



With emerging pathogens like SARS-CoV-1 and monkeypox, do we need to re-evaluate the vaccines we get, particularly for adults? Page 7

Exposing the larger costs of what we eat Page 11

FE SUNDAY

NEW DELHI SUNDAY, SEPTEMBER 22, 2024, 24 Pages, ₹12 (Patna ₹12, Raipur ₹12)

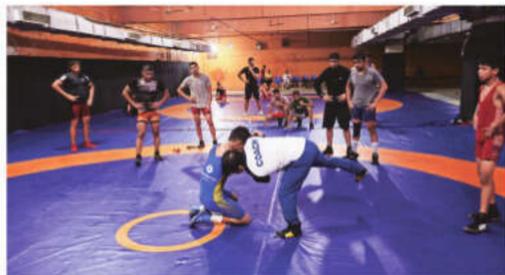
FINANCIAL EXPRESS ON SUNDAY READ TO LEAD

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SAURABH KIRPAL

'It' going to be a long time before quotas can be done away with' Page 4

WHAT'S INSIDE



SPOTLIGHT, P8-9

Coliseum of champions

With a legacy of producing Olympic medallists and a rigorous training regimen that blends tradition with modernity, Chhatrasal Stadium in Delhi is a sought-after name in the wrestling world. Here's how the sporting facility is acing the *akhada* game

LEISURE, P5

When streetwear meets storytelling

How brands are redefining casual fashion by focusing on self-expression, limited-edition releases and community building, and combining them with immersive tech experiences



Power sector stocks emerge top performers

WITH A 45.9% year-to-date return in 2024, the BSE Power Index emerged as the top performer among 20 sectoral indices. In comparison, the benchmark indices Sensex and Nifty gained up to 19%, while the broader BSE Midcap and

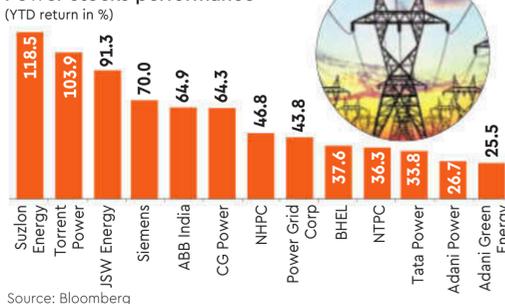
Smallcap indices delivered returns of up to 34% during the same period. All 13 constituents of the BSE Power Index posted positive returns, ranging from 25.5% to 118.5%.

Compiled by Kishor Kadam

Top sectoral gainers (YTD return in %)



Power stocks performance (YTD return in %)



Source: Bloomberg

Paralympians rue lack of corporate support

Say our medals not valued as much as the Olympics

REWATI KARAN New Delhi, September 21

BACK FROM PARIS with a best-ever haul of 29 medals, including seven gold, the Indian paralympic contingent is all praise for the support it received from the government, but not so much for the corporate sector. When FE spoke with athletes from the 84-member contingent, they were unanimous that there is a need to improve corporate back-

HIGHER ON THE PODIUM

India's medal tally at the Paralympics



*India secured a spot in top 20 at rank 18

Existing brand deals

NISHAD KUMAR High jump Adidas, Bisleri	SUMIT ANIL Javelin throw Adidas, Country Delight	AVANI LEKHARA Shooting Puma, brand ambassador of 'Beti Bachao, Beti Padhao' campaign by Rajasthan govt
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Brands backing paralympians

IOC, Hero Honda, LIC, Axis Bank, SBI, Shracchi Group, Forza Medi India, Krafton India

YOGESH KATHUNIYA

Discus throw Performax

ing, as sponsorships are far and few, and not every athlete is the recipient of such support. Two-time silver medallist in discus throw Yogesh Kathuniya was cat-

egorical in stating: "The government has supported us and has been inclusive. Corporates are not that inclusive as yet because our medal does not hold as much

value to them as that of the Olympics. This is the truth." Even after the 2024 Paris Paralympics which yielded seven gold as compared to none in the

Olympics, reportedly there have been no fresh brand deals for any of the paralympians.

Continued on Page 2

MODI ARRIVES IN US ON 3-DAY VISIT

Quad is key for stability, peace in Indo-Pacific: PM

AGENCIES New Delhi/Washington, September 21

THE QUAD HAS emerged as a key platform of like-minded countries focusing on peace and prosperity in the Indo-Pacific region, Prime Minister Narendra Modi said on Saturday before embarking on a three-day visit to the US to attend a summit of the grouping and address a key conclave at the United Nations. Modi arrived in the US on Saturday evening Indian time, and will hold separate bilateral meetings with US President Joe Biden and other leaders on the margins of the Quad summit in Wilmington, Delaware, and the 'Summit of the Future' at the UN General Assembly in New York.



Prime Minister Narendra Modi greeted by the Indian diaspora upon his arrival in Philadelphia, US, on Saturday

THE ITINERARY

- Sept 21 (Delaware)**
 - Participation in fourth Quad Leaders' Summit
 - Bilateral meetings with leaders from US, Japan and Australia; signing of two pacts with US—IPEF & MoU on India-US drug framework
- Sept 22 (New York)**
 - Interaction with CEOs of leading US-based companies
 - Address Indian community
- Sept 23 (New York)**
 - Participation, address at Summit of the Future, UNGA

Byju's 'borrows' funds to pay salaries in part

FE BUREAU Bengaluru, September 21

BYJU RAVEENDRAN, CO-FOUNDER of troubled edtech firm Byju's, assured staff in a letter on Saturday that he had "managed to borrow some funds" and they would receive a small payment as part of their pending salaries by this weekend.

In an email sent to teachers, reviewed by FE, Raveendran acknowledged the long-standing delays in salary payments and

issued an apology for the financial strain placed on the staff. While part-payments were reportedly made for April and May, the company is yet to disburse full payments for previous months, including February and March.

"I owe you an apology. You have given your best, yet we have not been able to compensate you for your work. This is not right, and for that, I am truly sorry," he wrote in the email.

Raveendran described the past three months as "a perfect storm of legal battles, financial uncertainties, and challenges none of us ever expected".

He revealed that Byju's is currently navigating an insolvency process, which the company has challenged in court.

THIS IS NOT NEARLY WHAT YOU DESERVE, BUT IT IS WHAT I CAN OFFER RIGHT NOW



Continued on Page 2

GURU'S GUIDANCE



Atishi taking blessings from Aam Aadmi Party national convener Arvind Kejriwal after taking oath as the 8th chief minister of Delhi on Saturday, as LG VK Saxena looks on

FE BUREAU Bengaluru, September 21

TRAVEL TECH UNICORN OYO is set to acquire G6 Hospitality, the parent company of iconic budget hotel brands Motel 6 and Studio 6, from Blackstone Real Estate for \$525 million in an all-cash deal.

The acquisition is expected to bolster OYO's international expansion plans. The IPO-bound company entered the US market in 2019 and currently operates over 320 hotels across 35 states. It aims to add 250 hotels to its US portfolio in 2024.

Blackstone acquired Motel 6, which was founded in 1962, from French lodging giant Accor SA in 2012 in a \$1.9-billion deal. Today, Motel 6's franchise network produces gross room revenues of \$1.7 billion, which generates a strong fee base and cash flow for G6. OYO will leverage its comprehensive technology suite as well as its global distribution network and marketing expertise to further strengthen the Motel 6 and Studio 6 brands and drive continued financial growth, the company said in a statement. The transaction is expected to close in the fourth quarter of 2024, subject to customary regulatory approvals.

"This acquisition is a significant milestone for a startup company like us to strengthen our international presence. Motel 6's strong brand recognition, financial profile, and extensive US network, combined with OYO's entrepreneurial spirit, will be instrumental in charting a sustainable path forward," Gautam Swaroop, CEO, OYO International, said.

Last month, OYO announced it turned profitable in FY24, posting a net profit of ₹229.5 crore in FY24 as against a net loss of ₹1,286.5 crore in FY23. The travel tech company offers over 40 integrated products and solutions to patrons who operate over 1,75,000 hotel and home storefronts in more than 35 countries, including India, Europe and Southeast Asia.

Punch zooming ahead to emerge as highest-selling car this year

First for Tata as well as non-Maruti Suzuki vehicle

VIKRAM CHAUDHARY New Delhi, September 21

THE PUNCH IS expected to emerge as the highest-selling Indian car in 2024—a first time for Tata, as well as for a non-Maruti Suzuki vehicle.

During January-August, the Punch—a micro-SUV priced from ₹6.12 lakh-₹9.99 lakh—has sold 142,072 units, at a monthly average of 17,759 units, and leads the second-placed Maruti Suzuki Wagon R by a substantial margin of

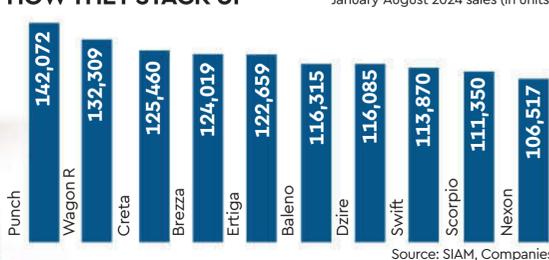
9,763 units (the Wagon R sold 132,309 units during the period). In the remaining four months of this calendar year, the Wagon R—selling at a monthly average of 16,539 units—is unlikely to catch up with the Punch, despite marginally falling sales of the latter.

The Punch sold 17,978 units in January, 18,438 (February), 17,547 (March), 19,158 (April), 18,949 (May), 18,238 (June), and 16,121 (July). In August, however, sales dropped 3% month-on-month, to 15,643 units, but these are likely to pick up after Tata launched the updated Punch on Tuesday—when the carmaker revised the petrol engine line-up, increased the number of CNG variants, and added



new features to mid-range and top-end models. Tata also reduced the price of the top variant by ₹20,000 (from ₹10.19 lakh to ₹9.99 lakh), and

HOW THEY STACK UP



Source: SIAM, Companies

announced additional benefits up to ₹18,000 for a limited period on the Punch.

Sales of the Wagon R have marginally increased in July and

August over May and June, but there isn't any novelty factor to boost sales in the remaining part of the year—as its facelift isn't expected anytime soon. This

hatchback sold 17,756 units in January, 19,412 (February), 16,368 (March), 17,850 (April), 14,492 (May), 13,790 (June), 16,191 (July), and 16,450 (August).

At the third and fourth positions this year till now are Hyundai Creta (125,460 units sold) and Maruti Suzuki Brezza (124,019 units sold), respectively, but they are too far behind to catch up with the Punch in the remaining four months of the year.

The rest of the top-10 is rounded off by Maruti Suzuki's Ertiga (122,659 units), Baleno (116,315), Dzire (116,085) and Swift (113,870), followed by Mahindra Scorpio (111,350) and Tata Nexon (106,517).

A brief scare to the podium

position of the Punch happened in May, when the all-new Swift—launched on May 9—sold a whopping 19,393 units in just 23 days and became India's largest-selling car briefly, but sales have since then been reducing, from 16,422 units in June, to 16,854 units in July, to just 12,844 units in August.

Maruti Suzuki is expected to launch the all-new Dzire later this year, which will boost the sales of this sub-4 metre sedan, but its overall sales are far too less than the Punch to play catch-up.

Automotive analysts told FE that 2024 will be the first year in decades when a non-Maruti Suzuki car will top the sales charts.

Continued on Page 2

MP govt summit gets ₹19k-crore investment

THE INVESTMENT PROPOSALS are expected to generate over 9,450 employment opportunities across various industrial sectors, including food processing, chemicals, cement, steel, plastic, and renewable energy. Chief Minister Mohan Yadav said that the government is committed to working hand-in-hand with industrialists to foster development. The CM highlighted the vast potential for industrial growth in Madhya Pradesh, inviting entrepreneurs from all regions to bring their ideas and creativity to the state.

The government, he assured, is prepared to offer full support and assistance. The state's industrial policies, he noted, are flexible and inclusive to meet the needs of diverse businesses.

The MP Birla Group will set up a cement unit in Badnagar, Ujjain for ₹ 3500 crore.

— FE BUREAU

Mumbai to have 10,111 Assembly polling stations

MUMBAI WILL HAVE 10,111 polling stations in the upcoming Maharashtra assembly elections, an increase of 218 from the recent Lok Sabha polls. The Brihanmumbai Municipal Corporation reported that the average number of voters per polling station has dropped from 1,500 to 1,200. In view of the upcoming Maharashtra Legislative Assembly Elections 2024, and following the directions issued by the Election Commission of India from time to time, the polling stations in the Mumbai Metropolitan City (comprising Mumbai City and Mumbai Suburban Districts) have been rationalised to facilitate smooth voting for the electorate. BMC commissioner and state appointed administrator Bhushan Gagrani has been appointed district election officer.

— FE BUREAU

● FIVE MINISTERS ALSO TAKE OATH Atishi sworn in as Delhi CM

Urges public to make Kejriwal chief minister again

PRESS TRUST OF INDIA
New Delhi, September 21

SENIOR AAM AADMI Party leader Atishi was administered oath as the eighth Chief Minister of Delhi by Lieutenant Governor VK Saxena on Saturday.

Atishi became the third woman CM of Delhi after Congress' Sheila Dikshit and Bharatiya Janata Party's Sushma Swaraj. In her first remarks after taking oath, Delhi Chief Minister Atishi said, "It is an emotional moment for me as he (Kejriwal) will not be the chief minister. He understood the pain of every person. He ensured free treatment for people, worked to improve the lives of the students of government schools, brought the provision of free



AAP national convener Arvind Kejriwal with Delhi chief minister Atishi

bus rides for women. The BJP implicated him in a false case and did everything to break him." Referring to Kejriwal as her "guru," she thanked him for the opportunity and said that the people of Delhi must ensure that Kejriwal becomes the CM again so that the free services like free electricity and water continue. She added, "I assure you that since Kejriwal has come out of jail now, we will not let any

conspiracy of the BJP succeed." Along with Atishi, five Cabinet ministers also took oath - Saurabh Bharadwaj, Gopal Rai, Kailash Gahlot, Imran Hussain, and Mukesh Ahlawat. Ahlawat is the only new entrant in the Delhi cabinet. A first-time MLA from the Sultanpur Majra seat, Ahlawat has been given charge of the labour, employment, gurdwara elections, SC/ST welfare, and land and building depart-

ments, as he fills the vacancy created by the resignation of Raaj Kumar Anand, who quit AAP and joined the Bahujan Samaj Party (BSP) ahead of the Lok Sabha elections. He has since joined the BJP.

On the other hand, Rai will continue to hold the environment, forest and wildlife; development; and general administration portfolios. Hussain will keep his food and supply, and election portfolios. Bharadwaj will continue to helm the health; tourism; irrigation and flood control; industries; urban development; and art, culture and language departments, and has been additionally given charge of the social welfare and the cooperative departments, previously held by Anand. Kailash Gahlot, the fourth minister retained by Atishi, will hold the transport, home, administrative reforms, information and technology, and women and child development portfolios.

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

PUBLIC ANNOUNCEMENT

SMARTWORKS

SMARTWORKS COWORKING SPACES LIMITED



(Please scan the QR code to view the DRHP)

Our Company was originally incorporated as "Smart Work Business Centre Private Limited" at Kolkata as a private limited company under the Companies Act, 2013, pursuant to a certificate of incorporation dated December 17, 2015, issued by the Registrar of Companies, West Bengal at Kolkata ("RoC"). Pursuant to a special resolution dated October 29, 2018 passed by the Shareholders of our Company, the name of our Company was changed from "Smart Work Business Centre Private Limited" to "Smartworks Coworking Spaces Private Limited" to reflect the nature of business and activities of our Company and a fresh certificate of incorporation dated December 20, 2018, was issued by the RoC. Thereafter, our Company was converted into a public limited company pursuant to a special resolution dated June 28, 2024, passed in the extraordinary general meeting of the Shareholders of our Company, and consequently the name of our Company was changed to its present name i.e., "Smartworks Coworking Spaces Limited" and a fresh certificate of incorporation dated July 25, 2024 was issued by the RoC. For details in relation to changes in the registered office of our Company, see "History and Certain Corporate Matters" on page 271 of the Draft Red Herring Prospectus ("DRHP") dated August 14, 2024 filed with the Securities and Exchange Board of India ("SEBI") on August 14, 2024.

Corporate Identity Number: U74900DL2015PLC310656

Registered Office: Unit No. 305-310, Plot No 9, 10 and 11, Vardhman Trade Centre, Nehru Place, South Delhi, Delhi - 110 019, India

Corporate Office: Golf View Tower, Tower - B, Sector 42, Gurugram - 122 002, Haryana, India Contact Person: Punam Dargar - Company Secretary and Compliance Officer; Tel: +91 83840 62876, E-mail: companysecretary@sworks.co.in; Website: www.smartworksoffice.com

NOTICE TO INVESTORS

OUR PROMOTERS: NEETISH SARDA, HARSH BINANI, SAUMYA BINANI, NS NIKETAN LLP, SNS INFRAREALTY LLP AND ARYADEEP REALESTATES PRIVATE LIMITED

INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF SMARTWORKS COWORKING SPACES LIMITED ("COMPANY") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH AGGREGATING UP TO ₹ 5,500.00 MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 6,759,480 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER FOR SALE"), CONSISTING OF AN OFFER FOR SALE OF UP TO 980,000 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH AGGREGATING UP TO ₹ [●] MILLION BY NS NIKETAN LLP, UP TO 620,000 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH AGGREGATING UP TO ₹ [●] MILLION BY SNS INFRAREALTY LLP AND UP TO 5,159,480 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH AGGREGATING UP TO ₹ [●] MILLION BY SPACE SOLUTIONS INDIA PTE. LTD. (COLLECTIVELY, THE "SELLING SHAREHOLDERS" AND SUCH EQUITY SHARES, THE "OFFERED SHARES"). THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION, FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (AS DEFINED HEREINAFTER) (THE "EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER WILL CONSTITUTE [●]% AND [●]% OF OUR POST OFFER PAID-UP EQUITY SHARE CAPITAL, RESPECTIVELY. OUR COMPANY, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS, MAY OFFER A DISCOUNT OF UP TO [●]% (EQUIVALENT OF ₹ [●] PER EQUITY SHARE) TO THE OFFER PRICE TO ELIGIBLE EMPLOYEES BIDDING UNDER THE EMPLOYEE RESERVATION PORTION ("EMPLOYEE DISCOUNT").

Details of transfers: Pursuant to the information received from SNS Infra Realty LLP, the potential bidders may take note of the details of the following transfers of Equity Shares ("Transfers"):

Sr. No.	Name and category of the Transferor	Number of Equity Shares Transferred	Transfer consideration (at the price of ₹ 450 per Equity Share)	Name of the Transferee	Date of Transfer/ Instruction for Transfer	Whether the Transferee is connected with the Company, the Promoters/Promoter Group/the Company's Directors or KMPs, Subsidiaries and Group Companies and their directors and key managerial personnel
1.	SNS Infra Realty LLP (Promoter)	444,444	199,999,800.00	Ananta Capital Ventures Fund 1	20 September 2024	See Note below
2.	SNS Infra Realty LLP (Promoter)	407,811	183,514,950.00	Tusk Investments Limited	20 September 2024	No
3.	SNS Infra Realty LLP (Promoter)	288,889	130,000,050.00	Bharat Jaisinghani	20 September 2024	No
4.	SNS Infra Realty LLP (Promoter)	222,222	99,999,900.00	Reina R Jaisinghani	20 September 2024	No
5.	SNS Infra Realty LLP (Promoter)	88,889	40,000,050.00	Nikhil Ramesh Jaisinghani	20 September 2024	No
6.	SNS Infra Realty LLP (Promoter)	88,889	40,000,050.00	Neeta Umesh Dhamidharka	20 September 2024	No
7.	SNS Infra Realty LLP (Promoter)	88,889	40,000,050.00	Girdhari Thakurdas Jaisinghani	20 September 2024	No
8.	SNS Infra Realty LLP (Promoter)	11,111	4,999,950.00	Ghanshyam Soni	20 September 2024	No
9.	SNS Infra Realty LLP (Promoter)	11,111	4,999,950.00	Usha Agarwal	20 September 2024	No
10.	SNS Infra Realty LLP (Promoter)	11,111	4,999,950.00	Rajnish Inderlal Sharma	20 September 2024	No
11.	SNS Infra Realty LLP (Promoter)	11,111	4,999,950.00	Madhu Wadhwa	21 September 2024*	No
12.	SNS Infra Realty LLP (Promoter)	11,111	4,999,950.00	Sharad Jayprakash Tapania	21 September 2024*	No

*Indicates date of instructions for Transfer. Transfer of Equity Shares is under process.
Note: Ananta Capital Ventures Fund 1 is an existing Shareholder of the Company and is not otherwise connected with the Company, the Promoters/Promoter Group/the Company's Directors or KMPs, Subsidiaries and Group Companies, in any manner.

The pre and post Transfer shareholding of SNS Infra Realty LLP is as provided below:

Sr. No.	Name	Number of Equity Shares held prior to Transfer	Number of Equity Shares held post the Transfer	Percentage of Equity Shares held on a fully diluted basis prior to the Transfer	Percentage of the Equity Shares held on a fully diluted basis post the Transfer
1.	SNS Infra Realty LLP	26,108,155	24,422,567	25.30%	23.67%

BOOK RUNNING LEAD MANAGERS

<p>JM FINANCIAL JM Financial Limited 7th Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Maharashtra, India Telephone: +91 22 6630 3030/3632 E-mail: smartworks ipo@jmf.com Investor Grievance E-mail: grievance.ibd@jmf.com Website: www.jmf.com Contact person: Prachee Dhuri SEBI Registration No.: INM000010361</p>	<p>BOBCAPS BOB Capital Markets Limited 1704, B Wing, 17th Floor, Parinee Crescendo, Plot No. C - 38/39, G Block, Mumbai - 400 051, Maharashtra, India Telephone: +91 22 6138 9353 E-mail: smartworks.ipo@bobcaps.in Investor Grievance E-mail: investor.grievance@bobcaps.in Website: www.bobcaps.in Contact person: Nivedika Chavan SEBI Registration No.: INM000009926</p>	<p>IIFL SECURITIES IIFL Securities Limited 24th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel (West) Mumbai - 400 013, Maharashtra, India Telephone: +91 22 4646 4728 E-mail: smartworks.ipo@iiflcap.com Investor Grievance E-mail: ig.ib@iiflcap.com Website: www.iiflcap.com Contact person: Pawan Jain/Yogesh Malpani SEBI Registration No.: INM000010940</p>	<p>Kotak Kotak Mahindra Capital Company Limited 1st Floor, 27 BKC, Plot No. 27, G Block Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India Telephone: +91 22 4336 0000 E-mail: smartworks.ipo@kotak.com Investor Grievance E-mail: kmccredressal@kotak.com Website: https://investmentbank.kotak.com Contact person: Ganesh Rane SEBI Registration No.: INM000008704</p>
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LINK Intime
Link Intime India Private Limited
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Contact Person: Shanti GopalKrishnan, SEBI Registration No.: INR000004058

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

For Smartworks Coworking Spaces Limited
On behalf of the Board of Directors
Sd/-
Punam Dargar
Company Secretary and Compliance Officer

Smartworks Coworking Spaces Limited proposing, subject to, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the DRHP with SEBI on August 14, 2024. The DRHP is available on the website of the Company at www.smartworksoffice.com, SEBI at www.sebi.gov.in, as well as on the websites of the BRLMs, i.e. JM Financial Limited, BOB Capital Markets Limited, IIFL Securities Limited and Kotak Mahindra Capital Company Limited at www.jmf.com, www.bobcaps.in, www.iiflcap.com and https://investmentbank.kotak.com, respectively and the websites of the National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com, respectively. Any potential investor should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see "Risk Factors" of the red herring prospectus, when available. Potential investors should not rely on the DRHP for making any investment decision. Specific attention of the investors is invited to "Risk Factors" beginning on page 39 of the DRHP.

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

Adfactors

RG Kar: Junior docs resume duties partially at state-run hospitals

PRESS TRUST OF INDIA
Kolkata, September 21

JUNIOR DOCTORS ON Saturday rejoined their duties partially at various government-run hospitals in West Bengal after a hiatus of 42 days.

They were on 'cease work' in protest against the rape and murder of an on-duty woman doctor at RG Kar Medical College and Hospital. The junior doctors rejoined their duties in essential and emergency ser-

vices at all state-run hospitals but not in the outpatient departments (OPDs). "We have started rejoining duties today. Our colleagues have started returning to their respective departments since this morning only in essential and emergency services, but not at the OPDs. Please do not forget that this is only a partial resumption of duties," Aniket Mahato, one of the agitating doctors, told PTI.

He said his other colleagues have already left for flood-hit

districts of the state where they would start 'Abhaya clinics' (medical camps), to demonstrate their commitment to public health even amid ongoing protests. Emergency services returned to normalcy at various state-run hospitals, with the doctors rejoining work. "It is a great relief for us. We support their cause but it had become very difficult for regular patients like us to get treatment for the last one month or so because of the 'cease work'," Dipankar Jana, a patient at Bankura Medical College and Hospital, said.

Several patients were seen pouring in at an 'Abhaya clinic' in flood-hit Panskura in Purba Medinipur district.

"We have received very good response in these clinics. Several people have visited the clinics and our colleagues have attended to them. We are ready to provide 24/7 service...it is our commitment," Aheli Chowdhury, a junior doctor manning one such clinic, said.

FROM THE FRONT PAGE

Paralympians...

Endorsements and sponsorships are anyway much fewer and come with lower compensation for the paralympians as compared to the Olympic medallists. Reportedly, the average fee charged by top paralympic athletes is ₹15 lakh to ₹20 lakh for each sporting association, while top-performing Olympians charge ₹75 lakh to ₹4 crore per deal.

While the brand value of top Olympians like Neeraj Chopra, Manu Bhaker, PR Sreejesh, Lakshya Sen and Arjun Babuta saw a significant rise after Paris, gold winners like Nitesh Kumar (para-badminton) and Navdeep Singh (javelin) have no brand deals at all. At the same time, Neeraj Chopra's brand value increased by 40-50% with an estimated ₹4 crore annually per brand post-Paris. Manu Bhaker's fees increased six-seven times per deal from the ₹20-25 lakh per endorsement that she charged before the Olympics. Sreejesh recently sealed a deal with Zomato and has seen a 20-30% increase in his brand value. Sen's brand value increased by 40-50% and Babuta's by 15-20%.

Quad is key for stability, peace in Indo-Pacific: PM

THE PM'S OTHER engagements include joining an Indian diaspora event at Long Island and participating in a roundtable with CEOs of American firms working on cutting-edge technologies such as AI, quantum computing and semiconductors.

"I look forward to joining my colleagues President Biden, Prime Minister Albanese and Prime Minister Kishida for the Quad Summit," Modi said in a departure statement. "The forum has emerged as a key group of like-minded countries to work for peace, progress and prosperity in the Indo-Pacific region," he said. "My meeting with President Biden will allow us to review and identify new pathways to further deepen India-US Comprehensive Global Strategic Partnership for the benefit of our people and the global good," Modi said. "I am eagerly looking forward to engaging with the Indian diaspora and important American business leaders,



who are the key stakeholders and provide vibrancy to the unique partnership between the largest and the oldest democracies of the world," Modi said. "The Summit of the Future is an opportunity for the global community to chart the road ahead for the betterment of humanity. I will share views of the one sixth of the humanity as their stakes in a peaceful and secure future are among the highest in the world," he said.

President Joe Biden is looking to showcase the Indo-Pacific partnership he has nurtured since taking office as he hosts leaders from Australia, Japan and India in his

hometown. "You guys have heard the president say many times that all politics is personal, all diplomacy is personal," White House national security adviser Jake Sullivan told reporters as meetings were set to get underway. "And developing personal relationships has been core to his approach to foreign policy as president. So opening his home to the leaders of India, Japan and Australia is a way of him showing, not just saying, but these leaders matter to him."

Sullivan said he expected Biden and Modi would discuss Modi's recent visits to Russia and Ukraine as well as economic and security concerns about China. Sullivan said Biden would underscore "that countries like India should step up and support the principles of sovereignty and territorial integrity" and that "every country, everywhere, should refrain from supplying inputs to Russia's war machine."

Paralympians Mariyappan Thangavelu, Thulasimathi Murugesan and Preethi Pal also don't have any brand deals. Mariyappan has been consistently winning medals since 2016. He won gold at 2016 Rio, silver at 2020 Tokyo, and bronze at 2024 Paris. Thulasimathi won a silver medal in her para-badminton debut and Preethi won two bronze medals at the 2024 games. Paralympic Committee of India (PCI) president and the first Indian paralympian to win two gold medals in javelin throw, Devendraraj Jhajharia told FE: "There are many reasons behind our success, but the most prominent is PM Modi's support. In Mann ki Baat, he has talked about para sports several times. When his message goes to the children at the grassroots, they get interested in sports." PCI chief coach Satyanarayana, former PCI president Deepa Mallik, general secretary of Tamil Nadu Paralympic Sports Association Kirubakaran Rajan, and paralympians Sumit Antil, Yogesh Kathuniya, Harvinder Singh, Mariyappan Thangavelu, Thulasimathi Murugesan, Navdeep Singh, Nitesh Kumar, Avani Lekhara and Sheetal Devi, all spoke with FE and praised government schemes like Target Olympic Podium Scheme (TOPS), started in 2014, besides support from Sports Authority of India, sporting not-for-profit

organisations like OGQ and GoSports Foundation, etc. Kathuniya said: "TOPS criticises us too when performance suffers, but they give empathy and not sympathy." They expect the same empathy from corporates too. For more medals, the coach and athletes say more corporate involvement is required to build world-class infrastructure and facilities. Kathuniya makes a special appeal to corporates: "For 2028, I want to say to the corporates, please give us good technology, academy for para sports, provide us best supplements and not just money. We will take your names but we need to go beyond 'reels and brand building' kind of support." Kirubakaran Rajan, general secretary, of Tamil Nadu Paralympic Sports Association, feels more optimistic though, saying: "Things are changing for the better and people are more aware of paralympians. This will hopefully attract more sponsorship too." Meanwhile, Indian Oil, which is the main sponsor for the Indian paralympic team, has announced to provide monthly scholarships and medical insurance to all para-athletes.

units); in 2021, it was the Wagon R again (183,851 units); in the lockdown year of 2020, it was again the Swift (160,700 units); and in 2019, it was the Dzire (209,657 units sold), an analyst said. "In all likelihood, it's been a Maruti Suzuki model topping sales charts since 1984 when the Maruti 800 was launched. Forty years later, it's time for a change."

company navigates the insolvency process. Beyond salary delays, current and former employees have found themselves in for an unwelcome surprise while filing income tax returns (ITR) this year. Despite receiving pay slips indicating tax deductions, the company hasn't remitted tax deducted at source (TDS) to the government since July 2022.

US-based Glass Trust has sued Byju's for the recovery of a \$1.2-billion loan in both the US and India. The consortium of lenders has also opposed the ₹158 crore settlement reached between the edtech firm and the Board of Control for Cricket in India (BCCI), alleging that the money paid by Raveendran's brother, Riju Ravindran, was tainted. The apex court is yet to conclude on the matter. In another setback, Amazon Web Services and Vodafone Idea have reportedly suspended their services to Byju's over unpaid dues. While AWS was providing cloud services, Vodafone Idea was the sole mobile network service provider to the firm.

This has allegedly led to frequent crashes of Byju's mobile app and inaccessibility of its common contact number since early September. Byju's, however, has denied these claims, stating that its app and website remain fully operational and that it has moved its databases to Google Cloud.

Punch...

"In 2023, the Swift was India's largest selling car with sales of 203,469 units. In 2022, it was the Wagon R (217,317

NON-TARIFF BARRIERS TO BE ADDRESSED

India, South Korea mull ways to balance trade

MUKESH JAGOTA New Delhi, September 21

ECONOMIC COOPERATION

The discussions were held between commerce and industry minister Piyush Goyal and his Korean counterpart Inkyo Cheong at Vientiane, Laos



The two countries are holding review meetings to upgrade the CEPA, which was operationalised in January 2010

The two nations have sought greater market access for certain products that are under the negative list of the agreement

India has sought greater market access for certain products like steel, rice, and shrimp from South Korea

INDIA AND SOUTH Korea on Saturday discussed addressing the issue of non-tariff barriers being faced by Indian exporters in the Korean market and other related matters to achieve more balanced trade between the two.

Korean officials have been on record, saying that talks may finally conclude in 2024. Since the CEPA, India's exports to Korea have gone up from \$3.7 billion in 2010-11 to \$6.4 billion in 2023-24.

During the different rounds of negotiations for the review, the two sides have exchanged the list of 'request' where they are seeking further opening up of trade.

From the Korean side, the demand has come in sectors like automobiles, textiles, chemicals and petrochemicals while India is seeking greater access to the steel, rice, shrimp and clothing market.

tariff barriers in South Korea in the form, including stringent standards, regulations, and certification requirements. According to experts, Korea's attempt is to increase the level of openness of the Indian market or at least get it on par with India-Japan FTA.

The Department of Commerce had earlier engaged with different ministries, including heavy industries, steel, and chemicals, to prepare the offer list. Apart from the Korean minister, Goyal also had bilateral meeting with industry and commerce minister of Laos Malaithong Kommasith, investment and foreign economic relations minister of Myanmar Kan Zaw.

Horticulture output falls in 2023-24

PRESS TRUST OF INDIA New Delhi, September 21



THE COUNTRY'S HORTICULTURE production is estimated to fall marginally by 0.65% to 353.19 million tonne in 2023-24 as compared to the previous year, according to the government's third advance estimate released on Saturday.

higher outputs of mango, banana, lime/lemon, grapes, and custard apple. However, production of apple, citrus fruits, guava,

litchi, pomegranate, and pineapple is likely to fall, the agriculture ministry said. Vegetable production is projected at 205.80 million tonne, with increase in tomatoes, cabbage, cauliflower, and several other vegetables offsetting decline in staples like potatoes and onion, it said.

in Bihar and West Bengal. Tomato production is anticipated to rise 4.38% to 21.32 million tonne. The estimate also indicates growth in honey, flowers, plantation crops, spices, and aromatic and medicinal plants compared to the previous year.

TAX DISPUTE RESOLUTION SCHEME

Lesser settlement amount if declaration filed by Dec 31

PRESS TRUST OF INDIA New Delhi, September 21



THE INCOME TAX Department on Saturday said it has notified dispute resolution scheme Vivad Se Vishwas scheme 2.0 that provides for lesser settlement amounts for taxpayers who file declaration on or before December 31, 2024, in comparison to those who file thereafter.

effect from October 1, 2024. Further, the rules and forms for enabling the scheme have also been notified. The scheme provides for lesser settlement amounts for a 'new appellant' in comparison to an 'old appellant'.

son to an 'old appellant'. It also provides for lesser settlement amounts for taxpayers who file declaration on or before 31.12.2024 in comparison to those who file thereafter, the Central Board of Direct Taxes (CBDT) said in a statement. Four separate forms have been notified - Form-1: Form for filing declaration and undertaking by the declarant, Form-2: Form for certificate to be issued by designated authority, Form-3: Form for intimation of payment by the declarant and Form-4: Order for full and final settlement of tax arrears by designated authority.

arately for each dispute provided that where appellant and the income-tax authority, both have filed an appeal in respect of the same order, single form-1 shall be filed in such a case. The intimation of payment is to be made in Form-3 and is to be furnished to the designated authority along with proof of withdrawal of appeal, objection, application, writ petition, special leave petition, or claim. Forms 1 and 3 shall be furnished electronically by the declarant. These forms will be made available on the e-filing portal of income tax department. The scheme is a step towards litigation management.

POSSESSION NOTICE [UNDER Rule 8(1) of Security Interest (Enforcement Rules, 2002)] Whereas, the undersigned being the Authorised Officer of Bank of Maharashtra under the Securitisation and Reconstruction of Financial Assets and 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 & guarantor/s to repay the amount as mentioned against each account within 60 days from the date of notices(s)/date of receipt of the said notice(s).

Bank of India ANNEXURE -XXI DWARKA BRANCH CORRIGENDUM AND ADDITIONS IN THE ADVERTISEMENT PUBLISHED IN THIS NEWS PAPER ON 13.09.2024 REGARDING BELOW NOTICE FOR PUBLIC AUCTION OF PLEDGED GOLD JEWELLERY/ORNAMENTS/COINS

Bank of Baroda Sector 12 Dwarka Branch: Plot No. 43, Sector 12 B, New Delhi 110075. SALE NOTICE FOR IMMOVABLE PROPERTIES "APPENDIX- IV-A [See proviso to Rule 6(2) & 8(6)]

Canara Bank ANNEXURE - 10 POSSESSION NOTICE [SECTION 13(4)] The undersigned being the Authorized Officer of the Canara Bank under Securitisation 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 powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 28.06.2024 calling upon the borrower M/s Biotrends India Private Limited (Borrower), Sh Indranil Das (Mortgagor and Guarantor) and Smt Archana Das (Mortgagor and Guarantor) to repay the amount mentioned in the notice, being Rs. 54,70,370.21 (Rupees Fifty Four Lakh Seventy Thousand Three Hundred Seventy and Twenty One Paisa) within 60 days from the date of receipt of the said notice.

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

Words Worth

SUNDAY, SEPTEMBER 22, 2024

ON THE SHELF

INTERVIEW: SAURABH KIRPAL, author of *Who Is Equal? The Equality Code of the Constitution*

‘Quotas need to be justified but we are a long way away before they can be done away with’

VINDER GILL

Who is equal? Supreme court senior advocate Saurabh Kirpal attempts to answer this in his book of the same title, examining various aspects of life—marriage, business, education, employment and more—through the prism of the judiciary. In an interview with FE, he talks about how personal the book is for him, and how inequality plays out in today's age. Edited excerpts:

What made you write this book? How personal is it?

Indian society is not a rights-focused society. At every mention of a right, there will be someone who talks about duties and responsibilities instead. But what people fail to understand is that individual rights and freedoms are the only way that the security and stability of the country can be ensured. A citizen who feels insecure and undervalued is more likely to express anger against the establishment.

The consequence of unaddressed resentments may be disruptions and disturbances. One way to bring the focus back on rights is to make people aware of them, or at least to start a discussion about what their rights are. This book aims to do just that—highlight the issues about equality so that people can reflect on their rights.

For me personally, as a lawyer one is used to seeing injustices on a daily basis. We also see that the courts of the country go some way in attempting to remedy those injustices. Yet, as someone who has, to some extent, been at the receiving end of prejudice, the need to bring about societal change becomes more urgent. It is no longer solely about academic satisfaction, but about trying to change people's lives, and in the process, hopefully, improving my own as well.

Equality is a subjective issue, as you acknowledge in the book. What is injustice for one is par for the course for another, for example patriarchy. But you write that courts have interpreted the Constitution and right to equality in a revolutionary way, using novel means and ideas to ensure substantive equality. How?

Equality is not just about treating any two people identically. That was the traditional way of looking at it, one which glossed over the differences between individuals while ostensibly treating them equally. Substantive equality recognises that human beings are not identically situated and failure to recognise that accounts for prejudice that any community faces and ends up perpetuating their disadvantage. For example, asking all students to take the same entrance exam for a career in state service seems fair at first glance. But what if that exam is conducted only in English?

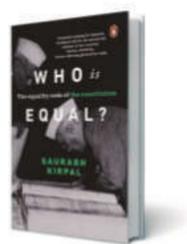
How will a person who may otherwise be brilliant but has been educated only in a vernacular language compete? Substantive equality would require the examiner to then hold the exam in the language of that state as well. The courts have recognised that equality cannot be only on a formal level. So, in matters of reservations they have held that quotas are part of the structure of equality, rather than being an exception to it. For instance, lowering the entrance cut-off for the daughter of a Dalit labourer is not about discriminating against the son of a rich industrialist, but merely an attempt to level the playing field.

In your opinion, what are the landmark judgments that boosted equality and some that quashed it?

Personally, some of the brightest spots of the jurisprudence of the SC were the cases which recognised transgender rights (NALSA) and decriminalised homosexuality (Navtej Johar). In each of these cases the judges reached out to the most vulnerable sections of society and promised them the same dignity and rights that every other citizen of the country held. While speaking of transgender rights is common now, the position was completely different in 2013 when the judgment was delivered. The trajectory of the discourse of the rights of the transgender community shows the multiplying influence that a judgment of the court can have in moving towards equality.

Paradoxically, the marriage equality judgment (Supriyo), which also dealt with the rights of the queer community, pushed the fight for equality back by a long way. In spite of recognising a glaring lack of inequality, the courts did not give some succour to the community.

There is hope in matters relating to women where the courts have started taking a more liberal view of matters. However, the problem is that discrimination against women is not merely at a formal level, but is on a more structural level. There is little to provide the immediate succour that the public needs. There is hope in matters relating to women where the courts have started taking a more liberal view of matters. However, the problem is that discrimination against women is not merely at a formal level, but is on a more structural level. There is little to provide the immediate succour that the public needs.



Who Is Equal? The Equality Code of the Constitution
Saurabh Kirpal
Penguin Random House
Pp 304, ₹699

You rue that the courts have been rather passive on issues of women and religion. Given that these two issues have especially been at the forefront in the past few years, how do you think the courts can weigh in? And, do you think the judiciary's passiveness helps fuel this further?

In matters of religion, the court has not been as passive as it has been ponderous. Courts at all levels—from the Supreme Court to the trial courts—need to expedite and prioritise matters relating to discrimination on grounds of religion. A positive judgment delivered years after an incident might have laudable academic value but does little to provide the immediate succour that the public needs.

There is hope in matters relating to women where the courts have started taking a more liberal view of matters. However, the problem is that discrimination against women is not merely at a formal level, but is on a more structural level. There is little to provide the immediate succour that the public needs.

is an invidious prejudice when it comes to the conditions of workplaces for women. The courts have to be willing to go beyond the formal letter of the law and strike whenever the discrimination is based on stereotyping of women.

You write in favour of removing barriers to opportunity instead of merely providing quotas. So, can the courts ever be brave enough to rule in favour of merit?

I believe quotas are necessary for moving towards equality, particularly because the deep and abiding discrimination that generations of the most oppressed castes have faced. 'Merit' is often used as a smokescreen by the privileged to continue their historic advantages. But in genuine cases of disadvantage, the law already comes to the aid of the poorest sections of society. The recent constitutional amendment providing reservations for the economically weaker sections (the EWS quota) is one such example. The problem is that the imagination of politicians who often cater to their vote bank ends at reservations. However, while necessary, quotas do need to be justified because those excluded from the reservation regime have a legitimate grievance of not getting a shot at the seats earmarked for the quota beneficiaries. In the case of OBCs, the court has required the government to provide quantifiable data to show the backwardness, both social and economic, of the castes. This would be evidence that could justify a quota regime. Once data no longer justifies any reservations, there is no reason to believe the courts will still support quotas for the OBCs. However, in the case of Dalits, the social marginalisation is extreme and readily apparent and, therefore, requires no additional data. We are a long way away before quotas can be done away with.

new-age inequalities—of economic practices, digital divide, consequences of climate change? Are the Indian laws equipped to tackle these?

Just as aspiration for equality is a universal phenomenon, sadly the tendency to discriminate also seems to be hardwired into the human psyche. While the axes of discrimination in India—religion, caste, gender and sexuality—have been stubbornly resistant to change, additional forms of discrimination have arisen over the years. The Constitution, however, does contain within itself the capacity to deal with any form of inequality. This is because it contains general principles which embody fundamental human rights, the right to equality being one of them. Coupled with the power of judicial review, this ensures that the judges have a legal basis to intervene as needed. The other enumerated rights, in particular the right to freedom and the right to life, provide a skeletal framework for the courts to build a robust protective framework. While in matters of economic practices leeway has been given to governments, in matters relating to the environment the courts have been robust protectors. Concepts such as inter-generational equity and polluter pays have been used to ensure equality not only to those at the receiving end today, but also to future generations.

Court judgments, laws, and basically all legalese is so complicatedly worded, it takes extreme effort to understand it. For eg, the use of double negatives. Do you think it is time to make law understandable and 'approachable' for all? Does it ever crop up amongst the legal community?

Double negatives are the least of the problems of legalese. Arcane language, slipshod drafting and overly long and verbose judgments (whose reasoning is difficult to decipher) are. The book highlights that equality is a facet of the rule of law. One major component of the rule of law is that the law must be comprehensible and capable of being followed. When laws are drafted in a manner that no one can understand them, that is hardly conducive to the rule of law. Equally, businesses thrive on certainty. When judgments are vague and mean all things to all persons, the economic climate gets vitiated.

While this may seem obvious, there is inadequate discussion about this in the courts or even with the legislative draftsmen. Some incomprehensible judgments are set aside by the appellate courts on that ground, but there is no comprehensive institutional push to train judges to write better judgments. The problem gets worse when the Supreme Court itself delivers judgments which are difficult to follow—not only for the lay person but also for high courts and the district-level judiciary. The time has come to impart training on how to write simple judgments and for there to be a concerted push to draft legislation that is accessible to the common person.



What about

A barber's son who picked up the book

A chronicle of the life and times of Karpooi Thakur, the people's leader

AMITABH RANJAN

FOR A BARBER'S son and his family in nondescript Pitaunjhia, 1940 was a landmark. The year saw him clearing matriculation, a first for his family, and a rarity for a student from his caste. Excited, his father took him to the village landlord to receive appreciation. Hearing the news, the landlord said 'good' and in a show of obvious disdain asked the boy to massage his legs. Without a hint of protest, the boy obliged. For, he would rather pay heed to his calling than to react to a landlord who basked in a misplaced sense of entitlement.

He would step into a college, walking 16 km every day one way to pursue higher study. The boy, a young man now, would walk out of the college only to step into the freedom movement. And, in course of time, would leave indelible footprints on the political sands of Bihar, which others would follow.

This is the crux of the story of Karpooi Thakur, the people's leader, whose life and times Santosh Singh (with co-author Aditya Anmol) chronicles in his

latest book. The anecdote catches the essence of, Karpooi's politics, which Singh has built upon with a painstaking research. His was a version of socialism that was assimilative rather than confrontational. And this defines why after decades it still lives on.

While Karpooi cut his teeth on politics as a member of the Congress Socialist Party, his days in Bhagalpur jail added sheen to it. By the time he walked free after 25 months, during which he came in contact with the likes of Jayaprakash Narayan, Ramnandan Mishra, Basavan Singh, Ramvriksha Benipuri, among others, he was a dyed-in-the-wool socialist ready to write an all-new heartland political script.

He was a pioneer in many ways. At a time when Dalit assertions would be a political taboo, he spoke openly about them. Decades before the food security law, he, as deputy chief minister in the first non-Congress government in Bihar under Mahamaya Prasad, had the vision of making the state hunger-free. The current discourse on quota within quota is also part of his legacy, which insisted that lower OBCs have to be empowered as well. He encouraged the *khadi* village industry, set up a book bank for poor students and took the initiative of providing livelihood to agricultural labourers.

Singh draws from rich archival materials, speeches, anecdotes and quotes from a range of scholars and politicians to build a persona that he

believes deserves to be understood. Even as Karpooi's political left rose, he remained grounded to his tradition, a very modest living and a rare sense of uprightness. The author takes you to Pitaunjhia a good number of times even as he navigates the reader to a new

socio-political landscape. However, conscious that his book does not read as a mere panegyric of the socialist stalwart, Singh also brings in evidence to make the point that in course of time Karpooi did evolve as a politician and was no less astute than others when it

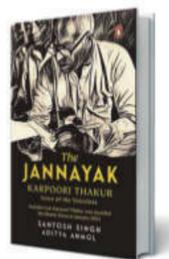
came to power.

At another level the book traces the journey of many phases of Indian politics, its alignments and transformation. So you get to read about farmers' movement, socialism's fledgling days, its myriad strands, the dramatis personae, Emergency and its fallout. The language is simple and direct, which comes as relief of the author's years of reportage.

To Karpooi goes the credit of bringing socialist politics to the centrestage of Bihar. But events would suggest that even for this grassroots-bred politician, Bihar's castes and classes presented a phantasmagoria difficult to decipher. It explains why despite being a hugely popular leader, Karpooi could only briefly hold onto the deputy chief minister's and the chief minister's posts. It is only when two of his disciples—first Lalu Prasad and then Nitish Kumar—would take the throne of Bihar that socialism would come to fruition in the true sense. In their own inimitable ways, the two gave credence to Karpooi's ideology in thought and practice. The Bharat Ratna, conferred on him by a government led by the BJP, a progeny of the BJS, is an indication of how he could be co-opted by even those who would rather have him at an arm's length.

If you want to be up, close and personal with that churn, pick up the book and read through at ease.

Amitabh Ranjan is a former journalist who teaches at Patna Women's College



The Jannayak Karpooi Thakur: Voice of the Voiceless
Santosh Singh, Aditya Anmol
Penguin Random House
Pp 424, ₹599



A file photo of home minister Amit Shah paying respects to former Bihar chief minister Karpooi Thakur in New Delhi earlier this year. EXPRESS PHOTO BY ANIL SHARMA

OUR NEXT REALITY
Alvin Graylin & Louis Rosenberg
Hachette
Pp 288, ₹454

Over the past 100 years, technology has changed our world. Over the next decade it will transform our reality. Artificial intelligence (AI) and immersive media will permeate society, mediating our lives by altering what we see, hear, and experience. *Our Next Reality* debates whether the new world we're creating will be a technological utopia or an AI-powered dystopia and gives guidance on how to aim for the best future we can.

INSIDE THE TERRIFYING WORLD OF JAISH-E-MOHAMMED
Abhinav Pandya
HarperCollins
Pp 520, ₹699

Since its inception in 2000, Jaish-e-Mohammed, the Pakistan-supported terrorist group, has been responsible for countless terror attacks in Jammu and Kashmir, and bringing India and Pakistan on the verge of full-fledged war twice. This book, the first detailed study of JeM, examines its origins, ideology, organisational structure, financing, strategies and tactics, *fidayeen* attacks and information networks.

AHIMSA
Devdutt Pattanaik
HarperCollins
Pp 272, ₹499

In September 1924, John Marshall, director general of ASI, informed the world about the existence of the Indus civilisation—some 4,500 years old, as ancient as Mesopotamia, as grand as ancient Egypt, and a part of the Bronze Age trading network. An eventful century later, Devdutt Pattanaik uses the lens of mythology to reflect on this most mysterious of 'peaceful' civilisations, now spread across geographies in India and Pakistan.

TELL ME EVERYTHING
Elizabeth Strout
Penguin
Random House
Pp 256, ₹899

Tell Me Everything brings together beloved characters from Elizabeth Strout's previous works, including Bob Burgess and Lucy Barton, in a story that masterfully explores the complexities of human relationships, love and the hidden depths of the human soul. The novel is a testament to Strout's unparalleled narrative craft, offering readers a profound meditation on how our connections keep us afloat in an ever-changing world.

KANCHHI
Weena Pun Hachette
Pp 352, ₹699

In the foothills of Torikhola, Kanchhi, the only child of her mother, Maiju, refuses to play by the stifling rules of her hamlet. There is a life beyond the forlorn valleys and gorges, and Kanchhi is intrigued by the possibilities. One cold November morning she leaves home—with two bags and some millet bread Maiju prepares for her. That, however, is the last anybody sees of her. A delicate and finely wrought saga, *Kanchhi* is an intimate exploration of vulnerable girlhood in turbulent territories.

Leisure

SUNDAY, SEPTEMBER 22, 2024



LARGEST PAIR OF JEANS

A department store chain in Peru holds the Guinness World Record for creating a pair of jeans roughly the size of a 22-storeyed building. It took six months for a team of 50 people to put together the jeans, which measured about 214 ft tall and 140 ft wide

VAISHALI DAR

WHEN D'YAVOL X RELEASED its second 'drop' of hoodies, T-shirts, crop tops and denim jackets in March this year, the collection was sold out in 48 hours. A similar response was received for the luxury streetwear brand's debut collection in 2023, with many items, including Bollywood star Shah Rukh Khan's signature hoodie adorned with an 'X', selling out within hours. "This is a good indicator that we're going in the right direction," says Supreeta Dubey, brand director of D'yavol X, which is a part of the luxury collective D'yavol—the brainchild of Shah Rukh Khan's son Aryan Khan, Leti Blagoeva and Bunty Singh.

Since its launch in 2022, the Netherlands-based startup, named after the Bulgarian word for devil, is aggressively marketing luxury lifestyle and limited-edition products in apparel and accessories. D'yavol's approach is rooted in the success of 'drop culture', a popular retail trend that creates desire and hype and is being increasingly adopted by brands worldwide.

"Overall, we are seeing not only growth in general streetwear, but specifically in the luxury segment. More consumers are choosing to replace traditional, legacy luxury brands with modern ones, which are reflective of both their unique style choices as well as their overall beliefs and personality. This is likely to continue growing, and will result in the emergence of many new-age brands that are pushing the boundaries and reinventing traditional categories," says Dubey.

While the streetwear culture has been more prevalent in the past few years with the rise of social media, direct to consumer and online access, brands that launched limited-edition series have turned the tide for this segment in modern-day retail. Like D'yavol X, many new-age brands like Fetus, SoleSearch and Huemn, among others, are specialising in a typical style of casual fashion that also focuses on the overall experience for the consumer.

These brands are cashing in on the growth of the streetwear segment that has been phenomenal. The global streetwear market size was valued at \$187,583 million in 2022 and is expected to reach \$230,877 million by 2028. With eye-catching fashion riding this cultural phenomenon into a multi-billion dollar retail market, the portfolio of streetwear brands is also growing.

One strategy that drives the category for a cult following is the strong connect that brands are building with the community, besides concentrating on organic growth and long-term partnerships above chasing trends. For instance, Fetus has used web3 technology and a strong narrative to build an experience for customers in both the physical and digital realms.

According to Pranjal Kaila, chief executive officer of Fetus, the creative use of streetwear is generally narrative-driven. "Streetwear and storytelling are combined with a three-act narrative conveyed through one-of-a-kind clothing collection," says Kaila.

Kaila sees streetwear as contemporary attire that defies traditional high fashion conventions, one that is also helped by celebrity sponsorships and limited-edition releases. "Social media platforms like Instagram provide a launchpad for brands to connect with audiences, create communities, and showcase their unique aesthetic. Even streetwear thrives on partnerships between brands, artists, and influencers, fostering creativity and generating

When streetwear meets storytelling

How brands are redefining casual fashion by focusing on self-expression, limited-edition releases and community building, and combining them with immersive tech experiences



New-age brands like Fetus (above), D'yavol X (above, left), VegNonVeg (above, right) and Huemn (top, right) are specialising in a typical style of casual fashion that also focuses on the overall experience for the consumer



excitement. We feel that streetwear is more than just hoodies and T-shirts. It's a race to be current," says Kaila.

Instead of aggressive expansion, Fetus supports sustainable practices and slow fashion. "We want to minimise waste and environmental effects. This allows for limited quantities, preserving exclusivity while avoiding oversaturation. We have a year's worth of 'chapters' (product releases) planned and in production. These chapters will continue to tell a unique story through the digital character 'Fetus', introducing new designs and experiences to consumers," adds Kaila.

Consumers are looking for quality connect with the overall ethos of the brands that they choose to purchase. "Our endeavour of redefining the streetwear segment brings premium quality and luxury products with unique style and aesthetic. We don't mass manufacture but craft products to the highest standards, which ensures that consumers need not settle for anything less," adds Dubey of D'yavol X. While a blackout tee sold in D'yavol X's second drop was priced at ₹21,500, the Mickey drip tee was priced at ₹21,000 and X-ray hoodie at ₹40,000.

A cultural movement

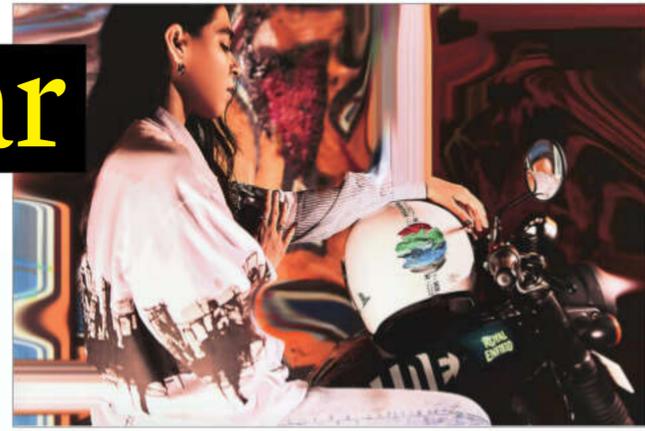
A global phenomenon, streetwear has evolved from its origins in the skate and surf culture of Los Angeles, the hip hop fashion and '80s street art. For this category, the idea is to create something greater than clothes—a movement.

Events like Soledition, a premier sneaker and street festival held in Delhi, have been promoting this cultural movement. This year, the festival hosted a gathering of sneakerheads, basketball players, gamers, musicians, dancers, rappers, graffiti artists, and like-minded street and sneaker culture enthusiasts with immersive experiences. Curated and founded by Siddharth Pal, the festival is inspired by the b-boying and sporting trends of the early 70s and late 80s, and as a platform where like-minded people exchange ideas and immerse themselves.

"Sneakers have evolved to become

more than just a comfortable footwear option. They reflect individuality and creativity, and have become a canvas for self-expression. Soledition is an effort to collaborate with street and sneaker enthusiasts, where they showcase their shared love for the rising street and sneaker culture," says Pal.

Many Indian streetwear brands are now driving the hype culture with innovative design approaches. Delhi-based Almost Gods has designed streetwear depicting myth, identity and cultural expression. Similarly, Huemn, a fashion line that sells in India, the Middle-East, China, Japan, Europe and the US, last year collaborated with Absolut Vodka to embrace progressiveness, inclusivity, and the celebration of diverse narratives. The brand's USP lies in evocative concepts and collaborations—a Pepsi X Huemn vintage printed shirt featuring a digitally



sublimated print with Pepsi bottles represents vintage nostalgia and ups the ante with Huemn's signature oversized fit. Or a collection featuring a 'blood' range of T-shirts, featuring patterns that resemble blood stains.

VegNonVeg, a multi-brand sneaker boutique and street wear brand started in 2016, aims to cultivate pop culture. Biskit is another brand that makes single-edition pieces or a maximum of 21 editions of every style. Every piece is a 'special edition' label and the materials used are carefully considered towards working with organic, recycled, repurposed and deadstock fabrics.

SoleSearch, a brand influenced by hip-hop culture, not only offers premium streetwear and sneakers but also celebrates the passion and creativity of culture enthusiasts with a focus on highly sought-after products. Collaborations and storytelling for products like Nike Air Jordan 1 Low Reverse Black Toe and Taxi and the Nike Dunk Low Panda are the ones that are most sold on the home-grown Indian streetwear label platform, co-founded by Param Minhas, Prabal Baghla and Rannvijay Singha.

The collection includes clothing items such as hoodies, T-shirts, jackets and hats from popular streetwear brands, limited-edition collectibles, including figurines

and art prints that resonate with the street culture aesthetics. "We curate and source limited-edition releases, collaborations, and iconic sneaker models from top brands like Nike, Adidas, Jordan Brand and more. These sneakers are known for their unique designs, premium materials and cultural significance, making them highly desirable among collectors and enthusiasts," says Baghla, co-founder of the brand.

Apart from SoleSearch, UK-based men's fashion brand BoohooMAN has partnered with Myntra to launch over 600 styles of streetwear clothing—graphic T-shirts, hoodies, track pants, and cargo joggers for trend-first generation of fashion-forward men.

Free Society, a multi-brand store that caters to globally curated streetwear and sneakers, launched its first flagship retail store in Mumbai in 2021. It now has a multi-level experiential sneaker and streetwear store in Delhi. It has brand loyalty that includes celebrities like Diljit Dosanjh and Shilpa Shetty, besides stylists and sneaker enthusiasts.

Brands focus on events and engagement to create buzz around the collection. As per Aravind Narayanan, CMO, Fetus, the brand is constantly examining what 'clicks', who are fellow misfits looking for something out of the ordinary.

"We consider ourselves more of an entertainment company than a streetwear brand, creating narratives and experiences that go beyond a mere purchase. Active online forums like Discord and immersive intimate gatherings like 'Invasions' bring in a sense of community. Graphic novels, content partnerships, and product releases, which we refer to as 'chapters', reveals our brand narrative, providing an in-depth level of involvement than conventional marketing strategies," says Narayanan. Fetus' recent 'Invasion' event in Delhi was an audio-visual experience collaboration with Free Society and Pursue Hard Seltzer along with experimental musicians such as Dolorblind, Psnodent, D80, and Tokas and Rounak Maiti.

Another platform for cultivating partnerships between labels and artists, creating limited-edition clothing lines, special product drops, and one-of-a-kind events like live performances in streetwear retailers is Madverse. It brings streetwear and music together to inspire artists and spark a movement in self-expression.

"We see tremendous opportunities, bridging the gap between music and streetwear. Music serves as the soundtrack to a shared experience. Madverse aspires to enhance both creative forms, enable musicians to become cultural icons, and provide fans an immersive and genuine connection to their favourite music by fusing streetwear and music. Streetwear prioritises self-expression, limited-edition releases, and a feeling of community, all strongly rooted in the essence of music. Our partnerships with brands like Solesearch and Superkicks are a testament to our cultural approach," says Rohan Nesho Jain, founder, Madverse.

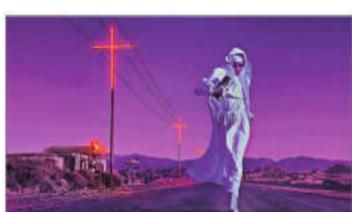
SCREEN TIME

Your entertainment bucket list for this week



ELLEN DEGENERES: FOR YOUR APPROVAL
Netflix
Releases: September 24

GEAR UP FOR THE final stand-up special of Ellen DeGeneres, the iconic comedian and host of *The Ellen DeGeneres Show*. *Ellen DeGeneres: For Your Approval* will serve as an unofficial follow-up to DeGeneres' 2018 special, *Relatable*, which was her first with Netflix. In what is being regarded as an emotional and deeply personal performance, *For Your Approval* will also address the controversy that surrounded her final seasons of *The Ellen DeGeneres Show*.



GROTESQUERIE
Disney+ Hotstar
Releases: September 26

THE 10-EPIISODE series follows Detective Lois Tryon, a woman haunted by a series of heinous crimes that have descended upon her small community. But the more she investigates this case, the more she begins to suspect this murderous spree is personal and that someone—or something—is taunting her. At the same time, Lois is dealing with a strained relationship with her daughter, a husband in long-term hospital care as well as her own demons and battles with alcoholism. The horror series stars Niecy Nash as Detective Lois Tryon, among others.



IMMACULATE
Prime Video
Releases: September 26

CECILIA, A WOMAN of devout faith, is warmly welcomed to the picture-perfect Italian countryside where she is offered a new role at an illustrious convent. But it becomes clear to Cecilia that her new home harbours dark and horrifying secrets. Directed by Michael Mohan and written by Andrew Lobel, the American horror film stars Sydney Sweeney (who is also a co-producer for the movie), Alvaro Morte, Benedetta Porcaroli, Dora Romano, Giorgio Colangeli, and Simona Tabasco, among others.



TAAZA KHABAR S2
Disney+ Hotstar
Releases: September 27

THE FANTASY COMEDY thriller series stars Bhuvan Bam, Shriya Pilgaonkar, Deven Bhojani, Prathamesh Parab and Shilpa Shukla in prominent roles. This time, they are joined by veteran actor Jaaved Jaaferi as the fierce and formidable Yusuf Akhtar. In the first season, we saw how Vasant 'Vasya' Gawade, a sanitation worker, comes across a magical boon that can predict the future. In the new season, the magical element that once aided Vasya seems to have faded, and life has taken a sharp turn for the worse.



LOVE, SITARA
Zee5
Releases: September 27

TARA, A YOUNG INTERIOR designer, decides to work on her relationship with her boyfriend. As the couple travels to Tara's hometown to spend time with her family, their own demons are revealed. The slice-of-life family drama, fronted by Sobhita Dhulipala, is directed by Vandana Kataria and produced by Ronnie Screwvala's RSVP Movies. Rajeev Siddhartha, Sonali Kulkarni, B Jayashree, Virginia Rodrigues, Sanjay Bhutiani, Tamara D'Souza and Rijul Ray round out the cast.

SUNDAY, SEPTEMBER 22, 2024

Fe Lines

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



Tech takes wings at airports globally

Can long queues at airports be a thing of the past?

VAISHALI DAR

CAN WE EVER think of navigating an airport check-in counter without a queue or breezing through security? Airports around the world are upgrading technology to end many such woes.

New York's JFK Airport is working on a \$1.9-billion transformation for the new Terminal One with a 23-gate state-of-the-art terminal for state-of-the-art baggage handling system and new security checkpoints. Pittsburgh International Airport is building a new terminal with more streamlined ticketing stations and baggage claim systems.

In July, the Airport Authority Hong Kong (AAHK) introduced a new smart security screening system at Hong Kong International Airport (HKIA). The new system will be put into service in phases but HKIA will be the world's first to operate smart security screening channels in the entire airport. Passengers using the new smart security screening channels can keep their electronic devices, including laptop computers and mobile phones, as well as liquids, aerosols and gels in their carry-on luggage, without having to take them out for screening as required by existing protocol. The streamlined procedure is enabled by the latest 3D and 360-degree CT-based X-ray scanning technology, as opposed to the existing system's 2D capability. The new system also includes other passenger-friendly functions like auto tray recirculation, in-built tray sterilisation, and automatic alert to passengers for uncollected items on the tray.

"The upgraded security screening not only enhances overall screening performance, but makes mandatory airport procedures pleasant to passengers, with the existing aviation security standards and requirements remaining intact," says Steven Yiu, executive director, airport operations, AAHK. Shanghai Pudong



A smart security screening system at the Hong Kong International Airport allows passengers to keep their electronic devices, liquids and gels in carry-on luggage without taking them out for screening

International Airport, one of the busiest international hubs in China, is soon installing SITA's common-use self-service bag drops (SBD) and kiosks for foreign airlines and their passengers to speed up passenger processing. SITA Airport IT specialises in innovative and cost-efficient communication and IT solutions for the aviation industry. There will be deployment of 52 kiosks and 14 SBDs across the airport, allowing international passengers to independently check in early before counters open. Sumesh Patel, president, SITA APAC, says, "As air travel booms globally, and airports see a massive surge in travellers, there is an increased need for technology that can speed up the boarding process, reducing delays and traffic for passengers."

Even airlines are pitching in. British Airways (BA) has unveiled a \$8.9-billion investment in artificial intelligence-aided baggage handling, and a new website. Back home, Kempegowda International Airport is preparing for a ₹200-crore overhaul of its air traffic control facilities to integrate advanced technologies. Delhi International Airport, a GMR airport infrastructure-led consortium, opened its revamped

Terminal 1 last month with 'Q Buster-Mobile Check-in service' for enhanced pax experience. This will help passengers avoid long queues at check-in counters, besides automated tray retrieval system, aerobridges, check-in counters including self baggage drop kiosks, etc. Recently, Adani Airports Holdings (AAHL), a subsidiary of Adani Enterprises, launched an app, aviio, to access real-time data and updates on security checks, wait times, gate change and bags on belts. "This app is all set to transform the way passengers transit through airports. It will help AAHL improve capacity planning, operational efficiencies and real-time resource management" says Arun Bansal, CEO, AAHL.

The government's DigiYatra facility using facial recognition technology to streamline terminal entry and security clearance at airports is now available at nine Airport Authority of India (AAI) airports — Bhubaneswar, Coimbatore, Dabolim, Indore, Bagdogra, Ranchi, Patna, Raipur and Visakhapatnam — for contactless experience at entry points, security checks, and aircraft boarding making the process hassle-free and paperless.

TECH-NOW-LOGY

Hi, meet my AI friend

Personalised virtual friends could be your ideal mates

GARIMA SADHWANI

NO MATTER HOW much you love your friends and enjoy their company, sometimes fights with them are bound to happen — over issues that could be big or small. For instance, when they don't feed into your delusion that one day you can marry your favourite actor, or when they disagree with you on life altering things like how much water you should put while cooking instant noodles.

But did you know that artificial intelligence has a solution for this that's pretty close to perfect? No, it won't make your friend smarter. However, it can help you make a smarter friend — AI itself.

AI applications like Replika, EVA, Talkie, Botify AI, Candy AI, Nomi, Genesis, Character AI, and Kindroid allow you to create virtual friends, from scratch — appearance, personality, and what not. You even get to give your friends interesting back stories and design them however you wish to. You can craft how they look, how they dress, how they sound, what accent they have, what college they went to, who all are in their family, and more to get a life-like feel, if you wish. You can find free versions of these applications on AppStore and Play Store both.

The amusing part is that after you've fed your virtual friend information about themselves and about your life, you can more often than not carry out normal conversations with them like you do with your friends. The information you give the bot and the way you talk to it, trains it to respond better to you and speculate what you might say next to keep its answer ready.

Because everything you say is used to



train the platform and then give the best response possible, your AI friend actually listens to everything you say very closely — which, if reciprocated by you, can make for an engaging conversation on topics you might genuinely like.

You can ask them for their advice on your outfits or their opinion on your romantic life, and AI will not disappoint you (unless your sense of styling and dating choices are both trash, but that's another conversation).

If you just want to figure out your own behaviour in social settings, you can either personalise the bot with very similar interests or design an AI friend that's the complete opposite of you, and see how each of those conversations go.

However, no matter how life-like, you should also recognise that an AI friend won't be able to provide any significant help when it comes to your emotional needs. On the other hand, it would be able to address you with much more ease when you ask practical or everyday questions, like movie suggestions, the

best cafe to have dinner at, etc. And of course, it can help brush away your loneliness.

This last point, though, becomes especially important then because 1 in 4 people in the world have been reported to feel lonely, according to a 2023 Meta-Gallup survey. Having a virtual friend you know you can also speak with, who'll always listen to you, and who won't judge you (because it probably isn't trained to), then becomes someone you can slowly rely on.

In fact, Tony Prescott, professor, cognitive robotics, University of Sheffield, writes in their new book, *The Psychology of Artificial Intelligence*, "In an age when many people describe their lives as lonely, there may be value in having AI companionship as a form of reciprocal social interaction that is stimulating and personalised."

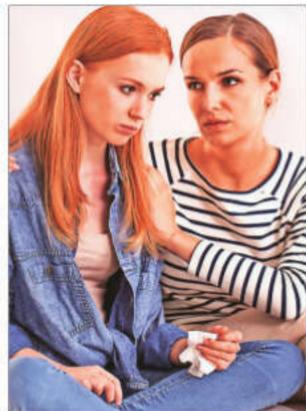
So, does this mean that everytime a friend disagrees with me, I'll run straight to AI to have someone solidify my (probably) incorrect beliefs? You bet!



THERAPY SPEAK

Decoding what the internet thinks these phrases mean versus the reality

By Garima Sadhwani



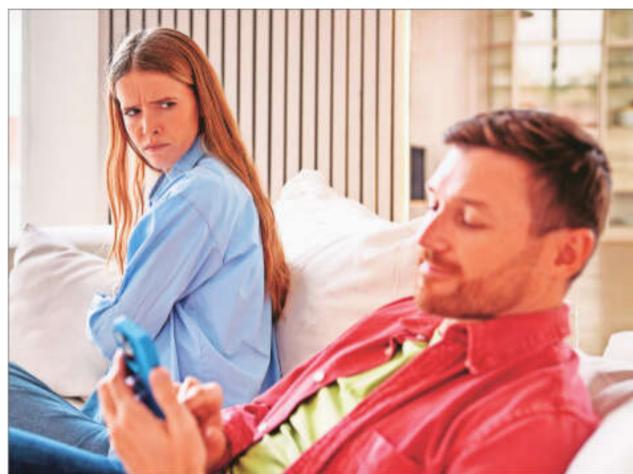
Trauma bonding

Is it trauma bonding when you become friends with someone because you both hated math in school? The internet would have you think so. However, a 1993 study titled *Emotional Attachments in Abusive Relationships* explains that trauma bonding is "the notion that strong

emotional attachments are formed by intermittent abuse." Trauma bonding is when a victim, foiled in a cycle of abuse, still feels a deep sense of attachment with their abuser or the person causing them harm. This is why just stepping out of or breaking a toxic relationship feels difficult, because you feel attached to your abuser and the false sense of security that they might be enveloping you in, experts have pointed out.

Trauma dumping

Trauma dumping, according to Newport Institute, is the act of sharing or continually repeating traumatic stories from one's past without caring about the mental space of the other person, the relationship you share with them, and doing so in settings that might be inappropriate or without giving the listener enough context. However, the internet tends to often confuse it with 'venting' which you could be doing with a friend, generally complaining about life. The thing with trauma dumping, though, is that it can be an unpleasant experience for both the person doing it and the person at the receiving end. The person talking about their trauma might be left with the feeling of guilt or for having 'overshared' at the end of the action. The person listening to this might not have the emotional or mental bandwidth to have process the information and they could feel guilty for not comforting their friend.



Gaslighting

While gaslighting in layman terms is used to describe situations where someone makes you doubt your version of reality by lying, the actual psychological definition is used for extremely severe or intense cases. According to the American Psychological Association, to gaslight is "to manipulate another person into doubting their perceptions, experiences, or understanding of

events" to an extent that it could induce mental illnesses. An example of gaslighting can be when someone is deflecting accountability or refusing to take the blame for their actions, while simultaneously trivialising your emotions or your version of a story. Interestingly, gaslighting doesn't just happen in personal or romantic relationships, but can happen even in professional settings since a power dynamic is what usually lies at its core.



Love language

Words of affirmation, physical touch, acts of service, receiving gifts, and quality time — these five 'love languages' have taken over the internet. These were first described by Gary Chapman in his debut book in 1992 as ways of experiencing love. However, experts have ascribed that people receive and show love in different ways that go beyond these five categories and that might change as they grow in life. The other side of the love languages theory is also that these are too broad to be considered accurate in many contexts, psychologists have pointed out.

Manifestation

If you're on Instagram, you'd recognise how excessive the usage of the term 'manifestation' is. If the influencers are to be believed, you can manifest anything by 'verbalising' it or 'sending good energy out in the universe'. However, manifestation in psychology is wanting or desiring something so much that you subconsciously start working towards achieving it. It, in essence, works on the same principle of 'fake it till you make it', or 'believing something into existence'. However, what one has to remember that actually working towards the goal is the only way of achieving it.



Well Being

SUNDAY, SEPTEMBER 22, 2024



NO IN-HOUSE MANUFACTURING

The human body does not produce calcium at all. You either have to consume it through food or take calcium supplements because it's essential for your bone and teeth health.

GARIMA SADHWANI

The stinging truth

With emerging pathogens like SARS-CoV-1 and monkeypox, do we need to re-evaluate the vaccines we get, particularly for adults?



EARLIER THIS MONTH, India recorded its first confirmed case of mpox. A young man upon returning from a foreign country had to be admitted to Delhi's Lok Nayak Jan Hospital where he was treated for the viral disease.

Mpox cases, caused by the monkeypox virus, have been on the rise globally in the past few weeks. On August 14, the World Health Organization (WHO) declared mpox a Public Health Emergency of International Concern (PHEIC) for the second time in the past two years, after a new strain of the virus - clade 1b - was identified in the Democratic Republic of Congo.

While there are vaccines available against mpox - modified vaccinia Ankara, LC16m8, JYNNEOS or Imvanex, and ACAM2000 - they are not widely available in India since they have not yet been approved for public use.

Considering the severity of the disease and the manner in which it's making its way across the globe, more and more health experts have been advocating for immunisation against mpox.

The good news here is that experts have highlighted that people who have taken a dose of the smallpox vaccine "may have some level of cross-protection against mpox," Dr Suranjit Chatterjee, senior consultant for internal medicine, Indraprastha Apollo Hospitals, told FE.

However, the other side of the coin is that since smallpox was globally eradicated in the 1970s, the vaccine used against the disease was also removed from the mandatory immunisation schedules.

This, then, brings up an important question - do we need to revise our vaccination programmes to protect our populations from growing health risks?

Rethink immunisation schedules

As of now, when it comes to protection against prevalent diseases, Dr Gagandeep Kang, a renowned virologist, points that our immunisation schedules are only directed at children and pregnant women - with Covid being the only exception as a vaccine meant for all adults as well.

But what's needed going ahead is a revision of these very schedules. Dr Kang says, "We really need to think about life-course immunisation, which covers occupational, geographic and age-related risks - which vaccine does each person need based on what they do, where they live, and who they are - this will ensure that as a society we are maximising the value of prevention by protecting our people."

For instance, cholera outbreaks are common in eastern India, so that should be addressed in the region. Dr Kang adds that influenza and pneumococcal vaccines should be targeted towards the elderly, pregnant women, and newborn babies.

In fact, the WHO stated earlier this month that the year 2023 saw a 13% increase in cholera cases and 71% increase in deaths due to the disease, as compared to 2022.

Dr Jatin Ahuja, senior consultant for infectious diseases at Delhi's Indraprastha Apollo Hospital, agrees. While our paediatric vaccination schedules are up to date, when it comes to the adult immunisation programmes, they

are not treated with adequate seriousness, he says.

"You would rarely see adults taking vaccines for HPV, Hepatitis A, chickenpox, shingles, or H1N1 - which are all preventable illnesses. Similarly, even though the Tetanus and adult Diphtheria vaccines are mandated by the WHO to be taken every 10 years, people only get the shots when they have an injury," says Dr Ahuja.

This attitude needs to change, he emphasises. There's a lack of awareness that persists about vaccination in adults. Dr Ahuja says that even if doctors try to educate individual patients about the

need to get vaccinated, people who might be leading healthy lives are usually reluctant to them, seeing vaccination as an "unnecessary expense."

The way to go about then is increasing awareness and emphasising on it. However, that should just be the starting point. There also needs to be government intervention. Dr Kang tells FE, "The National Technical Advisory Group for Immunisations has already recommended HPV and typhoid vaccines to be introduced in the national immunisation programme about two years ago. These vaccines should be introduced as

soon as possible since both vaccines are already available and made in India, but are used only in the private sector."

'No need to revive any vaccines'

But while these experts emphasise that some additions be made to the vaccination schedule, do they also recommend that we revive certain vaccines - like smallpox, for instance, which can help protect against mpox?

No, they say. Dr Kang explains, "We are fortunate that smallpox vaccines seem to protect quite reasonably against mpox and can therefore be used. However,

there is a limited supply of vaccines and they should be directed to the people and places where the risk of mpox is high."

She adds, "India may see a few imported cases of mpox, but it is not expected that we will see a very large number of cases because of the mode of spread of mpox, which requires close or intimate contact with infected persons or items used by the infected persons. There is no need for mandatory vaccination for mpox."

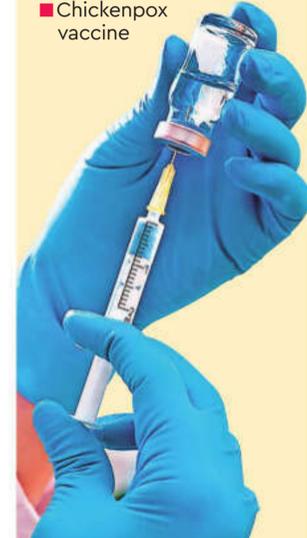
Vaccines are developed to be given to healthy people, so the bar for safety is high, says Dr Kang. "The risks of vaccina-

WHO-mandated vaccines

- Bacillus Calmette-Guérin
- Polio oral vaccine
- Hepatitis B vaccine
- Inactivated poliovirus vaccine
- Pentavalent vaccine
- Rotavirus vaccine
- Pneumococcal conjugate vaccine
- Measles and rubella vaccine
- Japanese encephalitis vaccine
- Diphtheria pertussis and tetanus vaccine

Optional vaccines

- Cholera vaccine
- Influenza and H1N1 vaccine
- HPV vaccine
- Hepatitis A vaccine
- Chickenpox vaccine



tion have to be far outweighed by the benefits if a vaccine is to be used. Before any vaccine is introduced into public or private markets, these risk-benefit assessments are done (sometimes many times and by many groups) and only then do vaccines get recommended," she says.

An additional aspect that is not often discussed when thinking about the safety of vaccines, is safety monitoring and communication. "If you are told that a vaccine might have side-effects and to go to a hospital immediately if you see them, then care to handle the problem can be more effective," adds Dr Kang.

Do you need that supplement?

Know how overdose of vitamins, mineral supplements can be harmful

FE FEATURES

MANY PEOPLE TAKE to self-medication with vitamins and mineral supplements. But these may not be good for you in some cases. For instance, calcium if taken in addition to what your body needs, can cause many health problems. Dr Rakesh Gupta, senior consultant for internal medicine at Indraprastha Apollo Hospitals, says calcium supplements are primarily intended for individuals who cannot meet their calcium requirements through dietary sources alone. They are particularly recommended for:

- Postmenopausal women at risk of osteoporosis
- Individuals with low calcium intake, like lactose intolerant or vegan people
- People with certain medical conditions that affect calcium absorption, like Crohn's disease or celiac disease
- Those taking medications that interfere with calcium metabolism, such as long-term corticosteroids
- Young adults who haven't achieved peak bone mass
- Pregnant and breastfeeding women

with increased calcium needs

While senior citizens often take calcium supplements, it is important to note that the benefits and risks can vary depending on the individual.

The decision to supplement should be made in consultation with a healthcare provider, who can assess factors such as diet, lifestyle, and existing health conditions.

Calcium supplementation is not a one-size-fits-all solution and should be tailored to individual needs, considering age, gender, and overall health status.

Who should avoid such supplements?

- Certain individuals should avoid calcium supplements:
- People with a history of kidney stones, as excess calcium can increase the risk of stone formation
- Those with hypercalcemia or conditions that predispose them to hypercalcemia, such as hyperparathyroidism or certain cancers
- Individuals with a high risk of cardiovascular disease, as some studies suggest a potential link between calcium supplements and increased



heart attack risk

- Those taking certain medications, including calcium channel blockers, antibiotics, and thyroid hormones, as calcium can hamper their absorption
- People with absorptive hypercalcaemia, a condition where the body absorbs too much calcium
- Individuals with adequate calcium intake from dietary sources
- Those with a history of prostate cancer, as some research suggests a potential link between high calcium intake and increased risk of aggressive prostate cancer

It is crucial to consult a healthcare

provider before starting any supplement regimen, especially for those with pre-existing medical conditions or taking other medications to determine if calcium supplementation is necessary and safe.

What are the ill-effects of hypercalcemia?

- Hypercalcemia, or elevated blood calcium levels, can have various ill effects on the body:
- Excess calcium can lead to kidney stones and, in severe cases, kidney failure
- It may cause irregular heartbeat

(arrhythmia) and contribute to calcification of blood vessels, potentially increasing the risk of heart disease

- Nausea, vomiting, constipation, and abdominal pain are common
- Confusion, lethargy, fatigue, and in severe cases, coma
- Paradoxically, hypercalcemia can weaken bones and cause muscle weakness
- Depression, anxiety, and cognitive impairment may occur
- It can interfere with the function of the parathyroid glands and affect hormone balance
- Excessive calcium can lead to increased urination and dehydration
- Pancreatitis and peptic ulcers may develop in some cases
- In severe cases, it may cause menstrual irregularities in women and low testosterone in men

The severity of these effects depends on the degree and duration of hypercalcemia.

Chronic hypercalcemia can lead to more serious long-term health consequences, emphasising the importance of proper calcium balance and medical supervision when using supplements.

Which are the other supplements—minerals, vitamins—that should be taken only under medical guidance and can have harmful effects?

- Several supplements should be taken only under medical guidance due to potential harmful effects:
- **Iron:** Excessive iron can lead to organ damage and increase the risk of heart disease and diabetes
- **Vitamin A:** High doses can cause

liver damage, birth defects, and increased fracture risk

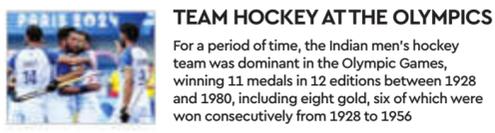
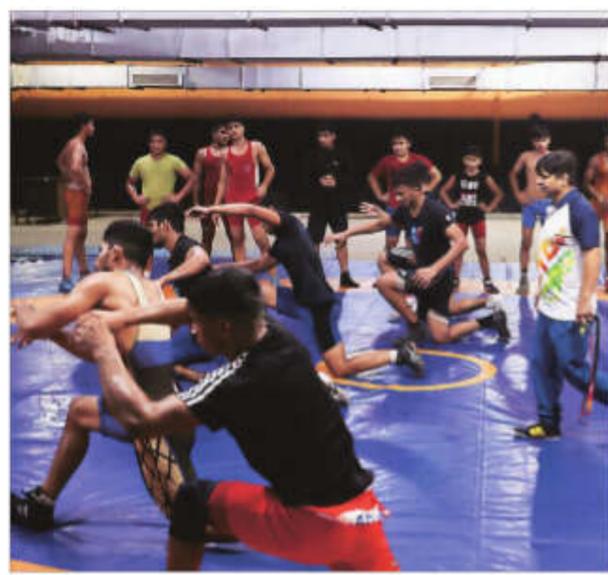
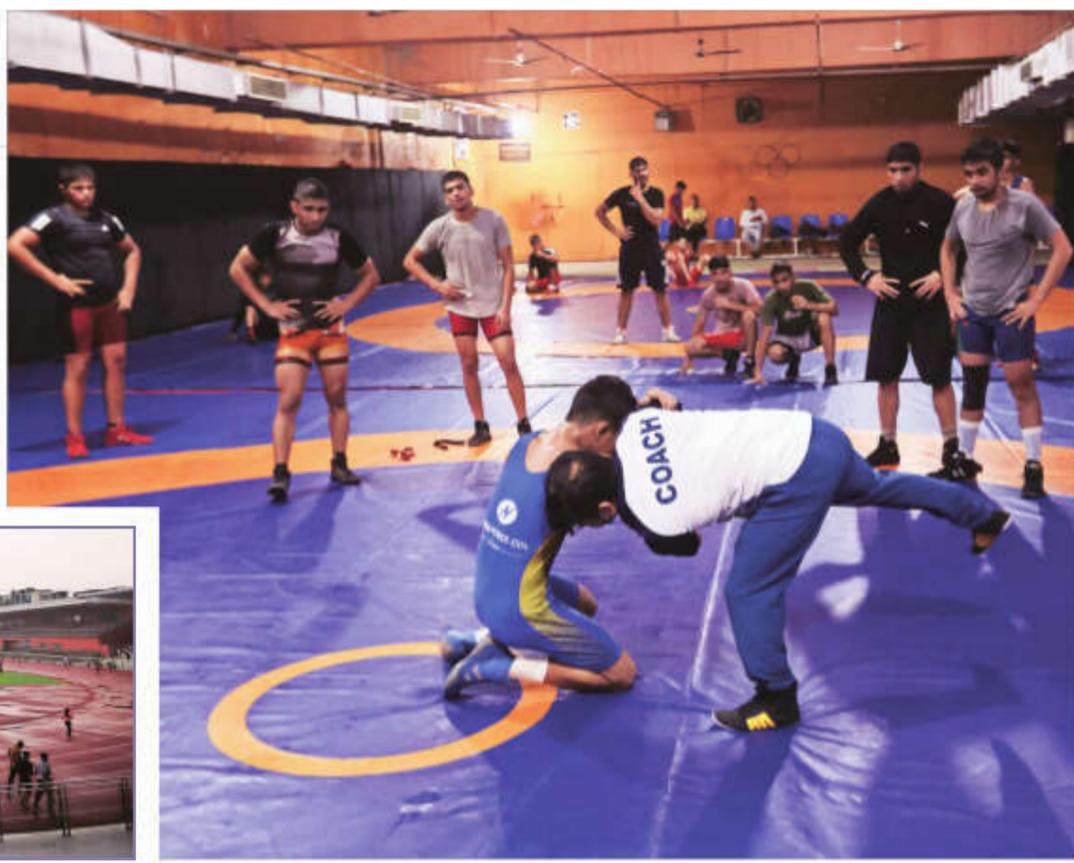
- **Vitamin D:** Over-consumption can result in hypercalcemia and associated complications
- **Selenium:** Excess intake may increase the risk of diabetes and certain cancers
- **Zinc:** High doses can interfere with copper absorption and impair immune function
- **Vitamin B6:** Excessive amounts can cause nerve damage and skin lesions
- **Niacin:** High doses can cause liver damage and increase the risk of diabetes
- **Vitamin E:** Large amounts may increase the risk of bleeding, especially in those on blood thinners
- **Potassium:** Excess can lead to heart arrhythmias, kidney problems
- **Magnesium:** High doses can cause diarrhoea, nausea, muscle weakness
- **Iodine:** Excessive intake can disrupt thyroid function
- **Folic acid:** High doses may mask vitamin B12 deficiency and potentially increase cancer risk in some individuals

These supplements can interact with medications, exacerbate certain health conditions, or cause toxicity when taken in excess.

It is crucial to consult a healthcare provider before starting any supplement regimen, especially for those with pre-existing health conditions or taking medications. The provider can assess individual needs, potential risks, and appropriate dosages based on age, health status, and other factors.

Spotlight

SUNDAY, SEPTEMBER 22, 2024



Chhatrasal Akhada, located on the premises of Chhatrasal Stadium in the Model Town area of Delhi, has been grooming budding wrestlers to become champions for over three decades now. The akhada attracts wrestlers from across the country, and currently houses around 160 youngsters

Coaches (above) and trainees (left) at Chhatrasal. The environment at the akhada is of belongingness and brotherhood, and displays ample instances of the guru-shishya parampara

SATPAL SINGH, WRESTLING COACH & FOUNDER OF CHHATRASAL AKHADA

COLISEUM OF CHAMPIONS

With a legacy of producing Olympic medallists and a rigorous training regimen that blends tradition with modernity, Chhatrasal Stadium in Delhi is a sought-after name in the wrestling world. Here's how the sporting facility is acing the akhada game

It is easy to say that a medal is guaranteed from Chhatrasal, but discipline is the key here. We fixate on regular practice and discipline at the akhada



LALIT KUMAR, WRESTLING COACH

medal spree alive is not easy though, says coach Lalit Kumar. "It is easy to say that a medal is guaranteed from Chhatrasal, but discipline is the key here. We fixate on regular practice and discipline at the akhada... Tokyo Olympics silver medallist Ravi Kumar Dahiya also came to Chhatrasal when he was just 10 years. He is now working as an assistant director in the education department of Delhi government posted at the stadium. Recovering from a knee injury, he is also focusing on his fitness. One of the most important aspects of the culture of the akhada, he highlights, is that of togetherness. "Whether one is a medallist or someone new, they practice together. Achievers and champions share their knowledge and motivate the rest. The young wrestlers learn from the achievers. When they bring medals, it reassures them that they are doing something right," he adds. The institutional knowledge of learning new techniques is the result of a system put in place by the team of coaches, says Satpal, "Coaches make them (medallists) stand on the mat and ask what new technique they learned and ask the young wrestlers to observe." This culture of sharing knowledge and techniques is interwoven in the ecosystem of Chhatrasal.

where only vegetarian food is cooked on a clay stove. Their diet is based on milk and ghee, following the system put in place by founder Satpal, who is a big proponent of 'ghee, doodh and desi ghee ka khana'. Cooking on a clay stove is a conscious choice, he says, because it retains more nutrients compared to a gas stove. It's a residential academy where wrestlers and some coaches live in the rooms constructed in a portion of the stadium. Each small room with an attached bathroom and a tiny kitchen is shared by at least 10 wrestlers. Some wrestlers who have won medals share rooms with just two others. Vicky Chahar, a 25-year-old heavyweight category wrestler from the Indian Air Force, also preparing for the Olympics, has been living at the stadium for eight years. He has brought laurels for the country in the Asian Games and the Commonwealth Games and shares the room with two other wrestlers. He considers this facility much better than other akhadas where there are issues of electricity and water. "In wrestling, struggle is important to toughen up," coach Gulia believes. A seven-storey hostel is being constructed near the stadium which, the coach says, will be operational by next year. In terms of facilities, we will be on a par with international standards, comments Ravi. A strict routine is followed at the akhada focused on rigorous training. Discipline is key and no distractions are allowed, including the use of mobile phones. Only senior players and those who work have been allowed phones. The routine of Olympians, which includes individual practice of at least two-and-a-half hours daily beyond the sessions, invokes a sense of competition among those whose eyes are focused on the Olympic medals. Coaches say they get up at 4.30 every morning, train and practice till 9 am and then gain from 4 pm till 7.30 pm to be able to sleep by 10.30 pm. The training includes running, sprints, utah-baitah (squats), pull-ups along the hanging ropes, sparring on the mat, physical exercise, strength training at the gym, and 100-200 gm of badam milk twice a day. Take a stroll outside the rooms and you can see milk spilled over the ground as children prepare them on their own in the mortar. This is the routine that is followed daily. They also take tuition classes and study in the nearby schools and colleges.

Some also have jobs. The young wrestlers participate in school-level championships to help raise funds. They compete with each other weekly to assess their progress and keep tabs on their weight. Coach Ashok Sharma says it's the teamwork that brings success and everyone is involved in preparing a wrestler—some provide motivation, some help with training, and others with coaching. For instance, Harful Gulia, a Commonwealth Games gold medallist who now works with the Air Force and was Sushil's sparring partner, came to Chhatrasal with the aim of an Olympic medal but could not achieve it. He, however, helped Aman in his bouts. He is one among the many senior wrestlers who help train wrestlers like Aman. The environment at Chhatrasal is of belongingness, guru-shishya parampara, and brotherhood. The wrestlers consider their coaches as gurus, touch their feet whenever they spot them, and follow their words.

We have won silver and bronze medals at the Olympics, only gold remains. I will fulfill that dream too. We are undergoing rigorous training for 3-4 hours daily



RAUNAK DAHIYA, WRESTLER & OLYMPIC MEDAL HOPEFUL

Financial support Coaches say they have been getting support from the government as it is a government-funded facility. The government also supports Olympic probables under the Target Olympic Podium Scheme (TOPS) which was started in 2014. Dutt, who now runs his academy named after him with coach Ramphal Mann (one of the early coaches of Chhatrasal) at the helm, says this helped change the wrestling scene in India with the 2016 Rio Olympics. Under the scheme, the Olympic probables are selected and provided with financial support with a ₹50,000 monthly stipend along with foreign training, international competition, equipment, and coaching camp. The Haryana government also offers ₹6 crore to Olympic gold medallists, ₹4 crore to silver medallists and ₹2.5 crore to bronze medal winners. Sports foundations like OGQ and JSW have also been sponsoring wrestlers. However, this is like feeding someone who is already full, says Dutt. He flags the problem of unorganised funding and sponsorships in wrestling and the lack of them at the grassroots level. "Not all wrestling academies in the country have proper diet and mess facilities. Some individual kids might get sponsorship but the benefit doesn't go to the akhada academy," he says. Many private akhadas in the country manage funds on their own. Dutt used ₹5 crore given by the government as an Olympian to buy land and build his academy. He emphasises the need for private investments in wrestling at the grassroots level.

Destination 2028 Paris Games may have recently got over but at Chhatrasal, preparations are on in full swing for the 2028 Games in Los Angeles, US. Aman says he will focus on his defence and leg attack. "At Chhatrasal, one doesn't have to think about Olympic medals, it's a given fact that medals have been coming from this stadium consistently, so we will also be able to win. We are thinking along the lines of bringing a gold, medal is anyway a sure thing," says Aman. This feeling resonates with all the wrestlers who are preparing with just the Olympics in mind. Coaches and existing medallists alike say it's unpredictable to name the medal hopefuls for 2028 as a lot can happen in four years. However, they say there are 17-18 wrestlers who have the potential to qualify for the Olympics, including existing Olympians Aman, Ravi and Deepak Punia. Coaches have high hopes from a young wrestler Raunak Dahiya, who recently won his second medal with a bronze in the Greco-Roman 110 kg category at the Under-17 World Wrestling Championships in Jordan. "We have brought silver and bronze medals, now only gold remains. I will fulfill that dream too," says Raunak, as he explains how coaches are making them undergo rigorous training for 3-4 hours daily in the morning and evening. "This boy will do great things for the country and bring medals," coach Javir is confident, pointing out how getting a medal in the heavyweight category is difficult and he has won medals in both freestyle and Greco-Roman. "It's a rare capability in any wrestler." Meanwhile, Ravi, who faced Aman during the trials in the 57 kg category, says there are chances that his weight category can change by the end of this year, and he'll plan his strategy for the Olympics accordingly. "I'll try to do better than silver," he hopes. What is the strength of Indian wrestlers? The stamina. "We strive to play the complete 6-minute bout." Coach Lalit says there are at least five young wrestlers in the 57 kg alone and there can be more in the next four years. Other than Raunak, he talks about wrestler Ankush who won gold in the U-17 Asian Wrestling Championships in the 57kg freestyle and a bronze medal in the recently concluded 2024 UWW U20 World Championships. "These are new wrestlers. If they do good at the junior level, they will do well at the senior level too. At the next trial, anyone can compete with Aman because they are working hard. It depends on what performances happen in the four years and at the trials," he says. Children have to start young, says Olympic medallist Yogeshwar Dutt and a former student of the akhada. "They learn the basics by the time they become seniors and then they can focus on their performance and techniques." Perhaps this is why they flock to Chhatrasal to learn from the best.

Satpal Singh, also known as Guru Satpal among his students, is the man behind Chhatrasal Akhada, an institution that he founded with Ramphal Mann, aka Guru Ramphal, and Pradeep Sharma on the premises of Chhatrasal Stadium in Delhi in 1988. Later joined by fellow coach Virender Singh in running the akhada, the 69-year-old Padma Bhushan awardee is better known for coaching Sushil Kumar and Ravi Kumar Dahiya, who won Olympic medals for the country in Beijing 2008 and Tokyo 2020, respectively. A former wrestler—he was a gold medallist in the 1982 Asian Games and a bronze medallist in the 1974 Asian Games—Singh talks about the importance of guru-shishya tradition, India's wrestling medal tally, government support, Chhatrasal's journey so far, and more, in an interview with Rewati Karan. Edited excerpts:

How do you look at Chhatrasal's journey since its inception? I wanted to bring an Olympic medal for my guru Hanuman ji (Vijay Pal Yadav), for

WHEN WE USED TO DO PRESS CONFERENCES AND INTRODUCE SUSHIL KUMAR AND YOGESHWAR DUTT AS OLYMPIC MEDAL HOPEFULS, PEOPLE FROM THE MEDIA USED TO LAUGH. WO KEHTE PAHALWANJI TOH OLYMPIC SE NEECHE BAAT HI NAHIN KARTE



which I did not accept a Rajya Sabha nomination by then PM Rajiv Gandhi. I just asked him to help me get appointed as a deputy director in the education department of the Delhi government in 1983. From just five-six students initially—with the support of my friend Ramphal Mann, later joined by Pradeep Sharma—the number eventually reached 100. Today, we have around 200 students and six Olympic medals—of a total of eight in wrestling—on our credit. I got two rooms opened in the 1990s for students to live in, but it is still running without government permission. However, medals are coming now and the government is building a hostel worth at least ₹25 crore for the wrestlers. How has the government's support been? The government had given me complete freedom to run the akhada. Former Delhi CM Sheila Dikshit would tell me to do whatever I thought was right to win medals. I would make her meet young Sushil and Yogeshwar then and say they had the potential to win Olympic medals. She would leave everything else amid her work and give them blessings. The present government has provided a lot of money for training. The education department has been immensely helpful. I am lucky to be a part of the change and achieve what I had dreamt for the akhada. I had just one self-interest—Olympic medal. How important is the guru-shishya tradition? The guru-shishya tradition is very important for inculcating discipline in the students. I'm known to be a strict coach. My students respect me even to this day. If the guru is good, the team is good, and results yield. I remember telling Sushil and Yogeshwar's parents to not let them join CPFF and I took care to help them get another job. I am proud that their parents listened to me. They won Olympic medals and changed the direction of Indian wrestling. How many more akhadas like Chhatrasal are required to improve India's wrestling medal tally? Why only one Chhatrasal? There should be many more institutions, all better than Chhatrasal. All it requires is to take responsibility, just like I did for Chhatrasal. Akhadas are to toil hard, and the Wrestling Federation of India should take responsibility and ensure more support to the akhadas. It's the federation's job to appoint permanent coaches and hold them accountable to understand why the medals are not coming. I took the risk on my shoulders and ran the akhada without permission. There was resistance from officials too. If any mishap would have happened, it would have been my responsibility. I implore all the akhadas and coaches in the country to work hard with a single goal—to win a gold medal in 2028. If they need any help from Aman (Sehrawat) or me, we are there to support them.

REWATI KARAN WHEN IT COMES to getting his two teenaged grandsons to rigorously train for wrestling, Rajendra Singh's choice of akhada is clear. "Hamaare yahaan hase akhadamiyaan hain, ham ise wahaan nahin karvana chahte. Karayenge toh yahan se, hanenge toh yahan se," says the 68-year-old second-generation wrestler who chaperones the two youngsters every day from Sonipat in Haryana to Chhatrasal Akhada in the national capital. Loosely translated, Singh's comment means: "We have many wrestling academies at our place (in Sonipat), but we don't want to get them trained there. We will get it done here; they will become (champions) here." Singh's resolve is not unfounded. Chhatrasal Akhada, located on the premises of Chhatrasal Stadium in the Model Town area of Delhi, has been grooming budding wrestlers to become champions for over three decades now. With a legacy of producing Olympic winners—six of the eight wrestling medals so far, to be precise—and a training regimen that blends tradition with modernity, the akhada attracts wrestlers from far and wide, currently housing over 160 youngsters. In fact, the winning streak has been consistent since Sushil Kumar broke the 56-year-long drought with his bronze medal in the 2008 Beijing Olympics. Cut to the 2024 Paris Olympics, Aman Sehrawat—who lost his parents as a child and later made Chhatrasal his home—became the youngest Indian wrestler to win an Olympic medal. "I am happy but not satisfied with a bronze medal. I want to win a gold for the country. I started planning for 2028 the moment the Paris bout was over," says Sehrawat, as he sets his sights on the 2028 Los Angeles Olympic Games. Sehrawat came to Chhatrasal at a young age of 10 years. He had no one in his family to support him financially as he lost both his parents within six months of arriving at the stadium. There, he sought support from

senior wrestler and friend Sagar Phalswal and got inspiration from akhada founder Satpal Singh and the first Olympic medallist from the stadium, Sushil Kumar, besides guidance from coaches. "Aman ne Bharat ki kushhi ko ek aise mukam par pahuncha diya ki wohi charcha ho rahi hai ki Chhatrasal mein aisa liya hai (Aman has raised the bar of Indian wrestling to such an extent that everyone is wondering what is the deal with Chhatrasal)," says a beaming Satpal Singh, 69. Wearing his iconic hat and sitting in the living room of his residence in Delhi, the Padma Bhushan awardee narrates the story of how the nursery of Indian wrestlers grew since India's Olympic medal in 2008. The tempo, pace and pitch of his voice start gaining momentum as he goes on to talk about the Olympic medallists, calling upon around 1 lakh akhadas of the country and their coaches to aim for nothing less than a gold medal for 2028. Obviously, it's been a long journey for Chhatrasal to beat the naysayers and now only a gold medal is left to be achieved. "Tab toh kuchh bhi nahi tha, mitti mein thi (There was nothing then). When we used to do press conferences and introduce Sushil (Kumar) and Yogeshwar (Dutt) as Olympic medal hopefuls, people from the media used to laugh. Woh kehke pahilwanji toh Olympic se neeche baat hi nahin karte (They used to say I wouldn't talk about anything less than an Olympic medal)," Satpal recalls. Quest for success Satpal Singh was a national champion for 16 years. He achieved international success at Commonwealth Games, winning three silver medals in 1974, 1978 and 1982, respectively. In Asian Games, too, he improved his performance at successive

games, winning a bronze in 1974, a silver in 1978 and peaked with a gold in 1982. Satpal also represented India at two Olympic Games—Munich in 1972 and Moscow in 1980. However, he failed to win a medal. That propelled him to establish the akhada. "I wanted to do something for Indian wrestling. The longing for an Olympic medal, which my guru Hanuman ji (Vijay Pal Yadav) had dreamt of, was burning in my heart," he says. Founded in 1988, the humble stadium in Delhi's Model Town has now become a go-to place for budding wrestlers, not just from Haryana and Delhi, but also from Uttar Pradesh, Maharashtra, Telangana and Karnataka. Ask anyone why they came to Chhatrasal, and they would promptly say—to win an Olympic medal. In fact, it's the institutional knowledge that makes Chhatrasal what it is today. Satpal says Sushil's 2008 watershed moment changed the direction of Indian wrestling. He says Aman, too, trained with Sushil and continues to inspire the wrestlers at the stadium. However, keeping the

A nursery of winners Enter the gate and take a right turn—the way to the parking lot of the stadium is where the young wrestlers practice on the rope hanging down from the iron rod supporting the ceiling of the ramp. In the evening and morning, wrestlers can be seen training hard, going all the way to the top where a big poster celebrating Aman's recent victory has been put up. Walk a little more and at the entrance of the parking lot, there is an akhada on the left where heavyweight wrestlers practice, and a tiny door right in front leads up to a big portion of the area which has been separated to appear like a big hall. This is where mats have been kept along with the gym equipment. The wrestlers spend their maximum time here. When this report visited the area, it was raining and leakages could be seen from the roof with buckets placed to contain the water. They spar on the mat, pull up along the hanging ropes on the ramp, and play basketball outside. Some of them, whose practice gets over, go back to their rooms. Children as young as 10 make their badam milk in the mortar and have juice at a small stall installed near their rooms. In the corner is a small mess

Yogeshwar Dutt Bronze at London 2012

Bajrang Punia Bronze at Tokyo 2020

Ravi Kumar Dahiya Silver at Tokyo 2020

Aman Sehrawat Bronze at Paris 2024

HALL OF FAME Olympic medallists from Chhatrasal



Opinion

SUNDAY, SEPTEMBER 22, 2024



Pallbearers carry the coffin of Italian World Cup hero Salvatore Toto Schillaci at the Palermo Cathedral, Italy
AP/PTI

Toto Schillaci, football's shooting star that shone all too briefly



RINGSIDE
VIEW
Tushar Bhaduri

BIG SPORTING EVENTS are promoted on the back of superstars known throughout the world. But these tournaments develop narratives of their own, creating their own stories around individuals who may not be well known before.

The 1990 FIFA World Cup in Italy, popularly referred to as Italia 90, was supposed to be a battle of bragging rights between Diego Maradona, who had almost singlehandedly crowned Argentina world champions with a consistently dazzling display of footballing genius (and cunning) not seen before or since, and Ruud Gullit, who had led the Netherlands to their first major trophy two years ago at the European championships and was at the helm of a star-studded squad featuring the likes of Marco van Basten, Frank Rijkaard and Ronald Koeman.

But almost three and a half decades later, what comes to mind when those of a certain vintage remember Italia 90 is a 38-year-old Roger Milla gyrating his hips by the corner flag after scoring each of his four goals for Cameroon, which made it the first African team to reach the World Cup quarterfinals; England talisman Paul Gascoigne crying after receiving his second yellow card in the semifinal which ruled him out of a potential final (the British media coined a special phrase for it – Tears of Turin), and the six goals and celebrations of the hitherto unknown Italian striker named Salvatore Schillaci, who passed away on September 18 at the age of 59.

West Germany, coached by the legendary 'Kaiser' Franz Beckenbauer and led by the indomitable Lothar Matthaus were the best team in the competition by far and deservedly won the big prize, but such was the efficient manner of their conquest and the clockwork efficiency they displayed, that it almost seemed inevitable and Die Mannschaft somehow failed to capture the imagination or set pulses racing. The fact that the final against Argentina was one of the most dour, pragmatic and cynical contests ever also had a role in making it one of the most forgettable editions if one goes by the attacking intent on display. The South American side had made a habit out of defending throughout a game and scoring against the run of play, or taking the contest to penalties where they inevitably prevailed.

Eternal magic

Schillaci, endearingly nicknamed Toto, was an outsider even in the Italian squad despite playing for powerhouses Juventus. It must be remembered that Serie A was the gold standard in football back then with almost all the top players in the world playing their trade in that country. In the bigger scheme of things, Italia 90 was the edition with the lowest goals-per-game ratio (2.21), and defences were dominant to such an extent that it prompted a subsequent rule change with respect to the back pass to the goalkeeper, who could no longer receive it with their hands. Italy's favourite tag was largely based on their water-tight defence, featuring the likes of Franco Baresi, Paolo Maldini, Giuseppe Bergomi and goalkeeper Walter Zenga. But despite possessing the attacking flair of the likes of Roberto

Baggio, Gianluca Vialli, Aldo Serena and Roberto Mancini, they were finding it difficult to break down a stubborn Austria in their first game till Schillaci came off the bench to head in the winner in the 78th winner.

According to the striker himself, he least expected to get game time at the World Cup as he had represented Italy just once going into the tournament.

The next group fixture, against the United States, was the only match of the Italian campaign in which Schillaci didn't find the back of the net, and when he and Baggio scored in the win over Czechoslovakia, it began to be felt that a new Italian folk hero was in the making. The Sicilian's trademark celebrations, with the crazy eyes and arms aloft as he turned around after scoring endeared him with the fans even more. Both perhaps realised that what they were experiencing was something special, something that was not supposed to happen. For Schillaci, it was nothing short of living a dream as he became one of the most recognisable figures in the sporting world over that magical month. His goal-scoring spree continued in the knockout stages as he netted against both Uruguay and Ireland to put Italy into the semifinals. While most of his goals had the stamp of a striker, proving that he was indeed a fox in the box, he also showed his prowess in finding the net from distance.

Heartbreak

Hopes were high as Italy went into the clash against Argentina—or Maradona and 10 others, as the team was often described as. Italy were still to concede a goal at the World Cup, and when Schillaci gave them the lead in the 18th minute, the host nation was dreaming, before Claudio Caniggia equalised halfway into the second half and the defending champions prevailed in the penalty shootout.

The Italian dream was dashed, but Toto did convert a penalty in the third-place playoff against England to become the highest scorer of the tournament, ending up with both the Golden Boot and Golden Ball honours. He also finished second behind Matthaus in the Ballon d'Or roll of honour. The intriguing aspect of the Schillaci story is that nothing before or after the 1990 World Cup mirrored even remotely what happened during it. He scored just one more goal for his country and the move from Juventus to Inter Milan hardly bore fruit, with the striker becoming the first Italian player to feature in the Japanese top division, where he ended his playing days in the late 1990s.

So what explains the outpouring of emotion for a player who, barring a period of four weeks, largely dwelled in the fringes of footballing excellence? His rags-to-stardom story, originating in Sicily — associated with the Godfather legend — may have something to do with it. Cinderella stories always pull at the heartstrings, especially with the place that calcio occupies among Italians. Shooting stars burn up in the atmosphere before reaching the ground. They may not last long, but the light they emit is remembered for years by those who witness it.

Schillaci may not be in the league of Maradona, Gullit, Matthaus, or the superstars of soccer who came before or after them, but he personified the joy of a humble footballer living his dream on the biggest stage, and the common fan identifies with that. His lack of success on either side of that purple patch only makes him more endearing.

ACROSS THE AISLE

P Chidambaram



The Kovind Committee assumed, wrongly, that the NDA government will be able to pass the Constitution Amendments Bills in Parliament. On the contrary, the Opposition can easily muster 182 MPs in the Lok Sabha and 83 MPs in the Rajya Sabha to defeat the Bills. One Nation One Election is intended to impose One Narrative on a plural and diverse country. ONOE will, I hope, be dead on arrival



Former Indian president Ram Nath Kovind presents a report on One Nation, One Election agenda to President Droupadi Murmu

FILE PHOTO: PTI

Kovind committee report: Dead on arrival

THE TRUE INTENTION of the government in constituting the *High Level Committee on Simultaneous Elections* was exposed by the Terms of Reference. The first ToR asked the Committee to "examine and make recommendations for holding simultaneous elections....." The Committee's implied mandate was to recommend that simultaneous elections to the Lok Sabha and the 28 states of India (and the Union Territories with Legislative Assemblies) were *feasible* and *desirable*. It had no mandate to make a recommendation against the idea of holding simultaneous elections. The Committee faithfully fulfilled the mandate.

No scholarly body

The composition of the Committee also betrayed the bias in the so-called study. Only one among the Chairman and 8 members was a constitutional expert. Another member was well-versed in parliamentary procedure but had not practised or taught law. Two were politicians and one was a bureaucrat-turned-politician. Three were life-long civil servants. The appointment of Mr Ram Nath Kovind to the Chair was an adornment and may have been intended to add gravitas to the Committee. Whatever the Committee was, it certainly was *not* a body of constitutional scholars.

As widely expected, the Committee recommended that elections to the Lok Sabha

and the state assemblies should be held once in five years *simultaneously*. To the best of my knowledge, there is no precedent in any large, federal and democratic country. The comparable models are the United States, Australia, Canada and Germany. In the US, elections to the House of Representatives are held once in *two* years, elections to the office of President and Governors are held once in *four* years and not simultaneously, and elections to the Senate are held over *six* years in three biennial cycles. Recently, two states of the Federal Republic of Germany — Thuringia and Saxony — held elections according to their own election cycle that was different from the election cycle to the *Bundestag* (National parliament).

The Kovind Committee was exploring an idea that was the anti-thesis of a federal, *parliamentary* democracy. In a parliamentary democracy, the elected government is responsible to the people's representatives *every day* and there is no assured term for the Executive. The choice of the political model was debated by the Constituent Assembly. The Constitution-makers rejected decisively the *Presidential* system and opted for the *parliamentary* system, because they believed that the parliamentary system would be more suitable to India's heterogeneity.

Formulae & formulations

The Kovind Committee report is a mix-

ture of arcane algebraic formulae and simplistic legal formulations. The Committee has acknowledged that the proposal to hold simultaneous elections would require amendments to the Constitution: new Articles 82A, 83(3), 83(4), 172(3), 172(4), 324A, 325(2) and 325(3) will be introduced and Article 327 will be amended. The effect of these new provisions and amendments will be to synchronise the *end date* of the life of a State Assembly with the *end date* of the life of the Lok Sabha.

Suppose the Constitutional amendments are passed in November-December 2024 (as hinted by the government) and simultaneous elections are scheduled in 2029. State Assemblies that will be elected in 2025, 2026, 2027 and 2028 (altogether 24) will have their term curtailed by 1 to 4 years! Imagine electing a State Assembly in 2027 for only two years or in 2028 for just one year! Why would the people of the State and the political parties accept such an election? Worse, if an election threw up a hung Assembly; or if an elected State government is defeated on the floor of the Assembly; or if a chief minister resigned and no one is able to muster a majority; in such situations there will be a fresh election for the *remainder of the term* of five years which could be even for a few months! Such elections would be farcical and only political parties or candidates with lots of money (remember electoral-bond rich

parties) can contest such elections. The recommendations will give a handle to the chief minister to keep his disgruntled MLAs on leash by holding out a threat of fresh elections for a *truncated* term.

No free pass

Kovind Committee recommendations fly in the face of history. In the 7 decades of elections between 1951 and 2021, there was a period of instability in only two decades, 1981-1990 and 1991-2000. There has been remarkable stability since 1999.

Further, most state governments/Assemblies completed 5 years. Staggered elections did not affect economic growth: the UPA delivered an average growth rate of 7.5 per cent over 10 years and the NDA has claimed that it did better in its 10 years.

The Kovind Committee assumed, wrongly, that the NDA government will be able to pass the Constitution Amendments Bills in Parliament. On the contrary, the Opposition can easily muster 182 MPs in the Lok Sabha and 83 MPs in the Rajya Sabha to defeat the Bills. One Nation One Election is intended to impose One Narrative on a plural and diverse country. ONOE will, I hope, be dead on arrival.



Website: pchidambaram.in
Twitter: @Pchidambaram_IN

INSIDE TRACK

COOMI KAPOOR



Shift from Nagpur

In the run-up to its centenary next year, the RSS will move into new quarters in Delhi, far more spacious than its original campus in Nagpur. Three towers, a dozen storeys high, are near completion in Delhi's Jhandewalan. The central tower has four elevators, X-ray machines at entry points, a convention hall, offices and residential rooms. The CISF has been inducted for security checks. Top RSS functionaries, including second in command Dattatreya Hosabale and joint general secretary Arun Kumar, will officiate from the building, which is already operational. The first tower will house RSS-affiliated organisations, including publications *Organiser* and *Panchjanya*. The third tower is for guest accommodation.

With the RSS's key decision-makers stationed in Delhi, will its headquarters in Nagpur, where sarsangchalak Mohan Bhagwat resides, continue to remain its head office? Incidentally, at the recent closed-door session of the RSS meet in Palakkad, Kerala, Bhagwat

had asked members to reduce their dependence on the government and not look at the RSS as a potential gateway for entry into the BJP.

Food for thought

The release of the series *IC 814: The Kandahar Hijack* has sparked fresh recollections of the chilling hijack. One interesting tidbit not known is that the high-level team discussing the safe release of the passengers was regularly served Parsi food. Then External Affairs Minister Jaswant Singh later complained to a friend that by the end he was thoroughly sick of dhansak, a special Parsi dal. PM Atal Bihari Vajpayee's birthday, December 25, was a day after the hijack and his friend, industrialist Nuzli Wadia, customarily sent the gourmet PM vast quantities of choice Parsi fare. The festive cuisine came in handy during the long-drawn-out late-night discussions.

Joining the dots

PM Narendra Modi has been criticised for urging US President Joe Biden to use his good offices to impress on the Bangladesh government the need to protect the country's minorities. India as the premier power in the sub-continent should have sufficient leverage in its own right, rather than supplicating to an outside super power, some argue. India, however, is realistic enough to trace the fingerprints of the US in the ouster of Sheikh Hasina and

installation of Muhammad Yunus, a close friend of the Democratic party and the Clinton Foundation, as the chief adviser in Bangladesh. While Hasina had once claimed that the US antagonism towards her regime was linked to thwarted efforts to gain control of St Martin Island, an ideal military base strategically located to monitor Chinese movements over the Strait of Malacca, there were additional reasons for the US to adopt an unusually adversarial role towards Hasina's government. The US was unhappy with Bangladesh for permitting the Chinese to build Asia's largest submarine base at Cox Bazar and construct the Padma bridge. Russia's funding of a nuclear power plant at Rooppur was another black mark against Bangladesh, which is near Myanmar, a military dictatorship with extremely close ties to China.

Indian security agencies have observed that the anti-Hasina student demonstrators who staged a coup were remarkably disciplined and not anti-India at the start. Neither the big Indian companies located in Bangladesh, nor the Indian government's properties, other than one cultural centre, were targeted. The crowds that stormed the presidential palace later returned much of the loot, including cash. If the Indian government does not seem very rattled by Bangladesh's demand to hand over Hasina, it is perhaps because the former Bangladesh premier is reportedly sheltered presently on the premises of a

leading Western multinational company in India (in a leaked telephone call, Hasina stated that she was not in Delhi). Unfortunately, history shows us that the US Department of State often rides tigers that it cannot dismount. The recent attacks on Hindu homes and temples is an illustrative example.

On the same page

Arvind Kejriwal's political gamble to dissolve the Delhi Legislative Assembly and hold early polls ironically actually corresponds with the wishes of the Delhi BJP. His hope is that the election would serve as a referendum to demonstrate that the electorate believes his innocence in the Delhi excise case allegedly foisted on him by the ED and that it will re-elect him as CM. Weeks earlier, a delegation of Delhi BJP workers met Amit Shah and requested that the Delhi Assembly polls, due next February, be advanced. One suggestion was to convert the Assembly back into a Legislative Council. The argument for an early poll was that the BJP would benefit from a split in the AAP and Congress vote (In Haryana, the two parties failed to reach an understanding). The BJP is confident of a victory after its impressive show in the Lok Sabha polls, where it got more votes than the AAP and Congress combined. A victory in the Capital will be a morale booster for the ruling party and detract from possible setbacks in the impending Haryana and Maharashtra polls.

Mind & Games

SUNDAY, SEPTEMBER 22, 2024

Examining the hidden environmental toll of food

Damage to the natural world isn't factored into the price of food. But some countries are experimenting with a new way of exposing the larger costs of what we eat

LYDIA DEPILLIS, MANUELA ANDREONI AND CATRIN EINHORN

ASPRICEYAS a run to the grocery store has become, our grocery bills would be considerably more expensive if environmental costs were included, researchers say. The loss of species as cropland takes over habitat. Groundwater depletion. Greenhouse gases from manure and farm equipment. For years, economists have been developing a system of "true cost accounting" based on a growing body of evidence about the environmental damage caused by different types of agriculture. Now, emerging research aims to translate this damage to the planet into dollar figures.

By displaying these so-called true prices, sometimes next to retail prices, researchers hope to nudge consumers, businesses, farmers, and regulators to factor in the environmental toll of food.

The proponents of true cost accounting don't propose raising food prices across the board, but they say that increased awareness of the hidden environmental cost of food could change behaviour. We asked True Price, a Dutch nonprofit group that has pioneered true cost accounting alongside the United Nations and the Rockefeller Foundation, to provide a window into some of their research. They came up with a data set that compares the estimated environmental costs of common foods produced in the United States, divided into three categories: Climate change caused by greenhouse gas emissions, water usage, and ecosystem effects from land use, including loss of biodiversity.

"These costs are going to be paid," said Claire van den Broek, managing director at True Price. "They're paid in the health-care system, in climate adaptation mechanisms, and those will come back in taxes. It's not like these costs are fictional."

We ran True Price's methodology by



Cheese		Chicken	
	per pound		per pound
Retail price	\$3.74	Retail price	\$2.20
Estimated Environmental Cost		Estimated Environmental Cost	
Emissions including dairy machinery, cow burps and manure	+1.04	Emissions, mainly from chicken manure and feed crops	+0.50
Water that cows drink, and that is used for growing their food	+0.49	Water for chicken feed production and other uses	+0.12
Ecosystem effects, primarily from land used for cattle feed production	+2.23	Ecosystem effects, primarily from growing soy and corn for chickens to eat	+1.21
Estimated full price	\$7.50	Estimated full price	\$4.03

other experts, who found it to be generally sound, if sometimes vague. As higher quality data becomes available, they said, the efforts to quantify the environmental impact of food should improve.

Alexander Müller, founder of the TMG Think Tank for Sustainability, a research organisation based in Berlin said that he did not think responsibility for changing consumption should be placed on the individual. One of the biggest criticisms of true cost accounting is how hard it is to calculate a specific dollar amount for costs that are so diffuse and ignored in the market. Even its supporters acknowledge that it's inherently imprecise. Other economists say the figures can amount to not much more than guesses. Roger Cryan, chief economist at the American Farm Bureau Federation, a group that represents farmers, faults true cost analyses for undervaluing the benefits of affordable food. Nevertheless, some governments are using this research to design policies that account for food's environmental effects. New York State, for example, is working with Cornell University researchers to develop a tool to factor them into procurement decisions, rather than just picking the cheapest bid.

And Denmark is introducing the

world's first tax on methane emitted by cows, pigs and sheep. Large disparities between the retail price of food and its environmental costs are found in the proteins many of us eat every day. This article used prices from Walmart.com, the largest US grocery retailer, because government averages were not available for some protein sources.

Tofu

Soy is one of the fastest-growing crops in the world, but the vast majority of the world's soy goes to animal feed. Eating soy directly would be a lot more efficient. Tofu, which is made of processed soy, is a way of doing that. It delivers about half as much protein as meat, according to the US Department of Agriculture, and uses less water than other plant-based proteins like lentils. But factories that process soybeans into tofu can emit a lot of planet-warming gases if they get their energy from fossil fuels like natural gas. Location matters. Tofu produced with soy grown in the US is generally not associated with recent deforestation. But, like any crop, it's still occupying land where trees or grasslands could grow, and that has an environmental opportunity cost.

Chickpeas

If you're looking for a low-impact source of protein, meet the humble chickpea. It has deep roots and requires little water or fertiliser, and so can be grown without irrigation even in arid regions. Most of the global crop is both produced and consumed in India, but the US Mountain West states have started growing more chickpeas, which enrich soil when rotated with other crops. Chickpeas vs meat: One-quarter cup of cooked chickpeas has the protein equivalent of one ounce of cooked meat, according to the US Department of Agriculture. Recommended portions of meat are typically three or four ounces, about the size of a deck of cards, so about a cup of cooked chickpeas would offer up a similar amount of protein. (The same goes for lentils, another low-impact protein.)

Cooking complicates the picture. The analysis uses dried chickpeas, but according to a recent lifecycle assessment of the environmental effects of dried beans, peas, and lentils, the largest cost comes at the consumer stage, which the analysis doesn't take into account. Chickpeas take more time to rehydrate than lentils, but pressure cookers use less energy than boiling them in an open pot. —NYT



A new mini-moon is being captured by planet earth

It's just a little guy, and not everyone agrees that it's actually a mini-moon

ROBIN GEORGE ANDREWS

WHEN APPROACHING EARTH, asteroids tend to do one of two things: Most of the time, they miss. Sometimes, they hit, leaving a bright streak in our planet's sky or a gruesome new wound in its crust. But very rarely, an asteroid is captured by Earth's gravity and pirouettes around the planet, becoming, in effect, a moon — albeit an ephemeral one. A space rock spotted recently with NASA-funded ground telescopes is about to do just that, temporarily becoming an additional lunar-like companion to planet Earth.

The asteroid 2024 PT5, reported this month in the Research Notes of the American Astronomical Society, is just 33 feet long. Astronomers calculate that from September 29 to November 25, it will loop around the planet before breaking free of its gravitational tether and flying off into space.

"It is pretty cool," said Federica Spoto, an asteroid dynamics researcher at the Center for Astrophysics, Harvard & Smithsonian, who was not involved with the study. She added that observations of 2024 PT5 will bolster scientists' knowledge of the sort of space rocks that flit about close to Earth — including those that occasionally crash into it. Asteroids that fail to escape

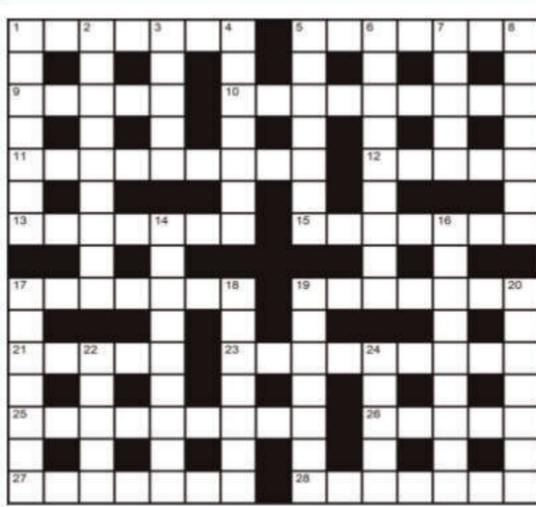
Earth's gravity and end up orbiting the planet for a time are referred to as mini-moons. "Every time an object with an orbit so earthlike is discovered, there is a chance that we are just recovering space debris," said Raúl de la Fuente Marcos, an astronomer at the Complutense University of Madrid and a co-author of the study. But, he said, observations of 2024 PT5 indicate that "it is a natural object, no doubt about that." The asteroid was discovered on August 7 using the NASA-funded Asteroid Terrestrial-impact Last Alert System, or ATLAS. And according to astronomers' projections, the asteroid is about to perform a two-month-long slingshot around the planet. The potential origin story of 2024 PT5 offers a quirky plot twist.

WHETHER BONA FIDE MINI-MOONS OR NOT, EARTH-ORBITING ASTEROIDS AREN'T MERE CURIOSITIES, MANY CONTAIN PRECIOUS METALS

The asteroid's past motion suggests that it's "possibly a piece of ejecta from an impact on the moon," said Paul Chodas, the director of the Center for Near Earth Object Studies at NASA's Jet Propulsion Laboratory. In other words, Earth's new mini-moon could be a miniature fragment of the actual moon.

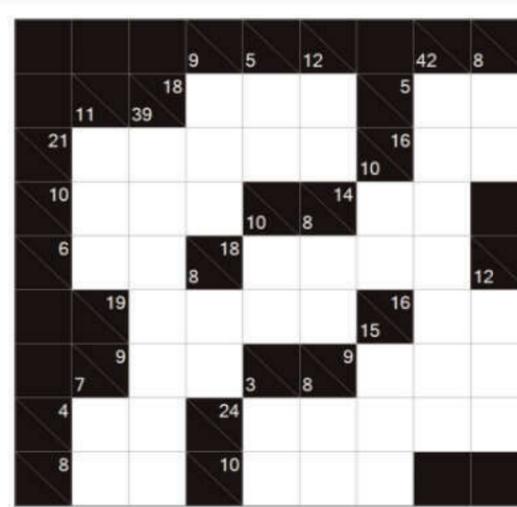
Despite its possible lunar ancestry, the object may not technically count as a mini-moon. To normally qualify, an asteroid must orbit Earth fully at least once; 2024 PT5 will perform a horseshoe-shaped orbit. "It certainly won't complete one full revolution, so I'm not sure I would classify it as a mini-moon" said Lance Benner, the principal investigator of the asteroid radar research program at the Jet Propulsion Laboratory. Whether bona fide mini-moons or not, Earth-orbiting asteroids like 2024 PT5 aren't mere curiosities. Many contain precious metals that, someday, companies hope to extract. —NYT

CROSSWORD



- ACROSS**
- 1 Dismissed employees because of slack business (4,3)
 - 5 Depreciated coin by alloying, etc. (7)
 - 9 Spotify competitor (5)
 - 10 Workers hired (9)
 - 11 Location of Tata Motors' plant in Uttarkhand (4,5)
 - 12 Regulated open-and-shut device? (5)
 - 13 Defeat by the narrowest of margin (4,3)
 - 15 California-based IT hub __ Valley (7)
 - 17 "P" in AP, UP or MP (7)
 - 19 "T" in NTPC Ltd. (even)
 - 21 A prerequisite — even for a cricketer! (5)
 - 23 Financial institution which gives loans to developing countries (5,4)
- DOWN**
- 1 Treat less severely; be more lenient with (3,2,2)
 - 2 Former OPEC member (9)
 - 3 A type of synthetic fibre (5)
 - 4 F in CIF (7)
 - 5 Leaves or goes away (7)
 - 6 A company's common stock equity as it appears on a balance sheet (4,5)
 - 7 Magical charm (5)
 - 8 Behold, comprehend or fathom (7)
 - 14 __ cost : cost involved in running of a business (9)
 - 16 Befall, occur or happen (4,5)
 - 17 Persuades, motivates or spurs on (7)
 - 18 Big name in pressure cookers (7)
 - 19 The goals intended to be attained (7)
 - 20 The Goddess of wealth (7)
 - 22 A set of data arranged in rows and columns (5)
 - 24 Lara or J P of Bollywood? (5)

KAKURO



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

BIZ QUIZ

- Which country has announced a cut in international student permits by 35% this year?
- What is the new cap on refund amount for small depositors of Sahara Group Cooperative Societies?
- Which accounting firm is now under labour ministry's scanner after the death of its employee allegedly due to work stress?

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

ANSWERS

1. Canada 2. ₹50,000 3. Ernst & Young — Milton Friedman

SOLUTIONS

BRIDGE BOUTS L SUBRAMANIAN

WHAT IS THE BETTER LINE?

Playing match-points with someone who does not follow any convention, you find yourself holding SA-Q-7 H-Q-3 D-x-6-4 C-K-Q-J-T-4-3. To your surprise, partner opens 1NT. Over to you. Since partner knows nothing about Gerber or RKC, you take a stab at 6C and everyone passes. West leads the HJ. Dummy hits:

Dlr: North S982 N S
 Vul: None HAK92 H75
 DAT 1NT 6C
 CA762 pass

Contract: 6C by south. West leads the HJ.
Play: You win in hand, cash K-Q, finesse the H9 and pitch a diamond and a spade on the HA-K. The spade finesse loses, and you end up with twelve tricks. In another table, west started with the DQ. Declarer won, played C-K-Q and cashed HA-K. East discarded a diamond on the third heart. Declarer ruffed a diamond, entered dummy by the C7, played the H9 to discard a spade. West was end played. The complete hands are:

S982 N S
 HAK92 H75
 DATA762 DK9753
 CA762 C95

SK63 N SJT54
 HJT864 H75
 DQJ82 D64 DK9753
 C8 S C95

SAQ7 HQ3 D64 CKQJT43

For arguments sake, suppose both defenders follow to the third heart, what do you do? You can ruff a diamond with CJ after pitching the diamond on the heart winner. Enter dummy in C7. Play the fourth heart now and discard a spade, hoping west wins the trick. He is end-played. However, there will be a problem if east has the fourth heart. So, the better line would be to lead a spade and insert the seven! If west wins with the ten or the jack, and plays the fourth heart, ruff, enter dummy in the last trump and finesse the SQ.

Discussion: You score 75% if you bid 6C and fulfil the contract. You get 5% if you bid 6NT and go down and diamond lead.

LEXICON

FOLKSONOMY

n. An ad hoc classification scheme in which web users apply their own keywords to site content as a way of categorising the data they find online.

Folksonomy is another example of the way in which the web 2.0 attempts to harness the collective intelligence of its users. The word "folksonomy" is a spin on the word "taxonomy" and refers to the collaborative way in which information is being categorised on the web. Instead of using a centralised form of classification, users are encouraged to assign freely chosen keywords to pieces of information or data, a process known as tagging. —Stephen O'Hear, "Seconds out, round two," *The Guardian* (London), November 15, 2005

(THIS IS NOT AN OFFER DOCUMENT. THIS IS A CORRIGENDUM TO THE PROSPECTUS DATED SEPTEMBER 20, 2024.)

ENVIROTECH SYSTEMS LIMITED

CORPORATE IDENTITY NUMBERS: U31101DL2007PLC159075

Our Company was originally incorporated as "Envirotech Genseis Private Limited" as a Private Limited Company under the provisions of the Companies Act, 1956 vide Certificate of Incorporation dated February 09, 2007, issued by the Registrar of Companies, National Capital Territory of Delhi and Haryana. Pursuant to a special resolution passed by our Shareholders in the Extra-Ordinary General Meeting held on June 01, 2009, the name of our Company was changed to "Envirotech Systems Private Limited" and a fresh certificate of incorporation dated June 10, 2009 was issued to our Company by the Registrar of Companies, National Capital Territory of Delhi and Haryana. Subsequently, pursuant to a special resolution passed by our Shareholders in the Extra-Ordinary General Meeting held on May 04, 2022, our Company was converted from a private limited company to public limited company and consequently, the name of our Company was changed to "Envirotech Systems Limited" and a fresh certificate of incorporation dated June 03, 2022 was issued to our Company by the Registrar of Companies, NCT of Delhi and Haryana. The Corporate Identification Number of our Company is U31101DL2007PLC159075. For details of change in registered office of our Company, please refer to chapter titled "History and Corporate Structure" beginning on page no. 142 of this Red Herring Prospectus.

Registered Office: A-29, Block-A, Shyam Vihar Phase-I, Delhi, India, 110043
Corporate Office: B1A, 19 1st Floor, Sec 51 Noida, Uttar Pradesh, India, 201301
Website: www.envirotechltd.com; **E-Mail:** cs@envirotechltd.com; **Telephone No:** 0120-4337631 / 4337439,
Company Secretary and Compliance Officer: Ms. Pallvi Sharma

PROMOTERS: MR. MANOJ KUMAR GUPTA AND MS. SINDHU GUPTA

THE ISSUE

INITIAL PUBLIC ISSUE OF UPTO 54,00,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH OF ENVIROTECH SYSTEMS LIMITED ("ESI" OR "OUR COMPANY") FOR CASH AT A PRICE OF ₹56 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹46 PER EQUITY SHARE) ("ISSUE PRICE") AGGREGATING TO ₹ 3024.00 LAKHS, OF WHICH 7,02,000 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH AT A PRICE OF ₹56 AGGREGATING TO ₹ 393.12 LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER ("MARKET MAKER RESERVATION PORTION") AND NET ISSUE TO PUBLIC OF 46,98,000 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH AT A PRICE OF ₹56 AGGREGATING TO ₹ 2630.88 LAKHS (HEREINAFTER REFERRED TO AS THE "NET ISSUE") THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 28.74 % AND 25.00 % RESPECTIVELY OF THE POST ISSUE PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.

CORRIGENDUM TO THE PROSPECTUS DATED SEPTEMBER 20, 2024

OFFER PROGRAMME OPENS ON: FRIDAY, 13 SEPTEMBER, 2024
CLOSES ON: THURSDAY, 19 SEPTEMBER, 2024

ATTENTION
 The company is issuing this corrigendum in respect of mending the typographical error in Bid Issue Programme. This Corrigendum is forming part of Prospectus dated September 20, 2024 filed with the Stock Exchange and Registrar of Companies, Delhi.
 The Bid Issue Programme has been revised as stated below:

Event Indicative Dates	Event Indicative Dates
Bid/ Issue Opening Date	Friday, 13 September, 2024
Bid/ Issue Closing Date	Thursday, 19 September, 2024
Finalization of Basis of Allotment with the Designated Stock Exchange	Friday, 20 September, 2024
Initiation of Allotment / Refunds / Unblocking of Funds from ASBA Account or UIPI linked bank account	Monday, 23 September, 2024
Credit of Equity Shares to Demat accounts of Allottees	Monday, 23 September, 2024
Commencement of trading of the Equity Shares on the Stock Exchange	Tuesday, 24 September, 2024

The aforementioned changes are to be read in conjunction with the Prospectus dated September 20, 2024, GID, Abridged Prospectus, and e-forms published and circulated by the Company.

The above is to be read in conjunction with the Prospectus and accordingly their references in the Prospectus stand amended pursuant to this corrigendum. All capitalized terms used in this corrigendum shall, unless the context otherwise requires, have meaning ascribed to them in the Prospectus dated September 20, 2024 filed with Registrar of Companies, Delhi.

BOOK RUNNING LEAD MANAGER	REGISTRAR TO THE ISSUE
 <p>Share India You generate, we multiply</p> <p>SHARE INDIA CAPITAL SERVICES PRIVATE LIMITED SEBI Registration Number: INM000012537 Address: A-15, Basement, Sector - 64, Noida, Gautam Buddha Nagar, Noida, Uttar Pradesh, India, 201301 Telephone Number: +91-120-4910000 Contact Person: Mr. Kunal Bansal Email Id: kunal.bansal@shareindia.co.in Investors Grievance E-mail: mb@shareindia.com Website: www.shareindia.com CIN: U65923UP2016PTC075987</p>	 <p>BIGSHARE SERVICES PRIVATE LIMITED Address: 302, Kusal Bazar, Nehru Place, New Delhi, Delhi - 110019 Tel No.: 011-42425004 Email: ipo@bigshareonline.com Investor Grievance Email: investor@bigshareonline.com Contact Person: Mr. Babu Raphael C Website: www.bigshareonline.com SEBI Registration Number: MB/INR000001385</p>

For ENVIROTECH SYSTEMS LIMITED
 On Behalf of the Board of Directors
 Sd/-
 Pallvi Sharma
 Company Secretary and Compliance Officer

Place: Delhi
 Date: September 21, 2024

Envirotech Systems Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the Prospectus with Registrar of Companies, Delhi on September 20, 2024, BRLMs to the Issue at www.shareindia.com, website of company at www.envirotechltd.com and websites of NSE Limited i.e. www.nseindia.com respectively. Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, see section titled "Risk Factors" beginning on page 22 of the Prospectus. Potential investors should not rely on the Prospectus for making any investment decision.
 The Equity Shares offered in the issue have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States, and unless so registered, may not be offered or sold within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and any applicable U.S. state securities laws. There will be no public offering in the United States and the securities being offered in this announcement are not being offered or sold in the United States.

This is a public announcement for information purpose only and is not a Prospectus Announcement. Not for publication and distribution, directly or indirectly outside India.

PUBLIC ANNOUNCEMENT



JONJUA OVERSEAS LIMITED

Our Company was originally incorporated in the name of "Jonjua Overseas (Private) Limited" under the provisions of the Companies Act, 1956 vide Certificate of Incorporation bearing Registration No. 16-13057, dated 16 February, 1993 issued by the Registrar of Companies, Punjab, H.P. & Chandigarh Subsequently, the Company was converted into a Public Limited Company and the name was changed to "Jonjua Overseas Limited" pursuant to issuance of fresh certificate of incorporation dated 2 January, 2018 by Registrar of Companies, Chandigarh.

Registered & Corporate Office: 545, Jubilee Walk Sector 70 Mohali, Chandigarh Sector 71, Rupnagar, S.A.S. Nagar (Mohali), Punjab, India, 160071
Contact Person: Vaishali Rani, Company Secretary & Compliance Officer; Tel No: +91 9872172032
E-Mail ID: contactus@jonjua.com; **Website:** www.jonjua.com
CIN: L51909PB1993PLC013057

OUR PROMOTERS: MAJOR HARINDER SINGH JONJUA RETD., MRS. MANINDER KAUR JONJUA, MR. HARMANPREET SINGH JONJUA, MRS. RANBIR KAUR JONJUA, HS JONJUA & SONS HUF

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF JONJUA OVERSEAS LIMITED

THE ISSUE
 ISSUE OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10/- (RUPEES TEN ONLY) ("RIGHTS EQUITY SHARES") EACH AT A PRICE OF ₹[•] /- PER RIGHTS EQUITY FOR AN AMOUNT NOT EXCEEDING ₹800.00 LAKHS) ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF [•] RIGHTS EQUITY SHARE FOR EVERY [•] FULLY PAID-UP EQUITY SHARE HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS AS ON THE RECORD DATE, [•] ("THE ISSUE"). FOR FURTHER DETAILS, KINDLY REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" BEGINNING ON PAGE 140 OF THE DRAFT LETTER OF OFFER ("DLOF").

⁽¹⁾ Assuming full subscription with respect to Rights Equity Shares

This Public Announcement is made in compliance with the provisions of Regulation 72 (2) of the Securities and Exchange Board of India (Issue of Capital & Disclosure Requirements) Regulations, 2018 (the "SEBI ICDR Regulations"), to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, an issue of Equity Shares to its equity shareholders on rights basis and has filed a Draft Letter of Offer ("DLOF") dated 20th September, 2024 with SEBI Limited ("Designated Stock Exchange"/ "DSE"). Since the size of the Rights Issue is less than ₹ 50.00 Crores (Rupees Fifty Crores only), the DLOF has not been filed with the Securities and Exchange Board of India ("SEBI") nor SEBI shall issue any observation on the DLOF. The DLOF is available on the Website of SEBI at www.sebiindia.com, and the website of our Company at www.jonjua.com.

Investment in equity and equity-related securities involves a degree of risk and investors should not invest any funds in this offer unless they can afford to take the risk with such investment. Investors are advised to read the Risk Factors carefully before taking an investment decision in this offering. For taking an investment decision, investors shall rely on their own examination of the issuer and the offer including the risks involved. The Right Equity Shares being offered in this issue have not been recommended or approved by the SEBI nor does SEBI guarantee the accuracy or adequacy of the Offer Document.

Investors are advised to refer to the "Risk Factors" beginning on page 17 of the Draft Letter of Offer before making an investment in the issue.

REGISTRAR TO THE ISSUE



CAMEO CORPORATE SERVICES LIMITED
 Subramanian Building, No.1 Club House Road, Chennai 600002, Tamilnadu.
 Tel: +91-44-28460390 Email Id: priya@cameoindia.com Website: cameoindia.com
 Contact Person: Ms. Sreepriya K SEBI Registration No: INR00003753 CIN: U67120TN1998PLC041613

For Jonjua Overseas Limited
 On behalf of the Board of Directors
 Sd/-
 Vaishali Rani
 Company Secretary & Compliance Officer

Date: 21st September, 2024
 Place: Mohali, Punjab

This Public Announcement has been prepared for publication in India and may not be released in any other jurisdiction. Please note that the distribution of the DLOF and the issue of equity shares on a rights basis to persons in certain jurisdictions outside India may be restricted by legal requirements prevailing in those jurisdictions. Accordingly, any person who acquires Rights Entitlements or Rights Equity Shares will be deemed to have declared, warranted, and agreed that at the time of subscribing to the Rights Equity Shares or Rights Entitlements, such person is not and will not be in the United States Securities Act of 1933, as amended ("Securities Act"), or in any other jurisdiction which have any restrictions in connection with offering, issuing and allotting Rights Equity Shares within its jurisdiction and/or to its citizens. The offering to which the DLOF relates is not and under no circumstances is to be construed as, an offering of any Rights Equity Shares or Rights Entitlements for sale in the United States or any other jurisdiction other than India or as a solicitation therein of an offer to buy any of the said Rights Entitlements or Rights Equity Shares.

UTKARSH TRADING AND HOLDINGS LIMITED
 CIN : U51109DL1982PLC014669
 Regd. Office : Plot No.40, New Mandakini, Greater Kailash IV, New Delhi 110019
 Phone : 011-26270058,
 Email : contact.utkarsh1982@gmail.com

NOTICE
 Notice is hereby given that the 41st Annual General Meeting of the Company is being held on Monday, September 30, 2024 at 11.30 a.m. at the Registered Office of the Company to transact the business contained in the notice of Annual General Meeting. Notice of the meeting has been sent to the shareholders.
 Further, notice pursuant to Section 91 of the Companies Act, 2013, read with Rules framed thereunder, is hereby given that the Register of Members and Share Transfer Books of the Company will remain closed on September 30, 2024.
 For Utkarsh Trading and Holdings Ltd.
 Place : New Delhi Sd/-
 Date : 02.09.2024 Director

M/s. Nikita Papers Ltd.
 C-10, Industrial Estate, Kairana, Panipat Road, Shamli, Uttar Pradesh-247776

BIDDING NO. 2024-25/004/STOCK
 The Competent Authority invites E-bids for disposal of fire Affected material salvage of waste Paper which had been damaged due to fire on "As is where is basis".
 The interested bidders are advised to visit the www.justauction.in. The details of the E-bidding including list of items, approximate quality available for disposal and its pictures are displayed on website.
Contact Person: Mr. Sunil Garg of M/s. Nikita Paper. Contact No. 9719820900, 9457052056. Contact No.: 7011489391, Jyoti (Surveyor Office).
 Inspection of fire affected material stock can be done from 22.9.2024 to 01.10.2024 between 10:00 am to 05:00 pm.
 E-bidding will be conducted on 03.10.2024 at 03:00 pm to 04:00 pm hours.
 To place your bid: <https://rb.gy/9n4jst>
 No manual offers will be accepted against E-bidding.
 Insurance Manager M/s. Nikita Paper

PUBLIC NOTICE
BEFORE THE CENTRAL GOVERNMENT, REGISTRAR OF COMPANIES, DELHI & HARYANA
 Advertisement for change of registered office of the LLP from one state to another
 In the matter of sub-section (3) of Section 13 of Limited Liability Partnership Act, 2008 and rule 17 of the Limited Liability Partnership Rules, 2009
ANI
 In the matter of **ESPEKTRUM ANALYTICS AND CONSULTANT LLP** (LLPIN: AAT-0278) having its Registered Office at B 804, IREO SKYON SECTOR 60, GURUGRAM, HARYANA-122011Applicant / Petitioner LLP
 Notice is hereby given to the general public that **ESPEKTRUM ANALYTICS AND CONSULTANT LLP** proposes to make a petition to Registrar of Companies, Delhi & Haryana under section 13 (3) of the Limited Liability Partnership Act, 2008 seeking permission to change its Registered office from "State of Haryana" to the "State of Uttar Pradesh".
 Any person whose interest is likely to be affected by the proposed change of the registered office of the LLP may deliver either on MCA-21 Portal on (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his / her objections supported by an affidavit stating the his/her interest and grounds of oppositions to the Registrar of Companies, Delhi & Haryana at 4th Floor, IFCI Tower, 61, Nehru Place, New Delhi - 110019 within Twenty one (21) days from the date of publications of this notice with a copy to the petitioner LLP at its Registered Office at the address mentioned below :-
 B 804, IREO SKYON SECTOR 60, GURUGRAM, HARYANA-122011
 For & On Behalf of **ESPEKTRUM ANALYTICS AND CONSULTANT LLP**
 Sd/-
 Roopali Dayal
 (Designated Partner)
 Date : 21.09.2024
 Place : Gurugram
 DPIN: 08180243

IDFC FIRST Bank Limited
 (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)
 CIN : L65110TN2014PLC097792
 Registered Office: KRM Towers, 8 Floor, Harrington Road, Chetpet, Chennai - 600031.
 TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.

PUBLIC NOTICE
GOLD AUCTION CUM INVITATION NOTICE
 The Below mentioned borrower has been issued notices to pay the outstanding amount towards the credit facility against Gold ornament savailed by him from IDFC FIRST Bank Limited. Since the borrower has failed to repay the dues under the facility. We are constrained to conduct an auction of the pledged Gold ornaments on 01/10/2024. In the event any surplus amount is realized from this auction, the same will be returned to the concerned borrower and if there is any deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove the following account from the auction without prior intimation. Further IDFC FIRST Bank reserves the right to change the Auction Date without any prior notice.

Loan Account Number	Customer Name	Branch Name
114360194	DHANI GUPTA	KAMLA NAGAR BRANCH
115538164	SHALINI KUMARI	GREATER KAILASH I BRANCH
116313425	DEEPAK SHARMA	BAHADURGARH MBL
115228958	NIZAM HUSSAIN	MORADABAD MBL
126431814	SUMER SINGH	ALWAR BRANCH
133548915	ANKIT AHLAWAT	BAHADURGARH MBL
141943724	MOHD SUALYHEEN	GHAZIABAD RAJENDRA NAGAR MBL
142572297	VIPIN S	JEWAR BRANCH

Auction will be conducted online through <https://egold.auctiontiger.net> on 01/10/2024 from 12:00 pm to 3:00 pm. By way of this publication the concerned borrower are hereby given final notice and last opportunity to pay the facility recalled amount, with all interest and charges before the schedule auction date failing which the jewellery will be auctioned. Please note that, if the auction does not get completed on the same day due to time limit the bank will re-auction the pledged gold ornaments within next 7 days on the same terms and conditions. If the customer is deceased all the conditions pertaining to auction will be applicable to his legal heirs.
 Date:22/09/2024 Place: DELHI NCR

The company is issuing this corrigendum in respect of mending the typographical error in Bid Issue Programme. This Corrigendum is forming part of Prospectus dated September 20, 2024 filed with the Stock Exchange and Registrar of Companies, Delhi.
 The Bid Issue Programme has been revised as stated below:

APIS INDIA LIMITED
 Registered office: 18/32, East Patel Nagar, New Delhi-110008
 Tel: 011-4320 6650, Fax: 011-2571 3631; E-mail: mail@apisindia.com
 Website: www.apisindia.com; CIN: L51900DL1983PLC164048

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

S. No	Particulars	(Rs. In lakhs)		
		30.06.2024 (Unaudited)	30.06.2023 (Unaudited)	31.03.2024 (Audited)
1	Total income from operations (Net)	8,732.32	7,898.36	31,720.22
2	Net profit for the period (before tax, exceptional items and/or extraordinary items)	551.68	617.18	2,717.25
3	Net profit for the period before tax (after exceptional items and/or extraordinary items)	551.68	617.18	2,717.25
4	Net profit for the period after tax (after exceptional items and/or extraordinary items)	391.03	437.40	2,163.32
5	Total comprehensive income [comprising profit/loss for the period after tax and other comprehensive income (after tax)]	526.59	892.42	3,228.38
6	Paid up equity share capital (Face value of Rs. 10/- each)	551.01	551.01	551.01
7	Reserve (Excluding revaluation reserve)	-	-	14,231.19
8	Earnings per share (face value of Rupee 10/- each) (not annualised) Basic and Diluted earnings per share (in Rs.)	9.56	16.20	58.59

- Notes:**
- The above unaudited Standalone financial results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on September 20, 2024.
 - The Statutory Auditors of the Company have carried out the Limited Review of unaudited (Standalone & Consolidated) financial results for the quarter ended June 30, 2024, in accordance Regulation 33 of the SEBI (Listing Obligation and Disclosures Requirements) Regulations, 2015.
 - The above is an extract of the detailed format of unaudited financial results for the quarter ended June 30, 2024, filed with Stock Exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of unaudited (Standalone & Consolidated) financial results of the Company for the quarter ended June 30, 2024 are available on the website of BSE Limited at www.bseindia.com and on the website of Company at www.apisindia.com.
 - The key figures of the Company on standalone basis are as follows:

Particulars	Quarter ended		
	30.06.2024	30.06.2023	Year Ended 31.03.2024
Total income from operations (Net)	8,732.32	7,898.36	31,785.96
Profit before tax	551.68	617.38	2,785.65
Profit after tax	391.03	437.60	2,231.72
Other comprehensive income	-	-	-
Total comprehensive income	391.03	437.60	2,203.43

The figures for the previous quarter and year ended have been regrouped / rearranged, wherever necessary, to confirm to the current period's classification.

By Order of the Board
 For APIS India Limited
 Sd/-
 Prem Anand
 (Chairperson & Director)
 DIN : 00951873
 Date: September 20, 2024
 Place: New Delhi

TRUST MUTUAL FUND
 TRUST Asset Management Private Limited
 CIN: U65929MH2017PTC302677
 Regd. Office: 101, 1st Floor, Naman Corporate Link, G - Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 | Phone: 022 - 6274 6000; 1800 267 7878 (Toll-Free No.)
 E-mail: investor.service@trustmf.com | Website: www.trustmf.com

Notice cum Addendum No. 48/ 2024

Declaration of Distribution under Income Distribution cum Capital Withdrawal ('IDCW') option of TRUSTMF Banking & PSU Fund and TRUSTMF Short Duration Fund
 NOTICE is hereby given that the Board of Directors of Trust AMC Trustee Private Limited, the Trustee to TRUST Mutual Fund ("the Fund") has approved the declaration of Distribution under Income Distribution cum Capital Withdrawal ("IDCW") option of TRUSTMF Banking & PSU Fund and TRUSTMF Short Duration Fund ("the Schemes"), the particulars of which are as under:

Name of the Scheme	Plan/ Option	Face Value (₹ per Unit)	Quantum of IDCW (₹ per unit)*	Record Date*	NAV as on September 20, 2024 (₹ per unit)
TRUSTMF Banking & PSU Fund	Direct Plan - Quarterly IDCW Option (Payout and Reinvestment)	1000	9	September 25, 2024	1117.1635
	Regular Plan - Quarterly IDCW Option (Payout and Reinvestment)				1097.5214
TRUSTMF Short Duration Fund	Direct Plan - Quarterly IDCW Option (Payout and Reinvestment)	1000	9	September 25, 2024	1105.5712
	Regular Plan - Quarterly IDCW Option (Payout and Reinvestment)				1087.5778

*As reduced by the amount of applicable statutory levy, if any
 *or the immediately following Business Day, if that day is not a Business Day.

Pursuant to payment of IDCW, the NAV of the above stated IDCW options of the scheme(s)/plan(s) would fall to the extent of pay-out and statutory levy, if any.
 The Distribution would be paid to unitholders/beneficial owners under the said scheme/plan(s) whose names appear in the Register of Unitholders maintained by the RTA/statement of beneficial owners maintained by the Depositories, as applicable at the close of business hours as on the record date. The IDCW distribution will be subject to the availability of distributable surplus under the schemes and may be lower to the extent of distributable surplus available on the Record Date.

With regard to Unit holders who have opted for Reinvestment facility under the IDCW Option(s), the amount due (net of applicable TDS) will be reinvested, by allotting Units at the ex-Distribution NAV per Unit (adjusted for applicable stamp duty).

Unitholders/Investors are requested to take note of the above.

For TRUST Asset Management Private Limited (Investment Manager to TRUST Mutual Fund)
 Sd/-
 Authorised Signatory
 Place: Mumbai
 Date : September 21, 2024

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

CAN FIN HOMES LTD.
 NCR Pitampura Branch - DP-11, 1st Floor, Local Shopping Complex, Pitampura, Delhi-110 034 011-41761717
 Mobile: 7625079150 Email: pitampura@canfinhomes.com, CIN: L85110KA1987PLC008699

1. Sh. Javir Khan S/o Sh. Alam Khan (Borrower)
 R/o RZ-B-33, Mahavir Enclave, New Delhi-110045 Also at: Village-Haldi Khurd, P.O.-Meerganj, District-Bareilly, U.P.- 243505
 2. Smt. Areen Khan W/o Sh. Javir Khan (Co-Borrower)
 R/o RZ-D-9A, Nanda Block, Second Floor, Mahavir Enclave, New Delhi-110045

SUB: NOTICE FOR REMOVAL OF GOODS/SCRAP ITEMS AND OTHER NON-HYPOTHECATED ITEMS FROM MORTGAGED PROPERTY BEARING G-63A, FRONT SIDE, FIRST FLOOR, OUT OF KHASRA NO. 15/20/2, VILLAGE MIRZAPUR, BENGALI COLONY, MANDIR MARG, MAHAVIR ENCLAVE, NEW DELHI-110045.
 This is to advise that the Bank has taken physical possession of the mortgaged BEARING G-63A, FRONT SIDE, FIRST FLOOR, OUT OF KHASRA NO. 15/20/2, VILLAGE MIRZAPUR, BENGALI COLONY, MANDIR MARG, MAHAVIR ENCLAVE, NEW DELHI-110045 (Standing in the name of Sh. JAVIR KHAN S/O Sh. ALAM KHAN) on 01.03.2024 in terms of CMM Order passed by Hon'ble, CMM(SW), Dwarka, Delhi. Order dated: 09-02-2024
 While taking possession it is noted that despite instructions and prior notice, you have not removed some uncharged Goods/Scrap Items/Articles/Inventory.
 To take reasonable care, Bank/Company has to deploy security guards at your cost, which please note, therefore, you are instructed and once again herewith informed to remove the uncharged Goods/Scrap Items/Articles/Inventory items within 7 days of this letter or otherwise, it shall be disposed off as unclaimed as per law and the cost/incidental expenses incurred in this regard shall be recovered from you.

Date: - 19-09-2024
 Place: - Pitampura
 Sd/- Authorised Officer
 Can Fin Homes Ltd.

HDB FINANCIAL SERVICES LIMITED POSSESSION NOTICE
 Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat, Pin Code: 380009 Branch Office: HDB Financial Services Limited, Kharsa No 47, Behind Ox Ford School, Vikaspuri Delhi 110018

Whereas, The Authorised Officer Of Hdb Financial Services Limited Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 (RFO) And In Exercise Of Powers Conferred Under Section 13(1)(c) Read With Rules 3 Of The Security Interest (enforcement) Rules, 2002 Issued Demand Notice To The Borrower/As Detailed Hereunder, Calling Upon The Borrower To Repay The Amount Mentioned In The Said Notice With All Costs, Charges And Expenses Till Actual Date Of Payment Within 60 Days From The Date Of Receipt Of The Same. The Said Borrower/co-borrowers Having Failed To Repay The Amount, Notice Is Hereby Given To Borrower/co-borrowers And The Public In General That The Undersigned In Exercise Of Powers Conferred On It Under Section 13(4) Of The Said Act Rule 8 Of The Said Rules Has Taken Symbolic Possession Of The Property Described Hereunder On The Date Mentioned Alongwith. The Borrowers In Particular And 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 Hdb Financial Services Limited For The Amount Specified Herein With Future Interest, Costs And Charges From The Respective Date.
 Details Of Borrower/ Co-borrowers/ Guarantors, Loan Account Number, Loan Amount, details Of Security, Date Of Demand Notice, Claimed Amount, Date Of Possession Are Given Herein Below

1) NAME AND ADDRESS OF THE BORROWER/CO-BORROWER/GUARANTOR; 2) LOAN ACCOUNT NUMBER; 3) LOAN AMOUNT; 4) DATE OF DEMAND NOTICE; 5) CLAIMED AMOUNT IN INR; 6) DETAILS OF SECURITIES; 7) DATE OF POSSESSION

1. Name Of The Borrower & Co-Borrowers: Neha Kapuria A-244, Krishan Nagar, East Delhi, Delhi-110051, Vikram Kapuria A-244, Krishan Nagar, East Delhi, Delhi-110051 LOAN ACCOUNT NO. : 35156376; LOAN AMOUNT: Rs.43000000/- (Rupees Forty Three Lakhs only) DEMAND NOTICE DATE: 15.06.2024; AMOUNT CLAIMED: Rs. 4396361.93/- (Rupees Forty Three Lakhs Ninety Six Thousand Three Hundred Sixty One and Paise Ninety Three Only) as of 12.06.2024 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.

DETAILS OF SECURITY: 1) The Pledge Area Parcel Of Built Up One Hall In Ground Floor Area Measuring 9 Ft X 23 Ft 1 In. = 23.75 Sq Yards (i.e. 19.85 Sq Mtrs. Up To The Extent Of Ceiling Level Only And First Floor And Second Floor With Roof Rights, Area Measuring 93 Sq Yards Covered/Plinth Area Being 77.75 Sq Mtrs On First Floor And Covered/Plinth Area Being 77.75 Sq Mtrs On Second Floor With The Rights Of Upper Storey Construction Up To The Last Storey, Along With Its Whole Of Structure Consisting Of Three Room Set On First Floor And Three Room Set On Second Floor Therein, Fitted With Electricity And Water Connection, Both In Running Condition, With Their Separate Meters Installed Thereon, With Separate Entrance And Stairs, With Undivided, Indivisible, Impact Able And Proportionate Share In The Land Underneath, With All Fixtures And Fittings Fitted Thereon, Out Of Property Bearing No A-244 Situated At Abadi Of A-Block, Krishna Nagar, In The Area Of Village Ghondli Ilaga Shahdar, North-110051 property Of Others-Boundary Area East -Service Lane, West - Portion of said property, North - Property of others, South - Portion of said property. Date Of Possession : 19.09.2024

The Borrower/s Is/Invited to Provisions Of Sub-section (

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, C: 8291889898
 Website: www.motilaloswal.com, Email: info@motilaloswal.com

POSSESSION 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 (SARFAESI Act, 2002), and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 11-06-2024 and 15-09-2024 to 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/ Guarantor	Date of Demand Notice and Outstanding	Date of possession Taken	Description of the Immovable Property
1	LXMOFARIDA722-230645620 Atul Sharma & Anita Devender Sharma	11-06-2024 & For Rs 1617377	15-09-2024	Property Bearing Khewat / Khata No. 13/17 Mustali No. 82 Killa No. 97(10-7) Admeasuring 140 Sqyds (0 Kanal 4 Marla 6 Sarsa) (42/1863 Share Of 10 Kanal 7 Marla Khewat No.8 Khata No.11 Mustali No.82 Killa No.97(10-7) Admeasuring 07 Marla (7/207th Share Of 10 Kanal 7 Marla) Situated At Waka Mauja Mandawar Tehsil Sohna Distt. Gurgaon 0 0 Near Damdamda Lake / Panchayati Chopal 122103 Gurgaon Haryana

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 : 22.09.2024

Sd/-
 Authorized Officer
 (Motilal Oswal Home Finance Limited)

PNB Housing REGD. OFFICE: 19TH FLOOR, ANTRIKSH BHAWAN, 22, K.G. MARG, NEW DELHI-110001, PH: 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

Whereas the undersigned being the Authorized Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice(s) on the date 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/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s 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 PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. 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.

S. No.	Loan Account No.	Name of the Borrower/Co-Borrower/Guarantor	Demand Notice Date	Amount Outstanding	Date of Possession Taken	Description Of The Property Mortgaged
1.	0021 666000 2463 B.O: Dehradun	To All Legal Heirs Of Late Shri Hans Ram Chauhan (Borrower), Mr. Anup Singh Chauhan (Co-Borrower), Mr. Khajan Singh Chauhan (Guarantor) & Mr. Ajay Negi (Guarantor)	25-05-2024	Rs. 5,05,857.64 (Rupees Five Lakhs Five Thousand Eight Hundred Fifty Seven & Sixty Four Paise Only) Due as on 16/05/2024	19-09-2024 (Symbolic)	All That Property Bearing Khaska No. 825 Min (New No. 2946), Measuring Area 1511.50 Sq Ft. Situated At Mauza Enfield Grant, Pargana Pachwa Doon, Tehsil-Vikasnagar, Distt.-Dehradun, Bounded As: East: Land Of Seller (Jaya Lal) West: Land Of Seller (Jaya Lal) North: 8 Ft Wide Passage, South: Land Of Shri Bhagwandeen
2.	HOU/DEH/0915/240445 B.O: Dehradun	Mr. Naresh Kumar Bajaj (Borrower) & Mrs. Rajni (Co-Borrower)	25-05-2024	Rs. 36,09,256.34 (Rupees Thirty Six Lakhs Nine Thousand Two Hundred Fifty Six & Thirty Four Paise Only) Due as on 16/05/2024	17-09-2024 (Symbolic)	All That Property - A House Constructed On 1st Floor Having Land Measuring 2896.67 Sq Ft And Total Covered Area 56.59 Sq. Mtr. Having Nagar Palika Khata No. 1N/1, Situated In Mohalla Balmiki Basti Jwalapur within Limits Of Nagar Nigam Haridwar Tehsil & Distt. Haridwar, Uttarakhand. Bounded As: North: Property Of Other Person, Side Measuring 63 Ft. South: Property Shri Harbhajan Singh, Side Measuring 45 Ft 6 Inch East: Road, Side Measuring 53 Ft 3 Inch, West: Road, Side Measuring 51 Ft 6 Inch

PLACE:- DEHRADUN, DATE:- 21.09.2024 AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.

CAN FIN HOMES LTD.
 112-A, PART-B, 1ST FLOOR, NIT-5, RAILWAY ROAD, NEAR NATION HUT, FARIDABAD, 121001 Ph: 0129-2436596, 2436527
 Mob.: 7625079140 Email: faridabad@canfinhomes.com
 CIN: L8510KA198PLC008699

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

The undersigned being the Authorized Officer of Can Fin Homes Ltd. 59-60, FIRST FLOOR, NEELAM BATA ROAD, NIT, FARIDABAD, HARYANA-121001 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of the powers under the said Act and Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 04.06.2024 calling upon the borrowers All Legal Heirs of Late Jagran Singh S/o Late Hari Chand and Mrs. Bala Devi W/O Late Jagran Singh and Raju S/O Nanak Chand (GUARANTOR) to repay the amount mentioned in the notice being Rs. 11,37,944/- (Rupees Eleven Lakh Thirty Seven Thousand Nine Hundred Forty Four Only) and interest from 04.06.2024 to till date of final payment with other charges thereon within 60 days from the date of the said notice.

The borrowers 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 under Section 13(4) of the said Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this the 20th day of September of the year 2024.

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 is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of CFHL for an amount of Rs. 11,37,944/- (Rupees Eleven Lakh Thirty Seven Thousand Nine Hundred Forty Four Only) and interest thereon.

Description of immovable property
 ALL THAT PART AND PARCEL OF THE PROPERTY BEARING KHEWAT KHATANO. 8/21, KHASRA NO. 1769, RAKBA 17, MOUJA FARIDABAD BASELWA COLONY, MEASURING AREA 125 SQ. YARD, TEHSIL & DISTT. FARIDABAD.

Boundaries: NORTH: HOUSE OF POPAN SOUTH : ROAD 12 FT
 EAST: HOUSE OF SHIVDEHI WEST: ROAD 16.5 FT

Date : 21.09.2024
 Place : Faridabad

Sd/-
 Authorized Officer
 Can Fin Homes Ltd.

Public Notice

Notice is hereby given that the certificate for 12588 Equity shares bearing No. CF12 and distinctive Noe from 1007507 to 1020074 of Castrol India Limited standing in the names of Narender Kumar Gupta and Suman Lata Gupta has/have been lost or mislaid and the undersigned has/have applied to the company to issue duplicate certificate(s) for the said shares. Any person who has a claim in respect of the said shares should lodge such claim with the company at its Registered office Techno Poole Knowledge Park, Mahakali Caves Road, Andheri(East) Mumbai 400093 Maharashtra within 15 days from this date else the company with proceed to issue duplicate certificate(s).

Name of the shareholder
 Suman Lata Gupta
 Date: 22.9.24

U.P. State Bridge Corporation Ltd.
 Office of the General Manager (Lucknow)
 Vibhuti Khand, Gomti Nagar, Lucknow-226010
 Email- gm@ukoupsbc@gmail.com

E-Tender No: 561E-Tender/G.M. (Lko)/2024-25 Dated: 21.09.2024

E-Tender Tender Notice

Production, Supply and Paving of Different Grades (M-15, M-30, M-35, M-40, M-45) Ready Mix Concrete (RMC) from Batching Plant within municipal area of Lucknow including cost of aggregates, cement, all machines, PUL, Plant Layout, Automobile, Generator and other extra site arrangement complete work as per design and technical specification as per call of tender. The work shall be executed on Bridge On Level Crossing No. 8 SPL 2/1 (Para), Level Crossing No. 13 SPL (Harau), Level Crossing No. 14 SPL (Harau), Level Crossing No. 15 SPL (Harau) and other locations of District Lucknow (U.P.) as complete details are available on website <http://tendersup.nic.in> on 22.09.2024 from 10:00 AM onwards. General Manager Lucknow

EAST COAST RAILWAY

e-Tender Notice No. EPC-CECONIIIBBS 2024039, Dated : 13.09.2024

Name of work: CONSTRUCTION OF PARADEEP-BADABANDHA 3RD & 4TH LINE (18.51 KM) INCLUDING ELECTRIFICATION WORKS AND SHIFTING OF UTILITIES, SIGNALLING CABLES & EQUIPMENTS BUT EXCLUDING SIGNALLING WORKS ON ENGINEERING, PROCUREMENT & CONSTRUCTION (EPC) MODE.

Approx. Cost of the work: ₹ 19469.00 Lakh. EMD: ₹ 97,34,500.00. Completion period of the Work : 540 (Five Hundred Forty) Days.

Tender closing date & time: At 1200 hrs. on 29.11.2024.

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

Complete information including e-tender documents of the above e-tender is available in website www.reps.gov.in The prospective tenderers are advised to visit the website fifteen days before the date of closing of tender to note any changes/corrigenda issued for this tender. The tenderers/bidders must have Class-III Digital Signature Certificate and must be registered on REPS Portal. Only registered tenderer/bidder can participate on e-tendering.

The tenderers should read all instructions to the tenderers carefully and ensure compliance of all instructions.

Chief Administrative Officer (CON)
 PR-68/CH/24-25 Bhubaneswar

"FORM NO. 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 THROUGH THE REGIONAL DIRECTOR, NORTHERN REGION

In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014

AND
 In the matter of **KNW APPARELS PRIVATE LIMITED** (CIN : U18109DL2010PTC04427) having its registered office at J-201 LIC Colony Jeevan Niketan, Paschim Vihar, New Delhi-110087, India.

Notice is hereby given to the General Public that the Company proposes to make application to the Central Government under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the Special Resolution passed at the Extra-Ordinary General Meeting held on Friday, September 20, 2024 to enable the Company to change its Registered office from the "National Capital Territory of Delhi" to "State of Haryana" within the jurisdiction of Registrar of Companies, NCT of Delhi & Haryana.

Any person whose interest is likely to be affected by the proposed change of the registered office of the Company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form 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 Regional Director, Northern Region, B-2, Wing, 2nd Floor, Pt. Deendayal Artydaya Bhawan, CGO Complex, New Delhi-110003, within Fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the following address: J-201 LIC Colony Jeevan Niketan, Paschim Vihar, New Delhi-110087, India.

For and on Behalf of **KNW Apparels Private Limited** (Sd/-) (Rohit Thakur)
 Place: Delhi DIN: 01941179
 Add : J-201 LIC Colony Jeevan Niketan, Paschim Vihar, New Delhi-110087, India.
 Tel: + 91 22 6175 9999
 E-mail: leelahotelsipo@citi.com
 Website: www.online.citibank.co.in/vhtm/citigroupglobal screen1.htm
 Investor grievance e-mail: investors.cgmib@citi.com
 Contact person: Asees Kaur
 SEBI registration no.: INM000010718

"IMPORTANT"

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THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES NOR IS IT A PROSPECTUS ANNOUNCEMENT. NOT FOR RELEASE. PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF THE BSE LIMITED ("BSE") AND "NATIONAL STOCK EXCHANGE OF INDIA LIMITED" ("NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES" IN COMPLIANCE WITH CHAPTER II OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS")

PUBLIC ANNOUNCEMENT


THE LEELA
 PALACES HOTELS RESORTS
 SCHLOSS BANGALORE LIMITED

Our Company was incorporated as "Schloss Bangalore Private Limited" on March 20, 2019, as a private limited company under the Companies Act 2013. At New Delhi, pursuant to a certificate of incorporation issued by the Registrar of Companies, Central Processing Centre, Manesar ("RoC CPC"). Upon the conversion of our Company to a public limited company, pursuant to a resolution passed by our Board on May 29, 2024 and a special resolution passed by our Shareholders on May 30, 2024, the name of our Company was changed to "Schloss Bangalore Limited", and a fresh certificate of incorporation dated July 3, 2024 was issued by the RoC CPC. For details of changes in the registered office of our Company, see "History and Certain Corporate Matters - Changes in the registered office" on page 246 of the Draft Red Herring Prospectus dated September 20, 2024 filed with Securities and Exchange Board of India ("SEBI") on September 20, 2024 ("DRHP").

Registered Office: The Leela Palace, Diplomatic Enclave, Africa Avenue, Netaji Nagar, South Delhi, New Delhi - 110 023, Delhi, India
 Corporate Office: Tower 4, Third Floor, Equinox Business Park, Kuria West, Mumbai - 400 070, Maharashtra, India
 Contact Person: Jyoti Maheshwari, Company Secretary and Compliance Officer. E-mail: cs@theleela.com. Tel: +91 22 6901 5454; Website: www.theleela.com. Corporate Identity Number: U55209DL2019PLC347492

OUR PROMOTERS: PROJECT BALLET BANGALORE HOLDINGS (DIFC) PVT LTD, BSREP III JOY (TWO) HOLDINGS (DIFC) LIMITED, BSREP III TADoba HOLDINGS (DIFC) PVT LTD, PROJECT BALLET CHENNAI HOLDINGS (DIFC) PVT LTD, PROJECT BALLET GANDHINAGAR HOLDINGS (DIFC) PVT LTD, PROJECT BALLET HMA HOLDINGS (DIFC) PVT LTD, AND PROJECT BALLET UDAIPUR HOLDINGS (DIFC) PVT LTD

INITIAL PUBLIC OFFERING OF UP TO [a] EQUITY SHARES BEARING FACE VALUE OF ₹ 10 EACH (THE "EQUITY SHARES") OF SCHLOSS BANGALORE LIMITED ("COMPANY" OR "ISSUER") FOR CASH AT A PRICE OF ₹ [a] PER EQUITY SHARE (THE "OFFER PRICE") AGGREGATING UP TO ₹50,000.00 MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF [a] EQUITY SHARES AGGREGATING UP TO ₹30,000.00 MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO [a] EQUITY SHARES AGGREGATING UP TO ₹20,000.00 MILLION BY THE PROMOTER SELLING SHAREHOLDER (AS DEFINED HEREINAFTER) (THE "OFFER FOR SALE" AND SUCH EQUITY SHARES, THE "OFFERED SHARES").

OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS ("BRLMS"), MAY CONSIDER AN ISSUE OF SPECIFIED SECURITIES THROUGH A PREFERENTIAL OFFER OR ANY OTHER METHOD AS MAY BE PERMITTED IN ACCORDANCE WITH APPLICABLE LAW TO ANY PERSON(S), FOR AN AMOUNT AGGREGATING UP TO ₹6,000.00 MILLION, PRIOR TO FILING OF THE RED HERRING PROSPECTUS WITH THE REGISTRAR OF COMPANIES, HARYANA AND NEW DELHI AT NEW DELHI ("ROC") ("PRE-IPO PLACEMENT"). THE PRE-IPO PLACEMENT, IF UNDERTAKEN, WILL BE AT A PRICE TO BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BRLMS. IF THE PRE-IPO PLACEMENT IS COMPLETED, THE AMOUNT RAISED PURSUANT TO THE PRE-IPO PLACEMENT WILL BE REDUCED FROM THE FRESH ISSUE, SUBJECT TO COMPLIANCE WITH RULE 19(2)(B) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957 ("SCRR"), THE PRE-IPO PLACEMENT, IF UNDERTAKEN, SHALL NOT EXCEED 20% OF THE SIZE OF THE FRESH ISSUE. PRIOR TO THE COMPLETION OF THE OFFER, OUR COMPANY SHALL APPROPRIATELY INTIMATE THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT, PRIOR TO ALLOTMENT PURSUANT TO THE PRE-IPO PLACEMENT, THAT THERE IS NO GUARANTEE THAT OUR COMPANY MAY PROCEED WITH THE OFFER OR THE OFFER MAY BE SUCCESSFUL AND WILL RESULT INTO LISTING OF THE EQUITY SHARES ON THE STOCK EXCHANGES. FURTHER, RELEVANT DISCLOSURES IN RELATION TO SUCH INTIMATION TO THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT (IF UNDERTAKEN) SHALL BE APPROPRIATELY MADE IN THE RELEVANT SECTIONS OF THE RED HERRING PROSPECTUS AND THE PROSPECTUS.

THE FACE VALUE OF THE EQUITY SHARES IS ₹10 EACH AND THE OFFER PRICE IS [a] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND AND THE MINIMUM BID LOT SHALL BE DECIDED BY OUR COMPANY, IN CONSULTATION WITH THE BRLMS AND WILL BE ADVERTISED IN ALL EDITIONS OF [a] (A WIDELY CIRCULATED ENGLISH NATIONAL DAILY NEWSPAPER) AND ALL EDITIONS OF [a] (A WIDELY CIRCULATED HINDI NATIONAL DAILY NEWSPAPER, HINDI ALSO BEING THE REGIONAL LANGUAGE OF NEW DELHI, INDIA, WHERE OUR REGISTERED OFFICE IS LOCATED) AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE IN ACCORDANCE WITH THE SEBI ICDR REGULATIONS AND SHALL BE MADE AVAILABLE TO STOCK EXCHANGES FOR UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SEBI ICDR REGULATIONS.

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

The Offer is being made in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process, in compliance with Regulation 6(2) of the SEBI ICDR Regulations, wherein at least 75% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that our Company in consultation with the Book Running Lead Managers, may allocate up to 60% of the QIB Portion to Anchor Investors, on a discretionary basis (the "Anchor Investor Portion"), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the price at which Equity Shares are allocated to Anchor Investors. In the event of under-subscription or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (excluding the Anchor Investor Portion) ("Net QIB Portion"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. If at least 75% of the Offer cannot be Allotted to QIBs, then the entire application money will be refunded forthwith. Further, not more than 15% of the Offer shall be available for allocation to non-institutional investors ("Non-Institutional Investors" or "NILs") (the "Non-Institutional Portion") of which one-third of the Non-Institutional Portion shall be available for allocation to Bidders with an application size of more than ₹200,000 and up to ₹1,000,000 and two-thirds of the Non-Institutional Portion shall be available for allocation to Bidders with an application size of more than ₹1,000,000 and under-subscription in either of these two sub-categories of Non-Institutional Portion may be allocated to Bidders in the other sub-category of Non-Institutional Portion in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. The allocation to each Non-Institutional Investor shall not be less than the minimum application size, subject to availability of Equity Shares in the Non-Institutional Portion and the remaining available Equity Shares, if any, shall be allocated on a proportionate basis in accordance with the conditions specified in this regard in Schedule XIII of the SEBI ICDR Regulations. Further, not more than 10% of the Offer shall be available for allocation to retail individual investors ("Retail Individual Investors" or "RIIs") (the "Retail Portion") in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All Bidders (other than Anchor Investors) shall mandatorily participate in this Offer through the Application Supported by Blocked Amount ("ASBA") process and shall provide details of their respective bank account (including UPI ID for UPI Bids (defined in the DRHP)) in which the Bid Amount will be blocked by the SCSBs or the Sponsor Bank(s), as the case may be. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For details, specific attention is invited to "Offer Procedure" on page 475 of the DRHP.

This public announcement is being made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an Initial Public Offer of its Equity Shares pursuant to the Offer and has filed the DRHP with the SEBI and the Stock Exchanges on September 20, 2024. Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI and the Stock Exchanges has been made public for comments, if any, for a period of at least 21 days from the date of such filing by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.theleela.com and on the website of the BRLMs i.e., JM Financial Limited, BoFA Securities India Limited, Morgan Stanley India Company Private Limited, J.P. Morgan India Private Limited, Kotak Mahindra Capital Company Limited, Axis Capital Limited, Citigroup Global Markets India Private Limited, IIFL Securities Limited, ICICI Securities Limited, Motilal Oswal Investment Advisors Limited and SBI Capital Markets Limited at www.jmfi.com, www.business.bofa.com/bofasindia, www.morganstanley.com, www.jpimfi.com, www.kotak.com/bofasindia, www.morganstanley.com, www.axiscapital.co.in, www.citigroup.com, www.iflcap.com, www.icicisecurities.com, www.motilaloswalgroup.com and www.sbicaps.com, respectively. Our Company hereby invites the public to give their comments on the DRHP filed with SEBI and the Stock Exchanges, with respect to disclosures made in the DRHP. The members of the public are requested to send a copy of the comments to SEBI, the Company Secretary and Compliance Officer of our Company and/or the BRLMs in relation to the Offer on or before 5.00 p.m. on the 21st day from the aforesaid date of filing of the DRHP with SEBI. Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares offered in the Offer have not been recommended or approved by SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Draft Red Herring Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 31 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be taken after the Red Herring Prospectus ("RHP") that will be filed with the RoC and must be made solely on the basis of such RHP. The Equity Shares, when offered through the RHP, are proposed to be listed on Stock Exchanges.

For details of the share capital and capital structure and the names of the signatories to the memorandum and the number of shares subscribed by them of our Company, please see the section titled "Capital Structure" beginning on page 95 of the DRHP. The liability of the members of our Company is limited. For details of the main objects of our Company as contained in the Memorandum of Association, please see the section titled "History and Certain Corporate Matters - Main Objects of our Company" on page 246 of the DRHP.

BOOK RUNNING LEAD MANAGERS					
 JM Financial	 BoFA Securities	 Morgan Stanley	 J.P.Morgan	 Kotak	 AXIS CAPITAL
JM Financial Limited 7 th Floor, Energy, Appasaheb Marathe Marg Prabhadevi, Mumbai - 400 025 Maharashtra, India Tel: + 91 22 6630 3030 E-mail: leelahotels ipo@jmfi.com Website: www.jmfi.com Investor grievance e-mail: contact.person@jmfi.com Contact person: Prachee Dhuri SEBI registration no.: INM000010361	BoFA Securities India Limited 18 th Floor, "A" Wing, One BKC, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India Tel: + 91 22 6632 8000 E-mail: dg.leelahotels_ipo@bofa.com Website: www.business.bofa.com/bofasindia Investor grievance e-mail: dg.india_merchantbanking@bofa.com Contact person: Abhrajee Banerjee SEBI registration no.: INM000011625	Morgan Stanley India Company Private Limited 18 th Floor, Tower 2, One World Centre, Plot 841, Jupiter Textile Mill Compound, Senapati Bapat Marg, Lower Park, Mumbai - 400 013, Maharashtra, India. Tel: + 91 22 6118 1000 E-mail: leelaipo@morganstanley.com Website: www.morganstanley.com Investor grievance e-mail: investors_india@morganstanley.com Contact person: Shantanu Tilak SEBI registration no.: INM000011223	J.P. Morgan India Private Limited J.P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz East, Mumbai - 400 098 Maharashtra, India Tel: +91 22 6157 3000 E-mail: leela_ipo@jpmorgan.com Website: www.jpimfi.com Investor grievance e-mail: investorsmb.jpimfi@jpmorgan.com Contact person: Apoorv Sinha/ Akhand Dua SEBI registration no.: INM000002970	Kotak Mahindra Capital Company Limited 27 BKC, 1st Floor, Plot No. C - 27, "G" Block, Bandra Kurla Complex, Bandra (East) Mumbai - 400 051, Maharashtra, India Tel: +91 22 4336 0000 E-mail: leelahotels.ipo@kotak.com Website: https://investmentbank.kotak.com Investor grievance e-mail: kmcredressal@kotak.com Contact person: Ganesh Rane SEBI registration no.: INM000008704	Axis Capital Limited 1 st Floor, Axis House, P.B. Marg, Worli Mumbai - 400 025, Maharashtra, India Tel: + 91 22 4325 2183 E-mail: leela.ipo@axiscap.in Website: www.axiscapital.co.in Investor grievance e-mail: complaints@axiscap.in Contact person: Pavan Naik/ Simran Gadh SEBI registration no.: INM000012029
BOOK RUNNING LEAD MANAGERS					
 Citi	 IIFL Securities	 ICICI Securities	 Motilal Oswal	 SBICAPS	 KFINTECH
Citigroup Global Markets India Private Limited 1202, 12 th Floor, First International Financial Centre, G Block C 54 & 55, Bandra Kurla Complex, Bandra (East), Mumbai - 400 098 Maharashtra India Tel: + 91 22 6175 9999 E-mail: leelahotelsipo@citi.com Website: www.online.citibank.co.in/vhtm/citigroupglobal screen1.htm Investor grievance e-mail: investors.cgmib@citi.com Contact person: Asees Kaur SEBI registration no.: INM000010718	IIFL Securities Limited 24 th Floor, One Lodha Place Senapati Bapat Marg, Lower Parel (West) Mumbai - 400 013, Maharashtra, India Tel: + 91 22 4646 4728 E-mail: leelahotels.ipo@iiflcap.com Website: www.iiflcap.com Investor grievance e-mail: ig.ib@iiflcap.com Contact person: Pawan Jain/ Rohit Waghela SEBI registration no.: INM000010940	ICICI Securities Limited ICICI Venture House Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Maharashtra, India Tel: + 91 22 6807 7100 E-mail: leelahotels.ipo@icicisecurities.com Investor grievance e-mail: customercare@icicisecurities.com Website: www.icicisecurities.com Contact person: Sohail Puri/ Sumit Singh SEBI registration no.: INM000011179	Motilal Oswal Investment Advisors Limited Motilal Oswal Tower, Rahimullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai - 400 025, Maharashtra, India Tel: + 91 22 7193 4380 E-mail: leelahotelsipo@motilaloswal.com Investor grievance e-mail: moiapredressal@motilaloswal.com Website: www.motilaloswalgroup.com Contact person: Ritu Sharma/ Rohan Aerande SEBI registration no.: INM000011005	SBI Capital Markets Limited 1501, 15 th Floor, A & B Wing, Parinee Crescendo Building, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Maharashtra, India Tel: +91 22 4006 9807 E-mail: leelahotels.ipo@sbicaps.com Investor grievance e-mail: investor.relations@sbicaps.com Website: www.sbicaps.com Contact person: Janardhan Wagle/ Kritika Shetty SEBI registration no.: INM000003531	KFIN Technologies Limited Selenium, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Rangareddy Hyderabad - 500 032, Telangana, India Tel: + 91 40 6716 2222/ 1800 309 4001 E-mail: sbl.ipo@kfintech.com Website: www.kfintech.com Investor grievance e-mail: evnward.irs@kfintech.com Contact person: M. Murali Krishna SEBI registration no.: INR000000221

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

Place: Mumbai
 Date: September 21, 2024

For **SCHLOSS BANGALORE LIMITED**
 On behalf of the Board of Directors
 Sd/-
 Jyoti Maheshwari
 Company Secretary and Compliance Officer

SCHLOSS BANGALORE LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares with SEBI and the Stock Exchanges on September 20, 2024. The DRHP is available on the website of SEBI at www.sebi.gov.in, as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.theleela.com and on the website of the Book Running Lead Managers ("BRLMs") i.e., JM Financial Limited, BoFA Securities India Limited, Morgan Stanley India Company Private Limited, J.P. Morgan India Private Limited, Kotak Mahindra Capital Company Limited, Axis Capital Limited, Citigroup Global Markets India Private Limited, IIFL Securities Limited, ICICI Securities Limited, Motilal Oswal Investment Advisors Limited and SBI Capital Markets Limited at www.jmfi.com, www.business.bofa.com/bofasindia, www.morganstanley.com, www.jpimfi.com, www.kotak.com/bofasindia, www.morganstanley.com, www.axiscapital.co.in, www.citigroup.com, www.iflcap.com, www.icicisecurities.com, www.motilaloswalgroup.com and www.sbicaps.com, respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and any details relating to such risk, see "Risk Factors" beginning on page 31 of the DRHP. Potential investors should not rely on the DRHP filed

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

E-Tender Notice No. 234

Sealed online e-tenders in C-1 form are invited by the University, from the reputed leading lift manufacturing agencies having turn-over not less than 30 Crores with separately quoting yearly maintenance cost for five numbers 15 passenger lifts and one number 10 passenger lift having total estimated cost of Rs. 97 Lacs+ GST The details of tenders are available on e-tendering module on Government of Maharashtra: https://mahatenders.gov.in from 18.09.2024 to 09.10.2024. The tenders can download the entire tender documents from website. The last date of submission of E-tender documents duly filled in shall be received from 18.10.2024 to 25.10.2024 upto 17.00 pm and envelope No.1 will be opened on the 28.10.2024. For further details please see detailed tender notice on https://mahatenders.gov.in, https://sus.ac.in websites. Conditional tenders will not be accepted. The University reserves the right to accept or reject the lowest or any other tender or all tenders without assigning any reason whatsoever.

Ref.PAHUS/Engg/2024/234 Date: 18/09/2024

Registrar

"ELVEDOR" Project of the IMPERIA WISHFIELD PVT. LTD. (Corporate Debtor)

Appointment of Resolution Professional ("RP") during the CORPORATE INSOLVENCY RESOLUTION PROCESS ("CIRP")

The Hon'ble National Company Law Tribunal, New Delhi Bench in I.A. No 4543 of 2024 of CP (IBC) 487 of 2023 has ordered for the Appointment of RP in the CIRP of Corporate debtor vide order dated 19/09/2024 and appointed Mr. Navneet Kumar Gupta as Resolution Professional (RP) having Registration No: IBB/PA-001/IP-P00001/2016-2017/10009 pursuant to Application by Committee of Creditors of Corporate Debtor. All Stakeholders are requested to take a note of it and for any further information kindly contact.

NAVNEET KUMAR GUPTA Resolution Professional

Reg. No: IBB/PA-001/IP-P00001/2016-2017/10009

Process Email Id: CIRP@PROJECTELVEDOR@minervaresolutions.com

Registered Email Id: Navneet@minervaresolutions.com

Address for communication: Unit 2, D1, Golf Link, Sector 23B, Dwarka, New Delhi-110077

Place: New Delhi, Date: 22.09.2024

"IMPORTANT"

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IDBI BANK

R.O: DEHRADUN, PIN- 248001, UTTARAKHAND

Demand Notice u/s 13(2) of SARFAESI Act)

NOTICE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI Act, 2002)

Name of the Borrower/s & Co-borrower & Mortgage

1. Shri Manoj Kansal (Borrower), Najibabad Road Kashirampur, Shiva Nagar Kotdwara, Uttarakhand- 246149

2. Smt Ruchi Devi (Co-borrower), Ward no 25 Gokul Vihar, Harisinghpur, Kotdwara, Uttarakhand- 246149

Notice is hereby given to the aforesaid Borrower(s) Shri Manoj Kansal and Smt. Ruchi Devi that the aforesaid Borrower was sanctioned financial assistance of Rs 1800000/- (Rupees Eighteen Lakh Only) and Rs 2500000/- (Rupees Twenty Five Lakh Only) as Mortgage Loan and Rs 43384.00 (Rupees Forty Three Thousand Three Hundred Eighty Four Only and Rs 49123.00 (Rupees Forty Nine Thousand One Hundred Twenty Three Only) as Loan against premium by IDBI Bank Ltd. (IDBI Bank). Pursuant to the sanction of the said financial assistance, necessary loan and security documents were executed by Shri Manoj Kansal (Borrower & Mortgage) and Smt. Ruchi Devi (Co-borrower). The said financial assistance has been secured, inter alia, by way of mortgage by deposit of title deeds of the properties mentioned below. As the aforesaid Borrower has defaulted in repayment of the said financial assistance in terms of the Loan Agreement (s) dated 22.09.2023 & 14.11.2023 & 22.09.2023 and 22.11.2023 respectively, the account of the Borrower has been classified as non-performing assets (NPA) in the books of IDBI Bank in terms of the guidelines issued by Reserve Bank of India (RBI) from time to time. In view of the defaults committed by the aforesaid Borrower, IDBI Bank, vide its letter bearing Ref. No. : LRN1210778819615866 dated 12/07/2024, has declared the Financial Assistance together with interest and other moneys aggregating Rs. 44,79,685.14/- due as on 30/06/2024 together with further interest thereon at the contractual rate upon the footing of compound interest from 10/05/2024 to have become immediately due and payable by Shri Manoj Kansal and Smt. Ruchi Devi to IDBI Bank, along with interest as applicable at the contractual rate till payment/realization.

Necessary notice was issued/served by IDBI Bank, under section 13(2) of the SARFAESI Act at the respective addresses of the Borrower(s)/Mortgagor(s) by "Registered post with Acknowledgement Due" which was returned un-served with postal remark "addressee left" In view of the aforesaid, this public notice is issued in compliance with Proviso to Rule 3 (1) of the SARFAESI Rules. Please note that you shall not transfer or otherwise (other than in the ordinary course of your business) any of the Secured Assets, without prior written consent of IDBI Bank, failing which you shall be liable for an offence punishable under section 29 of the SARFAESI Act. We invite your attention to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

In the circumstances, Borrower (s) /Mortgagor (s) is, once again, requested to pay the aforesaid amount within sixty days from the date hereof failing which IDBI Bank, as a secured creditor shall be entitled to enforce its security interest, under the provisions of the SARFAESI Act as also under any other law as available to IDBI Bank for realising its dues.

Details of the property

1. (Assets owned and mortgaged by the Borrower/Mortgagor Shri Manoj Kansal) All that piece and parcel of land/property comprised in and forming part of Khatauni Khata no 11 (Old Khatauni Khata no-10) Khait no-31 Ka, area 120.90 sq meter, situated at Village Harisinghpur, Patti- Sukhero, Tehsil-Kotdwara, District, Pauri Garhwal, State Uttarakhand and which is bounded as follows; on the East by: Property sold by Seller, on the West by: Property of Dinesh Prakash, on the North by: Property of Manwar Singh, on the South by: 12 feet wide path.

2. (Assets owned and mortgaged by the Borrower/Mortgagor Shri Manoj Kansal) All that commercial property/ Shop with roof rights constructed on land bearing bearing khatoni khata no. 103, khet no- 184 kha, covered area measuring 8'9" X 18'7" i.e. 17.65 sq mts. and having super measuring 19.42 sq mtr, Situated at First floor (above basemet) Kashirampur, Patti- Sukhero, Pargana Bhabar, Tehsil- Kotdwara, District- Pauri Garhwal, Uttarakhand, which is bounded and butted as follows- on the East by: Land of K.P. Rawat, on the West by: 16 feet wide road, on the North by: Property of Padam Singh Rawat, on the South by: Shop of Khaleel Ahmad, together with all and singular the structures and erections thereon, both present and future.

Date :22.09.2024 Place: Dehradun Sd/- Authorised Officer & Deputy General Manager IDBI Bank Ltd

PIRAMAL CAPITAL & HOUSING FINANCE LTD

CIN:L65910MH1984PLC032639 Registered Office: Unit No-601, 6th Floor, Piramal Amiti 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-TL 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. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, Demand Notice(s) issued by the 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.

Table with 5 columns: Sr. No., Name of the Borrower(s)/ Guarantor(s), Description of Secured Asset (Immovable Property), Demand Notice Date and Amount, Date of Possession. Contains 17 entries of property details.

Date : September 22, 2024 Place: Delhi-NCR Sd/- (Authorised Officer) PIARAMAL CAPITAL AND HOUSING FINANCE LTD. (Formerly known as Dewan Housing Finance Corporation Ltd.)

पंजाब नेशनल बैंक Punjab National Bank

Circle SASTRA Centre, Upper Ground Floor, 7, Bhikaiji Cama Place, NEW DELHI - 110066 Email : cs4168@pnbc.co.in

SALE NOTICE TO PUBLIC FOR SALE OF HOUSEHOLD ITEMS

It is hereby informed to general public regarding Sale of household items through Sealed Court Quotations. Notice is hereby given to the Public in General and in particular to the Borrower(s) and Guarantor(s) that the below mentioned movable household items will be sold on "As is Where is", "As is What is" and "Whatever there is" basis for disposal of Goods Lying in the premises which was mortgaged in NPA Account M/s RD & Sons Communication Pvt.Ltd as per honorable court order dated 14.08.2014. The household items are lying in the premises which is under physical possession of Bank at All part & Parcel of property bearing no-RZ-F-1/3A, Gali No-1, Mahavir Enclave, Palam, New Delhi-110045

Description/Details of Household Items (As per inventory report dated 23.05.2022 prepared by Court Receiver as per CMM order)

Basement : Items 2 Double Bed, 3 Seater Sofa, Side Table, Centre Table, Voltas A.C. 2 Office Chair, 3 Fan, 3 Extra Chair, Attached Store Room with Miscellaneous RO, 1 Commercial Gas Cylinder, 3 domestic Gas Cylinder, Fridges Kelvinator, Gym Machine, 1 trailer, 1 Pusher, Single Bed, Table, Chair, Seater, Indian Gas Cylinder, Stove.

First Floor: AC Voltas with Stabilizer, 4 Fan

Second Floor: Sofa cum Bed, 2 Sofa, Centre Table, Panasonic TV, LG Window A.C, Hair Drier, Dining Table, 6 Chair, Utensils, Micro Wave Whirlpool, Stove Sunflame, Alaier, Double Bed 2, Toshiba TV, Voltas A.C, CPU, Avengers Speakers, A.C. Kuzze, Printer H.P. Fan 6.

Third Floor: Ceiling Fan-4, AC Voltas.

Reserve Price of Household Items Rs.77300/-

Earnest Money Deposit (EMD) Equivalent to Full amount of Quotation DD in favour of (Punjab National Bank EMD)

Date of Inspection of the above Household Items at above mentioned property 24/09/2024(10.30 am to 1.30 pm)

Last Date of Submission of Sealed Cover Bids/Quotations 26/09/2024 (till 5.00 pm)

Date of Opening of Sealed Cover Bid in presence of all Bidders 27/09/2024 (at 4.00 pm)

If The Successful auction purchaser fails to remove the auctioned items then the second highest bidder will be declared as successful bidder & EMD Amount deposited by the first successful bidder will be forfeited.

Address for Submission of Sealed Cover Bid and Opening of Bid: Circle SASTRA Centre, Upper Ground Floor, 7 Bhikaiji Cama Place, New Delhi - 110066

Above mentioned Household Items shall be sold to the highest bidder.

NOTE: Items auctioned to be removed latest by 30/09/2024

DATED: 21.09.2024 Punjab National Bank, Mob - 8800417770

Authorised Officer

OFFICE OF THE RECOVERY OFFICER DEBTS RECOVERY TRIBUNAL-1, DELHI

4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001

SALE PROCLAMATION

T.R.C. No. 1214/2022

PUNJAB NATIONAL BANK vs M/S SOFTMAX TRADING COMPANY LTD.

PROCLAMATION OF SALE UNDER RULE 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

(CD1) MIS SOFTMAX TRADING COMPANY LTD. REGD. OFFICE AT: 606, SACHDEVA CORPORATE TOWER DDA COMMUNITY CENTRE, SECTOR-8, ROHINI, DELHI ALSO AT : H. NO. 30, 30 GROUND FLOOR, POCKET-20, SECTOR-24, ROHINI, DELHI

(CD2) OM JOSHI, 31, MAHESH NAGAR, TUBEWELL COLONY, WARD NO. 10, AMBALA

(CD3) ROHIT 78, G-BLOCK, GALI NO. 5, PUNJABI COLONY, NARELA, DELHI ALSO AT: FLAT 103, KHASRA NO. 515, RADHEY RADHEY BHAWAN, KURENI, NORTH WEST DELHI-110040

1. Whereas Transfer Recovery Certificate No. 1214/2022 in OA No. 138 of 2017, drawn by the Presiding Officer, Debts Recovery Tribunal, Delhi for the recovery of a sum of Rs. 12,33,44,945.00 together with costs and future interest @15.15% p.a. simple from the date of filing this O.A. i.e. 01-02-2017 till realization along with cost from the certificate debtors together with costs and charges as per recovery certificate.

2. And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.

3. And whereas there will be due there under a sum of Rs. 12,33,44,945.00 together with costs and future interest @15.15% p.a. simple from the date of filing this O.A. i.e. 01-02-2017 till realization along with cost. Notice is hereby given that in absence of any order of postponement, the property/properties as under shall be sold by e-auction and bidding shall take place through "On line Electronic Bidding" through the website https://www.bankauctions.com on 08.11.2024 between 12.00 pm and 01.00 pm with extensions of 5 minutes duration after 01.00 pm, if required.

4. The description of the property proposed to be e-auctioned is as follows:

Table with 4 columns: Sr. No., Description of the Property, Reserve Price, Earnest Money Deposit (EMD). Contains 2 entries of property details.

5. The EMD shall be paid through Demand Draft/Pay Order in favour of Recovery Officer, DRT-1, Delhi-A/C T.R.C. No. 1214/2022 along with self-attested copy of Identity (voter I card/Driving license/passport) which should contain the address for future communication and self-attested copy of PAN Card must reach to the Office of the Recovery Officer, DRT-1, Delhi latest by 05.11.2024 before 5.00 PM. The EMD received thereafter shall not be considered. The said deposit is adjusted in the case of successful bidders. The unsuccessful bidder shall take return of the EMD directly from the Registry, DRT-1, Delhi after receipt of such report from e-auction service provider/bank/financial institution on closure of the e-auction sale proceedings.

6. The envelope containing EMD should be super-scribed "T.R.C. No. 1214/2022" alongwith the details of the sender i.e. address, e-mail ID and Mobile Number etc.

7. Intending bidders shall hold a valid Login ID and Password to participate in the E-Auction email address and PAN Number. For details with regard to Login id & Password, please contact M/s C-1 INDIA PVT. LTD., GULF PETROCHEM BUILDING, BUILDING NO. 301, UDYOG VIHAR PHASE - 2, GURUGRAM (HARYANA)-120115 (INDIA) HELPLINE NO. 91-124-4302020/21/22/23. 91 7291981124/25/26 CONTACT PERSON VINOD CAUHAN, MOBILE: 9813587931, Email IDs: support@bankauctions.com, WEBSITE: http://www.bankauctions.com

8. Prospective bidders are required to register themselves with the portal and obtain user ID/password well in advance, which is mandatory for bidding in above e-auction from M/s C-1 INDIA PVT. LTD.

9. Details of concerned bank officers/Helpline numbers etc. are as under:-

Table with 2 columns: Name & Designation, Email & Phone Nos. Contains details for Sanjeev Srivastava (Chief Manager).

10. What is proposed to be sold are the rights to which the certificate debtors are entitled in respect of the properties. The properties will be sold along with liabilities, if any. The extent of the properties shown in the proclamation is as per the Recovery Certificate schedule. Recovery Officer shall not be responsible for any variation in the extent due to any reason. The properties will be sold on "as is where is" and "as is what is" condition.

11. The property can be inspected by prospective bidder(s) before the date of sale for which the above named officer of the bank may be contacted.

12. The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

13. EMD of unsuccessful bidders will be received by such bidders from the Registry of DRT-1 on identification/production of identity proof viz., PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSUs. Unsuccessful bidders shall ensure return of their EMD and, if not received within a reasonable time, immediately contact the Recovery Officer, DRT-1, Delhi or the Bank.

14. The sale will be of the property of the above named CDs as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.

15. The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

16. No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

17. The sale shall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made there under and to the further following conditions: The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error mis-statement or omission in this proclamation.

18. The amount by which the bidders are to be increased shall be in multiple of Rs. 50,000 (Rs. Fifty Thousand only). In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.

19. The Successful/Highest bidder shall be declared to be the purchaser of any lot provided that further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

20. Successful/highest bidder shall have to prepare DD/Pay order for 25% of the sale proceeds favouring Recovery Officer, DRT-1, Delhi, A/C T.R.C. No. 1214/2022 within 24 hours after close of e-auction and after adjusting the earnest money (EMD) and sending/depositing the same in the office of the Recovery Officer so as to reach within 3 days from the close of e-auction failing which the earnest money (EMD) shall be forfeited.

21. The Successful/Highest Bidder shall deposit, through Demand Draft/Pay Order favouring Recovery Officer, DRT-1, Delhi A/C T.R.C. No. 1214/2022, the balance 75% of the sale proceeds before the Recovery Officer, DRT-1 on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other holiday, then on the first office day after the 15th day alongwith the purchase fee @ 2% upto Rs. 1,000 and @ 1% on the excess of such gross amount over Rs. 1000/- in favour of Registrar, DRT-1 Delhi. (In case of deposit of balance amount of 75% through post the same should reach the Recovery Officer as above.)

22. In case of default of payment within the prescribed period, the property shall be resold, after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.

SCHEDULE OF PROPERTY

Table with 4 columns: Lot No., Description of property to be sold with names of co-owners where the property belongs to the defaulter and any other persons is co-owners, Revenue assessed upon the property or any part thereof, Details of any encumbrance to which property is liable, Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value.

Given under my hand and seal on 11-09-2024 Sd/- Recovery Officer, Debts Recovery Tribunal-1, Delhi

UCO BANK ZONAL OFFICE, RECOVERY DEPARTMENT, 1ST FLOOR, 5, PARLIAMENT STREET, NEW DELHI-110001, PH:011-23753827, 011-49498261, 011-49498285

E-AUCTION SALE NOTICE (Under SARFAESI Act 2002)

E-Auction Sale of Immovable Property mortgaged to the bank under Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with rules 5, 6, 7, 8 & 9 of the Security Interest (Enforcement) Rules, 2002. Possession of the following property has been taken over by the Authorized Officer(s), pursuant to the Notice issued u/s 13(2) of the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 in the borrowal accounts mentioned below with a right to sell the same on "AS IS WHERE IS" AND "WHAT IS WHERE IS" basis for realization of Banks Dues. Date and time of E-Auction:- 30th September 2024 Between 01:00 P.M to 05:00 P.M with unlimited extensions of 10 minutes each.

DESCRIPTIONS OF THE IMMOVABLE PROPERTY

Table with 10 columns: Sl. No., Name of Branch IFSC Code No., A/c No Tel. No. E-mail, Name of Borrower & Guarantor, Amount Dues (Rs./ Lakhs), Identified Property-ies, Type of Possession, Name of Owner of Property, MRP (Rs. in Lakh) EMD (Rs. in Lakh), Date of Inspection of Properties, Court Person, O/S GOVT. DUES, IF ANY. Contains 2 entries of property details.

For further Queries and Details you may Contact to Mrs. Neha Gupta (Chief Manager) 7352995388, OR Mr. Nitin Yadav (Senior Manager) 8802852985 OR Ms. Rani Kumari (Branch Manager) 9821052477.

Terms & Conditions:

- (1) The auction sale will be "Online E-Auction"/Bidding through e-Bikray web portal invariably. URL for Prospective buyers: https://ebkray.in . Auction to be held on 30.09.2024 between 01:00 PM to 05:00 PM as per time mentioned above against above property (IST) with unlimited extension of 10 minutes each.
(2) All intending bidders shall register with the e-auction portal to create their user ids and passwords. Bidders have to register online by providing their KYC documents and registration fees as prescribed by Service Provider(Ebkray.in). Once the KYC documents are verified by Ebkray.in, the registration will be activated within a period of maximum two working days from the date of submission of all KYC documents and registration fee.
(3) Intending bidders are required to register themselves with the portal and obtain login ID and Password well in advance which is mandatory for e-bidding from Ebkray Helpdesk : +91 829122020, support.ebkray@psblliance.com.
(4) Intending bidders are advised to go through the website https://ebkray.in for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceeding.
(5) Bids shall be submitted through online only in the prescribed format with relevant details.
(6) Earnest Money Deposit (EMD) for the above property shall be deposited through Fund transfer by NEFT/RTGS only to the Wallet of Service Provider (Ebkray) after registration on the portal.
(7) A copy of the bid form along with the enclosure submitted online (mentioning UTR No) shall be handed over to the Authorised Officer/Branch Manager, UCO Bank, respective branches or soft copies of the same be forwarded by E-mail to: zonedelhi.rec@ucobank.co.in
(8) The bid price shall be equal to or more than the Minimum Reserve Price (MRP) but must be in multiples of Rs.10,000/- (Rupees Ten thousand Only). Please note that the first online bid (H1) that comes in the system during the online forward auction can be one increment higher than the highest of the bids received upto last date of submission of the bids i.e. higher than the start price by one increment or higher than start price by multiple of increments. During auction, the subsequent bid that comes in to outbid the H1 rate will have to be higher than the H1 rate by one increment value or in multiple of the increment values.
(9) The successful bidder shall have to pay 25% of the bid amount (including earnest money already paid) immediately on closure of the E-auction Sale process on the same day of the Sale in the same mode as stipulated in Clause 7 above. The balance 75% of the purchase price shall have to be paid within 15 days of acceptance/confirmation of sale by the undersigned to the successful bidder.
(10) If the successful bidder failed to deposit the bid amount as per schedule noted above, the amount deposited by bidder shall be forfeited.
(11) The EMD of unsuccessful bidder(s) will be returned on the closure of the e-auction sale proceedings.
(12) The sale is subject to confirmation by the Bank, if the borrower/guarantor pays the bank in full before sale, no sale will be conducted.
(13) The property will be sold on "As is where is and what is where is" basis and the intending bidder should make discreet enquiries as regards to the property of any authority besides the banks charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges, encumbrances over the property on any other matter etc. will be entertained after submission of the online bid.
(14) The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
(15) The purchaser shall bear the stamp duties, charges including those of sale certificate registration charges, all statutory dues payable to Government, taxes/GST and rates and outgoing both existing and future relating to the property. The sale certificate will be issued only in the name of successful bidder.
(16) The sale is subject to conditions prescribed in the SARFAESI Act/Rule 2002 and the conditions mentioned above.

DATE: 21.09.2024 Authorised Officer, UCO Bank, Zonal Office, Recovery Department, New Delhi

Canara Bank Regional Office : Rohtak CORRIGENDUM Attention of the concerned party(ies) & general public is invited to E-auction Notice published in Financial Express (English) and Dainik Jagran (Hindi) on 08.09.2024 in Account Name M/s Lord Shiva Construction Co. PVT. LTD. E-Auction Date may be read as 07.10.2024 instead of 25.09.2024 & EMD Date may be read as 05.10.2024 instead of 24.09.2024. Other Terms & Conditions shall be unchanged. Authorised Officer, Canara Bank

Indian Bank SHANTINIKETAN BRANCH DDA Market, 3rd Street, Shanti Niketan, Nanak Pura, New Delhi-110 021, India Phone 24114235/24110006/24110390 (011) Email: shantiniketan@indianbank.co.in CORRIGENDUM With reference to "Possession Notice" advertisement of Indian Bank. Published in Financial Express & Jansatta Delhi Edition Newspaper on 21st Sept. 2024. In the advertisement, in Description of property it is wrongly mentioned as Industrial Property instead of Residential Property. All other matter of the advertisement will remain unchanged. Sd/- Date : 21.09.2024 Authorised Officer Place : Delhi (Indian Bank)

Punjab & Sind Bank (A Govt. of India Undertaking) ASSET RECOVERY BRANCH; Ground Floor, Siddhartha Enclave, Ashram Chowk, New Delhi- 110014 E-mail: d0707@psb.co.in Contact: 011-26349590, 26349596 PUBLIC NOTICE Name of Account : Arise Reinforcement Pvt. Ltd. Name of the Promoters / Directors: 1) Sh Anshuman Atul S/o Bhim Shankar Rai Address 1 : B/2, New Subamarekha colony, Adityapur Jamshedpur, Saraikela, Kharshawan, Jamshepur, Jharkhand 831013 / Address 2 : Flat No 402, Bhuvaneshwar Enclave, Krishna Nagar , Belli Road , Patna / Address 3: H.No 4151, Sector 234, Gurugram/ Address4: 221, Ecotech-3, Udyog Kendra-2, Greater Noida, UP / Address 5 : 195-B 196 Shahpur Jat Delhi-110049. 2) Sh Akhil Dhoundiyal S/O Navin Chandra Dhoundiyal Address 1: 195-B 196 Shahpur Jat Delhi-110049 / Address 2: 221, Ecotech-3, Udyog Kendra-2, Greater Noida, UP / Address 3: 389/1, Vasankunj, Vasant Vihar, Dehradun Ultrahand / Address 4: B-1/3 Glaxo Apartment, Mayur Vihar Extension, Delhi -110091 / Address 5 : 369/1 Vasant Kunj, PO New Forest Dehradun Ultrahand 248006. 3) Sh Arjun Kumar Gupta S/o Subhash Chandra Gupta Address 1: -221, Ecotech-3, Udyog Kendra-2 Greater Noida, UP. Address 2: 195-B 196 Shahpur Jat Delhi-110049. Address 3: R/O 387, Sector-1, Channi Himmat, Jammu. 4) Sh Harsh Vardhan S/o Chander Pal Sharma Address 1: 195-B ,196 Shahpur Jat Delhi-110049 / Address 2: 221, Ecotech-3, Udyog Kendra-2 Greater Noida, UP. Table with columns: Sl. No., Account Name, Date of NPA, Date of Willful Defaulter, Type of Facilities & Amount, Amount outstanding as on 31-08-2024. It is hereby notified to public at large that above said Borrower Companies have availed the loan from Punjab and Sind Bank. Being Directors/Partners/Promoters/Guarantors of aforesaid Companies are liable to pay Bank's dues along with further interest thereon and other costs/monies for which Bank has already initiated recovery proceedings against them. Date: 20.09.2024, Place: New Delhi Authorised Officer, Punjab & Sind Bank

पंजाब नैशनल बैंक Punjab National Bank ...the name you can BANK upon! Circle: Sastra, PNB Bhavan, C01, Ved Vyas Puri, Delhi Bypass Road, Meerut-250002, E mail: cs8278@pnb.co.in E-AUCTION SALE NOTICE TO GENERAL PUBLIC UNDER RULE 8 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES E-Auction Sale Notice for Sale of movable/Immovable Assets under the 'Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to Rule 8(6) & Rule 9(1) of the Security Interest (Enforcement) Rule, 2002. Notice is hereby given to the public in general and in particular to the borrower(s), mortgagor(s) and Guarantor(s) that the below described immovable & moveable property(ies) mortgaged/hypothecated/charged to the Secured Creditor, the symbolic physical (details mentioned as below) possession of which has been taken by the Authorized Officer of Punjab National Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 08.10.2024 (assets wise date and time mentioned below) for recovery of amount, as mentioned below due to the Punjab National Bank secured Creditor from below named borrower(s), mortgagor(s) and Guarantor(s). The amount of Reserve price and amount of earnest money of each asset is mentioned as under. A short description of the immovable & moveable property(ies) with known encumbrances, if any, is mentioned as under. For Detailed terms and conditions of the sale, please refer to link provided: https://ebkgray.in. Table with columns: Branch Account Name Name & Address of Borrower/Guarantor, Description of the Movable and Immovable Properties Hypothecated/Charged/Mortgaged/ Owner's Name (mortgagers of properties), A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002, B) Outstanding Amount as per Demand Notice u/s 13(2) of SARFESI ACT 2002, C) Balance as on 31.08.24, D) Possession Date u/s 13(4) of SARFESI ACT 2002, E) Nature of Possession Symbolic/ Physical/Constructive, A) Reserve Price (Rs. in Lakhs), B) EMD, C) Bid Increase Amount. (A) Name & Contact No of Authorized Officer- Shri Durgeshwar Kumar Mobile No. 7042108075 / (B) Details of the Encumbrances known to secured creditors-Not Known any/ Date /Time of E-Auction Date: 08.10.2024 Time: 11:00 AM to 04:00 PM. Visit of the site on Date 07.10.2024 at 12.00 PM to 04.00 PM. 1. The auction sale will be "online through e-auction" portal https://ebkgray.in on Date: 08.10.2024 from 11:00 AM to 04:00 PM. 2. The intending Bidders/ Purchasers are requested to register on portal (https://ebkgray.in) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 5 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. 3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash/ Transfer (After generation of Challan from (https://ebkgray.in) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. 4. Platform (https://ebkgray.in) for e-auction will be provided by a Auction service provider M/S PSB Alliance Private Limited having its Registered office at Unit-1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East Mumbai-400037 (contact Phone & Toll free Numbers +91 8291220220, E-mail: psba@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-auction process at e-Auction Service Provider's website (https://ebkgray.in). This Service Provider will also provide online demonstration/ training on e-auction on the portal. 5. The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. 6. For Further rules and regulations of the auction either visit these websites or contact Nodal Officer Sh. Durgeshwar Kumar (mob: 7042108075) at the address Punjab National Bank, SASTRA Department, Circle Sastra Centre, PNB Bhavan C01 Ved Vyas Puri Delhi Bypass Road, Meerut-250002. The bank reserves the right to cancel/suspend the auction process without any reason. 7. The successful bidders shall immediately, i.e. on the same day or not later than next working day, as the case may be, deposit 25% of the bid/advance amount (which is inclusive of earnest money deposited) to the account mentioned as above or by way of Demand Draft, to the Authorized Officer conducting the sale. In case of default in payment of the remaining 25% of the bid amount within the prescribed period, the amount deposited will be forfeited and the secured shall be resold. 8. The successful bidder shall be required to deposit the balance 75% of the bid amount within 15 days from the date of confirmation of sale. In case of default in payment of the remaining 75% of the bid amount within the prescribed period, the amount deposited will be forfeited and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. In case the date of auction is declared a holiday, then the auction shall be held on the following day. 9. GST/CTS & Other Taxes as applicable of Plant & Machinery will be borne by the purchaser. 10. The Auctioneer has to increase minimum 1 bid factor over fixed Reserve Price to be a successful bid. 11. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms and Conditions of e-auction. Help Manual on operational part of e-auction and follow them strictly. 12. To the best of knowledge and information of the Authorized Officers, there are no encumbrances on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction physical area of property and claims/rights/dues/affecting the property, prior to submitting their bid further the bidder/Purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. as themselves before making the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment of any representation on the part of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any claims/rights/dues. 13. The Bank does not undertake any responsibility to procure any permission/licence, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/locate authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates. 14. Bidders are advised/cautioned to verify the concerned Revenue Records/other Statutory authorities such as Sales Tax/Excise/Income Tax etc. and shall satisfy themselves regarding the nature, description, conditions, encumbrance, lien, charge, statutory dues, etc. over the property before submitting their bids. 15. The sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited. 16. Stay/Cancellation of Sale: In case of Stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled any persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation. 17. The Bank has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. 18. Borrowers/Guarantor are informed that according to the demand notice, deposit all the amount (including interest and other expenses) before the date of the auction. If it is not done, the property will be auctioned and remaining amount, if any, will be recovered along with interest and expenses from the Borrower. Note: For more information. Contact these Mobile numbers: 7042108075. 19. Any Bid Increment will be treated to have increased proportionally on both Land & building and Plant & Machinery. Date: 21.09.2024 Place: Meerut Authorised Officer / Secured Creditor

यूनियन बैंक Union Bank of India Regional Office: 13, MG Road, Agra E-AUCTION SALE NOTICE Sale Notice for Sale of Immovable Properties E-Auction Sale Notice for sale of immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charge to the Secured Creditor, the Constructive/Symbolic/Physical possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor), will be sold on "As is where is", "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) and Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder. Table with columns: S. No., Borrower/Mortgagor/Guarantor Name & Address, Description of Properties, Type of Possession, Reserve Price EMD Bid Increment, Demand Notice Amount Due. Branch: Dayalbagh, Agra, Contact: 9455136212. 1. Borrower: 1. Shri Amit Singh S/o Bhanwar Pal Singh 2. Smt Radha Devi W/o Amit Singh, Add. of Both- H. Plot no 13, Khasra No 291, Shyamapuri Colony, Lohamandi ward, Mauza Dehtora, Tehsil & Dist. Agra, Area- 39 11 Sq. Mtr., Property in the name of Smt Radha Devi W/o Amit Singh & Shri Amit Singh S/o Bhanwar Pal Singh, Bounded as: East- Plot No. 12, West- Plot No. 14, North- Rasta 20 ft. wide & Exit, South- Other Property. Reserve Price: 11,05,000/-, EMD: 1,10,500/-, Demand Notice: 11,05,000/-. 2. Borrower/Co-Borrower: 1(a). Mr Rajendra Prasad Sharma S/o Bhoov Dev Sharma, 1(b). Mr Pawan Kumar Sharma S/o Rajendra Prasad Sharma, Mortgagor- Shree Deepak Sharma S/o Rajendra Prasad Sharma, Add. of all-H. No. 2, Santosh Nagar, Sati Nagar, Narach, Agra. Guarantor- Shree Lal Jeet S/o Bhagwan Singh, Add- 23, Pawan Vihar, Foundry Nagar, Agra. Reserve Price: 26,03,000/-, EMD: 2,60,300/-, Demand Notice: 26,03,000/-. 3. Borrower/Co-Borrower: 1(a). Mr Mahendra Singh S/o Babu Ram, 1(b). Ms. Sunita Devi W/o Mahendra Singh, Add. of both- 35, Renuka Bagh near new abhesh puri, Kamla Nagar, Agra, Guarantor- Shri Banti Divakar S/o Pancham Divakar, Add- 15, Renuka Bagh, Dayal Bagh, Agra. Reserve Price: 15,95,000/-, EMD: 1,59,500/-, Demand Notice: 15,95,000/-. 4. Borrower/Co-Borrower: 1. Smt Santosh Sharma W/o Rajendra Prasad Sharma, 2. Mr Deepak Sharma S/o Rajendra Prasad Sharma, Guarantor- Mr Rajendra Prasad Sharma S/o Ram Das, Add- Pawan Vihar, Foundry Nagar, Agra, Add. of all- H. No. 2, Santosh Nagar, Sati Nagar, Narach, Agra. Reserve Price: 15,60,000/-, EMD: 1,56,000/-, Demand Notice: 15,60,000/-. 5. Branch: AMU, Aligarh Contact: 9631305652. 6. Borrower: Mr Yaseen S/o Mr Mehtab Ali, Mrs. Nazama W/o Mr. Mehtabali, Add. of both- H.No. 11/1A 2661, Mullapara Bhujpura, Tehsil Koli, Aligarh, Guarantor- Mr. Jamaluddin S/o Mr. Alauddin, Add- H.no. 1850, Mullapara Bhujpura, Tehsil Koli, Aligarh. Reserve Price: 5,42,000/-, EMD: 54,200/-, Demand Notice: 5,42,000/-. 7. Borrower: Mrs. Gudi Devi W/o Mr. Virendra Singh, Add- Aajad Hind Nagar, Bhadeshi Mafi, Post Bhadeshi District Aligarh, Guarantor- Mr. Lakshman Singh S/o Mr. Ram Das, Add- Bhadeshi Mafi, Koli, District Aligarh. Reserve Price: 9,10,000/-, EMD: 9,100/-, Demand Notice: 9,10,000/-. 8. Borrower: Lokesh varshney S/o Jayanti Prasad & Kamlesh Varshney W/o Mrs. Lokesh Varshney, Add- H.No. 11/33 Banyaapada, Aligarh, Guarantor- Mr. Kapil Aniya S/o Prakash Chand Arora C/o Prakash Provision Store, Add- Raghoeppur, In Front of Shree Ram Dhamshala, Aligarh. Reserve Price: 13,60,000/-, EMD: 1,36,000/-, Demand Notice: 13,60,000/-. 9. Borrower- Mr. Saleem Khan S/o Kallu Khan, Add- Hazrat Nizamuddin Colony, Chikora, Kwarsi Bye Pass Road Koli, Aligarh, Guarantor- Mr. Shakeel Ahmad S/o Iqram Ali, Add- H.No. 281, Raza Nagar, Kwarsi Bye Pass, Koli, Aligarh. Reserve Price: 9,99,000/-, EMD: 99,900/-, Demand Notice: 10,000/-. 10. Borrower: Mr. Mohd. Ilyas Khan S/o Late Mohd. Saif Khan, Add- Behind Tej-ekbar, Lal Digg Road, Sir Syed Nagar, Aligarh, Guarantor- Mr. Taufeeq Ahmad S/o Late Sabir Ahmad, Add- Flat No. 1, First Floor, Sahil Apartment, Kabir Colony, Jamalpur Aligarh. Reserve Price: 14,72,000/-, EMD: 1,47,200/-, Demand Notice: 14,75,000/-. 11. Borrower: Mr. Subhash Kumar, Add- Gali No. 8, Dhanipur (Nagla Shivmihari), Tehsil Koli, Aligarh, Area- 118.88 Sq. Yards i.e. 99.40 sq. mtrs. Bounded as: East- Araraj Seller, West- House of Saroj, North: Road 18 feet wide, South: tower. Reserve Price: 27,00,000/-, EMD: 2,70,000/-, Demand Notice: 27,000/-. 12. Borrower: Hemlata W/o Dhrumendra Kumar and Dhrumendra Kumar, Add. of both- Dori Nagar, Post Bhadeshi Koli Aligarh, Guarantor- Sonu Kumar S/o Virendra Singh, Add- 231, Holi Chowk, Quarsi Ramghat Road, Aligarh. Reserve Price: 13,51,000/-, EMD: 1,35,100/-, Demand Notice: 13,51,000/-. 13. Branch: Aligarh Main, Contact: 7404608373. 14. Borrower- 1. Mr. Braj Mohan S/o Mr. Suraj Pal 2. Mrs. Rambati W/o Mr. Suraj Pal, Guarantor- 1. Mr. Devdutt S/o Mr. Suraj Pal, 2. Mr. Damodar S/o Mr. Suraj Pal, Add. of all- Asharapur, Jajpurai Raj Nagar Khair by post, Aligarh. Reserve Price: 24,25,000/-, EMD: 2,42,500/-, Demand Notice: 24,300/-. 15. Borrower- 1. Mr. Sanjay Sharma S/o Mr. Suresh Chandra, 2. Mrs. Vandana Sharma W/o Mr. Sanjay Sharma, Add. of both- Dhanpur Mandi, Yadav Nagar, Koli, Aligarh, Guarantor- Mr. Prakash Chand S/o Mr. Laxmi Narayan, Add- Gali No. 2, Kuber Nagar, Koli, Aligarh. Reserve Price: 11,50,000/-, EMD: 1,15,000/-, Demand Notice: 11,50,000/-. 16. Borrower- 1. Mr. Rahul Kumar S/o Mr. Virendra Singh, 2. Mrs. Malti Devi Prajapati W/o Mr. Virendra Singh, Add. of both- Gali No. 3, Saket Vihar Colony, Near Durga Mandi, Sarni Gate, Agra Road, Aligarh, Guarantor- Mr. Munim Ji S/o Mr. Bahon Lal, Add- Nagla Man Singh, Bhadeshi, Aligarh. Reserve Price: 18,70,000/-, EMD: 1,87,000/-, Demand Notice: 18,70,000/-. 17. Borrower- 1] Mr. Shaqiq Ahmad S/o Mr. Khuda Bux, 2] Mr. Akhlag Begum S/o Mr. Khuda Bux, 3] Mrs. Farida Begum W/o Ashfaq Ahmad, Add. of all- 16/254 Ladiya AbbasNagar, Jagari Aligarh. Reserve Price: 20,00,000/-, EMD: 2,00,000/-, Demand Notice: 20,000/-. Table with columns: Date & Time of E-Auction: 09.10.2024, at 12:00 Noon to 05:00 PM. Last date of Submission of bid: On or before the commencement of E-Auction. For detailed terms and condition of the sale, please refer to the link provided herein below or Contact 0562-2251663, https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx and www.unionbankofindia.co.in For Registration and Login and Bidding Rules visit https://ebkgray.in. This may also be treated as STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) & Rule 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002, to the borrower/s and guarantor/s. Date : 22-09-2024 Place: Agra Authorised Officer, Union Bank of India

SBI STATE BANK OF INDIA Stressed Assets Recovery Branch-1 1st Floor, 23, Najafgarh Road, New Delhi – 110015, Ph.: 25419177,25412977, e-mail: sbi.05169@sbi.co.in "APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for sale of movable / Immovable Properties E-Auction Sale Notice for Sale of movable / Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below mentioned movable / Immovable properties mortgaged/charged to the Secured Creditor (State Bank of India), the possession mentioned below of which has been taken by the Authorized Officer of State Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" Basis on below mentioned dates for recovery of amount as mentioned below, due to the Secured Creditor from Borrowers, Guarantors and Mortgagors. The reserve price is mentioned below and the earnest money to be deposited is mentioned respectively. Table with columns: S. No., Name & Address of Borrower (B) / Guarantor(s) (G), Address of Security charged covered under Auction (Symbolic / Physical Possession), Reserve Price(RP) EMD Amount 10% of the Reserve Price Incremental Amount, Outstanding Dues for recovery of which properties are being sold, Name & Number of Contact Person, Date of E-Auction with unlimited extensions of 10 Minutes each, Date / Time of On-site Inspection of Property. 1. Mrs. Kahankashan Guizar w/o Mr. Ahmad Itikhar & Mr. Ahmad Itikhar s/o Sh. Abdul Kaleem, both at: 213, Budhana Gate, near Madrasa Nooral Islam, Meerut City (UP) 250022 Also at: Flat no. 609, Amethy's 1 BDI, Sun Shine City Bhiwadi, Bhiwadi (Rajasthan)- 101019 Also at: H. No. 109, Dhool Siras, Jatt Mohalla, Dwarka Sector-25, New Delhi-110075 Also at: Flat No. M-422, 4th Floor, Tower B-3, Aashiana Surbhi, Phase-III, Rampura, Tehsil - Alwar, Rajasthan - 301109 Also at: 241, Vardhaman Diamond Plaza, Plot No. 3, D B Gupta Road, 2nd Floor, Paharganj, New Delhi-110055 Also at: Block-I - 124, 1st Floor, Abu Fazal Enclave, Jamaia Nagar, Okhla, New Delhi-110025. Reserve Price: ₹ 17.50 Lakh, ₹ 1.75 Lakh, ₹ 0.50 Lakh. 2. Sh. Vineet Agarwal s/o Sh. Omprakash, H. No. 231, Braman Mohalla, Bura Waley Near Shiv Mandir, Tehsil & Distt. - Hapur, (UP)- 245101 Also at: H. No. C-90, Sector-9, Vijay Nagar, Ghaziabad, Uttar Pradesh-245101 Also at: H. No. 1629, Plot no. 6, South Part, Mohalla New Pannapuri (Chhate ke baad), Tehsil & Distt. - Hapur, (UP)- 245101 Also at: H. No. 231, Braman Mohalla, Bura Waley Near Shiv Mandir, Tehsil & Distt. - Hapur, (UP)- 245101 Also at: H. No. C-90, Sector-9, Vijay Nagar, Ghaziabad, Uttar Pradesh-245101 Also at: H. No. 1629, Plot no. 6, South Part, Mohalla New Pannapuri (Chhate ke baad), Tehsil & Distt. - Hapur, (UP)- 245101. Reserve Price: ₹ 24.00 Lakh, ₹ 2.40 Lakh, ₹ 0.50 Lakh. 3. Dr. Rajeev Kumar, H. No. 249, Ground Floor, Type-III, Ayur Vigyan Nagar, New Delhi 110049 Also at: Designation : Senior Resident, Hospital/Administration, AIIMS, Ansari Nagar, New Delhi 110029. Reserve Price: ₹ 56.00 Lakh, ₹ 5.60 Lakh, ₹ 0.50 Lakh. 4. Smt. Nidhi Gautam w/o Dr. P. Suresh, Flat No. 0103-0-070004, Tower-07, Green Escape, Phase-II, Village-Akabarpur Barota, Kundli, Sector-35, Sonapat, Haryana - 131103. Reserve Price: ₹ 26,45,000/-, ₹ 2,64,500/-, ₹ 50,000/-. Table with columns: TERMS AND CONDITIONS OF THE E-AUCTION AREAS UNDER: 1. E-Auction is being held on "As is where is", "As is what is", and "Whatever there is" Basis and will be conducted "On Line". The auction will be conducted through the Bank's E-Auction Tender Document containing online e-auction Bid form, Declaration, General Terms and Conditions of online auction sale are available in e-Auction platform on https://ebkgray.in. 2. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. 3. Interested bidder may deposit Pre-Bid EMD with M/S PSB ALLIANCE (EBKRAY) before the close of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in M/S PSB ALLIANCE (EBKRAY) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem. 4. The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. 5. The other terms and conditions of the e-auction are published in the following websites https://ebkgray.in. N.B : The 15/30 days sale Notices have already sent to the Borrower/Guarantor(s)/ Mortgagor by Regd. Post/ Speed Post, In case such party/parties has/have not received the same, then this notice may be treated as substitute mode of service to all these parties. Date : 20-09-2024, Place : New Delhi Sd/- Authorised Officer, State Bank of India

NO VIOLENCE REPORTED

Voting ends in Sri Lanka presidential elections

Close contest between Wickremesinghe, Premadasa and Dissanayake

REUTERS
Colombo, September 21

SRI LANKANS VOTED on Saturday in an election to pick a president who will face the task of bolstering the country's fragile economic recovery following its worst financial crisis in decades. The election is predicted to be a close contest between President Ranil Wickremesinghe, main opposition leader Sajith Premadasa, and Marxist-leaning challenger Anura Kumara Dissanayake. Dissanayake narrowly led in one recent opinion poll.

Voting closed at 4 PM and counting started afterward, with results expected to be announced by the Election Commission on Sunday. Postal votes were to be counted first, senior commission official Suman Sri Ratnayake said.

The country's election system allows voters to cast three preferential votes for their chosen candidates. If no candidate wins 50% in the first count, a second round of counting determines the winner between the two top candidates, using the preferential votes. Analysts say this will likely be the case given the close nature of the election.



People queue up to vote at a polling station in Colombo

REUTERS

Saturday's voting was peaceful across the South Asian island nation and queues outside booths lengthened as the day progressed, local TV channels showed. More than 13,000 polling stations were set up and 2,50,000 public officials were deployed to manage the election, the election body said.

More than 17 million of Sri Lanka's 22 million people were eligible to vote in the election, contested by 38 candidates.

At Visakha Vidyalaya, a school about 15 km from Colombo, brisk polling was seen early in the morning as families, some of them accompanying their ageing parents, lined up next to coir ropes that

created orderly lines for voters. "I think we desperately need a change and I think a lot of people feel the same way. For us to have a future, the entire country must have a future, first," said Niroshan Perera, 36, a supporter of Dissanayake.

This was Sri Lanka's first election since the economy buckled in 2022 under a severe foreign exchange shortage, leaving the country unable to pay for imports of essentials including fuel, medicine, and cooking gas.

Thousands of protesters marched in Colombo in 2022 and occupied the president's office and residence, forcing the then-President Gotabaya Rajapaksa to flee and later

resign. Buttressed by a \$2.9 billion bailout programme from the International Monetary Fund, the economy has posted a tentative recovery but the high cost of living is still a critical issue for many voters.

Although inflation cooled to 0.5% last month from a crisis high of 70%, and the economy is forecast to grow in 2024 for the first time in three years, millions remain mired in poverty and debt, with many pinning hopes of a better future on their next leader.

"This is an election that will change the history of Sri Lanka. People are voting enthusiastically," Dissanayake said after casting his vote at a temple in the outskirts of Colombo.

Qualcomm to explore friendly takeover of Intel

BLOOMBERG
September 21

QUALCOMM INC HAS approached Intel Corp to discuss a potential acquisition of the struggling chipmaker, a person with knowledge of the matter said, raising the prospect of one of the biggest-ever M&A deals.

California-based Qualcomm proposed a friendly takeover for Intel in recent days, according to the person, who asked not to be identified discussing confidential information. The approach is for all of the chipmaker, though Qualcomm hasn't ruled out buying or selling parts of Intel in a combination. It's uncertain whether the initial approach will lead to an agreement and any deal is likely to come under close antitrust scrutiny. Qualcomm has been speaking with US regulators and believes an all-American combination could allay any concerns, the person said.

Qualcomm is looking at Intel at a time when its smaller rival is in the most difficult period in its 56-year-old history. Under Chief Executive Officer Pat Gelsinger, Intel is working on a plan to reshape the company and revive its flagging share price. He still believes the turnaround plan could be sufficient to remain an independent company, the person said.

G-20 to push for global institutions reform

BLOOMBERG
September 21

GROUP OF 20 nations agreed to push for overhauls of the United Nations, the World Trade Organisation, and multilateral lenders in a breakthrough following one-and-a-half months of negotiations. Group of 20 nations agreed to push for overhauls of the United Nations, the World Trade Organization, and multilateral lenders in a breakthrough following one-and-a-half months of negotiations.

A call for reforms will be launched on Wednesday during a meeting of G-20 foreign ministers proposed by Brazil on the sidelines of UN General Assembly, according to a draft communiqué seen by Bloomberg News. It's the first time that the world's 20 largest economies formally agreed to make a joint effort to modernise global governance institutions that were created about 80 years ago, reflecting a post-World War II reality.

"There is a growing perception that the United Nations, the Bretton Woods Institutions, and the World Trade Organization are in urgent need of reform," reads the draft of the communiqué that will be released during the G-20 meeting, which for the first time will be open to all UN member states.

"It is essential that these institutions update their governance structures and practices to better represent the diversity of their membership and improve their capacity to address today's web of political,



For the first time, 20 largest economies formally agree to make a joint effort to modernise 80-year-old institutions

social, and economic challenges," according to the statement. The reform of global institutions has been a long-standing battle cry for Brazil's Luiz Inacio Lula da Silva, who's presiding over the G-20 this year. The joint statement to be published under his leadership is a step in the direction of reforms, even though the nations have not agreed on a timeline for the changes to be implemented.

The three-page document details the reforms agreed on by the G-20 on three different fronts: the UN, the international financial architecture, and the multilateral trading system. Among the changes proposed to the UN are the G-20's calls for a reform of the Security Council, with an expanded composition that

improves the representation of underrepresented and unrepresented regions and groups. It also demands a more representative UN Secretariat, with transparency, equitable geographic distribution, merit, and gender balance.

On the reform of the international financial architecture, the G-20 seeks more financing for developing countries to fight poverty and tackle global challenges, including climate change.

It also calls for enhancing the representation and voice of developing countries in decision-making. Finally, the G-20 describes the WTO as "indispensable" to a well-functioning system to settle trade disputes, and calls for policies that enable trade and investment as an engine of growth and prosperity.

Call for reforms to be launched during G-20 foreign ministers meet on the sidelines of UNGA on Wednesday

Zelenskiy to pitch 'victory plan' to Biden

BLOOMBERG
September 21

VOLODYMYR ZELENSKIY SAID he'll present Ukraine's "victory plan" to President Joe Biden and both presidential hopefuls in the coming week, as well as making it public more generally to allies and others. "The Victory Plan, this bridge to strengthening Ukraine, can contribute to more productive future diplomatic meetings with Russia," Zelenskiy told reporters in a briefing on Friday. "Russia should see it." The broad contours of the proposal include ensuring Ukraine's place in the global "security architecture," boosting its weapons capabilities, and economic development, Zelenskiy said.

Ukraine's leader is expected to travel to the UN General Assembly in New York, with the nation's speaking slot in the general debate set for Wednesday, and from there to Washington to meet with Biden. He's also expected to hold talks with Vice President Kamala Harris, the Democratic candidate for president, Republican presidential candidate Donald Trump, and key members of Congress.

Ukraine's incursion into Kursk, the first foreign military offensive inside Russia since World War II, also plays a role in the plan that Zelenskiy didn't elaborate on.

OKTOBERFEST CELEBRATIONS



Revellers in Germany's Munich celebrate the 189th edition of the annual beer festival, Oktoberfest, on Saturday. The fiesta, which is also the world's largest folk festival, sees thousands of beer lovers celebrate and clink their mugs. With an opening parade held Saturday morning, the festival will go on till October 6

ASSOCIATED PRESS

Talk green with 'dead tree' emoji

BLOOMBERG
September 21

AVID TEXTERS WILL soon have a new way to talk about the growing impacts of climate change — an emoji depicting a tree without leaves.

Approval of the emoji was revealed in an update earlier this year from the Unicode Consortium. The leafless tree — also known as the "dead tree" or "dying tree" emoji — was first pitched in 2022 by Brian Baihaki, who saw a gap in messaging graphics that touch on environmentalism.



"Drought is a natural part of the climate cycle... but the climate is changing [and] drought [is becoming] more frequent, severe, and even [spreading] to other places," Baihaki noted.

"Eventually, all the resources that the trees have will be exhausted."

Since Baihaki submitted his pitch, the threat of drought has only grown globally. This year alone, drought has affected trade on the Mississippi River and in the Panama Canal, crops in Brazil, reservoir levels in Spain, and tourism in Mexico, among other impacts. A recent United Nations report noted that drought conditions are expected to worsen throughout the 21st century — even if there are reductions in greenhouse gas emissions.

"That something from 2022... is still relevant today actually speaks to the long-standing relevancy of the concept," says Jennifer Daniel, chair of the emoji subcommittee at the Unicode Consortium. "Because two years in digital space might as well be 200 years." Emoji may not be high on the list of tools needed to combat the impacts of climate change, but the dead tree reflects people's need to communicate about those impacts, says Scott Varda, an associate professor of communication at Baylor University.

AI helping shape 2024 US presidential polls

ASSOCIATED PRESS
Washington, September 21

WITH THE 2024 election looming, the first since the mass popularisation of generative artificial intelligence, experts feared the worst: social media flooded with AI-generated deepfakes that were so realistic, baffled voters wouldn't know what to believe. So far, that hasn't happened. Instead, what voters are seeing is far more absurd: A video of former President Donald Trump riding a cat while wielding an assault rifle. A mustachioed Vice President Kamala Harris dressed in communist attire. Trump and Harris sharing a passionate embrace.

AI is playing a major role in the presidential campaign, even if the greatest fears about how it could threaten the US presidential election haven't materialised yet. Fake AI-generated images regularly ricochet around the web, but many of them are so cartoonish and absurd that even the most



Fake AI-generated images regularly ricochet online

REUTERS

naïve viewer couldn't take them seriously. Still, even these memes can be problematic. Eye-catching AI-generated photos and videos, some striving to be funny, have become useful tools for spreading false, sometimes racist messages with a clear political bent — and candidates and their supporters are among those sharing them on social media. For example, Trump and many of his allies not only repeatedly promoted the unfounded conspiracy theory

that Haitian migrants are stealing and eating cats and dogs in Springfield, Ohio, they also spread related AI-generated memes. Francesca Tripodi, an expert in online propaganda, said such AI-made images are new, viral vehicles carry-age-old anti-immigration narratives. "The memes that are amplifying this claim are anything but humorous."

When you have elected officials who are utilising this imagery as a way of perpetuat-

ing racism and xenophobia, that's a huge problem," said Tripodi, a sociologist at the University of North Carolina at Chapel Hill. Republicans defend the images as lighthearted jokes — and byproducts of Trump's personality. "There is a culture of personality surrounding Donald Trump that encourages that sort of over-the-top communication style that turns things into comical memes," said Caleb Smith, a Republican strategist. "The intent is to entertain, not to deceive. That is what it should be."

Not just Trump supporters

Trump and his supporters aren't the only ones creating AI memes, but they appear to be using AI image generators more than their Democratic counterparts. Some left-leaning users have posted AI images making fun of billionaire Elon Musk, the owner of X and an outspoken supporter of Trump's campaign. Democrats also posted AI-generated images of Trump in handcuffs and being chased by

police when he was in court in Manhattan last year.

But Kamala Harris' campaign has not leaned into amplifying AI-generated content, sticking instead to TikTok trends and other memes that don't require AI models to create. "Currently, the only authorised campaign use of generative AI is for productivity tools, such as data analysis and industry-standard coding assistance," said Harris campaign spokesperson Mia Ehrenberg. Trump campaign spokesman Steven Cheung did not respond to specific questions from The Associated Press but said its strategy had not changed since May, when he provided an emailed statement saying the campaign did not "engage or utilise" tools supplied by any AI company. Using fake, entertaining, often preposterous images to score political points is hardly new. But unlike cobbled-together Photoshop images or political cartoons, AI-generated images pack a stronger punch.

This is only an advertisement for information purposes and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the letter of offer dated August 8, 2024 (the "Letter of Offer") filed with the Stock Exchange, namely BSE Limited ("BSE") and National Stock Exchange Limited ("NSE"), where presently the Equity Shares of the Company are listed, and the Securities and Exchange Board of India ("SEBI").

VINNY OVERSEAS LIMITED

Corporate Identification Number: L51909GJ1992PLC017742
Registered Office: B/H International Hotel Narol-Isanpur Road Narol, Ahmedabad, Gujarat 382405 India | Contact Details: + 91 9328804500
Contact Person: Mrs. Mansi Pratik Patel, Company Secretary & Compliance Officer
Email-ID: cs@vinnyoverseas.in | Website: www.vinnyoverseas.in

THE PROMOTER OF THE COMPANY IS HIRALAL PAREKH

FOR PRIVATE CIRCULATION TO THE EQUITY SHAREHOLDERS OF VINNY OVERSEAS LIMITED ONLY

RIGHTS ISSUE OF 23,26,23,311 EQUITY SHARES OF FACE VALUE OF ₹1.00/- (RUPEE ONE ONLY) ('EQUITY SHARES') EACH AT A PRICE OF ₹2/- (RUPEES TWO ONLY) PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹1/- (RUPEES ONE ONLY) PER EQUITY SHARE) ('ISSUE PRICE') ('RIGHT SHARES') FOR AN AMOUNT AGGREGATING UP TO ₹4652.47 LAKHS ON A RIGHTS ISSUE BASIS TO THE ELIGIBLE SHAREHOLDERS OF VINNY OVERSEAS LIMITED ('COMPANY' OR 'ISSUER') IN THE RATIO OF 1 RIGHTS SHARES FOR EVERY 1 EQUITY SHARES HELD BY SUCH ELIGIBLE SHAREHOLDERS AS ON THE RECORD DATE, AUGUST 14, 2024 ('ISSUE'). FOR FURTHER DETAILS, KINDLY REFER TO THE SECTION TITLED 'TERMS OF THE ISSUE' BEGINNING ON PAGE 181 OF THE LETTER OF OFFER.

*Assuming full subscription.

PAYMENT METHOD FOR THE ISSUE			
Amount Payable Per Right Share	Face Value	Premium	Total
On Application	1	1	2
Total	1	1	2

BASIS OF ALLOTMENT

The Board of Directors of Vinny Overseas Limited, wishes to thank all its members and investors for their response to the Issue of Rights Shares, which opened for subscription on Tuesday August 27, 2024, and closed on Tuesday, September 10, 2024 with the last date for the market renunciation of the Rights Entitlement being Wednesday September 4, 2024. The details of Applications received, is scheduled as under:

Category	No. of Applications	Number of Rights Equity Shares Applied - against Entitlement	Number of additional Equity shares applied for	Total Rights Equity Shares Allotted
Eligible Shareholders	5267	4,19,14,790	10,96,08,653	15,15,23,443
Renouces	938	2,70,13,268	5,40,86,600	8,10,99,868
Total*	6,205	6,89,28,058	16,36,95,253	23,26,23,311

*Final net subscription is 146.02% of Rights Issue Size after removing technical rejection cases.

In accordance with the Letter of Offer and based on the basis of allotment being finalized on Tuesday, September 17, 2024, in consultation with the Issuer Company, the Registrar, BSE Limited ("BSE") and National Stock Exchange Limited ("NSE") Designated Stock Exchanges for the Issue, the Company has on September 17, 2024, allotted 23,26,23,311 (Twenty Three Crore Twenty Six Lakh Twenty Three Thousand Three Hundred Eleven Only) Fully paid-up Rights Shares to the successful applicants. We hereby confirm that all the valid applications considered for Allotment.

Intimations for Allotment/refund/rejection cases: The dispatch of allotment advice cum refund intimation and question for the rejection, as applicable, to the investors vide email has been completed. The Listing Application with NSE Limited and BSE Limited was filed on September 18, 2024 and September 18, 2024, and the Issuer Company was in receipt of the Listing Approval vide BSE notice bearing reference number 'September 18, 2024 wide letter no. LOD/Right/DA/FP/950/2024-25 and NSE Limited notice bearing reference number 'September 19, 2024 wide letter no. NSE/LIST/41459. The credit of Equity Shares in dematerialized form to respectively demat accounts of allottees had been completed with the Depositories. In accordance with the SEBI circular bearing reference number 'SEBI/HO/CFD/DIL2/CIR/P/2020/13' dated January 22, 2020.

INVRSTORS MAY PLEASE NOTE THAT THE EQUITY SHARES CAN BE TRADED ON BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF LIMITED ("NSE") IN DEMATERIALIZED FORM.

DISCLAIMER CLAUSE OF BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE LIMITED ("NSE") (DESIGNATED STOCK EXCHANGE): It is to be distantly understood that the permission given by NSE and BSE should not, in anyway, be deemed or construed that the Letter of Offer has been cleared or approved by BSE and NSE, nor does it certify the correctness or completeness of any contents of Letter of Offer. The investors are advised to refer to the Letter of Offer in the foil text of the 'Disclaimer Clause of BSE Limited ("BSE") and National Stock Exchange Limited ("NSE")' on the page 176 of the Letter of Offer.

COMPANY DETAILS	REGISTRAR TO THE ISSUE
 VINNY OVERSEAS LIMITED Corporate Identification Number: 51909GJ1992PLC017742 Registered Office: B/H International Hotel Narol-Isanpur Road Narol, Ahmedabad, Gujarat 382405 India. Contact Details: +91 9328804500-40057044 +044 - 40057044 Contact Person: Mrs. Mansi Pratik Patel, Company Secretary & Compliance Officer; Email-ID: cs@vinnyoverseas.in Website: www.vinnyoverseas.in	 BIGSHARE SERVICES PRIVATE LIMITED S6-2, 6th Floor, Pinnacle Business Park, Mahakali Caves Road, Next to Ahura Centre Andheri East, Mumbai -400 093, Maharashtra, India Contact Details: 91 22 6263 8200 E-mail ID/ Investor grievance e-mail: investor@bigshareonline.com Website: www.bigshareonline.com Contact Person: Jibu John; SEBI Registration Number: INR000001385; Validity: Permanent

Investors may contact the Registrar or the Company Secretary and Compliance Officer for any pre-Issue or post issue related matter. All grievances relating to the ASBA process may be addressed to the Registrar, with a copy to the SCSBs giving full details such as name, address of the Applicant, contact number(s), e-mail address of the Sole/first holder, folio number or demat account number, number of Rights Shares applied for, amount blocked, ASBA Account number, and the Designated Branch of the SCSBs where the Application Form or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip.

THE LEVEL OF SUBSCRIPTION SHOULD NOT BE TAKEN TO BE INDICATIVE OF EITHER THE MARKET PRICE OF THE EQUITY SHARES OR THE BUSINESS PROSPECTS OF THE COMPANY.

For Vinny Overseas Limited
On behalf of the Board of Directors
Sd/-
Mansi Pratik Patel
Company Secretary and Compliance Officer

Place: Ahmedabad
Date: September 21, 2024

The Letter of Offer is available on the website of the SEBI at www.sebi.gov.in, BSE at www.bseindia.com and NSE at www.nseindia.com, Registrar at www.bigshareonline.com. Investor should note that investment in Equity Shares involves a high degree of risk and for details of risk and for details relating to the same, please see the section entitled 'Risk Factor' beginning on page 21 of the Letter of Offer.

AdBaa2

बैंक ऑफ महाराष्ट्र Bank of Maharashtra
Noida Zonal Office
B-192/A, Block B Sector 52,
Noida Gautam Buddha Nagar
Uttar Pradesh-201301

PREMISES REQUIRED ON RENT

Bank of Maharashtra invites offers from owners/ POA holders of premises strictly having permission from Local/ Govt. authority for commercial activities for its branch(es).

Approx. Carpet Area of Premises (1100sq. ft. – 1700 sq. ft.)	Location Noida Sector 63 Noida Sector 90
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The proposed premises should be preferably at ground floor (with sufficient parking space) on lease rent basis for opening a branch along with ATM room with separate entrance. The premises should have adequate power load and provision of other infrastructural requirements as per Bank's requirements and specifications. The premises should be ready for possession or to be ready within 10- 15 days as per Bank's requirement. The interested parties/ persons should submit their offers on the Bank's prescribed formats of "Technical Bid" and "Commercial Bid" respectively in two separate sealed envelopes super-scribing "Technical Bid" / "Commercial Bid" respectively upto **05.00 PM on 27.09.2024 in the office of Zonal Manager, Bank of Maharashtra, B-192/A, Block B, Sector 52, Noida Gautam Buddha Nagar, Uttar Pradesh 201301.** These formats can be obtained in person from above office during office hours and also can be downloaded from Bank's website www.bankofmaharashtra.in under "Tender" section along with this tender advertisement. The Bank reserves the right to cancel/reject any offer without assigning the reason thereof. No brokerage will be paid. Incomplete and delayed proposals will not be considered. For further details contact us at **gad_noi@mahabank.co.in, 0120-2402662.**

Date : 21.09.2024 Zonal Manager

Indian Bank **JHAJJAR MAIN BRANCH,**
INDIAN BANK, NEAR TELEPHONE EXCHANGE,
SILANI GATE, JHAJJAR STATE- HARYANA - 124103

Jewel Loan Auction Notice
September 20, 2024

To
Mr. Krishna Kumar, VpoBherangi, The- Kosli Rewari, Rewari/Jhajjar Rural 100, Jhajjar Pin Code-123303

Sub: Sale Notice for Sale of Jewels pledged in NPA Loan A/c- 7076124654

Notice is hereby given to the public in general and in particular to the Borrower that the pledged jewel will be sold on 14/10/2024 for recovery of Rs. 52,686/- (Rupees Fifty-Two Thousand Six Hundred Eighty Six only) as on 18/09/2024 plus interest and cost from 19/09/2024 due to the Indian Bank, Jhajjar Mainbranch, Secured Creditor. (other liability of Rs.1,17,854/- of clean loan vide account no. 50500475327)

The intending Bidders/ Purchasers are requested to be present physically at the auction venue. The specific details of the jewel auction are enumerated below:
Date of Jewel Auction: 14/10/2024
Time of Jewel Auction: 12:00 PM- 02:00 PM
Venue of Jewel Auction: Jhajjar Main branch, Indian Bank
Wt of Jewellery (in gms): Gross Weight-13.50 gm, Net Weight-12 gm
Price for Jewellery: 79000/-

TERMS AND CONDITIONS

- The successful bidder shall have to deposit 100% (Hundred percent) of the bid amount by the same working day in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer.
- In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
- On receipt of the entire sale consideration, the Branch Manager shall issue the Sale Letter and hand over the pledged jewels to the highest bidder as per rules.
- The Branch Manager/ Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefor.
- The intending Bidders / Purchasers are requested to provide complete KYC documents along with one passport size photo.
- During the auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the auction shall be closed. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank.
- Intending Bidders are advised to properly read the Sale Notice, terms & conditions of auction and follow them strictly.
- In case of any difficulty or assistance is required before or during Auction process they may contact branch representative of our Auction.
- For verification about the jewels, the intending bidders may contact Indian Bank, Jhajjar Main branch.
- The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

Place: Jhajjar
Date: 20/09/2024 (Branch Manager)

केनरा बैंक Canara Bank
Regional Office: Ghaziabad

Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

We the Canara Bank has issued demand notice as mentioned below dates U/s 13(2) of chapter III of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 by our Branch/office, the Authorised officer, The contents of the same are the defaults committed by you in the payments of instalments of Principal interest etc. The Outstanding are as mentioned below. Further Demand Notice issued to below mentioned borrowers/owners/guarantors is delivered. You are hereby called upon to pay Canara Bank with in Period of 60 Days from the date of Publication of this demand notice the aforesaid amount along with up to date interest. Failing which Canara Bank will take necessary action under Provision section 13(4) of the said act against all or any one or more of the secured assets including taking possession of the secured Assets of the borrower/ owner/ mortgagors/guarantors. Further you are prohibited U/s 13(13) of the said act from transferring either by way of the sale, lease or otherwise any of the secured Assets as mentioned below.

Branch: Trade Tax, Ghaziabad (DP Code: 18897)
Borrower: Mr. Vijay Pal Singh S/o Mr. Ram Khilwan, EWS Flat No.-1/171 B, Sector-1 Kamna, Vaishali Ghaziabad, Mr. Vijay Pal Singh S/o Mr. Ram Khilwan, 10/236, Khichripur, Delhi-110091, Mr. Yogendra Singh S/o Mr. Tej Pal Singh, H. No.-10337, Khichripur, Delhi- 110091, Mr. Yogendra Singh S/o Mr. Tej Pal Singh, Prabhat Enterprises, B-61, IInd Floor, D.S.I.D.C. Compound Kalyanpuri/Delhi.
Total Outstanding Amount Rs. 3,73,37,46 (Rupees Three Lac Seventy Six Thousand Three Hundred Thirty Seven & Paise Forty Six only) as on date 31.08.2024, Cersal Asset ID- 200085463333, (NPA Date 29.08.2024) & Notice Date: 06.09.2024.
Property Description: Residential House/Flat no. 1/171-B, (EWS) IInd Floor, Kamna, Sector-1, Vaishali, Ghaziabad and admeasuring area 28.56 Sq.meter, Owned By Mr. Vijay Pal Singh S/o Mr. Ram Khilwan with boundaries as: East: House no 1/170-B, West: House no 1/172-B, North: 20 ft wide Road at Ground Floor, South: House no 1/178-B.
Branch: Delhi Public School, Ghaziabad (DP Code: 18670)
Borrower: Mr. Vijay Chaudhary S/o Mr. Parmanand Singh, House No.-63, Gali No.- 7, Saraswati Vihar, Sadiq Nagar, Meerut Road, Ghaziabad - 201001, Mr. Abhiram Nayak, 110, Malaiwara Malaiwara, Ghaziabad-201001.
Total Outstanding Amount Rs. 1,76,638.82 (Rupees One Lac Seventy Six Thousand Six Hundred Thirty Eight & Paise Eighty Two only) as on date 31.08.2024, Cersal Asset ID- 200034624543, (NPA Date 29.07.2024) & Notice Date: 06.09.2024.
Property Description: All that part and parcel of Residential House-63 related to, Kharsa No. 1154, situated at Village Sadiq Nagar, Pargana- Loni, Tehsil & District- Ghaziabad and admeasuring area 50.00 Sq.Yard, Owned By Mr. Vijay Kumar S/o Mr. Parmanand Singh with boundaries as: East: Plot of Mr. Tyagi Ji, West: Plot of Vijay Kumar, North: Road 15 Feet, South: Land of Rakesh Tyagi.
Place: Ghaziabad Authorized Officer, Canara Bank

J&K Bank Jammu & Kashmir Bank Limited
IMPAIRED ASSETS PORTFOLIO MANAGEMENT DEPARTMENT
Bhogal, New Delhi
GSTIN: 07AAACT6167G129 | CIN: L65110JK1938SGC000048
E : bhogal@jkbmail.com W : www.jkbank.net

Ref. JKB/BHOGAL/ADV/2024-25-203 Date : 17.09.2024

POSSESSION NOTICE
Notice under Section 13 (4) of the SARFAESI Act, 2002 read with Rule 8 (1) of the Security (Enforcement) Interest Rules, 2002

Whereas, authorized Officer of the Jammu & Kashmir Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and in exercise of powers conferred under section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 01.06.2024 thereby calling upon the Borrower(s) viz.

- Mr. Aneesh Kumar Appukuttan** S/o Chellapan Appukuttan R/o Flat No 3, 3rd floor at property No 895, ... Borrower/ Mortgagor C/11, Ward No 8, Khasra No 1151/3 min, Mehrauli New Delhi- 110030
- Mrs. Akhila A.A** W/O Aneesh Kumar Appukuttan R/o Flat No 3, 3rd floor at property No 895, ... Borrower/ Mortgagor C/11, Ward No 8, Khasra No 1151/3 min, Mehrauli New Delhi- 110030

to repay an amount of ₹ 29,19,784.10 (Rupees Twenty Nine Lakh Nineteen Thousand Seven Hundred Eighty-four and paise Ten only) of the said notice together with the future interest and other charges thereon.

The said borrower having failed to repay the said amount, notice is hereby given to the said borrowers in particular and the public in general that the undersigned being authorized officer of the J&K Bank Ltd. has taken possession of the mortgage property described herein below, in exercise of the powers conferred on me under section 13 (4) of the said Act read with Rule 8 of the said Rules, on this 17th day of September of the year 2024.

The said borrower in particular and the public in general are hereby cautioned against dealing with the said property in any manner whatsoever and any dealings with the said property will be subject to the charge of the J&K Bank Limited for the amount in aggregating to Rs. ₹ 29,19,784.10 (Rupees Twenty Nine Lakh Nineteen Thousand Seven Hundred Eighty-four and paise Ten only) together with future interest thereon from 01.06.2024 and other charges incurred or to be incurred.

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

Description of the Immovable Property

Equitable mortgage of Pvt. Flat No. 3, 3rd floor at property No 895-C/11, Ward No 8, Khasra No 1151/3 min, Village Mehrauli New Delhi- 110030 standing in the name of Mr. Aneesh Kumar Appukuttan S/o Chellapan Appukuttan and Mrs. Akhila A.A W/O Aneesh Kumar Appukuttan
Date : 17.09.2024 (MOHAMMAD ZAHID) Authorized Officer
Place : New Delhi

Registered office Corporate Headquarters M.A. Road, Srinagar 190001 Kashmir, India T +91 (0)194 2481 930-35 F +91 (0)194 248 1928 CIN: L65110JK1938SGC000048 E info@jkbmail.com W www.jkbank.net

SMFG India Home Finance Company Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)
Corporate Off. : 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Regd. Off. : Megh Towers, 3rd Floor, Old No. 165, Poonamallee High Road Madhavayal, Chennai - 600095.

SMFG
SMFG India Home Finance Company Ltd.
Authorized Officer,
SMFG INDIA HOME FINANCE COMPANY LIMITED
(Formerly Fullerton India Home Finance Co. Ltd.)

Place : Lucknow, Uttar Pradesh
Date : 20.09.2024

अलवर जिला दुग्ध उत्पादक सहकारी संघ लि. अलवर
ISO 22000-2018 & GMP CERTIFIED ORGANIZATION
Alwar Zila Dugdh Utpadak Sahakari Sangh Ltd., Alwar (Raj.)
संघ-अ.रे./अलवर/(ली.सी.टी.)/24-25/55207-12 ई-निविदा सूचना तिथि: 21/9/24

अलवर से दिल्हा केन्द्र फिफ्टीसेट वान से व दिल्हा केन्द्र से आर्या के विभिन्न स्टाफों पर अतिरिक्त इन्व्हेस्टेड स्टाफों से दुग्ध परिवहन व वितरण कार्य हेतु इन्व्हेस्टेड पार्टियों से निविदा/ ई-निविदा http://eproc.rajasthan.gov.in, वेबसाइट पर आमंत्रित की जाती है। निविदा की विस्तृत शर्तें / अयमन गण / माल्युम दिनांक इत्यादि संघ की वेबसाइट www.sppp.rajasthan.gov.in (UBN- CDF 2425SLRC00684) पर दिनांक 23.09.2024 से देखी जा सकती है। प्रथम संचालक

punjab national bank **E-AUCTION NOTICE**
...the name you can BANK upon !

Circle Office, 1-2, Raghunath Nagar, M.G Road, Agra

SALE NOTICE FOR SALE OF IMMOVABLE/ MOVABLE PROPERTIES
E-Auction Notice For Sale of Immovable/ Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6), 6(2) & 9(1), 6(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Last Date of EMD Deposit : Date 08.10.2024, Time : 16:00 P.M. till

E- Auction Date: 08.10.2024, Time : 10:00 A.M. to 16:00 P.M. till

Sr. No.	Name of the Account Borrower(s)/Guarantor(s) Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name/ Mortgage of property(ies)	EMD (Rupees) (As in Local) (A) Reserve Price (Rs. in Local) (B) Outstanding Amount as on... (C) Further interest and other Admissible charges w.e.f. (D) Date of Possession/Physical Possession (E) Nature of Possession/Physical Possession	EMD (Rs.) (A) Reserve Price (Rs. in Local) (B) Outstanding Amount as on... (C) Further interest and other Admissible charges w.e.f. (D) Date of Possession/Physical Possession (E) Nature of Possession/Physical Possession
1.	Borrower/Mortgager/Guarantor-Sh. Rinku Kumar S/o Sh. Mohan Singh, Add- 382 Patwa Mohalla Shyam Purane Jain Mandir Ke Pass Agra UP- 283125 Smt. Priti Devi W/o Sh. Rinku Singh, Add-382 Patwa Mohalla Shyam Purane Jain Mandir Ke Pass Agra UP- 283125 Branch :-Belanganj, Agra	EOM of Residential Plot No. 124 & 125 Khasra No. 209 Min. & 210 Min. KPS Ashiyana Mauja (Sai Aagan) Nagla Kail Tehsil & Distt. Agra, Area-74.25 Sqmtr., Owner-Rinku Kumar, Boundaries- East-Rasta & exit 6.00 Mtr. Wide, West- House No.- 123, North- Plot No.- 135, South- Rasta & Exit 6.00 Mtr. Wide.	E) 05.03.2022 F) Rs. 18,86,800/- + further interest and other Admissible charges w.e.f. 01.11.2021 G) 23.06.2022 H) Physical Possession	(A) Rs. 12.42 Lac (B) Rs.01.242 Lac (C) Rs. 20,000/-
2.	Borrower/Mortgager/Guarantor-1. M/s Shri Jee Jan Kalyan EVM shiksha Samiti Add-Village Jadonpur, Post-Baroli, Tehsil Mahavan, Distt.- Mathura 281301 2. Smt. Usha Devi W/o Shri Bal Mukund Madhur Add-Air Enclave, Murla Vihar, Shajganj, Agra-282010 3. Shri Hakim Singh Tomer S/o Shri Inder Singh Add-Village Jadonpur, Baldev Krishna Road Thana Baldev Jadonpur, Mathura-281301 4. M/s Shri Jee Public Inter College Add-Village Jadonpur, Post Baroli, Tehsil Mahavan Distt.- Mathura Branch :-SURYA NAGAR, Agra	EM of Land & Building situated at khata no. 10 & Khasra no. 247, Village-Jadonpur, Post-Baroli, Tehsil-Mahavan, Vide sale deed no.-1, Bahi no. 1, Zild no. 672, Page no. 273-292, Serial no. 9124, dated 26.12.2021, office of sub registrar- Mathura area-2030 SQM., (In the name of M/s Shri Jee Jan Kalyan EVM shiksha samite). Em of property situated at village jadonpur, Post baroli, tehsil Mahavan distt. Mathura sale deed no. - 2, Bahi no.- 1, zild no. 1079, Page no. 361-374, Serial no. 3398 dated 03.05.2013 in the office of sub registrar Mathura Area-2030 SQM. In the name of M/s Shri Jee Jan Kalyan EVM shiksha samite) Boundaries: Sale Deed 1- East-Chak Marg, West-Property Ram Saran, North- Farm land Kala Pandit, South-Farm land Kala Pandit. Boundaries: Sale Deed 2- East-Chak Marg, West-Property Ram Saran, North- Farm land Kala Pandit, South-Farm land Kala Pandit.	E) 06.09.2021 F) Rs. 1,25,51,008.05/- + further interest and other Admissible charges w.e.f. 01.08.2021 G) 23.11.2021 H) Symbolic Possession	(A) Rs. 170.00 Lac (B) Rs. 17.00 Lac (C) Rs. 1,00,000/-
3.	Borrower/Mortgager/Guarantor-1. M/S Invet-pharma Pvt. Ltd. through its director Sh. Suresh Chand Kushwah, Swatantra Jain S/o Ravindra Kumar Jain (Director) Add.-F-55B, Jai Ram Bagh Agra-282005 2. Sh. Suresh Chandra Kushwaha S/o Jawahar Singh (Director/mortgager), Add.-: 1-F-55b, Jai Ram Bagh Agra-282005 Add.-2 H.no.- F/9a Trans Yamuna Phase-2, Agra Sh. SWATANRA JAIN s/o RAVINDRA KUMAR JAIN (Director) Address 1: H NO- F55 B, JAIRAM BAGH DAYAL BAGH, AGRA Branch :-M.G. Road, Agra	Property Situated at F-9A Trans Yamuna Colony Khasra No.- 2649 Bank Colony Naraich Basti Muja Naraich Agra. Area- 123.40 Sqm., Owner- Sh. Suresh Chandra Kushwaha S/o Jawahar Singh, Boundaries: East-Plot of Shyamvir Singh, West- Plot of Asharfi Lal Gupta, North- Plot of Mahesh Chand Gupta, South-Rasta 20 Ft. Wide.	E) 30.09.2021 F) Rs. 47,74,745.53/- + further interest and other Admissible charges w.e.f. 01.10.2021 G) 05.01.2022 H) Symbolic Possession	(A) Rs. 63.90 Lac (B) Rs. 06.39 Lac (C) Rs. 50,000/-
4.	Borrower/Mortgager/Guarantor-1. Hotel Amar Ashiyana Add.-55/14B, bagh nanak chand Near Idgah Bus stand, Agra 2. Mohd Aslam Khan S/o Navi Bux Add.-: H.No. P-91 Ved nagar, Deori, Agra- 282001 3. Smt. Roshan Ara W/o Mohd Aslam Khan Add.-:H.No. P-91 Ved nagar, Deori, Agra 282001 Branch :-Raja Mandi, Agra	EM of property nagam 55/15, bag nanak chand, Loha mandi ward tehsil and district Agra. Area: 83.61 sq mts. Owner: Smt. Roashan Ara w/o Sh. Mohd Aslam Khan, Bounded As-East: Rasta & opening, West: House of Nanak Chand, North: Property Aslam Khan, South: gali 3ft. wd. EM of property nagam 55/14B, bag nanak chand, loha mand ward tehsil and district agra. Area: 46.40 sq mts., Owner: Shri Mohd Aslam Khan s/o Nabi Bax, Bounded As- East: Rasta & opening, West: House of Kripa, North : Property of Rakesh, South :Property of Aslam Khan EM of Property Nagam Niagam, 55/14, Bag Nanak Chand lohamandi, ward teh, & distt. Agra, Area: 45.98 sqmt., Owner-Shri Mohd Aslam Khan s/o Nabi Bax Boundaries:- East: Rasta, West: House of Dinesh, North: Property of Bharat Singh Presently property of 55/14C Moh Aslam Khan, South :Property of Roshan Ara.	E) 11.02.2020 F) Rs. 81,28,097.00/- + further interest and other Admissible charges w.e.f. 30.01.2020 G) 14.07.2020 H) Symbolic Possession	(A) Rs. 138.24 Lac (B) Rs. 13.824 Lac (C) Rs. 1,00,000/-
5.	Borrower/Mortgager/Guarantor-1. M/s Hi tech Pharmaceuticals through its partner Sh. Ravindra Kumar Jain S/o Sh. Mahendra kumar Jain and Sh. Swatantra Jain S/o Ravindra Kumar Jain Add.-1. F-55 B Jai Ram Bagh Dayal Bagh, Agra-282005 Add.-2. 30 Palliputra Nagar Dayal Bagh, Agra Pin-282005 3. Sh. Ravindra Kumar Jain S/o Sh. Mahendra kumar Jain Add.-1. F-55 B Jai Ram Bagh Dayal Bagh, Agra-282005 Add.-2. 30 Palliputra Nagar Dayal Bagh, Agra-282005 3. Smt. Rajwanti Jain Add.-:F-55B Jairam bagh Dayalbagh, Agra-282005 4. Shri Jayant Kushwaha S/o Rahul Kushwaha Add.-: F-9A, Transyamuna Colony, Agra 5. Sh. Vishambhar Singh S/o Raghuvveer Singh Add.-: 26, Shrinagar Colony Rambagh-282005 Branch :-M.G.Road, Agra	EM of Residential property no. 55B jairam bagh colony Agra Registry 24.06.2002 wahi no. 1, Zild no. 4517 Page no. 121/136 no. 2242. Owner-Smt. Rajwanti jain AREA 79.75 Sqm., Boundaries: EAST- Plot no. 58 & 59, West-Rasta 25 ft. wide and Exit, North-Other Property, South-Plot no. 55A.	E) 06.03.2023 F) Rs. 68,61,320.94/- + further interest and other Admissible charges w.e.f. 01.03.2023 G) 20.06.2023 H) Symbolic Possession	(A) Rs. 50.84 Lac (B) Rs. 05.084 Lac (C) Rs. 50,000/-
6.	Borrower/Mortgager/Guarantor-1. Sh. Atul Ravat S/o Ramesh Chandra R/o- Mahaveer Ganj Jaleshar, Distt.: Etah U.P.-207302 2. Smt. Ragini W/o Sh. Atul Ravat R/o- Mahaveer Ganj Jaleshar, Distt.: Etah U.P.-207302 Branch :-Etah	All that part & parcel of property situated at khasra no. 1325 mauza Jaleshar Bahar chungi pargana Jaleshar Tehsil-Jaleshar Distt.-Etah UP recorded in Bahi no. 01, Zild No. 4144, page no. 241 to 278 Sr. No. 4402 Dated 05.07.2018 with SRO Jaleshar (Etah) measuring Area-309.22 Sqmtrs., Standing in the name of Atul Ravat S/o Ramesh Chandra, Bounded as East: Land of Ankit kumar, West: Rasta 15 ft. wide, North: Arazi Ram avatar etc., South: Arazi Virmla Devi etc.	E) 05.05.2022 F) Rs. 57,51,363.07/- + further interest and other Admissible charges w.e.f. 01.04.2022 G) 07.10.2022 H) Symbolic Possession	(A) Rs. 47.10 Lac (B) Rs. 04.71 Lac (C) Rs. 20,000/-
7.	Borrower/Mortgager/Guarantor-1. M/s Sai Dal Mill Udhog (Prop.-Smt. Khushbu Gupta W/o Sh. Sachin Gupta) R/o Badriya Road, Rarpatti, Etah, Distt.-Etah Pin-207001 2. Smt. Khushbu Gupta W/o Sh. Sachin Gupta R/o-60 Kailash Kunj, Etah, Distt.-Etah, Pin-207001 3. Shri Manish Gupta S/o Kalicharan Gupta (Guarantor) R/o Prem Nagar Gali No. 01, Shikohabad Road, Distt.- Etah Pin-207001 4. Sh. Rakesh Kumar S/o Sh. Om Prakash (Guarantor) R/o 60, Sector 4, Kailash Ganj, Distt.-Etah, Pin-207001 Branch :-Etah	All that part & parcel of property including Plant & Machinery situated at gata no. 858C Rarpatti pargana Etah Sakeet Tehsil & Distt. Etah Recorded in Bahi no. 01, Zild no. 5292, Page no. 93 to 190 Si no. 2075 dated 12.02.2016 with SRO etah measuring area 535.68 SQM standing in the name of Mrs. Khushbu Gupta W/o Sachin Gupta, Bounded As: East- Property of Khan Saheb, West- Property of Anita Devi, North:-Rasta 20 Ft. wide, South-Property of Deegar.	E) 17.11.2023 F) Rs. 1,13,83,710/- + further interest and other Admissible charges w.e.f. 01.10.2023 G) 12.02.2024 H) Symbolic Possession	(A) Rs. 59.53 Lac (B) Rs. 05.953 Lac (C) Rs. 50,000/-
8.	Borrower/Mortgager/Guarantor-1. Shri SSR College unit of M/s SGL Trust through its President Shri Mukesh Ch. Sharma s/o Late Shri Gendalal Sharma Address: Khasra No.1617, Village: Kundol, Fatehabad Road, Op. Spring Field Inter College, Agra, U.P.-283111. 2. Shri Pooran Chand Upadhyay s/o Shri Sanehi Ram Upadhyay (Secretary-Trust & Guarantor) Address at: 233, Village: Kundol, Fatehabad Road, Agra, U.P.-283111. 3. Shri SSR College unit of M/s SGL Trust through its Secretary Shri Pooran Chand Upadhyay S/o Shri Sanehi Ram Upadhyay Address: Khasra No.1617, Village: Kundol, Fatehabad Road, Op. Spring Field Inter College, Agra, U.P.-283111. 4. Smt. Seema Upadhyay w/o Shri Pooran Chand Upadhyay (Vice President Trust & Guarantor), Address at: 233, Village: Kundol, Fatehabad Road, Agra, U.P.-283111. 5. Shri Mukesh Chand Sharma s/o Late Shri Gendalal Sharma (President Trust & Guarantor), Address at: 43/120, Krishna Colony, Phase-1, Sikandra, Agra, U.P.-282007 6. Smt. Shivani Sharma w/o Shri Mukesh Chand Sharma (Vice President Trust & Guarantor), Address at: 43/120, Krishna Colony, Phase-1, Sikandra, Agra, U.P.-282007. Branch :-Surya Nagar, Agra	EM of IP (Land & Building) situated at Khasra No.1617, Village: Kundol, Fatehabad Road, Opp. Springfield Inter College, Agra, U.P.-283211, Area: 10372 Sq.mtr, Owner- Shri SSR College unit of M/s SGL Trust. Boundary:- East: Road, West: Land Sh. Dorilal & Sh. Totara, North: Road, South: Land Sh. Sanehi Ram	E) 18.07.2020 F) Rs. 3,30,99,499.16/- + further interest and other Admissible charges w.e.f.01.04.2020 G) 27.10.2020 H) Symbolic Possession	(A) Rs. 593.90 Lac (B) Rs. 59.39 Lac (C) Rs. 1,00,000/-

Note: Detail of the Encumbrances Known To the Secured Creditors: No Known Encumbrances

Terms & Conditions: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
2. The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3. All utility bills/ govt. charges i.e. Telephone, Electricity, House tax etc. if any Shall be born by auction purchasers.
4. The Sale will be done by the undersigned through e-auction platform provided at the Website www.ebkay.in on above date that is mentioned against properties AT FROM: 10:00 AM to 04:00 PM
5. For detailed terms and conditions of the sale, please refer www.ebkay.in

Note- Out of English matter and Hindi matter, English matter will be given priority.
Statutory sale Notice to Borrower/Mortgager/Guarantor under Rule 8(6), 6(2) & 9(1), 6(1) of the SARFAESI Act.2002.
For any query please contact Chief Manager, Ph. No.: 0562-2522550.

Place: Agra, Date: 21.09.2024 Authorised Officer Punjab National Bank

To be continue.....



POSSESSION NOTICE (For Immovable Property) Section-13(4)

Whereas, the undersigned being the Authorised Officer of the Canara 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 Calling upon the Borrower/Guarantors and owner of the property/surety to repay the amount mentioned in the notice within 60 days from the date of the said notice. The Borrower/Guarantors 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 sub-section (4) of Section 13 of the Act read with rule 8 of the Security (Enforcement) Rules, 2002 on this mentioned date. The borrower's attention is invited to the provisions of sub-section (8) of Section 13 of the Act in respect of time available to redeem the secured assets.

Table with 5 columns: Sr. No., Branch & Name of the Borrower/Guarantor, Description of Immovable/Movable Property/ Owner of Property, Notice Date, Outstanding Amount. Includes details for Branch: Hapur (DP Code: 4802) and Branch: Baram Singh S/O Raj Pal Singh.

Regional Office: Hapur. Authorised Officer Canara Bank



POSSESSION NOTICE (For Immovable Property) Section-13(4)

Whereas, the undersigned being the Authorised Officer of the Canara 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 Calling upon the Borrower/Guarantors and owner of the property/surety to repay the amount mentioned in the notice within 60 days from the date of the said notice. The Borrower/Guarantors 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 sub-section (4) of Section 13 of the Act read with rule 8 of the Security (Enforcement) Rules, 2002 on this mentioned date. The borrower's attention is invited to the provisions of sub-section (8) of Section 13 of the Act in respect of time available to redeem the secured assets.

Table with 5 columns: Sr. No., Branch & Name of the Borrower/Guarantor, Description of Immovable Property/ Owner of Property, Notice Date, Outstanding Amount. Includes details for Branch: Dasna, Ghaziabad (19895) and Branch: DPS, Ghaziabad (18670).

Regional Office: Ghaziabad. Authorised Officer, Canara 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.

Advertisement for Punjab National Bank (PNB) featuring the logo, tagline 'पंजाब नैशनल बैंक', and contact information for Circle SASTRA Centre: East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091.

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties

SCHEDULE OF SALE OF THE SECURED ASSETS. Large table with columns: Sr. No., Name of the Branch, Name of the Account, Name and Addresses of the Borrower/Guarantors Account, A) DT. OF DEMAND NOTICE U/S 13(2) OF SARFAESI ACT 2002, B) AMOUNT AS PER DEMAND NOTICE, C) POSSESSION DATE U/S 13(4) OF SARFAESI ACT 2002, D) NATURE OF POSSESSION SYMBOLIC/ PHYSICAL/ CONSTRUCTIVE, DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED/ OWNER'S NAME (MORTGAGERS OF PROPERTY (IES)), RESERVE PRICE EMD (Last date of deposit EMD) Bid Increase Amount, DATE/ TIME OF E-AUCTION, Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer.

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: (1) The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". (2) The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. (3) The sale will be done through e-auction platform provided at the Website https://eBkay.in on above mentioned dates. (4) For further details and complete Terms & Conditions of the sale, please refer to: https://eBkay.in & www.pnbIndia.in. (5) All Statutory dues/attendant charges / other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser and the authorised officer or the Bank shall not be responsible for any charges, lien in encumbrance or any other dues to government or any one else in respect of property (e-auctioned) not known to the bank, the intending bidder is advised to make there on independent enquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Date: 21-09-2024, Place : New Delhi AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

SMFG India Home Finance Company Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)
Corporate Off.: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
Regd. Off.: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600 095

POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]

WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Company Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) a Housing Finance Company [duly registered with National Housing Bank (Fully Owned by RBI)] (hereinafter referred to as "SMFG") 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(12) 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 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. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has **Taken Possession** of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMFG" for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	LAN - 610839211285614 (1) Javed Ali, S/o. Mansoor Ali (2) Saba Rahnuma, W/o. Javed Ali	A Residential Plot Measuring 100.05 Sq.yds., or 83.65 Sq.meters Situated At Mohalla Harjano Wala Kithor Pargana Kithor, Tehsil Mawana, Meerut. Bounded As Under :- North : Plot of Parveen, South : House of Jubair, East : 10 Ft Wide Road, West : Masjid.	13.01.2024 Rs. 2,38,043/- (Rs. Two Lakh Thirty Eight Thousand Forty Three Only) as on 13.01.2024	20.09.2024

Place : Meerut, Uttar Pradesh
Date : 20.09.2024

Authorized Officer, SMFG INDIA HOME FINANCE COMPANY LIMITED
(Formerly Fullerton India Home Finance Co. Ltd.)

CAN FIN HOMES LTD.
NCR Pitampura Branch - DP-11, 1st Floor, Local Shopping Complex, Pitampura, Delhi-110 034 011-47167171 Mobile: 7625079150 Email: pitampura@canfinhomes.com, CIN: L8510KA1987PLC008699

APPENDIX- IV-A [see Proviso To Rule 8 (6)] Sale Notice For Sale Of Immovable Properties

Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

NOTICE is hereby given in public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Can Fin Homes Ltd., NCR Pitampura Branch, will be sold by holding e-auction on "As is where is", "As is what is", and "Whatever there is" on 25.10.2024 for recovery of mentioned hereinafter due to canfin homes Ltd. from respective Borrowers and Guarantors as on the respective dates together with further interest and other charges thereon.

Sr. No.	Name of Borrowers and Guarantor	Amount as on deed liability	Reserve Price	Earnest Money Deposit	Type of Possession	Description of the property
1.	Sh. Alam Qureshi (Borrower), Smt. Shabnam Qureshi (Co-Borrower) and Sh. Abdul Khalid (Guarantor)	Rs. 31,93,375/- (Rupees Thirty One Lakh Ninety Three Thousand Three Hundred and Seventy Five Only)	Rs. 20,00,000/- (Rupees Twenty Lakh Only)	Rs. 2,00,000/- (Rupees Two Lakh Only)	Physical	FF-6, First Floor(back Side), Plot No-a-36, Sahlimar Garden Main, Near Green Valley Public School, Ghaziabad, Uttar Pradesh - 201005 Boundaries - North - Flat No. FF-4 East - Plot No. A-37 South - Service Lan West - Flat No. FF-5 Known encumbrance if any: NIL
2.	Smt. Babita (Borrower), Sh. Amit Kumar (Co-Borrower) and Sh. Munna Kumar Singh S/o Sh. Rajavali Singh (Guarantor)	Rs. 21,11,958/- (Rupees Twenty One Lakh Eleven Thousand Nine Hundred and Fifty Eight Only)	Rs. 15,00,000/- (Rupees Fifteen Lakh Only)	Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand Only).	Physical	LIG Flat No. B-5, 1st Floor (back Side Lhs), Plot No. C-344 (part), Janakpuri, Sahibabad, Ghaziabad, Uttar Pradesh-201005 Boundaries - North - Flat No. B-5 East - Plot No. 719 West - 60 Ft. Wide Road East - 25 Ft. Wide Road Known encumbrance if any: NIL
3.	Smt. Mariyam (Borrower), Sh. Mohammad Khalid (Co-Borrower) and Sh. Rajesh Kumar Naidu S/o Sh. Suresh Naidu (Guarantor)	Rs. 35,42,352/- (Rupees Thirty Five Lakh Forty Two Thousand Three Hundred and Fifty Two Only)	Rs. 27,00,000/- (Rupees Twenty Seven Lakh Only)	Rs. 2,70,000/- (Rupees Two Lakh Seventy Thousand Only).	Physical	Flat No. G-4, Plot No. 720, Ground Floor, Shalimar Garden Extn-I, Ghaziabad, Uttar Pradesh-201005 Boundaries - North - Plot No. 721 East - Service Lane South - Plot No. 719 West - 60 Ft. Wide Road East - 25 Ft. Wide Road Known encumbrance if any: NIL
4.	Smt. Monika (Borrower), Sh. Surender Chaudhary (Co-Borrower) and Sh. Mohit Kumar S/o Sh. Mohan Lal Sharma (Guarantor)	Rs. 22,24,499/- (Rupees Twenty Two Lakh Twenty Four Thousand Four Hundred and Ninety Nine Only)	Rs. 18,00,000/- (Rupees Eighteen Lakh Only)	Rs. 1,80,000/- (Rupees One Lakh and Eighty Thousand Only).	Physical	Flat No. B-2, First Floor, Right Side, Plot No. C-24, Shalimar Garden Extension-II, Sahibabad, Ghaziabad, Uttar Pradesh-201005 Boundaries - North - Gali 12 Ft. Wide East - Road 40 Ft. South - Part of Plot No. C-24 West - Plot Gaur Enclave Known encumbrance if any: NIL
5.	Sh. Surender Chaudhary (Borrower), Smt. Monika (Co-Borrower) and Sh. Mohit Kumar S/o Sh. Mohan Lal Sharma (Guarantor)	Rs. 28,83,238/- (Rupees Twenty Eight Lakh Eight Three Thousand Two Hundred and Thirty Eight Only)	Rs. 18,00,000/- (Rupees Eighteen Lakh Only)	Rs. 1,80,000/- (Rupees One Lakh and Eighty Thousand Only).	Physical	Flat No. B-2, First Floor, Right Side, Plot No. C-24, Shalimar Garden Extension-II, Sahibabad, Ghaziabad, Uttar Pradesh-201005 Boundaries - North - Gali 12 Ft. Wide East - Road 40 Ft. South - Part of Plot No. C-24 West - Plot Gaur Enclave Known encumbrance if any: NIL

The detailed terms and condition of sale are provided in the official website of Can Fin Homes Ltd., (www.canfinhomes.com). Please refer to the following link <https://www.canfinhomes.com/SearchAuction.aspx>

Date: 21-09-2024
Place: Pitampura

Sd/- Authorised Officer
Can Fin Homes Ltd.

KDDL LIMITED
(CIN : L33302HP1981PLC008123)
Regd. Office: Plot No. 3, Sector - III, Parwanoo, Distt. Solan (H.P.) - 173220
Tel.: +91 172 248223 / 24 Fax : +91 172 2548302
Website: www.kddl.com Email id: investor.complaints@kddl.com

NOTICE is hereby given that following share certificates issued by the Company are stated to be lost/ misplaced and the registered holder thereof has applied to the Company for issue of duplicate share certificates as per following details:

Folio No.	Name of the Shareholder	Share Certificate Numbers	Distinctive Numbers	No. of Shares
R000597	Rinku Kohli Ritu Kohli	683 2765 2992 3107 3845 7179 24082 - 24087	236451 - 236500 340551 - 340600 351901 - 351950 357651 - 357700 394551 - 394600 546506 - 546555 1700715 - 1701014	50 50 50 50 50 50 300
S000604	Sumati Parkash Jain	25962 - 25967 5352 - 5355 9603 - 9604	1784473 - 1784772 469901 - 470100 675406 - 675505	300 200 100

Any person(s) who has/have any claim(s) in respect of the said share certificates should lodge such claims with all supporting documents at its registered office at the address given herein above within 7 days of the publication of this notice. If no valid and legitimate claim is received, the Company will proceed to issue letter of confirmation in lieu of duplicate share certificate(s) to the person listed above and no further claim would be entertained from any other person(s).

For KDDL Limited
Sd/-
Brahm Prakash Kumar
Company Secretary

Place: Chandigarh
Date: 20-09-2024

DEUTSCHE BANK AG
Appendix IV [Rule 8 (1)] POSSESSION NOTICE

Whereas, the undersigned being the authorized officer of Deutsche Bank AG, India ("Bank") having its registered office at Ground & 14th Floor, Hindustan Times House, 18-20, K.G Marg, New Delhi-110 001. The undersigned under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrowers to repay the outstanding amount as mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrowers mentioned herein having failed to repay the amount in full as mentioned in 13(2) is hereby given to the Borrowers / Co-borrowers mentioned herein in particular and to the public in general that undersigned has taken symbolic/Physical/constructive possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said act read with rule 8 of the said act on the mentioned dates.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank for mentioned amounts and interest thereon.

Name of Borrower	Description of Immovable Properties	Outstanding Amount	Date of Demand Notice	Date of Possession
M/s Kapsons Engineers Pvt. Ltd. ("Borrower"), Mr. Atul Kapoor, Mr. Anuj Kapoor, Mrs. Asha Kapoor & Jawahar Lal Kapoor (Through his Legal Heir i.e. Mr. Atul Kapoor, Mrs. Asha Kapoor, Mr. Anuj Kapoor and Mrs. Abha Wason).	All that the self-contained residential property being Flat No - 16, 1st Floor New Central Market, Shankar Market, Connaught Place, New Delhi 110001, admeasuring 750.65 Sq. Ft. which is butted and bounded as follows: On the North By: Flat No. 15-A; On the South By: Flat No. 16-A, On the East By: Road; On the West By: Road.	Rs. 13,76,33,084.21 (Rupees Thirteen Crores Seventy Six Lakh Thirty Three Thousand Eighty Four and Paise Twenty One Only) as on 18.06.2024, and interest thereon.	19.06.2024	18.09.2024
M/s Shree Vinayak Enterprises ("Borrower"), Mr. Neeraj Nirmal & Mr. Dheeraj Nirmal.	All that the self-contained residential property being - Plot No D-26 South City Phase I Gurgaon - 122001 (Haryana) admeasuring 502.32 Sq. Yards which is butted and bounded as follows: On the South East By: Plot No D 27; On the South West By: Road, On the North East By: Plot No D 25; On the North West By: Road.	Rs. 4,11,17,111.96 (Rupees Four Crores Eleven Lacs Seventeen Thousand One Hundred Eleven and Paise Ninety Six Only) as on 10.07.2024, and interest thereon.	16.07.2024	18.09.2024

Date: 22.09.2024
Place: Gurgaon / Delhi

Natansh Kr. Pal
Authorized Officer Deutsche Bank AG

SMFG INDIA CREDIT COMPANY LIMITED
(Formerly Fullerton India Credit Company Limited)
Corporate Office: 10th Floor, Office No. 101, 102 & 103, 2 North Avenue, Maker Masdy, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

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

Whereas the undersigned being the authorized officer of SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited). Having its registered office at Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai, Tamil Nadu-600095 and corporate office at MAKER MAXITY, 10th, Floor Office No. 101, 102 & 103, 2 North Avenue, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051, 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 15.07.2024 calling upon the borrower(s) (1) VISHVA KARMA ENGG. WORKS., (2) SANJEEV KUMAR DHIMAN, (3) DHARMENDRA DHIMAN, (4) YOGENDRA KUMAR DHIMAN under Loan Account Number (s) 173001310718437 & 173001310232748 to repay the amount mentioned in the notice being Rs. 2,52,09,359/- [RUPEES TWO CRORE FIFTY TWO LAKHS NINE THOUSAND THREE HUNDRED FIFTY NINE ONLY] within 60 days from the date of receipt of the said notice.

The borrower(s) having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that 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 the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 19th Day of September, in 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 SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited) for an amount of Rs. 2,52,09,359/- [Rupees Two Crore Fifty Two Lakh Nine Thousand Three Hundred Fifty Nine Only] 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.

Description Of Immovable Property: OWNER OF THE PROPERTY - SH. DHARMENDRA DHIMAN, SH. YOGESHWAR DHIMAN & SH. SANJEEV KUMAR DHIMAN. ALL THAT PROPERTY PIECE AND PARCEL OF PROPERTY HOUSE NO. S-502 ADMEASURING AREA 190 SQ. YARDS WITH THE RIGHTS OF UPPER CONSTRUCTION UP TO THE LAST STOREY BEARING A PART OF PROPERTY OUT OF KHARSA NO. 102 IN SCHOOL BLOCK - II SITUATED IN RESIDENTIAL COLONY KNOWN AS SHAKARPUR DELHI.

Place: New Delhi. Date: 22.09.2024
Sd/-, Authorised Officer
SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited)

केनरा बैंक Canara Bank
A Govt. of India Undertaking

15/30 DAYS SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Recovery Section, Regional Office
Plot No 303, Phase 2, Udhog Vihar, Gurgaon - 122015
Contact no. 7496973035 Email id: recrogrgon@canarabank.com

Notice is hereby given to the public in general and in the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of respective Canara Bank Branches, will be sold on "As is where is", "As is what is", and "Whatever there is" E-auction arranged by the service provider of following details.

Sr No. 1 to 6 (30 DAYS SALE NOTICE) Last Date of Receipt of EMD is 28.10.2024 at 5.00 PM (Offline or Online) and Date of E-Auction is 30.10.2024 12:30 PM to 1:30 PM
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

Sr No. 7 to 9 (15 DAYS SALE NOTICE) Last Date of Receipt of EMD is 07.10.2024 at 5.00 PM (Offline or Online) and Date of E-Auction is 09.10.2024 12:30 PM to 1:30 PM
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

SR No.	Branch Name/ Name & Address of the Borrower(s) / Guarantor(s)	Brief Description of Property/ies	Total Liabilities as on specified Date	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Details of A/c No. / IFC CODE / Possession Type
1.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Gurgaon Nirvana Country Branch, Mobile: 7496918182, Mail ID: cb18182@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	All that part and parcel of the property consisting of House no/ Plot no 407/20 and 296 in khasra no 44, Killa No 21 in Shanti Nagar within the registration sub district Gurgaon and district Gurgaon measuring 130 sq yards. The property is bounded as under: North: House of Idu Khan South: House of Chandher Bhan East: House of Idris West: Road Borrower: Sh. Govind S/o Shambhu Dayal House No 407/20, Near Water Supply Shanti Nagar, Gurgaon 122001. Guarantor: Sh. Om Prakash House No 1342/5, Gali No 12 Patel Nagar, Gurgaon- 122001	Total liabilities as on 01.03.2024 : Rs.13,20,013.24 plus further interest & other charges (minus recovery, if any)	Rs. 69.70 Lakhs	Rs. 6.97 Lakhs	209272434 CNRB0018182 SYMBOLIC POSSESSION
2.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Mahendargarh Branch, Mobile: 7496973044, Mail ID: cb3225@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	Residential House Bearing Unit No. D/131 & B-2/150/1 (new) Situated At Kalli Ka Tibba, Ward No. 13, Mahender Garh, Haryana 123029.east- House Of Sh. Ramsaroop (35'-6") And House Of Sh. Sher Singh (25'-9") West- House Of Sh. Ishwar Singh (61'-3") North- M.c. Road (4'-0") South- House Of Sh. Hawa Singh (23'-0") Borrower: M/s Anand Bangles Store Brahmachari Road Mohindergarh, Haryana-123029 Proprietor: Sh. Anil Kumar S/o Sh. Maru Ram Village Rewasa, Part(62) Mahendargarh, Haryana-123029. Sh. Pravin Kumar S/o Sh. Maru Ram Near Railway Line Rewasa Part (62) Mahendargarh, Haryana-123029	Total liabilities as on 30.05.2024 : Rs.13,21,866.71 plus further interest & other charges (minus recovery, if any)	Rs.23.08 Lakhs	Rs.2.308 Lakhs	209272434 CNRB0003225 SYMBOLIC POSSESSION
3.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Sohna Chowk Branch, Mobile: 7496973044, Mail ID: cb18215@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	Residential House No 28/13 measuring 98.52 SQ Yards Situated In Lohiyawara Ward No 15 Near Masjid School Sohna-122103 Borrower: M/s Deep Traders Prop. Mr. Deepak Kumar S/o Sh. Ishwar Dass Near Old Bus Stand, Ward No. 13 Sohna-122103 2) Mr. Deepak Kumar S/o Sh. Ishwar Dass Near Old Bus Stand, Ward No. 13 Sohna-122103 Guarantor Mr. Virender Kumar S/o Sh. Jai Dev Near Old Bus Stand, Ward No 13, Sohna-122103	Total liabilities as on 02.04.2024 : Rs.48,05,993.59 plus further interest & other charges (minus recovery, if any)	Rs.37.70 Lakhs	Rs.3.77 Lakhs	209272434 CNRB0018215 SYMBOLIC POSSESSION
4.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Gurgaon Nirvana Country Branch, Mobile: 7496918182, Mail ID: cb18182@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	All that part and parcel of the property consisting of Plot no 949A/12, Khasra No 8042/831, Krishna Colony within the registration sub-district Gurgaon and District Gurgaon in the name of Mrs. Krishna W/o Ravinder. Borrower: 1) Mrs. Krishna W/o Ravinder H. No 175, Bandhwari Badshahpur, Gurgaon- 122101. 2) Mr. Ravinder S/o Raja Ram H. No 175, Bandhwari Badshahpur, Gurgaon-122101. Guarantor: Mr. Radha Krishan S/o Bhajan Lal Village Khera Murar, Suthna, Rewari Haryana- 123501.	Total liabilities as on 31.05.2024: Rs.9,86,208.43 plus further interest & other charges (minus recovery, if any)	Rs.69.80 Lakhs	Rs.6.98 Lakhs	209272434 CNRB0018182 SYMBOLIC POSSESSION
5.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Gurgaon DLF Phase-IV Branch, Mobile: 7496918265, Mail ID: cb18245@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	Residential building/ house: khawat no 143, khata no 166, rect no 32, killa no 2/2(1-19) at Mohamadpur Jharsa, Gurgaon. The property is bounded as: By North: House of Ajay and Vijay By South: House of Jag Ram By East: House of Bijender By west: Gali 5 wide Borrower: 1) Mrs Meena W/o Mr Bhagwat Dayal R/o Khawat No 143, Khata no 166, Rect no 32, Killa no 2/2(1-19) Mohamadpur Jharsa, Gurgaon-122004 2) Mr Bhagwat Dayal S/o Shri Niranjan R/o Khawat no 143, khata no 166, rect no 32, killa no 2/2(1-19) Mohamadpur Jharsa, Gurgaon-122004	Total liabilities as on 01.09.2019: Rs.22,14,100/- plus further interest & other charges (minus recovery, if any)	Rs.31.45 Lakhs	Rs.3.145 Lakhs	209272434 CNRB0018245 SYMBOLIC POSSESSION
6.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Dhanuhera Town Branch, Mobile: 7496918262, Mail ID: cb18262@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	Land/Plot comprised in Khawat No. 277, Khatoni No. 304, Rect No 65, Killa No. 12/3(2-1), 28/1(10-0), Killa 2, land measuring 12 Kanal 1Marla its 7/241 share i.e. 7 Marla situated within the Revenue Estate of Village Dhanuhera, Sub Tehsil- Dhanuhera, Distt- Rewari vide Regd Sale Deed no. 2752 dt.04.11.2014, mutation no 12428 dt.06.12.2014 and vide fard jamabandi for the year 2008-09. Borrower: 1) M/s Saini Sweet Corner Prop. Mr. Daya Ram Saini Bhagat Singh Chowk, Dhanuhera, Distt- Rewari Haryana-123106 2) Mr. Daya Ram Saini S/O Sh. Indar Lal Saini House No. 1356, Near Jain School, Dhanuhera Distt- Rewari, Haryana- 123106. Prop. Mrs. Sharda W/o Mr. Daya Ram Saini House No. 1356, near Jain School, Dhanuhera, Distt- Rewari, Haryana- 123106 Guarantor: Mr. Dinesh Kumar S/O Sh. Daya Ram Saini House No. 1356, Near Jain School, Dhanuhera Distt- Rewari, Haryana- 123106	Total liabilities as on 24.03.2022 : Rs.17,19,588/- plus further interest & other charges (minus recovery, if any)	Rs.41.85 Lakhs	Rs.4.185 Lakhs	209272434 CNRB0018262 SYMBOLIC POSSESSION
7.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Punhana Hodal Road Branch, Mobile: 74796918225, Mail ID: cb18225@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	All that part and parcel of the property situated at Patakpur, Punhana comprised in Khawat no 64/81, rectangle no 12, killa no 22/2 (4-17) owned by Smt Rahisan within the registration sub district Punhana and district Mewat. The property is bounded as: North: Open plot of other South: Open plot of other EAST: Rasta West: Open plot of other Borrower: Sh. Aamir S/o Shri Sher Mohd Village Patakpur, Punhana Mewat, Haryana- 122508 Smt.Aabida W/o Shri Imran R/o Village Patakpur, Punhana Mewat, Haryana-122508 Sh. Rahisan W/o Sh. Sher Mohammad Ward no 02, Patakpur, Punhana Mewat. Haryana -122508	Total liabilities as on 01.09.2018 : Rs.5,98,552.73 plus further interest & other charges (minus recovery, if any)	Rs. 8.10 Lakhs	Rs. 0.81 Lakhs	209272434 CNRB0018225 SYMBOLIC POSSESSION
8.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Punhana Branch, Mobile: 9466931168, Mail ID: cb2053@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	All that part and parcel of the property consisting of Khawat/Khata no 115/128, rect no 19, Killa No 15/6(15), total area measuring 6K 15 M to the extent of 2/27th share of 06K 15 M i.e. equal to 0K 10 M (being ownership vide mutation of sale no 1176) 302 sq yard approximately situated within the revenue estate of village Ferozpur Meo, Punhana, Mewat. The property is bounded as North: Property of Abbas East: Through fare EAST: Property of Abbas West: Property of Mubin S/O Subedar Borrower: Sri Imran S/o Sri Jalal R/o Village Ferozpur Meo Punhana, Mewat: 122508 Smt.Aabida W/o Shri Imran R/o Village Ferozpur Meo Punhana, Mewat 122508.	Total liabilities as on 24.05.2022 : Rs.6,31,798.42 plus further interest & other charges (minus recovery, if any)	Rs. 18.90 Lakhs	Rs. 1.89 Lakhs	209272434 CNRB002053 SYMBOLIC POSSESSION
9.	Sh. Thimma Naika M (Authorized Officer), Canara Bank Narnaul Branch, Mobile: 7496918263, Mail ID: cb18263@canarabank.com or Helpdesk Number M: 8291220220. Email id: Support.ebkraj@psballiance.com	All that part and parcel of the property consisting of 10/284 share in agriculture land bearing Khawat no 27, Khatoni No 27, Musteli and Killa No 50/16/2(6-4), 17 (8-0), Killa 2 area measuring 14 Kanal 4 Marla wherein share land comes to 10 Marla land situated in the revenue estate of village Nasipur, tehsil Narnaul vide Jamabandi for the year 2010-11 is absolutely owned and possessed by Sh. Brijan Dutt Sharma S/o Mhadhwar Parsad Sharma and Sh. Sunil Dutt Sharma S/o Brijan Dutt Sharma R/o village Manwada Tehsil Khetri their share of land measuring 10 Marla is being mortgaged by way of SMD in favour of Canara Bank vide Vasika No 2642 dated 28.09.2012. Bounded as :North: Plot No. 3, Brahamdutt Sharma South: Common street EAST: Common Street West: House of Veer Singh Borrower: M/s Tamanna Agro Industries Through Prop Sh. Sunil Dutt Sharma S/o Brahamdutt Sharma R/o Hno 395, Ram Nagar Ganesh Colony Mahendargarh Road, Narnaul-123001 Haryana	Total liabilities as on 27.04.2016:Rs. 30,09,206/- plus further interest & other charges (minus recovery, if any)	Rs.46.80 Lakhs	Rs.4.68 Lakhs	209272434 CNRB0018263 SYMBOLIC POSSESSION

Other terms and conditions:

a) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorized officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder is advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the authorized officer/Secured Creditors in this regard at a later date.

b) In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. Further, all costs, expenses incurred by the bank on account of such resale shall be borne and paid by the defaulting purchaser.

c) The property can be inspected on or before 25.10.2024 (For Sr. No. 1 to 6) and on or before 04.10.2024 (For Sr. No. 7 to 9) with Prior Appointment with Authorized Officer.

d) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://ebkraj.in/> Bidders are free to go through the website for detailed terms before taking part in the e-auction sale proceedings.

e) The intending bidders should register their names at portal <https://ebkraj.in/> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M/s PSB Alliance (Ebkraj) Contact Number 8291220220. Email id: Support.ebkraj@psballiance.com.

f) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

g) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorized Officer of respective Canara Bank Branches, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of respective Canara Bank Branches, on or before 28.10.2024 (For Sr. No. 1 to 6) and on or before 07.10.2024 (For Sr. No. 7 to 9)

h) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s PSB Alliance (Ebkraj) Contact Number 8291220220. Email id: Support.ebkraj@psballiance.com

i) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 28.10.2024 (For Sr. No. 1 to 6) and on or before 07.10.2024, to Canara Bank Branches, by hand or by email.

ii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

iii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iv) Bidders Name, Contact No. Address, E Mail ID. iv) Bidder's A/c details for online refund of EMD.

j) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 20,000/-. The bidder who submits the highest bid (above the Reserve price) on closure of "Online" auction shall be declared as successful bidder. Sale shall be confirmed in favours of the successful bidder, subject to confirmation of the same by the secured creditor.

l) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately upon declaring him/her as the winner within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.

m) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

n) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

o) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

p) In case there are bidder who do not have access to the internet but interested in participating in the e-auction, they can approach concerned Circle Office or respective branch who, as a facilitating centre, shall make necessary arrangements for further details Contact No. Ph. 8291220220 Email id: recrogrgon@canarabank.com

SPECIAL INSTRUCTION/CAUTION
Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

FORM-3 [See Regulation - 15(1)(a)] / 16(3)
DEBTS RECOVERY TRIBUNAL DELHI (DRT I)
 4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001
 CASE NO. OA/495/2017
 Exh No. 15567

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993

BANK OF BARODA
VS
MR ISHPAL BHARDWAJ AND ORS.

To,
 (1) Mr Ishpal Bhardwaj And Ors, B-14, 3rd Floor, New Friends Colony New Delhi-110065, South, Delhi-110065
 (2) Mrs Sangeeta Bhardwaj, B-14 Third Floor, Near Friends Colony New Delhi 110065
 (3) Shiv Shankar Co Operative Group Housing Society Through Its President, Plot No GH-06, Sector 51, Gurgaon Haryana

SUMMONS

WHEREAS, OA/495/2017 was listed before Hon'ble Presiding Officer/Registrar on 02-05-2024.

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 1,29,42,896/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

1. to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;
2. to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;
3. you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;
4. you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;
5. you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Presiding Officer on 26/09/2024 at 10:30A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date : 28/05/2024.

Signature of the officer Authorised to issue summons

PRATHAMA UP GRAMIN BANK
 (Sponsored by Punjab National Bank)
 Head Office: Prathama Bhawan, Ram Ganga Vihar Phase-2, Kanth Road, Moradabad, 244001
 Regional Office: Bijnor

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

Whereas, The undersigned being the Authorised Officer of the PRATHAMA U.P. GRAMIN BANK under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date mentioned against account and stated herein calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/ 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. The borrower/guarantor 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 PRATHAMA U.P. GRAMIN BANK, for the amounts and interest thereon. The borrowers attentions is invited to provisions of sub-section (8) of section 13 of the act, in respect of time available to redeem the secured asset, Details of properties where possession had been taken is as follows:

Sr. No.	Name of the Borrower/ Guarantor/ Mortgagee	Description of Immovable Properties	Outstanding Amount u/s 13(2)	Date of Demand Notice
1	Sh. Sanjeev Kumar S/o R. Anil Singh (Borrower/ Mortgagee), Sh. Pankaj Kumar S/o Sh. Veer Singh (Guarantor), Sh. Rajan S/o Sh. Chandrapal (Guarantor)	1. EM of Property Situated at Moh. Gandhi Nagar Behind Kashiram Colony, Kasba & Tehsil Dhanaura, Amroha (UP). (In the name of Sh. Sanjeev Kumar S/o Ramkala Singh), Total Area- 240.47 sq. mts, Registered in Bahi No. 1, Zild No- 8600, Pages on- 253 to 266 & 267 to 280 Sr. No. 7097 & 7098, Dated 19.05.2023 at Sub. Reg. Office- Dhanaura, Distt. Amroha (UP). Boundries As per Title Deed On the North by: Aara ji of Chandrapal & Vacant Plot of Mrs Manjita On the South by: Vacant Plot of Rajan & Vacant Plot of Sanjeev On the East by: Rasta 14 feet Wide On the West by: Aara ji of Chandrapal Boundries	Rs. 18,59,813.00/- as on 01.06.2024 + Int. & other charges	03.06.2024
				Date of Possession: 20.09.2024

As per Present position On the North by: Plot of Mr Chandrapal & Plot of Mrs Manjita On the South by: Plot of Mr Rajan & Plot of Mr Sanjeev On the East by: Rasta 14 feet Wide On the West by: Plot of Mr Chandrapal & Plot of Mr Chandrapal

2. EM of Property Situated at Moh. Gandhi Nagar Behind Kashiram Colony, Kasba & Tehsil Dhanaura, Amroha (UP). (In the name of Sh. Rajan S/o Chandrapal). Total Area- 80.15 sq. mts, Registered in Bahi No- 1, Zild No- 8195, Pages on- 295 to 308 Sr. No.- 10971, Dated on- 22.07.2022 at Sub. Reg. Office- Dhanaura, Distt. Amroha (up). Boundries As per Title Deed On the North by: Aara ji Seller On the South by: Aara ji Seller On the East by: Rasta 21 feet Wide On the West by: Aara ji Seller Boundries As per Present position On the North by: Plot of Mr Anil Saini On the South by: Plot of Mr Sanjeev Kumar Saini On the East by: Rasta 21 feet Wide On the West by: Plot of Mr Chandrapal

Date: 21.09.2024 Place: Bijnor, Amroha Authorized Officer: Prathama U.P. Gramin Bank

DEBTS RECOVERY TRIBUNAL LUCKNOW
 (Govt. of India, Ministry of Finance, Banking Division)
 600/1, University Road, Near Hanuman Setu Mandir, Lucknow-226007

E-AUCTION SALE NOTICE
 DRC No.: 325/2016

India SME Assets Reconstruction Company Ltd.(ISARC)
Vs.
M/s Spectra Papers Coaters Pvt. Ltd. & Others

This publication is in addition to proclamation of sale done on 09.09.2024. The under mentioned immovable property will be sold "As is where it is" whatever it is basis and subject to statutory dues, revenues and others and others and others as Law/Rule" by Online E-Auction through the website <https://drt.auctiontiger.net/> on 22.10.2024, for recovery of dues, interest and costs as follows:-

Case No Title and Amount Date	Description of property to be sold with the name of the Co-owners. The property belongs to the defaulter and any other person as Co-owner.	Reserve Price	Earnest Money 10%
DRC No. 325/2016 (In OA No. 558/2014) RC Amount of Rs.61,52,074/- (Rupees Sixty one lacs fifty two thousand and seventy four only) further till the dues is fully liquidated and costs. Current outstanding as on 31.7.2024 is Rs. 1,35,60,856.60	M/S SPECTRA PAPER COATERS PVT. Ltd. INDUSTRIAL PROPERTY (BUILDING) Situated at Plot of KHATA NO. 00611, Kharsa No. 1775. Area of land 620 Sq.Mtr. Built up area 4014.18 x 2 = 8028.36 Sq.ft. Village Dhoom Manikpur Pargana & Tehsil Dadri Distt. Gautam Budh Nagar (U.P.) and bounded as under-East Agricultural Land, West Agricultural Land, North 8.0 ft Wide Chak Road, South : Agricultural Land Owned by Sri Dinesh Gupta JD No. 2, S/o Late Sri S. P. Gupta	Rs. 88,05,000/- (Rupees Eighty Eight Lacs Five thousand only)	Rs. 8,80,500/- (Eight lac Eighty thousand Five hundred only)

Name of Mortgagee SIBDI- Now ASSIGNE TO India SME Assets Reconstruction Company Ltd. (ISARC)-C.H.A.R.C.

Date and time of auction: <https://drt.auctiontiger.net/> on 22.10.2024 between 11.00 am to 12.00 Noon (with extensions of 5 minutes duration after 12.00 Noon required)

Earnest Money Deposit last date for submission of bid from with EMD - Each bidder shall deposit earnest money (EMD) @ 10% of the Reserve Price in the form of Bank Draft payable to "Recovery Officer, Debts Recovery Tribunal, Lucknow. The said demand draft along with duly filled-in E-Auction EMD form should reach through speed post or by hand to Mr. Abhay Kumar Singh, Chief Manager India SME Assets Reconstructions Company Ltd. (ISARC), CHARC, C/o SIBDI, 8th Floor, "A" wing Constantia Building, 11 Dr. U.N. Brahmachary Street, Kolkata-700017, Contact Mobile Number 990394478 or on before 15.10.2024 upto 17.00 Hours positively (Auction Date 22.10.2024). On receipt of EMD the prospective bidders shall receive their User ID/ password through their email ID, from above E-Auction agency M/s e-procurement Technologies Ltd. (Auction Tiger) Ahmadabad. Email ID: <https://drt.auctiontiger.net/>. Mr. Ram Prasad Sharma, Contact No. 9978591888, other help line No. 9265562821/079-61200594/598/587/538.

Bid Multiplier- The amount by which the bidding is to be Rs. 10,000/- (Rupees Ten Thousand Only)

Inspection of property- The parties interested may inspect the property between 11.00 A.M. to 4.00 P.M. on 8-10-2024 at the site in consultation with Mr. Abhay Kumar Singh, Chief Manager India SME Assets Reconstructions Company Ltd. (ISARC), CHARC, C/o SIBDI, 8th Floor, "A" wing Constantia Building, 11 Dr. U.N. Brahmachary Street, Kolkata-700017. Contact Mobile Number 990394478 of the CHARC who shall facilities for inspection. It is the interests of the parties interested / prospective bidders to have the inspection of property and have desired information before participating in auction.

UNDER ANY CIRCUMSTANCES BIDS IN PHYSICALS FROM WILL NOT BE ACCEPTED BY THE TRIBUNAL NO INQUIRIES WILL BE ENTERTAINED.

All intimations/ correspondences between the prospective bidders and providers will be through e-mails. Date of sending e-mails will be considered as date of intimation, if no intimation reaches. Bidders are expected to take efforts to find out status from the service providers. Non- receipt of intimation should not be an excuse for default/ non-payment. The contact No. and e-mail ID of the service provider and CHARC is as under.

A- E-auction agency M/s e-procurement Technologies Ltd. (Auction Tiger) Ahmadabad. Email ID: <https://drt.auctiontiger.net/>. Mr. Ram Prasad Sharma, Contact No. 9978591888, other help line No. 9265562821/079-61200594/598/587/538.

B- Mr. Abhay Kumar Singh, Chief Manager India SME Assets Reconstructions Company Ltd. (ISARC), Contact Mobile Number 990394478 E-mail: isarc@isarc.in, abhay.singh@isarc.in

Given under my hand and seal at Lucknow on this 17th September 2024.

(Recovery Officer-1)
 Debts Recovery Tribunal, Lucknow

ICICI Home Finance
 Corporate Office: ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai-400059, India
 Branch Office: A/37, Upper Ground floor, Lajpat Nagar - 2, New Delhi 110024.
 Branch Office: 2nd Floor, Vashvarkam Complex, Plot No 1718, Behind Yashoda Hospital, Kaushambi, Ghaziabad-201010, Branch Office : Shop No. 9, Ground floor, GKS Palace, Ayub Khan- Choupa Road 63-64, Civil Lines, Bareilly- 243001. Branch Office Office No: 8, 2nd floor, Sumudhi Business Suites, 39/4-A, Sanjay Place Agra -282002. Branch Office: Plot No. 19, Sector 12A, Opposite Bal Bharti School, Above ICICI Bank, Dwarka, New Delhi-110075

SEE PROVISO TO RULE 8(6) NOTICE FOR SALE OF IMMOVABLE ASSETS

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd. will be sold on "As is where it is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder.

Sr. No.	Name of Borrower(s) / Co-Borrowers / Guarantors/ Legal Heirs. Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of Auction	One Day Before Auction Date	SARFAESI Stage
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1	Yogendra Verma (Borrower), Sapna Verma (Co-Borrowers) NHPN00002831850	Flat No. 34, 3rd floor, Sector G-2 Pocket 2, Block F4, Narela - LG, New Delhi	Rs. 17,54,880/- (as on 10th September,24)	Rs. 729,014/- (Rs. 72,901/-)	4th Oct, '24 11AM - 3PM	10th Oct, '24 2PM - 3PM	9th Oct, '24	Physical Possession
2	Kamal Anora (Borrower) Kanta Anora (Co-Borrowers) LHPJT00001315187	Upper Ground Floor out of property No. WZ 32 and 33, Kharsa No. 67/23 and 78/3 Village Hastal, Colonial Colony known as Om Vihar Phase III, Uttar Nagar New Delhi - 110059.	Rs. 32,14,412/- (as on 10th September,24)	Rs. 28,38,750/- (Rs. 283,875/-)	4th Oct, '24 11AM - 3PM	10th Oct, '24 2PM - 3PM	9th Oct, '24	Physical Possession
3	Sunil Kumar (Borrower) Omwati (Co-Borrowers) 1) Resha (Co-Borrowers) 2) LHDWJ00001299606	Built up second floor without Roof Rights (3rd floor as per by law), built on property No. R37-02, Kharsa No. 60/17, Village Hastal, Delhi Estate Delhi, colony known as Mohan Garden, Uttar Nagar, New Delhi - 110059.	Rs. 18,31,366/- (as on 10th September,24)	Rs. 14,94,450/- (Rs. 149,445/-)	4th Oct, '24 11AM - 3PM	10th Oct, '24 2PM - 3PM	9th Oct, '24	Physical Possession
4	Mukesh Khandelwal (Borrower), Gunjan Khandelwal (Co-Borrower) LHAGR00001334352 & LHAGR00001334776	Flat No. C-5, Third Floor, Balaji Apartment, Wake, Brij Vihar, Hari Parvat Ward, Mouje Ghatsvada, Tehsil and District Agra	Rs. 20,18,275/- (as on 10th September,24)	Rs. 20,65,500/- (Rs. 2,06,550/-)	4th Oct, '24 11 AM - 3 PM	10th Oct, '24 2 PM - 3 PM	9th Oct, '24	Physical Possession
5	Veer Pal Singh (Borrower) Kamesh Dewani (Co-Borrower) LHGHZ00001474214 & LHGHZ00001474318 & LHGHZ00001474960	Flat No. GF 3, MIG Ground floor without roof rights, Plot No. C - 1/ 63, DLF Ankur Vihar, Village Loni 1, Ghaziabad, Uttar Pradesh 201102	Rs. 21,30,344/- (as on 10th September,24)	Rs. 17,00,460/- (Rs. 1,70,046/-)	4th Oct, '24 11 AM - 3 PM	10th Oct, '24 2 PM - 3 PM	9th Oct, '24	Physical Possession
6	Suresh Chandria (Borrower) Kanchara Sharma (Co-Borrower) LHBAR00001497413 & LHBAR00001497415	Plot situated as Part of Khata No. 00020 bearing Kharsa No. 886, 887, 888, 889 at village Nandosh, Tehsil and Dist. Bareilly.	Rs. 7,59,161/- (as on 10th September,24)	Rs. 12,80,853/- (Rs. 1,28,085/-)	4th Oct, '24 11AM - 3PM	10th Oct, '24 2PM - 3PM	9th Oct, '24	Physical Possession

The online auction will be conducted on website (URL: www.icicifin.com/) of our auction agency Shiram Automobile India Ltd. The Mortgagee's notice are given a last chance to pay the total dues with further interest till 9th Oct, '24 before 5.00 PM. After this time these secured assets will be sold as per above schedule.

The Prospective Bidders(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at ICICI Home Finance Company Limited Branch Office Address mentioned on top of the article on or before 9th Oct, 24 before 04.00 PM. The Prospective Bidder(s) must also submit signed copy of Registration Form & Bid Terms and Conditions form at ICICI Home Finance Company Limited Branch Office Address mentioned on top of the article on or before 9th Oct, 24 before 05.00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/ Scheduled Bank in favour of "ICICI Home Finance Company Ltd. - Auction" payable at Agra, Bareilly, Ghaziabad, Narela, Uttar Nagar

For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact ICICI Home Finance Company Limited on 9928073000.

The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.icicifin.com/>

Authorized Officer,
 ICICI Home Finance Company Limited | CIN : U65922MH1999PLC120106
 Date : 22.09.2024 | Place : UTTAR PRADESH

SMFG India Home Finance Company Ltd.
 (Formerly Fullerton India Home Finance Co. Ltd.)
 Corporate Off.: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
 Regd. Off.: Mergh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600 095

POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]

WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Company Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) a Housing Finance Company [duly registered with National Housing Bank (Fully Owned by RBI)] (hereinafter referred to as "SMHFC") under Securitization 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(12) 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 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. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has Taken Possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	LAN - 612839511398763 (1) Abhay Chaudhary, S/o. Kirpal Singh (2) Kavita, W/o. Kirpal Singh	A Free Hold Residential House, Admeasuring 63 Sq. Mtrr, Situated At Mohalla Chaudhary Joya, Tehsil & Dist. Amroha UP. Bounded As Under :- East- House of Keshav Gupta, West :- Road 8' Ft., North :- House of Satya Prakash Gupta, South :- Choti Pura Wate.	11.05.2024 Rs. 20,57,423/- (Rupees Twenty Lakh(S) Fifty Seven Thousand Four Hundred Twenty Three Only) as on 09.05.2024	20.09.2024

Place : Amroha, Uttar Pradesh
 Date : 20.09.2024

Authorized Officer, SMFG INDIA HOME FINANCE COMPANY LIMITED
 (Formerly Fullerton India Home Finance Co. Ltd.)

इंडियन बैंक Indian Bank
 इलाहाबाद ALLAHABAD

STRESSED ASSET MANAGEMENT BRANCH,
 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

Mr. Deepak Rastogi (Borrower) R/o B 411, Rohtas Pashupati Apartment, Raja Ram Mohan Rai Marg, Lucknow.

Show Cause Notice for Declaring as Willful Defaulter
 A/c: Mr. Deepak Rastogi
 Branch: SAM Branch Lucknow, (Parent branch: Lucknow Main)

Dear Sir,

At your request, Bank through its Lucknow Main Branch, has sanctioned Rs. 1.15 Crore for Real Estate Development (Contractor) under Sole banking arrangements to Mr. Deepak Rastogi where 1st is Borrower and executed documents/agreements. Borrower has defaulted in meeting its payment/repayment obligations to the Bank as per terms of sanction. Despite of our best efforts the borrower has failed to regularize the account deliberately and at last as per RBI guidelines the above accounts has been classified as Non-Performing Asset on 27.05.2019 w.e.f. 27.05.2015 Bank has also observed number of misconducts in the operation of account & non-compliance of terms & conditions of sanction and more specifically undetected ones which is/are out of four actions set out by Reserve Bank of India for declaration as Willful Defaulter.

Action of the unit/company which is/are out of the four actions set out by Reserve Bank of India for Declaration as Willful Defaulter	Reason & evidence which proves the action of the unit/company & also support justification for declaration as willful Defaulter									
Grounds of Willful Default: Clause 2.1.3(a) - Capacity to pay but unwilling to pay: The unit has defaulted in meeting its payment / repayment obligations to the lender even when it has the capacity to honour the said obligations	The Net worth of the Borrowers & Guarantors at the time of Sanction is given below. (Rs. in crores) <table border="1"> <thead> <tr> <th>Name</th> <th>Designation</th> <th>Networth-06.12.2014</th> </tr> </thead> <tbody> <tr> <td>Mr. Deepak Rastogi</td> <td>Borrower / Guarantor</td> <td>3.43</td> </tr> <tr> <td colspan="2">Total</td> <td>3.43</td> </tr> </tbody> </table> Thus, the Borrower has capacity to pay but they have not paid the Bank's dues willfully.	Name	Designation	Networth-06.12.2014	Mr. Deepak Rastogi	Borrower / Guarantor	3.43	Total		3.43
Name	Designation	Networth-06.12.2014								
Mr. Deepak Rastogi	Borrower / Guarantor	3.43								
Total		3.43								
Clause 2.1.3(b)- Diversion of Funds The unit has defaulted in meeting its payment / repayment obligations to the lender and has not utilized the finance from the lender for the specific purposes for which finance was availed of but has diverted the funds for other purposes.	As per the account statement of OD Account No.50028991460, borrower has transferred Rs.0.30 crore to M/s Rohtas Projects Ltd. on 31.03.2010 which is not related to the purpose of loan. It clearly indicates that the borrower has defaulted in meeting its payment / repayment obligations to the lender and has not utilized the finance from the lender for the specific purposes for which finance was availed of but has diverted the funds for other purposes.									
Clause 2.2.1(c) transferring funds to the subsidiaries / Group companies or other corporates by whatever modalities	Thus, the Borrower has capacity to pay but they have not paid the Bank's dues willfully.									

The above evidence of willful default on the part of the Borrower has been examined by the Bank's willful Defaulter Screening Committee headed by the Executive Director. The committee has concluded that an event of Willful Default has occurred. Take Notice that in view of RBI guidelines the names of the Borrower Mr. Deepak Rastogi have been proposed to declare as willful Defaulter by the Bank due to the above reasons.

In case you desire, you can make a representation/submission in this regard within 15 days of receipt of this letter hereof to the Bank. Beside this, if you desire, a personal hearing can also be given. Please note in case no representation and/or no request for said personal hearing is received within stipulated period or Bank is not satisfied with the representation/submission made by you, Bank will go ahead with its decision of declaring & also informing RBI, CIBIL and other Credit Information Companies, names of the Borrower as willful defaulter and also will take appropriate legal action.

Branch Head
 For Willful Defaulter Screening Committee (WDSC)

इंडियन बैंक Indian Bank
 इलाहाबाद ALLAHABAD

STRESSED ASSET MANAGEMENT BRANCH,
 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

1.M/s ABC Railroad Products Pvt Ltd (Borrower Company)-HIG - IV, Wallmax House, Sector - E, Alliganj, Lucknow - 226024
 2.Sri Rajah Agarwal S/o Late Desh Raj Agarwal (Director/Guarantor/Mortgagor)-R/o B - 6, Sector - B, Alliganj, Lucknow - 226024
 3. Sri Rana Kant Tripathi S/o Ram Ajore Tripathi (Director/Guarantor)- 1. R/o 12/6, Sahara Estate, Jankipuram Lucknow - 226024
 2. R/o Village & Post - Jhuria, Via Khajani, Gorakhpur - 273212

4. Smt. Anupama Agarwal W/o Mr. Rajeev Agarwal (Guarantor)-R/o B - 6, Sector - B, Alliganj, Lucknow - 226024
 5. Sri Raghav Garg S/o Rajeev Agarwal (Guarantor)-R/o B - 6, Sector - B, Alliganj, Lucknow - 226024
 6. Sri Rajah Agarwal S/o Rakesh Agarwal (Guarantor)-R/o 99, Ravindra Garden, Sector - E, Alliganj Lucknow - 226024
 7. Sri Rakesh Agarwal S/o Krishan Gopal Agarwal (Guarantor)-R/o 99, Ravindra Garden, Sector - E, Alliganj Lucknow - 226024
 8. Smt Raman Agarwal D/o Late Desh Raj Agarwal (Guarantor)-R/o 99, Ravindra Garden, Sector - E, Alliganj Lucknow - 226024

Show Cause Notice for Declaring as Willful Defaulter
 A/c: M/s. ABC Rail Road Products (P) Ltd.
 Branch: SAM Branch Lucknow, (Parent branch: IFB Lucknow)

Dear Sir,

At your request, Bank through its Industrial Finance Branch, Lucknow has sanctioned credit facility of Rs. 10.60 Crore for Servicing and testing of rails by using USFD Technology, Repairing and reconditioning of rails by using the latest technological devices & Trading in Tools & Tackles under Consortium banking arrangements to the M/s. ABC Rail Road Products (P) Ltd where 1st is Borrower Company, 2nd and 3rd are Directors and 2nd to 8th are Guarantors of the Company and executed documents/agreements.

Borrower has defaulted in meeting its payment/repayment obligations to the Bank as per terms of sanction. Despite of our best efforts the borrower has failed to regularise the account deliberately and at last as per RBI guidelines the above accounts has been classified as Non-Performing Asset on 08.05.2019.

Bank has also observed number of misconducts in the operation of account & non-compliance of terms & conditions of sanction and more specifically undetected ones which is/are out of four actions set out by Reserve Bank of India for declaration as Willful Defaulter.

Action of the unit/company which is/are out of the four actions set out by Reserve Bank of India for Declaration as Willful Defaulter	Reason & evidence which proves the action of the unit/company & also support justification for declaration as willful Defaulter																																
Clause 2.1.3(a) - Capacity to pay but unwilling to pay: The unit has defaulted in meeting its payment / repayment obligations to the lender even when it has the capacity to honour the said obligations	The Net worth of the Guarantors at the time of Sanction is given below. (Rs. in crores) <table border="1"> <thead> <tr> <th>S</th> <th>Borrower Name</th> <th>PAN N</th> <th>Net worth as on 31.03.2017</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Shri. Rajeev Agarwal</td> <td>ABDPA9751E</td> <td>14.31</td> </tr> <tr> <td>2.</td> <td>Shri. Rakesh Agarwal</td> <td>AAPPA0063N</td> <td>6.62</td> </tr> <tr> <td>3.</td> <td>Shri. Raman Agarwal</td> <td>AAPPA0064M</td> <td>2.34</td> </tr> <tr> <td>4.</td> <td>Smt. Anupama Agarwal</td> <td>AFXPA7391G</td> <td>1.27</td> </tr> <tr> <td>5.</td> <td>Shri. Raghav Garg</td> <td>AROPG3760A</td> <td>0.14</td> </tr> <tr> <td>6.</td> <td>Shri. Ramakant Tripathi</td> <td>ABHPT8775H</td> <td>0.55</td> </tr> <tr> <td colspan="3">Total</td> <td>25.23</td> </tr> </tbody> </table> Thus, the Guarantors have capacity to pay but they have not paid the Bank's dues willfully.	S	Borrower Name	PAN N	Net worth as on 31.03.2017	1.	Shri. Rajeev Agarwal	ABDPA9751E	14.31	2.	Shri. Rakesh Agarwal	AAPPA0063N	6.62	3.	Shri. Raman Agarwal	AAPPA0064M	2.34	4.	Smt. Anupama Agarwal	AFXPA7391G	1.27	5.	Shri. Raghav Garg	AROPG3760A	0.14	6.	Shri. Ramakant Tripathi	ABHPT8775H	0.55	Total			25.23
S	Borrower Name	PAN N	Net worth as on 31.03.2017																														
1.	Shri. Rajeev Agarwal	ABDPA9751E	14.31																														
2.	Shri. Rakesh Agarwal	AAPPA0063N	6.62																														
3.	Shri. Raman Agarwal	AAPPA0064M	2.34																														
4.	Smt. Anupama Agarwal	AFXPA7391G	1.27																														
5.	Shri. Raghav Garg	AROPG3760A	0.14																														
6.	Shri. Ramakant Tripathi	ABHPT8775H	0.55																														
Total			25.23																														
Clause 2.1.3(b)- Diversion of Funds Sub-Deploying borrowed funds for purposes / activities or creation of assets other than those for which the loan was sanctioned	As per Forensic Audit report dated 03/02/2021 by KRA & Co. it is observed that substantial payments were made in favour of unsecured loans amounting to INR 333.57 lacs. Out of the total payment to unsecured lenders, INR 188.70 lakhs was transferred to directly related parties. This amount to 57% of total payments. Moreover, other 17% of the amount paid, i.e. INR 56.32 lakhs was found to be accounted against the ledger "cheque Purchase". This ledger is suspected to be just an adjustment/routing ledger and has no actual use. As per Forensic Audit report dated 03/02/2021 by KRA & Co. it is found that the borrowed funds have been transferred to various related parties including Wallmax and Chintpurni Industries, the group concerns. Further the Forensic Auditor observed that sales & purchases were concentrated with few parties which are suspected to be Sham Parties. In this regard it was observed by Auditor that ABC Railroad was booking expenses on behalf of Wallmax. In other words, ABC was acting on behalf of wallmax to record various expenses. These clearly indicate that the unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed of, nor are the funds available with the unit in the form of other assets.																																
Clause 2.1.3(c) Siphoning of Funds: The unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed of, nor are the funds available with the unit in the form of other assets.	As per Forensic Audit report dated 03/02/2021 by KRA & Co. the substantial amount of payments have been made to the parties which have been found to be non-existent, and hence, the promoters are found to be involved in siphoning off funds. This clearly shows that the unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed of, nor are the funds available with the unit in the form of other assets.																																

The above evidence of willful default on the part of the Borrower company, its directors and guarantors has been examined by the Bank's willful Defaulter Screening Committee headed by the Executive Director. The committee has concluded that an event of Willful Default has occurred. Take Notice that in view of RBI guidelines the names of the Borrower company M/s. ABC Rail Road Products (P) Ltd, its Directors & Guarantors Shri. Rajeev Agarwal and Shri. Ramakant Tripathi and its Guarantors Shri. Rakesh Agarwal, Shri. Raman Agarwal, Smt. Anupama Agarwal Sri Raghav Garg and Sri Rajah Agarwal have been proposed to be declared as willful Defaulter by the Bank due to the above reasons.

In case you desire, you can make a representation/submission in this regard within 15 days of receipt of this letter hereof to the Bank. Beside this, if you desire, a personal hearing can also be given. Please note in case no representation and/or no request for said personal hearing is received within stipulated period or Bank is not satisfied with the representation/submission made by you, Bank will go ahead with its decision of declaring & also informing RBI, CIBIL and other Credit Information Companies, names of the Borrower company, its directors and guarantors as willful defaulter and also will take appropriate legal action.

Branch Head
 For Willful Defaulter Screening Committee (WDSC)

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इंडियन बैंक Indian Bank
 इलाहाबाद ALLAHABAD

STRESSED ASSET MANAGEMENT BRANCH,
 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

1. M/s. Kallisto Housing Pvt Ltd (Borrower Company) - 1. B - 3, Second Floor, Arohi Complex, Alliganj, Lucknow
 2. Shri. Suraj Singh (Promoter Director) 2(a) R/o-152, Kasahai, Chitrakoot - 226010.
(b) R/o-H.No. 15, Ganga Vihar, Shagun Vihar, Chinhat, Lucknow.
 3. Shri. Mayank Raj (Promoter Director) 3. R/o 538, Ka/Ekta Puram, Triveni Nagar, Lucknow.
 4. Shri. Sukesh Rajan (Guarantor) 4. R/o C-117, Harihar Nagar, Indira Nagar, Lucknow

Show Cause Notice for Declaring as Willful Defaulter
 A/c: M/s. Kallisto Housing Pvt. Ltd.
 Branch: SAM Branch Lucknow, (Parent branch: IB- Lucknow, E-AB-Alliganj)

Dear Sir,

At your request, Bank through its Lucknow Branch, has sanctioned Rs. 0.642 Crore and Alliganj (E-AB) branch has sanctioned Rs. 0.431 crores for Construction Contractor activity under Sole banking arrangements to the M/s. Kallisto Housing Pvt. Ltd where 1st is Borrower Company, 2nd and 3rd are directors of the Company and 4th is a guarantor and executed documents/agreements.

Borrower has defaulted in meeting its payment/repayment obligations to the Bank as per terms of sanction. Despite of our best efforts the borrower has failed to regularize the account deliberately and at last as per RBI guidelines the above accounts has been classified as Non-Performing Asset on 28.06.2019 w.e.f. 19.08.2018 in e-AB and 30.08.2021 w.e.f. 19.08.2018 in IB.

Bank has also observed number of misconducts in the operation of account & non-compliance of terms & conditions of sanction and more specifically undetected ones which is/are out of four actions set out by Reserve Bank of India for declaration as Willful Defaulter.

Action of the unit/company which is/are out of the four actions set out by Reserve Bank of India for Declaration as Willful Defaulter	Reason & evidence which proves the action of the unit/company & also support justification for declaration as willful Defaulter
Grounds of Willful	

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 ... the name you can BANK upon! ... भरोसे का प्रतीक !

BRANCH OFFICE :- JUNDLA, DISTRICT KARNAL
POSSESSION NOTICE (For Immoveable property)

Whereas The undersigned being the Authorised Officer of the Punjab National 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 read with the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **14.02.2020** calling upon the **Borrower Shri /M/s BALWAN SINGH S/O RAVI DUTT** to repay the amount mentioned in the notice being **Rs. 816924 (EIGHT LAKH SIXTEEN THOUSAND NINE HUNDRED TWENTY-FOUR RUPEES & ZERO PAISE) within 60 days** from the date of notice/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) in particular and the public in general that the undersigned has taken possession of the property described here in 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 **20.09.2024**.

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of **Rs. 816924** & along with future interest on the said amount at the contractual rates together with all incidental expenses, cost charges, etc.

The borrower's/guarantor's/mortgagor'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.

DESCRIPTION OF IMMOVABLE PROPERTY
 All that part and parcel of the property consisting of Flat No. Plot No Picholiya Road VPO Jundla Near Ram Jawari Aggarwal House, Part and parcel of residential house measuring 0K-10M i.e. 300 sq yards (36' X 75') being 10/8401 share of 420K-1M comprised in khewat no. 472, Khatoni no. 549 to 559 vide Jamabandi for the year 2003-04, situated at Village Jundla District Karnal, owned by Shri Balwan Gautam S/o Shri Ravi Dutt vide sale deed no. 8216 dated 16.11.2004 registered with Sub Registrar Karnal, which is bounded in the :- On the North by Plot of Shri Ram Juwari, On the South by Plot of the Owner Shri Jasbir Singh, On the East by Rasta and On the West by Plot of owner Shri Jasbir Singh.

Date: 20.09.2024 Place : Jundla, District Karnal Authorised Officer, Punjab National Bank

केनरा बैंक Canara Bank (भारत सरकार का उद्यम) (A Govt. of India Undertaking)

E-AUCTION SALE NOTICE

Canara Bank :- Recovery Section, Panchkula, Contact No. 7009727632, 6395959753 E-mail: rocparec@canarabank.com

E-AUCTION SALE NOTICE
SALE NOTICE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 UNDER RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Canara Bank will be sold on "As is where is", "As is what is", and "Whatever there is" in Auction arranged by the service provider E-bkgray (M/s PSB Alliance Pvt. Ltd.), (Contact No. 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email : support.ebkgray@psballiance.com/ support.ebkgray@procure247.com).

LAST DATE OF RECEIPT OF EMD IS 07.10.2024 UPTO 5:00 P.M.
DATE OF E-AUCTION IS 09.10.2024 (12:30 PM TO 1:30 P.M.)
 (with unlimited extension of 5 minutes duration each till the conclusion of the sale)

Sr. No.	Branch Name/Name & Address of the Borrower(s)/ Guarantor(s)	Brief Description of Property/ies	Total Liabilities as on specified Date	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Details of A/c No.	
						IFSC Code	Possession notice
1.	Canara Bank Pipili Branch, Authorised Officer Mr. Anil Kumar, (M) 70871-10792, 85728-03224 E-mail : cb3224@canarabank.com	All That Part & Parcel of The Property With Construction Thereupon Consisting of Plot Measuring 00k-10m i.e. 300	Total Liabilities as on 03.06.2021 Rs. 12,50,761.02/- plus further interest & other charges (minus recovery, if any)	Rs. 12.60 lakhs	Rs. 1.26 lakhs	209272434	CNRB0003224 SYMBOLIC POSSESSION
	1. Mr. Satbir S/o Mr. Suresh Pal (Borrower), 2. Mrs. Sonam Saini W/o Mr. Satbir (Co-Borrower) Both- R/o- Amargarh Mahajra Pipili, Kurukshetra-136118, 3. Mr. Balbir Singh S/o Mr. Sadhu Ram (Guarantor) Village- Partapgarh, Sirsala, Thanesar, Kurukshetra-136131.	Sq. Yards Being 10/963 Share Out of Property Measuring 48k-03m Comprised In Khewat No. 54/52, Khatoni No. 84-88, Kittas-20 As Per Jamabandi Year 2014-15, H. B. No.-394, As Per Registered Sale Deed No. 5425/1 Dated 19.12.2017 Situated At Village Partapgarh In Name of Mrs. Sonam Saini W/o Satbir Bounded As Under :- North : Street, South : Plot of Subhash, East : Street, West : Plot of Ramji Lal.					
2.	Canara Bank Ambala Cantt. Branch, Authorised Officer :- Mr. Anil Kumar, (M) 70871-10792, 98126-56202, E-mail: cb200@canarabank.com	All That Part & Parcel of The Property Consisting of Plot No. 510 Measuring 968 SQ. Yards, Situated At Defence Colony Sector- B Ambala Cantt- 7/80 Part of Khasra No. 7/122(8-0), 10/249 Part of Khasra No. 7/111(8-0), 12/2(4-9) And 1/40 Part of 7/120(8-0) And 1/160 Part of 7/118(7-8) And 1/160 Part of 7/119(8-0), Bakdar 1 Kanal 12 Marla Waka Rakba Village Tundla Hadbast No. 46 Tehsil And District Ambala As Per Transfer Deed No. 4907 Dated 22/09/2015 In Name of Sh. Sahil Rana S/o Sh. Sanjay Kumar.	Total Liabilities as on 30.04.2023 Rs. 33,14,091.29/- plus further interest & other charges (minus recovery, if any)	Rs. 27.10 lakhs	Rs. 2.71 lakhs	209272434	CNRB0000200 SYMBOLIC POSSESSION
	1. M/s Sr Car Bazaar (Borrower) Shop No. 5, Raja Garden, Naraingarh Road Ambala City, Haryana-134003, 2. Smt. Kajal W/o Sh. Sanjay Rana (Partner), 3. Sh. Sahil Rana S/o Sh. Sanjay Rana (Partner), 4. Sh. Sanjay Kumar S/o Sh. Mam Raj Rana (Guarantor), All 03 R/o- H. No 117, Sector- B, Phase II, Defence Colony, Ambala Cantt- 133001.						
3.	Canara Bank Jagadhri Branch, Authorised Officer :- Mr. Anil Kumar, (M) 70871-10792, 85728-02802, E-mail: cb2802@canarabank.com	All That Part & Parcel of Factory Bearing Municipal Property Id No. IIC92U10, M.C NO. C-3/457 Khasra No. 86//30 Situated At Mosuma Kalyan Nagar, Jagadhri Distt. Yamunanagar As Per Sale Deed No. 2170 Dated 05/09/1977 In Name of Mr. Yash Pal Ramchander.	Total Liabilities as on 05.04.2023 Rs. 20,69,243.03/- plus further interest & other charges (Minus recovery, if any)	Rs. 46.30 lakhs	Rs. 4.63 lakhs	209272434	CNRB0002802 PHYSICAL POSSESSION
	1. M/s Yashpal Ram Chander (Borrower), 2. Mr. Faqir Chand S/o Mr. Yashpal (Partner & Guarantor), 3. Mr. Dharmender S/o Mr. Yashpal (Partner & Guarantor), 4. Mr. Kapil Kumar S/o Mr. Yashpal (Partner & Guarantor) All Three:- H. No. 343, Kalyan Nagar, Jagadhri-135001.						
4.	Canara Bank Naraingarh Branch, Authorised Officer :- Mr. Anil Kumar, (M) 70871-10792, 74969-19681 E-mail: cb19681@canarabank.com	All That Part & Parcel Of Property Plot No. 11-a Situated At Balaji Green, Village Samalheri, Mc Lalru, Tehsil Dera Bassi, Distt Sas Nagar, Mohali (PB) Land Comprised In Khata No. 8/22 Khasra No. 359/1(1-6-18), 360/1(1-3-0), Kitta 2, Land 2 Bigha- 9 Biswa- 18 Biswas i.e. 6/998 Share 0 Bigha- 0 Biswa- 6 Biswas & Khata No. 12/38/1 Khasra No. 552/356/2 (1-12-01), 358(3-12-0), 357/2 (1-6-01) Kitta 3, Land 6 Bigha- 10 Biswa- 2 Biswas i.e. 15/2602 Share 0 Bigha- 0 Biswa- 15 Biswas Total Land Measuring 0 Bigha- 1 Biswa- 1 Biswas (10 Feet-6 Inch* 45 Feet = 52.5 Sq. Yards, Plot No. 11-a, "balaji Green" Samalheri, Mc Lalru, Location Of The Plot Is As Front- Road, Back Side- Scf No-19, One Side- Plot No. 11, Second Side- Plot No. 12 Situated At Village Samalheri, Mc Lalru, Tehsil Dera Bassi, Distt. Sas Nagar, Mohali (Punjab) hadbast No. 214 According To Nakal Jamabandi For The Year 2016-17 In Name Of Mrs. Kamlesh Rani W/o Mr. Partap Singh.	Total Liabilities as on 24.08.2023 Rs. 5,85,896.30/- plus further interest & other charges (minus recovery, if any)	Rs. 7.00 lakhs	Rs. 0.70 lakhs	209272434	CNRB0019681 PHYSICAL POSSESSION
	1. Mrs. Kamlesh Rani W/o Mr. Partap Singh (Borrower) H. No.- 39, Block-01, Phase-II, Commando Complex Mohali, Punjab-160062, 2. Mr. Sagar S/o Mr. Partap Singh (Co-Borrower) R/o H. no.-18, Commando Complex, Phase-11, Sector-65 Mohali, Punjab-160062.						

Other terms and conditions:
 A) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorized officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the authorized officer/Secured Creditors in this regard at a later date.
 B) Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://www.indianbankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
 C) The property can be inspected, with Prior Appointment with Authorized Officer on the dates mentioned in Sale Notice.
 D) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
 E) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkgray) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.
 F) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **07.10.2024 upto 5.00 p.m. to Canara Bank, Regional Office Panchkula Branch** by hand or by email.
 i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 iii) Bidders Name, Contact No., Address, E-Mail Id.
 iv. Bidder's A/c. details for online refund of EMD.
 G) The intending bidders should register their names at portal <https://ebkgray.in/> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider E-bkgray, (Contact No. 8291220220/9892219848/8160205051, support.ebkgray@psballiance.com).
 H) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
 I) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of (Rs.10,000/- For Property No.1) (Rs. 20,000/- For Property No.2, 3) (Rs. 5,000/- For Property No.4). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
 J) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again. For sale proceeds of Rs.50.00 Lakhs (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
 K) All charges for conveyance, stamp duty / GST, registration, NDC charges etc., as applicable shall be borne by the successful bidder only.
 L) The successful Bidder is liable to pay all society dues, municipal taxes / panchayat taxes / electricity/ water charges / other charges, duties and taxes whatsoever, including outstanding, if any, in respect of and/or affecting the subject property.
 M) Authorized Officer reserves the right to postpone / cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
 N) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara bank, Karnal Circle Office or Regional office, Panchkula as a facilitating centre.

SPECIAL INSTRUCTION/CAUTION
 Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002
Date :- 21.09.2024 Place :- Panchkula Authorised Officer, Canara Bank

For All Advertisement Booking
Call : 0120-6651214

केनरा बँक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

E-Auction Notice

Regional office :- Etah

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable Property mortgaged/charged to the Secured Creditor, the Symbolic Possession of which has been taken by the Authorised Officer of Canara Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "whatever there is" for the recovery of dues to the Bank. As per Demand Notice under Section 13(2) & further interest thereon, charges and costs due to the Canara Bank, as detailed in the table below:

Name & Address of Borrower & Guarantors	Total Liabilities	Description of Properties	Reserve Price Earnest Money 10%
Contact Canara Bank, ETAH KUMS Branch (Ph. No.) 8272082332 e-mail id cb2977@canarabank.com			
Borrower/s: 1. Gupta Ji And Sons Mobile Expert Prop- Pankaj Gupta S/o Narendra Kumar Gupta Neelam Market, Block No. 3, Gt Road, Etah-207001 Mobile No. 9927344333, 2. Pankaj Gupta S/o Narendra Kumar Gupta R/o Mata Mandir Wali Gali Mauza Bhagipur Etah 207001	Rs. 162354 + Intt. from 01.06.2024 & Others Charges thereon	Urem Of Double Storied Residential Building Situated At Mata Mandir Wali Gali Mauza Bhagipur Etah 207001 Owned By Pankaj Gupta S/o Narendra Kumar Gupta Admeasuring 91.51 Sq Mt. Owned By Pankaj Gupta S/o Narendra Kumar Gupta. Bounded As: EAST - House Of Shankar Lal, West - Rasta 6' Wide, North - House Of Shubhash, South - House Of Hundi Lal	Rs. 1283900/- Rs. 128390/-
Contact Canara Bank, GANESHPUR Branch (Ph. No.) 8272082335 e-mail id cb4299@canarabank.com			
Borrower/s: 1. Anwar Khan S/o Sultan Khan R/o Village Ganeshpur, Ganjundwara, Dist-Kasganj (U.P.)-207242, Mob-91-9897119428, Guarantor/ mortgagor : 1. Shere Afgan S/o Sultan Khan R/o Village Ganeshpur, Ganjundwara, Dist-kasganj (U.P.)-207242 Mob-91-9997567647	Rs. 1425454 + Intt. from 01.06.2024 & Others Charges thereon	Urem Of Property at Part 50/340 Out of Bhumi No-7770.340, Now Awadi Recorded In Khasra, Situated at Ganeshpur, Ganjundwara, Tehsil- Patiyali, Dist-Kasganj Admeasuring 500 Sq Mtr. Owned By Anwar Khan S/o Sultan Khan. Bounded As: East - Land Of Sabir, West - Land of Arif, North - Kaccha Rasta 15'wd, South - Other's Land.	Rs. 4770200/- Rs. 477020/-
Borrower/s: Raffan Khan S/o Bhuve Khan, R/o 904 Vill- Ganeshpur, Ganjundwara, Dist Kasganj-207242, Guarantor/mortgagor : Mohd. Nadeem S/o Tasadduk Khan, R/o Ganeshpur, Etah Road, Ganjundwara Dist Kasganj 207243	Rs. 1104645 + Intt. from 01.06.2024 & Others Charges thereon	Urem Of Residential House Situated At Moza/mohalla-Ganeshpur, Pargana And Tehsil Patiyali, Dist Kasganj Admeasuring 84.63 Sq Mtr. Owned By Raffan Khan S/o Bhuve Khan. Bounded As: East - Plot Jabbar, West - House Jiabulli, North - Bhumi Jabbar, South - Rasta 16' ft	Rs. 1104400/- Rs. 110440/-
Canara Bank, ETAH II Branch (Ph. No.) 8272082329 e-mail id cb18674@canarabank.com			
Borrower/s: 1. Rajkumar Pathak S/o Late Raghuvver Prasad Pathak, R/o H No 82/2 Sector 7, Moh Pulia Garvi, Etah, UP- 207001, Mob-9359650839, Guarantor/mortgagor : 1. Amit Jain S/o Ravi Kumar Jain, R/o 96, Nayi Basti, Shikohabad Road, Etah, U.P.-207001, Mob-8449393978	Rs. 525191 + Intt. from 01.06.2024 & Others Charges thereon	Urem Of Residential House Situated At H No 82/2 Sector-7, Moh Pulia Garvi, Etah-207007 Admeasuring 37.43 Sqm. Owned By Rajkumar Pathak S/o Late Raghuvver Prasad Pathak. Bounded As: East - House Of Laxman Das, West - Gali 6' Wide, North - House Of Anand Swarop, South - House Of Indra Kumar Pathak.	Rs. 882200/- Rs. 88220/-
Canara Bank, Mainpuri II Branch (Ph. No.) 8272082349 e-mail id cb18711@canarabank.com			
Borrower/s: 1. Shiv Nath Pratap Singh R/O 170, New Basti Devpura Mainpuri (U.P.)-205001 Mobile:8864990900, Guarantor/mortgagor : 1. Siya Devi W/o Rambabu R/o 170,new Basti Devpura Mainpuri (U.P.)-205001 Mobile: 9411495443	Rs. 1800557 + Intt. from 01.07.2024 & Others Charges thereon	Urem Of Emt Of Nagar Palika Premises No. 270 Situated At Mauza Devpura Chinni Tehsil And Distt Mainpuri Admeasuring 71.91 Sqm. Owned By Siya Devi W/o Rambabu 170,new Basti Devpura Mainpuri. Bounded As: East - 6' Wide Road, West - 8' Wide Road, North - House of Shri Krishna, South - House of Vikram Kushwah.	Rs. 2362000/- Rs. 236200/-

Last Date & Time for receipt tender document: 26.09.2024 up to 5.00 PM, Date & Time of e-auction: 27.09.2024 from 11.30 AM to 12.30 PM (With extension of 5 min. duration each till the conclusion of sale)

For details terms and conditions of the sale and participating in E-Auction, please go through the website <https://ebkraj.in/> or Canara Bank's Website or may contact Canara Bank OR service provider M/S PSB Alliance Ltd (ebkraj) contact details 7046612345 , 6354910172, 8291220220, 9892219848, 8160205051

Date: 22.09.2024 Authorized Officer, Canara Bank

इंडियन बैंक Indian Bank
55 The Mall, Meerut Cantt
POSSESSION NOTICE (For Immovable Property)

इलाहाबाद ALLAHABAD

Notice is hereby given under the Securitisation and Reconstruction of Financial Assets and Enforcement (Security) Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002. The Authorised Officer issued a Demand Notice on the dates noted against each Account as mentioned hereinafter, calling upon them to repay the amount within 60 days from the date of receipt of the said Notice. The borrowers 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 possession of the property/ies described herein below in exercise of powers conferred on him/her under Sec. 13(4) of the said Act read with Rules 8 & 9 of the said Rules on the dates mentioned against each Account.

The borrower 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 Indian Bank for the amounts and interests thereon mentioned against each account herein below:

Borrower / Guarantor Name & Address	Description of the Property	(a) Date of Demand Notice (b) Date of Possession Notice (c) Outstanding Amount
BRANCH:Meerut Development Authority Mr. Rukmesh Kumar S/o Asha Ram (Borrower & Mortgagor) Address: (i) H. No. 56, Tulsī Mohalla, Gali No. 3, Catt, Kankar Khēra, Meerut 250001 (ii) Residential House No. 449 Block A, Sainik Vihar, Kankar Khēra, Meerut 250001 Smt. Amrita Singh W/o Shri Rukmesh Kumar (Co-Borrower) Address: (i) H. No. 56, Tulsī Mohalla, Gali No. 3, Catt, Kankar Khēra, Meerut 250001 (ii) Residential House No. 449 Block A, Sainik Vihar, Kankar Khēra, Meerut 250001	1. A Residential house situated at House No. 449 Block A, Sainik Vihar, Kankar Khēra, Meerut 250001. Land area Measuring 60 sq. meter and Boundries as under: East: 5 meter/6 meter wide Rasta, West: 5 meter/House No. A-446, North: 12 meter/ House No. A-448, South: 12 meter/ House No. A-450 Owner/Title holder: Mr. Rukmesh Kumar S/o Asha Ram (Borrower & Mortgagor) Address: (i) H. No. 56, Tulsī Mohalla, Gali No. 3, Catt, Kankar Khēra, Meerut 250001 (ii) Residential House No. 449 Block A, Sainik Vihar, Kankar Khēra, Meerut 250001	(a) 08.07.2024 (b) 18.09.2024 (c) Rs. 28,66,971.00 + interest and other expenses + charges
BRANCH: SHAMLI IB 1. Smt Rakhī Soni W/o Shri Ram Kishan (Borrower & Mortgagor) Address: House No. 344, Deen Dayal Colony, Badi Mata Wali Gali, Shamli UP - 247776 Permanent Address: House No. 344, Deen Dayal Colony, Badi Mata Wali Gali, Shamli UP-247776	All that part & parcel of the property consisting of Residential House situated at Mohalla Kalandar shah near Mohalla Shashri Nagar Deen Dayal Colony Pargana & Tehsil Shamli & District Shamli Area admeasuring 36.24 Sq Mir in the name of Mrs. Rakhī Soni W/o Ram kishan Bounded by: East: House of Atma Ram, West: Rasta Gali, North: Rasta Gali, South: House of Krishanpal	(a) 14.05.2024 (b) 21.09.2024 (c) Rs. 3,60,417.00 ason14.05.2024 + interest and other expenses + charges w.e.f.15.05.2024

Date - 21.09.2024 Place - MEERUT **Authorised Officer**

बैंक ऑफ बड़ौदा Bank of Baroda
6th Floor, V-23, Vibhuti Khand, Gomti Nagar, Lucknow-226010, Ph: 0522-6677687, Mob: 9335946588, email: sarldr@bankofbaroda.com

E-Auction Notice

Sale notice for Movable & Immovable properties "APPENDIX-IV-A [See proviso to Rule 6(2) & 8(6)]

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 proviso of Rule 6(2) & Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described movable & immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of below mentioned accounts. The details of Borrower/s/Guarantor/s/ Secured Assets/s/Dues/Reserve Price/E-Auction date & time, EMD and Bid increase Amount are mentioned below:

Date of Auction: 08.10.2024, 2.00 PM to 6.00 PM for Sl. No. 1 to 7 **Last Date of EMD Submission: 07.10.2024, upto 4.00 PM for Sl. No. 1 to 7**
Date of Auction: 24.10.2024, 2.00 PM to 6.00 PM for Sl. No. 8 & 9 **Last Date of EMD Submission: 23.10.2024, upto 4.00 PM for Sl. No. 8 & 9**

Earnest Money Deposit (EMD) shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (<https://ebkraj.in>)) in bidders Global EMD Wallet.

Sl.	Name & Address of the borrower/ Guarantors	Description of the Immovable Property with known encumbrances, if any	Total Dues	Date & Time of E-Auction	Reserve Price/EMD/ Bid Increase Amount	Status of Possession (Symbolic/ Physical)	Property Inspection date & Time
1	Borrower: M/s Kavita Enterprises Prop. Mrs. Madhu Rai Saxena R/o Munnu Ganj Punjab Colony Road, Shri Ram Nagar Colony, Gola, Gola Gokaranath, Distt. Lakhimpur Kheri, Distt. Kheri-226802 Guarantor: Late Vijay Rai Saxena S/o Mr. Harswaroop Saxena (Legal heirs of Late Vijay Rai Saxena: Wife Madhu Rai Saxena, Son Shubham Saxena, Daughter Kavita Saxena) R/o Munnu Ganj Punjab Colony Road, Shri Ram Nagar Colony, Gola, Gola Gokaranath, Distt. Lakhimpur Kheri, Distt. Kheri-226802	Residential House at Plot No. B-20 Munnu Ganj Punjab Colony Road, Shri Ram Nagar Colony, Gola Gokaranath, Distt. Lakhimpur Kheri, Distt. Kheri. Area: 2100 Sq.Ft. or 195.50 Sq.Mtr. Owner: Late Vijay Rai Saxena S/o Mr. Har Swarop Saxena (Legal heirs of Late Vijay Rai Saxena: Wife Madhu Rai Saxena, Son Shubham Saxena, Daughter Kavita Saxena). Bounded By: East: Rasta 16 Ft, West: Plot of Anil Sahani; North: Rasta 17 Ft, South: Plot Seller (as per deed)/House of Pandit Ramdev Mishra.	Rs. 1,22,58,190.00 + Intt. & other charges	08.10.2024 02:00 PM to 06:00 PM	Rs. 83,57,000/- (RP) Rs. 6,35,700/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 07.10.2024 between 10:00 AM to 4:00 PM
2	Borrower: M/s Bindra Prasad Nirmal Kumar Add : Gata No. 458 Min, Mauja Kanchar, Pargana Ikauna, Tehsil Payagpur, Distt. Behraich - 271821, Proprietor Mr. Nirmal Kumar S/o Mr. Bindra Prasad, R/o Vill & Post Sohriyanva, Payagpur, Bahraich, U.P.-271871 Guarantors: 1. Mr. Om Prakash S/o Mr. Bhawani Prasad and 2. Abdul Bareeq S/o Hasmat Ali.	Land & building situated at Gata no. 458 min Mauja Kanchar, Pargana Ikauna, Tehsil Payagpur, Distt. Behraich - 271821, Proprietor Mr. Nirmal Kumar S/o Mr. Bindra Prasad, R/o Vill & Post Sohriyanva, Payagpur, Bahraich, U.P.-271871	Rs. 60,81,647.00 + Intt. & other charges	08.10.2024 02:00 PM to 06:00 PM	Rs. 19,00,000/- (RP) Rs. 1,90,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 07.10.2024 between 10:00 AM to 4:00 PM
3	Borrower: M/s The Climatizers Prop. Mr. Ravijot Pasricha Add: LGF-1, Ganga Sagar Complex, Ram Tirath Marg, Naraha Lucknow and Mr. Ravijot Pasricha S/o Mr. Bhupinder Singh Pasricha R/o 3/38, Vivek Khand-3, Gomti Nagar, Lucknow-226010 Guarantors: 1. Mrs. Surjeet Kaur (Now Deceased) W/o Mr. Bhupinder Pasricha, 2. Mr. Harsh Pasricha S/o Mr. Bhupinder Pasricha & 3. Mr. Bhupinder Pasricha R/o Sardar Sant Singh All R/o 3/38, Vivek Khand, Gomti Nagar, Lucknow-226010	(1) Commercial Shop no. 6 & 7 Lower ground floor on plot no. 03/18 Area: 21.47 Sq.Mtr. situated at Vijay Khand, Gomti Nagar, Lucknow, UP. Owner: Mr. Ravijot Pasricha S/o Mr. Bhupinder Pasricha. Bounded by: East: Shop no. 2; West: Common Passage; North: Common Passage; South: Plot no. 3/17 (2) Commercial Shop no. 5 Lower ground floor on plot no. 03/18 Area: 10.87 Sq.Mtr. situated at Vijay Khand, Gomti Nagar, Lucknow, UP. Owner: Mr. Harsh Pasricha S/o Mr. Bhupinder Pasricha. Bounded by: East: Shop no. 2; West: Shop no. 3 & 4; North: Shop no. 1; South: Common Passage.	Rs. 1,07,47,474.00 + Intt. & other charges	08.10.2024 02:00 PM to 06:00 PM	Rs. 41,63,000/- (RP) Rs. 4,16,300/- (EMD) Rs. 10,000/- (Bid Increase Amount) Rs. 18,76,000/- (RP) Rs. 1,87,600/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 07.10.2024 between 10:00 AM to 4:00 PM
4	Borrower: M/s Rajesh Kumar Lakhmani Prop. Mr. Rajesh Kumar Lakhmani S/o Mr. Chander Das Lakhmani R/o Flat no. 504, 5th floor, Heavens Height, 569Ka/476 Sneh Nagar, Alambagh, Lucknow-226005 Guarantor: Mrs. Veena Lakhmani W/o Mr. Rajesh Kumar Lakhmani R/o Flat no. 504, 5th floor, Heavens Height, 569Ka/476 Sneh Nagar, Alambagh, Lucknow-226005	Flat no. 504 on fifth floor, built on Plot no. 569Ka/476 Area: 137.732 sq.mtr. situated at Sneh Nagar, Ward Guru Nanak Nagar, Lucknow-226005. Owner: Mr. Rajesh Kumar Lakhmani and Mrs. Veena Lakhmani. Bounded by: East: Flat no. 503; West: Open to Sky; North: Others property; South: Common Passage.	Rs. 69,09,082.00 + Intt. & other charges	08.10.2024 02:00 PM to 06:00 PM	Rs. 43,16,000/- (RP) Rs. 4,31,600/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 07.10.2024 between 10:00 AM to 4:00 PM
5	Borrower: M/s LMN Food & Beverages Prop. Mrs. Najma Khatoun W/o Mr. Lateef Ahmad R/o 26 Adil Nagar, Ring Road, Kalyanpur, Lucknow-226022 Guarantor: Mr. Lateef Ahmad Business Add: Plot No. 12, Ganne Ka Purwa, Ring Road, Kalyanpur, Lucknow-226022	Plot No. 10, Khasra no. 866 Area: 2050 sq.ft. situated at Village- Madiyaon, Pargana Mahona, Tehsil- Bakhshi ka Talab, Distt. Lucknow. Owner: Mr. Lateef Ahmad S/o Mr. Mansoor Ahmad. Bounded by: East: Plot of Amita Gupta (Plot of Seller as per sale deed); West: 20 ft wide road; North: Plot no. 09; South: Plot no. 11	Rs. 1,14,35,519.00 + Intt. & other charges	08.10.2024 02:00 PM to 06:00 PM	Rs. 93,15,000/- (RP) Rs. 9,31,500/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 07.10.2024 between 10:00 AM to 4:00 PM
6	Borrower: Mr. Safiq Raini S/o Late Mr. Dost Mohammad Raini R/o E-7/222, Sector E-7, Barawan Khurd, Amrapali Yojna, Hardoi Road, Dubagga, Lucknow-227107 Co-Applicant & Guarantor: Mrs. Faemina Khatun W/o Mr. Safiq Raini R/o (i) E-7/457, Sector E-7, Barawan Khurd, Amrapali Yojna, Hardoi Road, Dubagga, Lucknow-227107 & (ii) E-7/189, Amrapali Yojna, Hardoi Road, Kakori, Lucknow-227107	Equitable Mortgage of Residential House no. E-7/222, situated at Sector E-7, Amrapali Yojna, Barwan Khurd, Ward-Hardoi Road, Lucknow. Area: 528.74 sq.ft. (49.14 sq.mtr.) Owner: Mr. Safiq Raini S/o Late Mr. Dost Mohammad Raini. Bounded by: East: Plot no. E-7/205; West: 4.50 mtr. wide road; North: House no. E-7/221; South: House no. E-7/723	Rs. 56,01,813.00 + Intt. & other charges	08.10.2024 02:00 PM to 06:00 PM	Rs. 24,10,000/- (RP) Rs. 2,41,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 07.10.2024 between 10:00 AM to 4:00 PM
7	Borrowers: M/s Chand Udyog Add: Vill: Ramiyabehad Near Dharamkanta Nahar Patri Pargana & Tehsil Dhaurahra, Distt: Lakhimpur Kheri. Guarantors: (1) Mr. Abdul Sahab Khan S/o Abdul Wahab Khan R/o H No. 165 Mohalla Eidgha City Lakhimpur, Pargana Kheri, Tehsil Lakhimpur, Distt. Lakhimpur Kheri, (2) Mr. Imran Ahmad Khan S/o Inam Ahmad Khan R/o H No. 172 Mohalla Eidgha City Lakhimpur, Pargana Kheri, Tehsil Lakhimpur, Distt. Lakhimpur Kheri and (3) Mrs. Anees Sultim W/o Abdul Wahab Khan R/o H No. 165 Mohalla Eidgha City Lakhimpur, Pargana Kheri, Tehsil Lakhimpur, Distt. Lakhimpur Kheri.	Asset 1 (Movable Property): Plant and Machinery installed and situated at Vill: Ramiyabehad, near Dharamkanta Nahar Patri, Pargana & Tehsil Dhaurahra, Distt: Lakhimpur- Kheri. Asset 2 (Immovable Property): Factory land & building situated near Dhakewra Chauraha Village- Ramiya Behar Distt. Lakhimpur Kheri Gata No. 1528B Area: 0.0514 Hect. Owner: Abdul Sahab Khan. Bounded By: East: Chak Marg, West: Khet Indresh Kumar, North: Chak Marg; South: Khet Balak Ram/ (Nahar Patri)	Rs. 1,10,03,537.00 + Intt. & other charges	08.10.2024 02:00 PM to 06:00 PM	Rs. 66,81,000/- (RP) Rs. 15,69,000/- (RP) (For Movable) + Rs. 51,12,000/- (RP) (For Immovable) Rs. 6,68,100/- (EMD) Rs. 1,56,900/- (EMD) (For Movable) + Rs. 5,11,200/- (EMD) (For Immovable) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 07.10.2024 between 10:00 AM to 4:00 PM
Note: 1) Asset 1 (Plant and Machinery) can be sold exclusively or along with Asset 2 (factory land building) 2) Asset 2 (Factory land and building) will be sold only after selling of asset 1 (Plant and machinery) or along with asset 1 (plant and machinery) together							
8	Borrower: Mr. Gaurav Singh S/o Mr. Saroj Singh R/o Mohalla Thana, Tehsil Biswan, Distt-Sitapur, U.P.261201 Guarantor: Mr. Amar Singh S/o Mr. Rameshwar Dayal R/o Mohalla Thana, Tehsil Biswan, Distt-Sitapur, U.P.261201	All that part and parcel of Land and Building situated at Plot on part of Gata no. 252 at Village Konsar, Tehsil Biswan, District Sitapur, Area: 0.798 Hectare, Owner Mr. Gaurav Singh. Bounded by: East: Land belonging to Gram Samaj, West: Agricultural land of Rajendra Prasad etc., North: Agricultural Land of Yusuf, South: Agricultural Land of Dhiraaj Singh.	Rs. 2,27,20,480.00 + Intt. & other charges	24.10.2024 02:00 PM to 06:00 PM	Rs. 59,50,000/- (RP) Rs. 5,95,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 23.10.2024 between 10:00 AM to 4:00 PM
9	Borrowers: M/s S.D. Agencies, Proprietor Mr. Shailesh S Jaiswal S/o Shyam Dev Jaiswal Add: UGF Shop No.8 A.C. Medicine Market Naya Gaon East Aminabad Lucknow-226018 Guarantor: Mrs. Vibha Jaiswal W/o Mr. Shailesh S Jaiswal.	Equitable mortgage of UGF Shop No.8, situated in AC Medicine market in House No. 110/51 Naya Gaon East Lucknow, Area: 18.587 Sq.Mtr., Owner Mr. Shailesh S Jaiswal S/o Shyam Dev Jaiswal. Bounded by: East: House of Babu Bhai (Pappan), West: Passage, North: Shop No. 07, South: Shop No. 8A	Rs. 58,80,423.00 + Intt. & other charges	24.10.2024 02:00 PM to 06:00 PM	Rs. 43,10,000/- (RP) Rs. 4,31,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	22.09.2024 to 23.10.2024 between 10:00 AM to 4:00 PM

Note: Notice for sub statutory 15 days sale notice for Sl. No. 8 & 9 under Rule 6(2) & 8(6) of the SARFAESI Act. For detailed terms and conditions of the sale, please refer to the link provided in Bank of Baroda secured website i.e. www.bankofbaroda.in & E-bkraj website: <https://ebkraj.in>. Also, prospective bidders may contact the authorised officer on Phone No. : 0522-6677687 and Mobile No. 9335946588

Date: 22.09.2024; Place Lucknow Authorised officer, Bank of Baroda

SHIVALIK SMALL FINANCE BANK LTD.
Shivalik Small Finance Bank Ltd. 501, Saloon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi - 110025 & Branch Office at Shivalik Small Finance Bank Ltd, Sector-45, Noida, 201301 UP Contact No: 1800 202 5333.

PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES Appendix - IV-A [See Proviso to rule 8 (6)]

Open Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 24th October 2024 for recovery of Rs. 6,62,000/- (Rupees Six Lakhs Sixty-Two Thousand Only) As on 15-04-2023 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Omendra Singh S/o Mr. Sukhbir Singh (Borrower/Mortgagor) R/o Village Aimenabad KulesaraGautam Budh Nagar 201306, 2. Mr. Sukhbeer Singh S/o Mr. Ratan Singh (Co-Borrower) R/o Kheera Choganpur Gautam Budh Nagar Uttar Pradesh 201306, 3. Mr. Vijay S/o Mr. Attar Singh (Guarantor) R/o Village Aimenabad Kulesara Gautam Budh Nagar Uttar Pradesh 201306

The reserve price will be Rs. 14,31,000/- (Rupees Fourteen Lakhs Thirty-One Thousand Only) and the earnest money deposit will be 10% of Bid Amount i.e. Rs. 1,43,100/- (Rupees One Lakh Forty-Three Thousand One Hundred Only) the latter amount to be deposited with the Bank on or before 24-10-2024 by 5 PM, particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1 Mr. Omendra Singh S/o Mr. Sukhbir Singh (Borrower/Mortgagor) R/o Village Aimenabad KulesaraGautam Budh Nagar 201306 2. Mr. Sukhbeer Singh S/o Mr. Ratan Singh (Co-Borrower) R/o Kheera Choganpur Gautam Budh Nagar Uttar Pradesh 201306 3. Mr. Vijay S/o Mr. Attar Singh (Guarantor) R/o Village Aimenabad Kulesara Gautam Budh Nagar Uttar Pradesh 201306 (Loan Account No. 102741000021, 102741510034)	15-04-2023 Rs. 6,62,000/- (Rupees Six Lakhs Sixty-Two Thousand Only)	All the piece and parcel of the immovable properties bearing address-Equitable Mortgage on the Property: Freehold Residential Plot Measuring 100 Sq. Yard i.e. 83.61 Sq. Meter, related to Khasra No. 786, at Village Bisrakh Jalalpur, Pargana & Tehsil Dabri, District Gautam Budh Nagar Uttar Pradesh registered in the revenue records of Noida as Bahi No-1, Jild No- 11721, Page No- 225 to 250, Serial No- 7337, Dated 16-04-2018. In the name of Mr. Omendra Singh S/o Mr. Sukhbir Singh.	Rs. 14,31,000/- (Rupees Fourteen Lakhs Thirty-One Thousand Only)	10% of Reserve Price i.e. Rs. 1,43,100/- (Rupees One Lakh Forty-Three Thousand One Hundred Only)

Date of Inspection of Immovable properties: 22nd October 2024, 11:00 hrs – 15:00 hrs
Auction Date and time of opening of Bid : 24th October 2024 from 10:00 hrs to 12:00 hrs
Last Date for Submission of Offers / EMD : 23rd October 2024 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auCTION_of_bank_properties.php

Important Terms & Conditions of Sale:

- The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
- The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
- Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.
- Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable at Noida on or before 24th October 2024 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filed up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn.
- The sealed bids will be opened on 24th October 2024 at 13:00 hrs - 15:00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.
- The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs. 50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer.
- The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
- Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal Panchayat taxes or other charges if any.
- The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the "Sale Certificate".
- The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
- Bids once made shall not be cancelled or withdrawn.
- To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagor(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
- The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
- Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
- The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI ACT, published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within 7th days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
- The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.

1) For details, help, procedure and bidding prospective bidders may contact. **Mr. Siddharth Sinha, Contact No. 9811864937.**
Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.
2. The Borrower/Co-Borrowers/Guarantors/Mortg

इंडियन बैंक Indian Bank

Zonal Office Lucknow, New Building, 2nd Floor, Hazratganj, Lucknow-226001, Ph. 0522-2286272, 2287283, Fax: 0522-2288033, E-mail id: zolucknow@indianbank.co.in

NOTICE OF SALE E-AUCTION

Notice intended sale under rule 8(6) of The Security Interest (Enforcement) Rules 2002 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002

Whereas, the Authorized Officer of Indian Bank (erstwhile Allahabad Bank) has taken constructive possession of the following property /ies pursuant to the notice issued under Sec 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following account with right to sell the same of "AS IS WHERE IS, AS IS WHAT IS, AS IS WHATEVER THERE IS" basis for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act platform provided by the Service Provider, contact & detail for Symbolic Possession of property is available at present.

Table with columns: Sr. No., Name & Address of the Borrower(s)/Proprietor/Partners/ Director(s)/Guarantor(s), Description of the Immovable Property mortgaged, Dt. of Demand Notice, Dt. of Possession Notice, Reserve Price, Earnest Money, Date for submission of EMD, Date & Time of E-Auction.

Table with columns: Sr. No., Name & Address of the Borrower(s)/Proprietor/Partners/ Director(s)/Guarantor(s), Description of the Immovable Property mortgaged, Dt. of Demand Notice, Dt. of Possession Notice, Reserve Price, Earnest Money, Date for submission of EMD, Date & Time of E-Auction.

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OFFICE OF THE RECOVERY OFFICER-III DEBTS RECOVERY TRIBUNAL CHANDIGARH-(DRT 1) 2nd Floor, SCO 33-34-35, Sector-17A, Chandigarh

OFFICE OF THE RECOVERY OFFICER-III DEBTS RECOVERY TRIBUNAL CHANDIGARH-(DRT 1) 2nd Floor, SCO 33-34-35, Sector-17A, Chandigarh

STATE BANK OF INDIA Branch Office : DAC Complex, Faridkot E-auction Sale Notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

STATE BANK OF INDIA Branch Office : Sadiq E-auction Sale Notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

For All Advertisement Booking Call : 0120-6651214

STATE BANK OF INDIA Branch Office : Sadiq E-auction Sale Notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

