fatehpura Pandoli St., Tehsil Kapasan Dist. Chittorgarh 312002 Rajasthan Also At: Mohalla, Fatehpura Pandoli St., Tehsil Kapasan, Dist. Chittorgarh 312002, Rajasthan. Loan Account No. LA31C1LONS00005029937	All That Piece And Parcel Of The Property Situated At Patla No. 17 Vill. Fatehpura, G.P. Pandoli St. Tehsil Kapasan, Dist. Chittorgarh 312002, Rajasthan. Ad Measuring Area 2688 Sq. Feet Boundary- east- Balu, Gurnesh, Jai, West-Road, North- House Of Tulsirami Bhera Jat, South- House Of Juelu/Bhanwar Singh	DEMAND NOTICE 12.04.2024 Rs. 60,004/- (Rupees Six Lakh Four Thousand Nine Only) Due As On 30.04.2024, Together With Interest From 01.05.2024 And Other Charges And Cost Till The Date Of The Payment.	12/07/2024 Symbolic Possession
3	Manju & Mukesh Dhooli Resides At:- Patla No. 02, Gram Harpura, Gram Panchayat Tasvayara, P.S. Hunda, Dist. Bhiwara, 311021 Rajasthan. Loan Account No. :- H-30CH.LONS00005002387	All That Piece And Parcel Of Property Bearing Patla No. 02 Situated Gram Harpura, GP Tasvayara, PS Hunda, District Bhiwara Rajasthan 311021 Boundary - East: Sarkari Aar, West: Thepad Bai/Bhil, North- Common Road, South- Ishwar/Rupa Bhil.	DEMAND NOTICE 18.01.2022 Rs. 4,71,583.38/- (Rupees Four Lakh Seventy one Thousand Five Hundred Eighty Three and Thirty Eight Paisa Only) Due As On 31.01.2022, Together With Interest From 01.02.2022 And Other Charges And Cost Till The Date Of The Payment.	10/07/2024 Physical Possession

PLACE: Chittorgarh, Bijnagar Rajasthan, DATE: 14.07.2024 (AUTHORIZED OFFICER) INDIA SHELTER FINANCE CORPORATION LTD FOR ANY QUERY, PLEASE CONTACT Mr. Vinay Rana (+91 7988605030) & Mr. Manish Puri Goswami (+91 7737659853) & Mr. Navedit Tripathi (+91 9694254879) & Deepak Suthar (+91 9649990190)

SECOND FORM G INVITATION FOR EXPRESSION OF INTEREST FOR JATALIA GLOBAL VENTURES LIMITED
 OPERATING IN TRADING OF COMMODITIES, ARTICLES, GOODS AND THINGS AT DELHI
 (Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process For Corporate Persons) Regulations, 2016)

Sl.No	RELEVANT PARTICULARS
1.	Name of the Corporate Debtor along with PAN & CIN/LP.No. Jatalia Global Ventures Limited CIN: L74110DL1987PLC350280 PAN: AAACS2975D
2.	Address of the registered office 500, 5th Floor, IITL Twin Tower, Netaji Subhash Place, Pitampura, North Delhi-110034, India
3.	URL of website https://jatalia.in
4.	Details of place where majority of fixed assets are located There are no fixed assets as per latest available financial Statement of the Corporate Debtor
5.	Installed capacity of main products/ services NIL because of no operations during 01st April 2023- till 07th March 2024 (i.e. Insolvency Commencement Date, ICD)
6.	Quantity and value of main products/ services sold in last financial year NIL because of no operation during 01st April 2023- till 07th March 2024 (i.e. ICD)
7.	Number of employees/ workmen NIL
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL: Details can be obtained by e-mailing at: nazim@mnkassociates.com; cirp.jataliaventures@outlook.com upon submission of Confidentiality Undertaking.
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL: Details can be obtained by e-mailing at cirp.jataliaventures@outlook.com; nazim@mnkassociates.com
10.	Last date for receipt of expression of interest 29.07.2024
11.	Date of issue of provisional list of prospective resolution applicants 08.08.2024
12.	Last date for submission of objections to provisional list 13.08.2024
13.	Date of issue of final list of prospective resolution applicants 23.08.2024
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants 28.08.2024
15.	Last date of submission of resolution plans 28.09.2024
16.	Process email id to submit Expression of Interest cirp.jataliaventures@outlook.com; nazim@mnkassociates.com

Date: 13.07.2024
 Place: New Delhi Sd/- Mohd Nazim Khan
 Resolution Professional
Jatalia Global Ventures Limited (Under CIRP)
 IBBI Reg No.: IBBI/PA-002/IP-ND0076/2017-18/10207
 AFA Valid Upto 15.10.2024
 Address: MNK House, 9A/9-10, Basement, East Patel Nagar New Delhi-110008
 E-Mail ID: nazim@mnkassociates.com; cirp.jataliaventures@outlook.com
 M No.: +91-9818156340

MOTILAL OSWAL HOME LOANS
Motilal Oswal Home Finance Limited
 Regd. Office: Motilal Oswal Tower, Rahimullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898
 Website: www.motilaloswalhf.com. Email: hfquery@motilaloswal.com

POSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)
 (UNDER RULE 8 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Whereas the undersigned being the authorized officer of Motilal Oswal Home Finance Limited, (Formerly known as Aspire Home Finance Corporation Ltd), under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned hereunder calling upon the following borrowers to repay the amount mentioned in the notice being also mentioned hereunder within 60 days from the date of receipt of the said notice.

The following borrowers having failed to repay the amount, notice is hereby given to the following borrowers and the public in general that undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned hereunder:

Sr No	Loan Agreement No. / Name of the Borrower/ Co Borrower/Guarantor	Date of Demand Notice and Outstanding	Date of possession Taken	Description of the Immovable Property
1	LXMOMERU7722-230651741 ARJUN KASHYAP & PAWAN KASHYAP	21-03-2024 for Rs. 1708663/-	09-07-2024	Part Of Kharsa No-293/1 & 294 Residential Property No-28 Situated At Village Rajpura Pargana Tehsil & District Meerut Ganga Nagar Ganga Vihar Colony Rajpura Meerut Uttar Pradesh 250001

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 Motilal Oswal Home Finance Limited for an amount mentioned herein above 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 redeem the secured assets.

Place : Uttar Pradesh
 Date : 14.07.2024
 Sd/-
 Authorized Officer
 (Motilal Oswal Home Finance Limited)

Regional Business Office :
स्टेट बैंक ऑफ इंडिया STATE BANK OF INDIA
 2nd Floor, State Bank Bhawan Jat College Road, Hisar.
 E-MAIL: cmcredit2.zoroh@sbi.co.in

DEMAND NOTICE UNDER SECTION 13(2)

A notice is hereby given that the Borrower & Guarantor have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA) The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, as such they are hereby informed by way of this public notice also.

Sr. No.	Name of the Borrower & Guarantor	Details of Properties/ Address of Secured Assets to be Enforced	(Amount outstanding As on the date of notice)	Date of Notice	Date of NPA
1.	Sh. Anil Kumar S/o Sh. Ram Chander, Vpo. Frain Kalan, Tehsil Narwana, Distt Jind, Haryana-126116.	Hypothecation Charge on Vehicle Dzure VDI Registration Number HR56C3155 Manufactured on 07/05/2024	Rs. 7,91,369.00/- (Rupees Seven Lakh Ninety-One Thousand Sixty-Nine only)	16.05.2024	12.08.2023
By Maruti Suzuki Ind. LTD. Engine Number K12NP7233663 Chasis No.MBHCZFB3SPC400861, Registered on The Name of Sh. Anil Kumar S/o Sh. Ram Chander					
2.	Sh. Dhanpat S/o Sh. Chhalu Ram, Vpo. Fullian Kalan, Main Bus Stand, Tehsil Narwana, Dist Jind Haryana-126116	Hypothecation Charge on Vehicle Alto LX1 (o) Registration Number HR32M7916 Manufactured By Maruti Suzuki Ind. LTD. Engine Number F8DN6730917 Chasis No. MA3EUA61S00K93471, Registered on The Name of Sh. Dhanpat S/o Sh. Chhalu Ram	Rs. 3,04,460.00/- (Rupees Three Lakh Four Thousand Four Hundred Sixty only) as on 07/05/2024	16.05.2024	01.03.2024
3.	Sh. Mohit S/o Sh. Subhash, (Applicant) Village Chahal Patti Kithana, Tehsil Rajound, Distt. Kaithal, Haryana-136044. 2. Sh. Subhash S/o Sh. Birbhan, (Co-applicant) Village Chahal Patti Kithana, Tehsil Rajound, Distt. Kaithal, Haryana-136044	Hypothecation Charge on Vehicle Swift VXI Registration Number HR08AF9446 Manufactured By Maruti Suzuki Ind. LTD, Engine Number K12NP1372065 Chasis No. MBHCZCB3SPBB78795, Registered on The Name of Sh. Mohit S/o Sh. Subhash.	Rs. 7,08,893.00/- (Rupees Seven Lakh Eight Thousand Eight Hundred Ninety-Three only) as on 07/05/2024	16.05.2024	07.11.2023
4.	Sh. Sukhvinder Singh S/o Sh. Butta Singh, Lagger Patti, Pinaltha (53), Tehsil Narwana, dist.jind Haryana-126116	Hypothecation Charge on Vehicle Maruti Dezire Registration Number HR32K 6400 Manufactured By Maruti Suzuki Ind. LTD, Engine Number D13A-3158920 Chasis No. MA3CZ7F03SHJ195016, Registered on The Name of Sh. Sukhvinder Singh S/o Sh. Butta Singh.	Rs. 3,49,019.00/- (Rupees Three lakh forty nine thousand nineteen only) as on 11/07/2024	12.07.2024	10.08.2021

The steps are being taken for substituted service of notice. The above Borrower(s) and/or their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
The borrowers 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.

Place: Hisar
 Authorized Officer, State Bank of India

NORTHERN RAILWAY
E-AUCTION NOTICE
 Sr. Divisional Commercial Manager/PS, Northern Railway, Delhi Division invites bids through e-Auction through IREPS (<https://ireps.gov.in>) for the allotment of under mention contracts at following Railway stations/locations:

E-Catalogue No.	Date & Time of bidding	Railway Stations/Locations/Lots
Parking-13-2024	29.07.2024 at 11:00 hrs.	Near Pragati Maidan Railway Station (10000 Sq. Mtrs), Meerut Cantt. (Kankankhera), Naya Ghaziabad, Ghaziabad Ind Entry Bhoor Side (2430.46 Sq.Mtrs. for one year), Ghaziabad (City Side) (2534.90 Sq. Mtrs.), Delhi Sarai Rohilla (Car), Delhi (PF-16) (B-T), Shakurbasti, New Delhi (AGS Side) (TW Parking), Karnal (6412 Sq. Mtrs.), Kurukshetra 1st Entry, Patel Nagar = Total 12 Sites.
Parking-14-2024	30.07.2024 at 11:00 hrs.	Delhi 2nd Entry KGS Side (TW Parking), Sahibabad, Budhlada, Bareta, Kurukshetra 2nd Entry, Kurukshetra Site 2, Panipat 1st Entry, Sahabad Markanda, Muradnagar, Sampla (Main Entry), Sampla (2nd Entry), Khatauli = Total 12 Sites.

Website particulars where complete details of E-Auction can be seen <https://ireps.gov.in/>
 All contractors who intend to participate in the e-auctions conducted through E-Auction Leasing module of IREPS should fulfill following mandatory requirements before they can submit their bids:-
 - Registration on IREPS for E-Auction Leasing module-Active IREPS User Account for E-Auction Leasing Module
 - Payment of One Time Registration Fee
 - Current Account in State Bank of India
 - Integration of SBI Bank Account with IREPS Account
 - Lien Marking of Funds
 - Updation of Turnover Details
 - Contractors who do not have IREPS account for any module of IREPS can submit their online request for registration by clicking on New Vendors/Contractors (E-Tender / E-Auction Leasing) link on IREPS Home page.

Railway Authority to contact, in case of any query
 Divisional Railway Manager's Office, Commercial Branch, State Entry Road, New Delhi-110055

SAVE HOUSING FINANCE LIMITED
(Formerly known as New Habitat Housing Finance & Development Limited)
Office: Unit No. 761, 7th Floor, Vegas Mall, Plot No. 06, Sector-14, Dwarka, New Delhi-110075, E-mail: info@newhabitat.in, info@savehfl.in
Web: www.savehfl.in, Mob: +91-9999694526

POSSESSION NOTICE

Whereas the undersigned being the Authorized Officer of SAVE HOUSING FINANCE LIMITED (Formerly known as New Habitat Housing Finance & Development Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "The Act") 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 below mentioned date, calling upon the below mentioned borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said Notices.

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 Section 13(4) of the said Act read with rule 8 & 9 of the said rules on below mentioned date.

The borrower/Guarantor/Mortgagee in particular and the public in general is hereby cautioned not to deal with the properties and dealings with the properties will be subject to the charge of SAVE HOUSING FINANCE LIMITED (Formerly known as New Habitat Housing Finance & Development Limited) for an amount mentioned in the notice.

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.

Sr. No.	Name of the Borrower/ Co-borrower/Guarantor	Description of Property	Demand Notice Possession Date	Outstanding Amount
1.	1. Prithvi Singh S/o Sh. Lal Singh, 2. Lal Singh S/o Sh. Leela Ram & 3. Kumari Ritu D/o Sh. Shambhu Dayal R/o B-51, 3rd Floor, Ganga Vihar, Sadullabad Loni Ghaziabad	Residential Flat No. TF-1, with roof rights, rear side L.H.S. Portion: Plot No. B-51, covered area 58.52 Square Meter min. 70 Square Yards, Ganga Vihar Gram Sadullabad, Pargana & Tehsil Loni, District Ghaziabad, U.P.	19.04.2024 09.07.2024	Rs. 16,46,119/- (Rupees Sixteen Lacs Forty Six Thousand and One Hundred Nineteen only) as on 08.07.2024 together with further interest and incidental expenses and costs there on in Loan Account No. HSG/N/HEA/JKP/0123/0004

Dated: 14/07/2024, Place : Ghaziabad
AUTHORISED OFFICER, SAVE HOUSING FINANCE LIMITED

FORM A PUBLIC ANNOUNCEMENT
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF SIMBHAOLI SUGARS LIMITED

RELEVANT PARTICULARS

1. Name of Corporate Debtor	SIMBHAOLI SUGARS LIMITED
2. Date of Incorporation of Corporate Debtor	04/04/2011
3. Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies, Kanpur
4. Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	L15122UP2011PLC044210
5. Address of the registered office and principal office (if any) of Corporate Debtor	Corporate Office: A-112, Noida, Sector 63, Uttar Pradesh - 201307 Registered Office / Main Unit: Sugar Mill Complex, Simbhaoli, Hapur, UP - 245207 Other Units at: 01. Chhivana, District Bahraich, UP-271 801 02. Brijnagar, District Hapur, UP- 245 101 11.07.2024
6. Insolvency commencement date in respect of Corporate Debtor	11.07.2024
7. Estimated date of closure of insolvency resolution process	07.01.2025 (180 days from 11.07.2024)
8. Name and Registration number of the insolvency professional acting as Interim Resolution Professional	Anurag Goel Reg. No.: IBB/1/PA-001/1P-P00876/2017-18/11460
9. Address & email of the interim resolution professional, as registered with the board	Plot No 6, First Floor, State Bank Nagar, Outer Ring Road, Paschim Vihar, New Delhi - 110063 Email : agoel@caanurag.com
10. Address and e-mail to be used for correspondence with the Interim Resolution Professional	Plot No 6, First Floor, State Bank Nagar, Outer Ring Road, Paschim Vihar, New Delhi - 110063 Email : cirp.simbhaoli@gmail.com
11. Last date for submission of claims	25.07.2024 (14 days from date of receipt of order)
12. Classes of creditors, if any under clause (b) of sub-section (8A) of section 21, ascertained by the Interim Resolution Professional	Not Applicable
13. Names of insolvency professionals identified to act as authorised representative of creditors in a class (three names for each class)	Not Applicable
14. (a) Relevant forms and (b) Details of authorized representatives are available at:	(a) Weblink: https://ibbi.gov.in/home/downloads (b) Address mentioned in column 10 above as well as at www.ibbi.gov.in.

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of Simbhaoli Sugars Limited on 11.07.2024.

The creditors of Simbhaoli Sugars Limited are hereby called upon to submit their claims with proof on or before 25.07.2024 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No. 13 to act as authorised representative of the class (NA) in Form CA.

Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Anurag Goel
Date: 12.07.2024
Place: New Delhi
Interim Resolution Professional for Simbhaoli Sugars Limited
Regn. No: IBB/1/PA-001/1P-P00876/2017-18/11460

सेंट्रल बैंक ऑफ इंडिया Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911
BRANCH OFFICE: VIKAS MINAR DDA BUILDING, I.P. ESTATE, NEW DELHI-110002

POSSESSION NOTICE (For Immovable Property)
(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Central Bank of India, Vikas Minar Branch, New Delhi, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 06/02/2024, calling upon the Borrower: M/s ARGUS BOOK SERVICES PROP. - MR. ASHWANI SHARMA, to repay the amount mentioned in the notice being Rs.28,94,752/- (Rupees Twenty Eight Lakh Ninety Four Thousand Seven Hundred Fifty Two Only) (which represents the principal plus interest due as on the 03/02/2024), plus interest and other charges from 30/09/2023 to till date within 60 days from the date of receipt of the said notice. The Borrower having failed to pay the entire dues of the bank, notice is hereby given to the borrower, the Guarantor 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 Security Interest (Enforcement) Rule 2002 on this 11th Day of July 2024.

The borrower and the Guarantor 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 Central Bank of India, Vikas Minar Branch, New Delhi for the amount of Rs.28,94,752/- (Rupees Twenty Eight Lakh Ninety Four Thousand Seven Hundred Fifty Two Only) (which represents the principal plus interest due on the 03/02/2024), plus interest & other charges from 30/09/2023.

The borrowers attention is invited to provisions of sub-section (8) of Section (13) of the SARFAESI Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Built up Property Bearing Private No.107 on First Floor Covered Area Measuring 164.05 Sq.Feet, being part of Property / Building Bearing Municipal No.4832/XI, Plot No.12 Situated at Block No.24, Ansari Road, Daryaganj, New Delhi-110002 Standing in the name of Ashwani Sharma S/o Sh. K. N. Sharma. Bounded by:-
North: Road South: Road
East: Property No.4833/XI West: Property No.4831/XI
DATE: 11/07/2024 (Authorised Officer),
PLACE: DELHI Central Bank of India, Vikas Minar Branch, Delhi

AXIS BANK LTD. POSSESSION NOTICE

Retail Asset Centre: 1st Floor, G-4/5, B, Sector-4, Gomti Nagar Extension Lucknow, UP 226010.
Registered Office: "Trishul"-3rd Floor, Opp. Samaratheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad-380006.

Whereas the undersigned being the Authorized Officer of AXIS BANK LTD. under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of power conferred under Section 13 (12) read with Rule-9 of the Security Interest (Enforcement) Rules, 2002 issued Demand notice under section 13(2) of the said Act. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrower's mentioned here in above in particular and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers confer on him under section 13(4) of the said Act read with the rule8 of the Said Rules. The borrower's mentioned here in above in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the said property will be subject to the mortgage of AXIS BANK LTD. for an amount together with further interest incidental expenses, costs, charges, etc. on the amount mentioned against each amount herein below. The Borrower(s)/Co-Borrower (s)/Mortgagor(s)/Guarantor(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 the Borrowers/ Guarantors/Address	Description of the charged/ Mortgaged Properties	Amt. Due as per Demand notice	Date Demand notice Possession Date
Mr. Jitendra Singh (Borrower) S/o Sh. Vinay Kumar Singh R/o-1. Ctr No.879 Type III Sec 8 SPG Complex Dwarka, New Delhi New Delhi 110007, R/o-2. Type- IC-99, Police Line, Mirzapur, UP-231001, R/o-3. C/o So-2 (section Officer) Mritunjay Kum 901, 879 Type-3, Spg Complex Dwarka New Delhi Delhi 110001, Vinal Kumar Singh (Co-Borrower) S/o Sh. Uma Shankar Singh, Mrs. Nirmala Devi (Co-Borrower) W/o Sh. Vinal Kumar Singh R/o-1. 23-A/1, Motilal Nehru Belbidier Press Compound Allahabad UP-211001, R/o-2. 330 B, Karahia Khas, Gazipur, UP- 232339	Land/property Area 151.2 sq.mt, situated at Awasya Plot In Arzi No. 255, Mauza- Bandhvatahirpur, Pargana- Jhansi, Tehsil- Phulpur, District Allahabad, Uttar Pradesh, Which Is In The Name Of Mrs. Nirmala Devi. Bounded as: East - Other's Plot, West - Road, North - Other's Land, South - Part Of Property.	Rs. 6,29,189.00 as on 23.02.2024 + interest & other expenses 23.02.2024 09.07.2024	
Mrs. Shakuntala Devi (Borrower) W/o Sh. Dev Nath Harjan R/o Village- Manikadeeh, Post-Haraiya, Manikadih, Azamgarh, UP, 276127, Mr. Dev Nath Harjan (Co-Borrower) S/o Sh. Jharkhandi Harjan, R/o 371/1, Bhandari Road, Balaji Nagar, Bhiwandi, Thane, Maharashtra, 421305, Mr. Jharkhandi (Co-Borrower) S/o Sh. Bhuvneshwar R/o-1. Manikadeeh Pokhara, Manikadih, Azamgarh, Haraia, UP- 276127, R/o-2. Khata No. 57, Gata No. 187 (m), Mauza-Manikadih, Pargana & Tehsil- Sagdi, District Azamgarh, UP, 276136	Land/property- residential / commercial Covered Area 800.00 sq. mt, Khata No. 57, Gata No. 187 (m), Mauza- Manikadih, Pargana & Tehsil- Sagdi, District- Azamgarh, UP, 276136, In The Name Of Mr. Jharkhandi. Boundaries as Per Valuation Report: - East - Govt. Khadnja, West - Khet Of Shri. Kewatan, North - Khet Of Shri. Jharkhandi, South - Govt. Road.	Rs. 2251041.38 Rs. 972.00 as on 30.11.2023 + interest & other expenses 02.12.2023 09.07.2024	
Mr. Awadhesh (Borrower) S/o Sh. Lakshmi Kant Singh, Mr. Lakshmi Kant Singh (Co-Borrower) S/o Sh. Chamaru both R/o Paran Kunda, Jagdishpur, Azamgarh, UP, 276124, Mrs. Manti (Co-Borrower) W/o Sh. Lakshmi Kant Singh R/o-1. Paran Kunda, Jagdishpur, Azamgarh, UP, 276124, R/o-2. Plot At Gata No. 609, Village/mohalla- Lalghat, Pargana- Sagadi, Tehsil- Sagadi, District- Azamgarh, UP, 276124	Land/property (residential/ commercial) Admeasuring Area 22 Sq Mt, Situated At Plot At Gata No. 609, Village/mohalla- Lalghat, Pargana- Sagadi, Tehsil- Sagadi, District- Azamgarh, UP, 276124, In The Name Of Mrs. Manti. Boundaries: East - House Of Damodar Gupta, West - House Of Shri Om Prakash Gupta, North - Land Of Damodar Gupta, South - Lalghat To Raunapar Road.	Rs. 4008526.60 Rs. 2990.90 as on 20.03.2024 + interest & other expenses 20.03.2024 09.07.2024	
Mr. Vijaypratap Tiwari (Borrower) S/o Late Sh. Bhagavat Tiwari R/o-1. Village- Maholi, Post Maholi, Tarawa, Azamgarh, UP, 276123, R/o-2. Gata No. 740 Min, Khata No. 00362 & Khasra No. 740 Min, Village- Maholi, Pargana devgaon, Tehsil- Mehngara, District- Azamgarh, UP, 276123	Land/property (residential/ commercial) Admeasuring Area 700 Sq Mt (0.70 Hect.), Situated Gata No. 740 Min, Khata No. 00362 & Khasra No. 740 Min, Village- Maholi, Pargana- Devgaon, Tehsil- Mehngara, District- Azamgarh, UP, 276123, In The Name Of Vijaypratap Tiwari. Boundaries As Per Valuation: - East - Khet Of Ashok, West - Khet Of Rakesh & Vijay Pratap (customer), North - 25 Feet Wide Road (kabutar To Jainagar), South - Khet Of Vijay Pratap (customer)	Rs. 6034432.35 Rs. 123210.78 as on 02.04.2024 + interest & other expenses 02.04.2024 12.07.2024	
M/s Jai Maa Durga Building Material Store (Borrower) Add. Nai Basti Anagpur Pali, Nai Basti Anagpur Pali, Shahabad, Hardoi, UP, 241123 Through Its Proprietor Mr. Raghvendra, Mr. Raghvendra (Proprietor) S/o Sh. Anand Prakash R/o-1. Nai Basti, Nai Basti, Hardoi, Pali, UP, 241123, R/o-2. Khasra No. 1441 (M), Gramnai Basti, Post- Anagpur, Tehsil- Shahabad, Near Govt. Primary School, Nai Basti, District- Hardoi, UP, 241124, Mr. Sumit Kumar (Co-Borrower) S/o Sh. Raghvendra R/o Nai Basti, Nai Basti, Hardoi, Pali, UP, 241123	Land/property Covered Area 497 sq. mt (as per deed-1 330.00 sq. mt. and as per deed-2 167.00 sq. mt.), situated at KHASRA No. 1441 (M), Gram- Nai Basti, Post- Anagpur, Tehsil- Shahabad, Near Govt. Primary School, Nai Basti, District- Hardoi, UP, 241124, In The Name Of Mr. Raghvendra. Boundaries As Per Sale Deed- 1 & 2: -East - Khet Of Shri Ashok Kumar, West - Vacant Land Of Shrikant, North - Road, South - Vacant Land Of Shri Ram Babu.	Rs. 6034432.35 Rs. 123210.78 as on 02.04.2024 + interest & other expenses 02.04.2024 12.07.2024	

Date- 14.07.2024 Authorized Officer, Axis Bank Ltd.

सेंट्रल बैंक ऑफ इंडिया Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911
BRANCH OFFICE: VIKAS MINAR DDA BUILDING, I.P. ESTATE, NEW DELHI-110002

POSSESSION NOTICE (For Immovable Property)
(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Central Bank of India, Vikas Minar Branch, New Delhi, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 06/02/2024, calling upon the Borrower: M/s VINOD TEXTILE Prop. - MRS. VINOD KUMARI, to repay the amount mentioned in the notice being Rs.39,85,919/- (Rupees Thirty Nine Lakh Eighty Five Thousand Nine Hundred Nineteen Only) (which represents the principal plus interest due as on the 02/02/2024), plus interest and other charges from 31/12/2022 to till date within 60 days from the date of receipt of the said notice.

The Borrower having failed to pay the entire dues of the bank, notice is hereby given to the borrower, the Guarantor 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 Security Interest (Enforcement) Rule 2002 on this 11th Day of July 2024.

The borrower and the Guarantor 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 Central Bank of India, Vikas Minar Branch, New Delhi for the amount of Rs.39,85,919/- (Rupees Thirty Nine Lakh Eighty Five Thousand Nine Hundred Nineteen Only) (which represents the principal plus interest due on the 02/02/2024), plus interest & other charges from 31/12/2022.

The borrowers attention is invited to provisions of sub-section (8) of Section (13) of the SARFAESI Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Built up Property Bearing No.D-64, Area Measuring 33.44 Sq.Mtrs. (i.e. 40 Sq. Yards), comprised in Khasra No.762 Situated at Village Ghonda Gujran Khadar, in the Abadi of "Jagjeet Nagar" Illaqa Shahdara, Delhi-110053. Standing in the name of Smt. Vinod Kumari. Bounded by:-
North: Property of Others South: Property of Others
East: Property of Others West: Gali 15 Ft. Wide
DATE: 11/07/2024 (Authorised Officer),
PLACE: DELHI Central Bank of India, Vikas Minar Branch, Delhi

सेंट्रल बैंक ऑफ इंडिया Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911
BRANCH OFFICE: RAJAPURI, DWARKA, NEW DELHI

POSSESSION NOTICE (For Immovable Property)
(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Central Bank of India, Old Rajapuri Branch, New Delhi, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 03/04/2024, calling upon the Borrower: MR. SANJAY GUPTA S/o MR. SHIVJI GUPTA (Borrower) & MRS. BINDU GUPTA W/o MR. SANJAY GUPTA (Co-Borrower), to repay the amount mentioned in the notice being Rs.27,99,865/- (Rupees Twenty Seven Lakh Ninety Nine Thousand Eight Hundred Sixty Five Only) (which represents the principal plus interest due as on 31/03/2024), plus interest and other charges from 31/03/2024 to till the date of payment within 60 days from the date of receipt of the said notice.

The Borrower having failed to pay the entire dues of the bank, notice is hereby given to the borrower, the Guarantor 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 Security Interest (Enforcement) Rules 2002 on this 10th Day of July 2024.

The borrower and the Guarantor 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 Central Bank of India, Old Rajapuri Branch, New Delhi for the amount of Rs.27,99,865/- (Rupees Twenty Seven Lakh Ninety Nine Thousand Eight Hundred Sixty Five Only) (which represents the principal plus interest due on 31/03/2024), plus interest & other charges from 31/03/2024.

The borrower's attention is invited to provisions of sub-section (8) of Section (13) of the SARFAESI Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
(Residential Built-up Third Floor without Roof/Terrace Rights, area measuring 70 Sq.Yards (58.6 Sq.Mtrs.) of Property No.J-85-B, out of Khasra No.19/7, situated in the area of Village Khyala and Colony known as Vishnu Garden, New Delhi-110018, with the proportionate Freehold rights of the land under the said property in the name of Mrs. Bindu Gupta W/o Shri Sanjay Gupta). Bounded by:-
North: Portion of said Property South: Gali 10 Ft
East: Other's Property West: Road 15 ft Wide
DATE: 10/07/2024 (Authorised Officer),
PLACE: NEW DELHI Central Bank of India, Rajapuri Branch, New Delhi

पंजाब नैशनल बैंक Punjab National Bank
... परसे क प्रतीक! ...the name you can BANK upon!

POSSESSION NOTICE (For Movable/Immovable Property) (Rule 8(1))

Whereas, been the Authorized Officer/s of the Punjab National Bank under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notice/s on the dates mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s) 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 Symbolic 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, on the borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of Punjab National Bank for the amounts and interest thereon. 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.

Sl. No.	(a) Name of Branch (b) Name of Account (c) Name of Borrowers/Guarantor/ Mortgagor & Address	Description of property Mortgage	(a) Demand notice Date (b) Symbolic Possession Date	Outstanding as on date of Demand notice
1.	Branch: Baraut 1. Aas Mohammad S/o Sh. Asgar Ali (Borrower), Add: Ward No. 7, Arya Nagar, Gali No. 5, Baraut, Distt- Baghat (U.P.)- 250611, 2. Mrs. Noor Jahan W/o Sh. Asgar Ali (Mortgagor), Add: Ward No. 7, Arya Nagar, Gali No. 5, Baraut, Distt- Baghat (U.P.)- 250611,	Resident property situated at Mohalla Aarya Nagar, Gali No. 5, Patti Baru, Near Khajoor Wali Masjid & Doon Public School, Nehru Road, Baraut, Distt. Baghat measuring 154.27 sq. mt. in the name of Smt. Noor Jahan W/o Mr. Asgar, (Borrower & Mortgagor). Boundaries & dimensions as per sale deed: East: 34 feet 5 inches/Road, West: 34 feet 5 inches/ House of Mr. Naika, North: 47 feet 2 inches/ Plot of Mrs. Shimla Devi, South: 49 feet 4 inches/ Plot Arya.	(a) 01.05.2024 (b) 09.07.2024	Rs. 10,31,740.83 + as on 01.05.2024 with further interest w.e.f. 01.05.2024 + Legal & other charges

Date: 13.07.2024 Place: Meerut Authorized Officer, Punjab National Bank

"IMPORTANT"

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

यूनियन बैंक ऑफ इंडिया Union Bank of India
एक सार्वजनिक संस्था A Government of India undertaking

Asset Recovery Branch, D-26/28, Connaught Place, New Delhi-110001 (Working at M-35, First Floor, Outer Circle, Connaught Place, New Delhi - 110001), Email ID - ubin0554723@unionbankofindia.bank

SALE NOTICE
for sale of movable / Immovable Properties

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

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described movable / immovable property mortgaged / charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Sr. No.	Name & address of Borrower & Guarantor	Description of the movable / Immovable property put for auction	Constructive or Physical Possession taken	Dues to be recovered from Borrower/ Guarantor (Rs.)	Reserve Price (Rs.)	Date and Time of Auction	Encumbrances known to bank/SA Pending, if any.
					EMD Bid Increment		
1	1. Borrower: M/s. SA Apparel Exports, Registered/Admn. Office: C-172, Sector-63, Noida-201301 2. Mrs. Sangeeta Sharma (Proprietor) W/o Mr. Anand Sharma, D-720, Saraswati Vihar, Delhi-110034. 3. Mr. Anand Sharma (Guarantor), D-720, Saraswati Vihar, Delhi-110034.	Immovable industrial property having Two & half story building plus basement built on industrial property No. 172, Sector-63, Noida, Gautam Buddha Nagar, UP admeasuring 800 Sq. Mtrs. in the name of firm M/s. S A Apparels Exports through Prop. Mrs. Sangeeta Sharma, the said property is bounded as: East Plot No. C-173, West: Plot No. C-171, North: Other's Property, South: Entrance. (Latitude: 28 36.931 N, Longitude: 77 23.208 E)	Symbolic Possession	Rs. 4,13,31,550.31 as on 28.02.2017 with further interest, expenses and other charges thereon less amount recovery thereafter	₹ 6,80,00,000/- ₹ 68,00,000/- ₹ 5,00,000/-	14-08-2024 12:00 Noon to 05:00 PM (with unlimited extension of 10 minutes each)	MA No. 24/2024 in DRT-II, Delhi.

For registration, login and bidding rules visit PSB Alliance Pvt. Ltd. (https://ebkraj.in)
- For detailed terms and conditions of the sale, please refer to the link provided in https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx
- For Properties Serial No. 1 Authorised Officer is Mrs. Neha Bansal Chief Manager, Mobile No. -9729146633.

Date : 11-07-2024, Place : New Delhi
EMD amount can be submitted on or before commencement of e-auction
Authorized Officer, Union Bank of India

CHANGE OF GUARD IN NEPAL Oli likely to lead govt; take oath on Monday

Previous Nepal PM Prachanda lost trust vote on Friday

PRESS TRUST OF INDIA Kathmandu, July 13

K P SHARMA Oli, set to become Nepal's new Prime Minister, on Saturday held consultations with his alliance partner Nepali Congress in preparing the list of ministers to be inducted into the new coalition government that is likely to be sworn in on Monday.

President Ram Chandra Paudel is expected to appoint Oli, 72, as the new Prime Minister of the Communist Party of Nepal-Unified Marxist Leninist (CPN-UML)-Nepali Congress (NC) coalition on Sunday. "However, the President is likely to administer the oath to the new Prime Minister and other members of the cabinet on Monday morning. A small cabinet is likely to be announced on Monday before the oath-taking ceremony starts," said sources close to the NC and UML.

Amid political turmoil in the Himalayan nation, CPN-UML chairman Oli, 72, is set to become prime minister once again after incumbent Prime Minister Pushpa Kamal Dahal 'Prachanda' on failed to win a trust vote in Parliament. Oli staked his claim to become the next Prime Minister with the



KP Sharma Oli-led coalition government is preparing the list of ministers to be inducted

backing of NC president Sher Bahadur Deuba and submitted the signature of 165 House of Representatives (HoR) members — 77 from his party and 88 from the NC — to form the government under Article 76-2 of the Constitution.

Out of a total of 21 ministries, the Nepali Congress will get nine and the UML eight plus the post of Prime Minister, a source close to Oli said.

"Key positions such as Home, Foreign, Finance and Energy will be divided between NC and UML. Nepali Congress is likely to get the portfolio of Home while the Finance will go to the UML," the source said.

Earlier in the day on Saturday, CPN-UML held a high-level meeting to discuss the

Krejcikova beats Paolini to lift Wimbledon title

ASSOCIATED PRESS London, July 13

BARBORA KREJCIKOVA WON Wimbledon for her second Grand Slam title with a 6-2, 2-6, 6-4 victory over Jasmine Paolini in the final on Saturday. Krejcikova is a 28-year-old from the Czech Republic who adds this trophy to her championship at the French Open in 2021.

She was unseeded in Paris back then and was only the 31st of 32 seeds at the All England Club after illness and a back injury this season limited her to a 7-9 record entering this tournament. Krejcikova is the eighth woman to leave Wimbledon as the champion in the past eight editions of the event.

Last year's champion also is from the Czech Republic: unseeded Marketa Vondrousova, who lost in the first round last week. The seventh-seeded Paolini was the runner-up at the French Open last month and Barбора Krejcikova won Wimbledon for her second Grand Slam title with a 6-2, 2-6, 6-4 victory over Jasmine Paolini in the final on Saturday. Krejcikova is a 28-year-old from the Czech Republic who adds this trophy to her championship at the French Open in 2021.



Barbora Krejcikova with the trophy

drousova, who lost in the first round last week. The seventh-seeded Paolini was the runner-up at the French Open last month and Barбора Krejcikova won Wimbledon for her second Grand Slam title with a 6-2, 2-6, 6-4 victory over Jasmine Paolini in the final on Saturday. Krejcikova is a 28-year-old from the Czech Republic who adds this trophy to her championship at the French Open in 2021.

Wimbledon, Euro Cup see flat ad rates

SCORE CARD



India's sports audience (%)

Cricket	90
Football	45
Kabaddi	41
Hockey	23
Badminton	21

Wimbledon ~₹75,000 per 10 seconds

EURO 2024 ₹60,000 per 10 seconds

Source: The Ormax Sports Audience Report 2024

ALOKANANDA CHAKRABORTY New Delhi, July 13

"MONEY IS TIGHT and there has been no rate hike on properties like Wimbledon or Euro Cup this year," rues a senior media hand on the eve of Euro 2024 and Wimbledon 2024 men's singles final. "We had two big tournaments back to back — IPL and T20WC. Plus there was the big-ticket Lok Sabha elections. Till the Budget is announced there will be a lull," she said.

Net net, the score is like this: Wimbledon rates for the entire tournament on television is approximately ₹75,000 per 10 seconds. For Euro 2024 spot buy is around ₹60,000 per 10 seconds, pointed out media buyers. These numbers are more or less the same as last year for Wimbledon and last season for Euro Cup (held every 4 years).

The list of advertisers on Wimbledon broadcaster Disney+ Hotstar looks impressive though. It includes brands such as Hyundai, House of Glenfiddich, Jaquar, Castrol, Kohler, Zepto, Amul, Xiaomi, LIC, Natural Diamond Council and Disney Adventure Cruise Line. "Diverse sponsors reflect growing enthusiasm for tennis and emphasise importance of delivering varied content in today's sports landscape," said Ajit Varghese, head of network, advertising sales, Disney Star.

That tennis viewership has shot up in India is undeniable. "The year-on-year viewing fig-

ures in India increased by 96% plus in 2023 compared with 2022, and entries into this year's Wimbledon Public Ballot from fans in India rose by more than 74% compared to last year," said the All-England Lawn Tennis and Croquet Club. (The Wimbledon Public Ballot opens the year prior to the tournament taking place. Successful entrants are offered tickets for a single day of the championships.)

Star Sports Network has worked hard to pull viewers with initiatives such as Hindi commentary. This is supported by localised social media content and influencers to generate excitement among fans.

Sony Sports Network, the official broadcaster of Euro 2024 in India, has also gone all out — it is offering the Euro 2024 coverage in English, Hindi, Malayalam, Telugu, Tamil and Bengali. It has put together an interesting group of experts for live studio show Football Extraa, including former France captain Patrice Evra, Sunil Chhetri and Bhaichung Bhutia, current India captain Gurpreet Singh Sandhu, etc.

Media consulting firm Ormax says if cricket has 90% of the sports audience, football has 45%. But the poor show of Euro Cup in advertising stakes is not unexpected, said analysts. Many advertisers have already dipped into their H2 kitty to spend during the LS polls — deemed the costliest ever with total ad spend touching ₹1.35 trillion — this year, said marketers.

Alcaraz-Djokovic set up blockbuster final repeat

REUTERS London, July 13

CARLOS ALCAZAR AND Novak Djokovic will lock horns in a sequel to last year's Wimbledon title blockbuster after producing commanding displays to ease through their semi-finals.

Spain's defending champion Alcaraz took a hammer to the wall that is Russia's Daniil Medvedev as he beat the fifth seed 6-7(1) 6-3 6-4 6-4 before seven-time champion Djokovic clinically disposed of Italian Lorenzo Musetti 6-4 7-6(2) 6-4.

Neither match truly captivated the Centre Court crowd but Sunday's final promises a fitting climax to a soggy Championships, especially if it scales anywhere near the dizzy heights of last year's classic won by



Novak Djokovic (Left) and Carlos Alcaraz

Alcaraz in five sets. That defeat was Djokovic's first defeat on Centre Court for a decade and the clinical way he disposed of the 22-year-old Musetti suggests he hungry to seize back his crown. "I am satisfied and pleased, but I don't want to stop here — hopefully I get my hands on the trophy," Djokovic, who

used his racket to play an imaginary violin after winning match point but this time avoided picking a fight with the crowd, said on court. "Alcaraz is one of the greatest 21-year-olds we've ever seen in this sport and he will win many more Grand Slams but hopefully not this one on Sunday.

Imran arrested in three fresh cases after acquittal

PRESS TRUST OF INDIA Islamabad, July 13

A PAKISTANI COURT on Saturday acquitted jailed former prime minister Imran Khan and his wife Bushra Bibi in the un-Islamic marriage case, the only case keeping the Pakistan Tehreek-e-Insaf (PTI) party founder behind bars since August last year.

However, barely an hour after his acquittal in the case, an anti-terrorism court in Lahore approved the request to arrest the PTI leader in three cases linked to the unprecedented May 9 riots following his arrest in an alleged corruption case. The PTI called his latest arrest a "gimmick to keep the illegal imprisonment prolonged".

On February 3 — days before the general elections on February 8 — an Islamabad court convicted the couple based on a complaint filed by Bushra Bibi's ex-husband, Khawar Fareed Maneka, who alleged that they contracted marriage during the former first lady's iddat period.



Former Pakistan prime minister Imran Khan

In Islam, a woman can't remarry before completing four months after divorce or the death of her husband.

The couple had challenged the sentence in a district and session court of the capital Islamabad where Additional District and Sessions Judge (ADSJ) Afzal Majoka heard the case. The judge announced the judgment in the afternoon after reserving the verdict earlier in the day, acquitting Khan,

IMF to give \$7-bn loan to Pakistan

PRESS TRUST OF INDIA Islamabad, July 13

PAKISTAN AND THE IMF have agreed on a \$7 billion aid package spread over more than three years to help the cash-strapped country deal with its chronic economic issues. "Building on the economic stability achieved under the 2023 Stand-by Arrangement, IMF staff and the Pakistani authorities have reached a staff-level agreement on a 37-month Extended Fund Facility Arrangement of about \$7 billion," the global lender said in an overnight statement.

Presents

The Indian EXPRESS AQDA

Viswanathan Anand

Aruna Anand

Arjun Erigaisi

in conversation with

Anant Goenka
Executive Director
The Indian Express Group

Amit Kamath
Assistant Editor, Sports
The Indian Express

Associate Partner University Partner

E-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES OF SCOTTS GARMENTS LIMITED (UNDER LIQUIDATION)					
Reg. office: 481-B, IV Phase, Peenya Industrial Area, Bangalore, Karnataka 560 058					
Liquidator: Mr. MV Sudarshan (IBBI Reg. No. IBBI/PA-002/IP-000561/2017-2018/11707)					
Add: No.984/13, 8th Main, Girinagar II Phase, Bangalore – 560085 Contact: +91 96203 00691 / 95996 62508 Email: liquidator.scottsgarments@gmail.com					
SALE OF ASSETS AT DODABALLAPUR, PEENYA & KOLAR					
Notice is given for Sale of assets owned by Scotts Garments Limited (Under Liquidation) forming part of the Liquidation estate by the Liquidator, appointed by the Hon'ble NCLT, Bengaluru vide orders in I.A.No.404/BB of 2023 in CP/IB No. 68/BB/2018 dated 31-Oct-23 jointly with the properties exclusively mortgaged to the Canara Bank forming integral component of the asset under SARFAESI Act, 2002. The sale shall be done under the Regulation 32 of Insolvency & Bankruptcy Board of India (Liquidation Process) Regulations, 2016 together with assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(f) of the Security Interest (Enforcement) Rules, 2002					
Lot No.	Asset	Details of property	Reserve Price (INR)	Earnest Money Deposit (INR)	Incremental Value (INR)
1	Industrial Land and Building with Plant & Machinery at Plot No. D3, D4, A3, A10, A11, S43, S44, S45(P), I Phase Appare Park Industrial Area, Doddaballapura, Bangalore (Exclusively mortgaged to Canara Bank)	Land measuring 12 acres with entire garment manufacturing plant & machinery in running condition including all items, machines, fixtures in the premises whether attached to it or not (Excl. Vehicles)	56,14,00,000 (Fifty-Six Crore Fourteen Lakhs)	5,61,40,000 (Five Crore Sixty-One Lakh Forty Thousand)	10,00,000 (Ten Lakhs)
2	Industrial Land and Building at 481/A & 481/B IV Phase, Peenya Industrial Area, Bangalore 560 058 (exclusively mortgaged to Canara Bank)	481/A - Land measuring 4,146 sq. m. (44,628 sq. ft.) with a total built-up area of 1,65,000 sq. ft. 481/B - Land measuring 1,874 sq. m. (20,172 sq. Ft.) with a total built-up area of 69,600 sq. ft.	37,66,00,000 (Thirty-Seven Crore Sixty-Six Lakhs)	3,76,60,000 (Three Crore Seventy-Six Lakh Sixty Thousand)	25,00,000 (Twenty-Five Lakhs Only)
3	Industrial Land and Building at 127, Nelagadaranahalli Village, Peenya Industrial Area, Bangalore 560 058 (part of the Liquidation estate under IBC)	Land measuring 43 Guntas (42,471 sq. ft.) with a total built-up area of 7,000 sq. ft. including all items, machines, fixtures in the premises whether attached to it or not	8,61,00,000 (Eight Crore Sixty-One Lakhs)	86,10,000 (Eighty-Six Lakh Ten Thousand)	10,00,000 (Ten Lakhs)
4	Industrial property with plant & machinery at No. 1028, Irudayapuram, Robertsonpet, Bangarpet Taluk, Kolar District (part of the Liquidation estate under IBC)	Land measuring 7,450 sq. ft. and building with built up area of 14,200 sq. ft. including all items, machines, fixtures in the premises whether attached to it or not	1,66,00,000 (One Crore Sixty-Six Lakhs)	16,60,000 (Sixteen Lakh Sixty Thousand)	5,00,000 (Five Lakhs)
5	Industrial property with plant & machinery at 22, KIADB Indl Area, Dasarahasahalli Village, Bangarpet, Kolar District (part of the Liquidation estate under IBC)	Land measuring 0.99 Acre and building with built up area of 30,400 sq. ft. including all items, machines, fixtures in the premises whether attached to it or not	2,56,00,000 (Two Crore Fifty-Six Lakhs)	25,60,000 (Twenty-Five Lakh Sixty Thousand)	5,00,000 (Five Lakhs)
6	Industrial Land & Building with Plant & Machinery at Sy. No. 60, Sultan Thippasandra Village, Kasaba Hobli, Kolar District (exclusively Mortgaged to Canara Bank)	Land measuring 32 Guntas or 34,848 Sq. ft. and building with built up area of 88,060 sq. ft. including all items, machines, fixtures in the premises whether attached to it or not	8,80,00,000 (Eight Crore Eighty Lakhs)	88,00,000 (Eighty-Eight Lakhs)	10,00,000 (Ten Lakhs)
7	Industrial Land & Building at Sy. No. 30/1, 30/2, 32/1 & 32/2 Sangodahalli Village, Kasaba Hobli, Kolar District (exclusively mortgaged to Canara Bank)	Land measuring 2 Acre 29 Guntas or 11,8701 Sq. ft. and building with built up area of 1,33,750 sq.ft. excluding all items, machines and fixtures whether attached to it or not	24,92,00,000 (Twenty-Four Crore Ninety- Two Lakhs)	2,49,20,000 (Two Crore Forty-Nine Lakhs Twenty Thousand)	20,00,000 (Twenty Lakhs)
Important dates for auction process					
Particulars	Lot 1, 2	Lot 3 & 4	Lot 5, 6 & 7		
Dates of Inspection	14-July-24 to 28-July-24	14-July-24 to 28-July-24	14-July-24 to 28-July-24		
Last date for EMD & bid documents submission	31-July-24	01-Aug-24	02-Aug-24		
Date & Time of E-Auction (With unlimited extension of 5 mins each)	02-Aug-24 Lot 1: 11.00am to 12.00pm Lot 2: 2.00pm to 3.00pm	03-Aug-24 Lot 3: 11.00am to 12.00pm Lot 4: 2.00pm to 3.00pm	05-Aug-24 Lot 5: 11.00am to 12.00pm Lot 6: 2.00pm to 3.00pm Lot 7: 5.00pm to 6.00pm		
The sale shall be done through the E-Auction portal - https://www.eauctions.co.in/					
Terms & conditions of the E-Auction are as under:					
1. The sale will be conducted under the respective Acts for relevant assets. GST is applicable on sale of plant & machinery and invoice will be issued appropriately.					
2. E-Auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS", "WHATSOEVER THERE IS" and "NO RECOURSE BASIS" and such sale is without any kind of warranties and indemnities through the approved service provided by Linkstar Infosys Private Limited (auction agency)					
3. The terms & conditions of E-Auction can be sought by emailing at: liquidator.scottsgarments@gmail.com or contact +91 95996 62508 / 96203 00691					
4. The bid documents shall be submitted through email to the Liquidator at liquidator.scottsgarments@gmail.com					
Date: 14-July-24 Place: Bengaluru	M V Sudarshan Liquidator of Scotts Garments Ltd	Prashant Pandey Authorized Officer, Canara Bank			