



WHAT'S INSIDE

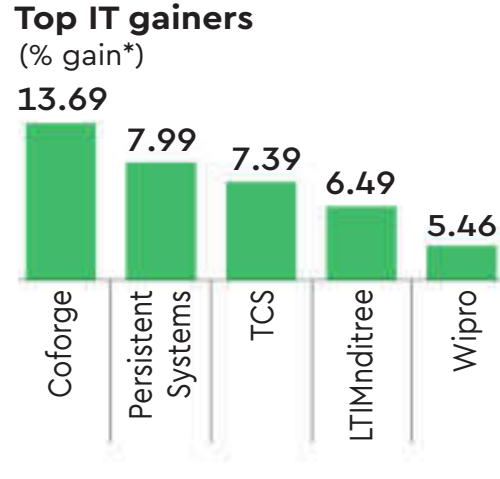
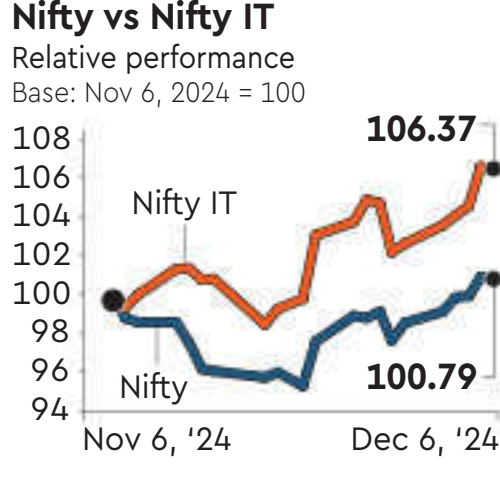
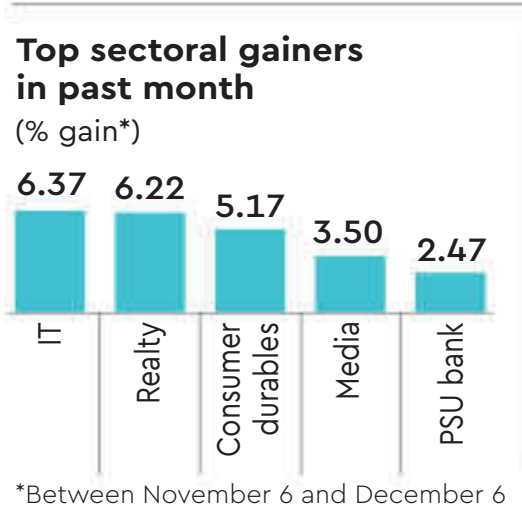


SPOTLIGHT, P5
Tourism overkill
With too many visitors, the impact of overtourism on the environment, local communities and infrastructure is becoming all too evident. Several tourist destinations are now warming up to curb the rising numbers

WORDS WORTH, P4
The power and tragedy of dissent
Russian opposition leader Alexei Navalny's memoir is a searing account of resilient autocracies

IT tops among sectoral indices post Trump win

SINCE DONALD TRUMP'S victory in the US presidential election, the Nifty IT Index has gained 6.37% over the past month, outperforming the benchmark Nifty, which saw a modest rise of 0.79%. It has emerged as the top sectoral gainer between November 6 and December 6. The rise in IT shares has been fuelled by optimism that Trump's policies could drive higher IT spending by US companies. Notably, during Trump's first term as president (2017-2021), the Nifty IT Index delivered a remarkable return of 147%, significantly outpacing the broader Nifty 50, which gained 60% over the same period.



If concerts are big, music festivals are no less

Events like Hornbill, Sunburn, Lollapalooza raking in the moolah

VAISHALI DAR
New Delhi, December 7

ELECTRONIC DANCE MUSIC (EDM) festival Sunburn Goa, happening between December 28 and 30, is estimated to have an average spend of ₹50,000 per visitor and generate approximately ₹250 crore for the region through hotel, F&B, transport and other expenses incurred by festival-goers. Similarly, Echoes of

GROWING NUMBERS



HORNBILL FESTIVAL

(Dec 1-10)
■ Footfall in first edition (2000): 13,268
■ This year's footfall (in first five days): 86,000
■ Attracts big sponsors including Toyota, Raymond Group, Gaana.com, Honda Motors, Casio

ECHOES OF EARTH (Dec 7-8)

■ Last year's footfall: 23,000
■ This year's expected footfall: 25,000
■ Tickets priced at ₹3,999 for single day, ₹5,999 for two days

SUNBURN GOA (Dec 28-30)

■ Average spend: ₹50,000 per visitor
■ To generate ₹250 crore for region through hotel, F&B, transport, etc
LOLLAPALOOZA INDIA (March 8-9, 2025)
■ Tickets priced at ₹5,999-₹47,999
■ Presale, general admission tickets sold out six months before festival date
■ Last year's footfall: 60,000

Earth, popularly known as the green music festival in Bengaluru and Goa, started in 2016 with a footfall of 6,000. Last year, it recorded foot-

fall of 23,000 and this year 25,000 people are expected to attend. Tickets are priced at ₹3,999 for a single day and ₹5,999 for two days.

Lollapalooza India will happen in March 2025 with a line-up featuring global stars like Green Day and Shawn Mendes in Mumbai,

with tickets priced in a range of ₹5,999 to ₹47,999.

Continued on Page 2

CURRENT TENURE ENDS DECEMBER 10

Extension in air, RBI gov pays FM 'courtesy' visit

Das has already served 6 years, and may get one more

PRIYANSH VERMA & SACHIN KUMAR
New Delhi, December 7

EVEN AS SPECULATION over an extension for Reserve Bank of India (RBI) governor Shaktikanta Das intensifies, the governor met finance minister Nirmala Sitharaman at North Block on Saturday for about half an hour. Das later told FE that it was only a "courtesy meeting", refusing to divulge any other details.

Das has served as central bank governor for six years, having already surpassed the typical five-year tenure, a standard in recent decades. His term comes to an end on December 10. In case he gets an extension, an announcement is expected to be made by Monday.

This will also make him the longest serving RBI governor since Benegal Rama Rau, who held the position for seven and a half years from 1949 to 1957, while Bimal Jalan



RBI governor Shaktikanta Das (third from left) outside North Block in New Delhi on Saturday

came close to the milestone by being governor between November 1997 and September 2003.

Multiple reports have said Das's tenure is likely to be extended, at least for a year, as the Central government has no other candidate in sight for the post at this point.

Das's appointment as 25th governor came after the controversial exit of his predecessor, Urjit Patel, when the RBI and the government differed over issues like fiscal policy and banking regulations.

Continued on Page 2

Pre-Budget demands

PROVIDING SUPPORT TO boost exports, exemption from capital gains tax, and subsidising tech adoption are some demands MSMEs put forth, while farmer bodies and agriculture experts suggested hiking MSP outlay, more funds crop insurance schemes in a meeting with the FM, reports Priyansh Verma. ■ PAGE 3

Suven Pharma to acquire 56% stake in US firm

PRESS TRUST OF INDIA
New Delhi, December 7

SUVEN PHARMACEUTICALS ON Saturday said it will acquire a controlling stake in US-based NJ Bio for \$64.4 million. The company will buy a 56% stake in Princeton-based NJ Bio, Suven Pharmaceuticals said in a statement. "This transaction is in line with our vision of being a technology-led CDMO, offering end-to-end solutions in emerging modalities like ADCs," Suven executive chairman Vivek Sharma said. NJ Bio's capabilities and established customer relationships will accelerate Suven's journey as a global leader in this fast-growing

Transaction expected to close before end of December

ADC/XDC segment, which is emerging as a very important modality and has improved the lives of well over 1,00,000 patients already, he added.

NJ Bio founder and CEO Naresh Jain said the company has created enormous value for clients by solving complex ADC challenges over the last few years. The transaction is expected to close before the end of December this year.

SOUTH KOREA IN TURMOIL AS PREZ IMPEACHMENT FAILS



Protesters out on the streets in South Korea after President Yoon Suk Yeol survived a vote to oust him. The motion was scrapped without ballot counting, but the party leader later said Yoon will resign

Report on P16

Creta beats all midsize sedans put together in sales this year

Sells almost 3x
Virtus, Verna, Slavia, City, Ciaz combined

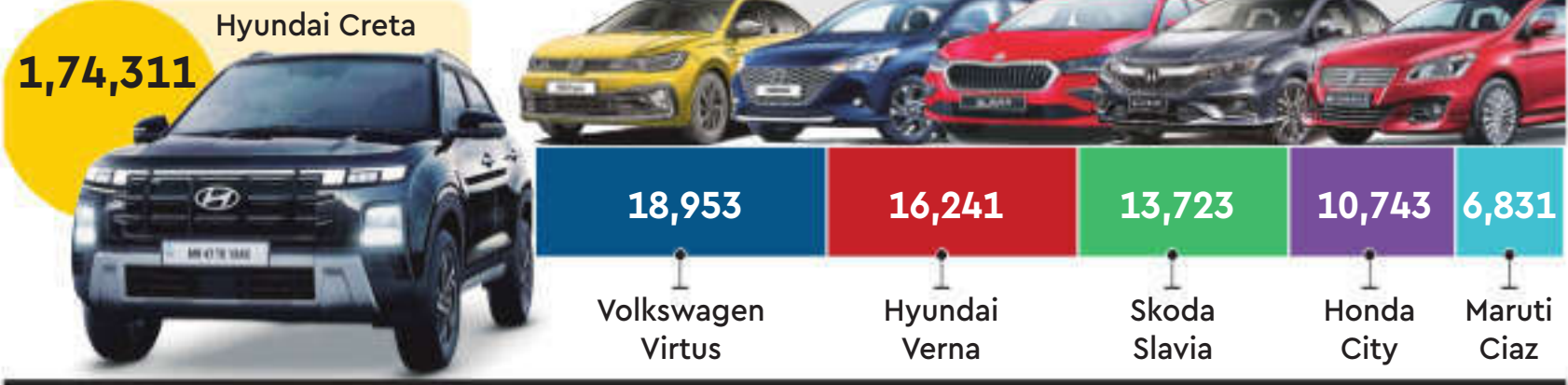
VIKRAM CHAUDHARY
New Delhi, December 7

INDIAN CAR BUYERS' love for SUVs can be gauged from the fact that one midsize SUV has beaten all midsize sedans put together in sales this year. Hyundai's new Creta, launched on January 16, has sold 174,311 units from January-November this year—almost three times more than

the sales of all midsize sedans put together (66,491 units). The top-selling midsize sedan this year has been Volkswagen Virtus (which sold 18,953 units), followed by Hyundai Verna (16,241 units), Skoda Slavia (13,723 units), Honda City (10,743), and Maruti Suzuki Ciaz (which has had a disappointing sale run of just 6,831 units this year, despite the carmaker having more than 3,500 dealerships). The new Creta, on the other hand, sold almost 16,000 units every month, and 522 units per day. And, it's not the entry-level ₹11 lakh variant that is driving sales, but the top-end ones. Tarun Garg, whole-time director & chief operating officer, Hyundai Motor India, told FE that the SX(O) variant—priced from ₹17.27 lakh to ₹20.3 lakh—has contributed to over 30% Creta

HOW THE NUMBERS STACK UP

Unit sales (Jan-Nov 2024)



cer, Hyundai Motor India, told FE that the SX(O) variant—priced from ₹17.27 lakh to ₹20.3 lakh—has contributed to over 30% Creta

sales. "In the Creta, 70% sales are coming from variants with sunroof, and almost 40% from variants with ADAS (advanced driver-assistance

systems)," he said. "For Indian customers, aspirations are taking precedence over functionality." In addition, while there is no

comparison between Creta (priced from ₹11-20 lakh) and small hatchbacks priced ₹4-6 lakh, this year the former has sold more units than Maruti Suzuki's Alto and S-Presso, and Renault's Kwid put together (132,761 units). Among these three hatchbacks, Alto has been leading (98,512 units), followed by S-Presso (26,172 units), while Kwid—once touted to be a challenger to Maruti Suzuki's dominance, and launched by Carlos Ghosn in 2015—has sold just 8,077 units and wasn't able to cross the 1,000-sale mark even in a single month this year. It's not just Creta, but Mahindra's Scorpio has also eaten into midsize sedan sales. From January-

November, this SUV—whose top-end variants touch ₹25 lakh—has sold 154,169 units. "Creta and Scorpio have demolished the entire midsize sedan segment," an industry veteran told FE. "Top-end variants of compact sedans such as Tata's Punch and Nexon, and Maruti Suzuki's Brezza have also hit midsize sedan sales. Punch has sold 186,958 units year-to-date, and will go down in automotive history as the first non-Maruti Suzuki car to lead calendar year sales. It's followed by Brezza (170,824 units) and Nexon (148,075 units)." Continued on Page 2



AKIKO GLOBAL SERVICES LIMITED

Achieving Global Excellence

Addr: 11th Floor, Office No-8/4-D, Vishwadeep Building,
District Centre, Janakpuri, New Delhi-110058
Contact No: 011-40104241, Email: support@akiko.com
CIN No: L74999DL2018PLC335272

NOTICE OF 06th ANNUAL GENERAL MEETING REMOTE E-VOTING INFORMATION AND BOOK CLOSURE

1. Notice is hereby given that the Annual General Meeting (AGM) of the members of Akiko Global Services Limited (the Company) will be held on **Monday, 30th day of December, 2024 at 02:30 P.M.** IST through Video-Conferencing/Other Audio-visual means(VC/OAVM) to transact the businesses as set out in the Notice of AGM in compliance with the applicable provisions of the Companies Act, 2013 (Act) and Rules framed thereunder read with General Circular issued from time to time, respectively circulars issued by the Ministry of Corporate Affairs ("MCA Circulars").

2. Electronic copies of the Notice of the AGM and the Annual Report for the financial year ended March 31, 2024 of the Company has been sent to all the members, whose email ids are registered with the Company/RTA/Depository participant(s), as on the cut-off date i.e., **29th November, 2024**. Please note that the requirement of sending physical copy of the Notice of the AGM and Annual Report to the Members have been dispensed with vide MCA Circulars. The Notice and the Annual Report will also be available and can be downloaded from the website of the Company www.themoneyfair.com

3. The facility of casting the votes by the members ("e-voting") will be provided by CDSL (Central Depository Securities Limited) and the detailed procedure for the same is provided in the Notice of the AGM. The remote e-voting period commences on **Friday, 27th December, 2024 to Sunday, 29th December, 2024**. During this period, members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of **29th December, 2024**, may cast their vote by remote e-voting or by e-voting at the time of AGM. Members participating through in person shall be counted for reckoning the quorum under Section 103 of the Act.

4. Members, who are holding shares in physical/electronic form and their e-mail addresses are not registered with the Company/their respective Depository Participants, are requested to register their e-mail addresses at the earliest by sending scanned copy of a duly signed letter by the Member(s) mentioning their name, complete address, folio number, number of shares held with the Company along with self-attested scanned copy of the PAN Card and self-attested scanned copy of any one of the following documents viz., Aadhar Card, Driving License, Election Card, Passport, utility bill or any other Govt. document in support of the address proof of the Member as registered with the Company for receiving the Annual Report 2023-24 along with AGM Notice by email to akikoglobalservices@gmail.com. Members holding shares in demat form can update their email address with their Depository Participants. The notice of the AGM contains the instructions regarding the manner in which the shareholders can cast their vote through remote e-voting or by e-voting at the time of AGM.

5. The Register of Members and Share Transfer books of the Company will remain closed from **Sunday, 22nd December, 2024 to Saturday, 28th December, 2024** (both days inclusive).

6. The Notice of AGM and Annual Report for the financial year 2023-24 sent to members in accordance with the applicable provisions in due course.

For AKIKO GLOBAL SERVICES LIMITED
Sd/-
PRIYANKA DUTTA
Managing Director
DIN: 08475220

Place: Delhi

Date: 06.12.2024



SAFA SYSTEMS & TECHNOLOGIES LIMITED

REGD. OFF: 46/2631 B, Safa Arcade,
Kaniyapally Road Chakkarakarambu, Ernakulam
KL 682028 IN NA Ernakulam Kerala 682028 India
SCRIP CODE: 543481, SCRIP ID: SSTL
EMAIL ID: office@ssinfo.in, Web: www.ssinfo.in

NOTICE OF 3rd ANNUAL GENERAL MEETING REMOTE E-VOTING INFORMATION AND BOOK CLOSURE

1. Notice is hereby given that the Special Annual General Meeting (AGM) of the members of Safa Systems & Technologies Limited (the Company) will be held on **Monday, 30th day of December, 2024** at 12:30 P.M. IST through Video-Conferencing/Other Audio-visual means(VC/OAVM) to transact the businesses as set out in the Notice of AGM in compliance with the applicable provisions of the Companies Act, 2013 (Act) and Rules framed thereunder read with General Circular issued from time to time, respectively circulars issued by the Ministry of Corporate Affairs ("MCA Circulars").

2. Electronic copies of the Notice of the AGM and the Annual Report for the financial year ended March 31, 2024 of the Company has been sent to all the members, whose email ids are registered with the Company/RTA/Depository participant(s), as on the cut-off date i.e., **30th November, 2024**. Please note that the requirement of sending physical copy of the Notice of the AGM and Annual Report to the Members have been dispensed with vide MCA Circulars. The Notice and the Annual Report will also be available and can be downloaded from the website of the Company www.ssinfo.in

3. The facility of casting the votes by the members ("e-voting") will be provided by CDSL (Central Securities Depository Limited) and the detailed procedure for the same is provided in the Notice of the AGM. The remote e-voting period commences on **Friday, 27th December, 2024 to Sunday, 29th December, 2024**. During this period, members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date **23rd December, 2024** may cast their vote by remote e-voting or by e-voting at the time of AGM. Members participating through in person shall be counted for reckoning the quorum under Section 103 of the Act.

4. Members, who are holding shares in physical/electronic form and their e-mail addresses are not registered with the Company/their respective Depository Participants, are requested to register their e-mail addresses at the earliest by sending scanned copy of a duly signed letter by the Member(s) mentioning their name, complete address, folio number, number of shares held with the Company along with self-attested scanned copy of the PAN Card and self-attested scanned copy of any one of the following documents viz., Aadhar Card, Driving License, Election Card, Passport, utility bill or any other Govt. document in support of the address proof of the Member as registered with the Company for receiving the Annual Report 2023-24 along with AGM Notice by email to office@ssinfo.in. Members holding shares in demat form can update their email address with their Depository Participants. The notice of the AGM contains the instructions regarding the manner in which the shareholders can cast their vote through remote e-voting or by e-voting at the time of AGM.

5. The Register of Members and Share Transfer books of the Company will remain closed from **Tuesday, 24th December, 2024 to Monday, 30th December, 2024** (both days inclusive).

6. The Notice of Special AGM and Annual Report for the financial year 2023-24 sent to members in accordance with the applicable provisions in due course.

For Safa Systems & Technologies Limited
Sd/-
Faizal Bavaraparambil Abdul Khader
Managing Director
DIN: 07729191

Place: Kerala

Date: 06-12-2024

DUCOL ORGANICS AND COLOURS LIMITED

(CIN No: L24239MH1994PLC079015)

Registered Office: Office No 302, Express Building, 14-E Road, Churchgate, Mumbai City, Mumbai, Maharashtra, India, 400020;
Tel: 022-46082353; Email: cs@ducoul.com; Website: <https://ducoul.com>.

Public Notice –Extra-Ordinary General Meeting of Ducol Organics And Colours Limited and Information regarding E-voting

NOTICE IS HEREBY GIVEN that the Extra-Ordinary General Meeting ("EGM") of the Members of Ducol Organics And Colours Limited ("Company") will be held on **Tuesday, December 31, 2024 at 12:00 Noon (IST)**, shall be deemed to be held at Registered Office, Office No 302, Express Building, 14-E Road, Churchgate, Mumbai City, Mumbai, Maharashtra, India, 400020 through Video Conferencing or OAVM ("VC/OAVM") to transact business as mentioned in EOGM Notice & seek approval of Shareholders of the company for following resolutions:-

Sr. no	Resolution seeking approval of shareholder in the EOGM
1	To Increase in Authorised Share Capital and Alteration of Capital Clause of Memorandum of Association of the Company
2	Issue of Equity Shares of the company on Preferential basis

The place of meeting shall deem to be registered office of the Company. Pursuant to the General Circular Nos. 14/2020 dated April 8,2020 and 17/2020 dated April 13, 2020, read with other related circulars including General Circular No. 09/2023 dated September 25, 2023 and General Circular No. 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs, ("MCA Circulars") and SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12,2020 read with other related SEBI circulars including Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 7,2023 issued by SEBI ("SEBI Circulars"), and in compliance Section 108 of the Companies Act, 2013 (the "Act") (including any statutory modifications or reenactment thereof for the time being in force) read with Rule 20 of the Companies (Management and Administration) Rules, 2014 ("the Rules"), as amended from time to time, and pursuant to Regulation 44 of SEBI (Listing obligations and Disclosure Requirements) Regulations 2015 ("the Listing Regulations"), the Extra Ordinary General meeting of the Company is scheduled on **Tuesday, December 31, 2024 at 12:00 Noon (IST)**, through VC/OAVM which dispensed with the physical presence of members at the common venue.

As per the aforesaid circulars the electronic copies of Notice of EOGM has been sent by email to those eligible members whose email address are registered with Depositories/ Depository Participant(s) Company's Registrar and Share transfer Agent/ the Company. The members whose email addresses are not registered can download the said Notice from Company's website <https://www.ducoul.com>. The Notice can also be accessed from the websites of the Stock Exchange <https://www.nseindia.com> and on the website of Bighshare Services Private Limited (Registrar and transfer Agents) on <https://vote.bighshareonline.com/>. If you have any queries or issues regarding e-voting from the Bighshare e-voting system, you can send your queries via email to ivote.bighshareonline.com or contact on toll free no. 1800 22 54 22.

In case of any queries or grievances pertaining to the e-voting procedure, shareholders may get in touch with the following:

Ms. Sabina Qureshi Company Secretary & Compliance Officer Office No 302, Express Building, 14-E Road, Churchgate, Mumbai City, Mumbai, Maharashtra, India, 400020 Email ID: cs@ducoul.com	M/s. Bighshare Services Private Limited Office No S6-2, 6th floor Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai – 400093, Maharashtra, India. Tel: 022-62638295 Email ID: ivote.bighshareonline.com .
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For Ducol Organics And Colours Limited
Sd/-
Aamer Ahmed Farid
Managing Director
DIN: 00711705

Place: Mumbai, Maharashtra

Saturday, December 07, 2024

Extract of Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended 30th September, 2024 (Rs. In Lakhs)							
Sr. No.	Particulars	Standalone					
		Quarter ended 30th September, 2024	Quarter ended 30th June, 2024	Quarter ended 30th September, 2023	Half Year Ended 30th September, 2023	Half Year Ended 30th September, 2023	Year ended 31st March, 2024
1.	Total Income from Operations	3,543.15	3,086.72	3,263.14	6,629.87	6,129.76	13,258.58
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(136.10)	13.85	37.82	(122.45)	37.11	(47.64)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	(136.10)	13.85	37.82	(122.45)	37.11	(47.64)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(97.16)	8.16	50.00	(88.99)	51.70	(37.26)
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	(98.68)	6.64	49.42	(92.04)	50.53	(39.60)
6.	Equity Share Capital	333.60	333.60	333.60	333.60	333.60	333.60
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						620.07
8.	Earnings Per Share (of Rs. 10/- each) (not annualised)						
1.	Basic	(2.96)	0.20	1.48	(2.76)	1.51	(1.19)
2.	Diluted	(2.96)	0.20	1.48	(2.76)	1.51	(1.19)

MODULEX

Modern Method of Construction

MODULEX CONSTRUCTION TECHNOLOGIES LIMITED

CIN: L25999PN1973PLC183679

Regd. Office: A 82, MIDC Industrial Estate, Indapur, Pune - 413 132
Tel: +91 02111 299061 Email id: compliance@modulex.in Website: www.modulex.in

BONDADA

BONDADA ENGINEERING LIMITED

CIN: U28910TG2012PLC080018

Regd. Office: 1-1-27/37, Ashok Manoj Nagar, Kapra, Hyderabad, Telangana – 500 062, India.
Contact: 7207034662, Email: cs@bondada.net, Website: www.bondada.net

NOTICE OF EXTRAORDINARY GENERAL MEETING AND INFORMATION REGARDING E - VOTING

Notice is hereby given that the ExtraOrdinary General Meeting ("EGM") of the Company will be held on Monday, December 30, 2024 at 3:00 p.m. IST through Video Conferencing (VC) or Other Audio Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and in compliance with the procedure prescribed in circular nos. 14/2020, 17/2020, 22/2020, 33/2020, 39/2020, 10/2021, 20/2021, 03/2022, 11/2022, 09/2023 ("MCA Circulars") issued by the Ministry of Corporate Affairs ("MCA") and circular nos. SEBI / HO / CFD / CMD1 / CIR / P / 2020 / 79 dated May 12, 2020, SEBI / HO / CFD / CMD2 / CIR / P/2021 / 11 dated January 15, 2021, SEBI/ HO / CFD / CMD2 / CIR / P / 2022 / 62 dated May 13, 2022 and SEBI/ HO / CFD / PoD - 2 / P / CIR /2023 /4 dated January 5, 2023 and SEBI Circular No. SEB / HO / CFD / CFD - PoD - 2 / P / CIR / 2023 / 167 dated October 07, 2023 ("SEBI Circulars") issued by the Securities and Exchange Board of India ("SEBI") (collectively referred to as "the Circulars"), without physical presence of the members at common venue.

The Notice of the EGM includes the process and manner of attending the EGM through VC and e-voting and other documents were e-mailed to all the Members whose e-mail addresses are registered with the Company or Depository participants on November 29, 2024 in accordance with aforesaid Circulars. The requirements of sending physical copy of the Notice of the EGM to the Members have been dispensed. The Copy of Notice of EGM is also available on the Company's website at www.bondada.net, website of Stock Exchange i.e. BSE Limited at www.bseindia.com and on KFin Technologies Limited website at www.evoting.kfintech.com.

Pursuant to the provisions of Section 101, 108 of the Companies Act, 2013 ("the Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended, the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), as amended and the Circulars issued from time to time, the Company is pleased to provide to the Members the facility to exercise their right to vote prior to EGM and during EGM by electronic means and the business may be transacted through remote e-voting services provided by KFin Technologies Limited. The remote e-voting will commence on Friday, December 27, 2024, at 9:00 am and will end on Sunday, December 29, 2024, at 5:00 pm. The Members holding shares on Tuesday, December 24, 2024 (cut-off date) will be entitled to exercise their voting rights through remote e-voting. The remote e-voting will not be allowed beyond its end time. The Members exercising to vote through remote e-voting can attend the EGM but will not be allowed to vote again during the EGM. Only the Members who have not cast their votes through remote e-voting may cast their votes during the EGM by attending the EGM through VC. Any person, who acquires shares of the Company and become member of the Company after dispatch of the notice and holding shares as of the cut-off date i.e. Tuesday, December 24, 2024 may obtain the login ID and password by sending a request at inward.ris@kfintech.com.

Members holding shares in dematerialized mode are requested to register / update their KYC details including email address with the relevant Depository Participants. Members holding shares in physical form are requested to register / updated their KYC details including email address by submitting duly filled and signed form ISR-1 to Company's RTA at KFin Technologies Limited at Selenium Tower – B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad, Telangana, 500032, Phone: 040-6716 2222, e-mail id: inward.ris@kfintech.com along with the required documents. Members are requested to quote their-DP ID & Client ID in case of shares are held in dematerialized mode and Folio No. in case shares are held in physical mode, in all correspondences with the RTA or the Company.

The documents pertaining to the Items of business to be transacted in the EGM will be available for electronic inspection without any fees by the members at least 10 days before the date of the meeting. Members seeking to inspect such documents can send an email to cs@bondada.net.

The Board of directors have appointed M/s. Vivek Surana & Associates, Practicing Company Secretary, (ICSI membership number: A24531, certificate of practice number: 12901, as the Scrutinizer to scrutinize the voting processes in a fair and transparent manner.

As the EGM is being conducted through VC/OAVM, for the smooth conduct of proceedings of the EGM, members who would like to express their view/ ask question during the meeting may register themselves as speaker shareholders and may send their request mentioning name, mobile number, folio number, email id at cs@bondada.net. Shareholders who have registered themselves as speaker shareholders will only be allowed to express their views/ask questions during the meeting.

Any person, who acquires shares of the Company and becomes a member of the Company after dispatch of the notice and holding shares as of the cut-off date i.e. Tuesday, December 24, 2024, may obtain the login ID and password by sending a request at inward.ris@kfintech.com or RTA (KFin Technologies Limited) at inward.ris@kfintech.com. However, if he / she is already registered with KFin Technologies Limited for remote e-Voting then he /she can use his / her existing User ID and password for casting the vote.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of evoting@kfintech.com or call on 18003094001or send a request at inward.ris@kfintech.com.

The members will be able to attain the EGM via VC/OAVM/ view the live webcast of EGM via emeetings.kfintech.com by using their E-voting login credentials. The details procedure to attain EGM via VC/OAVM, manner of casting voting via E-voting and E-voting during EGM is explained in the notes of the notice of EGM.

Place: Hyderabad

Date: December 7, 2024

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NEWS

FE SUNDAY

M&M gives in...

In the strongly worded press statement, M&M added that it will challenge IndiGo's claim to keep what it called an 'unhealthy precedent' at bay. "We believe the claim by IndiGo is baseless and if not challenged, will set an unhealthy precedent of monopolising alphanumeric 2-character marks, despite our mark being distinctive and different. This will be enormously constraining for all companies across industries and sectors," the statement said. The case, which came up for hearing on Tuesday, is now scheduled to be heard on December 9.

M&M also reminded IndiGo of its previous conduct, citing the example of Tata Motors' sedan named Indigo. "We would like to point out that in the past, Tata Motors had objected to InterGlobe using the IndiGo mark, given their Tata Indigo car brand. InterGlobe continues to use the mark IndiGo in a different industry and business. We, therefore, find their objection to BE 6e to be inconsistent with their own previous conduct," the M&M statement added. The '6E' of IndiGo is the unique code allotted to it by the International Air Transport Association (IATA), a trade association of world's airlines. IndiGo's flights are defined by this code followed by the flight number.

While Mahindra has applied for trademark registration under class 12 (vehicles) for "BE 6e" as a part of its electric origin SUV portfolio, IndiGo had claimed that the "6E" mark has been an integral part of IndiGo's identity for the past 18 years and is a registered trademark.

"Any unauthorised use of the '6E' mark, whether stand-alone or in any form, constitutes

an infringement of IndiGo's rights, reputation, and goodwill. IndiGo is committed to taking all necessary and appropriate steps to safeguard its intellectual property and brand identity," an IndiGo spokesperson had said on Tuesday.

RBI governor...

Das took charge with a conciliatory yet firm approach, emphasising the RBI's autonomy while maintaining open lines of communication with the government. One of Das's defining challenges was the economic crisis triggered by the Covid pandemic. Under his leadership, the RBI implemented unprecedented monetary easing, slashed the repo rate to a historic low of 4% in 2020, and introduced measures like loan moratoriums and liquidity infusion packages. Das's tenure has seen a delicate balancing act between fostering growth and controlling inflation, especially amid global pressures like rising crude oil prices and geopolitical tensions. Despite global headwinds and supply-chain disruptions, Das has largely managed to bring down inflation through monetary policy interventions. From hitting the peak of 7.79% in April 2022, CPI inflation has cooled and is hovering in the range of 5-6%. His policies have balanced the dual objectives of controlling inflation and fostering economic growth.

Creta beats...

With no new launches in the near future, midsize sedan sales will remain under pressure. These may rise marginally with the expected facelifts of cars such as Virtus and Slavia next year, but won't be able to challenge the dominance of even a single good-selling SUV.

Music festivals...

Reportedly, Lollapalooza India's presale and general admission tickets were sold out six months before the festival date. The 2023 edition reportedly drew over 60,000 fans.

Nagaland's Hornbill Festival is a major revenue source for the state. The first edition in 2000 saw 13,268 visitors, and this year, over 86,000 have visited the ongoing festival in the first five days. The festival also attracts big sponsors including Toyota, Raymond Group,

SpiceJet

SpiceJet Limited

CIN: L51909DL1984PLC288239

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Website: www.spicejet.com; email: investors@spicejet.com;
T: +91 124 3913939; F: +91 124 3913844

NOTICE

Notice is hereby given that:

- the 40th Annual General Meeting ("AGM") of the members of SpiceJet Limited (the "Company") will be held on Monday, the 30th day of December, 2024 at 3:30 p.m. through video conference and other audio visual means ("VC"). In terms of the General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs, Government of India and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by the Securities and Exchange Board of India (collectively referred to as the "e-AGM Circulars") the AGM of the Company is being conducted through VC facility, which does not require physical presence of members at a common venue. The members may attend the AGM through VC facility or view the live webcast of the AGM at <https://meetings.kfintech.com>.
- in compliance with e-AGM Circulars, the electronic copies of Notice of the AGM and Annual Report for financial year 2023-24 have been sent to all the members whose e-mail IDs are registered with the Company/depository participant(s). The Annual Report along with Notice of the AGM is also available on website of the Company i.e. www.spicejet.com under the "Investors" section, website of stock exchange i.e. www.bseindia.com and website of KFin Technologies Limited ("KFinTech") i.e. <https://evoting.kfintech.com>. The dispatch of Notice of the AGM through e-mails has been completed on December 7, 2024.
- pursuant to Section 108 of the Companies Act, 2013 read with Rule 20 of Companies (Management and Administration) Rules, 2014 as amended, the Company is pleased to offer e-voting facility to the members to cast their votes electronically on all resolutions set out in the Notice convening the AGM. The Company has engaged the services of KFinTech to provide the e-voting facility. In terms of Circular No. SEBI/ HO /CFD/CMD/CIR/P/2020/242 dated December 9, 2020 issued by the Securities and Exchange Board of India on the e-voting facility provided by listed companies and as part of increasing the efficiency of the voting process, e-voting process has been enabled to all individual shareholders holding securities in demat mode to vote through their demat account maintained with depositories/venues of depositories/depository participants. The detailed procedure and instructions for e-voting and participation in the AGM through VC facility are provided in the Notice of the AGM.

Members are informed that (a) the e-voting period commences on Thursday, December 26, 2024 at 9:00 a.m. and ends on Sunday, December 29, 2024 at 5:00 p.m. The e-voting will not be allowed beyond the aforesaid date and time and the e-voting module shall be disabled by KFinTech upon expiry of aforesaid period; (b) members of the Company, holding shares either in physical form or in dematerialised form, as on the cut-off date i.e. December 23, 2024, can cast their vote through e-voting or through e-voting system during the meeting; (c) members who have not cast their votes on the resolutions through e-voting and are otherwise not barred from doing so, shall be eligible to cast their vote through e-voting system available during the AGM; (d) a member may attend the AGM even after exercising his right to vote through e-voting, but shall not be eligible to vote at the AGM; and (e) a person who has become the member of the Company post-dispatch of Notice of the AGM and holds shares as on cut-off date i.e. December 23, 2024, may write to KFinTech on email ID evoting@kfintech.com requesting for the user ID and password. However, if you have already registered with KFinTech for e-voting, you can use your existing user ID and password for casting your votes.

In case of any queries, member may refer the Frequently Asked Questions (FAQs) for shareholders and e-voting User Manual for shareholders available at the download section of <https://evoting.kfintech.com> or contact Mrs. C Shobha Anand, Vice President, KFin Technologies Limited, (Unit: SpiceJet Limited), Selenium Building, Tower-B, Plot No 31 and 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana – 500032, Tel No: 1800 309 4001 and E-mail ID: evoting@kfintech.com.

- members who have not registered their email addresses are requested to register their email addresses with respective depository participant(s) and members holding shares in physical mode are requested to update their email address with KFinTech at inward.ris@kfintech.com to receive copy of Annual Report for financial year 2023-24 along with Notice of AGM.
- pursuant to Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Section 91 of the Companies Act, 2013 and the applicable rules made thereunder, the Register of Members and Share Transfer Books will remain closed from December 24, 2024 to December 30, 2024 (both days inclusive) for the purpose of the 40th AGM of the Company.

Place: Gurugram

Date: December 7, 2024

● PRE-BUDGET EXPECTATIONS

Raise MSP, exempt some agri items from GST: Farmer bodies urge govt

PRIYANSH VERMA
New Delhi, December 7

FARMER ASSOCIATIONS AND agriculture experts have suggested a slew of measures, ranging from increasing minimum support price (MSP) outlay and its coverage, allocating more funds for crop insurance schemes, supporting scientific organic farming, and hiking allocation for food processing units, to the finance ministry in a pre-Budget consultation on Saturday.

As per sources, the suggestions made in the meeting, chaired by finance minister Nirmala Sitharaman, included imposing restrictions on agricultural product imports, reducing interest on Kisan Credit Card loans, and exempting certain agriculture equipment, animal feed, and fertilisers from the ambit of Goods and Services Tax (GST).

Besides Sitharaman, minister of state for finance, Pankaj Chaudhary, finance secretary, and senior officials from the department of economic affairs and the department of investment and public asset management (DIPAM) were also present during the consultation.

The Bharatiya Kisan Union



Finance minister Nirmala Sitharaman (left) and MoS (Finance) Pankaj Chaudhary at a pre-Budget meeting with various farmer bodies and leading agricultural economists, in New Delhi on Saturday PTI

(BKU) told the ministry that the MSP should be set at 1.5 times the C2 cost, as the current system, based on A2+FL costs, is inadequate. "MSP calculations must consider rent, farmer and family labour, agricultural inputs, and production costs, reflecting current market indices," said Dharmendra Malik, national

spokesperson, BKU.

C2 is the comprehensive cost of production that's used in the formula for calculating the MSP of agricultural produce. C2 includes all the costs of production, including: actual costs paid out, family labour, imputed rent on owned land, and interest on owned capital. A2+FL, on the other

hand, includes all paid-out expenses, plus the value of unpaid family labour.

Other suggestions were about expansion of MSP coverage, that is, MSP should include major crops, fruits, vegetables, milk, and honey, and an effective market intervention scheme must be introduced for non-MSP crops.

Another suggestion said that small farmers should have zero-premium access to the Pradhan Mantri Fasal Bima Yojana, with compensation based on actual losses.

The Centre for Technology and Entrepreneurship Development (CTED) recommended to the ministry that the government must invest in agri-infrastructure development in rural areas such as cold storage chains and food processing units to reduce post-harvest losses. "This needs to be coincided with expanding rural infrastructure such as roads and irrigation systems to improve market accessibility," said Sanjay Singh, director, CTED.

The CTED also said that the Budget should introduce a carbon credit system for farmers adopting sustainable practices like agroforestry, regenerative agriculture, and reduced tillage, as it would provide an additional income stream while supporting environmental goals.

Also, to encourage the adoption and widespread use of large spraying drones for agricultural irrigation, it is recommended to remove the registration requirement for DGCA (Directorate General of Civil Aviation) registration for such drones, the CTED said.

MSMEs seek exemption from capital gains tax, exports push

PRIYANSH VERMA
New Delhi, December 7

PROVIDING SUPPORT TO exports, granting exemption from paying capital gains tax, and subsidising technological adoption to meet "industry 4.0 needs" are some of the key demands the micro, small, and medium enterprises (MSMEs) have put forth in front of the finance ministry.

Finance minister Nirmala Sitharaman interacted with MSME representatives in her third pre-Budget meeting on Saturday. The Budget for FY26 will be tabled in the Parliament on February 1.

MSMEs often face significant financial challenges, particularly due to delayed payments. To maintain good credit ratings and strong relationships with financial institutions, many are forced to sell their industrial properties, which hold sentimental value.

The proceeds from these property sales are subject to capital gains tax at 20%. However, the burden of paying this tax is "extremely difficult" for them, the representatives told FM.

"We, therefore, requested FM to consider providing relief to the MSME sector by offering exemptions or reductions on capital gains tax in these cases," a member who attended the meeting, said.

TOP DEMANDS

■ MSMEs have urged the FM to reduce the ceiling of initiation of the corporate insolvency resolution process (CIRP) under the IBC from ₹1 crore at present to ₹10 lakh

■ They have also sought exemptions or reductions on capital gains tax

■ Govt should add MSME sector as a preferential creditor on a par with financial creditors in the IBC



Other recommendations included amendment of limitation in Insolvency and Bankruptcy Code (IBC). MSMEs have urged the FM to reduce the ceiling of initiation of the corporate insolvency resolution process (CIRP) under the IBC from ₹1 crore at present to ₹10 lakh.

"Most of the MSME entrepreneurs are having dues below ₹1 crore with large companies. Thus, the benefit is to them and not to the MSME sector," a source said. The member also suggested the government to add MSME sector also as a preferential creditor on a par with financial creditors in the IBC.

A member of the All India Manufacturers Organisation

(AIMO) told the ministry that the government should aid in capacity building of the MSMEs. "In the changed policy scenario, the District Industries Centres should be redeveloped as Udyam /Udyog Bandhus with the necessary infrastructure for providing counselling, mentoring and handholding services," Sudhir Jha, national convener, AIMO said.

These Udyam/Udyog Bandhus can comprise of "Facilitator Business Development Cell as one stop services" to give counselling, mentoring and handholding towards business building and complying with the rules which is required for setting up services or manufacturing enterprises, he said.

Voluntary mediation, creditor-led system to be introduced soon, says IBBI chairman

FE BUREAU
New Delhi, December 7

THE GOVERNMENT IS going to introduce voluntary mediation process for operational creditors (OCs), as well as the creditor led resolution process (CLRP) in the coming months, in order to address the "serious issue" of delays in the insolvency process, Insolvency and Bankruptcy Board of India (IBBI) chairman Ravi Mittal said on Saturday.

The voluntary mediation process, as detailed in a discussion paper floated by IBBI last month, intends to allow OCs the option of choosing mediation before filing insolvency applications under Section 9 of the IBC, the provision which allows OCs to initiate CIRP against a corporate debtor (CD) over non-payment of dues.

As OCs are more interested in recovering dues rather than admission/resolution of the CDs, the voluntary mediation option is likely to give the OCs an alternate method of recovery, before getting into the corporate insolvency resolution process (CIRP), which will consequently cut down the

ON THE CARDS



■ The voluntary mediation process intends to allow OCs the option of choosing mediation before filing insolvency applications under Section 9 of the IBC

■ The voluntary mediation option is likely to give the OCs an alternate method of recovery, before getting into the corporate insolvency resolution process

■ It will consequently cut down the burden of the National Company Law Tribunals

■ Up to June 30, as many as 21,466 cases under Section 9 were disposed of before admission and only 3,818 cases were admitted

RAVI MITTAL,
CHAIRMAN,
INSOLVENCY
AND
BANKRUPTCY
BOARD OF
INDIA (IBBI)

Under the resolution process, we want some work to be done by the Committee of Creditors only, and not the NCLTs. This is likely to speed up the process

burden of the National Company Law Tribunals (NCLTs), the IBBI had said earlier.

As per official data, up to June 30, as many as 21,466 cases under Section 9 were disposed of before admission and only 3,818 cases were admitted.

Under IBC, once an application for initiation of CIRP is filed in the NCLT, the latter is mandated to admit the application for starting the proceedings within 14 days.

However, in reality, the time taken for the admission is significantly longer, mostly due to the low strength of benches, which delays the process.

The CLRP, on the other hand, is an out-of-court insolvency process, which will hinge on informal discussions among the stakeholders and may not even require open bidding for selection of resolution applicants.

This process is also

expected to cut delays, and reduce workload of NCLTs, said the IBBI chairman.

"Under the CLRP, we want some work to be done by the Committee of Creditors (CoC) only, and not the NCLTs. This is likely to speed up CIRPs," Mittal said.

An official had earlier told FE that the CLRP will be an out-of-court resolution process, but would be initiated by the financial credi-

tors, after the occurrence of default by the corporate debtor (CD), and with minimum interference of the adjudicating authority (AA) or the NCLT.

An expert-committee constituted by the IBBI last year had recommended establishing such a mechanism.

The committee has recommended the CLRP to be completed in a total of 165 days, which is much shorter than the 330-days timeline under the Corporate Insolvency Resolution Process (CIRP).

Insolvency process: RBI DG for enforceable code of conduct for CoC

Reserve Bank deputy governor M Rajeshwar Rao on Saturday pitched for an enforceable code of conduct for the Committee of Creditors (CoC) under the insolvency resolution process.

While emphasising that the Insolvency and Bankruptcy Code (IBC), which was introduced in 2016, has gained significant traction as a recovery and resolution mechanism, Rao also said significant improvements are needed with respect to the area of CoC.

SpiceJet to hold AGM on Dec 30



PRESS TRUST OF INDIA
New Delhi, December 7

SPICEJET WILL HOLD its annual general meeting for the 2023-24 financial year on December 30.

At the meeting, the airline will seek shareholders' approval for increasing the authorised share capital to infuse fresh share capital, according to a regulatory filing on Saturday.

Approvals will also be sought for the re-appointment of Ajay Singh as a director, appointment of Sonum Gayatri Malhotra as an independent director and for adopting audited financial statements for the 2023-24 fiscal year.

The meeting will be held on December 30.

Currently, the company's authorised share capital is ₹15,000,000,000.

Religare Enterprises to hold 40th AGM on December 31



FE BUREAU
Mumbai, December 7

AFTER A THREE-MONTH extension, Religare Enterprises is set to hold its 40th Annual General Meeting (AGM) on December 31, according to an exchange filing.

This shareholder's meeting gains significance as the company's executive chairperson Rashmi Saluja, who is facing regulatory action and accusations on multiple fronts, is up for reappointment.

As the only non-independent director up for rotation in this AGM, Saluja's leadership has come under scrutiny, especially at a time when the Burman family — which holds 26% in Religare — may move forward with

an open offer to take a controlling interest in Religare.

The Religare board has approved the open offer and is awaiting regulatory decisions on the same by the Reserve Bank of India (RBI) and the Securities and Exchange Board of India (Sebi).

In August, the Registrar of Companies (RoC) had approved the financial services company's application for a three-month extension to hold the AGM to gain more clarity on Burman's open offer.

However, the delay in holding the AGM has led to criticism from institutional investors, including Religare's largest shareholder, who had contested the RoC's approval for extension.

Govt releases new rules for phone interception

PRESS TRUST OF INDIA
New Delhi, December 7

THE GOVERNMENT HAS notified new rules for phone interception and has authorised officers not below the rank of inspector general of police at the state-level to issue interception orders in cases of emergency.

However, if the competent authority does not confirm such interception order within seven working days from the day the order was issued in cases of emergency, the messages intercepted will not be allowed to be used for any purpose and the copy of the messages will have to be destroyed within two working days, as per notification published on December 6 by the Department of Telecommunications.

"Where it is not feasible for the competent authority... to issue an interception order in remote areas or for operational reasons, then the interception order may be issued by the head or the second senior most officer of the authorised agency at the central level, and head or the second senior most officer of the authorised agency not below the rank of inspector general



of police at the state," the notification said.

The Union home secretary in the ministry of home affairs in the case of the central government, or the secretary to the state government in-charge of the home department in the case of a state government will be competent authority as per the notification.

"...in unavoidable circumstances, such order may be made by an officer, not below the rank of a joint secretary to the central government, who has been duly authorised for this purpose by the competent authority," the notification said.

Any interception order confirmed by the competent authority will have to be submitted to the relevant review committee at the central or state-level within seven working days from the date of issuance or confirmation.

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Welcome New Year at Your Home

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DDA Housing Scheme 2024

LIG & MIG Flats in Loknayakpuram

Sasta Ghar Housing Scheme

Starting Price ₹ 24 Lakh
452.08 to 478.56 sq. ft.
Affordable housing for Low-income group

Madhyam Vargiya Housing Scheme

Starting Price ₹ 118 Lakh
1442.36 to 1517.71 sq. ft.
Price offered is same as in the last year's scheme

First Come First Serve Basis

All 224 DDA flats in the EWS category at Loknayakpuram are now sold out.

Opposite Urban Extension Road (UER-II)

NH-44 (from Alipur)

NH-48 (Near IGI Airport)

Important areas nearby: Bawana, Rohini, Mundka and Najafgarh

Easy connectivity to other major roads and networks through expressways

Increasing connectivity through development of new residential and commercial projects

Nearest Metro Station Mundka Industrial Area (Green Line)

Mundka Railway Station

Near hospital & educational institute

DDA Park, Block-D, Bakkarwala

Sufficient Parking

Scan QR code for more information

For more details, dial toll free number: 1800110332 | To apply, Visit: www.dda.gov.in or www.eservices.dda.org.in | Follow us on: [f ddaofficial](https://www.facebook.com/ddaofficial) [i official_dda](https://www.instagram.com/official_dda) [y official_dda](https://www.youtube.com/channel/UC...)

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New Delhi

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Words Worth

SUNDAY, DECEMBER 8, 2024

The power & tragedy of dissent

Russian opposition leader Alexei Navalny's memoir is a searing account of resilient autocracies

C UDAY BHASKAR

PATRIOT, THE MEMOIR-CUM-prison diary of Russian opposition leader Alexei Navalny, who posed a credible political challenge to President Putin as an alternative candidate for the Kremlin, is a sad and melancholic book but with a luminous core—that of Navalny and his extraordinary courage in resisting authoritarianism.

The saga begins in August 2020 in a dramatic manner, akin to a thriller, with the author/protagonist realising that he has been poisoned while on a flight from Tomsk to Moscow and recalling each detail till the point where he tells the flight attendant: “I have been poisoned and I am about to die.” He adds with matter-of-fact candour: “I have just enough time to think. It’s all lies, what they say about death. My whole life is not flashing before my eyes. The faces of those dearest to me do not appear. Neither do angels or a dazzling light. I am dying looking at a wall... the last words I hear are ‘No, stay awake, stay awake.’ Then I died.”

Navalny does not die on page 15 and his cheeky line in the book is “Spoiler alert: actually I didn’t.” Luckily he was moved to Germany for emergency medical treatment and he recovered. But only to insist on returning to his beloved Russia in January 2021, where he was arrested on arrival. But the campaigner remained defiant and rallied his supporters with the innovative use of social media and related communication technologies. Well-wishers in Russia spoke of him as an alternative to President Putin, but this was wishful thinking.

Navalny and his supporters were termed ‘extremists’ and banned from meaningful political activity, and an authoritarian state slapped more charges on the popular crusader. In early 2022, soon after the Russian invasion of Ukraine (of which he noted in his diary “President Putin has unleashed an unjust war of aggression against Ukraine on ridiculous pretexts”), Navalny was charged with contempt of court and moved to a penal prison in western Siberia where he died on February 16. He would have turned 48 in June but alas, that was not to be.

In a poignant entry dated January 17, 2024—the last pages in the memoir note: “Exactly three years ago, I came back to Russia after treatment following my poisoning. I was arrested at the airport. And



A portrait of Russian opposition leader Alexei Navalny is placed at his grave the day after his funeral in Moscow earlier this year. Navalny posed a credible political challenge to President Putin as an alternative candidate for the Kremlin

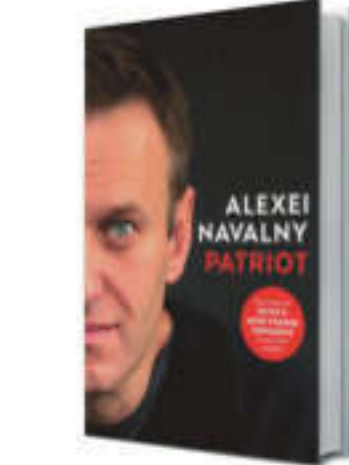
REUTERS

for three years I have been in prison.” Explaining why he chose to come back to Russia despite the dangers posed by the Putin regime, Navalny in his final entry writes: “I have my country and my convictions... By coming back to Russia, I fulfilled my promise to the voters. There need to be some people in Russia who don’t lie to them.”

Divided into four parts, the book covers a wide swathe of events from Navalny’s near death in August 2020 to the RIP in February 2024, when the patriot pays with his life for his unwavering patriotism. Through a judicious mix of the author recalling his life trajectory and lucid commentary on various seminal developments, including the transmutation of the Soviet Union to the Russian Federation, *Patriot* is a chilling account of the venality and brutality unleashed by the Putin regime against a resolute political opponent.

The content of *Patriot* is grim and forbidding. But the form, the manner in which it is written is a mix of breezy wit leavened with a large dash of chutzpah, wherein the author cocks a snook at the authoritarian Russian state and the persona of its President, Vladimir Putin.

The collapse of the Soviet Union is



PATRIOT
Alexei Navalny
Translated by Arch Tait
with Stephen Dalziel
Penguin Random House
Pp 479, ₹1,399

recounted in vivid detail and the free for all that ensued when Gorbachev was replaced by Boris Yeltsin. This was a tectonic geopolitical event—the implosion of the USSR—and Navalny deftly introduces Putin as a junior Lt Colonel in the KGB who “was by no means making a fuss about geopolitical disasters (as he did subsequently) but, in pursuit of money and new opportuni-

ties, cheerfully leaving the ranks of his organization in order to throwing his lot with the mayor of Leningrad.”

The rise of Putin and the steady erosion of the dream of normative democracy taking root in Russia is the tragic subtext of *Patriot*. It moves in flashback from the author’s childhood and the idyllic time spent with his grandmother, to student days and contemporary events in Russia, with Navalny emerging as a political activist and social media influencer. Interspersed is the fast forward in the narrative, to the author being intimidated by the state and imprisoned. In one chapter, he writes of being stripped naked and interred in a high security cell, deprived of books and even a newspaper. The hapless yet cocky prisoner asks for a pen and some paper “and that is how I came to write this chapter”.

Navalny’s meeting with his wife to be —Yuliasha in Turkey—is rendered in pithy manner and he writes lovingly of her and adds “I was fortunate to meet Yulia. If I had not, I might now be a very different per-

son—three times divorced, single and still looking for someone.”

Paradoxically, what Navalny was looking for all his life was that elusive hope—hope that Russia, which emerged from the infamous Soviet gulag, would nurture freedom and democracy. In the epilogue, the author writes in an elegiac manner: “The truth of the matter is that we underestimate just how resilient autocracies are in the modern world.” Navalny is no more. Putin is firmly ensconced in the Kremlin. The war in Ukraine grinds on. And democracies are differently blighted the world over.

Patriot is a searing first-person account of a committed Russian citizen’s battle against oppression, deceit and the turpitude of the authoritarian state. A must read for those who consider citizen freedom and democratic dissent to be sacred and precious. That is the afterglow Navalny gives to the diligent reader.

C Uday Bhaskar is director, Society for Policy Studies

DESPITE THE DANGERS POSED BY PUTIN REGIME, NAVALNY SAID HE CHOSE TO COME BACK TO RUSSIA TO 'FULFILL HIS PROMISE TO THE VOTERS'

Over 300 speakers to attend JLF 2025

FE FEATURES

THE 18TH EDITION of Jaipur Literature Festival, to be held from January 30 to February 3 next year, will feature over 300 speakers. They include authors André Aciman, Ashwani Kumar, David Nicholls, Irenosen Okojie, Jenny Erpenbeck, Manav Kaul, Nassim Nicholas Taleb, Nathan Thrall, Tina Brown and Venki Ramakrishnan, among others.

Namita Gokhale, renowned writer and festival co-director, said: “As we prepare for our 18th edition, we celebrate literature’s power to inspire, challenge, and unite. This year, we welcome an incredible lineup of authors, poets, and thinkers, who will engage our audiences in unforgettable conversations and foster a shared love for the written word.”

William Dalrymple, historian, writer and festival co-director, said: “The Jaipur Literature Festival has always been a confluence of diverse voices, and a testament to the power of stories to inspire and connect. This year, as we gather again in the Pink City, we look forward to welcoming a stellar lineup of writers, thinkers, and dreamers from around the world. It is a space where ideas spark, cultures converge, and conversations thrive—a true carnival of literature for all.”

Sanjoy K Roy, MD of Teamwork Arts, which organises the festival, remarked: “This year, we aim to amplify its impact, not just as a celebration of literature but as a powerful platform for storytelling that resonates with audiences worldwide. The festival will create meaningful conversations and drive global visibility. It’s more than an event; it’s a movement that bridges cultures and inspires innovation.”

Indian Millennials: Who Are They, Really?

AM Gautam
Aleph Book Company
Pp 699, ₹288



The book’s focus is on the last decade of the BJP’s rule in the country. Not unexpectedly, most anecdotes, including those of the anti-CAA protests, reflect a personal account and engagement

EXPRESS ARCHIVES

Born out of FOMO

Millennials are often stereotyped and categorised. They needn’t be

RITIKA SHARMA

INDIAN MILLENNIALS IS a work that traces the lives and many dilemmas of quite a distinctive generation. Enough discourse is available upon people born between 1981 and 1996 that examines the issues that concern them. It’s the generation that was born during perhaps the most defining phase of recent Indian history, a phase that on one hand saw the birth and the intensification of the Ram temple movement, and on the other the introduction of economic reforms.

If the phase firmly cemented the pol-

itics of *mandal-kamandal*, as well as made religious polarisation an aspect of Indian polity, it also led to the emergence of a rich and aspirant middle class riding on liberalisation.

In his debut work, *Indian Millennials*, AM Gautam, a member of the same community, discusses the generation and many of the psychological scars and political baggage it carries. While in popular perception women are often the unwitting bearers of any change in society, Gautam trains his focus on men. Being both witness to and the carrier of an unprecedented cultural mutation, millennial men find themselves at the receiving end of the revamped standards of manliness that have crept into society. Their relationship with their body has pushed them towards fanatic diets, gym regimes, body-shaming and obsession with their looks. Transported from the West, Gautam notes, these fads come to be propagated by companies who fleeced the insecurities of the millennial man.

The book’s focus is on the last decade of the BJP rule. Not unexpectedly, most anecdotes, including those of the anti-CAA protests, reflect a personal account and engagement. Gautam underlines that when the millennials began negotiating with the world around them, their earliest encounters were with mass media that had been othering selective communities. The secular fabric had been torn well by the time they arrived on the scene, taking the millennial distant from the ideals of the republic.

The simultaneous weakening of social institutions further intensified their disillusionment. The growing disdain in young Indians for marriages and the sharp rise in failed marriages has only fuelled the scepticism among the generation, which is now being termed as the loneliest ever. Aptly then, the generation finds the only vent in social media, as empty online outrage replaces principled dissent. To bring home his point, Gautam cites the death of actor Sushant Singh

Rajput in 2020 that became a major headline and continues to trend even now. The online crusaders of the cause were hardly concerned with justice for the actor.

Consequently, apoliticism has become the predominant identity of the millennial. A disillusioned and distanced individual escapes into the virtual world, making the author wonder whether it was a conscious decision to stay silent and indifferent, or because they are afraid to engage with the mighty. However, what Gautam misses by many a mile is that the issues he attributes to millennials are now shared by several other generations, be it X or Y or Z. What might have been restricted to a specific age group is now becoming a collective and community crisis. True, each of these generations have some traits unique to them, but it’s unfair to load any single generation with the heap of civilisational expectations. Being a millennial myself, I’d resist the easy generalisations the book offers, to reclaim the space as well as respect for my generation. A mature republic should step forward to collectively shoulder the responsibility for what it considers to be its failures.

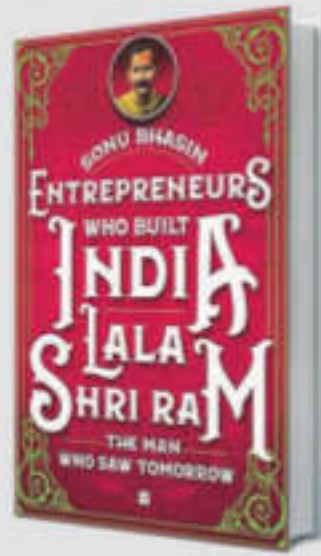
Let me cite some instances. Instagram reels are the most favourite destinations of not merely the millennials, as Gautam wants us to believe, but people across generations. Gauge the time we are in by the fact that on a daily count an average Indian spends 400% more time on social media than on Amazon or Netflix.

Gautam’s book talks about politics, entertainment and social media fads with some personal episodes from the author’s life. While it does list some of the pathologies India is currently witnessing, it doesn’t diagnose them. Worse, it ends up stereotyping its subject into the easy categories of the good and the bad. As one reaches the final pages, one realises that it had no new information or insight to share on the subject, and the book was perhaps born out of the fear of missing out (FOMO) of a millennial.

Ritika Sharma is an independent scholar

ON THE SHELF

Biz book of the year

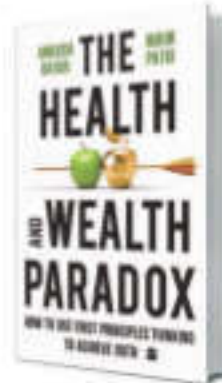


SONU BHASIN'S BOOK *Entrepreneurs Who Built India—Lala Shri Ram: The Man Who Saw Tomorrow* has won the Gaja Capital Business Book Prize 2024. The award honours authors and their works that celebrate the spirit of entrepreneurship and business leadership in India. Speaking at the award ceremony, Gopal Jain, co-founder and managing partner of Gaja Capital, said, “We dedicate this year’s edition of the business book prize to the memory of Ratan Tata.”



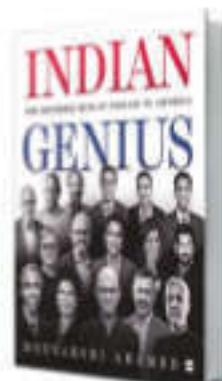
THIS TOO IS INDIA
Githa Hariharan
Context
Pp 366, ₹599

What is the truth about our society, culture, politics, and how do we hope to shape it in the future? We listen in to some of the finest minds of our time, including Bama, Nayantara Sahgal, Romila Thapar, Shanta Gokhale, Volga, TM Krishna, Sanjana Kapoor, as they speak frankly about subjects ranging from caste and contested texts to the silences that surround dissent, skilfully anchored by Githa Hariharan.



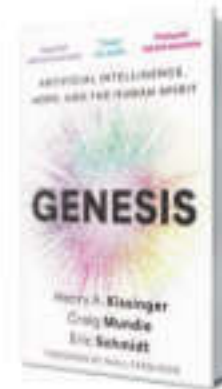
THE HEALTH AND WEALTH PARADOX
Ankush Datar & Mihir Patki
HarperCollins
Pp 256, ₹399

Based on decades of their combined experiences in overcoming lifestyle diseases, creating sustainable patterns of healthy eating and workouts, and building a robust investment process for wealth creation, Ankush Datar and Mihir Patki bust popular myths, provide an actionable toolkit and bring sanity back to the lives of many who have given up on the idea of having health and wealth together.



INDIAN GENIUS
Meenakshi Ahamed
HarperCollins
Pp 360, ₹899

It is virtually impossible to turn on CNN, read the *Wall Street Journal*, go to a hospital, attend a university, or browse a bookstore without encountering a sea of Indian names and faces. In her new book, author and journalist Meenakshi Ahamed provides fascinating portraits of the Indian Americans at the forefront of the wave of Indian success stories.



GENESIS
Henry A Kissinger, Craig Mundie & Eric Schmidt
Hachette
Pp 320, ₹699

AI is advancing at an alarming rate. Our responses to them could transform the nature of truth and our relationship to reality. Three pioneering thinkers offer a guide to our future amid this rapid acceleration of AI.

Spotlight

SUNDAY, DECEMBER 8, 2024



TOURISM POTENTIAL IN INDIA

With its rich heritage, cultural diversity and breathtaking destinations, India's tourism industry is emerging as a global favourite. Acknowledging its potential, the government has allocated ₹2,479 crore for the tourism sector for FY25

VAISHALI DAR

EARLIER THIS YEAR, a series of landslides struck a few villages of Wayanad district in Kerala, in what is now being hailed as one of the deadliest in the southern state's history, with reports of over 420 fatalities, 397 injuries and 118 people missing. The landslides were caused by heavy rains that caused hillsides to collapse, destroying the areas below and resulting in the loss of lives, and property worth over ₹1,200 crore, as per reports.

Weather-related disasters are not unusual in the region and Wayanad has always been at the risk of landslides during monsoon seasons, but a disaster of this magnitude was unprecedented, but not totally unfathomable. Being a popular tourism hub, and a favoured weekend destination for Bengaluru's wealthy IT professionals (the tech city is just six hours by road), Wayanad has been witnessing a surge in tourist arrivals over the years, leading to what is now commonly known as 'overtourism'—something that occurs when too many visitors flock to the same place, causing detrimental impacts on the environment, local communities and infrastructure.

Even the state government seems to be aware of this fact. Just three weeks before the disaster, Kerala tourism minister PA Mohammed Riyas said, while replying to a question in the local legislature, that Wayanad was "dealing with an influx of more people than it can handle, a classic example of a place facing the problem of overtourism".

As per reports, Wayanad has received more than 1 million domestic and foreign tourists this year, nearly triple the number it did in 2011.

In fact, the situation is somewhat similar in almost all the tourism hotspots. Last year, Goa received 81,75,460 domestic travellers and 452,702 foreign travellers as against 70,18,945 domestic travellers and 169,005 foreign travellers in 2022. This year, till April, the sunshine state received 31,95,673 domestic and 137,113 foreign travellers.

Similarly, tourist arrivals in Himachal Pradesh increased from 15.1 million in 2022 to 16 million in 2023, despite challenges posed by heavy rainfall, floods, and landslides in mid-2023. By June 2023, the state had welcomed over 10 million tourists, including 99,78,504 domestic and 28,239 foreign visitors. However, tourist inflows halted during the monsoon season due to severe weather conditions, leading to significant losses totalling ₹9,905.77 crore and claiming over 200 lives in rain-related incidents.

This year, till May, Himachal Pradesh welcomed over 7.4 million tourists, marking a 3.5% rise in footfall compared to the same period last year. Media reports state 32,415 foreign tourists visited the state during the same period compared to 23,174 in 2023.

Despite having an overall low level of tourism activity and fewer foreign tourist arrivals as compared to the global average, there are certain regions in India that suffer from overtourism, says Rajiv Mehra, president of the Indian Association of Tour Operators (IATO), an apex national body of the tourism industry in India. "Classic examples can be seen in Shimla and Manali in Himachal. Mussoorie and Nainital in Uttarakhand also suffer from similar problems and so do Ooty in the south and Goa in west," adds Mehra.

As per Mehra, the issue arises in the peak season when these places are overcrowded with people and vehicles. "Huge tourist convergence leads to more pressure on civic amenities, which ecologically sensitive hill towns cannot take beyond a point. Mussoorie and Shimla now experience heat waves in summers, when earlier people used to visit these places to escape the oppressive heat of the plains," he adds.

Over 150,000 tourists swarmed Shimla in June leading to massive traffic snarls. The vehicular population of Shimla is over 80,000, including two-wheelers and four-wheelers, but over 489,000 vehicles were estimated to enter from other states in the first 10 days of June alone.

Extreme heat waves also led to a severe water crisis in Shimla, which usually needs 43 million litres of water daily, but received only about 30 million litres, necessitating water rationing every 3-4 days, in June this year. Peak summer and travel season demand spikes to even 48 million litres, forcing hotel owners to buy water from private tankers.

Many cities like Goa, Agra, Jaipur, Manali, Ladakh, Munnar and Varanasi are now facing overtourism, says PP Khanna, board member, Federation of Associations in Indian Tourism and Hospitality (FAITH), an apex body of the tourism and hospitality industry in India. "Tourists and locals have a love-hate relationship. The one who makes money out of the tourists loves it all. The one who is a resident and hates all that the tourist brings (noise, clutter, alcohol, drugs and more) hates it completely. There is nothing in between. What's the solution then?" asks Khanna.

Renowned filmmaker and conservationist Mike Pandey cites Ladakh, Goa and Mussoorie as prime examples of places being overrun by tourists. "Garbage, noise and the jostling crowds at tourist sites, and



TOURISM OVERKILL

FIGURE IT OUT

16 mn

No. of tourist arrivals in Himachal Pradesh in 2023, as against 15.1 mn in 2022

7.4 mn

No. of tourists welcomed by Himachal Pradesh till May this year, a 3.5% rise in footfall compared to same period last year

1 mn

No. of domestic and foreign tourists in Wayanad this year, nearly triple the number it received in 2011

8.18 mn

No. of domestic travellers welcomed by Goa in 2023, as against 7.02 mn in 2022

25-30 mn

Estimated no. of annual visitors in Venice, a historical island city of Italy with just 50,000 residents

42.5 mn

No. of foreign tourists received by Spain in the first half of this year; likely to beat last year's high of 85 mn

infrastructure development such as the expansion of four-lane highways, have fractured the stability of the hills. It took millions of years for the Himalayas to stabilise, but the frantic building activities have stripped the mountains of their green cover and exposed the fragile mountains to the elements. Landslides have also become too frequent," feels Pandey, who was recently honoured with the 2024 Jackson Wild Legacy Award in wildlife and environmental filmmaking.

Worldwide phenomenon

Overtourism is fast emerging as one of the biggest crises in the world. In Spain, the number of foreign tourists jumped 13% to 42.5 million in the first half of this year and is likely to beat last year's high of 85 million, when numbers exceeded pre-pandemic levels. Tourists spent 12.3 billion euros in Spain in June, 17% more than the same month last year, helping drive economic growth, but highlighting the challenge for a government trying to find the right balance between tourism and local interests.

In July, taking note of the growing menace, residents of Barcelona sprayed visitors with water as part of a demonstration against mass tourism, chanting slogans like 'tourists, go home' and 'Barcelona is not for sale'. Meanwhile, the city administration has shown an intention to raise the current 7-euro daily tax paid by cruise passengers to ensure the city benefits more from their brief visits.

Spain is not alone. Morocco is preparing to co-host the 2030 FIFA World Cup alongside Spain and Portugal, projecting an influx of 26 million tourists in the World Cup year, nearly doubling the 14.5 million travellers recorded in 2023. There are plans to add 150,000 new hotel rooms in Marrakech, Casablanca, and Agadir airports by 2030, target an increase in foreign direct investment in the tourism industry from 20-30% by 2026; develop theme parks, and exhibition centres and promote diverse experiences so that the nation benefits from the growth in tourism while minimising the risk of overtourism.

Venice, a city of 50,000 residents, saw annual visitor numbers estimated between 25 million and 30 million. It plans to extend its day-tripper tax into next year, increasing fees for last-minute bookings to address overtourism. Tourists without advance reservations will be charged 10 euros. The tax generated 2.4 million in its initial phase by managing tourist flows and supporting local infrastructure.

Closer home in Asia, countries like Japan and Indonesia have been facing overcapacity of tourists while maintaining the strong economic benefits that come with increased travel. Japan saw a record number of overseas tourists with the monthly visitors exceeding 3 million in March for the first time. But the rise in footfalls led to blocking views of Mount Fuji by



Places like Manali face massive traffic jams during the peak seasons; in Goa's Fontainhas (below), residents now display 'No photography or videography' signs on their homes to check encroachment on their privacy by tourists



Japanese authorities owing to poor behaviour of foreign tourists.

Indonesia has also decided to suspend the construction of new hotels in some areas of Bali this year amid growing concern on local infrastructure, the environment, and culture. Foreign arrivals in Bali surged, with 2.9 million foreign visitors entering the island through Bali airport in the first half of this year, according to Indonesia's statistics bureau. The country is expected to conduct an audit to reform tourism on the tropical island of Bali to improve tourism quality and preserve local culture and jobs. With over 200,000 foreigners currently living in Bali, the island is in trouble with unexpected crime, over-development and competition for employment.

In fact, Luhut Pandjaitan, senior minister overseeing tourism in Indonesia, took to Instagram to say, "Foreign tourists who bring problems here, such as narcotics, gangs, and other issues, we can deport them from Indonesia, from Bali, and we don't want them to enter Bali anymore."

In 2000, Thailand had to shut its Maya Bay for three years, which became a popular tourist destination after Leonardo DiCaprio film *The Beach* was released the same year, due to environmental damage.

The way forward

To address the issue, states like Himachal Pradesh and Goa are now taking alternative measures to curb overcrowding in popular areas.

In Goa, the department of tourism is aggressively addressing the challenges of overtourism by promoting the state's lesser-known destinations beyond its famous beaches. This includes a focus on hinterland tourism, encouraging tourists to explore areas like Netravali, Bondla wildlife sanctuary, and the Dudhsagar waterfalls, or immersive experiences like museum visits, heritage walks, rural home-stays and spice plantation visits.

"With this approach, the tourist can engage with the local culture and cuisine and natural beauty, helping to reduce overcrowding in the more popular coastal regions. In line with the state's regenerative tourism goals, Goa Tourism is promoting eco-friendly activities like nature trails and bird-watching while ensuring sustainable tourism practices that benefit local communities," says an official spokesperson of the state's department of tourism.

The department is also boosting awareness of unique cultural festivals in the



Huge tourist convergence leads to more pressure on civic amenities, which ecologically sensitive places cannot take beyond a point

— RAJIV MEHRA, PRESIDENT, INDIAN ASSOCIATION OF TOUR OPERATORS



Garbage, noise and the jostling crowds at tourist sites, besides infrastructure development, have fractured the stability of the hills

— MIKE PANDEY, FILMMAKER & CONSERVATIONIST

state, such as Shigmo, Chikhal Kalo, Tripurari Poonima, Sao Joao, Bonderam and Sangodd, and developing adventure tourism such as trekking, bungee jumping, scuba diving as well exploring the backwaters of Goa, alongside spiritual circuits like the Ekadasha Teertha temple trail. "These initiatives distribute tourist footfall across different regions of Goa, alleviating pressure on heavily visited beaches and ensuring sustainable growth for the state's tourism industry," the spokesperson adds.

Industry experts say that one of the solutions to the overtourism woes can be a pre-registered e-pass for entry and use at the tourist destination. "It's a clean way to control in advance for high-traffic holiday destinations. It is going to pave the way for controlled and monitored tourism. A tourist tax that is staggered over the season and non-season is also possible," says Khanna of FAITH.

"Also, one must check out a lesser-known similar destination as tourism money will move to the more needy locations and lessen the burden on the already overburdened ones. All overtourism destinations should have a comprehensive study by the state/UT, tourist capacity and accommodation infrastructure, transport system, etc," adds Khanna.

Agrees Mehra of IATO: "The best-case scenario would be to create an online system for travellers to register themselves during the peak season, and they should be allowed to visit the tourist destination only after that," he says, adding that limiting the number of travellers is the need of the hour.

"This registration may seem a bit harsh but is required in the best interest of all the stakeholders. Also new destinations can be explored where B&B-like facilities can be created, a classic example of which is Gurez Valley in Kashmir," adds Mehra.

The idea is also to save ecologically sensitive regions. For instance, Uttarakhand, which has over 70% forest cover, has lost approximately 50,000 hectares of forest to development activities in the past two decades. "Unregulated tourism accelerates biodiversity loss, water scarcity, and habitat destruction," says Pradip Shah, director of Grow-Trees, a social enterprise that promotes tree planting to mitigate the effects of climate change.

The enterprise is committed to develop long-term green-living solutions that protect the environment and benefit local communities. The afforestation initiatives create significant employment opportunities for local communities through tree planting, nursery management, and forest maintenance. "Our green barriers act as natural filters, reducing soil erosion, conserving water resources, and providing shelter for wildlife. The efforts help restore ecosystems severely impacted by excessive human activity. One of our key projects, Trees for Ecotourism in Tsomgo, Sikkim, shields the area from the adverse effects of tourism while reducing its carbon footprint," adds Shah.

"There are both wonderful and depressing examples of tourism. By most accounts, safaris in India's tiger reserves or in the East African savannah are well regulated, generate substantial economic revenues, and are wonderful experiences. Coral reef degradation across the world or the (literal) overcrowding on Mount Everest are the opposite of this," says Hisham Mundol, chief adviser of the Environmental Defense Fund in India, a global non-profit that collaborates with governments, NGOs, research and academic institutions and corporates to support India's vision of shared, sustainable prosperity.

Mundol, who has been working as an expert in the climate space, consumer goods, manufacturing, media and technology for over 25 years, says, "Every economy where tourism is an important element has to consider the business risk of losing tourists because they are losing the very reasons why tourists came, or when the tourist experience becomes so unappealing that it loses its attraction."

Even as the Himalayan region is a source of water for 25% of the world's population, says filmmaker and conservationist Pandey, the hundreds of aspiring traders who have set up resorts and upmarket hotels to cater to the hordes of tourists must be curbed. "Even the number of tourists headed for a tour of the Himalayan base camp has escalated, as they carelessly litter the trek route and shelters," he adds.



With too many visitors, the impact of overtourism on the environment, local communities and infrastructure is becoming all too evident. Several tourist destinations are now warming up to curb the rising numbers

Shimla (far left) and Goa (above) are prime examples of popular destinations being overrun by tourists



Protesters shout outside the National Assembly during the voting for the impeachment of South Korean President Yoon Suk Yeol, following a short-lived martial law declaration

PACE IT LIKE POLITICS

Political churning recently has provided much drama

FE FEATURES

POLITICS IN THE past week has been more enthralling and pacy than a thriller film. South Korean President Yoon Suk Yeol, who vowed to make his country a 'global pivotal state', faced impeachment after a botched attempt to impose martial law that was overturned within hours. But the impeachment vote failed after the ruling party boycotted it.

This is not the first time Yoon has been under a cloud. His troubles even include South Korean prosecutors questioning first lady Kim Keon Hee over a designer bag she was suspected of accepting as a gift. As the move for dictatorship plunged the nation into a state of political turmoil, thousands of people took to the streets, trying to oppose imposition of martial law and on Saturday too while the impeachment motion was under process.

On Saturday, the public was jumping and dancing to hit Korean songs outside parliament, and it seemed the entire nation was out on the roads. The defeat of the impeachment motion is expected to intensify public protests and deepen political chaos in South Korea, as a survey suggests most South Koreans support the impeachment.

This isn't the first time when people have protested or taken power in their hands. This year, Bangladesh PM Sheikh Hasina was forced to leave the country after student-led protests



Yoon Suk Yeol, South Korean President

against a quota system for government jobs turned into a popular call for her removal. Hundreds of people were killed in the violence that erupted in Bangladesh following the fall of the Hasina government, taking the death toll to more than 1,000 since the protests first started in mid-July. Tarique Rahman, the acting chairman of the main opposition party who lives in exile in the United Kingdom, said on X that "Hasina's resignation proves the power of the people".

In 2023, an unprecedented people's protest forced powerful president Gotabaya Rajapaksa of Sri Lanka to resign. Inflation in Sri Lanka skyrocketed as foreign reserves emptied and the country ran short of fuel, food and medicine in 2022, and residents expe-

rienced up to 13-hour power cuts – the worst economic crisis the country faced since independence. Some blame disastrous economic policies while others blame the Rajapaksa family for corruption and siphoning public money. The protesters stormed the presidential palace, forcing Rajapaksa out of power when Rajapaksa had to flee the country.

Thousands of people took to the streets in multiple cities across Indonesia to protest against attempted revisions to the country's election law this year. Indonesia's parliament postponed ratifying changes to the election rules this year as protesters attempted to tear down the gates of the legislature in the capital, Jakarta.

TECH-NOW-LOGY

The best travel camera is your phone

How to click wow pictures on a vacation

FE FEATURES

ONE ARE THE days when families while packing for their trips would safely tuck a film roll and camera in their purses or suitcases. The digital camera also came and went (though it's somewhat making a comeback these days). Now, all you need is your phone and you're ready to jet-set across the world. The age of the smartphone allows you to carry just that one sleek device and click hundreds or thousands of images without worrying that your camera will run out of film. While the most beautiful photos are the ones where you're happy, remember to enjoy your trip rather than getting bogged down trying to click the perfect picture. But if you're packing for your next trip, keep these tips in mind to get the best pictures so that your memories are never blur!



1 Natural light is your best friend: Photos clicked in natural light are, more often than not, simply gorgeous. While clicking portraits, it can make your skin glow. For photos of natural landscapes, you get to play around with textures, shadows, and sunlight. And, there is a certain sense of balance in the photos that's hard to achieve with artificial lighting.



2 Say no to cluttered photos: Too much of anything can look bad. Make sure that your frame is not cluttered with either people, landscapes, or anything else. Instead of trying to capture everything in a single photo, you can take multiple different shots to show whatever's happening in the frame.

3 Grids for the win: You can switch on the gridlines feature on your phone to help click more symmetrical pictures. The grids will help you identify whether your frame is rightly placed or not. It can also help you click photos using the rule of thirds in photography - which essentially means clicking photos where the object is placed at either end of the frame, letting you play around with empty (or negative) space as well.

4 Explore the features on your phone: Don't shy away from experimenting with different features on your phone. Capturing a landscape? Try the HDR (high dynamic range) feature. Clicking photos at night? Try the night mode. See something monochromatic? Attempt clicking a photo with the black and white filter.

5 Use a tripod: If you're traveling alone or want to click a group picture while traveling with others, asking someone

else to click the photo can be a gamble. What if they click it diagonally? Or worse, what if they click it with a filter on? You can skip over all those problems by using a tripod. It won't just help you click photos if you're on a solo trip, but you can also capture more professional looking photos and videos by keeping your phone camera stable. It can also let you explore other options like clicking a long shot.

6 Edit your photos: Editing and giving final touches to your photos can make the world of a difference in photos captured by your phone. The good part is that basic editing and colour correcting is extremely easy and can be done within minutes on your phone itself. Mobile applications like InShot, VLOO, PhotoGrid, etc, are among the hundreds of tools you can use to brush up your photos.

7 Learn a little bit of phone photography: There's also no harm in learning some easy hacks for clicking good pictures on your phone. Play around with light. Keep practicing. Experiment with shadows and perspectives. Try capturing different subjects. See how using different shutter speeds changes the photos you click. Learn how to capture the same photo from different angles. Try making videos too.

THE AI TRACKER

An AI granny, infinite sounds, a voice gadget, and a controversial ad, here's what the buzz has been in the AI world... By Rewati Karan



AI granny

Spammers and scammers will now have to deal with grandmothers. At least, that's what a British mobile company O2 wants to do with them. She appears like just another stereotypical granny who does not know the internet and is technologically inept, loves to knit and talk about her family and her cat named Fluffy. What, however, becomes unknown to the scammers is the fact that Daisy is an AI granny and has all the time in the world to

talk to them with some tech-enabled tricks in her box. The company said in its statement, "O2 has created a human-like AI 'Granny' to answer calls in real time from fraudsters, keeping them on the phone and away from customers for as long as possible. Trained using cutting-edge technology and real scam baiter content, lifelike 'Daisy' is indistinguishable from a real person, fooling scammers into thinking they've found a perfect target when really, she's beating them at their own horrible game."

Debuted last month, the company says this custom-built AI scam baiter can answer calls and hold autonomous conversations from scammers. It combines various AI models that work together to first listen to the caller and transcribe their voice into text. Appropriate responses are then generated through a custom large language model complete with a character 'personality' layer, and then fed back through a custom AI text-to-speech model to generate a voice answer which takes place in real time, allowing the tool to hold a human-like conversation with a caller. Reports say, Daisy does not intercept any calls and has multiple phone numbers of her own that O2 has worked to get into circulation online.



A sound box

Nvidia, the biggest supplier of chips and software used to create AI systems, has announced that it will come up with the "world's most flexible sound machine". Named Fugatto (short for Foundational Generative Audio Transformer Opus 1), this new generative AI model can create any combination of music, voices and sounds with text and audio inputs. It shared one such video of the output recently on X and said that some music, sounds, and the voice of its CEO Jensen Huang used were AI-generated. Calling it the equivalent of a Swiss Army knife,

it claims that none of the existing AI models that can compose a song or modify a voice have the dexterity of this new offering. The model claims to create a music snippet based on a text prompt, remove or add instruments from an existing song, change the accent or emotion in a voice and even let people produce sounds never heard before. The technology is aimed at the producers of music, films and video games, it wrote in its blog. The company is mulling releasing this new model trained on open-source data publicly. But it can be an ideal tool for online scams as well, where voices can be faked.

Fizz out of Xmas spirit

Coca-Cola recently released AI-generated Christmas ads that triggered a huge debate on social media. Many users said the ads were devoid of the emotional element which is intrinsic to the holiday spirit. The AI-generated ads, intended to pay homage to their iconic 1995 Christmas ads 'Holidays are coming', failed to strike a chord with the audience. Experts pointed out that it did not focus so much on storytelling than on the mere execution of AI video tools like

Leonardo, Luma, Runway and new model Kling. The ads show decked up red delivery trucks with Christmas lights and photos of Santa Claus with two smiling human faces, one holding a bottle of Coke. The criticism is rooted in the view that these are more cautious and less complex and have ended up being quick montages of short clips merely showing vehicles and close-ups of smiling faces. Many say that the ad appears to be in some kind of a hurry to showcase frames but people cannot seem to understand what exactly they want to convey.



Voice search

AI-powered search company Perplexity is planning a hardware debut by building an AI-enabled, voice-based device priced under \$50 for users to ask questions and get answers. Sharing the news, Aravind

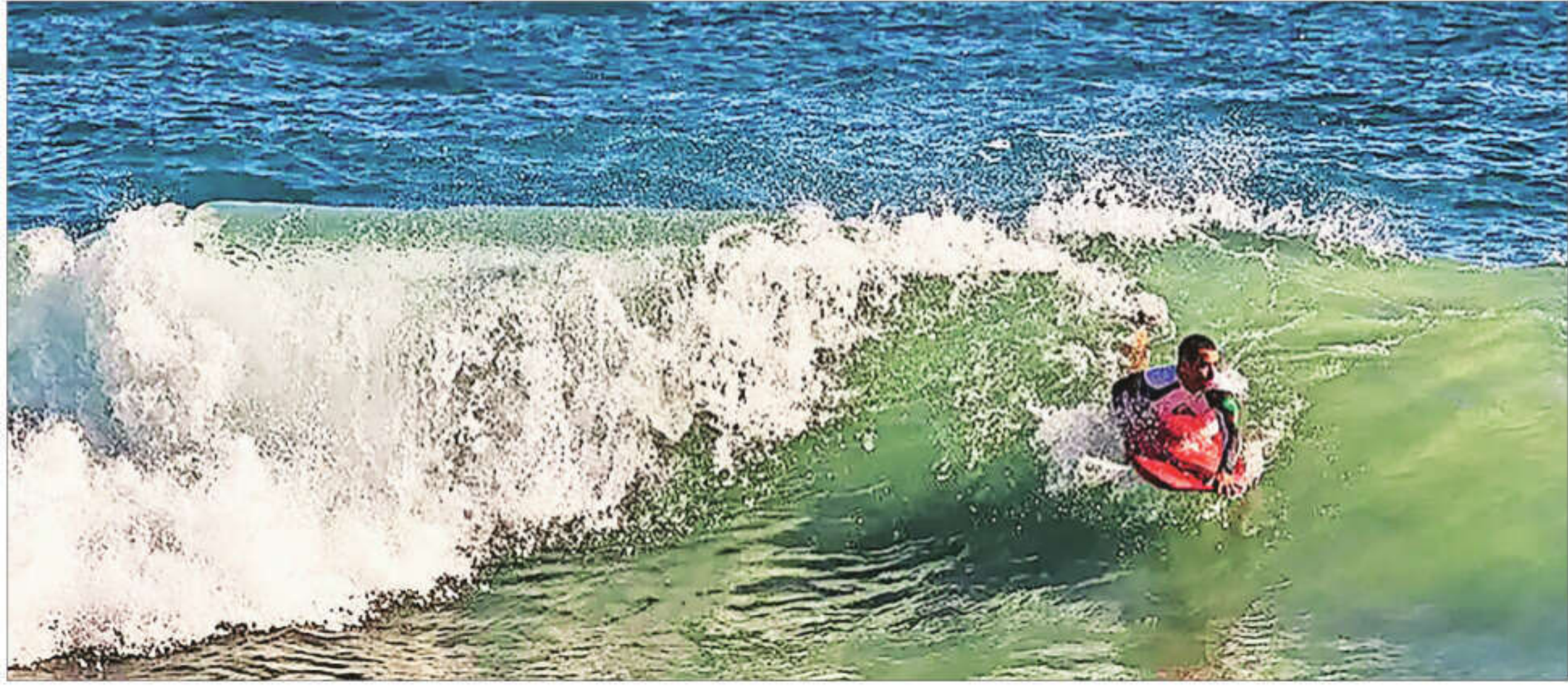
Srinivas, founder and CEO of the AI-powered search engine, recently wrote on X, "Considering making a simple, under \$50 hardware device, that will reliably answer your questions voice to voice. Just do this, but do it very well."

Footloose

SUNDAY, DECEMBER 8, 2024

6 warm getaways that will lift your spirits

Looking to take a break from the cold? Here are some sunny places to beat the winter blahs



DEREK M NORMAN

EVEN IF YOU'RE a big fan of snowy mornings and cosy nights, winter can sometimes bring on the blues. The shorter, colder days cause millions to feel fatigue, depression and other symptoms that may indicate seasonal affective disorder, according to the National Institute of Mental Health. Though serious cases of SAD can require medical or mental health treatments, experts say getting a splash of warm sun at this time of year can help with milder cases of the winter blahs. "If you fly south, you're flying to an environment where the sun comes up earlier and goes down later, so you are getting a very powerful, immediate change in the circadian stimulus," said Dr Paul Desan, an associate professor of psychiatry at the Yale School of Medicine. "A tropical vacation may really help you," he added. Here are six easy warm-weather getaways.

BEACHES

SAN JUAN, PUERTO RICO

San Juan, the capital of Puerto Rico, is the gateway to a string of beautiful beaches along the island's northern coast. In Condado, an oceanfront community east of the cobblestone streets of Old San Juan, you'll find plenty of sand, along with shopping, nightlife, and hotels like the luxurious, century-old Condado Vanderbilt. Discover a range of small towns and sandy shores, including La Poza del Obispo, or the Bishop's Pool, which features a semicircular inlet protected from the waves. Back in San Juan, explore the museums, historical sites, shops, bars and restaurants in the narrow streets of Old San Juan, which comes to a point overlooking the spot where San Juan Bay meets the Atlantic Ocean at the Castillo San Felipe del Morro, a Spanish fortress built in the 1500s.

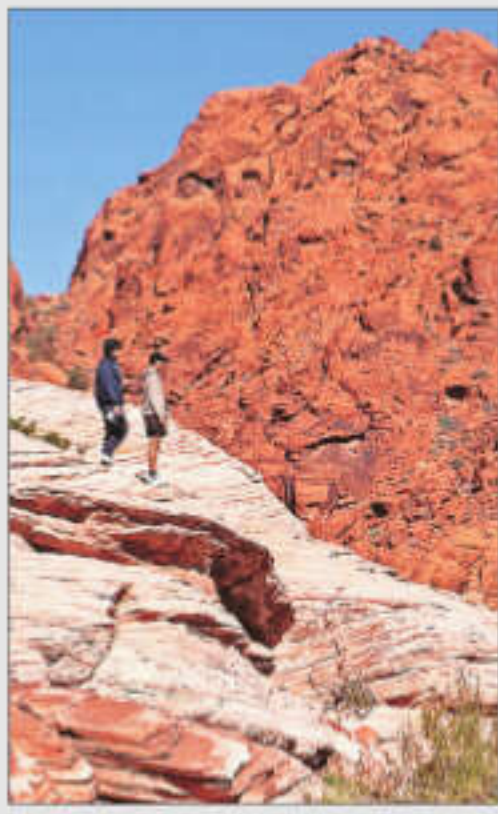
ROMANCE: PUERTO VALLARTA, MEXICO

Puerto Vallarta, on Mexico's Pacific Coast, is famous for its popular Zona Romántica, a trendy area filled with LGBTQ bars, courtyard cafes and contemporary art galleries. Along one of its main streets, Basilio Badillo, also known as restaurant row, you'll find shops, shows like racy musical comedy by the Vaude-Villains, the brother band Los Bambinos playing the Beatles, or the 'Best of Broadway' musical revue, as well as dozens of dinner spots that are perfect for date night.

The resort town has an average temperature of 80 degrees during the winter, with few rainy days, so you may want to take a swim at one of the beaches hugging Banderas Bay. Then dry out by taking a stroll along the

Malecón, a pedestrian walkway that stretches 12 blocks along the coast and is dotted with restaurants, street art, craft vendors and sculptures of lovers, mythological gods and sea creatures. You'll find 79 acres of oak, magnolia, agave, cactus and native Mexican species at the Vallarta Botanical Garden (admission, 300 pesos, or about \$14.50). Check out sculptures and local crafts on Cuale River Island, a downtown park and cultural centre.

Or if you're looking for some adventure, book an excursion to hike to the Cerro de la Cruz lookout for a sunrise over the mountains, zip line through lush rainforest or swim with Pacific bottlenose dolphins at the Marine Mammal Center.



DESERT: LAS VEGAS

Las Vegas is known as the entertainment capital of the world, but it's also dry, sunny and mild in the winter — average temperatures in January are in the high 50s — and offers a surprising array of outdoor activities like hiking, rock climbing and riding ATVs. The famous hotels and casinos along the Strip feature plenty of entertainment beyond gambling: For starters, be mesmerised by the acrobatics of Cirque du Soleil or wowed by the magic of David Copperfield at the MGM Grand. It's hard to miss one of the newest attractions nestled into the city's skyline, the Sphere, an illuminated arena shaped like an orb. If you're more into hiking, head west into the Mojave Desert to Red Rock Canyon National Conservation Area (\$20 per vehicle), which offers both gentle loops and strenuous scrambles among scenic mountains, cliffs and canyons.



CULTURE: CARTAGENA, COLOMBIA

Cartagena, on Colombia's Caribbean coast, will charm you with its vibrant culture, including the walkable Old Town, a walled district built in the 16th century where you'll find colourful colonial buildings as well as cobblestone streets, churches and plazas. You may run across traditional festivals and Indigenous crafts on display, and you're sure to hear music emanating from all corners of the city, like the ubiquitous cumbia, which was born in Colombia; the mapalé, an Afro-Colombian style; champeta, a genre and dance common in Caribbean Colombia; and, of course, salsa. Beyond the restaurants, and boutique

hotels, you can explore the Castillo de San Felipe de Barajas (admission, 33,000 pesos, or about \$7.50), a hilltop fortress dating back to the 17th century. Learn about the pre-Columbian history and people of the region at the Museo del Oro Zenú (free admission). After spending a few days shopping for local artwork and crafts, filling up on street food like arepas and empanadas, wandering through the museums, and taking a sunset walk along the 16th-century fortification wall that once helped protect the city, consider booking a trip to the Rosario Islands, a small, blissful archipelago.



FAMILY: OAHU

This Hawaiian island, home to the high-rise hotels of Waikiki, offers families several kid-friendly reasons to get out of the hustle of Honolulu. About a 30-minute drive west from the airport, Aulani, a Disney resort and spa, features pools, slides, a splash zone and a private saltwater snorkelling lagoon, as well as a beach, excursions, entertainment, and of course, the Disney character experience where guests can meet classic characters like Mickey Mouse and Minnie Mouse, or local favourites like Stitch and Moana.

At Coral Crater Adventure Park, thrill

seekers can find zip lining, ATV off-roading and an obstacle course called the Adventure Tower (starting at about \$60), where you can climb and swing through 18 different challenges, including a high ropes course and a 50-foot free fall.

Wintertime high temperatures hover around 80 degrees on Oahu, so you might want to hit a water park, too. Many beaches on Oahu are prime sea turtle habitat, and if you don't get your fill of seeing them from the beach, book a family tour to snorkel with them. Honolulu is about a six-hour flight from LA and San Francisco.



SURFING: EL SALVADOR

If you were dreaming of carving waves instead of turkey this past Thanksgiving, El Salvador may be the place for your midwinter getaway.

La Libertad, an area that is quickly becoming a popular surfing hot spot, is only about 45 minutes from the international airport.

Farther down the coast, the beach towns and growing surf meccas of El Zonte and El Tunco offer breaks for surfers of all levels. And you don't even need to pack your board: You can buy one from local surf shops or rent one

from a hotel like Puro Surf, which also offers lessons. Other hotels like Esencia Nativa, offer not only surf lessons, dining and accommodation, but also excursions to places like the picturesque towns along the Ruta de las Flores, the beautiful and swimmable Tamanique Waterfalls, or the stunning Santa Ana Volcano and its crater lake, Lago de Coatepeque.

US citizens do not need a visa but must buy a single-entry tourist card for \$12 upon arrival.

—NYT

Air turbulence from a storm can start earlier than you expect

This is your captain speaking: You may need to buckle those seatbelts a lot sooner than you're used to

KATHERINE KORNEI

RATTLED NERVES AND spilled drinks are the most common outcomes of a choppy flight, but intense air turbulence can also cause bodily harm. And while one well-known cause of air turbulence is thunderstorms, it's poorly understood how far from a tempest shaky conditions are likely to persist. To answer that question, researchers recently analysed millions of measurements of air turbulence collected by commercial aircraft. The team found that a heightened risk of a jarring flight extended more than 55 miles away from a thunderstorm, which is roughly three times the storm-avoidance dis-

tance currently recommended by the Federal Aviation Administration. These findings, published this month in *The Bulletin* of the American Meteorological Society, could inform new guidelines for storm avoidance, the researchers suggest. Pilots and dispatch crews on the ground have long kept an eye trained on the weather. "The links between meteorology and aviation go way, way back," said Stacey Hitchcock, an atmospheric scientist at the University of Oklahoma in Norman.

Thunderstorms are of particular concern to pilots. "You get really rapid changes in vertical and horizontal motion over short distances," Hitchcock said. Those chaotic motions — which can also be caused by jet stream winds and air moving around obstacles like mountains — can cause aircraft to go up and down, creating the tumultuous sensation that's all too familiar to many fliers.

In the past, daredevil pilots played a key role in revealing how aircraft experience turbulence near thunderstorms: A fleet of five P-61C Black Widow aircraft repeatedly flew through thunderstorms



above Florida and Ohio in the 1940s. "No storm was to be avoided because it appeared too large or too violent," a senior analyst for that endeavour, the Thunderstorm Project, later said at a meeting of

the National Weather Association. Today, however, scientists have access to troves of air turbulence data. "Almost all commercial aircraft now are collecting some form of turbulence data," said Todd Lane,

an atmospheric scientist at the University of Melbourne in Australia who was involved in the new research. Hitchcock and her collaborators analysed roughly 200 million such measurements made over United States airspace from 2009 to 2017. The team focused on the eddy dissipation rate, a metric related to the vertical acceleration experienced by a plane and its occupants.

Next, the team mined archival radar data to calculate the locations of thunderstorms. By comparing the positions of airplanes and thunderstorms in three-dimensional space, the researchers determined how the relative risk of experiencing light, moderate and severe turbulence changed based on the distance from a thunderstorm.

As expected, Hitchcock and her colleagues found that turbulence was much more likely when an airplane was near a thunderstorm. Flying within about three miles of a thunderstorm increased a flight's risk of experiencing severe turbulence by nearly a factor of 20, the team determined. However, severe turbulence is also exceedingly rare: A plane would

have to fly for seven days straight just to experience one minute of it, on average.

And the sphere of influence of a thunderstorm extended to significant distances, the researchers showed. "You can even go as far as 50, 60, 70 kilometres from a storm and still have double the risk of turbulence," Lane said. Overall, the team found that the risk of experiencing light, moderate or severe turbulence remained above background levels up to 55 miles away from a thunderstorm.

Current FAA guidelines for storm avoidance dictate that pilots maintain a horizontal distance of at least 20 miles away from a thunderstorm. The new findings could play a role in the revision of those guidelines. "I am having conversations with folks at the FAA," Hitchcock said. But giving storms a wider berth would mean more rerouting of aircraft, which is no small feat in crowded airspace, said Mohamed Foudad, a turbulence researcher at the University of Reading in England who was not involved in the research. "It will be complicated to put more restrictions on these guidelines."

—NYT

Give your knees a leg-up

How to prevent problems associated with one of the largest and most complex joints in the body

REWATI KARAN

INDIA IS FACING a knee arthritis epidemic. In fact, the problem is so rampant that over 150 million Indians suffer from some kind of knee problems and 40 million need total knee replacement, according to various studies. Worse still, the prevalence of knee arthritis in India is said to be 15 times higher than in Western nations.

While the issue is associated with many lifestyle factors, in India, it is also related to genetic predisposition, increased life expectancy, and socio-cultural habits such as sitting cross-legged, squatting, long-standing hours of work, and frequent use of stairs.

Incidentally, the problem is more prevalent among women. In India, one in three women over 60 years suffers from arthritis. Even in their 20s and 30s, women are highly prone to arthritis, the reason being hormonal changes causing the cartilage in the joints to degenerate faster, and leading to osteoarthritis. Hormonal changes during pregnancy and menopause can also cause joint pain and stiffness among women. In the general populace, the most common knee problem is age-related degenerative arthritis, which involves degeneration (wear and tear) of cartilage affecting the joints.

Lifestyle to blame

Most of the time, the reasons revolve around your lifestyle choices, lack of regular exercise and poor nutrition. "These are the three factors that mainly contribute to varying degrees of different types of knee problems," says Dr Aashish Chaudhry, director and head of department of orthopaedics and joint replacement at Aakash Healthcare in Delhi.

For office-goers in particular, ergonomics plays a significant role in knee health. For instance, cramped office spaces, uncomfortable seating arrangements, and abnormal knee bending can exacerbate pain, especially if frequent stair climbing is involved. Footwear is another factor to consider. Wearing high heels without maintaining muscle tone can place excess pressure on the knees, making it a common cause of knee pain among office workers, Dr Chaudhry says.

Another common type of knee pain is anterior knee pain, which affects the front part of the knee joint. Typically, middle-aged and younger patients, both male and female, start complaining of pain when climbing up or down stairs, getting up from a chair, standing for long periods, or walking long distances. This is especially true for individuals in jobs like airport staff or those who must stand and walk for long hours. Conversely, those who sit continuously without engaging in physical activity may also experience this type of pain.

"While you might not think about it, sitting down all day can be very stressful, especially on your knees and back. If your job calls for hours of sitting in a particu-

WARNING SIGNS

- Stiffness and swelling can be brought about by overuse, trauma, or injury
- If you hear popping or clicking sounds, it is time to see a doctor
- Lack of strength, sensation of weakness, or feeling unstable while standing
- Difficulty or pain while walking; if your knee hurts, do not brush it off
- In advanced stages of arthritis, you might complain of knee joint deformity, such as bowing of legs
- Difficulty in full knee extension or bending your knee
- Difficulty climbing stairs or sitting on the ground

TAKE CARE

- Use proper ergonomics like aligning furniture in the correct position and height
- Adjust your chair to keep knees at 90-degree angle with feet flat on the floor
- Take short breaks every hour to stand, stretch, or walk to relieve pressure on knees

- Ensure you are wearing proper footwear
- Increase your level of activity, engage in regular exercise to maintain tone of knee muscles
- Include back-strengthening exercises, as back strength can indirectly affect knee issues

- Make sure to get up and stretch every hour
- Keep your knee elevated in evenings, ice it at night if you are prone to knee pain
- Eat a healthy diet rich in fruits, veggies, protein, calcium, and vitamins
- Control your intake of sugar, sodium, refined carbs, and fried food

lar position, then you will probably experience knee pain due to inactivity. The muscles and tendons can become stiff and painful. Sitting in the wrong position for a long period can also cause pain by putting pressure on knee caps," says Dr Vinay S Joshi, consultant orthopaedic and joint replacement surgeon at Kokilaben Dhirubhai Ambani Hospital in Mumbai.

Anterior knee pain is mostly caused by chondromalacia, a condition characterised by the softening of the cartilage over time, which medical experts say is partly reversible. Other causes may include varying stages of arthritis, particularly in middle-aged and elderly individuals who struggle to carry out basic activities without pain. Additionally, muscle weakness, imbalance, and morbid obesity can contribute to knee pain, as many patients with such issues find it challenging to exercise, leading to muscle weakness. Excess weight places additional pressure on the knees, accelerating the onset of arthritis.

"Knee pain in office settings often stems from prolonged sitting, improper chair height, inadequate leg support, and lack of movement. Poor ergonomics — like chairs without proper support or workstations set too high or low — can cause unnatural knee positioning and strain on the joint. Over time, this strain can lead to muscle tightness, reduced circulation, and knee discomfort, especially when knees are bent for

long hours without breaks," explains Dr Ashwani Maichand, director, department of orthopaedics at CK Birla Hospital in Delhi.

Other rare causes of knee pain include inflammatory arthritis, infections of the knee and surrounding tissues, and previous injuries, such as trauma or fractures, which may later manifest as knee pain and stiffness. "Age-related wear and tear on the knee joint, including arthritis, is the cause of many knee issues. Other causes could be strain or injury that stresses the knee and can cause other knee issues," says Dr Deepak Kumar Mishra, director and head of orthopaedics at Asian Hospital in Faridabad.

Dealing with it

Medical experts focus on prevention and treatment to take care of knee problems. Most of the time, lifestyle modifications, varying levels of exercise according to age and specific knee issues, and nutritional supplementation are key. This commonly includes appropriate doses of calcium, vitamin D, and B12, along with a high-protein diet for those without contraindications.

Once someone is diagnosed with a knee issue, treatment can involve lifestyle modifications, regular physiotherapy, and home exercises. In a few cases, medication and additional physiotherapy support may be required

to begin with.

Regular exercises for the muscles around the knee are essential, along with participation in physical activities like brisk walking, running, athletics, or yoga, which can improve muscle tone.

If these measures are ineffective, or if you are already experiencing knee pain of varying degrees, you can use ice packs for acute conditions and heat therapy for chronic issues lasting more than six weeks. Regular ice or heat therapies can provide relief.

Additionally, oil massages with gentle application can also help alleviate different types of knee problems.

"If you are prone to knee pain at work, make sure you ice it at night and keep it elevated in the evenings. Popping your leg up on a cushion while relaxing is very comforting for your tired knees," advises Dr Joshi of Kokilaben Hospital. If your job is at the desk for a long time, make sure you take some time after work to get some physical activity to keep your muscles, ligaments and joints in healthy working order, he further says.

Medications, including anti-inflammatory drugs, muscle relaxants, and supplements of calcium, vitamin D, and vitamin B12, can significantly aid recovery from knee issues. For those suffering from knee arthritis, cartilage-regeneration medicines like glucosamine can also be beneficial in treatment, doctors say.



THE OSTEOARTHRITIS PROBLEM

In India, the number of people suffering from osteoarthritis increased from 23.46 million in the year 1990 to 62.35 million in 2019, a study published in the medical journal *Osteoarthritis and Cartilage* in 2022 revealed



A breakthrough for asthmatics

Know all about the new non-steroidal treatment

FE FEATURES

BENRALIZUMAB, A MONOCLONAL antibody, offers a revolutionary treatment for asthma over steroids. Can it be offered to all asthma patients? Dr Nikhil Modi, senior consultant, respiratory and critical care at Indraprastha Apollo Hospitals, says: "Benralizumab is a special medicine used to treat severe asthma, especially for people who have high levels of eosinophils, a type of white blood cell. However, it is

not for everyone with asthma. This medicine works best for those whose asthma is hard to control with regular treatments like inhalers. For people with different types of asthma, benralizumab may not help as much. Doctors usually check the number of eosinophils in a patient's blood and how well their asthma is managed before deciding to use this treatment. So, while benralizumab can be very effective for some, it isn't the right choice for all asthma patients."



Dr Nikhil Modi

How big is the asthma burden in India, of the disease and deaths due to it?

Asthma is a major health issue in



India, affecting around 30 million people. It causes many problems for those who have it and can even lead to death. Around 3.8 million people die from asthma-related issues worldwide each year, and India has a significant number of these cases due to its large population and environmental challenges.

The number of asthma cases is increasing, especially in cities where air pollution is high. Many people also struggle to get proper healthcare or

understand how to manage their asthma, leading to more hospital visits and higher medical costs. Efforts are being made by the government and health organisations globally to improve asthma care and raise awareness about this condition.

Has pollution in India exacerbated asthma, and by what proportions?

Yes, air pollution in India has made asthma worse for many people. Pollu-

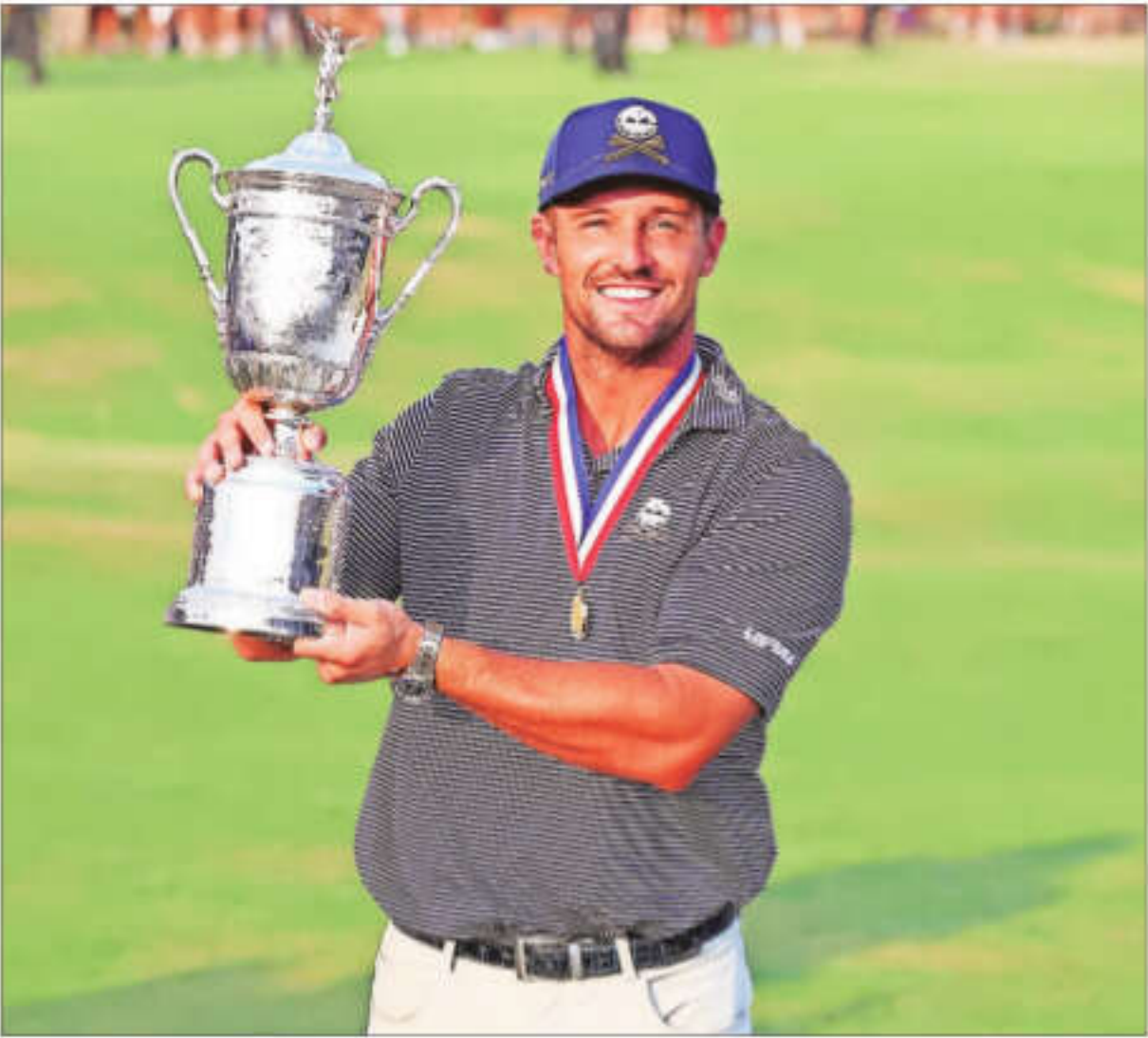
tants like dust, smoke, and gases from vehicles and factories can trigger asthma symptoms or make them more severe. Studies show that children living in polluted cities are about 30% more likely to develop asthma than those in cleaner areas. Long-term exposure to these pollutants can cause serious lung problems and lead to more visits to doctors or hospitals because of severe asthma attacks. To help those with asthma, it's important to address air quality issues and reduce pollution levels in cities across India.

What can be the outlook for asthma sufferers with this drug?

The future looks hopeful for people with severe asthma thanks to benralizumab. This medicine helps lower the number of eosinophils in the lungs, which can lead to fewer asthma attacks and better breathing overall. Studies show that patients using benralizumab often need less reliance on oral steroids and can keep their symptoms under control more effectively. It works better than traditional steroid treatments during severe attacks as well. As more information becomes available from ongoing studies, benralizumab could become a key treatment for many people with severe eosinophilic asthma, improving their quality of life and helping them manage their condition better.

Opinion

SUNDAY, DECEMBER 8, 2024



During the 2023 Masters Tournament, Bryson DeChambeau—dubbed the 'mad scientist'—for his tech-focused approach to playing the game, used advanced analytics to gain a significant edge

INSTAGRAM

Golf’s tech paradox

Obsessed with technology, have we lost sight of the simple joy of hitting a golf ball?

OVER THE TOP

Meraj Shah



WHEN ARNOLD PALMER spoke about golf being “...deceptively simple and endlessly complicated...” he was articulating the game’s somewhat inscrutable character that, “...satisfies the soul and frustrates the intellect...” Wise words, which, ironically, have done nothing to dim golfers’ relentless pursuit to analyse, study golf swing technique, and think their way into being better players. With all kinds of tech-powered tools and apps at our disposal, that incurable itch has been amplified to a degree of complexity that the late Mr Palmer couldn’t have fathomed. While most golfers embrace technology as a tool for improvement, others worry about its potential to diminish the traditional aspects of the game.

On professional golf tours, data is the new currency. Every swing, putt, and chip is tracked, analysed, and optimised. Players like Rory McIlroy and Scottie Scheffler aren’t just blessed with talent; they’re armed with insights gleaned from advanced analytics. Every aspect of their game, from clubhead speed to launch angle, is quantified and optimised. This data revolution isn’t just about raw numbers. It’s about understanding the nuances of a golf course, predicting wind patterns, and tailoring strategies to specific conditions.

During the 2023 Masters Tournament, Bryson DeChambeau — dubbed the ‘mad scientist’ — for his tech-focused approach to playing the game, used advanced analytics to gain a significant edge. By meticulously analysing course data and his own swing metrics, DeChambeau was able to identify optimal club selection and shot shaping strategies. This data-driven approach helped him overpower Augusta National—a course that has traditionally favoured finesse over brute force.

While pros may have access to cutting-edge technology, amateurs aren’t far behind. Golf apps offer detailed course maps, real-time shot tracking, and performance analytics. These tools help golfers understand their strengths and weaknesses, leading to improved decision-making and lower scores. Other apps connect golfers, book tee times, and track stats. Once unaffordable, rangefinders have become our trusty sidekicks for yardages while wearable tech monitors our swings, heart rates, and even our mood swings!

Technology isn’t just impacting the golfers; it’s also transforming golf course maintenance and tournament operations. Ground crews use GPS-guided mowers and advanced irrigation systems to maintain course conditions. On top professional tours, ShotLink technology tracks every shot, providing real-time scoring and statistical analysis. This data is then used to enhance the broadcast experience, offering viewers in-depth insights and graphics.

Whether you like it or not, golf has ceased to be a simple game. From the gentle thud of a persimmon club hitting

a ball a few decades back, today you’ll hear the beeping of rangefinders, the whirring of drone cameras, and chatter of golfers glued to their smartphones on the golf course. Last week I happened to be paired with someone who was more concerned with his smartwatch than his actual swing. He’d pause after each practice swing to check the swing-monitor app on his smartwatch and then resume as if nothing had happened. It was both—infringement and comical.

By no means am I dissing the advent of modern technology. To play devil’s advocate I’d proffer that if we were still playing with balata balls and hickory-shafted clubs then it would still be a level-playing field and we wouldn’t have had this constant imperative to make golf courses longer to keep up with the ever-increasing distances golfers now hit the ball. That, in turn, would make golf more environmentally sustainable. On a personal note I’m reasonably sure that I would have been a much better golfer had I not tinkered with my swing to make it look better or hit the golf ball further.

Virtual reality is taking practice and instruction to the next level allowing golfers to experience realistic course conditions and shot scenarios. Advanced club fitting technologies, powered by artificial intelligence, are tailoring equipment to individual swing characteristics. And golf lessons apps are quickly gaining popularity much to the chagrin of leading instructors who have been quick to offer remote tutorials. But even enthusiasts admit that while simulators may be great for practicing in inclement weather, they can’t replicate the feel of a

On professional golf tours, data is the new currency. Every swing, putt, and chip is tracked, analysed, and optimised

real golf course. The wind, the humidity, the subtle nuances of each green — these are things that technology can’t fully capture.

In Japan, most golf carts are already driverless. AI-powered GPS not only takes the cart to the golf ball but offers caddy advice in club and shot selection. Next thing you know we’ll have smart clubs that adjust to our imperfect golf swings and varying course conditions to produce near-perfect results every time. The future of golf looks exciting and the possibilities are endless! Pretty dystopian, if you ask me.

But enough with the tech bashing; even traditionalists like this writer have come to accept that technology has a place in the game and it is entirely possible to find a balance between embracing innovation and preserving the soul of the game. Technology can offer keen insights and enhance the quality of your game. But the danger is that it’s possible to get so enamoured with devices and stats that you miss the beauty of a golf course, deprive your competition of gamesmanship and dilute the potential for camaraderie between playing partners. All of these suffer when golfers become hooked to their devices at the cost of interaction and banter. And that, takes away from the golfing experience. Golf is an individual sport but where’s the fun in that? Let’s leave that to the pros.

A golfer, Meraj Shah also writes about the game

ACROSS THE AISLE

P Chidambaram



Was it difficult to see through the motive of the plaintiffs (who sought to worship Hindu deities that were allegedly present in the Gyanvapi mosque) and the consequences of allowing the prayers in the suit? In my view, the Supreme Court should have invoked its powers under Article 141 of the Constitution to do ‘complete justice’, called the suit to its file, and dismissed the suit holding that the Act that was honoured for 30 years should be upheld at all costs

I HAVE HAD a ringside view of the making of many laws. I always impressed upon the draftspersons of the Ministry of Law to keep the Bill short, crisp and clear.

One such law was *The Places of Worship (Special Provisions) Act, 1991*. In my view, it is short — only 8 Sections. It was crisp — it had one objective and that was to freeze the character of a place of worship as it existed at the dawn of Independence. It was clear — no ‘ifs’ or ‘buts’ or ‘notwithstanding’ or ‘without prejudices’.

I would urge everyone to read Section 3 and Section 4(1) the Act, which are as under:

3. Bar of conversion of places of worship: No person shall convert any place of worship of any religious denomination or any section thereof into a place of worship of a different section of the same religious denomination or of a different religious denomination or any section thereof.

4. Declaration as to the religious character of certain places of worship and bar of jurisdiction of courts, etc. — (1) It is hereby declared that the religious character of a place of worship existing on the 15th day of August, 1947 shall continue to be the same as it existed on that day.

The *only* exception was the place of worship commonly known as Ram Janmabhoomi-Babri Masjid situated in Ayodhya because there was an ongoing dispute.



A section of the Places of Worship (Special Provisions) Act, 1991 declares the religious character of a place of worship on the 15th day of August, 1947 shall continue to be the same as it existed on that day. The only exception was Ram Janmabhoomi-Babri Masjid in Ayodhya because of an ongoing dispute

EXPRESS PHOTO: VISHAL SRIVASTAVA

Pardon me, judges open Pandora’s box

There was widespread acceptance of the intent, purpose, spirit and scope of the Act. In my view, the Act achieved its purpose because there was peace and tranquility on issues concerning places of worship for nearly 30 years. By and large, the people accepted that a temple shall remain a temple, a mosque shall remain a mosque, a church shall remain a church, a gurdwara shall remain a gurdwara, a synagogue shall remain a synagogue, and every other place of worship shall retain the same character it had possessed on August 15, 1947.

Benign neglect

Unfortunately, there is precious little information on the working of the Act. Queries to PRISM (a Parliamentary research facility) revealed that the government of the day gave bland answers on three occasions about the arrests and prosecutions under the Act. The best that can be said of the working of the Act is that successive governments have shown benign neglect of the Act.

Enter the Courts. On October 28, 2020, a Writ Petition was filed in the Supreme Court of India. The prayers are instructive: Declare that Sections 2, 3 and 4 of the Places of Worship (Special Provisions) Act, 1991 are void and unconstitutional in so far as they seek to validate ‘places of worship’ illegally made by barbaric invaders. Note that Sections 3 and 4 form the core of the Act. Absent Sections 3 and 4, there is nothing in the Act. These provisions

have been challenged in the Supreme Court on the grounds that they are violative of Articles 14, 15, 21, 25, 26 and 29 of the Constitution of India. Note also that these ‘places of worship’ were, according to the Petitioner, *illegally made by barbaric invaders*. In the paragraph leading to the three prayers, the Petitioner did not hide whose cause he was espousing and which was the target community. He wanted to restore the religious places of *‘Hindus, Jains, Buddhists and Sikhs’* by process of law. The Writ Petition has been pending since 2020.

Dispute over Gyanvapi

In 2023, the Supreme Court entertained a Special Leave Petition filed by the Committee of Management Anjuman Intezamia Masjid, Varanasi. The SLP challenged the order dated August 3, 2023 of the High Court of Allahabad. The District Judge had directed an archaeological survey of the area in which the Gyanvapi Mosque was situated. The High Court had dismissed the Appeal and the Petitioners approached the Supreme Court. The Supreme Court, by an order dated August 4, 2023, said that “we are unable to differ with the view of the High Court, particularly while exercising the jurisdiction under Article 136 of the Constitution, ... and recorded the submission of the Solicitor General... that the entire process shall be concluded by any non-invasive methodology that may be adopted by the ASI.”

Such was the manner in which the Pandora’s box was opened. The Court did not enquire into the motive of the Plaintiffs who had filed Civil Suit 18 of 2022 praying that they were entitled to perform rituals of deities which allegedly were present within the premises of the Gyanvapi mosque. The clear attempt of the Plaintiffs was to worship Hindu deities that were allegedly present in a mosque. If they were permitted to perform the rituals and worship the deities, it would convert the mosque, at least partially, into a temple. That was in the teeth of the plain language of Sections 3 and 4 of the 1991 Act.

Chain reaction

Was it difficult to see through the motive of the Plaintiffs and the consequences of allowing the prayers in the Suit? In my view, the Supreme Court should have invoked its powers under Article 141 of the Constitution to do “complete justice”, called the suit to its file, and dismissed the suit holding that the Act that was honoured for 30 years should be upheld at all costs. Following the *Gyanvapi* order, there are disputes raised about the *Idgah mosque* at Mathura, *Sambhal* in Uttar Pradesh, the *Qutub complex* in Delhi, and the *Ajmer Sharif Dargah* in Rajasthan. Where will it end?

The *Gyanvapi* order will have consequences like the infamous *ADM Jabalpur* case.



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Religiosity is sick, not secularism

governance, as in Afghanistan and Iran, it turns into a weapon that is nearly always used against women. When I said something like this on ‘X’, I got two reactions from Indians on social media and both worried me. The first reaction came from those who believe that Islam is a terrible religion and wherever it exists, this kind of barbarism will become the norm.

The second came from those who wrongly believe that there is no difference between what is happening in India and Afghanistan in view of the rise of militant and fanatical Hindutva. This lot said that I should keep my ‘senile’ views to myself and instead of commenting on Afghanistan, should observe what is happening in our own Bharat Mata. In angry tones they declared that Hindutva and Taliban were as bad as each other.

A truly false equivalence. We have had a Hindutva government ruling India for more than a decade now and there is no sign that it has any plans to make women into second-class citizens. On the contrary, many Muslim women have welcomed the law that bans Triple Talaq. What is more important is that there is not a single Hindutva leader who supports the idea that women should be deprived of the right to education or employment. Indian women have come a long way from those primitive times when they

were married off as little girls and then forced onto the pyres of their dead husbands. Child marriage still exists in pockets, but it is no longer socially acceptable.

Now for the bigger point that I wish to make this week. In India we must pay attention to the ugliness of what has happened in Afghanistan and Iran to observe what happens when religion is mixed with politics. The danger of this happening in India is real and must be addressed before it is too late. Last week was the anniversary of the demolition of the Babri Masjid and remember the horrible violence that came after that event on December 6, 1992? Since then, we have seen far too much religiosity enter the space that was once occupied by secular ideas. And, we have seen secularism mocked and reviled as ‘sickularism’. I am routinely accused of being ‘sickular’ and to those who so accuse me, let me say I have no hesitation in admitting that I am proudly secular. And that I despise religiosity.

It is true that the religiosity we increasingly see was initially a reaction. It was born out of a false kind of secularism. It was this that caused the rise of militant Hindutva. But now it is time that secularism was brought back into play as a valid and fine idea. It is unfortunate that the political parties that can play a role in bringing secular

ideas back are so obsessed with Gautam Adani that every time a new session of Parliament begins, we see hours and days wasted on trying to force the government into a discussion on this businessman. A discussion might have happened already if the Leader of the Opposition did not make it clear that his reason for wanting said discussion is to prove that ‘Modi and Adani are one’. Rahul Gandhi should know surely that when you charge the Prime Minister with corruption so openly, it is unlikely to lead to a debate in the Lok Sabha.

Let me return to my fundamental point which is that religion and politics should be kept far away from each other. But can this happen now that ordinary Hindus behave like holy warriors? On social media, while writing this piece, I spotted a video of a Hindu teenager beating three small Muslim children with a slipper and ordering them to say Jai Shree Ram. It sickened me to watch but watch it I did because it reminded me of a little girl who was locked up in a box and left for hours in the sun by an ISIS monster because she could not recite the Quran correctly. Her Yazidi mother, made a sex slave by this demon, was forced to watch as her five-year-old daughter died slowly of hunger and dehydration. India must never become a country in which children can be tortured for religion.

What can world's top court do about climate change?

The International Court of Justice is beginning landmark hearings on global warming. Here's a guide

MARLISE SIMONS

THE INTERNATIONAL COURT of Justice will begin hearing arguments on Monday in a major case on how international laws can be used to protect the climate as global warming accelerates. It is the first time that the court, which is the United Nations' highest judicial body, has taken up the climate issue, and a key issue at play is whether big polluters can be sued for failing to slow down climate change. The court, a 15-judge body in The Hague that deals with disputes among nations, is holding the hearings over the next two weeks in response to a request submitted last year by the United Nations General Assembly.

The General Assembly asked the court to give its opinion on two questions: What obligations do governments have under international law to protect the Earth's climate system from greenhouse gases? And what are the "legal consequences" if governments have failed in their obligations and "caused significant harm"?

The climate crisis has long been the subject of warnings from scientists and three decades of global negotiations to reduce harmful emissions, and the hearings follow on the heels of the latest United Nations climate summit, known as COP 29. That summit, which ended last week in Baku, Azerbaijan, focussed on negotiating finance for transitioning from fossil fuels to clean energy and helping poorer countries improve resilience to extreme weather. Here is what to know about the Hague hearings, which can be followed from the court's website.

Who will address the hearings? The judges are seeking a wide range of views, and more than 100 countries and international organisations have asked to speak. They include small island nations threatened by sea-level rise; countries that are working to phase out fossil fuel use with clean energy; and major producers who depend on income from coal, oil and gas. The United States is among those planning to take the floor, as are Australia,



Many countries have robust national laws to deal with pollution and the protection of nature and threatened species. But international law dealing with the climate system as a whole is scant

Britain, China, India, Iran, Russia, Saudi Arabia and South Africa. The court will also hear from groups as varied as the WHO and the OPEC. To influence the court, lawyers involved with the case say, countries cannot just make habitual political speeches. Instead, they will have to come up with legal arguments for why they continue to subsidise fossil fuels and pump ever greater volumes of harmful greenhouse gases into the atmosphere.

Who hopes to benefit from the hearings? Although the General Assembly engaged the court, the idea for the hearings initially came from a group of law students from Vanuatu and other Pacific islands. Others then joined in from the Caribbean and Asia. The group argued that small nations like theirs had done little to contribute to a heating planet but were nonetheless suffering catastrophic consequences of climate change. Such nations have run up high debts to cope with cyclones, crumbling infrastructure, loss of arable land and vanishing fish stocks as seawater warms. A number of islands will simply drown. That vocal group has since expanded into

an alliance with developing countries to use all means available for their struggle, in particular the law.

They have concluded that as long as climate accords are based on voluntary commitments, their nations will never get the aid to which they feel entitled as victims of the major polluting countries. They argue that the list of broken promises and reneged-on commitments is long, and that suing for damages is the best way to be taken seriously. Although the court's advisory opinion on the legal questions will be nonbinding, the court's stature means that the opinion will be an authoritative statement to provide guidance for or put more pressure on policymakers.

What do international laws say about climate change?

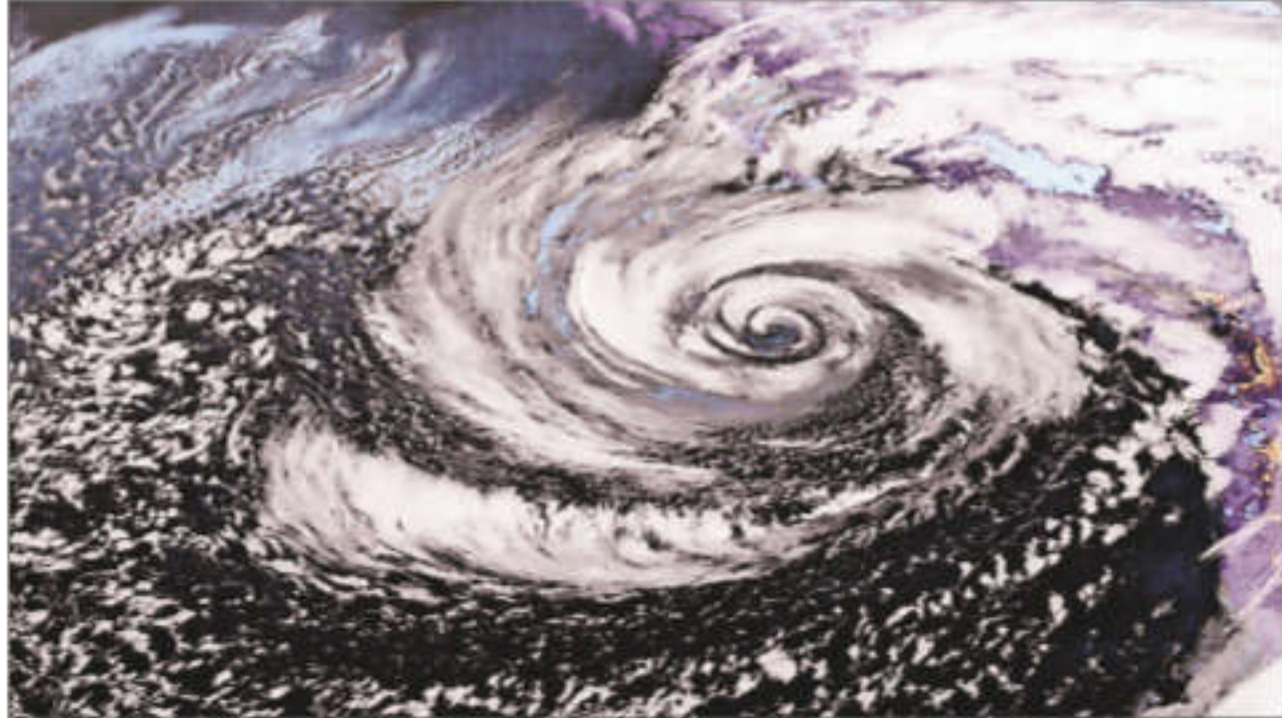
Many countries have robust national laws to deal with pollution and the protection of nature and threatened species. But international law dealing with the climate system as a whole is scant, though it is slowly growing. The Paris Climate Agreement of 2015 is a binding treaty, but it asks countries only for voluntary

steps to keep down global temperatures. It has no mechanism to enforce its targets or pay for loss and damages resulting from climate change. Specialists point to the 1982 Convention on the Law of the Sea, the United Nations legal framework for the oceans and marine environment that covers 70% of the planet.

In May, the International Tribunal for the Law of the Sea, a specialised United Nations court based in Hamburg, broke new ground by issuing a unanimous advisory opinion that excessive greenhouse gases are pollutants that could irreversibly harm the marine environment and must be cut back.

The court said that polluting countries could be held accountable, although it remained vague in saying that richer nations should do more to assist countries with fewer resources. The ICJ judges are expected to take note of that advisory opinion. In September, Vanuatu and other Pacific islands formally proposed to make "ecocide" a crime before the International Criminal Court, a separate body that tries individuals on charges of genocide, war crimes and crimes against humanity. But that process may take years.

Experts caution that international laws may be only a small piece in the giant puzzle of protecting the global climate system.



The new AI tool has smashed through the old barriers and achieved what its makers call unmatched skill and speed in devising 15-day weather forecasts

Google's new AI agent aces 15-day weather forecasts

GenCast outperformed the world's best predictions of deadly storms as well as everyday weather

WILLIAM J BROAD

IN THE 1960s, weather scientists found that the chaotic nature of Earth's atmosphere would put a limit on how far into the future their forecasts might peer. Two weeks seemed to be the limit. Still, by the early 2000s, the great difficulty of the undertaking kept reliable forecasts restricted to about a week.

Now, a new artificial intelligence tool from DeepMind, a Google company in London that develops AI applications, has smashed through the old barriers and achieved what its makers call unmatched skill and speed in devising 15-day weather forecasts.

They report in the journal *Nature* on Wednesday that their new model can, among other things, outperform the world's best forecasts meant to track deadly storms and save lives.

"It's a big deal," said Kerry Emanuel, a professor emeritus of atmospheric science at the Massachusetts Institute of Technology who was not involved in the DeepMind research. "It's an important step forward." In 2019, Emanuel and six other experts, writing in the *Journal of the Atmospheric Sciences*, argued that advancing the development of reliable forecasts to a length of 15 days from 10 days would have

"enormous socioeconomic benefits" by helping the public avoid the worst effects of extreme weather. Ilan Price, the new paper's lead author and a senior research scientist at DeepMind, described the new AI agent, which the team calls GenCast, as much faster than traditional methods. "And it's more accurate," he added.

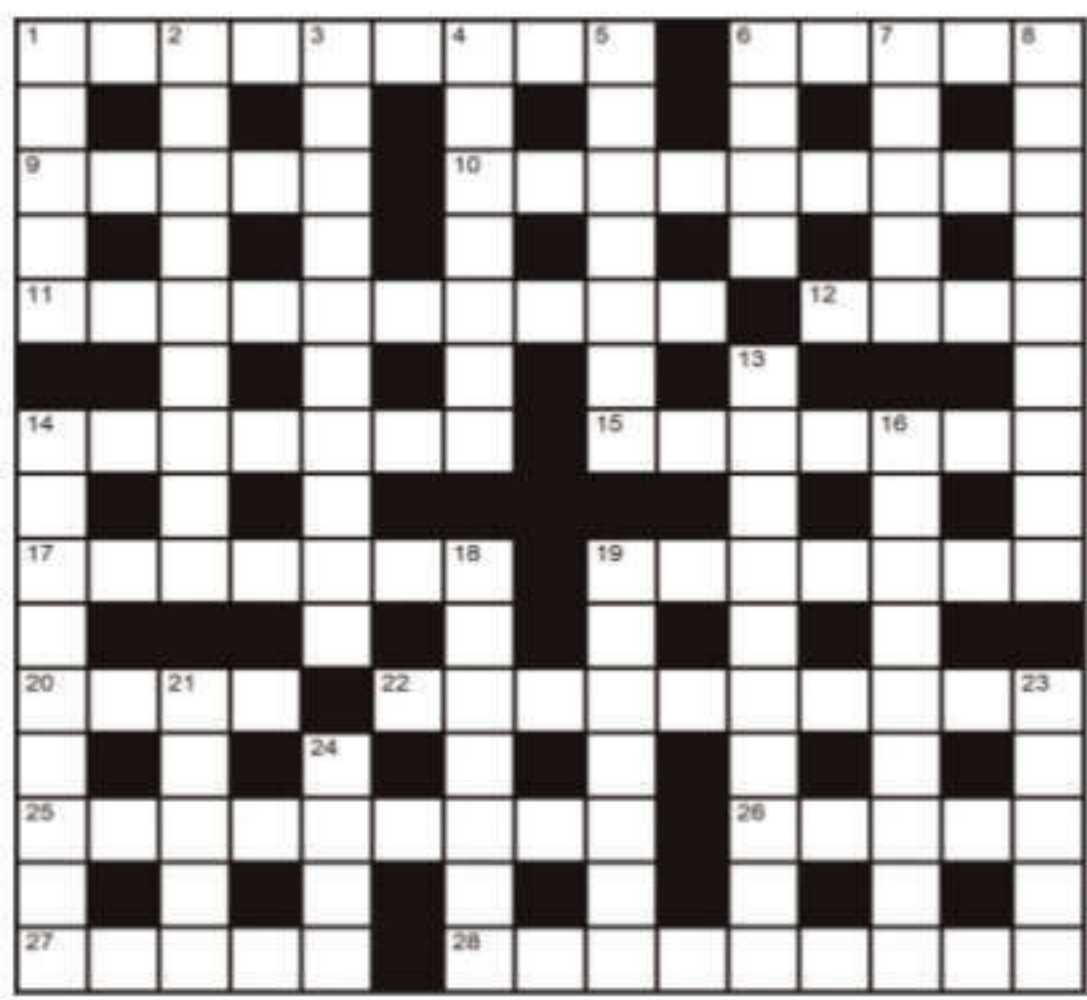
He and his colleagues found that GenCast ran circles around DeepMind's previous AI weather program, which debuted in late 2023 with reliable 10-day forecasts. Rémi Lam, the lead scientist on that project and one of a dozen co-authors on the new paper, described the company's weather team as having made surprisingly fast progress.

"I'm a little bit reluctant to say it, but it's like we've made decades worth of improvements in one year," he said in an interview. "We're seeing really, really rapid progress." The world leader in atmospheric prediction is the European Center for Medium-Range Weather Forecasts. Comparative tests regularly show that its projections exceed all others in accuracy.

DeepMind tested its new AI programme against the center's Ensemble Prediction System — a service that 35 nations rely on to produce their own weather forecasts. The team compared how the 15-day forecasts of both systems performed in predicting a designated set of 1,320 global wind speeds, temperatures and other atmospheric features.

The *Nature* report said the new agent outdid the center's forecasts 97.2% of time. The AI achievement, the authors wrote, "helps open the next chapter in operational weather forecasting." Matthew Chantry, an AI specialist at the European Center for Medium-Range Weather Forecasts, said his agency was already adopting some of its features.

CROSSWORD



ACROSS

- Became ruined or deteriorated (4,2,3)
- Part of a policeman's uniform (5)
- Juliet's paramour? (5)
- Unremitting (9)
- Founder of the popular Playboy magazine (4,6)
- Coal dust; anthracite coal of poor quality (4)
- Old Semitic language (7)
- Consumes or ingests (5,2)
- Rice dish (7)
- Guardianship over (7)
- Common Gujarati surname (4)
- Avoids committing oneself; acts so as to gain time (10)
- ___ Rand Limited: multinational operat-

ing in India (9)

- Flat surface (5)
- Impertinent, insolent or fresh (5)
- Thoroughly wets (9)

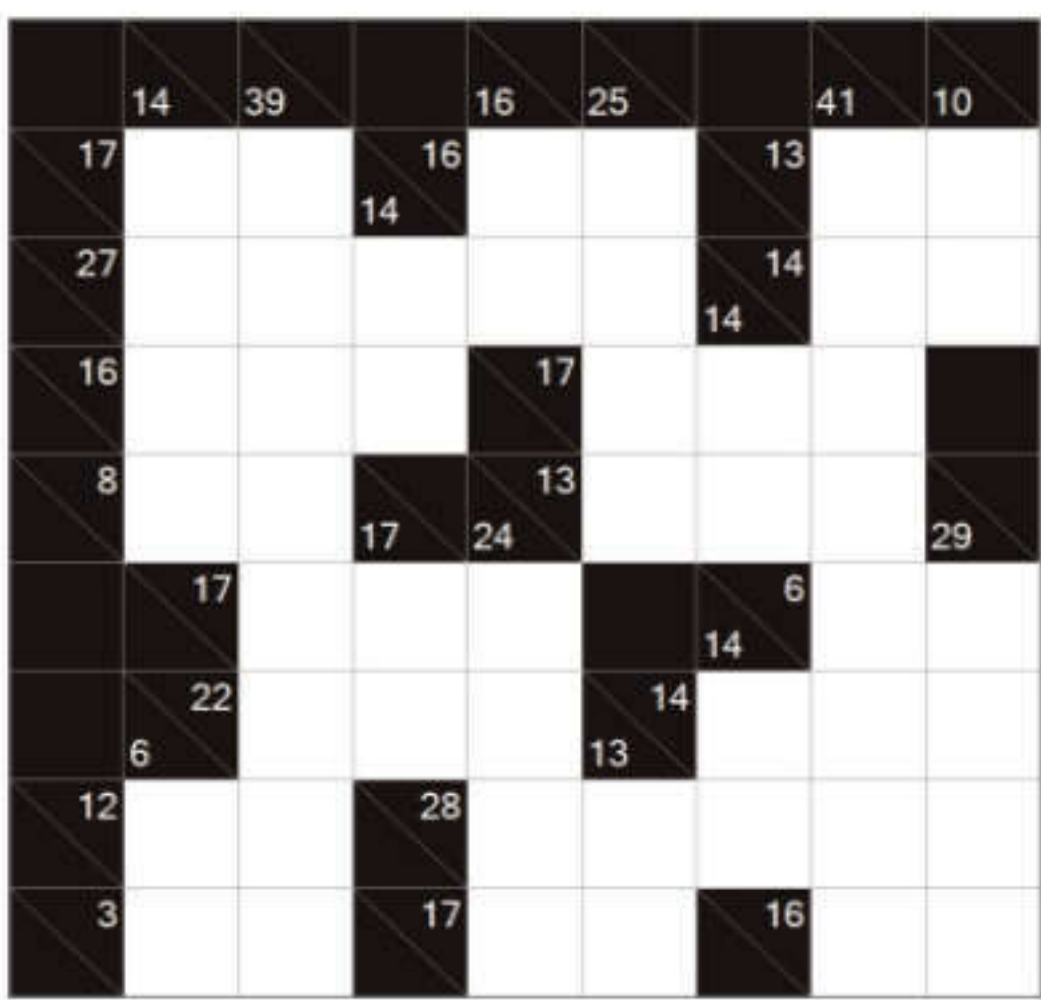
DOWN

- It's not even ___ a rupee: it has hardly any value? (5)
- Charts used for calculations (9)
- Colgate product (10)
- Famous airline Cathay ___ (7)
- A straight line that touches a curve at a point but does not intersect it at that point (7)
- Lose one's foothold and go for a toss? (4)
- Pacific island, mined for phosphate (5)
- It lent by banks on a short term basis (4,5)
- Very tall building

(10)

- Types of poems or puzzles in which certain letters taken in order form a word or a phrase (9)
- A ___ to an innings: like scoring only fifty runs in the first two hours or so? (4,5)
- Burdensome, not easily borne (7)
- Family name of Juliet (7)
- "Agnu's" transformation for the Scottish chap? (5)
- Snow vehicles (5)
- Fight, conflict; brawl (4)

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 e-commerce platform has launched M-now, a q-commerce service?
- What is the name of the tool launched by the government with the World Food Programme and IIT-Delhi to optimise the Public Distribution System?
- Which company has a phygital platform called MAARS for farmer producer organisations?

BUZZ WORD

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

by trial and error.

Today's clue: NKD equals HOW

Dnhtwth oki att y aijjtaagic uiaptaa, akxtkt kljt xzyt y jkjhystkia ztjapakl. — Mtqth Zhijeth



BRIDGE BOUTS L SUBRAMANIAN

PINPOINT ACCURACY

Bidding a slam requires a thorough evaluation of the combined potential of the two hands, together with the controls in the different suits. Bidding a grand, is even more difficult, requiring the partnership to employ good conventions. There should be pinpoint accuracy which should be able to show how the losers are being covered and where the thirteenth trick will come from. Take a look at the E-W hands below from an IMPs event.

Exhibit I

West dealer, N-S vulnerable

S x x x
H K x
D A K Q x x x
C x

N
S

SAKx
H A x x
D J x -
CA Q x x x

1D
3D
4H
4NT
7D!

2C
4D!
4S
5C
pass

After a two over one, a jump rebid in the opened suit, indicates a no-loser suit, AK Q x x x x or AK Q J x x and a control card on the side, K or A. East set the suit by his 4D. West's 4H and east's 4S were cue-bids. 4NT got a 5C reply, promising three key-cards. West bid 7D as he was certain his partner has a good suit and also a great hand with substantial extras for bidding 4D. With a minimum, he would have bid 3NT and be done.

Declarer ruffed out the CK to gather thirteen tricks.

Exhibit II

West dealer, both vulnerable

SAK Q x x
H -
K Q x x
CA K x x

N
S

ST x x x
HQ J x x
DA J x x
Cx

2C
2S
5H!
7S

2D
3S
6D!
pass

The 2D bid indicated 4+. When east raised opener, west came up with a brilliant bid of 5H, an unnecessary jump at the five level. This is called the 'exclusion keycard', asking opener to exclude or discount the ace in the bid suit but show an ace in any other suit. When east showed DA, opener didn't bat an eyelid and jumped to 7S. If east had the heart ace instead, he would have bid 5S. That would leave opener to decide to settle for 6S or subside in five level.

Declarer ruffed two clubs in dummy for thirteen tricks.

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INVENTURUS KNOWLEDGE SOLUTIONS LIMITED

Our Company was incorporated as "Inventurus Knowledge Solutions Private Limited" under the Companies Act, 1956 at Goa, pursuant to a certificate of incorporation dated September 5, 2006, issued by the Registrar of Companies, Goa, Daman and Diu at Goa. The registered office of our Company was shifted from Panduranga Timblo Industries, Akash Bhavan, 2nd Floor, Opp. Canara Bank, Panjim, Goa, India to Building No. 5 & 6, Unit No. 801, 8th Floor, Mindspace SEZ, Thane Belapur Road, Airoli, Navi Mumbai, Thane, Maharashtra, India - 400 708, with effect from January 1, 2020. On the conversion of our Company to a public limited company, pursuant to a resolution passed by Board on October 14, 2022 and our Shareholders on October 17, 2022, the name of our Company was changed to "Inventurus Knowledge Solutions Limited", consequent to which a fresh certificate of incorporation dated November 4, 2022 was issued by the Registrar of Companies, Maharashtra at Mumbai ("RoC"). For details of change in name and the registered office, see "History and Certain Corporate Matters – Brief History of our Company" and "History and Certain Corporate Matters – Changes in the Registered Office" on page 246 of the red herring prospectus dated December 5, 2024 ("RHP" or "Red Herring Prospectus") filed with the RoC.

Registered and Corporate Office: Building No. 5 & 6, Unit No. 801, 8th Floor, Mindspace SEZ, Thane Belapur Road, Airoli, Navi Mumbai, Thane, Maharashtra - 400 708, India; Tel: +91 22 3964 3205; Contact Person: Sameer Chavan, Company Secretary and Compliance Officer; Tel: +91 22-3964 3205

E-mail: company.secretary@ikshealth.com; Website: https://www.ikshealth.com; Corporate Identity Number: U72200MH2006PLC337651

NOTICE TO INVESTORS

This is with reference to the RHP filed with RoC and submitted with SEBI and the Stock Exchanges in relation to the Offer. Attention of investors is drawn to the following:

In connection with the Offer, 38 of our Selling Shareholders (including the Promoter Selling Shareholders and Promoter Group Selling Shareholders) of the Company have sold 9,056,601 Equity Shares for total consideration of ₹ 12,036,222,729, aggregating to 5.26% of the pre-Offer Equity Share Capital of the Company at a price of ₹ 1,329.00 per Equity Share. The details of the transactions (as detailed below) shall be included under "Capital Structure – Build-up of Promoters' shareholding in our Company", "Capital Structure – Build-up of the shareholding of members of our Promoter Group in our Company" and "Capital Structure – Build-up of the shareholding of Selling Shareholders in our Company" on pages 117, 122 and 125, respectively, of the RHP, and other relevant sections of the Prospectus.

Name of Selling Shareholder	Date of allotment/ transfer	Number of equity shares allotted/ transferred	Face value per equity share (₹)	Issue/ acquisition/ transfer price per equity share (₹)	Nature of transaction	% of the pre-Offer Equity Share capital	% of the post-Offer share capital
Promoter Selling Shareholders							
Aryanam Jhunjhunwala Discretionary Trust	December 6, 2024	(68,706)	1	1,329.00	Transfer of 68,706 Equity Shares to Yash Shares and Stock Private Limited	0.34	[-]
	December 7, 2024	(520,840)			Transfer of 520,840 Equity Shares to 360 ONE Special Opportunities Fund – Series 8		
Aryavir Jhunjhunwala Discretionary Trust	December 6, 2024	(444,929)	1	1,329.00	Transfer of (a) 376,223 Equity Shares to 360 ONE Monopolistic Market Intermediaries Fund; and (b) 68,706 Equity Shares to Yash Shares and Stock Private Limited	0.34	[-]
	December 7, 2024	(144,617)			Transfer of (a) 62,142 Equity Shares to 360 ONE Special Opportunities Fund – Series 8; (b) 66,004 Equity Shares to 360 ONE Special Opportunities Fund – Series 12; and (c) 16,471 Equity Shares to 360 ONE Special Opportunities Fund – Series 13		
Nishtha Jhunjhunwala Discretionary Trust	December 6, 2024	(417,905)	1	1,329.00	Transfer of (a) 141,081 Equity Shares to 360 ONE Private Equity Fund - Series 2; (b) 208,118 Equity Shares to VQ Fastercap Fund; and (c) 68,706 Equity Shares to Yash Shares and Stock Private Limited	0.34	[-]
	December 7, 2024	(171,641)			Transfer of 171,641 Equity Shares to 360 ONE Special Opportunities Fund – Series 13		
Promoter Group Selling Shareholders							
Ashra Family Trust	December 6, 2024	(1,770,884)	1	1,329.00	Transfer of (a) 206,949 Equity Shares to Yash Shares and Stock Private Limited; (b) 752,445 Equity Shares to Amal Parikh; (c) 752,445 Equity Shares to Kalpraj Damji Dharamshi; and (d) 59,045 Equity Shares to Madhusudan Murlidhar Kela	1.03	[-]
Rajeshkumar Radheshyam Jhunjhunwala	December 6, 2024	(13,964)	1	1,329.00	Transfer of (a) 12,337 Equity Shares to VQ Fastercap Fund; and (b) 1,627 Equity Shares to Yash Shares and Stock Private Limited	0.01	[-]
Individual Selling Shareholders (excluding Nikhil Sharma and Srikanth Vadakapurapu)							
Adheet Sharad Gogate	December 6, 2024	(51,750)	1	1,329.00	Transfer of (a) 45,719 Equity Shares to VQ Fastercap Fund; and (b) 6,031 Equity Shares to Yash Shares and Stock Private Limited	0.03	[-]
Ajay Madhavan Madatiparambil	December 7, 2024	(60,958)	1	1,329.00	Transfer of 60,958 Equity Shares to 360 ONE Special Opportunities Fund – Series 12	0.04	[-]
Ajit Rajagopal Menon	December 6, 2024	(37,950)	1	1,329.00	Transfer of (a) 33,527 Equity Shares to VQ Fastercap Fund; and (b) 4,423 Equity Shares to Yash Shares and Stock Private Limited	0.02	[-]
Alan Muney	December 7, 2024	(45,719)	1	1,329.00	Transfer of 45,719 Equity Shares to Malabar Midcap Fund	0.03	[-]
Ankur Chugh	December 7, 2024	(30,479)	1	1,329.00	Transfer of 30,479 Equity Shares to 360 ONE Special Opportunities Fund – Series 12	0.02	[-]
Anurag Shiamsunderlal Sharma	December 6, 2024	(170,428)	1	1,329.00	Transfer of (a) 150,566 Equity Shares to Kalpraj Damji Dharamshi; and (b) 19,862 Equity Shares to Yash Shares and Stock Private Limited	0.10	[-]
Anindrajit Datta	December 6, 2024	(25,874)	1	1,329.00	Transfer of (a) 22,859 Equity Shares to VQ Fastercap Fund; and (b) 3,015 Equity Shares to Yash Shares and Stock Private Limited	0.02	[-]
Ashit Kalra	December 7, 2024	(36,575)	1	1,329.00	Transfer of 36,575 Equity Shares to 360 ONE Special Opportunities Fund – Series 12	0.02	[-]
Berjis Minoo Desai	December 6, 2024	(356,345)	1	1,329.00	Transfer of (a) 314,816 Equity Shares to Madhusudan Murlidhar Kela; and (b) 41,529 Equity Shares to Yash Shares and Stock Private Limited	0.21	[-]
Charles Edward Brown	December 7, 2024	(2,323)	1	1,329.00	Transfer of 2,323 Equity Shares to Malabar India Fund Limited	Negligible	[-]
Christopher J Scalfani	December 7, 2024	(44,630)	1	1,329.00	Transfer of 44,630 Equity Shares to Malabar India Fund Limited	0.03	[-]
Clarence Carleton King II	December 7, 2024	(20,621)	1	1,329.00	Transfer of 20,621 Equity Shares to Malabar India Fund Limited	0.01	[-]
Gaurav Jain	December 6, 2024	(17,594)	1	1,329.00	Transfer of (a) 15,544 Equity Shares to VQ Fastercap Fund; and (b) 2,050 Equity Shares to Yash Shares and Stock Private Limited	0.01	[-]
Gautam Char	December 7, 2024	(548,622)	1	1,329.00	Transfer of 548,622 Equity Shares to Think India Opportunities Master Fund LP	0.32	[-]
Jeffrey Philip Freimark	December 7, 2024	(500,231)	1	1,329.00	Transfer of (a) 271,072 Equity Shares to Think India Opportunities Master Fund LP; and (b) 229,159 Equity Shares to Malabar Midcap Fund	0.29	[-]
John Benardello	December 7, 2024	(38,099)	1	1,329.00	Transfer of 38,099 Equity Shares to Malabar India Fund Limited	0.02	[-]
Joseph Benardello	December 6, 2024	(1,333,575)	1	1,329.00	Transfer of (a) 1,309,275 Equity Shares to Ashoka India Equity Investment Trust PLC; and (b) 24,300 Equity Shares to Ashoka Whiteoak Emerging Markets Trust PLC	0.78	[-]
K C Nishil Kumar	December 7, 2024	(175,515)	1	1,329.00	Transfer of 175,515 Equity Shares to 360 ONE Special Opportunities Fund – Series 12	0.10	[-]
Kareen Ribeiro Majmudar	December 6, 2024	(25,874)	1	1,329.00	Transfer of (a) 22,859 Equity Shares to VQ Fastercap Fund; and (b) 3,015 Equity Shares to Yash Shares and Stock Private Limited	0.02	[-]
Katherine Nicole Davis	December 7, 2024	(116,961)	1	1,329.00	Transfer of 116,961 Equity Shares to Malabar India Fund Limited	0.07	[-]
Madathiparambil Krishnan Madhavan	December 6, 2024	(68,784)	1	1,329.00	Transfer of (a) 60,768 Equity Shares from VQ Fastercap Fund; and (b) 8,016 Equity Shares to Yash Shares and Stock Private Limited	0.04	[-]
Manish Gupta	December 7, 2024	(24,383)	1	1,329.00	Transfer of 24,383 Equity Shares from 360 ONE Special Opportunities Fund – Series 12	0.01	[-]
	December 7, 2024	(73,150)	1	1,329.00	Transfer of 73,150 Equity Shares to 360 ONE Special Opportunities Fund – Series 12	0.04	[-]
Manu Mahmud Parpia (jointly held with Lynn Manu Parpia)	December 7, 2024						
Mayur Pravinkant Sanghvi	December 6, 2024	(32,282)	1	1,329.00	Transfer of 28,520 Equity Shares from VQ Fastercap Fund; and (b) 3,762 Equity Shares to Yash Shares and Stock Private Limited	0.02	[-]
Mitul Dipak Thakker	December 6, 2024	(115,439)	1	1,329.00	Transfer of 101,986 Equity Shares to VQ Fastercap Fund; and (b) 13,453 Equity Shares to Yash Shares and Stock Private Limited	0.07	[-]
Parminder Bolina	December 7, 2024	(548,622)	1	1,329.00	Transfer of 548,622 Equity Shares to Malabar India Fund Limited	0.32	[-]
Patrick Burton Cline	December 7, 2024	(113,055)	1	1,329.00	Transfer of 113,055 Equity Shares to Malabar India Fund Limited	0.07	[-]
Sanjiv Bhupendra Gandhi	December 6, 2024	(25,185)	1	1,329.00	Transfer of (a) 22,250 Equity Shares to VQ Fastercap Fund; and (b) 2,935 Equity Shares to Yash Shares and Stock Private Limited	0.01	[-]
Scott D Hayworth	December 7, 2024	(285,850)	1	1,329.00	Transfer of (a) 164,987 Equity Shares to Malabar India Fund Limited; and (b) 120,863 Equity Shares to Think India Opportunities Master Fund LP	0.17	[-]
Shane Hsuing Peng	December 6, 2024	(20,827)	1	1,329.00	Transfer of 20,827 Equity Shares to Ashoka Whiteoak Emerging Markets Trust PLC	0.25	[-]
	December 7, 2024	(415,059)	1		Transfer of 415,059 Equity Shares to Malabar India Fund Limited		
Unnikrishnan Parthasarathy	December 7, 2024	(91,437)	1	1,329.00	Transfer of 91,437 Equity Shares to 360 ONE Special Opportunities Fund – Series 12	0.05	[-]
Varadharajan Ramasamy	December 7, 2024	(15,240)	1	1,329.00	Transfer of 15,240 Equity Shares to 360 ONE Special Opportunities Fund – Series 12	0.01	[-]
Vikram Jit Singh Chhatwal	December 6, 2024	(33,679)	1	1,329.00	Transfer of (a) 27,392 Equity Shares to Jhunjhunwala to VQ Fastercap Fund; (b) 3,925 Equity Shares to Yash Shares and Stock Private Limited; and (c) 2,362 Equity Shares to Madhusudan Murlidhar Kela	0.02	[-]

The changes conveyed by way of this Public Announcement are to be read in conjunction with the RHP, accordingly, the corresponding references in the RHP stand updated pursuant to this Public Announcement. The information in this Public Announcement supplements the RHP and updates the information in the RHP. However, this Public Announcement does not purport to, nor does it, reflect all the changes that have occurred from the date of filing of the RHP and the date of this Public Announcement. Accordingly, this Public Announcement does not include all the changes and/or updates that will be included in the Prospectus as and when filed with the RoC, the SEBI and the Stock Exchanges. Please note that the information included in the RHP will be suitably updated, including to the extent updated by way of this Public Announcement, as may be applicable, in the Prospectus. Investors should read this Public Announcement along with the RHP before making an investment decision with respect to the Offer.

All capitalised terms used herein but not defined shall have the meaning ascribed to such term in the RHP.

BOOK RUNNING LEAD MANAGERS					REGISTRAR TO THE OFFER	COMPANY SECRETARY AND COMPLIANCE OFFICER
ICICI Securities Limited ICICI Venture House Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Maharashtra, India Tel: +91 22 6807 7100 E-mail: iks ipo@icicisecurities.com Website: www.icicisecurities.com Investor grievance e-mail: customercare@icicisecurities.com Contact Person: Rupesh Khant SEBI Registration Number: INM000011179	Jefferies India Private Limited 16 th Floor, Express Towers, Naniman Point Mumbai - 400 021, Maharashtra, India Tel: +91 22 4356 6000 E-mail: ikshealth ipo@jefferies.com Website: www.jefferies.com Investor grievance e-mail: jipl.grievance@jefferies.com Contact person: Suhani Bhareja SEBI Registration Number: INM000011443	JM Financial Limited 7 th Floor, Cnergy, Appasaheb Marathe Marg Prabhadevi, Mumbai - 400 025 Maharashtra, India Tel: +91 22 6630 3030/ +91 22 6630 3262 E-mail: ikshealth ipo@jmfml.com Website: www.jmfml.com Investor grievance e-mail: grievance.ibd@jmfml.com Contact person: Prachi Dhuri SEBI Registration Number: INM000010361	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: IKSHEALTH_IPO@jpmorgan.com Website: www.jpmpil.com Investor grievance e-mail: Investorsmb.jpmpil@jpmorgan.com Contact person: Himanshi Arora / Rishank Chheda SEBI Registration Number: INM000002970	Nomura Financial Advisory and Securities (India) Private Limited Ceejay House, Level 11 Plot F Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai - 400 018, Maharashtra, India Tel: +91 22 4037 4037 E-mail: ikshealth ipo@nomura.com Website: http://www.nomuraholdings.com/company/group/asia/india/index.html Investor grievance e-mail: investorgrievances-in@nomura.com Contact Person: Vishal Kanjani / Kshilji Thakur SEBI Registration Number: INM000011419	Link Intime India Private Limited C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083 Maharashtra, India Tel: +91 810 811 4949 E-mail: ikshealth ipo@linkintime.co.in Website: www.linkintime.co.in Investor grievance e-mail: ikshealth ipo@linkintime.co.in Contact person: Shanti Gopal Krishnan SEBI Registration No.: INR000004058	Sameer Chavan Building No. 5 & 6, Unit No. 801, 8th Floor, Mindspace SEZ, Thane Belapur Road, Airoli, Navi Mumbai, Thane, Maharashtra - 400 708, India. Tel: +91 22 3964 3205 E-mail: company.secretary@ikshealth.com Website: www.ikshealth.com Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Offer related queries and for redressal of complaints, Investors may also write to the BRLMs.

For INVENTURUS KNOWLEDGE SOLUTIONS LIMITED
On behalf of the Board of Directors
Sd/-
Sameer Chavan
Company Secretary and Compliance Officer

INVENTURUS KNOWLEDGE SOLUTIONS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the RHP with RoC. The RHP 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 <https://www.ikshealth.com> and on the websites of the BRLMs, i.e. ICICI Securities Limited, Jefferies India Private Limited, J.P. Morgan India Private Limited and Nomura Financial Advisory and Securities (India) Private Limited at www.icicisecurities.com, www.jefferies.com, www.jpmpil.com and <http://www.nomuraholdings.com/company/group/asia/india/index.html>, respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see "Risk Factors" on page 31 of the RHP. Potential Bidders should not rely on the DRHP filed with SEBI and the Stock Exchanges for making any investment decision.

This announcement does not constitute an invitation or offer of securities for sale in any jurisdiction. 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, 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. Accordingly, the Equity Shares are being offered and sold (a) within the United States solely to persons who are reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) pursuant to Section 4(a) of the U.S. Securities Act, and (b) outside the United States in offshore transactions as defined in and in compliance with Regulation S under the U.S. Securities Act and pursuant to the applicable laws of the jurisdiction where those offers and sales are made.

US denies BJP's claim of backing anti-India agenda

PRESS TRUST OF INDIA
New Delhi, December 7

THE US ON Saturday rejected the BJP's allegations that organisations funded by the US State Department and elements in the American "deep state" were behind attempts to destabilise India through targeted attacks on Prime Minister Narendra Modi and business tycoon Gautam Adani.

A spokesperson at the US embassy described the allegations as "disappointing" and asserted that the US government has been a champion of media freedom around the world.

The BJP alleged on Thursday that the US deep state colluded with the media portal OCCRP (Organised Crime and Corruption Reporting Project) and Congress



Rejects allegations to destabilise India through attacks on Modi and Adani

leader Rahul Gandhi to "damage" India's image.

The BJP had cited Gandhi's use of reports by OCCRP to attack the Adani Group and to accuse it of having closeness with the government. "It's disappointing that the ruling party in India would make these kinds of accusations," the US embassy spokesperson said.

"The US government works with independent organisations on programming that supports professional development and capacity building training for journalists. This programming does not influence the editorial decisions or direction of these organisations," the official said.

The OCCRP (Organised Crime and Corruption Reporting Project), headquartered in Amsterdam, is a media platform that largely focuses on stories relating to crime and corruption.

The BJP had referred to a French media report and said it revealed that OCCRP is funded by the US State Department's USAID, along with other "deep state figures" like George Soros and the Rockefeller Foundation.

"The United States has long been a champion of media freedom around the world. A free and independent press is an essential component of any democracy, enabling informed and constructive debate and holding those in power accountable," the US embassy official said.

Last month, US prosecutors charged Gautam Adani, 62, his nephew Sagar and other defendants for paying over \$250 million in bribes between 2020 and 2024 to Indian government officials to win solar energy contracts on terms that could potentially bring in more than \$2 billion in profit.

The Adani Group has dismissed the charges as "baseless".

The opposition Congress demanded a thorough investigation into the allegations and accused the government of shielding the businessman.

In an unprecedented criticism of the the US State Department, the BJP said on Thursday, "French investigative media group Mediapart revealed that OCCRP (Organised Crime and Corruption Reporting Project) is funded by the US State Department's USAID, as well as other deep state figures like George Soros and the Rockefeller Foundation."

"In fact, 50% of OCCRP's funding comes directly from the US State Department. OCCRP (Organised Crime and Corruption Reporting Project), therefore, functions as a media tool for carrying out deep state agendas," the party said in a series of posts on X.

"A French investigative journalist has revealed that the US govt controls the media organisation OCCRP (Organised Crime and Corruption Reporting Project), dictating that any story it ran was influenced & lacked genuine backing. But what is its connection with Congress?" one of the posts said.



पंजाब नैशनल बैंक
...सबसे का प्रतीक



punjab national bank
...the name you can BANK upon!

Corporate Office: Plot No. 4, Sector-10, Dwarka, New Delhi-110015
BRANCH OFFICE: CIRCLE SASTRA CENTRE,
ADDRESS: Plot No. 5, Institutional Area, Sector-32, Gurugram-122001
Email: cs8230@pnb.co.in

E-Auction Sale Notice

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 constructive/physical/ symbolic possession of which has been taken by the Authorized 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

Lot No	Name of the Branch Name of the Account Name & addresses of the Borrower/ Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name [mortgagors of property(ies)]	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 D) Outstanding Amount as on C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	E) Reserve Price (Rs. in Lacs) F) EMD (LAST DATE OF DEPOSIT OF EMD) G) Bid Increase Amount	Date/ Time of E-Auction Property ID & Latitude, Longitude	Details of the encumbrances known to the secured creditors Authorized Officer
1.	PNB, BO: Udyog Vihar -II - Gurugram (386200) M/s GITANJALI STONE CRUSHER CO. Prop. Smt. Krishna Devi w/o Sh. Rajpal Singh, House no.1705, Sector 10A, Gurugram , Haryana -122001 M/s GITANJALI STONE CRUSHER CO. Prop. Smt. Krishna Devi, Mustil No.23, Killa no.2, Village GANGUTANA, Tehsil NANGAL CHAUDHRY, Mahendergarh, Haryana-123023. Guarantor & Mortgagor: Smt. Krishna Devi w/o Shri Rajpal Singh , House No.1, Numberdar House, C/o Lakshya dakshya public School, Village Palra, Gurugram-122001. Guarantor: Shri Ajay Mangla s/o Shri Raghunath Sahai , House no. 3A, Mianwali colony, Gurugram Haryana -122001. Guarantor: Sh. Samay Singh s/o Sh. Dharampal singh , House no.26, Sector -N-74, MIRZAPUR Tehsil: TIGAON, NIMKA, FARIDABAD, Haryana -121004	A Vacant Plot area measuring 2178 sq yards situated at Rectangle no- 7, Khewat/Khata No.159/157, Khatoni No.168, killa no- 19/23/2(0-1), 20/3(2-3-11) total 3 kanal 12 marla situated at Village – Sakatpur, Tehsil -Manesar, District- Gurgaon, Haryana in the name of Krishna devi W/o Rajpal, (Property not properly demarcated)	A) 29.01.2019 B) Rs.41,62,625.23/- plus future Intt. & other charges w.e.f 31.12.2018 C) 05.03.2020 D) Symbolic	E) Rs. 224.93 Lacs F) Rs. 22.50 Lacs (30/12/2024) G) Rs. 1.00 Lakh	30.12.2024 11.00 A.M. to 04:00 P.M (PUN882300048) Latitude 28.374469 Longitude 77.014691	Not Known to us Deepshikha Singh , Chief Manager, 9953494313

TERMS AND CONDITIONS : The Sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on **"AS IS WHERE IS BASIS"** and **"AS IS WHERE IS BASIS"** and **WHATSOEVER THERE IS BASIS**. 2. The particulars of Secured Assets Specified in the Schedule here in above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission on the proclamation. 3. The Sale will be done by the undersigned online, through e-auction platform provided at the Website <https://baanknet.com> 4. For detail term and conditions of the sale, please refer <https://baanknet.com> & www.pnbindia.in 5. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, Tax/ Any Authority charges etc shall have to be born by the purchaser and Authorised Officer or the bank shall not be responsible for any charges, lien in encumbrance are any other dues to govt or any other else in respect of Property (e-auctioned) not known to the bank the intending bidder is advised to make there on independent inquiries regarding the encumbrance 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 : 07.12.2024, PLACE : GURUGRAM

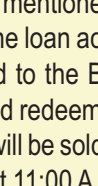
AUTHORIZED OFFICER, PUNJAB NATIONAL BANK, SECURED CREDITOR



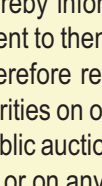
 वैक ऑफ बरौदा Bank of Baroda		Shop No. 4, Bhagwati Complex Kasan Road, Manesar-122051 E-mail: VJMANE@bankofbaroda.com	
ANNEXURE - 7 : AUCTION SALE NOTICE			
The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered to the Bank. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 23.12.2024 failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at 11:00 A.M. on 24.12.2024 or on any other convenient date thereafter without further notice, at the absolute discretion of the Bank.			
Sr. No.	Date of Loan	Loan Nos.:	Name and address of the Borrower
1.	17/03/2022	827870600001249	DINESH KUMAR S/O ZILE SINGH 139, WARD NO 7 VILL - DABODA 10 Gurgaon - 122504 Mobile- 9728112167
Date: 06.12.2024			BRANCH MANAGER

	Wazirpur Branch			
AUCTION SALE NOTICE				
The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered, to the Bank. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 12.12.2024 failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at 11:00 A.M. on 13.12.2024 , or on any other convenient date thereafter without further notice, at the absolute discretion of the Bank.				
S.No.	Date of loan	Loan Number	Name and Address	Liability
1	17.10.2023	125004778261	Mr. Dasrath Yadav R/o 7A-422, Sahid Sukhdev Nagar Wazirpur Ind Area, Ashok Vihar, Delhi-110052	Rs. 14,761.14
Date : 07-12.2024, Place : Delhi				
MANAGER				

 STRESSED ASSETS RECOVERY BRANCH (SARB-II) KAROL BAGH, NEW DELHI (BRANCH CODE 51521) 3rd & 4th Floor, State Bank House, 18/4 Arya Samaj Road, Karol Bagh, New Delhi-110 005 Tel.011-28752163 Fax. 28755674 Branch e-mail: sbi.51521@sbi.co.in			
APPENDIX-IV-A” [See proviso to rule 9(1)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES NOTICE FOR E-AUCTION DATED 24.12.2024			
SALE OF MOVABLE/IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to rule 9(1) of the security interest (Enforcement Rules, 2002). The Authorized Officer of State Bank of India (Secured Creditor) has taken over possession (symbolic/physical) of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large and borrowers, mortgagors and guarantors in particular are informed that e-Auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank's dues will be held on “AS IS WHERE IS BASIS” , “AS IS WHAT IS BASIS” and “WHATEVER THERE IS BASIS” on 24.12.2024 for recovery of the amount mentioned below due to the Secured Creditor from the Borrowers, Guarantors and Mortgagors. The Reserve Price and earnest money to be deposited have been mentioned below.			
DATE/TIME OF VISIT TO THE PROPERTY FOR INSPECTION: 20.12.2024 FROM 11:00 AM TO 04:00 PM. EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with PSB Alliance on its e-auction site https://ebkray.in by means of NEFT from Bidder's Bank.			
DATE/TIME OF E-AUCTION ON 24.12.2024 FOR 5 HOURS FROM 11:00 AM TO 04:00 PM WITH UNLIMITED EXTN. OF 10 MIN EACH.			
Sr. No.	Name of the Borrowers/ Guarantors	Outstanding dues for recovery of which property/ies/is/are being sold	Description of the property/ies & Name of Title deed Holder Reserve Price EMD (10% of Reserve Price) Bid Increment amount
1.	1. M/s. Shri Ved Automotives Pvt. Ltd., 178 Ajmer Road, Pratap Pura, Agra 2. Sh. Rajeev Rattan s/o Sh. Ved Rattan, (Director & Guarantor) 93, Ellora Enclave, DayalBagh, Agra 3. Sh. Sanjeev Ratan S/o Sh. Ved Rattan, (Director & Guarantor) 506, Kaveri Greens, Kailash Vihar Agra 4. Sh. Rishi Rattan s/o Sh. Rajeev Rattan, (Director & Guarantor) 93, Ellora Enclave, DayalBagh, Agra	Rs. 2,32,91,932.61 (Rs. Two crore Thirty two lakh Ninety one thousand Nine hundred Thirty two and paise sixty one only) as on 30.01.2019 along with future interest Plus charges and expenses	Shop. No. 23 & 24 Bhootal, Pushpanjali Dham, Mauza, Bhogipura, Ward, Agra admeasuring 39.48 sq. mtr. In the name of Sh. Sanjeev Ratan and Sh. Rishi Rattan. (Physical possession with the bank) Rs. 26.60 Lac Rs. 2.66 Lac Rs. 0.30 Lac
2.	1. M/s UTM Products, Plot No.662, Jalesar Road, Sarai Hajjam, Agra-282006 2. Shri Sanjay Agrawal, (Proprietor & Guarantor) 17, Old Vijay Nagar Colony, Belanganj, Agra-282004 3. Shri Samarth Agrawal S/o Sh. Sanjay Agrawal (Guarantor) 17, Old Vijay Nagar Colony, Belanganj, Agra-282004 4. Shri Silachi Agrawal S/o Sh. Sanjay Agrawal (Guarantor) 17, Old Vijay Nagar Colony, Belanganj, Agra-282004	Rs.3,80,19,587/- (Rupees Three Crore Eighty Lakh Nineteen Thousand Five Hundred Eighty Seven Only) as on 11.09.2024 along with future interest plus charges and expenses	Commercial property bearing survey No.10717 situated at Khasra No.662 Part, Sarai Hazzam, Jalesar Road, Vilage Narachi, Tehsil Etmadpur measuring 995 Sqr Mtr Value Registered at Sub Registrar Office Etmadpur at Serial No.11628, Zild 5801, Pages 57-76 on 21/09/2010, in name of Sanjay Agrawal & Silachi Agrawal. Bounded as : East - Other's Property, West - Plot of Smt Kamlesh Jain, North - 18ft wide passage, South - Other's Property. (Physical possession with the bank) Rs. 176.00 Lac Rs. 17.60 Lac Rs. 1.00 Lac
3.	1. M/s. Krishna Packing, 5D/4, Albatiya Road, Albatiya Colony Shahganj, Agra – 282010. 2. Sh. Hemant Singh S/o Sh. Rajendra Singh, 5D/4, Albatiya Road, Albatiya Colony Shahganj, Agra – 282010. 3. Smt. Urmila Devi w/o Sh. Rajendra Singh (Guarantor) 5D/4, Albatiya Road, Albatiya Colony Shahganj, Agra – 282010. 4. Sh. Krishna Veer Singh S/o Sh. Rajendra Singh (Guarantor) 5D/4, Albatiya Road, Albatiya Colony Shahganj, Agra – 282010	Rs. 62.21 Lakh as on 18.12.2021 alongwith future interest, charges and expenses.	Plot No. 5D/4, Juje Bhag, Khasra No. 104, Nagla Albatiya, Tehsil & Distt Agra area 418.05 sq.mtr. In the name of Smt. Urmila w/o Sh. Rajendra Singh as per Titilamba dated 13.05.2008, Bahi No. 1, Zild No. 5655, Page 95 to 106, Serial No. 2722, registered on Sub-Registrar-II, Sadar, Agra, and Original sale deed on 05.09.2001, Bahi No. 1, Zild No. 3212, Page 335 to 354, Serial No. 4536, registered on Sub-Registrar-II, Sadar, Agra Boundaries : North : House of Hubball Mandir, South : Rasta 20 ft wide, East : Part of land, West : House of Ram Bharsi (Symbolic possession with the bank) Rs. 166.00 Lac Rs. 16.60 Lac Rs. 1.00 Lac
4.	1. M/s Amar Maya Dairy Udyog LLP Add:- Fatehabad, Muzzafarpur, Shamsabad, Agra, U.P-283125 2. Shri Avtar Singh S/o Late Sh. Amar Singh, Muzzafarpur, Shamsabad, Agra, U.P-283125 3. Shri Jyendra Singh S/o Late Sh. Amar Singh, Muzzafarpur, Shamsabad, Agra, U.P-283125 4. Shri Ram Singh S/o Late Sh. Amar Singh, Muzzafarpur, Shamsabad, Agra, U.P-283125 5. Shri Shyam Singh S/o Late Sh. Amar Singh, Muzzafarpur, Shamsabad, Agra, U.P-283125 6. Smt. Rajani Singh D/o Late Sh. Amar Singh, Muzzafarpur, Shamsabad, Agra, U.P-283125 7. Smt. Maya Singh W/o Late Sh. Amar Singh, Muzzafarpur, Shamsabad, Agra, U.P-283125	Rs. 67,70,808.00 (Rs. Sixty seven thousand eight hundred eight only) as on 22.04.2024 alongwith future interest, charges and expenses.	Commercial Property of Khasra No. 109 and 203 d, Area 17660 Sqr. Mtr., Mauja Muzzafarpur Near Rishi Plaza, Fatehabad Road Shamsabad Agra – 283125. (Symbolic possession with the bank) Rs. 459.00 Lac Rs. 45.90 Lac Rs. 1.00 Lac
5.	1. M/s Sharma Caters Prop. Sh. Rajveer Sharma S/o Late Sh. Shiv Dayal Sharma, 2. Sh. Rajveer Sharma S/o Late Sh. Shiv Dayal Sharma, 3. Sh. Jagvir Sharma S/o Late Sh. Shiv Dayal Sharma, 4. Smt. Sudha Sharma D/o Late Sh. Shiv Dayal Sharma, 5. Smt. Lalitesh Sharma D/o Late Sh. Shiv Dayal Sharma, 6. Smt. Pushpa Sharma Legal heir of Late Sh. Mahavir Sharma, 7. Sh. Jitendra Sharma Legal heir of Late Sh. Mahavir Sharma, 8. Smt. Pari Sharma Legal heir of Late Sh. Mahavir Sharma, 9. Lucky Sharma Legal heir of Late Sh. Mahavir Sharma, All at: H.N 31A/38M/42A, 1A on Plot No. 420, Mahadev Nagar Near Adarsh Memorial Public School, Rajpur Gummat, Rajpur Chungi, Agra-282001.	Rs. 24,47,547.00 (Rupees Twenty four lakh forty seven thousand five hundred forty seven only) as on 31.08.2018, alongwith future interest and charges	Equitable mortgage of House property, Nagar Nigam H.No.31A/38M/42A, 1A, on Khasra/Plot No.420, Mahadev Nagar Mauza Ukkhara, Ward Tajganj Tehsil & Distt. Agra area measuring 83.61 sq.mtr in the name of Late Shiv Dayal Sharma S/o Sh. Ram Dayal Sharma. (Symbolic possession with the bank) Rs. 26.59 Lac Rs. 2.66 Lac Rs. 0.30 Lac
6.	1. M/s. Sohan Trading Company, 30/142, Chitti Khana, Rawat Para Agra-282003 2. Shri Mohan Lal Agarwal S/o Late Shri Ram Kishan Agarwal (Proprietor & Guarantor) Residential Flat 51, Vijay Shree Apartment, Vijay Nagar Colony, Agra-282004, 3. Shri Sohan Lal Agarwal S/o Late Shri Ram Kishan Agarwal (Guarantor) Flat No 43, Vijay Shree Apartments, Vijay Nagar Colony, Agra-282004	Rs. 1,93,90,826.00 (Rs One Crore Ninety Three Lakh Ninety thousand Eight hundred Twenty six only) as on 01.01.2024. along with future interest, charges and expenses	Equitable Mortgage of Residential Flat 51, Corporation No 22/63/5/51, Vijay Shree Apartment, Vijay Nagar Colony, Agra in the name of Shri Mohan Lal Agarwal & Shri Sohan Lal Agarwal, area 319.65 sq. mtr. Boundaries as under: East: Open to Sky, West: Open to Sky North: Corridor & stairs, South: Open to Sky (Symbolic possession with the bank) Rs. 138.00 Lac Rs. 13.80 Lac Rs. 1.00 Lac
7.	1. Smt. Anu Sharma w/o Sh. Rajesh Sharma House No. 56, Inside Madhuvan Vatika Colony, Maholi, Mathura – 281001 2. Sh. Rajesh Sharma S/o Sh. Virendra Kumar House No. 56, Inside Madhuvan Vatika Colony, Maholi, Mathura – 281001	Rs. 30,20,307.00 (Rs. Thirty lakh twenty thousand three hundred seven only) as on 08.07.2019 alongwith future interest, charges and expenses	All the part and parcel of Residential property constructed at East Part of Plot No. 56, Inside Madhuvan Vatika Colony, Mauza-Maholi, Tehsil and Distt. Mathura in the name of Smt. Anu Sharma w/o Sh. Rajesh Sharma, area 90.57 sq. mtr., Sale deed registered at Sub Registrar I, Mathura at Bahi No. 1, Zild No. 13730, Page 67 to 98 Sl. No. 402 on 09.01.2018. Bounded as: East- Plot No. 55, West – Rest part of Plot no. 56, North- Plot No. 61, South- 30 ft. wide Road (Symbolic possession with the bank) Rs. 21.45 Lac Rs. 2.15 Lac Rs. 0.25 Lac
8.	1. M/s Kanchan Industries, Raj Nagar,		



बैंक ऑफ बड़ोदा
Bank of Baroda



Shop No. 4, Bhagwati Complex
Kasan Road, Manesar- 122051
E-mail: VJMAN@bankofbaroda.com

ANNEXURE - 7 : AUCTION SALE NOTICE

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered to the Bank. They are therefore requested to pay off the liability and other costs and redeem the pledged securities on or before **23.12.2024** failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at 11:00 A.M. on **24.12.2024** or on any other convenient date thereafter without further notice, at the absolute discretion of the Bank.

Sr. No.	Date of Loan	Loan Nos:	Name and address of the Borrower
1.	29/12/2021	827806000001182	PRIYANKA ENTERPRISES KASAN ROAD NEAR CHAIRMAN HOUSE MANESAR, GURGAON - 122051 Mobile - 7011082836 PRIYANKA SINGH W/O SUMIT KUMAR VILL MACHHRAULI DIS JHAJJAR HR PIN 124108 Mobile - 8802008555

Date: 06.12.2024
BRANCH MANAGER

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

...the name you can BANK upon!



punjab national bank

...the name you can BANK upon!

General Services Administration Division,
Circle Office - Noida. Email id: conoidagad@pnb.co.in

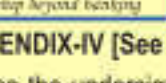
NOTICE

All general and esteemed customers are hereby informed that the shifting of the following branch as mentioned under Punjab National Bank, Circle Office Noida has been finalised with effect from **January, 2025** details of which are as under:

BRANCH TO SHIFT	PLACE WHERE BRANCH TO BE SHIFTED
IEML Knowledge Park Greater Noida	Shop no 47, 48, 50 KB Mart Knowledge Park 2 (500 mtrs from existing premises)

Therefore, all customers are requested to operate their account and avail other banking facilities from **January, 2025** at the above mentioned branch address (to be shifted where) or any other branch of Punjab National Bank. We wish to inform all the locker holders of our existing Branch that utmost care will be taken while shifting the lockers to the new Branch address. However, if any customer with locker facility desires to take possession of contents before shifting and redeposit the same after shifting of the lockers to new branch address, we request you to do so on or before **31.12.2024** by contacting Branch Head. Punjab National Bank is always committed to provide the best of their services to customers.

Circle Head

	Azadpur BRANCH Plot No. 12, New Sabji Mandi, New Delhi-110 033 E-mail : azadpur.newdelhi@bankofindia.co.in
ATTENDING Person/Guest	
Relationship [See rule-8(1)] POSSESSION NOTICE (for Immovable property)	
Whereas the undersigned being the authorized officer of the Bank of India 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 dated 02.09.2024 calling upon the borrower Mrs Pooja to repay the amount mentioned in the notice being Rs. 16,85,565.56 [sixteen lakh eighty five thousand five hundred sixty five and fifty six paise] with further interest thereon @9.65% p.a. w.e.f 29.07.2024 (Home Loan outstanding amount and ROI) within 60 days from the date of receipt of the said notice.	
The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this the 3rd day of December of the year 2024.	
The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of India Azadpur Branch for an amount Rs.16,85,565.56 [sixteen lakh eighty five thousand five hundred sixty five and fifty six paise] with further interest thereon @ 9.65 % p.a. w.e.f 29.07.2024 (Home Loan outstanding amount and ROI) with further interest, expenses and other charges etc 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	
All that part and parcel of the property consisting of First Floor Without Roof Rights Built up Property Bearing No 521, Built up land area measuring 31.69 sqm., Block-A, Pocket-00, Sector-2, Situated in the layout plan of Rohini residential scheme, Delhi 110085 Within the registration Sub-Registrar-VI North West Delhi. Bounded; On the East : Entry, On the West : Plot/Property No 518, On the South :Plot/Property No 520, On the North : Plot/Property No 597	
Date : 03-12-2024. Place: New Delhi	Authorised Officer, Bank of India



AU SMALL FINANCE BANK LIMITED
(A SCHEDULED COMMERCIAL BANK)

APPROVED

Regd. Office :- 19-A, Dhuleswar Garden, Ajmer Road, Jaipur-302001, (CIN : L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(i) POSSESSION NOTICE]

Whereas, The undersigned being the Authorized Officer of the **AU Small Finance Bank Limited (A Scheduled Commercial Bank)** under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Act, 2002 [54 of 2002]) and in exercise of Powers conferred on section 13 (12) read with [rule 3] of the Security Interest (Enforcement) Rules, 2002, issued demand notice dated **09-Oct-23** Calling upon the Borrower **M/S R Khanna Enterprises Through It's proprietor Saurabh Khanna (Borrower), Saurabh Khanna (Co-Borrower), Smt.Pooja Khanna (Co-Borrower)** (Loan Account No. L900106117959597) to repay the amount mentioned in the notice being for **Rs. 326263/- (Rs.Thirty-Four Lac Twenty-Six Thousand Two Hundred Sixty-Three Only)** within 60 days from the date of receipt of the said notice.

The borrower/ mortgagee having failed to repay the amount, notice is hereby given to the borrower/ mortgagee 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 Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this **05 Day of December of the Year 2024**.

The borrower/ co-borrower/ mortgagee 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 AU Small Finance Bank Limited (A Scheduled Commercial Bank) for an amount of for for **Rs. 326263/- (Rs.Thirty-Four Lac Twenty-Six Thousand Two Hundred Sixty-Three Only)** as on **07-Oct-23** and interest and expenses thereon upto full payment.

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 POSSESSIONED PROPERTIES

All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Ground floor without roof rights, Plot No 21, Khadra No 463, 464, 468, 489, 490, 491, 494, Vidya Vihar, VVLD - Nasirpur, Pargana Loni, Te. & Dist.- Ghaziabad, Uttar Pradesh **Admesuring 138 Sqyds** owned by **Saurabh Khanna**
 EAST: Plot no. 22 SOUTH: Plot no. 20
 NORTH: Road SOUTH: Plot no. 23

Date :- 05-Dec-24
Place :- DELHI

-sd-
Authorised Officer
Au Small Finance Bank Limited

"IMPORTANT"

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Continued to next page...

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भारत सरकार का उपकरण

Canara Bank

A Government of India Undertaking

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SyntheticBank

Recovery Section, Circle Office,
7th Floor, Ansal Towers, 38, Nehru Place, New Delhi - 110019,
Phone No. 011-26292604; 26419921

MEGA
E-AUCTION
SALE NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

Sr. No.	Name of the Branch	Borrower / Guarantors / Mortgagor Name & Address	Details of movable / immovable property and status of possession	Total Dues	a. Reserve Price (Rs) b. EMD (Rs) c. Incremental Bid (Rs) d. Date of Notice	Date & Time of Auction (With unlimited extensions of 5 minutes duration each)	Last Date & Time of Submission of EMD	The property can be inspected, with Prior Appointment with Authorized Officer & Contact person
20	DPS BRANCH, GHAZIABAD	1. Sri Jagpal Singh, House No-575, Sewa Nagar, Meerut Road, Ghaziabad-201001 2. Sri Rajeev Kumar Pandey S/o Sri Prayag Pandey, Khasra No-507, Brahampuri, Ghukhna Ghaziabad-201001	Land And Building Constructed on Plot, situated in Khasra No-449, Situated in Village Ghukhna, Pargana-Loni, Tehsil and Dist-Ghaziabad Owned By Jagpal, Admeasuring Area 35 Sq Yards, Bounded By: North: By Plot Of Others, South: By 12 Feet Wide Road, East: By Plot Of Mr. Suraj, West: By Plot Of Others (This property is in Symbolic possession of the Bank)	Rs.16,68,494.62 as on 30.11.2024 and further interest at applicable rate from 01.12.2024 along with expenses, other charges etc.	a. 8,42,000/- b. 84,200/- c. 10,000/- d. 06-12-2024	26-12-2024 between 12:30 p.m. to 1:30 PM	24.12.2024 up to 05.00 p.m.	23.12.2024 between 10.00 A.M. to 05.00 P.M. Authorised Officer Sh. Ravi Shankar Singh Mob. 7428093522
21	MASOORI BRANCH, GHAZIABAD	M/s Sangam Cement Store, Prop: Mr. Habibur Rahman, S/o Mr. Abbas Ali, Village+P.O.-Masoori, Dist- Ghaziabad Mr. Habibur Rahman S/o Mr. Abbas Ali, Village+P.O.- Masoori, Dist- Ghaziabad Mr. Fazalur Rehman S/o Mr. Abbas Ali, Village+P.O.- Masoori, Dist- Ghaziabad Mr. Laikur Rahman S/o Mr. Abbas Ali, Village+P.O.- Masoori, Dist- Ghaziabad Mr. Ahmad Hassan S/o Mohd. Yunus, Village+P.O.- Masoori, Dist- Ghaziabad	Land and building constructed at Residential Plot Khasra No- 572/2 situated at Village Masoori, Pargana- Dasna, Tehsil and Dist- Ghaziabad Owned by Sri Fazalur Rahman, Sri Habibur Rehman and Sri Laikur Rahman All Sons of Sri Abbas Ali, Area: 64 Sq Yard or 53.51 Sq Meter, Boundary : East- Plot of Sri Ahsan, West- Hapur Road, North- Plot of Sri Ahsan Khan, South- Plot of Sri Akbar (This property is in Symbolic possession of the Bank)	Rs. 95,35,405.06 as on 30.11.2024 and further interest at applicable rate from 01.12.2024 along with expenses, other charges etc.	a. 25,50,000/- b. 25,5000/- c. 20,000/- d. 06-12-2024	26-12-2024 between 12:30 p.m. to 1:30 p.m.	24.12.2024 up to 05.00 p.m.	23.12.2024 between 10.00 A.M. to 05.00 P.M. Authorised Officer Sh. Ravi Shankar Singh Mob. 7428093522
22	Asset Recovery Management (ARM) Branch	M/S Ecoyug Biodiesel Pvt. Ltd., Office Address: WZ 879 First Floor, Badiyal Mohalla, Palam Village, Delhi - 110045 M/S Ecoyug Biodiesel Pvt. Ltd., Factory Address: Khevat No. 122, Khasra No 53/4, Village Jawahar Road, Pradhana, Dist- Panipat, Haryana 132107 Mr. Hitender Solanki, Address: WZ 879 First Floor, Badiyal Mohalla, Palam Village, Delhi - 110045 Mr. Jitender Solanki, Address: WZ 879 First Floor, Badiyal Mohalla, Palam Village, Delhi - 110045	EMT of Residential Property Bearing No WZ 879, Badiyal Mohalla, Palam Village, Delhi – 110045 in the name of Mr. Hitender Solanki S/O Ramesh Chand, Boundaries: North: Surrounded by Other Property, South: Road 15 Foot, East: Other Property No 878, West: Other Property No 880 (Under Symbolic Possession)	Rs. 2,16,42,532.95 interest calculated upto 30.11.2024 plus applicable interest from 01.12.2024 along with expenses, other charges etc.	a. 1,40,00,000/- b. 14,00,000/- c. 50,000/- d. 06-12-2024	13-01-2025 between 11:30 A.M. to 12:30 P.M.	10.01.2025 up to 05.00 p.m.	Prior Appointment with Authorised Officer Sh. Parthosh Kumar, Chief Manager, Mob. 011-49982857, Mr. Shishir Tiwari, Manager, Mob. 7017739268, Dikshant Sarkar, Officer Mob. 9667732023

Intending bidders may contact for properties during office hours on any working day for other details and inspection of properties.

Date : 06-12-2024, Place : New Delhi

Authorised Officer, Canara Bank

pnbb

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भरोसे का प्रतीक

punjab national bank

...the name you can BANK upon!

(A GOVERNMENT OF INDIA UNDERTAKING)

Circle SASTRA Centre: East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091,
E-mail: cs8075@pnbb.co.in, Ph.: 011-22779758, 22785289

SALE NOTICE FOR
SALE OF IMMOVABLE
PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged /charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties

SCHEDULE OF SALE OF THE SECURED ASSETS													
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		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						
		B) AMOUNT AS PER DEMAND NOTICE											
		C) POSSESSION DATE U/S 13(4) OF SARFESI ACT 2002											
		D) NATURE OF POSSESSION SYMBOLIC/ PHYSICAL/ CONSTRUCTION											
1	BO: VIVEK VIHAR, DELHI (164910) 1) SMT.SHALU RAI (BORROWER CUM MORTGAGER) PLOT NO. C 1/65, SF-II, SECOND FLOOR, BLOCK C, DLF, DILSHAD EXT-II, VILL- BRAHMAMPUR ALIAS BHOJPURA PARGANA LONI DISTT. GHAZIABAD, UP. ALSO AT 299, MOHANPUR CIVIL LINES ROORKEE, UTTARAKHAND- 247667 (2) SH. SACHIN (CO-BORROWER) GF-DDA QUARTERS, NEW SEEMA PURI, SHAHDARA, DELHI-110095.	28.09.2018 RS. 14.17 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 14.12.2018 PHYSICAL	RS. 14.17 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 14.12.2018 PHYSICAL	PLOT NO. C 1/65, SF-II, SECOND FLOOR, BLOCK C, DLF, DILSHAD EXT-II, VILL- BRAHMAMPUR ALIAS BHOJPURA PARGANA LONI DISTT. GHAZIABAD, UP, HAVING SUPER AREA 37.16 SQ MTR IN THE NAME OF SMT. SHALU RAI.	Rs. 11.25 Lakh Rs. 1.125 Lakh (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
2	BO: CHANDNI CHOWK, DELHI (000110) M/S GURU KRIPA TRADING COMPANY - PROP-SMT. NEETU SHARMA (BORROWER) ADD: L-117, NAG MANDIR ROAD, SHASTRI NAGAR, NEW DELHI-110052 SMT. NEETU SHARMA W/O SH DHARAMPAL SHARMA (BORROWER CUM MORTGAGOR) ADD : L-117, NAG MANDIR ROAD, SHASTRI NAGAR, NEW DELHI-110052	03.11.2022 Rs. 83.45 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 06.01.2023 PHYSICAL	Rs. 83.45 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 06.01.2023 PHYSICAL	FREE HOLD BUILT UP PROPERTY BEARING MUNICIPAL NO. L-117, IIIRD FLOOR WITHOUT ROOF RIGHTS) SITUATED IN THE COLONY SHASTRI NAGAR, NEW DELHI-110052 IN THE NAME OF SMT. NEETU SHARMA, HAVING AREA 55.60 SQ. MTRS	RS. 26.10 LAKH RS. 2.61 LAKH (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
3	BO: ANAND VIHAR, DELHI (398000) AND MAYUR VIHAR PHASE -3/460600 COMBINED IN THE ACCOUNT OF M/S GULATI STEEL CORPORATION AND IN THE ACCOUNT OF ALKA GULATI M/S GULATI STEEL CORPORATION THROUGH ITS PROPRIETOR SH. PARVEEN GULATI ADD: Y-13/3, STEEL COMPLEX, LOHAMANDI, NARAINA, DELHI/ALSO AT: 138, C2 BLOCK, JANAKPURI, DELHI-110058 RAJESH GULATI S/O SH. S.S GULATI (GUARANTOR), ADD: Y-13/3, STEEL COMPLEX, LOHA MANDI, NARAINA, DELHI ALSO AT: 138, C2 BLOCK, JANAKPURI, DELHI-110058 SMT. ALKA GULATI W/O SH. PARVEEN GULATI (BORROWER), ADD: 138, C2 BLOCK, JANAKPURI, DELHI-110058 SH. AGAM GULATI S/O SH. S.S GULATI (CO-BORROWER), ADD: 138, C2 BLOCK, JANAKPURI, DELHI-110058 SH. PRATEEK GULATI S/O SH. PARVEEN GULATI (GUARANTOR), ADD: 138, C2 BLOCK, JANAKPURI, DELHI-110058 SH. PARVEEN GULATI S/O SH. S.S GULATI (GUARANTOR), ADD: 138, C2 BLOCK, JANAKPURI, DELHI-110058	01.10.2014 & 19.03.2015 RS. 141.02 LAKHS & RS. 84.94 LAKHS+ FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 11.12.2014 & 04.06.2015 PHYSICAL	RS. 141.02 LAKHS & RS. 84.94 LAKHS+ FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 11.12.2014 & 04.06.2015 PHYSICAL	1-EQM OF PROPERTY BEARING PLOT NO-104,BLOCK-N,SECOND FLOOR(WITHOUT ROOF RIGHTS) KIRTI NAGAR, DELHI, AREA MEASURING 977.01 SQ.FTS.,SITUATED AT VILLAGE BASSAI DARAPUR, DELHI, COLONY KNOWN AS KIRTI NAGAR, NAJAFGARH ROAD, NEW DELHI.IN THE NAME OF ALKA GULATI 2-EQM OF PROPERTY BEARING PLOT NO-104,BLOCK-NSECOND FLOOR WITH ROOF RIGHT (THIRD FLOOR) KIRTI NAGAR, DELHI, AREA MEASURING 977.01 SQ.FTS.,SITUATED AT VILLAGE BASSAI DARAPUR, DELHI, COLONY KNOWN AS KIRTI NAGAR, NAJAFGARH ROAD, NEW DELHI.IN THE NAME OF RAJESH GULATI	Rs. 123.50 Lakh Rs. 12.35 Lakh (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
4	BO: SURAJMAL VIHAR (076710) M/S MANBHAWAN SAREES (BORROWER) ADD:307, TELIWARA, SHAHDARA, DELHI-110032 SH. VARUN SHARMA S/O SH. PREM KUMAR SHARMA (PROP.), ADD: H.NO. 2/468, TELIWARA, SHAHDARA, DELHI	29.04.2017 RS. 58.92 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 02.05.2023 PHYSICAL	RS. 58.92 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 02.05.2023 PHYSICAL	PLOT NO. 2/468, OUT OF KHASRA NO. 642, VILLAGE CHANDRAWALI, TELIWARA SHAHDARA, DELHI-110032 AREA: 95 SQYDS/79.43 SQMTR IN THE NAME OF MR. VARUN SHARMA	Rs. 66.00 Lakh Rs. 6.60 Lakh (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
5	BO: SADAR BAZAR, DELHI (012400) M/S ALLIANCE EXPOTRADE PVT LTD. (BORROWER) ADD:70/B/2, GROUND FLOOR, MOTI NAGAR, RAMA ROAD, INDUSTRIAL AREA, NEW DELHI-110015. MR. MANINDER BEDI (DIRECTOR- M/S ALLIANCE EXPOTRADE PVT LTD) ADD: 47/28, UGF, EAST PATEL NAGAR, NEW DELHI-110008. MRS. USHA BEDI (DIRECTOR- M/S ALLIANCE EXPOTRADE PVT LTD) ADD: 47/28, UGF, EAST PATEL NAGAR, NEW DELHI-110008. SH VIPIN GUPTA (GUARANTOR) ADD: B-51, SHANKAR GARDEN EXTENSION, DELHI-110018.	04.10.2018 RS. 416.68 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 06.05.2019 PHYSICAL	RS. 416.68 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 06.05.2019 PHYSICAL	PROPERTY BEARING PLOT NO. 261-A, MUNICIPAL NO. (WZ-20A/261A), SITUATED IN THE REVENUE ESTATE OF VILLAGE BASSAI DARAPUR, DELHI ESTATE, AREA ABADI KNOWN AS COLONY JANTA COLONY, DELHI-110027 IN THE NAME OF SH. VIPIN KUMAR GUPTA ADMEASURING 83.61 SQ. MTRS.	Rs. 63.00 Lakh Rs. 6.30 Lakh (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
6	BO: PAHARGANJ, DELHI (013000) SMT. NEHA SONI W/O SH. RAM CHANDER SONI (BORROWER) ADD: 354, GALI CHANDI WALI, PAHARGANJ, NEW DELHI-110055. SH. RAM CHANDER SONI (BORROWER) ADD: 354, GALI CHANDI WALI, PAHARGANJ, NEW DELHI-110055.	05.06.2021 RS. 27.44 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 01.10.2021 PHYSICAL	RS. 27.44 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 01.10.2021 PHYSICAL	ENTIRE 1ST FLOOR OUT OF NORTHERN SIDE PORTION OF PROPERTY NO- XV/563/354 WHICH IS COMPRISING OF THREE ROOMS SET BUILT THEREIN, WITHOUT ITS ROOF RIGHTS, WITH ROPTIONATE SHARE IN THE LAND THEREUNDER MEASURING 63.20 SQ. MTRS. ALONGWITH COMMON RIGHTS OF ENTRANCE, PASSAGE AND STAIRCASE, PROPERTY SITUATED AT GALI CHANDI WALI, MANTOLA, PAHARGANJ, NEW DELHI IN THE NAME OF SMT. NEHA SONI W/O SH RAM CHANDER SONI.	Rs. 21.10 Lakhs Rs. 2.11 Lakhs (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
7	BO SURAJMAL VIHAR, DELHI (076710) BABBER SINGH CHAUHAN (BORROWER) ADD: G1, GROUND FLOOR, PLOT NO.-113, VISHNU ENCLAVE, GHAZIABAD, U.P.-201001. ALSO AT: HOUSE NO-92A, VISHNU ENCLAVE, GHAZIABAD-201001	02.09.2021 RS. 15.93 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 12.11.2021 PHYSICAL	RS. 15.93 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 12.11.2021 PHYSICAL	FLAT NO.- G-1, GF(WITHOUT ROOF RIGHTS), SUPER COVERED AREA 600SQ FT I.E. 55.74 SQ MTR, BUILT ON PLOT NO 113, KHASRA NO 572 SITUATED ON BLOCK A, VISHNU ENCLAVE, DASNA, GHAZIABAD UP-201001 IN THE NAME OF SH BABBAR SINGH CHAUHAN	Rs. 13.25 Lakhs Rs. 1.325 Lakhs (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
8	BO: KRISHNA NAGAR, DELHI (064600) M/S SHUBH FOOD PRODUCT COMPANY PROP. SH. SHALENDER KUMAR AGGARWAL (BORROWER) ADD: PROPERTY BEARING NO. 1619/43A, NEW NO. N-72, OUT OF KHASRANO. 282 AND 290, NAVEEN SHAHDARA, EAST DELHI-110032 SH. MANOJ KUMAR AGGARWAL (GUARANTOR CUM MORTGAGOR) ADD: PROPERTY BEARING NO. 1619/43A, NEW NO. N-72, OUT OF KHASRANO. 282 AND 290, NAVEEN SHAHDARA, EAST DELHI-110032	09.03.2022 RS. 79.80 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 20.07.2022 PHYSICAL	RS. 79.80 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 20.07.2022 PHYSICAL	IP AT ENTIRE 1ST AND 2ND FLOOR WITH ROOF RIGHTS ON PROPERTY NO. 1619/43A, NEW PROPERTY NO-N-72, KHASRA NO. 282-290, SITUATED IN NAVEEN SHAHDARA EAST DELHI-110032 OWNED BY SH. MANOJ KUMAR AGARWAL S/O SH. R S AGARWAL VIDE SALE DEED DT 26.08.1998. NO.1699. AREA 50 Q YRDS OR 41.80 SQ. MTRS.	Rs. 36.00 Lakhs Rs. 3.60 Lakhs (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
9	BO: SADAR BAZAR, DELHI (012400) M/S ALLIANCE EXPOTRADE PVT LTD. (BORROWER) ADD:70/B/2, GROUND FLOOR, MOTI NAGAR, RAMA ROAD, INDUSTRIAL AREA, NEW DELHI-110015. MR. MANINDER BEDI (DIRECTOR- M/S ALLIANCE EXPOTRADE PVT LTD) : 47/28, UGF, EAST PATEL NAGAR, NEW DELHI-110008. MRS. USHA BEDI (DIRECTOR- M/S ALLIANCE EXPOTRADE PVT LTD) ADD: 47/28, UGF, EAST PATEL NAGAR, NEW DELHI-110008. SH VIPIN GUPTA (GUARANTOR) ADD: B-51, SHANKAR GARDEN EXTENSION, DELHI-110018	04.10.2018 RS. 416.68 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 11.02.2019 PHYSICAL	RS. 416.68 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 11.02.2019 PHYSICAL	GROUND FLOOR WITHOUT ROOF RIGHT OF PROPERTY BEARING NO. 317-318, NEW NO. WZ 100-D/1 OUT OF KHASRA NO-4/1, GALLI NO. 19, SANT GARH, MAJOR BHUPENDER SINGH NAGAR, GROUP OF COLONIES, NEW DELHI-110018 IN THE NAME OF SH VIPIN KUMAR GUPTA ADMEASURING 60 SQ. MTRS	Rs. 25.08 Lakhs Rs. 2.5 Lakhs (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
10	BO: ASAF ALI ROAD (012700) SMT. PRAMILA DEVI W/O SH. SANJAY KUMAR (BORROWER) , ADD : 255, VILLAGE- PITAMPURA, DELHI-110084, ALSO AT : 342, KH NO.502/348, LAL DORA OF VILLAGE- PITAMPURA, DELHI-110084. SH. SANJAY KUMAR S/O GAURAJ (BORROWER), ADD : 255, VILLAGE- PITAMPURA, DELHI-110084, ALSO AT : 342, KH NO.502/348, LAL DORA OF VILLAGE- PITAMPURA, DELHI-110084. SH. PRAMOD GUPTA S/O SH. HARI PAL GUPTA (GUARANTOR), ADD: RZ-39, PANKAJ ROAD, RAGHU NAGAR, DELHI-110045	01.07.2016 RS. 35.55 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 05.09.2016 PHYSICAL	RS. 35.55 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 05.09.2016 PHYSICAL	ENTIRE IIND FLOOR WITH OUT ROOF/TERRACE RIGHT OUT OF PROPERTY NO. RZ-6K/11/563, OUT OF KHASRA NO.650, SITUATED IN REVENUE ESTATE OF VILLAGE-NASIRPUR COLONY KNOWN AS INDRA PARK, PALAM COLONY, NEW DELHI-110045 IN THE NAME OF SMT. PRAMILA W/O SH. SANJAY KUMAR, AREA MEASURING 75 SQ. YARDS I.E. 62.71 SQ. MTRS.	Rs. 22.50 LAKHS Rs. 2.25 LAKHS (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
11	BO: DILSHAD GARDEN, DELHI (392700) M/S R LOOMBIA OVERSEAS PROP. MR. GAURAV CHAUDHARY (BORROWER) ADD: 442/UG1, SHALIMAR GARDEN EXTENSION-1, SAHIBABAD, GHAZIABAD, UP-201005. ALSO AT: B-40, SECTOR-65, NOIDA, UP SH. DESH PAL SINGH (GUARANTOR) ADD: 442/UG1, SHALIMAR GARDEN EXTENSION-1, SAHIBABAD, GHAZIABAD, UP-201005. ALSO AT: H.NO. 6/544, OLD NO.477, WARD NO.6, BARAUT PATTI CHAUDHARAN, NAYI BASTI, PARGANA BARAUT, TEHSIL BAGHPAT, DISTT. MEERUT UP.	01.06.2022 RS. 56.07 LAKH+ FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 18.08.2022 SYMBOLIC	RS. 56.07 LAKH+ FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 18.08.2022 SYMBOLIC	HOUSE NO. 6/544, OLD-477, WARD NO.6, PATTY CHAUDHRAN, NAYI BASTI, PARGANA BARAUT, BAGHPAT, DISTT. MEERUT UP AREA 150SQ YRDS.	Rs. 39.82 Lakhs Rs. 3.982 Lakhs (26.12.2024) Rs. 25000/-	26.12.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						
12	BO: RAJGARH, DELHI (042410) M/S R M MINERALS (P) LTD (BORROWER, ADD: 205-206, 2ND FLOOR PLOT NO 14, (LSC), NEELKANTH CHAMBER II, SAINI ENCLAVE, DELHI-110092. ALSO AT: 129A MEHATPUR INDUSTRIAL AREA, DISTT. UNA, HIMACHAL PRADESH SH. MADAN MOHAN VERMA S/O SH. NATHI LAL VERMA (DIRECTOR/GUARANTOR), ADD: 303-304, KRIT PLAZA, 3RD FLOOR, A BLOCK (LSC), SURAJMAL VIHAR, DELHI-110092. ALSO AT: 138, 1ST FLOOR, HARGOVIND ENCLAVE, NEAR KARKARDOOMA METRO STATION, DELHI-110092. ALSO AT: 31, GUJRAT VIHAR, DELHI-110092. SMT. PRABHA VERMA W/O SH. MADAN MOHAN VERMA (DIRECTOR/GUARANTOR) ADD: 303-304, KRIT PLAZA, 3RD FLOOR, A BLOCK (LSC), SURAJMAL VIHAR, DELHI-110092. ALSO AT: 138, 1ST FLOOR, HARGOVIND ENCLAVE, NEAR KARKARDOOMA METRO STATION, DELHI-110092. ALSO AT: 31, GUJRAT VIHAR, DELHI-110092.	06.06.2024 RS. 224.27 LAKH+ FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 21.08.2024 SYMBOLIC	RS. 224.27 LAKH+ FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 21.08.2024 SYMBOLIC	EQM OF LEASE HOLD PROPERTY MEASURING 4325 SQ METER SITUATED AT 129-A MEHTAPUR INDUSTRIAL AREA DISTRICT UNA HIMACHAL PRADESH STANDING IN THE NAME OF R M MINERALS WITH ALL PLANTS AND MACHINERY	Rs. 187.00 Lakhs Rs. 18.70 Lakhs (27.01.2025) Rs. 25000/-	27.01.2025 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) Authorised Officer CIRCLE SASTRA EAST DELHI						

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 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://baanknet.com> on above mentioned dates. (4) For further details and complete Terms & Conditions of the sale., please refer: <https://baanknet.com> & 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: 07-12-2024, Place : New Delhi

AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

financialexpaprr

New Delhi

Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

Branch Kaushambi (K-1226), Shop No. 14A,
Near Wave Cinema, Kaushambi,
Distt. Ghaziabad, UP-201010, Ph: 0120-2773377

NOTICE
TO BE SERVED UPON BORROWER/GUARANTOR/MORTGAGOR BEFORE EFFECTING SALE OF SECURED ASSETS

Dated: 07-11-2024

1. Shri Kalim Haider s/o Dr Kamrulhuda and
2. Smt Raunaque Parveen w/o Kalim haider
Both R/o D 95 IInd floor Allhalal Appt Shaheen Bagh Jamia Nagar Okhala Delhi 110025
Also at -F 138/3 Abul Fazal Enclave Part 2 Shaheen Bagh Jamia Nagar Delhi 110025
3. Mr Amit Kumar rai s/o Shiv Muni Rai, R/O II RH/48 sector 2 Rajinder Nagar Sahibabad Ghaziabad UP 201005
REG: SALE OF SECURED ASSETS UNDER SARFAESI ACT, 2002
Shri Kalim Haider s/o Dr Kamrulhuda and Smt Raunaque Parveen w/o Kalim haider, Account 12261200000153
This is to inform you that pursuant to the possession taken by the undersigned as Authorized Officer under SARFAESI Act, 2002 on 20-03-2020 vide possession notice dated 10-06-2019 for recovery of the secured debts of Punjab & Sind Bank Kaushambi amounting to Rs. 14,09,618.58 and interest thereon from May 2019 and with costs and charges from Shri Kalim Haider s/o Dr Kamrulhuda and Smt Raunaque Parveen w/o Kalim haider, the undersigned intends to sell the following secured assets for recovery of the entire dues for which necessary steps including publication in Newspaper have been taken/ are being taken.

Secured Assets:
1. Flat A6 Plot 48, LIG, UGF, vikram enclave vill pasonda Loni Ghaziabad UP

AUTHORIZED OFFICER

SVC CO-OPERATIVE BANK LTD.
(A Govt. of India Undertaking)
Where service is a way of life

Regional Office At : Ground Floor, E-25, East PF Kailash, New Delhi-110065 and one of its branch office at : Plot 1A/260, Neelam Bata Road, NIT, Faridabad-121001 (Haryana)

POSSESSION NOTICE
WHEREAS the undersigned being the Authorized Officer of SVC Co-operative Bank Limited, (earlier known as The Shamrao Vithal Co-operative Bank Ltd) under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 10.09.2024 & Addendum Notice Dt. 12.09.2024 under Section 13 (2) of the said Act, calling upon Borrowers/Mortgagor (1) Mr. Rajesh Arora S/o : Sh. Prahlad, Principal Borrower/ Mortgagor, at : House No. 25, Gali No- 3-B, Vishnu Colony, Ballabgarh, Faridabad Haryana- 121004 and/or also at: M/s Rajesh Provision Store, Shop No- 33, New Anaj Nandi, Ballabgarh, Faridabad, Haryana- 121004 (2) Mr. Prahlad (alias Mr. Pahlad Singh) S/o: Mr. Sukkan Lal, Co-Borrower, at House No. 25, Gali No- 3-B, Vishnu Colony, Ballabgarh, Faridabad Haryana-121004, to repay the amount mentioned in the said Notice bearing Rs. 34,30,748.50 (Rupees Thirty Four Lakh Thirty Thousand Seven Hundred Forty Eight and paise Fifty only) as on 31.08.2024, together with interest at contractual rate from 01.09.2024 as mentioned in the said notice plus legal costs/charges etc till the date of payment, within 60 days from the date of receipt of the said Notice.
The Borrowers/Mortgagor having failed to repay the amount, notice is hereby given to the Borrowers/Mortgagor and the public in general that, the undersigned Authorised Officer of SVC Co-operative Bank Ltd., has taken **SYMBOLIC POSSESSION** of the property described herein below in exercise of powers conferred on him under Section 13 (4) of Section 13 of the Act read with the Rule 8 of the Security Interest Enforcement Rules, 2002 on this 04.12.2024.
The Borrowers/Mortgagor 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 SVC Co-operative Bank Limited, (earlier known as The Shamrao Vithal Co-operative Bank Ltd) for an amount of Rs. 34,30,748.50 (Rupees Thirty Four Lakh Thirty Thousand Seven Hundred Forty Eight and paise Fifty only) as on 31.08.2024, together with interest from 01.09.2024 at contractual rate plus legal costs/charges etc till the date of entire payment.
The Borrower's/Mortgagor's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE PROPERTY
Built-up residential Property being House No. 25 (MCF No. 54445, Property ID No. P07006310213), measuring 100 Sq. Yds., forming part of Rect. No. 83, Killa No. 14/2 (7-4), situated at Gali No. 3-B, Vishnu Colony/Subhash Colony, Mauza Ballabgarh, Tehsil Ballabgarh, Faridabad Haryana - 121004, and bounded as follows: By East: Property of Rampat By North : Other property By West : Other property By South: Rasta 18 ft

Date : 04.12.2024
Place : Faridabad (Haryana)

Mr. Gopa Ranjan Panigrahy
Senior Manager & Authorised Officer
For SVC Co-operative Bank Ltd.

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपके लिए "सेन्ट्रल" "CENTRAL" TO YOU SINCE 1911
BRANCH OFFICE: KEDAR BUILDING, SUBZI MANDI, DELHI-110007

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

Whereas, the undersigned being the Authorized Officer of the Central Bank of India, Subzi Mandi Branch, Delhi under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, and in exercise of powers conferred under Section 13(2) and 13(12) read with the Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a Demand Notice dated 10/09/2024 calling upon the Borrower; SMT. NEERAJ KUMAR W/O SH. PRAVEEN KUMAR AND MR. PRAVEEN KUMAR S/O MR. JAGDISH CHAND, to repay the amount mentioned in the notice being Rs. 19,89,686.65 (Rupees Nineteen Lakh Eighty Nine Thousand Six Hundred Eighty Six and Sixty Five Paise Only) (which represents the principal plus interest due as on the 10/09/2024), plus interest and other charges from 10/09/2024 to till the date within 60 days from the date of receipt of the said notice. The Borrower having failed to pay the entire dues of the bank, notice is hereby given to the borrower, the Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said act, read with Rule 8 of the Security Interest (Enforcement) Rule 2002 on this 07th Day of December 2024. The borrower and the Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Central Bank of India, Subzi Mandi Branch Delhi for the amount of Rs. 19,89,686.65 (Rupees Nineteen Lakh Eighty Nine Thousand Six Hundred Eighty Six and Sixty Five Paise Only) (which represents the principal plus interest due on the 10/09/2024), plus interest and other charges from 10/09/2024. The borrowers attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
(Detailed description of the secured asset/mortgaged property)
All that part and parcel of property in the name of **Mrs. Neeraj Kumari W/o Shri Praveen Kumar**, covered under Flat No. 1598, Fourth Floor, Pocket No. GH-1, LIG, Sector-28, Rohini, New Delhi, Area of Property - 42 Sq. Mtr. Bounded by:
North: Flat No. 1599 South: Open Area
East: Entry / Stairs West: Open Area

DATE: 07/12/2024 (Authorised Officer),
PLACE: NEW DELHI Central Bank of India

पंजाब एण्ड सिंध बैंक
(A Govt. of India Undertaking)
जहाँ सेवा ही जीवन-— ध्येय है

Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

DEMAND NOTICE

B.O. :- IMT Manesar, GURGAON (HR) -122052 Tel.: 0124-2290023 E-mail: m0980@psb.co.in

NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002.
A notice is hereby given that the following borrower has defaulted in the repayment of credit facilities obtained by them from the bank and said facilities have turned NPA. The notice under section 13(2) of the Securitization of financial Assets and Enforcement of Security Interest Act 2002 were issued to the borrower/guarantors on their last known address by the registered post. However the notice have been returned unsaved & the authorized officer has reasons to believe that the borrower/ guarantors are avoiding the service of notice as such they are hereby informed by way of public notice about the same.

Name of Borrower(s)/ Guarantor(s)	Description of the Immovable Property	Date of NPA	Date of Demand Notice	Amount Outstanding
1. Shri. Jitender Kumar s/o Sh. Subkant Mishra (Borrower in housing loan 09801200000211)	Details of the property mortgaged: H. No. 1240, Gali no-12, Lakman Vihar Gurugram 122001 Haryana	29.11.2024	04.12.2024	Rs 8, 30,163.63 /- (Rs. Eight Lakh Thirty Thousand One Hundred Sixty Three And Paise Sixty Three Only) along with interest is 9.95% P.A. (for Housing loan)
2. Smt. Laxmi Mishra W/o Jitender Kumar (Borrower in housing loan 09801200000211)	Details of the title deed(s): Area- 49 Sq. Yards Sale Deed No. 11553 dated - 14-08-2013			
3. Sh. Ranjeet Kumar Jha s/o Ram Narayan Jha (Guarantor in housing loan 09801200000211)	Property bounded as: North: Digar malik West: rasta 15ft East: house of Parmesh S/o Ram appa South: Rasta 10 feet			

The above borrower/ guarantors are advised to pay the amount mentioned in the notice within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days as per provisions of the Securitization of financial Assets and enforcement of security interest act, 2002. Moreover the borrower/ guarantors are hereby restrained from dealing with any of the above secured assets mentioned above in any manner whatsoever without our prior consent. This is without prejudice to any rights available to us under the subject act and /or any other law in force.

Date : 08.12.2024 PLACE : GURGAON Authorized Officer (PUNJAB & SIND BANK)

RELIGARE
Values that bind

RELIGARE ENTERPRISES LIMITED
Regd off: 1407, 14th Floor, Chiranjiv Tower, 43, Nehru Place, New Delhi-110019
CIN: L74899DL1984PLC146935
Phone: +91 - 11 - 4472 5676;
Website: www.religare.com; E-mail: investorservices@religare.com

NOTICE OF THE 40th ANNUAL GENERAL MEETING, E-VOTING INFORMATION AND BOOK CLOSURE
NOTICE is hereby given that the 40th Annual General Meeting (hereinafter called as "AGM") of Religare Enterprises Limited ("the Company") will be held on **Tuesday, December 31, 2024 at 11:30 A.M. (IST)** through Video Conferencing / Other Audio Visual Means ("VC" / "OAVM"), without the physical presence of the Members at the AGM, to transact the businesses as set out in the AGM Notice dated December 4, 2024. The Company has sent the Notice of the AGM and Annual Report, including the Standalone and Consolidated Audited Financial Statements for the financial year 2023-24, through electronic mode to the shareholders whose e-mail addresses are registered with the Company/ Registrar and Share Transfer Agent or with the Depository Participants in accordance with the General Circular No. 20/2020 dated May 05, 2020 read with the General Circular No. 14/2020 dated April 08, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No.09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs ("MCA") read with the Circular number SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 03, 2024 issued by the Securities and Exchange Board of India ("SEBI") (hereinafter collectively referred to as "the Circulars"). The copy of the Notice of the AGM and Annual Report for FY 2023-24 is also available on the Company's website at <https://religare.com/>, websites of the stock exchanges i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com respectively and website of the Company's Registrar and Transfer Agent viz. KFin Technologies Limited ("KFinTech") at <https://evoting.kfintech.com>. In case shareholders request for the same, physical copy of the Annual Report will be sent to them. The dispatch of Notice of the AGM through emails has been completed on Saturday, December 7, 2024. Members are provided with a facility to attend the AGM through electronic platform provided by KFinTech. Members are requested to visit <https://emeetings.kfintech.com> and access the shareholders/ Members' login by using the remote e-voting credentials provided to them.

Instructions for Remote E-voting and E-Voting:
i. Pursuant to Section 108 of the Companies Act, 2013 ("Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Members are provided with the facility to cast their votes on all the resolutions as set out in the Notice of the AGM using electronic voting system ("Remote e-voting") provided by KFinTech. Member's holding share either in physical form or dematerialised form, as on Tuesday, December 24, 2024 ("Cut-off date") can cast their vote via remote e-voting facility of KFinTech through <https://evoting.kfintech.com>. A person whose name is recorded in the Register of Members or in the Register of Beneficial Owner maintained by the Depositories as on the Cut-off date only shall be entitled to avail the facility of remote e-voting. The voting rights of the Members shall be in proportion to the paid-up value of their shares in the total voting capital of the Company as on the Cut-off date.
ii. The remote e-voting period will commence on **Saturday, December 28, 2024 (9.00 A.M. IST) and ends on Monday, December 30, 2024 (5.00 P.M. IST)**. The remote e-voting module shall be disabled by KFinTech thereafter. Once the vote on a resolution is cast by the Member, the Member cannot modify it subsequently.
iii. Information and instructions comprising manner of voting, including remote e-voting by Members holding shares in dematerialised mode, physical mode and for Members who have not registered their email addresses has been provided in the Notice of the AGM as well as in the email sent to the Members by KFinTech. Members who have acquired shares after the sending of the Annual Report through electronics means and before the Cut-off date may obtain the User ID and password by sending a request to the Company at investorservices@religare.com or to KFinTech at enward.ris@kfintech.com.
iv. Members attending the AGM through VC / OAVM but who have not casted their vote by remote e-voting shall be eligible to cast their vote through e-voting during the AGM. Members who have voted through remote e-voting shall be eligible to attend the AGM through VC / OAVM, however they shall not be eligible for e-voting at the AGM.
v. The Notice of the AGM is also available on the website of the Company at <https://religare.com/>. Please refer the e-voting user manual for Members available in the downloads section of the website of KFinTech i.e. <https://evoting.kfintech.com>. Any Member who has any query/grievance connected with the e-voting may contact Ms. Rajitha C, Corporate Registry, KFin Technologies Limited, Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500032 at 1800 309 4001 (Toll Free) or email at enward.ris@kfintech.com.

For permanent registration/update of the email addresses, Members may send the request with the relevant Depository Participant in case of shares held in electronic form and with the Company's Registrar and Share Transfer Agent - KFinTech (RTA) in case the shares held in physical form. Members holding shares in physical form may send an e-mail request at the email id enward.ris@kfintech.com along with the scanned copy of Form ISR-1 and self-attested copy of their Permanent Account Number (PAN) Card and Aadhaar Card etc. Further, also send the original copy of the said Form to KFinTech at Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032. The said Form ISR-1 is available on the website of the Company at <https://www.religare.com/investor-information.aspx>
NOTICE is further given that pursuant to the provisions of Section 91 of the Act read with the Rules thereof and Regulation 42 of the Listing Regulations, the Register of the Members and the Share Transfer Books of the Company will remain closed from "Wednesday, December 25, 2024 to Tuesday, December 31, 2024" (both days inclusive) for the purpose of the AGM.
Further, the Shareholders are also requested to carefully read the Notices set out in the AGM Notice for more details on process to be followed for joining the AGM and manner of casting vote etc.

By Order of the Board of Directors
For Religare Enterprises Limited
Sd/-
Vinay Gupta
Company Secretary & Compliance Officer

Date: December 8, 2024
Place: New Delhi

पंजाब नैशनल बैंक
.....भरोसे का प्रतीक
(A GOVERNMENT OF INDIA UNDERTAKING)

punjab national bank
...the name you can BANK upon!

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 Symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold 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							
Sr. No.	Name of the Branch	A) Date of Demand Notice U/s 13(2) of Sarfaesi Act 2002	Description of Immovable Properties Mortgaged / owner's Name (Mortgagors of Property[ies])	A) RESERVE PRICE (Rs. In Lakhs)	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors & Authorised Officer	
	Name of the Account	B) Outstanding Amount as on 30-10-2024		B) EMD (Last Date of EMD)			
	Name and Addresses of the Borrower/Guarantors Account	C) Possession Date u/s 13(4) of Sarfaesi Act 2002		C) Bid Increase Amount			
		D) Nature of Possession Symbolic / Physical/ Constructive					
1	B/o Noida Sec-63 (671700) Sh. Bhanu Pratap Singh, 3F-418, Ground Floor, Vaishali Sec-3, Ghaziabad, U.P Smt. Parul Singh, 3F-418, Ground Floor, Vaishali Sec-3, Ghaziabad, U.P Sh. Pawan Kumar (Guarantor), WA -113/B, Third Floor, Shakarpur, Delhi	A) 30.04.2021 B) 10,45,550/- Plus intt. & Charges thereon C) 12.10.2021 D) Symbolic	Residential Property on Ground Floor (Without Roof Rights) bearing plot no III-F418 situated at residential colony Sector-3, Vaishali, Ghaziabad having covered area 28.00 Sq. Mtr. in the name of Parul Singh.	A- 17,45,000/- B- 1,74,500/- (26-12-2024) C- 0.20 Lac	26-12-2024 11:00 AM to 04:00 PM	NOT KNOWN Subhash Chandra Jatav Mob. No.- 9121866087	
2	B/o Noida Sec-63 (671700) M/s Daman Trades Through Its Prop Damanpreet Kaur: WZ -15 B1 Uggersain Mkt Santpura Plot No 14 & 15 Ashok Nagar Delhi DamanPreet Kaur: WZ -15 B1 Uggersain Mkt Santpura Plot No 14 & 15 Ashok Nagar Delhi Poonam Anand (Guarantor): A-1/17 Mohan Garden D K Mohan Garden West Delhi	A) 02.12.2022 B) 2,21,23,539.12/- Plus intt. & Charges thereon C) 25.08.2023 D) Symbolic	Entire First Floor Without Roof Rights out of Freehold Built up Property bearing no WZ-15 B/1, Built on Plot No 14,15 area measuring 153.00 Sq. Yds (As per Sale Deed) situated in the area of Village Tihar, Delhi State Delhi Colony Known as Uggersain market Near Meenakshi Garden, New Delhi in the name of Daman Preet Kaur	A- 84,12,000/- B- 8,41,200/- (26-12-2024) C- 0.50 Lac	26-12-2024 11:00 AM to 04:00 PM	NOT KNOWN Subhash Chandra Jatav Mob. No.- 9121866087	
3	Roza Yakubpur Amit Kumar Sharma and Divya Sharma, 454400NC00000477 Borrower - Sh Amit Kumar Sharma & Smt. Divya Sharma W/o Amit Kumar Sharma 1) House No B 106 First Floor B Block Gagan Enclave , Village Dundahera pargana Loni Ghaziabad Uttar Pradesh 201001 2)Ms Ananya Sharma (Legal Hier of Late Sh. Amit Kumar Sharma) Through Legal Gauradian Smt.Divya Sharma House No B 106 First Floor B Block Gagan Enclave , Village Dundahera Pargana Loni Ghaziabad Uttar Pradesh 201001 3)Master Gaurav Sharma (Legal Hier of Late Sh. Amit Kumar Sharma) Through Legal Gauradian Smt. Divya Sharma House No B 106 First Floor B Block Gagan Enclave , Village Dundahera Pargana Loni Ghaziabad Uttar Pradesh 201001 4) Divya Construction (Proprietor : Divya Sharma), House No B 106 First Floor B Block Gagan Enclave, Village Dundahera Pargana Loni Ghaziabad Uttar Pradesh 201001 Guarantor - Smt Rani Chaudhary), 2) A-1/119 A DLF Dilshad Extension II, Shahibabad Ghaziabad	A) 22.03.2023 B) Rs. 4993865/- plus interest and charges thereon. C) 23.06.2023 D) (Symbolic)	House No B 106 First Floor B Block Gagan Enclave , Village Dundahera Pargana Loni Ghaziabad Uttar Pradesh 201001 , Area 93.24Sq.mtr, Owned by Sh. Amit Kumar Sharma & Smt Divya Sharma W/o Amit Kumar Sharma	A)4250000/- B)425000/- (26-12-2024) C)10000/-	26-12-2024 11:00 AM to 04:00 PM	NOT KNOWN Subhash Chandra Jatav Mob. No.- 9121866087	
TERMS AND CONDITIONS: The Sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 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 here in above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission on the proclamation. 3. The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com 4. For detail term and conditions of the sale, please refer https://baanknet.com & www.pnbindia.in 5. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, Tax/ Any Authority charges etc shall have to be borne by the purchaser and Authorised Officer or the bank shall not be responsible for any charges, lien in encumbrance are any other dues to govt or anyone else in respect of Property (e-auctioned) not known to the bank the intending bidder is advised to make there on independent inquiries regarding the encumbrance 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)							

TERMS AND CONDITIONS: The Sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 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 here in above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission on the proclamation. 3. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com> 4. For detail term and conditions of the sale, please refer <https://baanknet.com> & www.pnbindia.in 5. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, Tax/ Any Authority charges etc shall have to be borne by the purchaser and Authorised Officer or the bank shall not be responsible for any charges, lien in encumbrance are any other dues to govt or anyone else in respect of Property (e-auctioned) not known to the bank the intending bidder is advised to make there on independent inquiries regarding the encumbrance 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: 07-12-2024, Place : Greater Noida

AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

बैंक ऑफ बड़ोदा
Bank of Baroda

Branch: Fatehabad Road, Agra
Mob: 8477009341

E-AUCTION SALE NOTICE

[Appendix IV-A (Provision to Rule 8(6) & 6(2)) Sale Notice for Sale of Immovable Properties]
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 provision of Rule 8 (6) & 6 (2) 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 Bank of Baroda, the Symbolic/Physical possession of which has been taken by the Authorised Officer of Bank of Baroda, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for realization of the debts due to Bank. Further details of property are mentioned below.

S. N.	Name & Address of Borrowers/ Guarantors	Demand Notice Date Total Dues (Rs.)	Description of Properties	Type of Possession	Reserve Price (Rs.) EMD (Rs.) Bid Increment Amount (Rs.)
1.	Borrower- Mrs. Sapna Lucky W/o Kapil Singh, Add- A-91153, Namak Ki Mandi, Shahganj, Agra	12-04-2023 11,02,890/- + Interest & other exp.	All that Piece and Parcels of the Property Situated at Plot No. 81, at Part of Kharsa No. 235, 236, 237, & 238 Situated at Om Green Home Phase-1 Mauza Nagla Kali Tajganj Ward Agra, Area: 50.16 Sq. Mtr., Property in the name of Mrs. Sapna Lucky W/o Kapil Singh, Bounded as: East- 20 ft. Wide road, West- Others Land, North- Plot No. 79, South- Plot No. 82 Property Inspection date & Time w.e.f. 23.12.2024 10.00 AM to 04.00 PM	Physical	10,29,000/- 1,02,900/- 10,000/-

DATE OF E-AUCTION: 24.12.2024, Time: 2:00 pm to 06:00 pm
Interested Bidders can deposit EMD amount online through portal <https://www.ebkray.in> by way of NEFT/UPI/Credit Card or Debit Card only
Details of encumbrance over the above property, as known to the Bank - Not Known
For detailed terms and conditions of sale, please refer visit to the website link <https://www.bankofbaroda.in/e-auction.htm> and <https://www.ebkray.in>. Also, prospective bidders may contact the Authorised officer on Mobile 8477009435
For property under symbolic possession bank will handover the property symbolically to auction purchaser
STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT 2002
This sale notice will also be considered as 15 days notice to the above-mentioned borrower(s)/guarantor(s)/mortgagor(s) under Rule 8(6)/Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Place : Agra Date : 08-12-2024

Authorised Officer

SEVENTEENTH SALE NOTICE					
RELIABLE FINANCE CORPN PRIVATE LIMITED (UNDER LIQUIDATION)					
CIN:U74899DL1956PTC002640					
(The Corporate Debtor)					
Reg. Off.:106,T-10 Main Patel Road, Gunarjun Nagar, Shadi Khampur New Delhi-110008, India					
Email ID:reliablefinance.liquidation@gmail.com					
Liquicator: Satyendra Sharma					
Liquicator Address:M-3,BlockNo.51,Anupam Plaza-II First Floor, Above Axis Bank Sanjay Place, Agra,Uttar Pradesh-282002, India					
EmailID:satyendrasr@gmail.com>Contact No: +919719667691					
E-Auction Sale of Corporate Debtor under Regulation 32 of the IBBI (Liquidation Process) Regulations, 2016					
Date and Time of Auction:06.01.2025 from 2:00P.M. to 3:00P.M.					
(With unlimited extension of 5minutes each)					
NOTICE is hereby issued for sale of Assets of Corporate Debtor on standalone basis or Sale of Corporate Debtor on going concern basis under Regulation 32 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016, in possession of the Liquidator, appointed vide order dated 15th November 2022 passed by Hon'ble National Company Law Tribunal (NCLT), New Delhi, Bench VI, New Delhi and to submit the expression of interest (EOI) within 14(Fourteen) days from the date of issue of public notice i.e. 22.12.2024					
The sale of Property will be done by the undersigned through this auction plat form https://ncltauction.auctiontiger.net					
S No.	Description	Manner of Sale	Reserve Price(INR)	EMD (INR)	Bid Incremental Value
1.	Non-current investments except Akul Securities Pvt Ltd	Sale of Assets of Corporate Debtor on standalone basis under Regulation32(c) IBBI (Liquidation) Regulations, 2016	6,58,77,134.83/- (Rupees Six Crore Fifty Eight Lakh Seventy Seven Thousand One Hundred Thirty Four and Eighty Three Paise Only)	65,00,000.00 /- (Rupees Sixty Five Lakh Only)	6,50,000.00/- (Rupees Six Lakh Fifty Thousand Only)
2.	Inventories except shares of India Stuffyam Ltd, Carewell Exim Ltd, Intellectual Builders Pvt Ltd and Yuvraj Exports Pvt Ltd		6,10,15,616.85 /- (Rupees Six Crore Ten Lakh Fifteen Thousand Five Hundred Sixteen and Eighty Five Paise Only)	60,00,000.00/- (Rupees Sixty Lakh only)	6,00,000.00 /- (Six Lakh only)
3.	Entire Company with all Assets as per asset memorandum on the basis of going concern except shares of India Stuffyam Ltd, Carewell Exim Ltd, Intellectual Builders Pvt Ltd and Yuvraj Exports Pvt Ltd and Akul Securities Pvt Ltd	Corporate Debtor as going concern pursuant to the Regulation 32(e) of the IBBI (Liquidation) Regulation, 2016	8,92,56,807.06 /- (RupeesEight Crore Ninety Two Lakh Fifty-Six Thousand Eight Hundred Seven and Six PaiseOnly)	85,00,000.00 /- (RupeesEighty-Five Lakh Only)	8,50,000.00 /- (Eight Lakh Fifty Thousand only)
4. NON CURRENT INVESTMENTS (UNQUOTED SHARES) ON STANDALONE BASIS PURSUANT TO REGULATION 32(a) OF IBBI (LIQUIDATION) PROCESS REGULATIONS, 2016					
S No.	Particulars	No. of shares with face value	Reserve Price (INR)	EMD (INR)	Bid Incremental Value
			Sold at 11th Sale Notice		
A.	Akul Securities Pvt Ltd				
B.	ECHT Finance Ltd	8,72,500 shares @ 10/-	5,468,298.96	544,000.00	54,000.00
C.	Euro Asia India Corporation Pvt Ltd	4,32,300 shares @ 10/-	2,784,849.02	270,000.00	27,000.00
D.	Gunny Auto & Finance Pvt Ltd	17,33,900 shares@10/-	11,568,578.07	1,100,000.00	110,000.00
E.	Microland Developers Pvt Ltd	1,50,000 shares @10/-	7,433,920.71	740,000.00	74,000.00
F.	NCV Securities Pvt Ltd	75,000 shares @10/-	479,127.60	47,000.00	4,700.00
G.	Paschim Finance & Chit Fund Pvt Ltd	8,00,000 shares @10/-	10,878,278.86	1,000,000.00	100,000.00
H.	Pelicon Finance &Leasing Pvt Ltd	1,96,500 shares @ 10/-	1,219,961.94	1,200,000.00	120,000.00
I.	Saterling India Capital Services Pvt Ltd	8,46,000 shares @10/-	11,607,036.81	1,100,000.00	110,000.00
J.	Utsav Securities Pvt Ltd	1,45,000 shares @10/-	16,930,631.47	1,600,000.00	160,000.00
K.	VIP Leasing and Finance Pvt Ltd	4,00,000 shares @10/-	2,299,400.17	220,000.00	22,000.00
L.	Virgin Capital Services Pvt Ltd	4,05,000 shares @10/-	2,388,376.93	230,000.00	23,000.00
		Total	73,058,460.54	8,047,000.00	804,700.00
5. INVENTORIES ON STANDALONE BASIS PURSUANT TO REGULATION 32(a) OF IBBI (LIQUIDATION) PROCESS REGULATIONS, 2016					
S No.	Particulars	No. of shares with face value	Reserve Price (INR)	EMD (INR)	Bid Incremental Value
			Quoted Shares		
A.	India Stuffyam Ltd				
B.	Kappac Pharma Ltd	13,500 shares @10/-	377,068.75	37,000.00	3,700.00
C.	Reliance Power Ltd	27 shares @10/-	868.482	80.00	8.00
D.	Tarini Enterprises Ltd	5,040 shares @10/-	298,963.35	29,000.00	2,900.00
			Unquoted Shares		
E.	Aquarius Fincap & Credit Pvt Ltd	1,44,000 shares @10/-	33,097,338.43	3,300,000.00	330,000.00
F.	Blue bell Finance Limited	300 shares @10/-	25,865.97	2,500.00	250.00
G.	Carewell Exim Pvt Ltd				
H.	Finage Leasing & Finance India Limited	1,50,000 shares @ 10/-	2,006,906.42	200,000.00	20,000.00
I.	Gracious Portfolio Pvt Ltd	30,000 shares @10/-	563,502.94	56,000.00	

 Canara Bank THE CANARA BANK LTD. INCORPORATED IN INDIA		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 (3) of Section 13 of the Act in respect of time available to redeem the secured assets. The borrower/surety/owner of property 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 Canara Bank, Respective Branch for Notice amounts and interest thereon.				
Sr. No.	Branch & Name of The Borrower/Guarantor	Description of Immovable Property/ Owner of Property	Notice Date	Outstanding Amount
1.	Branch: Jalahabad (18760) Borrower: Mr. Brij Kant S/o Mr. Shyam Lal and Mrs. Nisha W/o Mr. Brij Kant both at 69, Morta Jalahabad, VPO – Jalahabad Murad Nagar, Distt- Ghaziabad – 201206. Guarantor: Mr. Kishan Pal Tomez , S/o Mr. Mar Phool Singh , VPO – Jalahabad, Distt- Ghaziabad – 201206.	URREM of Khata No. 563, Khaska No. 1211 situated at village of Pargana- Jalahabad, District- Ghaziabad (U.P.) owned by Mr. Brij Kant S/o Mr. Shyam Lal , Admeasuring Area : 0.0860 Hectre, Bounded By: East: Chak Marg, West: Land Khaska No. 1210, North:Rasta, South: Land of Khaska No. 1212.	Demand Notice Date: 06.09.2024 Possession Notice Date: 04.12.2024	Rs. 16,89,965.16 As on 31.08.2024 + Further Interest & other charges from 01.09.2024
2.	Branch: Trade Tax, Ghaziabad (18897) Borrower: Mr. Vijay Pal Singh S/o Mr. Ram Khlawan , EWS Flat No.-1171 B, Sector-1, Kamna, Vaishali, Ghaziabad and also at 10/236, Khichpur, Delhi: 110091. Guarantor Mr. Yogendra Singh S/o Mr. Tej Pal Singh , H. No.-10/337, Khichpur, Delhi: 110091 and also at Prabhat Enterprises, B-61, Ind Floor, D.S.I.D.C Compound, Kalyanpur, Delhi.	Residential House/Flat no. I/171-B, (EWS) 1Ind Floor, Kamna, Sector-1, Vaishali, Ghaziabad owned by Mr. Vijay Pal Singh S/o Mr. Ram Khlawan , Admeasuring area 28.56 Sq meter with boundaries as: East: House no I/170-B, West: house no I/172-B, North: 20 ft wide road at Ground Floor, South: House no I/178-B.	Demand Notice Date: 06.09.2024 Possession Notice Date: 06.12.2024	Rs. 3,76,337.46 As on 31.08.2024 + Further Interest & other charges from 01.09.2024
Regional Office: Ghaziabad.		Authorised Officer, Canara Bank		



Indian Overseas Bank
Daryaganj Branch 5 Netaji Subash Marg
Daryaganj Delhi-110002

ANNEXURE - I

Demand Under Sub-section(2) of section 13 of the SARFAESI Act, 2002

Place: Delhi
Date: 04/12/2024

To

Sl No	Borrower
1	Mr. Sumit Mittal S/O Nareesh Mittal Q-1/19 B Budh Vihar Phase-I New Delhi- 110086

Dear Sir/s

Re: Your Credit facilities with Indian Overseas Bank, Daryaganj Branch

1. You, the above named borrowers of our bank have availed the following credit facilities from our Daryaganj Branch:

The details of credit facilities with outstanding dues are as under:

Sl No	Nature of facility	Limit (of Lacs)	Rates of Interest	Total dues* as on 04.12.2024 (in Rs.)
1	Vehicle Loan 00170345200068	17.00	9.80%-2.00% Overdue Interest (monthly rest)	Rs.14,74,132/-
TOTAL				Rs.14,74,132/-

* With further interest at contractual rates/rests will become payable from the date mentioned above till date of payment.

2.The credit facilities were secured by the assets mentioned below by way of hypothecation standing in the name of the borrower Nos 1. You have acknowledged from time to time the liabilities under the below transactions through various documents executed by you.

The details of securities in favor of the Bank for the aforesaid credit facilities are:

Nature of security	Particulars of securities
1.Hypothecation	[Full description with location, four boundaries, measurement on four sides total extent and name of owner to be given- Hypothecation of Car Hyundai Alcazar 2.0 AT Signature (0) 6S Phantom Black Color Registration No TU223DH90377H Engine Number 624NLE673340 Chassis No MAJ PC, R50PM6G17699

* The Bank reserves its right to proceed under SARFAESI Act against the eligible assets.

3. Consequent upon defaults committed by the above named borrowers in payment of the principal debt / interest as per agreed terms, your loan account has been classified as Non-Performing Asset (NPA) as per the date of classification as NPA as per Reserve Bank of India guidelines and directives. Despite our reminders for regularization of your account, you have not repaid the overdue loans including interest thereon.

4. Since you the above named borrowers referred under SI Nos 1 have failed to meet the liabilities in respect of the credit facilities duly secured by various securities mentioned above and upon classification of your account as a Non-Performing Asset, we hereby recall our advances to SI Nos 1 of you and give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and call upon you to pay in full and discharge your liabilities to the bank aggregating to Rs.14,74,132/-as detailed in para 1 above, with further interest @ ROI mentioned in paragraph I compounded with monthly rests as agreed, from the date mentioned above, within 60 days from the date of receipt of this notice.

5. We further give notice to the borrower namely Mr. Sumit Mittal S/O Naresh Mittal (Hypothecator) who have given non-agri securities enforceable under the SARFAESI Act, 2002 to the effect that the above amount in full with interest and charges etc till the date of payment, we shall be exercising all or any of the rights vested on us, under sub-section (4) of section 13 of the said Act.

6. Please note that in law the borrowers are severally liable to repay the dues with further interest and charges etc.

7. Please note that interest will continue to accrue at the rates and rests as agreed for each credit facility until full repayment.

8. Your attention is drawn to sub-section (13) of section 13 of the said Act in terms of which you are restrained from transferring/ alienating/ shifting any of the secured assets referred to above by way of sale, lease or otherwise, without obtaining our prior written consent. Please also note that non-compliance / contravention of the provisions contained in the said Act/ or Rules made thereunder, is an offence which is punishable with imprisonment and/or fine as provided under section 29 of the Act.

9. We also put all of you on notice that if the account is not regularized/ repaid within the stipulated time and in case of the Bank classifying you as a willful defaulter as per RBI Guidelines, the Bank reserves its rights to publish your repayment (in newspaper/s) with your name, address, details of default, dues etc., in accordance with RBI Guidelines besides initiating all recourses available to the Bank for recovery.

10. We also advise you that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we have for recovery of the above said dues as well as our right to make further demands in respect of sums due and payable by you.

11. You are hereby invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available, to redeem the secured assets.

Yours faithfully
Authorized Officer

EAST COAST RAILWAY

e-Tender Notice No. EPC-CECONIV
BBS2024050, Dated : 30.11.2024

NAME OF WORK : REQUEST FOR PROPOSAL (RFP) FOR MAJOR UPGRADATION AND INTEGRATED RE-DEVELOPMENT OF SAMBALPUR RAILWAY STATION OF SAMBALPUR DIVISION OF EAST COAST RAILWAY (ECoR) ON EPC MODE.

Approx. Cost of the Work : ₹ 32902.00 Lakh, EMD : ₹ 1,64,51,000/- (Completed Period of the Work : 90 (Nine Hundred) Days.

Tender Closing Date & Time : At 1200 hrs. of 30.01.2025.

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

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

Note : The prospective tenderers are advised to revisit the website 15 (Fifteen) days before the date of closing of tender to note any changes / corrigenda issued for this tender. The tenderers/bidders must have Class-III Digital Signature Certificate and must be registered on IREPS 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-102/CH/24-25 Bhubaneswar



INDIAN OVERSEAS BANK

E-Auction UNDER SARFAESI Act, 2002. On 10.01.2025

Regional Office: Building No. 80, First Floor, Near BSNL Office, Tejgarhi Crossing, Meerut -250005. Ph. 0121-2761701, 2762124. Fax: 2761703

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF PROPERTIES.

Sale of Immovable property/ies mortgaged to Bank under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002) Whereas the Authorised Officer of Indian Overseas Bank has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" for realisation of Bank's dues plus interest as details 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 proposes to realise the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://www.ebkay.in/eauction-psb/bidder-registration>)

S. No.	Branch	Name of the Account	Bank Dues as on	Securities	Reserve Price	EMD/ Bid Multiplier	Branch Contact Details
1.	Muzaffar Nagar Branch 246, Aryapuri, Town Hall Road	Borrower/ Mortgagee: 1. Mr Akash Verma Krishnapuri, South Gali No 2, Muzaffarnagar Uttar Pradesh-251001 Guarantor: 1. Satish Kumar Verma Krishnapuri, South Gali No. 2 Muzaffarnagar Uttar Pradesh-251001 2. Kuldeep, Amit, Vihar Kukra, Muzaffarnagar Uttar Pradesh-251001	Rs. 4,87,112.20 as on 03.12.2024 + further Interest & other charges.	Residential Property An extent of 321.75 sq ft having Khasra No. 2610 Situated at Khasra No. 2610, Near Madha South Krishnapuri, Muzaffarnagar -251002, Bounded by: - North: Rasta 15 ft wide, South: Plot of Lata Ji, East: Rasta 15 ft wide, West: Plot of Bablu Standing in the Name of Akash Verma S/o Satish Sharma (This Property is under Symbolic Possession of the Bank)	Rs. 3,33,000.00 (inclusive of Tax)	Rs. 33,000.00 (Bid Multiplier Rs. 25000)	Indian Overseas Bank Muzaffar Nagar Branch (0580), 246, Aryapuri, MuzaffarNagar -251001 U.P., E-Mail- lob0580@job.in, or Mr. Gaurav Arora (BM) 9384850580
2.	Muzaffar Nagar Branch 246, Aryapuri, Town Hall Road	Borrower/ Mortgagee: 1. M/s Vikas Kumar Contractor Prop. Mr. Vikas Kumar Sharma S/o Suresh Chand Sharma, Village Goyala, Tehsil Budhana, MuzaffarNagar U.P.251318 Guarantor: 2. Mrs. Seema W/o Harendra Singh, Plot No 6, Near Shiv Mandir Almaspur, MuzaffarNagar UP 251001	Rs. 5,48,750.93 as on 02.12.2024 + further Interest & other charges.	Residential property Constructed at Plot No 6, Village Almaspur Part of Khasra No 149, Muzaffarnagar U.P. PIN 251001, Total extent of site 89.17 Sq. Mtr. in the name of Mrs. Seema W/o Harendra Singh Bounded by:- East: Rasta 15 ft Wide, West: Plot No 5", North: Rasta 20 ft wide, South: Plot No 7 (This Property is under Symbolic Possession of the Bank)	Rs. 37,62,000.00 (inclusive of Tax)	Rs. 3,76,200.00 (Bid Multiplier Rs. 25000)	Indian Overseas Bank Muzaffar Nagar Branch (0580), 246, Aryapuri, MuzaffarNagar -251001 U.P., E-Mail- lob0580@job.in, or Mr. Gaurav Arora (BM) 9384850580

Date of E-Auction 10.01.2025 Time of E-Auction : 11.00am to 4.00 pm with auto extension of Ten minutes till sale is completed. EMD may be deposited till 09.01.2025 (before 5.00 PM) - All Property are under Symbolic Possession. The e-auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" BASIS. To the best of knowledge and information of the Authorised Officer, there are no encumbrance on the properties placed on auction. Outstanding Dues of Local Self Government (property tax, water Sewerage, Electricity Bills etc.) to be Ascertained and borne by bidder However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & inspect & satisfy themselves. Properties can be inspected on 18.12.2024 TO 19.12.2024 Between 11:00 A.M. to 04:00 PM (with prior appointment from bank)

The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc. May contact authorised representative of e-auction service provider <https://www.ebkay.in/eauction-psb/bidder-registration>.

FOR DETAILED TERM AND CONDITIONS PLEASE VISIT WEBSITE <https://www.ebkay.in> and for bidder Registration <https://www.ebkay.in/eauction-psb/bidder-registration>. This Notice is also to be treated as 30 days Statutory sale notice (Subsequent sale) to borrower and Guarantors (L/Rs) Under Rule 8(6) Security Interest (Enforcement), Rules 2002

Date: 07.12.2024

Place: MEERUT

Authorised Officer Indian Overseas Bank



punjab national bank

..... Together for the better

CIRCLE SASTRA
FAZILKAE-AUCTION SALE OF SECURED PROPERTIES
26.12.2024 FROM 11:00 AM TO 04:00 PME-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 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/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.

Sr. of IP	Account Name	Description of Property/ies	Date of Notice u/s 13(2)		Reserve Price	Type of Possession
	Proprietor/Director/Partner/ Guarantor/Karta/Mortgagor/Legal Heirs		Demand Amount	Earnest Money Deposit		
	Property ID		Possession Date u/s 13(4)	Bid Increase Amount		
1.	JALALABAD WEST	All that part and parcel of Shop measuring- 20*125 Sq.Ft situated at Shop No. 15, New Grain Market, Jalalabad West owned by RANJANA SIDANA w/o Vimal Sidana, PUSHPA w/o Rakesh Kumar and SUMAN w/o Surinder Kumar vide RTD No. 2037 Dated 01.10.2002 (Equal Share). Bounded By East-Shop No 14, West-Shop, North- Grain Market Road, South-Road.	31.07.2019	Rs. 51,80,000/-	Physical Possession	
2024/278	M/s MACHHI RAM KISHAN CHAND SIDANA		Rs. 259108666.34 Intt. and Charges w.e.f. 01.07.2019	Rs. 5,18,800/-		
PUNBLJC63803822			30.10.2019	Rs. 10,000/-		
Smt. Ranjana Sidana W/o Vimal Sidana,Smt. Pushpa Rani W/o Sh. Rakesh Kumar, Smt. Suman Lata W/o Sh. Surinder Kumar ,Sh. Vimal Kumar S/o Sh. Machhi Ram Sidana,Sh. Rakesh Kumar S/o Sh. Machhi Ram, Surinder Kumar S/o Sh. Machhi Ram, Sh. Rajeev Kumar S/o Sh. Surinder Kumar, Tushar Sidana S/o Sh. Rakesh Kumar, Mr. Export.						
2.	JALALABAD WEST	All that part and parcel of Shop Plot measuring- 20' 9" x 100' situated at Shop No. 25, New Grain Market, Jalalabad West owned by RANJANA SIDANA w/o Vimal Sidana, PUSHPA w/o Rakesh Kumar and SUMAN w/o Surinder Kumar vide RTD No. 2038 Dated 01.10.2002 (Equal Share). Bounded By East-Sukhdam Land, West-Shop No. 24, North-Road, South-Road.	31.07.2019	Rs. 32,85,000/-	Physical Possession	
2024/279	M/s MACHHI RAM KISHAN CHAND SIDANA		Rs. 259108666.34 Intt. and Charges w.e.f. 01.07.2019	Rs. 3,28,500/-		
PUNBLJC63820492			30.10.2019	Rs. 10,000/-		
Smt. Ranjana Sidana W/o Vimal Sidana,Smt. Pushpa Rani W/o Sh. Rakesh Kumar, Smt. Suman Lata W/o Sh. Surinder Kumar ,Sh. Vimal Kumar S/o Sh. Machhi Ram Sidana,Sh. Rakesh Kumar S/o Sh. Machhi Ram, Surinder Kumar S/o Sh. Machhi Ram, Sh. Rajeev Kumar S/o Sh. Surinder Kumar, Tushar Sidana S/o Sh. Rakesh Kumar, Mr. Export.						
3.	JALALABAD WEST	All that part and parcel of Shop measuring- 20' X 125' situated at Shop No. 2, New Grain Market, Jalalabad West owned by RANJANA SIDANA w/o Vimal Sidana, PUSHPA w/o Rakesh Kumar and SUMAN w/o Surinder Kumar vide RTD No. 2039 Dated 01.10.2002 (Equal Share). Bounded By East-Shop No 03, West-Shop No. 01, North-Road, South-Road.	31.07.2019	Rs. 51,80,000/-	Physical Possession	
2024/280	M/s MACHHI RAM KISHAN CHAND SIDANA		Rs. 259108666.34 Intt. and Charges w.e.f. 01.07.2019	Rs. 5,18,000/-		
PUNBLJC63820526			30.10.2019	Rs. 10,000/-		
Smt. Ranjana Sidana W/o Vimal Sidana,Smt. Pushpa Rani W/o Sh. Rakesh Kumar, Smt. Suman Lata W/o Sh. Surinder Kumar ,Sh. Vimal Kumar S/o Sh. Machhi Ram Sidana,Sh. Rakesh Kumar S/o Sh. Machhi Ram, Surinder Kumar S/o Sh. Machhi Ram, Sh. Rajeev Kumar S/o Sh. Surinder Kumar, Tushar Sidana S/o Sh. Rakesh Kumar, Mr. Export.						
4.	JALALABAD WEST	All that part and parcel of Shop measuring- 10' X 125' situated at Shop No. 48, New Grain Market, Jalalabad West owned by RANJANA SIDANA w/o Vimal Sidana, PUSHPA w/o Rakesh Kumar and SUMAN w/o Surinder Kumar vide RTD No. 2040 Dated 01.10.2002 (Equal Share). Bounded By East-Road, West-Plot, North-Shop No 49, South-Shop.	31.07.2019	Rs. 21,20,000/-	Physical Possession	
2024/281	M/s MACHHI RAM KISHAN CHAND SIDANA		Rs. 259108666.34 Intt. and Charges w.e.f. 01.07.2019	Rs. 2,12,000/-		
PUNBLJC63803881			30.10.2019	Rs. 10,000/-		
Smt. Ranjana Sidana W/o Vimal Sidana,Smt. Pushpa Rani W/o Sh. Rakesh Kumar, Smt. Suman Lata W/o Sh. Surinder Kumar ,Sh. Vimal Kumar S/o Sh. Machhi Ram Sidana,Sh. Rakesh Kumar S/o Sh. Machhi Ram, Surinder Kumar S/o Sh. Machhi Ram, Sh. Rajeev Kumar S/o Sh. Surinder Kumar, Tushar Sidana S/o Sh. Rakesh Kumar, Mr. Export.						
5.	JALALABAD WEST	All that part and parcel of Shop measuring- 16' 6" X 80' situated at Shop No. 57 (SCF), New Grain Market, Jalalabad West owned by RANJANA SIDANA w/o Vimal Sidana vide RTD No. 3420 Dated 10.10.2012. Bounded By East-Shop No. 56, West-Plot, North-Road, South-Road.	31.07.2019	Rs. 37,52,000/-	Physical Possession	
2024/282	M/s MACHHI RAM KISHAN CHAND SIDANA		Rs. 259108666.34 Intt. and Charges w.e.f. 01.07.2019	Rs. 3,75,200/-		
PUNBLJC63766802			30.10.2019	Rs. 10,000/-		
Smt. Ranjana Sidana W/o Vimal Sidana,Smt. Pushpa Rani W/o Sh. Rakesh Kumar, Smt. Suman Lata W/o Sh. Surinder Kumar ,Sh. Vimal Kumar S/o Sh. Machhi Ram Sidana,Sh. Rakesh Kumar S/o Sh. Machhi Ram, Surinder Kumar S/o Sh. Machhi Ram, Sh. Rajeev Kumar S/o Sh. Surinder Kumar, Tushar Sidana S/o Sh. Rakesh Kumar, Mr. Export.						
6.	JALALABAD WEST	All that part and parcel of Shop Admeasuring- 19.84 Sq.Yard (8'4.5" X 21'4")situated at Shop No. 703 (Old No.483), Krishna Mandir Road, Near Ram Lila Chowk, Jalalabad West owned by Sh. VIMAL SIDANA s/o Machhi Ram vide RTD No. 1454 Dated 24.06.2013. Bounded By East-Ranjana Sidana, West-Rajinder Kumar, North-Ashok Kumar, South-Krishna Mandir Road.	31.07.2019	Rs. 17,75,000/-	Physical Possession	
2024/283	M/s MACHHI RAM KISHAN CHAND SIDANA		Rs. 259108666.34 Intt. and Charges w.e.f. 01.07.2019	Rs. 1,77,500/-		
PUNBLJC63780395			30.10.2019	Rs. 10,000/-		
Smt. Ranjana Sidana W/o Vimal Sidana,Smt. Pushpa Rani W/o Sh. Rakesh Kumar, Smt. Suman Lata W/o Sh. Surinder Kumar ,Sh. Vimal Kumar S/o Sh. Machhi Ram Sidana,Sh. Rakesh Kumar S/o Sh. Machhi Ram, Surinder Kumar S/o Sh. Machhi Ram, Sh. Rajeev Kumar S/o Sh. Surinder Kumar, Tushar Sidana S/o Sh. Rakesh Kumar, Mr. Export.						
7.	JALALABAD WEST	All that part and parcel of Shop measuring- 19.00 Sq.Yard (8'X 21'4")situated at Shop No. 703 (Old No.483), Krishna Mandir Road, Near Ram Lila Chowk, Jalalabad West owned by RANJANA SIDANA w/o Vimal Sidana vide RTD No. 1455 Dated 24.06.2013. Bounded By East-Sudhir Kumar, West-Vimal Sidana, North- Other, South-Krishna Mandir Road.	31.07.2019	Rs. 17,70,000/-	Physical Possession	
2024/284	M/s MACHHI RAM KISHAN CHAND SIDANA		Rs. 259108666.34 Intt. and Charges w.e.f. 01.07.2019	Rs. 1,77,000/-		
PUNBLJC63772059			30.10.2019	Rs. 10,000/-		
Smt. Ranjana Sidana W/o Vimal Sidana,Smt. Pushpa Rani W/o Sh. Rakesh Kumar, Smt. Suman Lata W/o Sh. Surinder Kumar ,Sh. Vimal Kumar S/o Sh. Machhi Ram Sidana,Sh. Rakesh Kumar S/o Sh. Machhi Ram, Surinder Kumar S/o Sh. Machhi Ram, Sh. Rajeev Kumar S/o Sh. Surinder Kumar, Tushar Sidana S/o Sh. Rakesh Kumar, Mr. Export.						
8.	Fazilka-027510	All that part and parcel of Commercial Shop No. 51-B admeasuring 4.6 Marla (i.e. 10'0" X 125'0" = 1250 Sq. Ft.) situated at New Grain Market Fazilka owned by Sh. Vinod Kumar S/o Sh. Krishan Lal vide RTD No. 3574 dated 21.09.2000 & Tatima No. 2022-23/56/1/3624 Dated 25.01.2023, bounded as By East- Street, West- Street, North- Shop No. 52 (M/s Lok Raj Amitesh Kumar, South-Shop No. 51-A (M/s G D Doda Enterprises).	30-08-2023	Rs. 28,35,000/-	Symbolic Possession	
2024/285	M/s Lachhman Dass Rakesh Kumar		Rs. 4077613.93 Intt. and Charges w.e.f. 01-08-2023	Rs. 2,83,500/-		
PUNBABA38003682	Vinod Kumar S/o Sh. Krishan Lal		13-12-2023	Rs. 10,000/-		
Sh. Raj Kumar S/o Sh. Lachhman Dass, Sh. Mangat Ram S/o Sh. Abnash Chander						
9.	017400-FAZILKA MAIN, PUNJAB	All that Part and Parcel of Double Storey Residential House admeasuring 2160 Sq.Ft. (36"x60") situated at house No. 3836 Farash No. 14, Janglia Street, Near Ghas Mandi, Fazilka, Tehsil and Distt. Fazilka Owned by Sh. RAJ KUMAR s/o Ram Chander and Smt. Kamla Devi w/o Ram Chander vide RTD No. 132 and 133 Dated 11.04.2001. Bounded as East: House of Mahinder Parshad, West: Street, North: House of Maman Chand ,South: Street.	12.04.2018	Rs. 1,07,16,000/-	Symbolic Possession	
2024/286	M/s GANPATI FOODS		Rs. 69464173.74 Intt. and Charges w.e.f. 01.04.2018	Rs. 10,71,600/-		
PUNBAKB25730638	Sh. Vijay Chhabra S/o S/o Diwan Chand, Sh. Raj Kumar S/o Ram Chand, Hardik Chhabra s/o Sh. Vijay Chhabra, Smt. Annu Chhabra W/o Vijay Chhabra ,Smt. Mamta Rani W/o Ashok Kumar, Smt. Kamla Devi W/o Sh. Ram Chand.		19.02.2021	Rs. 1,00,000/-		
10.	017400-FAZILKA MAIN, PUNJAB	All that Part and Parcel of Residential Plot admeasuring 2000 Sq.Ft. (25"x80") situated at Maheshwari Street, Opp. Bhagwati Ashram (Near Ashram Gyani Gurbaksh Singh), Tehsil and Distt. Fazilka Owned by Sh. RAJ KUMAR s/o Ram Chander Vide RTD No. 3782 Dated 06.02.2015. Bounded as East: House of Kirpal Singh, West: House of Bankat Lal Inder chand, North :House of Ganga Parshad ,South: Street.	12.04.2018	Rs. 48,02,000/-	Symbolic Possession	
2024/287	M/s GANPATI FOODS		Rs. 69464173.74 Intt. and Charges w.e.f. 01.04.2018	Rs. 4,80,200/-		
PUNBAKB25710947	Sh. Vijay Chhabra S/o S/o Diwan Chand, Sh. Raj Kumar S/o Ram Chand, Hardik Chhabra s/o Sh. Vijay Chhabra, Smt. Annu Chhabra W/o Vijay Chhabra ,Smt. Mamta Rani W/o Ashok Kumar, Smt. Kamla Devi W/o Sh. Ram Chand.		19.02.2021	Rs. 10,000/-		
11.	017400-FAZILKA MAIN, PUNJAB	All that Part and Parcel of Double Storey Residential House admeasuring 2240 Sq.Ft. (32"x70") situated at Plot No. 44, Block --A, Main Street, Vijay Colony, Tehsil and Distt. Fazilka Owned by Smt. MAMTA RANI w/o Ashok Kumar Vide RTD No. 5791 Dated 01.02.2011. Bounded as East: Street, West: Vacant plot, North: Property of Ashok Kumar , South :Property of Rekha Rani W/o Ramesh Kumar.	12.04.2018	Rs. 73,14,000/-	Symbolic Possession	
2024/288	M/s GANPATI FOODS		Rs. 69464173.74 Intt. and Charges w.e.f. 01.04.2018	Rs. 7,31,400/-		
PUNBAKB25720776	Sh. Vijay Chhabra S/o S/o Diwan Chand, Sh. Raj Kumar S/o Ram Chand, Hardik Chhabra s/o Sh. Vijay Chhabra, Smt. Annu Chhabra W/o Vijay Chhabra ,Smt. Mamta Rani W/o Ashok Kumar, Smt. Kamla Devi W/o Sh. Ram Chand.		19.02.2021	Rs. 10,000/-		
12.	000100-ABOJAR MAIN	All that part and parcel of Property Owned by Mrs Sunita Doda W/o Shiv Lal Doda :- (i) Property situated at main street Vishnu nagar jagadhri workshop (Haryana) Measuring 1058.75 sq yard bearing RTD no 921 dt 14.05.2013. (ii) Property situated at main street Vishnu nagar jagadhri workshop (Haryana) Measuring 748 sq yard bearing RTD no 908 dt 14.05.2013. (iii) Property situated at main street Vishnu nagar jagadhri workshop (Haryana) Measuring 748 sq yard bearing RTD no 909 dt 14.05.2013. Bounded as per site/ Valuation:- East: Other Plot, West: Street, North: Parmeshwar Enterprises, South: Shop etc.	07.06.2019	Rs. 2,60,00,000/-	Symbolic Possession	
2024/289	M/s. GAGAN VASU CINELINKS PVT. LTD.		Rs. 12,58,10,469.17 Intt. and Charges w.e.f. 01-06-2019	Rs. 26,00,000/-		
PUNBOWA26872050	Sh Shiv Lal S/o Chhabil Dass, Smt. Sunita Doda W/o Sh Shiv Lal		10.09.2019	Rs. 1,00,000/-		
Doda, Sh. Gagan Doda S/o Mr. Shiv Lal Doda, Sh. Ghanshyam S/o Sohan Lal, Sh. Vipin Kumar S/o Sh. Ghanshyam Asha Rani, Sh. Rajesh Lakra S/o Sh. Ranjit Rai,Neeraj Thatthai S/o Satyap Lal, Anupama Dhuria D/o Satya Pal.						
13.	168410- BHANA	All that part and parcel of Vacant Plot land measuring (16'6"X66'0") 04 marlas (121 sq. yards) being 121/6988 share of 11 kanals 11 marlas comprised in khasra no. 125/13/2/3-11, 18/8-0 khewat No. 151 khatoni No. 242, Agwarh Thara situated at Nanak Nagri, Sikhanwala Road, Kotkapura (Punjab) Owned by Sh. Gurpreet Singh S/o Sh. Karaj Singh vide RTD No. 2021-22/41/1/1797 dated 13.12.2021 Bounded By East- Passage. West-Vacant Plot, North-P/o Paramjit Kaur, South- P/o Maya Devi.	09-06-2023	Rs. 2,36,000/-	Physical Possession	
2024/290	GURPREET SINGH S/O KARAJ SINGH		Rs. 10,73,267.46 Intt. and Charges w.e.f. 01-06-2023	Rs. 23,600/-		
PUNBLV357108696			01-09-2023	Rs. 10,000/-		
14.	Kotkapura NGM -761700	Property measuring 01 Kanal-14.5 marla being 69/298 share of 07 Kanal-09 Marlas in khewat no.309 khatauni no.378 khasra no.2013/7-9 as per jamabandi 2019-2020, vide sale deed no.15 dated 01.04.2009 situated at kacha dhilwan road kotkapura owned by baljit singh s/o guraditta singh. Bounded as on North: Street , South: Vacant Plot, East: Vacant Plot, West: Other residence.	29.07.2017	Rs. 43,47,000/-	Physical Possession	
2024/291	M/s Baba Farid Tractors		Rs. 43,67,002.10 Intt. and Charges w.e.f. 01-07-2017	Rs. 4,34,700/-		
PUNBABA37828721	Baljit Singh S/o Guraditta Singh, Guraditta Singh S/o Darshan Singh		01.11.2017	Rs. 10,000/-		
15.	Muktsar Main (033000)	All that part and parcel of the Two story Residential House, House no. 3/393 Street no. 01 measuring 8.5 Marla. A) Property measuring 4-1/4 marlas 17/2284 share out of 28K 11M bearing Khewat No.1651 Khatauni No.2992,2993 Khasra No.1480/1(8-11),1480/2(2-7)1483(13-9)1484(4-4) vide transfer deed No.2993 dated 28.10.2014 and B) Property measuring 4-1/4 marlas 17/2284 share out of 28K 11M bearing Khewat No.1651 Khatauni No.2992,2993 Khasra No.1480/1(8-11),1480/2(2-7)1483(13-9)1484(4-4) vide sale deed No.347 dated 03.05.2000 in the name of Mr. Harish Kumar S/o Mr. Sadhu Ram situated & in the area of Bawa Colony Mukatsar, Sri Mukatsar Sahib-II Tehsil & District Sri Mukatsar Sahib (Punjab). Bounded- On the East :-Street, On the West:- Property of Gurraj Singh, On the North- Property of Gian Chand, On the South :- Property of Ravinder Pal.	29.07.2022	Rs. 61,36,000/-	Symbolic Possession	
2024/292	M/s Sanmaan Rice Mills		Rs. 24,39,64,680.07 Intt. and Charges w.e.f. 29-06-2022	Rs. 6,13,600/-		
PUNBQRB52631378	Sh. Nardev Singh Maan S/o Zora Singh Maan, Sh. Ram Pal S/o Sohan Lal,Harish Kumar Bansal S/o Sadhu Ram, Sh. Gursewak Singh Mann S/o Jagnandan Singh,Smt. Saroj Rani W/o Rajinder Kumar Bansal, Sh. Jagnandan Singh S/o Sh. Chand Singh, Mrs. Ruma Bansal W/o Ram Pal,Sh. Rajinder Kumar Bansal S/o Rikhi Ram,Sh. Vardev Singh Maan S/o Sh. Jora Singh Maan, Mrs. Nanarinder Kaur W/o Vardev Singh,Mr. Himmat Singh S/o Jagnandan Singh,M/S Sanmaan Overseas		18-10-2022	Rs. 10,000/-		
16.	JALALABAD WEST-023900	All that part and parcel of Shop cum Flat No. 18 measuring 20' X 80' situated at SCF(Shop Cum Flat)-18, New Grain Market, Fazilka owned by R.B.RICE INDUSTRIES vide RTD No. 5223 Dated 12.02.2008 Read with Tatima Nama 1655 Dated 13.06.2011. Bounded by East-Street, West- Tharra, North- SCF(Shop Cum Flat)-17, South-SCF(Shop Cum Flat)-19.	11.10.2017	Rs. 3,61,25,000/-	Symbolic Possession	
2024/293	M/s JAGTAR SINGH PRABH DAYAL		Rs. 5,90,80,169.30 Intt. and Charges w.e.f. 01.10.2017	Rs. 36,12,500/-		
PUNB0239JAGTAR04	Rakesh Kumar Grover S/o Mohan Lal Grover, Yuvraj Grover S/o Ashok Grover,M/S R.B. Rice Industries,Sh. Ashok Kumar S/o Prabh Dayal Grover, Harish Kumar Grover S/o Mohan Lal Grover, Smt. Pinky Devi		17.07.2018	Rs. 1,00,000/-		

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

- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through e-auction platform provided at the Website refer <https://ebkay.in> / <https://baanknet.com> on 26.12.2024 FROM 11:00 AM TO 04:00 PM.
- The First Bidding Should Start at Amount Higher than Reserve Price.
- All statutory dues/attendat charges/other dues including registration charges, stamp duty, GST, taxes etc. shall have to be borne by the purchaser.

6. For detailed term and conditions of the sale, please refer [support.baanknet@psballiance.com](https://baanknet.com) +91 82912 20220 & www.pnbindia.in or contact our Officer, Fazilka at Phone No. 01638-500164, or Chief Mr. Manager Shailesh Kumar, Mob. No. 8174809918 and Manager



punjab national bank
... the name you can BANK upon!

Circle SASTRA MOGA
1st Floor, Partap Road Branch,
Partap Road, Moga-142001

**E-AUCTION SALE OF SECURED PROPERTIES
15.01.2025 FROM 11:00 AM TO 04:00 PM**

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

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 provisions of Rule 8(6) 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 moveable/immovable property(ies) mortgaged/hypothecated/charged to the Secured Creditor, the constructive/ Physical/Symbolic (whichever is applicable) possession of which has been taken by the Authorized officer of Bank/Secured Creditor, will be sold on 'As is where is', 'As is what is', and 'Whatever there is' on date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Sr. No.	Name of the Borrower & Bank Branch Details	Name of Owner(s)/ Mortgagee(s) of Property(ies)	Description of Immoveable Mortgaged Property(ies) and Name of Owner(s)/ Mortgagees	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	Reserve Price EMD Bid Incremental Amount	Date & Time of E-Auction.	Detail of the encumbrances known to the secured creditors
1.	Sh. Amandeep Electric Co. Bio Nihal Singh Wala (344700) S/o Jarnail Singh, Bhua Wali Gali, Dhurkot Road, Nihal Singh Wala, Distt. Moga - 142055. Sh. Amandeep Singh S/o Kewal Singh, Bhua Wali Gali, Dhurkot Road, Nihal Singh Wala, Distt Moga-142055.	Sh. Amandeep Electric Co. Bhua Wali Gali, Dhurkot Road, Nihal Singh Wala, Distt. Moga - 142055. Kewal Singh S/o Jarnail Singh, Bhua Wali Gali, Dhurkot Road, Nihal Singh Wala, Distt. Moga - 142055. Sh. Amandeep Singh S/o Kewal Singh, Bhua Wali Gali, Dhurkot Road, Nihal Singh Wala, Distt Moga-142055.	Property measuring 15 Marla (4050 Square Feet) being 15/160 share of land 8 Kanal bearing Kharsa No. 139//22(8-0) Khawat No. 267, Jamabandi year 2005-06 vide Vasika no. 2095 dated 03.12.2004, Situated at Village Ransih West : Sh. Tirath Ram, North : Vendor, South : Street.	A. 03.06.2021. B. 2685610.56 plus future interest w.e.f. 31.03.2021 + Other Charges – recovery if any. C. 22-09-2021 D. Symbolic Possession.	Rs. 44,07,000/- Rs. 4,40,700/- Rs. 44,700/-	15-01-2025 11.00AM TO 04.00PM	NOT KNOWN
2.	Sh. Darshan Singh VPO Mukhtar Singh Bio Bagha Purana (063710) Sh. Darshan Singh VPO Manuke, Tehsil Nihal Singh Wala, Distt. Moga.	Sh. Darshan Singh S/o Mukhtar Singh, VPO Manuke, Tehsil Nihal Singh Wala, Distt. Moga. Sh. Gurpreet Singh S/o Mukhtar Singh, VPO Manuke, Tehsil Nihal Singh Wala, Distt. Moga.	All that part & parcel of property, measuring 1 Kanal 2 Marla situated at VPO Manuke, Tehsil : Nihal Singh Wala, Distt. : Moga, as per sale deed No. 149 dated 01.05.2006, in the name of Sh. Darshan Singh S/o Sh. Mukhtar Singh, Registered mortgaged with Oriental Bank of Commerce, Baghapurana bounded as under : East : Sohan Singh, West : Street, North : Saun Singh, South : Street.	A. 26.12.2011. B. 270189.00 plus future interest w.e.f. 28.09.2011 + Other Charges – recovery if any. C. 25.01.2021 D. Symbolic Possession.	Rs. 29,00,000/- Rs. 2,90,000/- Rs. 29,000/-	15-01-2025 11.00AM TO 04.00PM	NOT KNOWN
3.	M/s Kathpal Diaries BO-Railway Road, Moga Tehsil & Distt-Moga-142051. Address 2:- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 2. Rakesh Kumar S/o Manohar Lal, Address 1- Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2:- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 3. Chandher Shekhar S/o Rakish Kumar, Address 1-Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 4. Sunita Rani W/o Rakish Kumar, Address 1- Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 5. Riphy Arora W/o Chander Shekhar, Address 1- Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054.	1. M/s Kathpal Diaries Address :- 1- VPO-Fatehgarh Panjtoor, Tehsil & District:-Moga-142051. Address 2:- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 2. Rakesh Kumar S/o Manohar Lal, Address 1- Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2:- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 3. Chandher Shekhar S/o Rakish Kumar, Address 1-Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 4. Sunita Rani W/o Rakish Kumar, Address 1- Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054. 5. Riphy Arora W/o Chander Shekhar, Address 1- Flat No-A1, Roop Vihar, Arrah Road Near Arun Agrawal Nursing Home, Moga-142001. Address 2- VPO-Kokri Phula Singh, Tehsil & District:-Moga-142054.	Property :1. Residential House measuring 03M 6S (980 sq feet) situated at FLAT NO-A1, Arra Road, Roop Vihar Moga Haveli Singh vide Vasika no-3946 dated 01/08/2011. Property 2: Factory Land & Building along with Plant & Machinery measuring 12 Kanal in the name of KATHPAL DAIRIES, Situated at Vill Kokri Phula Singh, Moga vide Vasika No. 75 dated 05-05-2017.	A. 07.11.2020. B. Rs. 10,22,71,760.23 (Ten crore Twenty Two Lac Seventy One Thousand Seven Hundred Sixty and Twenty Three Paisa only) plus future Interest w.e.f. 01.11.2020 + Other Charges – recovery if any. C. 24.09.2021. D. Symbolic Possession. A. 07.11.2020. B. Rs. 10,22,71,760.23 (Ten crore Twenty Two Lac Seventy One Thousand Seven Hundred Sixty and Twenty Three Paisa only) plus future Interest w.e.f. 01.11.2020 + Other Charges – recovery if any. C. 24.09.2021. D. Symbolic Possession.	Rs. 31,25,000/- Rs. 3,12,500/- Rs. 3,125/- Rs. 5,39,00,000/- Rs. 53,90,000/- Rs. 5,39,000/-	15-01-2025 11.00AM TO 04.00PM 15-01-2025 11.00AM TO 04.00PM	NOT KNOWN NOT KNOWN
4.	B/o Basti Tankanwali (065400) 1. M/S Mahadev Industries, Makhu Road, Mallanwala Khas, District Ferozepur - 152021. 2. Vikas Kumar S/o Mangat Ram (Partner), R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 3. Ajay Kumar S/o Mangat Ram (Partner), R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 4. Jatinder Dhawan S/o Kulbhushan Dhawan, R/O Ward No. 7, Mallanwala (Partner), District Ferozepur, 152021. 5. Kulbhushan Lal Dhawan S/o Ronki Ram Dhawan (Partner), R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 6. Chand Dhawan S/o Kulbhushan Lal Dhawan (Partner), R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 7. Mangat Ram S/o Gurbaksh Lal, R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 8. Ramesh Rani W/o Mangat Ram, R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 9. Indu Bala W/o Kulbhushan Lal, R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 10. Geeta W/o Chand Dhawan, R/O Ward No. 7, Mallanwala, District Ferozepur, 152021. 11. Rajinder Kumar Son of Raunki Ram, # R/O Ward No. 7, Mallanwala, District- Ferozepur, Punjab-152021. LR of Late Ram Rachpal S/o Raunki Ram, # Mr. Kulbhushan Lal Son of Raunki Ram, # R/O Ward No. 7, Mallanwala, District- Ferozepur, Punjab-152021. LR of Late Ram Rachpal S/o Raunki Ram, # 13. Mrs. Usha Devi W/o Gopal Krishan Chawla, # Dhannu Mal Street, Kotkapura, Faridkot, Punjab-151204. LR of Late Ram Rachpal S/o Raunki Ram. 15. Chandan Dhawan S/o Late Sh. Om Parkash, # R/o Laxmi Enclave- Ferozepur, Punjab. LR of Late Ram Rachpal S/o Raunki Ram. 16. Paveena Rani/ Saveena Chawla W/o Yash Pal Chawla, # 7/232, Bansal Street, Kotkapura, District Ferozepur, 152001. LR of Late Ram Rachpal S/o Raunki Ram. 17. Surinder Singh S/o Daleep Singh, Village Pattu Didar Singh, Distt. Moga-142055. 4. Surinder Singh S/o Daleep Singh, Village Pattu Didar Singh, Distt. Moga-142055.	Residential plot measuring 16 marla (484 square feet), Situated at Kamalwala Road, Guru Nanak Nagri, Mallanwala vide RTD No. 5062 dated 25.02.2004 in the name of Mangat Ram & Ramesh Rani. Residential house measuring 18 marla, Situated at Kamalwala Road, Mallanwala vide RTD No. 4015 dated 28.02.1997 in the name of Kulbhushan Lal. Residential Plot measuring 57 marla, Situated at Makhu Road, Mallanwala vide RTD No. 3582 dated 17.11.2011 in the name if Indu Bala. Residential Plot measuring 22 marla, Situated at Makhu Road, Mallanwala vide RTD No. 3581 dated 17.11.2011 in the name of Geetu Dhawan. Residential house measuring 7 Marla (211.75 sq yards), Situated at Guru Nanak Nagri, Mallanwala vide RTD No. 2562 dated 13.10.2006 in name of Mangat Ram. Residential house measuring 5 Marla (151.55 Sq. Yards), Situated at Kamalwala Road Mallanwala vide RTD No. 5061 dated 25.02.2004 in name of Sukhchain Rani. Commercial cum residential built up property measuring 3681 sq. feet at Dhannu Mal Street, Kotkapura vide RTD No. 227 dated 17.04.1989 and 6215 dated 16.03.1989 in name of Usha Rani and Saveena Rani. LR of Late Ram Rachpal S/o Raunki Ram. 13. Mrs. Usha Devi W/o Gopal Krishan Chawla, # Dhannu Mal Street, Kotkapura, Faridkot, Punjab-151204. LR of Late Ram Rachpal S/o Raunki Ram. 15. Chandan Dhawan S/o Late Sh. Om Parkash, # R/o Laxmi Enclave- Ferozepur, Punjab. LR of Late Ram Rachpal S/o Raunki Ram. 16. Paveena Rani/ Saveena Chawla W/o Yash Pal Chawla, # 7/232, Bansal Street, Kotkapura, District Ferozepur, 152001. LR of Late Ram Rachpal S/o Raunki Ram. 17. Surinder Singh S/o Daleep Singh, Village Pattu Didar Singh, Distt. Moga-142055. 4. Surinder Singh S/o Daleep Singh, Village Pattu Didar Singh, Distt. Moga-142055.	A. 20.06.2022. B. Rs. 348477920.95 plus future Interest w.e.f. 01.05.2022 + Other Charges – recovery if any. C. 13.10.2022. D. Symbolic Possession-13.10.2022 A. 20.06.2022. 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For All Advertisement Booking

Call : 0120-6651214

CORRIGENDUM

This is to inform all concerned parties that a clerical error has been identified in the dates mentioned under serial numbers 13, 14 and 15 in Form G of **Mastana Foods Private Limited**, which was published on 07th December 2024 in *Financial Express* (English) and *Jansatta* (Hindi).

Upon review, it has come to our attention that the originally stated dates were incorrect. We deeply regret any confusion or inconvenience this error may have caused to stakeholders, prospective resolution applicants, or any other parties relying on this information.

The corrected details for serial numbers 13, 14 and 15 are as follows:

13.	Date of issue of final list of prospective resolution applicants	16 th January 2025
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	16 th January 2025
15.	Last date for submission of resolution plans	16 th February 2025

These changes should be noted carefully by all prospective resolution applicants and other stakeholders. The updated dates supersede the previously mentioned ones.

Sd/-
Date : 08.12.2024
Place : Delhi

Amit Agrawal
Resolution Professional
Reg No.- IBB/UPA-02/P-N00185/2017-18/10456
H-63, Vijay Chowk, Laxmi Nagar, Delhi-110092
For Mastana Foods Private Limited

केनरा बैंक

Canara Bank

भारत सरकार का बैंक

A Government of India Undertaking

GENERAL ADMINISTRATION SECTION

Circle Office, Lucknow, Vijnan Khand, Gomti Nagar, Lucknow-226010

Tel: 8222-230741 E-mail: gao@canarabank.com

PREMISES REQUIRED

Offers are invited under TWO BID SYSTEM from the owners of commercial spaces preferably in the Ground floor and ready for occupation with required Power load, for Branch/Office/ATM at the following location:

Sl. No.	Branch	District	Taluk	Carpet Area (Approx.)	POWER LOAD
1.	Bhaisamaj	Lucknow	Bakshi Ka Talab	upto 1700sqft	15-20 KW

The details are published in the Bank's Website: <http://www.canarabank.com>. The necessary application forms may be obtained from our office or downloaded from the Bank's Website. Last date for submission is on 23.12.2024 up to 03:00 PM. Bank reserve its rights to reject any or all the offers without assigning any reasons whatsoever. Further, communications, corrigendum, amendments, if any, will be hosted in Bank's website only.

Place: Lucknow
Date: 08.12.2024

Sd/-
Deputy General Manager
Circle Office, Lucknow

MAYUR LEATHER PRODUCTS LIMITED

Regd. Office: 50 Ka 1Jyoti Nagar, Legislative Assembly, Jaipur, Raj., India, 302005

E-Mail ID: Daamayurleather@gmail.com

CIN: L19129RJ1987PLC003889

Website : www.mayurgroups.com, Ph. No. 91-9929988801

NOTICE OF 39TH (THIRTY NINTH) ANNUAL GENERAL MEETING

Notice is hereby given that the 39TH Annual General Meeting (AGM) of the members of Mayur Leather Products Limited ("the Company") will be held on **Monday, 30, December, 2024 at 12.30 P.M.** at IST at "FUSION RESTRO" C-28, Pankaj Singhi Marg, Main Vidhan Sabha Road, Lal Kotli, Jaipur-302005, Rajasthan to transact the business as set out in the Notice of AGM dated December 07, 2024.

The Electronic copies of the Notice of the AGM along with Annual Report for the financial year 2023-24, has been sent to all the shareholders whose mail id registered with the company/ DPs Physical copies of the Notice of the AGM and Annual Report for the financial year 2023-24 have been sent to all other members at their registered address in the permitted mode. The dispatch of the Notice of the AGM and the Annual Report for the financial year 2023-24 has been completed on December 07, 2024.

Pursuant to Regulation 44 of SEBI (LODR) Regulations 2015 and Section 108 of the Companies Act, 2013 & read with rule 20 of The Companies (Management and Administration) Rules, 2014 (as amended) made thereunder, the Company is providing e-voting facility to all the shareholders to enable them to exercise their right to vote by electronic means and the company has engaged the Central Depository Services (India) Limited for providing aforesaid facilities.

The Annual Report for the financial year 2023-24 and Notice of the AGM are available on the Company's website at www.mayurgroups.com. Further, the e-voting platform will be open for voting from **Friday, December 27, 2024 (9.00 A.M. IST) and ends on Sunday, December 29, 2024 (5.00 P.M. IST)**. Shareholders of the company, holding shares either in physical form or in dematerialized form, as on Cut-off date i.e. **Monday, December 23, 2024**, may cast their vote electronically in respect of business to be transacted at the AGM. The e-voting shall not be allowed beyond the said date and time. Those shareholders, who do not cast their vote through e-voting, may cast their vote through the ballot paper at the AGM. The members who have cast their vote by e-voting may attend the meeting but shall not be entitled to cast their vote again at AGM. Any person, who becomes a member of the Company after dispatch of the notice of the meeting and holding shares as on the cut-off date, may obtain the User id and password for e-voting by sending request at helpdesk.evoting@cdslindia.com.

Further, the company has appointed **Mr. Tara Chand Sharma** (FCS No. 5749), Proprietor of **M/s Jain Sharma & Associates**, Practicing Company Secretary, Jaipur as the Scrutinizer for conducting the electronic voting process and voting process at AGM, in a fair and transparent manner.

In case of any queries/grievances connected with electronic voting, members may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafatal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 1800 22 55 33.

For and on behalf of MAYUR LEATHER PRODUCTS LIMITED
Sd/-
AMITA PODDAR
Director
(DIN: 00143486)

Place : JAIPUR
Date : 07.12.2024

MAYUR LEATHER PRODUCTS LIMITED				
Regd. Office: 50 Ka 1Jyoti Nagar, Legislative Assembly, Jaipur, Raj., India, 302005				
E-Mail ID: Daamayurleather@gmail.com ; CIN: L19129RJ1987PLC003889				
Website: www.mayurgroups.com, Ph. No. 91-9929988801				
Extract of Unaudited Standalone Financial Results for the Quarter Ended June 30, 2023				
(Rs. in Lacs except figures of EPS)				
Sl. No.	Particulars	Quarter ended		Year Ended
		30.06.2023	31.03.2023	30.06.2022
		(Un-Audited)	(Refer Note No.3)	(Un-Audited)
1	Total Income from operations	30.17	193.22	119.09
2	Net Profit/(Loss) for the period (before depreciation, Tax, Exceptional and/or Extraordinary items)	(25.08)	(42.28)	(62.98)
3	Net profit/(Loss) for the period before tax (after depreciation, Exceptional and/or Extraordinary items)	(31.77)	(48.92)	(70.33)
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(31.77)	(60.85)	(70.33)
5	Total comprehensive income for the period (Comprising profit/loss for the period (after tax) and other comprehensive income (after tax))	(31.77)	(60.85)	(70.33)
6	Paid up Equity Share Capital (face value Rs. 10/- each)	483.40	483.40	483.40
7	Reserve excluding revaluation reserves	—	—	—
8	Earnings per share (EPS) :	(0.66)	(1.26)	(1.45)
	1. Basic :			(6.17)
	2. Diluted :			
Notes :				
01. The above Standalone financial results of the Company for the Quarter ended June 30, 2023 have been reviewed by the Audit Committee and approved by the Board of Director in their respective meetings held on Friday, December 06, 2024 and the Statutory Auditors of the Company have carried out Limited Review of the aforesaid Results.				
02. The above extract of the detailed format of financial results for the quarter ended June 30, 2023 filed with the stock exchange under regulation 33 of the SEBI (Listing Obligations And Disclosure Requirements) regulations 2015. The full format of financial results are available on the website of the company i.e. www.mayurgroups.com				
03. Figures of the quarter ended on March 31, 2023 are balancing figures between audited figures for the full financial year ended on March 31, 2023 and unaudited published year to date figures for quarter ended June 30, 2023.				
Extract of Unaudited consolidated Financial Results for the Quarter Ended June 30, 2023				
(Rs. in Lacs except figures of EPS)				
Sl. No.	Particulars	Quarter ended		Year Ended
		30.06.2023	31.03.2023	30.06.2022
		(Un-Audited)	(Refer Note No.3)	(Un-Audited)
1	Total Income from operations	30.17	166.58	120.10
2	Net Profit/(Loss) for the period (before depreciation, Tax, Exceptional and/or Extraordinary items)	(25.10)	(69.76)	(62.08)
3	Net Profit/(Loss) for the period before tax (after depreciation, Exceptional and/or Extraordinary items)	(52.87)	(89.43)	(82.46)
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(52.88)	(89.43)	(87.14)
5	Total comprehensive income for the period (Comprising profit/loss for the period (after tax) and other comprehensive income (after tax))	(52.88)	(89.43)	(87.14)
6	Paid up Equity Share Capital (face value Rs. 10/- each)	483.48	483.48	483.48
7	Reserve excluding revaluation reserves	—	—	—
8	Earnings per share (EPS) :	(1.09)	(1.85)	(1.80)
	1. Basic :			(7.22)
	2. Diluted :			
Notes :				
01. The above Consolidated financial results of the Company for the Quarter ended June 30, 2023 have been reviewed by the Audit Committee and approved by the Board of Director in their respective meetings held on Friday, December 06, 2024 and the Statutory Auditors of the Company have carried out Limited Review of the aforesaid Results.				
02. The above extract of the detailed format of financial results for the quarter ended June 30, 2023 filed with the stock exchange under regulation 33 of the SEBI (Listing Obligations And Disclosure Requirements) regulations 2015. The full format of financial results are available on the website of the company i.e. www.mayurgroups.com				
03. Figures of the quarter ended on March 31, 2023 are balancing figures between audited figures for the full financial year ended on March 31, 2023 and unaudited published year to date figures for quarter ended June 30, 2023.				
For Mayur Leather Products Limited Sd/- AMITA PODDAR (Director) DIN: 00143486				
Place: Jaipur				
Date: 06.12.2024				

MAYUR LEATHER PRODUCTS LIMITED				
Registered Office: 50 Ka 1Jyoti Nagar, Legislative Assembly, Jaipur, Rajasthan, India, 302005				
E-Mail ID: Daamayurleather@gmail.com ; CIN: L19129RJ1987PLC003889				
Website: www.mayurgroups.com, Ph. No. 91-9929988801				
Extract of Statement of Unaudited standalone Financial Results for the Quarter and Nine Months Ended December 31, 2023				
(Rs. in Lacs except figures of EPS)				
Sl. No.	Particulars	Quarter ended		Nine Months Ended
		31.12.2023	30.09.2023	31.12.2022
		(Un-Audited)	(Un-Audited)	(Un-Audited)
1	Total Income from operations	6.09	38.12	174.63
2	Net Profit/(Loss) for the period (before depreciation, Tax, Exceptional and/or Extraordinary items)	(9.08)	(35.67)	(90.45)
3	Net profit/(Loss) for the period before tax (after depreciation, Exceptional and/or Extraordinary items)	(14.18)	(47.54)	(95.95)
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(14.18)	(47.54)	(95.95)
5	Total comprehensive income for the period (Comprising profit/loss for the period (after tax) and other comprehensive income (after tax))	(14.18)	(47.54)	(95.95)
6	Paid up Equity Share Capital (face value Rs. 10/- each)	483.48	483.48	483.48
7	Reserve excluding revaluation reserves	—	—	—
8	Earnings per share (EPS) :	(0.29)	(0.98)	(1.98)
	1. Basic :			(1.28)
	2. Diluted :			(1.94)
Notes :				
01. The above standalone financial results of the Company for the Quarter and nine months ended December 31, 2023 have been reviewed by the Audit Committee and approved by the Board of Director in their respective meetings held on Friday, December 06, 2024 and the Statutory Auditors of the Company have carried out Limited Review of the aforesaid Results.				
02. The above extract of the detailed format of financial results for the quarter and nine months ended 31st December 2023 filed with the stock exchange under regulation 33 of the SEBI (Listing Obligations And Disclosure Requirements) regulations 2015. The full format of financial results are available on the website of the company i.e. www.mayurgroups.com				
03. The figures for the previous period have been restated / regrouped / reclassified, wherever necessary, in order to make them comparable.				
Extract of Statement of Unaudited consolidated Financial Results for the Quarter and Nine Months Ended December 31, 2023				
(Rs. in Lacs except figures of EPS)				
Sl. No.	Particulars	Quarter ended		Nine Months Ended
		31.12.2023	30.09.2023	31.12.2022
		(Un-Audited)	(Un-Audited)	(Un-Audited)
1	Total Income from operations	6.09	38.13	174.92
2	Net Profit/(Loss) for the period (before depreciation, Tax, Exceptional and/or Extraordinary items)	(9.12)	(35.72)	(89.45)
3	Net profit/(Loss) for the period before tax (after depreciation, Exceptional and/or Extraordinary items)	(15.06)	(69.53)	(96.06)
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(15.03)	(69.11)	(96.07)
5	Total comprehensive income for the period (Comprising profit/loss for the period (after tax) and other comprehensive income (after tax))	(15.03)	(69.11)	(96.07)
6	Paid up Equity Share Capital (face value Rs. 10/- each)	483.48	483.48	483.48
7	Reserve excluding revaluation reserves	—	—	—
8	Earnings per share (EPS) :	(0.31)	(1.430)	(1.990)
	1. Basic :			(1.74)
	2. Diluted :			(1.69)
Notes :				
01. The above Consolidated financial results of the Company for the Quarter and nine months ended December 31, 2023 have been reviewed by the Audit Committee and approved by the Board of Director in their respective meetings held on Friday, December 06, 2024 and the Statutory Auditors of the Company have carried out Limited Review of the aforesaid Results.				
02. The above extract of the detailed format of financial results for the quarter and nine months ended 31st December 2023 filed with the stock exchange under regulation 33 of the SEBI (Listing Obligations And Disclosure Requirements) regulations 2015. The full format of financial results are available on the website of the company i.e. www.mayurgroups.com				
03. The figures for the previous period have been restated / regrouped / reclassified, wherever necessary, in order to make them comparable.				
For Mayur Leather Products Limited Sd/- AMITA PODDAR (Director) DIN: 00143486				
Place: Jaipur				
Date: 06.12.2024				

बैंक ऑफ इंडिया

Bank of India

BOI

Zonal office: Taj Nagari, Fatehabad Road Agra

E- Auction Sale Notice

[Appendix IV-A (Proviso to Rule 8(6))]

Sale Notice for Sale of Immovable Properties

E — Auction Sale Notice for Sale of Immovable Asset/s 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 / Symbolic / Physical possession of which has been taken by the Authorised Officer of Bank of India, Secured Creditor, will be sold on "As Is where Is", "As Is what Is", and "Whatever there Is" on **08.12.2024** for the recovery of dues mentioned below against the account due to the 'Bank of India' Secured Creditor from the Borrower (s) & Guarantor (s) The Reserve Price & the Earnest Money Deposit has been mentioned against each properties.

बैंक ऑफ इंडिया

Bank of India

BOI

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Zonal office:- Taj Nagri,
Fatehabad Road, Agra

Possession
Notice

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

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

The Borrowers having failed to repay the amounts, notice is hereby given to the Borrowers/Guarantors and the public in general that the undersigned has taken symbolic possession of the properties described herein below in exercise to power conferred on him/her under sub-section (4) of section 13 of the Act read with Rule 8 of the security interest (Enforcement) rules, 2002 on this mentioned date. The Borrowers/Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the payment on notice amount and interest thereon to the Branch. The Borrower's attention is invited to the provision of Sub-Section (8) of section - 13 of the Act, in respect of time available, to redeem the secured assets.

Name of the Borrowers & Guarantors	Description of Immovable property	Date of Demand Notice	Date of Possession Notice	Amt. Due as per Demand Notice
Branch: Kamla Nagar, Agra				
Shri Aditya Mittal S/o Shri Narendra Kumar Mittal R/o A 47/2 Double Story, Kamla Nagar, Agra-282005	All that part of parcel of immovable property situated at H.No. A/47/2 LIG, First Floor, Kamla Nagar, Agra, Uttar Pradesh-282005 Area-33.02 Sq. Mtr. in the name of Shri Aditya Mittal Boundaries: East- Open Space, West- Balcony, North- House No. A 48/2, South- House No. A 46/2	06.02.2024	02.12.2024	Rs. 6,23,638.52 + Interest & others expenses

Date: 08.12.2024

Authorized Officer

केनरा बैंक

Canara Bank

भारत सरकार का उपक्रम

A Government of India Undertaking

सिंडिकेट Syndicate

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E-Auction Notice

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 PROVISIO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable Property mortgaged/charged to the Secured Creditor, the Constructive/ Symbolic/Physical Possession of which has been taken by the Authorised Officer of Canara Bank, Secured Creditor, will be sold on "As is where is", As is what is", and "whatever there is" for the recovery of dues to the Bank. As per Demand Notice under Section 13(2) & further interest thereon, charges and costs due to the Canara Bank, as detailed in the table below:

Sr No.	Name & Address of Borrower & Guarantors	Total Liabilities	Description of Properties	Type of Possession	Reserve Price Earnest Money 10%
Chief Manager, Canara Bank, ARM Branch Agra (Ph. No.) 9084688622 e-mail id cb7315@canarabank.com, EMD Amount: A/C No. 209272434, IFSC Code: CNRB0007315					
1.	Smt Madhu Tiwari W/o Shri Dinesh Kumar Tiwari Proprietor M/s Windhya Pharma R/o New Abadi, Jangjeet Nagar - Shamshabad Road Agra, Smt Saroj Sharma W/o Sri Mahendra Pratap Sharma, Sri Manish Sharma S/o Sri Mahendra Pratap Sharma Both R/o 17/154 A Raj Nagar, Lohamandi Agra	Rs. 1,66,46,163 as per demand notice dated- 06.02.2016 plus interest + other charges less recovery, if any	1. Property situated at plot No 78 & 79, on part of Khasra No 202, Priya Darshani Enclave, Mauza Kalwari, Agra admeasuring 209.02 sqm in the name of Shri Manish Sharma s/o M.P. Sharma. Bounded as: East: Land Smt. Saroj Sharma, West: wayu vihar road & exit, North: Part of property of Smt Saroj Sharma, South: Dagra & Exit.	Symbolic	Rs. 48.25 Lakhs Rs. 4.82 LAKHS
2.	Property situated at plot No 78 & 79, on part of Khasra No 202, Priya Darshani Enclave, Mauza Kalwari, Agra admeasuring 209.02 sqm in name of Smt. Saroj Sharma w/o Shri Mahendra Prasad Sharma. Bounded as:East:Land of Smt. Saroj Sharma, West: Road & Exit (100' wide), North:Part of property of Smt. Saroj Sharma, South:Part of plot no 78 & 79 of Shri. Manish Sharma				Rs. 49.01 Lakhs Rs. 4.90 Lakhs
3.	Property situated at plot No 78 A, on part of Khasra 202, Priya Darshani Enclave,Mauza Kalwari, Agra admeasuring 447.21 sq mtr in name of Smt. Saroj Sharma w/o Mahendra Prasad Sharma. Bounded as:- East: Others Land, West : House of Owner and Manish Sharma, North:-Other's Land, South:-Rasta & exit 8m wide.				Rs. 64.76 Lakhs Rs. 6.47 Lakhs
2.	M/S Bhanu Metals (Borrower) Through its proprietor Mr. Dinesh Kumar Vijaywari 5/451, Goolar Road, Aligarh, 2. Sri Anil Kumar Vijaywari (Guarantor) S/O Sri Ramesh Chandra Vijaywari Kanwari Ganj, Aligarh-202001	Rs. 31,42,691.90 as per sale notice dated- 23.11.2015 + interest + other charges less Recovery, if any.	Land and building situated at Nagar H No 9/229 (Now 9/235), Kanwariganj Market, Tehsil - Koll & Dist.- Aligarh, U.P. in the name of Sri Anil Kumar Vijaywari and Sri Dinesh Kumar Vijaywari both S/O Sri Rakesh Chandra Vijaywari. The admeasuring area is 55.00 Sqr mtr. Bounded as: East: House of Rajendra Kumar Vijaywari, West:- House of Sachin Prakash, North:- 40 ft wide Rasta, South:-House of Munni Devi	Symbolic	Rs. 45.10 Lakhs Rs. 4.51 Lakhs
3.	M/S S S TRADING CO., Shri Shilu Sai S/O Shaitan Singh both R/O Vill - H NO. 28, Garhi Deori, Post Deori, Agra-282009, Smt Chandrakala Devi W/O Late Vijendra Singh R/O Bagpur, Karkauli, Sadabad, Hathras-281306, Shri Shiv Kumar S/O Shri Shaitan Singh R/o Vill Deori Garhi , Post Deori, Agra-282009	Rs. 20,57,004.04 as per demand notice dated- 03.03.2022 plus interest plus other charges less Recovery, if any.	1. Existing EMT of Open Plot Property measuring area of 132.84 sqm located at Plot No. 33, part of Khasra No. 400, Mohalla Sumangalam Estate, Etora, Tehsil and Dist-AGRA in the name of Smt Chandrakala Devi W/O Late Vijendra Singh. Bounded As:EAST- Plot No 34 & 35, WEST- Plot No 32, NORTH- Plot No 48, SOUTH- Road 25 Feet wide	Physical	Rs. 11.35 Lakhs Rs. 1.35 Lakhs
2.	Existing EMT of Poultry Farm Property measuring an area of 1660.00 sqm Land located at part of Khsara No. 326, Mauza Khaloa, Tehsil Sadar, Dist Agra in the name of Shri Shiv Kumar S/O Shri Shaitan Singh. Bounded As: EAST- Land of Rajendra Singh, WEST- Land of Viri Singh, NORTH- Land of Rajpal, SOUTH- Chak Road 12' wide & Entry.				Rs. 29.84 Lakhs Rs. 2.98 lakhs
"EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkray) 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."					
Date & Time of E-auction: 26.12.2024 from 11.30 AM to 12.30 PM (With extension of 5 min. duration each till the conclusion of sale)					
4.	M/s Top India Traders Through Its Prop Shri Gulab Singh, 5/55 Chuharpur Iti Road, Aligarh-202136, 2. Smt Javitri Devi W/o Late Munshi Lal Address- 5/55 Chuharpur Iti Rosd, Aligarh-202136, 3. Shri Shyam Singh S/o Late Munshi Lal Address- R/o 246/11 Rasoolpur ,chuharpur,aligarh-202136, 4. Shri Devi Singh S/o Late Munshi Lal, 5. Shri Ganesh Pal Singh S/o Late Munshi Lal Address of both- R/o 5/54 Rasoolpur, Chuharpur, Aligarh-202136	Rs. Rs.7580358/- as per demand notice plus interest plus other charges less recovery, if any.	1. EMT of House Building Property Nagar Nigam No. 05/55 Jointly Owned by Shri Shyam Singh, Devi singh, Gulab Singh, Ganesh Pal Singh and Smt. Jawati Devi Situated at Village- Rasulpur Chuharpur, Near IT Road, Rasulpur Swad Aligarh, Measuring an area of 75.00 Sq. yard. Bounded As: EAST : House of Babu Lal, WEST : Rasta, NORTH: Plot of Minsi Lal, SOUTH: House of Munsi Lal. 2. EMT of House Building Property Nagar Nigam No. 05/55 Owned by Smt. Jawati Devi Situated at Village-Rasulpur Chuharpur, Near IT Road, Rasulpur Swad Aligarh, Measuring an area of 91.54 Sq. yard. Bounded As: EAST : House of Heirs of Sita ram, WEST : Property of Javitri Devi, NORTH: Rasta Gali 7 ft Wide, SOUTH: House of Amar Singh.	Physical	Rs. 18.08 Lakhs 1.81Lakhs
3.	EMT of House Building Property Nagar Nigam No. 05/49 Owned by Shri Gulab Singh Situated at Village-Chuharpur, Near IT Road, Rasulpur Swad Aligarh, Measuring an area of 45.00 Sq. Mtr. Bounded As: EAST : House of Brajesh, WEST : House of Subhash, NORTH: Rasta, SOUTH: Rasta.			Symbolic	Rs. 5.45 Lakhs 0.55 Lakhs
5.	M/s IMRAN BANGLE STORE Through Prop/Mr Imran Khan S/O Mohammed Mohsin, R/o House No. 75, Jhamaiya Tola, Firozabad-283203, Shri Mohsin Khan S/O Shri Sardar Khan R/o House No. 186, Kashmiri Gate, Mauza Sailai, Firozabad-283203.	Rs. 20,81,792.60 as per demand notice dated 02.02.2016 plus interest plus other charges less recovery, if any	EMT of Land & Building at Kashmiri Gate, Mauja Sailai Municipal No. 186, Firozabad in the name of Sri Mohammed Mohsin and Sri. Imran Khan measuring 123.32 sqmtr, Bounded as: EAST- Rasta, WEST- Plot of Khan Saab, NORTH- Plot of Safi Mohammed, SOUTH- House of Rajjaq.	Symbolic	Rs. 18.10 Lakhs Rs. 1.81 Lakhs
6.	M/s Monika Fine Art Address - B 502 Buland City Fatehabad Road Agra 282001, Smt Monika Sharma W/o Shri Ram Murty Sharma Address - B 502 Buland City Fatehabad Road Agra 282001, Shri Ram Murty Sharma S/o Shri Ram Barosey Lal Sharma Address - 31/82-a Jangjeet Nagar Shamshabad Road Agra 282001	Rs. 41,14,798.34/- as per demand notice dated 01.02.2023 plus interest plus other charges less recovery, if any	1. Open plot Property at part of Khasra no 335, Plot no 49, 50 & 51, Measuring 424.3 sq yd situated at Dauji Residency, Mauza Lodhai, Tehsil & Distt Agra. In the name of Smt Monika Sharma w/o Shri Ram Murty Sharma., Bounded as: East:-Others Property, West:- Rasta wide 20 ft, North:- Plot no 48, South:- Plot no 52.	Symbolic	Rs. 32.46 LAKHS Rs. 3.25 LAKHS
2.	One commercial Shop no ST-18 Measuring 23.13 sqm situated at Basement of Parsvnath Panchvati Plaza, Taj Nagri Phase II, Agra. In the name of Shri Ram Murty Sharma s/o Shri Ram Barosey Lal Sharma, Bounded as: East:- Store No ST-19, West:- Store No ST-17, North:- Store No ST- 21, South:- Common Corridor			Symbolic/Physical	Rs. 10.93 LAKHS Rs. 1.09 LAKHS
3.	Open plot Property at part of Khasra no 335, Plot no 36, 37 Measuring 167.22 sqm situated at Dauji Residency, Mauza Lodhai, Tehsil & Distt Agra. In the name of Smt Monika Sharma w/o Shri Ram Murty Sharma., Bounded as: East:- Rasta wide 20 ft, West:- Plot no 30 & 31, North:- Plot no 38, South:- Plot no 35			Symbolic/Physical	Rs. 12.79 LAKHS Rs. 1.28 LAKHS
7.	M/s Laxmi Industries Address: 19/3/A , Khataina Road Lohamandi, Agra-282002, Nirmal Kumar Jain S/o Late Kapoor Chand Jain (Legal Heir), Raj Kumar Jain S/o Late Kapoor Chand Jain (Legal Heir), Arvind Kumar Jain S/o Late Kapoor Chand Jain (Legal Heir) all R/o 3- B Keshav Kunj Pratap Nagar, Agra - 282010	Rs. 57,61,381.35/- as per demand notice dated 24.03.2021 plus interest plus other charges less recovery, if any	Commercial Property No.19/3,Khatena -Lohamandi Thana road,Khatena,Lohamandi ward, Agra belonging to Owners Sri Kapoor Chand & Smt Maya Devi measuring 81.95 Sqmtr. Bounded as: EAST- 10 feet wide gali, WEST- Part of Property No.19/3, NORTH- Part of Property No.19/3, SOUTH- Part of Property No.19/3	Symbolic	Rs. 36.64 Lakhs Rs. 3.66 Lakhs

1. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
2. No interest will be claimed on the bid/ subsequent amount.
3. Authorised Officer is entitled to cancel the bid at any stage without assigning any reason whatsoever

"EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkray) 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."

Date & Time of E-auction: 30.12.2024 from 11.30 AM to 12.30 PM
(With extension of 5 min. duration each till the conclusion of sale)

Note: 1. No interest will be claimed on the bid/subsequent amount. 2. Authorised officer is entitled to cancel the bid at any stage without assigning any reason whatsoever. 3. All charges for conveyance, stamp duty/GST registration charges etc. as applicable shall be borne by successful bidder only.

For details terms and conditions on the sale and participating in E-Auction, please go through the website <https://ebkgray.in/> or Canara Banks's Website or may contact ARM Branch, Canara Bank (Mob. 9084688622 email id cb7315@canarabank.com) OR service provider M/S PSB Alliance Ltd (ebkgray) contact details a). Karan Modi (7016716557, karan@procure247.com) b). Vasu Patel (9510974587, vasu.patel@procure247.com)

Date: 08.12.2024

Authorized Officer, Canara Bank

बैंक ऑफ बड़ौदा

Bank of Baroda

ROSARB (LUCKNOW DISTRICT)

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 account/s. 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: 24.12.2024, 2.00 PM to 6.00 PM

Last Date of EMD Submission: 23.12.2024, upto 4.00 PM

Earnest Money Deposit (EMD) shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (<https://baanknet.com>) 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/Co-Borrower: Mrs. Abhya Mishra W/o Nikhilesh Kumar & Mr. Nikhilesh Kumar S/o Shambhu Nath both R/o 529 D/2/1298 Kalyanpur West, Adil Nagar, Near Bhuneshwari Mandir, Lucknow-226022	All that part and parcel of property consisting of residential House no. 660/AT/K-167D situated at Khasra no. 167 (Min) in Vill- Atrauli, ward- Shankarpurwa, Pargana, Tehsil & Distt. Lucknow. Area: 1210 sq.ft. (112.453 Sq.Mtr.) Owner: Mrs. Abhya Mishra W/o Nikhilesh Kumar. Bounded By: East: Plot of Poonam Srivastava (as per sale deed), West: 20 ft wide road, North: Land of Deegar, South: Plot of Deegar. Encumbrance: Not Known	Rs. 57,18,346.00 as on 07.12.2024 (inclusive of Intt. upto 06.12.2024) + Further Costs, Charges and expenses	24.12.2024 02:00 PM to 06:00 PM (with unlimited extensions of 10 min each)	Rs. 31,75,000/- (RP) Rs. 3,17,500/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	09.12.2024 to 23.12.2024 between 11:00 AM to 4:00 PM
2	Borrower/Co-Borrower: Miss. Shalini Kumari D/o Late Rajan R/o 594 GH/7 Bhagwant Nagar, Nai Basti, PO-Dilkusha, Nilmatha, Lucknow-226002	All that part and parcel of property consisting of residential House built on Plot no. 811, Ward Alam Nagar, Gokul Gram Yojna (Bibi Kheda), Lucknow. Area: 40.74 Sq.Mtr. Owner: Miss. Shalini Kumari D/o Late Rajan. Bounded by: East: Plot no. 810; West: Plot no. 812; North: Plot no. 813 & 839; South: 7.5 mtr. wide road. Encumbrance: Not Known	Rs. 49,61,634.00 as on 07.12.2024 (inclusive of Intt. upto 06.12.2024) + Further Costs, Charges and expenses	24.12.2024 02:00 PM to 06:00 PM (with unlimited extensions of 10 min each)	Rs. 24,20,000/- (RP) Rs. 2,42,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	09.12.2024 to 23.12.2024 between 11:00 AM to 4:00 PM
3	Borrower/Co-Borrower: M/s LMN Food & Beverages Prop. Mrs. Najma Khatoun W/o Mr. Lateef Ahmad R/o 28 Adil Nagar, Ring Road, Kalyanpur, Lucknow-226022	All that part and parcel of property consisting of Plot No. 10 at Khasra no. 866 Area: 2050 sq.ft. situated at Village- Madiyaon, 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. Encumbrance: Not Known	Rs. 1,22,07,149.00 as on 07.12.2024 (inclusive of Intt. upto 06.12.2024) + Further Costs, Charges and expenses	24.12.2024 02:00 PM to 06:00 PM (with unlimited extensions of 10 min each)	Rs. 83,90,000/- (RP) Rs. 8,39,000/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	09.12.2024 to 23.12.2024 between 11:00 AM to 4:00 PM
4	Borrower/Co-Borrower: Mr. Rajesh Kumar Lakshmani S/o Mr. Chander Das Lakshmani R/o Flat no. 504, on 5th floor, Heavens Height Apartment, Sneha Nagar, Ward Guru Nanak Nagar, Lucknow-226005	Flat no. 504 on fifth floor, built on Plot no. 569Ka/476 Area: 137.732 sq.mtr. situated at Sneha Nagar, Ward Guru Nanak Nagar, Lucknow. Owner: Mr. Rajesh Kumar Lakshmani and Mrs. Veena Lakshmani. Bounded by: East: Flat no. 503; West: Open to Sky; North: Others property; South: Common Passage. Encumbrance: Not Known	Rs. 71,53,146.00 as on 07.12.2024 (inclusive of Intt. upto 06.12.2024) + Further Costs, Charges and expenses	24.12.2024 02:00 PM to 06:00 PM (with unlimited extensions of 10 min each)	Rs. 38,85,000/- (RP) Rs. 3,88,500/- (EMD) Rs. 10,000/- (Bid Increase Amount)	Physical	09.12.2024 to 23.12.2024 between 11:00 AM to 4:00 PM

Note: Notice for sub statutory 15 days sale notice 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. <https://www.bankofbaroda.in/e-auction.htm> & online auction portal: <https://baanknet.com>. Also, prospective bidders may contact the authorised officer on Phone No. 0522-6677687 and Mobile No. 9335946588

Date: 08.12.2024; Place Lucknow

Authorised officer, Bank of Baroda

बैंक ऑफ इंडिया

Bank of India

BOI

★

Zonal office:Taj Nagari,
Fatehabad Road Agra

E- Auction
Sale Notice

[Appendix IV-A (Proviso to Rule 8(6))

Sale Notice for Sale of Immovable Properties

E — Auction Sale Notice for Sale of Immovable Asset/s 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 / Symbolic / Physical possession of which has been taken by the Authorised Officer of Bank of India, Secured Creditor, will be sold on "As Is where Is", "As is what Is", and "Whatever there Is" on Dt 09.01.2025 for the recovery of dues mentioned below against the account due to the 'Bank of India' Secured Creditor from the Borrower (s) & Guarantor (s) The Reserve Price & the Earnest Money Deposit has been mentioned against each properties.

S. No.	Name of Borrower/ Guarantor & Address	Description of Properties	Type of Possession	Reserve Price Earnest Money	Claim Amount as per Demand Notice
Contact : Branch: Dayalbagh, Agra, Ph No. 70175 72897					
1.	Borrower: Mrs. Chandravati Devi w/o Narendra Kumar, Mr. Narendra Kumar s/o Ram Sahay both R/o H.NO. 91A/B Chandra Nagar Tedi Bagiya, Naraich, Agra.	All that part and parcel of immovable property situated at H.NO. 91A/B Chandra Nagar Tedi Bagiya, Naraich, Agra, UP. Name of the Owner/ Mortgagee-Chandravati Devi w/o Narendra Kumar. Area-105 Sqm. Boundaries as:- East: Property No. 92, West: Part of Plot No-91, North: Property No. 89, South : Rasta 40 ft. wide.	Symbolic	Rs. 31.26 Lakh Rs. 313000/-	Rs. 6,37,365.12 + Intt. 29.12.2023 & other Charges
2.	Borrower: Mrs. Rafeekan Begum w/o Shaikat Ali , Mr. Shaikat Khan s/o Shkudeen both R/o Khasra No. 2995 Min, Prakash Nagar, Naraich, Agra.	All that Part and parcel of immovable property situated at Khasra No. 2995 Min Prakash Nagar, Naraich, Agra, UP. Name of the Owner/ Mortgagee-Rafeekan Begum w/o Shaikat Ali, Area- 161.92 Sqm. Boundaries as:- East: Other's Property, West:House of Sher Singh, North: Road 8 feet, South: Other's Property.	Symbolic	Rs. 23.925 Lakh Rs. 240000/-	Rs. 13,22,276.02 + Intt. 26.11.2023 & other Charges
3.	Borrower: Mr. Yatendra Kumar s/o Mr. Vijay Singh, R/o Plot No. 06 Maa Gauri Town, Mauja Khaspur, Agra-282007, Mr. Banti Kumar s/o Ramesh Chand R/o 32/126 Lal Masjid, Balkeshwar, Agra.	All that part and parcel of immovable property situated at Plot No. 06 Maa Gauri Town, Mauja Khaspur, Agra, UP. Name of the Owner/ Mortgagee- Yatendra Kumar s/o Vijay singh Area- 62.70 Sqm., Boundaries as:- East :H. No. -7, West :H. No. -5, North :Other's Property, South : Road 9 Mt and exit.	Symbolic	Rs. 11.14 Lakh Rs. 114000/-	Rs. 9,61,105.42 + Intt. 26.10.2023 & other Charges
Contact : Agra MCB Branch, Agra Ph No. 9528856664					
4.	Borrower: 1. M/s Virajshree Electronics Pvt Ltd., 2. Mrs. Preeti Rana W/o Sh Ghanshyam Chaudhary, 3. Mr. Ghanshyam S/o Sh Gitam Singh, Address of all Panwari, Runakta Agra – Director, 4. Mr Rahul Singh S/o Mr. Rajveer Singh, Address: Ujrai, Tehsil Kirawali, Distt. Agra, U.P.- Guarantor	Property: Khasra No. 25 , Mauza-Khandavi, Tehseel-Kirawali, Distt-Agra, Admeasuring 0.0575 Hectares, standing in the name of Mr. Ghanshyam Singh and Mr Rahul Singh. Bounded as: East- P/O Rachita Singh Sauce Factory, West- Land of Yashpal, North- Khandavi- Murendra Link Road, South- Land Of Other.	Symbolic	Rs. 30.77 Lakh Rs. 3.08 Lakh	Rs. 48,66,149.96 + Intt. & other Charges
Contact : New Agra Branch, Agra Ph No. No. 7018789171					
5.	Borrower: Mr. Vishal Saxena S/o Late Mr. Prakash Chand Saxena, Mrs. Kanchan Arora W/o Mr. Vishal Saxena & Mrs. Mithlesh Saxena W/o Late Mr. Prakash Chand Saxena (since deceased, legal heir Mr. Vishal Saxena), Add of all: A-24, New Shahganj Distt. Agra, Present Address of 1 & 2: C/o Mrs. Hans Kumari 43, Manas Nagar, Block-A, Gate No. 2 Pratap Nagar, Agra.	Property: Non Agriculture Property Situated at Khasra No. 213, Mauza Bisarana, Fatehabad Road, Tehsil & Distt. Agra, Area 4915 sq mtr. in the name Mrs. Mithlesh Saxena W/o Late P.C. Saxena, Bounded as: East: Part of Khasra No. 213, West: Road, North: Part of Khasra No. 213, South: Land of Mr. Gajendra Singh, Khasra No. 213 & Land of Mr. Balbir & Mr. Parshu Ram.	Symbolic	Rs. 56.77 Lakh Rs. 5.68 Lakh	Rs. 1604282.00 + Intt. & other Charges

Date of E-Auction : 09.01.2025, Timing : 11:00 am to 5:00 pm, Last Date and Time of Receipt of EMD 08.01.2025 up to 4.00 pm

Terms & Conditions :1 Auction sale/bidding would be only through "Online Bidding process on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" through the Website/E-Auction Portal <https://www.baanknet.com/eauction-psb/xlogin>, 2. Date & Time E-Auction is 09.01.2025 (11AM to 5PM with Auto-Extensions of 10 minutes each). 3. The intended bidders who wants to get registered with the website and the submit the EMD require assistance in creating logging ID & Password, Uploading data, submitting bid, training on e-bidding process etc. May contact 8291220220 or mail ID support.BAANKNET@psballiance.com. 4. For any property related query may contact Officials of Zonal Office Mr. Deepanshu Titiyal at 7409496050, Mr. Deepak Tripathi at 9654042305, 5. For detailed terms and conditions of the sale please refer to the link provided in <https://baanknet.com> or Secured creditors' website i.e. www.bankofindia.co.in

Note: The Successful bidders shall have to pay 25% of the sale price including EMD on the same day of the sale or not later than next working day, as the case may be, and the balance amount of sale price shall be paid within 15 days of acceptance/ confirmation of sale communicated to them

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) & RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULE 2002

Date: 08.12.2024

Authorised Officer



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Sh. Jaswinder Singh S/o Gurdev Singh R/o #141 Ward No 07, Khamano Kalan, Tehsil Fatehgarh Sahib-141801 (Borrower & Mortgagor)

PROCLAMATION OF SALE
Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **02.08.2023** for the recovery of sum of **Rs. 17,01,362 as on 01.03.2023 with interest debited up to 28.02.2023+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.
And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.16,39,192.25 + recorded interest + expenses** incurred by the bank if any.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
The Reserve Price, below which the property shall not be sold For **EM of residential House at Ward No 9 at Village Khamano Kamil, Tehsil Khamano District Fatehgarh Sahib admeasuring 4% Marla (being 19/1632 share out of total Rakba 20K-8M comprised in Khata No 120-2/164 Khasra No 37/1/12 (4-8), 2(8-0), 3(8-0), as per Jamabandi for the year 2010-2011 registered in the name of Jaswinder Singh S/o Gurdev Singh as per Sale Deed No 1416 dated 20.01.17 at Sub Registrar Office Khamano, District: Fatehgarh Sahib, is Rs 9,70,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.
In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank 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.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the 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
1.	EM of residential House at Ward No 9 at Village Khamano Kamil, Tehsil Khamano District Fatehgarh Sahib	Not known	NIL	Not known
1.	admeasuring 4% Marla (being 19/1632 share out of total Rakba 20K-8M comprised in Khata No 120-2/164 Khasra No 37/1/12 (4-8), 2(8-0), 3(8-0), as per Jamabandi for the year 2010-2011 registered in the name of Jaswinder Singh S/o Gurdev Singh as per Sale Deed No 1416 dated 20.01.17 at Sub Registrar Office Khamano, District: Fatehgarh Sahib Noted as Under: - East: 60'0" Property of Sh. Harjinder Singh, West: 60'0" Property of Sh. Shyama Sharma, North: 2'14" Passage, South: 2'14" Property of Sh. Bharpur Singh			

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Rana Cement Store Prop. Ved Kumar S/o Shish Kumar R/o Village Nangran PO Bhalan Tehsil Nangal District Ropar - 140126 (Borrower & Mortgagor)
Sh. Deepak Kumar S/o Sh. Raman Kumar R/o Village Mozowal PO Mozowal Tehsil Nangal Distt Ropar-140126 (Guarantor)
Smt. Anju Rani W/o Sh. Ved Kumar R/o Village Nangran PO Bhalan Tehsil Nangal Distt Ropar Punjab-140126 (Guarantor)

PROCLAMATION OF SALE

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **27.09.2019** for the recovery of sum of **Rs. 12,65,745 as on 01.09.2019+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.

And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.1088682.31+ recorded interest + expenses** incurred by the bank if any.
Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.

The Reserve Price, below which the property shall not be sold For **Property Ok-03M being 1/12 share of total land measuring 1 K 19 M comprised of Khata/Khatoni No 85/93 Khasra No 25R/30 (1-19) Situated at Village Mozowal HB No 260 owned by Sh. Ved Kumar S/o Sh. Shish Kumar as per Jamabandi for the year 1991-92 Tehsil Nangal Distt Roopnagar covered vide Sale Deed No 47 dated 21.04.1997 (latest Khata/Khatoni No. 127/138 as per Jamabandi for the year 2021-22), is Rs 25,50,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.
In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank 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.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the 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
1.	Property Ok-03M being 1/12 share of total land measuring 1 K 19 M comprised of Khata/Khatoni No 85/93 Khasra No 25R/30 (1-19) Situated at Village Mozowal HB No 260 owned by Sh. Ved Kumar S/o Sh. Shish Kumar as per Jamabandi for the year 1991-92 Tehsil Nangal Distt Roopnagar covered vide Sale Deed No 47 dated 21.04.1997 (latest Khata/Khatoni No. 127/138 as per Jamabandi for the year 2021-22)	Not known	PNB	Not known

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR

INDIAN OVERSEAS BANK

E-Auction UNDER SARFAESI Act, 2002. On 17.01.2025

Sale of Immovable property/ies mortgaged to Bank under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002) Whereas the Authorised Officer of Indian Overseas Bank has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" for realisation of Bank's dues plus interest as details 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 proposes to realise the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://www.ebkray.in/eauction-psb/bidder-registration>)

S. No.	Branch	Name of the Account	Bank Dues as on	Securities	Reserve Price	EMD/ Bid Multiplier	Branch Contact Details
1.	Stadium Road (2365) Branch Bareilly -243001	Mr. Ajay Kapur S/o, Ramnath Kapoor, A2/10 th Flat 1001 Asmita Jyoti Co-Op-Housing Society, Link Road, Mumbai, Maharashtra-400095 (borrower/mortgagor)	Rs. 22,95,650.58 as on 03.12.2024 + further Interest & other charges.	Residential House situated in Khasra No: 637 min, 640 min, 641 min Bihar Mann Nagla, tehsil, Bareilly, U.P.-243001 which is owned by Mr. Ajay kapur Total Area: 119.09 Sq.yds or 99.57 Sq.mtrs Boundaries: East: House of Rajiv Pandit, West: Rasta 20 ft wide, North: Plot of Ayaz Ahmad, South: House of Kiran Baitra	Rs. 31,03,000.00 (inclusive of Tax)	Rs. 3,10,300.00 (Bid Multiplier Rs. 25000)	Indian Overseas Bank, Stadium Road Branch, Bareilly, U.P. e-mail-lob2365@ioib.in

Date of E-Auction 17.01.2025 Time of E-Auction : 11.00am to 1.00 pm with auto extension of Ten minutes till sale is completed. EMD may be deposited till 15.01.2025 (before 5.00 PM) - All Property are under Symbolic Possession. The e-auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" BASIS. To the best of knowledge and information of the Authorised Officer, there are no encumbrance on the properties placed on auction. Outstanding Dues of Local Self Government (property tax, water Sewerage, Electricity Bills etc.) to be Ascertained and borne by bidder However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & inspect & satisfy themselves. *Properties can be inspected on 17.12.2024 to 15.01.2025 Between 11:00 A.M. to 04:00 PM (with prior appointment from bank)
The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc. May contact authorised representative of e-auction service provider <https://www.ebkray.in/eauction-psb/bidder-registration>.
FOR DETAILED TERM AND CONDITIONS PLEASE VISIT WEBSITE <https://www.ebkray.in> and for bidder Registration <https://www.ebkray.in/eauction-psb/bidder-registration>.
This Notice is also to be treated as 30 days Statutory sale notice (Subsequent sale) to borrower and Guarantors (L/Rs) Under Rule 8(6) Security Interest (Enforcement), Rules 2002

Date: 07.12.2024 Place: MEERUT Authorised Officer Indian Overseas Bank



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Smt. Monika Sharma W/o Sh. Rajesh Kumar R/o Village New Malakpur Tehsil Ropar Distt Rupnagar-140001 (Borrower & Mortgagor)

PROCLAMATION OF SALE
Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **18.05.2024** for the recovery of sum of **Rs.17,38,224.88 as on 29.02.2024 with interest calculated up to 28.02.2024+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.
And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.18,65,812.46 with interest up to 31.10.2024+** recorded interest + expenses incurred by the bank if any.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
The Reserve Price, below which the property shall not be sold For **Land Measuring 12 Marla i.e. 12/606 share out of total Rakba of land measuring 30 Kanal 6 Marla comprising in Khewat/Khatoni No 222/295 to 298 Khasra No 36/19/2 min (2-0), 36/22/2 (7-16), 42/2 (8-0), 42/9/7-18), 36/19/2min (4-12) Kitta 5 as per Jamabandi for the year 2017-18 Situated at Hadbast No 35 Village Malakpur Tehsil and District Rupnagar Vide Sale Deed No 2021-22/35/1/2699 dated 28.01.2022 owned by Smt. Monika Sharma, is Rs 27,88,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.

In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank 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.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the 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
1.	Land Measuring 12 Marla i.e. 12/606 share out of total Rakba of land measuring 30 Kanal 6 Marla comprising in Khewat/Khatoni No 222/295 to 298 Khasra No 36/19/2 min (2-0), 36/22/2 (7-16), 42/2 (8-0), 42/9/7-18), 36/19/2min (4-12) Kitta 5 as per Jamabandi for the year 2017-18 Situated at Hadbast No 35 Village Malakpur Tehsil and District Rupnagar Vide Sale Deed No 2021-22/35/1/2699 dated 28.01.2022 owned by Smt. Monika Sharma.	Not known	PNB	Not known

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Sunil Kumar S/o Harbans Lal R/o House No 14, Village and PO Ranglipur Tehsil and District Roopnagar-140108 (Borrower/Mortgagor)
Smt. Seema Rani W/o Sh. Sunil Kumar R/o Village and PO Ranglipur, Distt Roopnagar, Punjab-140108 (Guarantor)
Sh. Tarsem Lal S/o Sh. Harbans Lal R/o Village and PO Ranglipur, Distt Roopnagar, Punjab-140108 (Guarantor)

PROCLAMATION OF SALE

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **31.08.2021** for the recovery of sum of **Rs.14,95,183.46 as on 31.07.2021+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.

And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.20,75,586.46+** recorded interest + expenses incurred by the bank if any.
Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.

The Reserve Price, below which the property shall not be sold For **Registered Mortgage of Property Situated at House No 14, Village and PO Ranglipur Hadbast No 188 land measuring one Bigha Zero Biswa Comprised in Khewat/Khatouni No 777 Khasra number 197(3-0) Kitta 1, having 1/3 share i.e. 1 Bigha 0 Biswa as per Jamabandi for the year 2010-11 vide Mortgage Deed No 241 dated 19.04.2011 and 41 dated 09.04.2014, is Rs 28,59,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.
In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank 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.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the 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
1.	Registered Mortgage of Property Situated at House No 14, Village and PO Ranglipur Hadbast No 188 land measuring one Bigha Zero Biswa Comprised in Khewat/Khatouni No 777 Khasra number 197(3-0) Kitta 1, having 1/3 share i.e. 1 Bigha 0 Biswa as per Jamabandi for the year 2010-11 vide Mortgage Deed No 241 dated 19.04.2011 and 41 dated 09.04.2014.	Not known	PNB	Not known

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR

Regional Office: Building No. 80, First Floor, Near BSNL Office, Tejgarhi Crossing, Meerut -250005. Ph. 0121-2761701, 2762124. Fax: 2761703

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF PROPERTIES.

S. No.	Branch	Name of the Account	Bank Dues as on	Securities	Reserve Price	EMD/ Bid Multiplier	Branch Contact Details
1.	Stadium Road (2365) Branch Bareilly -243001	Mr. Ajay Kapur S/o, Ramnath Kapoor, A2/10 th Flat 1001 Asmita Jyoti Co-Op-Housing Society, Link Road, Mumbai, Maharashtra-400095 (borrower/mortgagor)	Rs. 22,95,650.58 as on 03.12.2024 + further Interest & other charges.	Residential House situated in Khasra No: 637 min, 640 min, 641 min Bihar Mann Nagla, tehsil, Bareilly, U.P.-243001 which is owned by Mr. Ajay kapur Total Area: 119.09 Sq.yds or 99.57 Sq.mtrs Boundaries: East: House of Rajiv Pandit, West: Rasta 20 ft wide, North: Plot of Ayaz Ahmad, South: House of Kiran Baitra	Rs. 31,03,000.00 (inclusive of Tax)	Rs. 3,10,300.00 (Bid Multiplier Rs. 25000)	Indian Overseas Bank, Stadium Road Branch, Bareilly, U.P. e-mail-lob2365@ioib.in

यूनियन बैंक Union Bank of India
Regional Office Bareilly : 1st Floor, BDA Complex Priyadarshini Nagar, Bareilly (UP) 243001

CORRIGENDUM
Union Bank of India has published the auction Sale Notice in Financial Express Page No. 21 on 22.11.2024, due to some error the sale time period was mentioned wrongly in the sale notice as well as terms and conditions of Sale Notice. Now Sale notice for M/s Amjad Mini Floor and M/s Himachal Kashmir Apple the auction time must be read as 12 PM to 05 PM on dated 23.12.2024.
Authorized Officer

SAVE MICROFINANCE PRIVATE LIMITED
Regd. Off: Unit No. 782, 7th Floor, Vegas Mall, Plot No. 6, Sector-14, Dwarka, South West Delhi-110075
CIN: U65929DL2016PTC304877; E-mail Id: cs@saveind.in

ADVERTISEMENT FOR MERGER OF BRANCH

This is to inform all concerned that M/s. Save Microfinance Private Limited (hereinafter referred as 'the Company'), (Incorporated under the provisions of the Companies Act, 2013) and registered with Reserve Bank of India (RBI) as Non-Deposit Accepting NBFC-MFI vide Certificate of Registration No.: N-14 03377 dated October 05, 2017) is merging its branch located at Save Microfinance Pvt. Ltd., C/o/Ms Kiran Bala, W/o Mr. Harpal Singh, First and second floor, Gali No-7-A, Amar Garh Gamri, khatil, Haryana Pin Code-136027. With the branch located at Save Microfinance Pvt. Ltd. Ground Floor, C/o Ginni Devi, W/o Ramnivas, Hari Nagar Gali No. 09, House No 153/20, Narwana, Dist. Jind, Haryana, Pin Code-126116.

This merged branch will commence operations from March 3, 2025 and all correspondence, services and customer interaction will continue at the above-mentioned merged branch address. All customers' accounts, records and other details from the existing branch will be seamlessly transferred to the merged branch. Customer will not experience any disruption or changes to existing terms and conditions. Any customer of the Company having any issue due to the process of shifting of branch of the Company may write to the Company through an email at cs@saveind.in or you can connect on given Toll Free number 180012069999 and Reg. Address Unit 782, 7th Floor Vegas Mall, Plot No. 6, Dwarka Sector 14, South West Delhi-110075.

For Save Microfinance Private Limited
Sd/-
Ajeet Kumar Singh
Director
DIN: 01857072
Place: HARYANA
Date: 06.12.2024

PUBLIC NOTICE (Under Section 102 of the Insolvency and Bankruptcy Code, 2016)	
FOR THE ATTENTION OF THE CREDITORS OF MR. HEAVENT SUDHIR MALHOTRA	
RELEVANT PARTICULARS	
1. Name of Personal Guarantor (PG).	Heavent Sudhir Malhotra
2. Address of registered office/ principal office/ Residence of PG.	C-4/51, Safdarjung Development Area, New Delhi-110016.
3. Details of Orders of Adjudicating Authority.	The Hon'ble National Law Company Tribunal, New Delhi Bench-II under Section 100 of the IBC, 2016, has ordered the commencement of Personal Insolvency Resolution Process against Mr. Heavent Sudhir Malhotra, who acts as the Personal Guarantor of M/s Xalta Foods and Beverages Pvt. Ltd.
4. Date of Order of commencement of Insolvency Resolution Process.	02.12.2024 (Received on 07.12.2024)
5. Name and Registration number of the Resolution Professional.	Mr. Harvinder Singh Registration No. IBSI/IPA-001/IP-P0463/2017

**Uttarakhand Co-operative Dairy Federation Ltd., Haldwani**
Tender Notice No.: 21(1-2)/UCDF/2024-25, Date-07.12.2024

Online/Offline tenders are invited by the undersigned, from experienced, reputed and financially sound Manufacturers/Firms/Authorized Dealers for the following works up to 20.12.2024 latest by 5.00 PM, which will be opened on 21.12.2024 at 11.00 AM.

S.N.	Name of work
1.	Manufacturing of Different Variants of Ice cream at work charge basis. (Offline Tender)
2.	Supply/Manufacturing of Frozen Peas and Frozen green cut Vegetable at work charges basis. (Online Tender)

Online tender - tender documents may be seen and downloaded www.ucdfhaldwani.org, www.dairykassutarakhand.org Online Tender- Tender documents may be seen and downloaded <http://www.uktenders.gov.in>

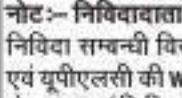
Managing Director

**उ.प्र. राज्य औद्योगिक विकास प्राधिकरण,**
ए-1/4 लखनपुर, कानपुर

ई-निविदा सूचना
एतद्वारा सूचित किया जाता है, कि निम्नलिखित औद्योगिक क्षेत्रों के अन्तर्गत विकास/अनुसूच/उद्योकरण कार्यों हेतु सरकारी विमानों/सार्वजनिक उपकरणों/निर्माण/प्राधिकारों/परिचय/नगर नियमों में पञ्जीकृत फर्मों/उद्देश्यकारी से ई-निविदाएं आमंत्रित की जाती हैं, जिसको अंजलि करने की समयसीमा निम्नवत् है-
1. **क्रमांक 01 से 02 पर अंतिम निविदा दिनांक 10.12.2024 को पूर्वाह्न 11.00 बजे से दिनांक 13.12.2024 को अपराह्न 5.00 बजे तक अपरालोक की जा सकती है, जिन्हें दिनांक 01.01.2025 को पूर्वाह्न 11.00 बजे खोलो जायेगा (पूर्वाह्नक)।**
निविदादाताओं द्वारा केवल शपथपत्रों की मूल प्रतियाँ निविदा कोलने की स्थिति से दो कार्यदिवस के अन्दर कार्यालय में जमा की जा सकती हैं। ई-निविदा के माध्यम से आमंत्रित की जाने वाली निविदाओं का विवरण निम्नवत् है-

क्रमांक	कार्य का नाम	कार्य की लागत रु. (लगभग में)
1.	Construction of Proposed Entrance Gate, Security Hut, Public Toilet, Bus Shelter, Fire Station, EV Charging Station (Civil Works) and Integrated Command and Control Center at Kavi Nagar Industrial Area Ghaziabad (U.P.)	Rs. 670.43
2.	Construction of Entrance Gate Security Hut, Including Beautification 2 Nos. Bus Shelter-1 No., Upgradation of CFC Building 1 No., EV Charging / Smart Vehicle Parking (Civil Works)-1 No., Integrated Command and Control No. Center-1 in UPSIDA Industrial Area (At Pratapur and Udyogpuram in Meerut (U.P.)	Rs. 223.65

नोट:- निविदादाता अपनी निविदाओं में समस्त कर सहित दरे अंतिम करों की सूची देनी होगी।
निविदा समन्वयी विस्तृत जानकारी प्राधिकरण की [website: www.onlineupsida.com](http://www.onlineupsida.com) पर स्थित है- लिंक एवं स्पेसिफिकेशन की [website: http://etenderup.nic.in](http://etenderup.nic.in) पर देखी जा सकती है। अन्य जानकारी हेतु कार्यालय के प्रबंधक (सिस्टम) के मोबाइल नं. 8791905769 पर सम्पर्क किया जा सकता है।
प्रधान महानियन्त्रक
उ.प्र.स.औ.वि.प्रा., कानपुर

**ADITYA BIRLA CAPITAL**
Registered Office: Indian Rayon Compound, Verval, Gujarat-362266.
Corporate Office : 12th Floor, R Teck Park, Nirton Complex, Near Hub Mall, Goregaon (East), Mumbai-400 063, M.H.

PUBLIC NOTICE
27.11.2024

**ADITYA BIRLA CAPITAL**
Registered Office: Indian Rayon Compound, Verval, Gujarat-362266.
Corporate Office : 12th Floor, R Teck Park, Nirton Complex, Near Hub Mall, Goregaon (East), Mumbai-400 063, M.H.

PUBLIC NOTICE
27.11.2024

To,

1. **Jai Durga Cosmetics And Gift Gallery**, Though Its Proprietor, H-105, Govindpuram, Ghaziabad-201 013, Uttar Pradesh **Email** - arvindsh1981@gmail.com

2. **Arvind Kumar, S/o Omvir Singh**, I-306, Govindpuram, DDPS School, SO Ghaziabad, Uttar Pradesh-201 013

3. **Omvir Singh, S/o Kumar Pal Singh**, I-306, Govindpuram, DDPS School, SO Ghaziabad, Uttar Pradesh-201 013

4. **Soniya Raghav, D/o Santosh Kushwaha**, I-306, Govindpuram, DDPS School, Ghaziabad, Uttar Pradesh-201 013

Subject: Restoration of possession of the secured asset in view of order dated 05.02.2024 passed by Ld. Debts Recovery Tribunal, Lucknow in SA No. 542 of 2023 and re-initiating of the legal actions under SARFAESI Act, 2002 for recovery of outstanding amount by way of enforcement of security interest.

Sir, Vide order dated 05.02.2024 Ld. Debts Recovery Tribunal, Lucknow has directed Aditya Birla Finance Limited to restore the possession of the secured asset with the following observations:-

7. On careful scrutiny of record I find irregularity on the part of the respondent FI issuance and service of demand noticeand the possession notice is defective. In the wake of this, the S. A. is liable to be allowed. Thus, the Securitization Application is allowed without cost. The demand notice and entire action taken by the bank in pursuance to the demand notice including the order UIs. 14 of the Act are set aside. The respondent FI is directed to restore the physical possession of the property forthwith.

All pending I.A. are also stands disposed of.

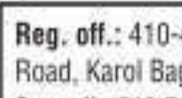
The respondent FI is free to proceed further in accordance with law.”

Therefore, in view of aforesaid order, we hereby restore the possession of the secured asset. Also, you are requested to collect the keys of the secured asset from our branch office:

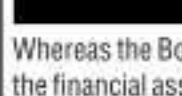
Vide, aforesaid order, Ld. DRT has duly granted us the liberty to re initiate fresh action under the SARFAESI Act, 2002, accordingly, we shall be initiating fresh action under the Act for the recovery of outstanding dues by way of enforcement of security interest or under any other law for the time being in force.

Sd/-
Authorized Officer
ADITYA BIRLA FINANCE LIMITED

Date : 08.12.2024

**CSL Finance Limited**

Reg. off.: 410-412,18/12, 4th Floor, W.E.A, Arya Samaj Road, Karol Bagh, New Delhi-110005.
Corp off.: 716-717, 7th Floor, Tower B, World Trade Tower, Sector 16, Noida, 201301, U.P., Ph.: +91 120 4290650/52/53/54/55, Email: info@cslfinance.in, Legal@cslfinance.in., Web.: www.cslfinance.in, CIN: L74899DL1992PLC051462

**ADITYA BIRLA CAPITAL**
Registered Office: Indian Rayon Compound, Verval, Gujarat-362266.
Corporate Office : 12th Floor, R Teck Park, Nirton Complex, Near Hub Mall, Goregaon (East), Mumbai-400 063, M.H.

PUBLIC NOTICE
27.11.2024

Whereas the Borrower/Guarantor(s)/Mortgagor(s) mentioned hereunder had availed the financial assistance from CSL Finance Limited (CSL). We state that despite having availed the financial assistance, the Borrower/Guarantor(s)/Mortgagor(s) (all singularly or together referred to as "Obligors") have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non-Performing Asset on the respective dates mentioned hereunder, in the books of CSL, consequent to the Authorized Officer of CSL under 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 Security Interest (Enforcement) Rules, 2002 issued Demand Notice on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002, calling upon the Obligors and/or their Legal Heir(s)/Legal Representative(s), to repay the amount mentioned in the notice together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of receipt of notices. The Obligors are hereby informed by way of public notice about the same.

Name of Obligors/Legal Heir(s)/ Legal Representative(s)	Total Outstanding dues	Events
LAN: SMEKRL0010450 Borrower: Rinkie Bhadana Co-Borrowers 1: Chandni Bhadana Co-Borrowers 2/ Security Provider: Bijender Singh Co-Borrowers 3/ Security Provider: Shyam Singh Co-Borrowers 4: Deepak Bhadana All at - House No 38, Salarpur Khadar Noida, Gautam Buddha Nagar, Uttar Pradesh-201304 Co-Borrowers 5: D V Buildinfra Private Limited Through Its Director, Rinkie Bhadana Address (I) - Plot No 3 Village Garhi Sector 143 Noida, Gautam Buddha Nagar Uttar Pradesh-201301 (ii) 1/3354, Plot No. 12, Ram Nagar, Loni Road, Sahadra, East Delhi-110032 Co-Borrowers 6: SKC Projects Private Limited Through Its Director, Bijender Singh Address: (I) Plot No. 3, Village Garhi, Sector-143, Main Expressway, Noida, Uttar Pradesh-201301; and (ii) 1/3354, Plot No. 12, Ram Nagar, Loni Road, Sahadra, East Delhi-110032; and (iii) Devlavas Churiyawas Rewari Haryana 123401.	Rs. 1,17,04,457/- (Rupees One Crore Seventeen Lacs Four Thousand Four Hundred and Fifty Seven Only) as on 04/12/2024 plus future interest, penal interest, costs and charges	Date of Loan Agreement: 31-03-2024 Date of NPA: 04-12-2024 Date of Demand Notice: 05-12-2024

**ADITYA BIRLA CAPITAL**
Registered Office: Indian Rayon Compound, Verval, Gujarat-362266.
Corporate Office : 12th Floor, R Teck Park, Nirton Complex, Near Hub Mall, Goregaon (East), Mumbai-400 063, M.H.

PUBLIC NOTICE
27.11.2024

SCHEDULE OF IMMOVABLE/MORTGAGED PROPERTY(IES)
A. DETAILS OF IMMOVABLE PROPERTY 1 / MORTGAGED PROPERTY 1:
Residential Plot Admeasuring 293 Sq. Yards i.e 244.97 Sq Mtrs Comprising in Kharsa No. 635 Situated in Salarpur Khadar Pargana & Tehsil Dadri District Gautam Budh Nagar Uttar Pradesh 201304. (Hereinafter Referred to as the Said Immovable Property 1) Along With 100% Undivided, Indivisible and Impartible Ownership Right/share in the Said Plot of Land Together With All Rights Easement Privileges Appertanences Whatever Belonging to or Enjoyed Therewith or Appurtenant Thereof with Fixtures Fitting Electrical & Sanitary Fitting and Necessary Amenities.
Boundaries and Dimensions of the Immovable Property 1 Are As Under:-
As Per Title Document of the Immovable Property 1: North- 20 Ft Wide Road, South-Plot of Dhanpal Kalu Other, East-Plot Tejpal Other, West- Shani Mandir, **As Per Actual/Technical Valuation Report for the Immovable Property 1:** North- 20 Ft Wide Road, South-Plot Of Other, East-Plot Of Other, West- Shani Mandir,
B. DETAILS OF IMMOVABLE PROPERTY 2 / MORTGAGED PROPERTY 2:
All The Residential Plot Admeasuring 725 Sq Yards (362.55 Sq Yards+362.55 Sq Yards) Comprising in Kharsa No.452 M Situated in Salarpur Khadar Pargana & Tehsil Dadri District Gautam Budh Nagar Uttar Pradesh-201304 (Hereinafter Referred to as the Said Immovable Property 2) Along With 100% Undivided, Indivisible and Impartible Ownership Right/share in the Said Plot of Land Together With All Rights Easement Privileges Appertanences Whatever Belonging to or Enjoyed Therewith or Appurtenant Thereof With Fixtures Fitting Electrical & Sanitary Fitting and Necessary Amenities.
Boundaries and Dimensions of the Immovable Property 2 Are As Under:-
As Per Title Document Of The Immovable Property 2: North- Plot Of Shyam Singh, South- Self Plot, East- Road 12 Ft Wide, West- Plot of Shyam,
As Per Actual/Technical Valuation Report of the Immovable Property 2: North- Plot of Mr. Manoj, South- Graveyard, East- Property of Mr. Bhagwat, West- 18 Ft Wide Road.

The circumstances as aforesaid, the notice is hereby given to the Obligors and/or their Legal Heir(s)/Legal Representative(s) that if the said Obligor(s) shall fail to make payment to CSL, then CSL shall proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.

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

Date: 07.12.2024 Sd/- Authorized Officer,
Place : Noida CSL Finance Ltd.

**AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED**

Registered Office: 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai - 400021
Branch Office At:- 1 A, 1st Floor, Gopala Tower 25, Rajendra Place, New Delhi-110008

POSSESSION NOTICE (As per Rule 8(2) of Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the Authorized Officer of Authum Investment & Infrastructure Limited ("AIL"), (Resulting Company pursuant the assignment of agreement of lending business from Suraksha Asset Reconstruction Limited ("SARL") to AIL, vide agreement dated 30.03.2024). Under the Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with [Rule 3] of the Security Interest (Enforcement) Rules 2002, issued Demand Notices upon the Borrowers/Co-borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrower/Co-borrowers having failed to repay the amount, notice is hereby given to the Borrower/Co-borrowers 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 the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the below-mentioned dates.

The Borrower/Co-borrowers 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 Authum Investment & Infrastructure Limited ("AIL"). The Borrower/co-borrowers/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.

Sr No	Name of Borrower/Co-borrower / Loan Account No.	Date of Demand Notices	Date of Possession /Possession Status	Amount in Demand Notice (Rs.)
1.	(1) NAFEESH KHAN, (2) RAMISHA NAFEESH KHAN, (3)KHAN DAIRY LOAN ACCOUNT NO. RHPDEL000056891 & RHPDEL000056922	08-08-2024	03-12-2024 Symbolic Possession	RS.2669773/- (Rupees Twenty Six Lakh Sixty Nine Thousand Seven Hundred Seventy Three Only) Towards Loan Account No. RHPDEL000056891 & Rs.958242/- (Rupees Nine Lakh Fifty Eight Thousand Two Hundred Forty Two Only)Towards Loan Account No. RHPDEL000056922 As On 31-07-2024 & 01-08-2024
Description Of Properties : All The Piece And Parcel Of The Property Freehold Plot No-128 & 129, Kharsa Mustali No-4, Killa No-16/1, 25, Waka Mauja, Ghousechi (Parwalia Colony), Sub-Tehsil Gaunachi, Tehsil Ballabgarh, Distt.Faridabad, Haryana (Area Measuring 160 Sq. Yds.) Bounded On East- Plot No-127, West-Plot No-130, North- Plot No.144 And South-Road 20ft. Wide.				
2.	(1) AVDESH KUMAR, (2) SONI SAXENA LOAN ACCOUNT NO. RHAHDEL000053577 & RHAHDEL000056026	08-08-2024	03-12-2024 Symbolic Possession	Rs.2726480/- (Rupees Twenty Seven Lakh Twenty Six Thousand Four Hundred Eighty Only) Towards Loan Account No. RHAHDEL000053577 & Rs.194349/- (Rupees One Lakh Ninety Four Thousand Three Hundred Forty Nine Only) Towards Loan Account No. RHAHDEL000056026 As On 31-07-2024 & 01-08-2024 Respectively
Description Of Properties : All The Piece And Parcel Of The Property Bearing Entire Third Floor (Front Side) Flat No-302 Consisting Of 2 Bhk. Of Property Bearing No-24, Area Measuring 52 Sq. Yds. Part Of Kharsa No-166/2 Situated At Village Tajpur, Badarpur, New Delhi-110044				
3.	(1) ABHINAY GOEL (2) KRITIKA GOEL RHAHDEL000044499 & RHAHDEL000044980	08-08-2024	06-12-2024 Symbolic Possession	Rs.918839/- (Rupees Nine Lakh Eighteen Thousand Eight Hundred Thirty Nine Only) Towards Loan Account No. RHAHDEL000044499 & Rs.1144229/- (Rupees Eleven Lakh Forty Four Thousand Two Hundred Twenty Nine Only) Towards Loan Account No. RHAHDEL000044980 As On 03-08-2024 & 31-07-2024 Respectively
Description Of Properties : All The Piece And Parcel Of The Property Entire Second Floor, Flat No-302, Without Roof Terrace Right, Area Measuring 50 Sq Yards, Out Of Property Bearing No.Rz-D1/325b, Built On Plot No.24, Alongwith Proprietorship Undivided, Out Of Kharsa No.692/92, 683/92 Situated In The Area Of Village Nasirpur , Delhi State, Colony Known As Mahavir Endave , New Delhi-110045, Which Is Bounded As East- Other's Property, West-Road 20'wide, North- Other's Property, South-Other's Property.				

Date : 08.12.2024 Sd/- Authorized Officer,
Place : Delhi/Faridabad Authum Investment & Infrastructure Limited

**DEBOCK INDUSTRIES LIMITED**
(Formerly known as Debock Sales And Marketing Limited)
Regd. Office: 51, Lohiya Colony, 200 Feet Bye-Pass, Vaishali Nagar, Jaipur-302021
Telephone: +91-7999999975, E-Mail: info@debockgroup.com , Website: www.debockgroup.com

Extract of Statement of Un-audited Financial Results for the Quarter and half year ended 30th September, 2024
(Rs. In Lacs except figure of EPS)

S. No.	Particulars	Standalone					
		Quarter ended		Half year ended		Year Ended	
		30-09-24	30-06-24	30-09-23	30-09-24	30-09-23	31-03-24
		Un-audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited
1	Total Income	1622.99	1339.03	3003.73	2962.02	5818.72	9837.95
2	Total Expenses	1299.42	1060.83	2784.57	2360.25	5274.4	9081.68
3	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items#)	323.57	278.2	219.16	601.77	544.32	756.27
4	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items#)	323.57	278.2	219.16	601.77	1057.27	1165.01
5	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items#)	323.57	205.87	161.65	529.44	273.99	806.97
6	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	323.57	205.87	161.94	529.44	274.57	808.5
7	Equity Share Capital	16273.61	16273.61	10916.47	16273.61	10916.47	16273.61
8	Other Equity	5726.09	5406.22		5726.09		5200.35
9	Earnings Per Share (of Rs. 10/- each) (for continuing and discounted operations)- Basic/ Diluted:	0.2	0.19	0.19	0.33	0.33	

Notes:

1. The above financial results have been reviewed and recommended by the Audit Committee of the company and approved by the Board of Directors of the company at its meeting held on 5th December 2024

2. The company has prepared the Financial results as per Indian Accounting Standards (IndAS) Specified under section 133 of the Act read with the Companies(Indian Accounting Standards)Rules 2015 as amended and in terms of Regulations 33 of sebi (Listing Obligation and Disclosure Requirements) Regulations 2015 as amended.

3. The Company does not have more than one reportable segment in terms of Ind AS108 and segment wise reporting is not applicable.

As per the Ruke 30of Companies(Accounts)Rule 2014 the Ministry of corporate affairs has inserted following Amendments.

"Provided that for the financial year commencing on after 1st day of April 2021, every company which uses accounting software for maintaining its books of account, shall use only such accounting software which of recording audit trail of each and every transaction,creating an edit log of each change made in books of account along with the date when such changes were made and ensuring that audit trail cannot be disabled.However,the company has not implemented the same in its accountinf software and are in process for implementation.

4. The figures for the previous period have been restated/regroped/reclassified, wherever necessary to make them comparable.

For and on behalf of the Board of Directors
Debock Industries Limited
(Formerly known as Debock Sales And Marketing Limited)
Sd/-
Mukesh Manveer Singh

Place: Jaipur
Dated: 05.12.2024

**Central Bank of India**

REGIONAL OFFICE : 88-B, CIVIL LINES, HOTEL SITAKIRAN COMPOUND, BAREILLY

POSSESSION NOTICE
[See rule 8(1)]

Whereas, the undersigned being the authorised officer of the Central Bank of India under the 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 notices and calling upon the under mentioned borrowers/guarantors to repay the amount mentioned in the notice with further interest expenses and other charges, etc. thereon within 60 days from the date of said notice.

The borrowers/guarantors having failed to repay the amount, notice is hereby given to the borrowers/guarantors and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under section 13(4) of the said act read with rule 8 of the said rules on 15.12.2021.

The borrowers/guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of the Central Bank of India for amount mentioned in the notice with further interest, expenses and other charges etc. 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. Account wise full description as under-

S. N.	Name & Address of the Borrowers/Branch	Description of Property	Demand Notice Date & Amount	Date of Possession Notice
1.	Borrower: Mr. Vinod Kumar Nishad S/o Mr. Shiv Prasad & Mrs. Suman W/o Mr. Vinod Kumar Nishad, R/o H.No. 192, Suthanabarsola Near Vinod Hotel Tikunia District Lakhimpur Kheri, Pin 262906. Branch: Tikunia Distt. Lakhimpur Kheri.	Equitable mortgage of Residential Building situated at Part of Ga. No. 862, Village Suthanabarsola, Pargana Khairigarh, Tehsil Nighasan, District Lakhimpur Kheri (UP), Admeasuring 1113 sq.mtr. (6052 sq.feet) in the name of Mr. Vinod Kumar S/o Shiv Prasad, Bounded: East: Land of Baksha Singh, West: Chak Road, North: Land of Purchaser, South: Land of Dinesh Kumar.	19.09.2024 Rs. 23,24,110.98 + Interest thereon along with further interest thereon plus incidental expenses costs charges etc.	03.12.2024
2.	Borrower: Mrs. Renoo Goswami W/o Dr. Sanjay Kumar Goswami, R/o H. No. 597, Suthanabarsola Tikunia Distrit Lakhimpur Kheri, Pin 262906. Branch: Tikunia Distt. Lakhimpur Kheri.	Equitable mortgage of Residential Building situated at Khatauni, Khata No. 313, Part of Plot Ga. No. 228, Village & Post Suthanabarsola, Tikunia, Tehsil Nighasan, District Lakhimpur Kheri (UP), Admeasuring 563 sq.mtr. (6052 sq.feet) in the name of Mrs. Renoo Goswami W/o Dr. Sanjay Kumar Goswami, Bounded: East: House of Purchaser, West: House of Damodar Sharma, North: House of Purchaser, South: House of Seller & Rasta Less Than 6.0 Mtr.	02.09.2024 Rs. 25,55,278.95 + Interest thereon along with further interest thereon plus incidental expenses costs charges etc.	03.12.2024
3.	Borrower: Mrs. Preeti W/o Mr. Dinesh & Mr. Dinesh S/o Mr. Madan Lal, R/o H.No. 310, Bagh Briganja Bareilly District Bareilly. Branch: Shyamganj Distt. Bareilly.	Equitable mortgage of Residential Building situated at Kharsa No. 293 'M', 299 'M', 371 'M', 322 'M', 373 'M', Pvt. Plot No. 58 (Part) Sanaiya Dhan Singh, Bala Ji Mandir Wali Road, Tehsil & District Bareilly, Admeasuring 41.80 sq.mtr. in the name of Mrs. Preeti W/o Mr. Dinesh, Bounded: East: Rasta 20 Feet wide, West: Part of Private Plot No. 58, North: Rasta 20 Feet wide, South: Rest Arazi Seller and House of Preeti.	05.09.2024 Rs. 5,69,744.00 + Interest thereon along with further interest thereon plus incidental expenses costs charges etc.	02.12.2024

Note: Publication is done carefully. If any discrepancy occurs contact respective branch.

Date: 08.12.2024 Authorized Officer, Central Bank Of India

**Central Bank of India**

REGIONAL OFFICE : 88-B, CIVIL LINES, HOTEL SITAKIRAN COMPOUND, BAREILLY

POSSESSION NOTICE
[See rule 8(1)]

Whereas, the undersigned being the authorised officer of the Central Bank of India under the 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 notices and calling upon the under mentioned borrowers/guarantors to repay the amount mentioned in the notice with further interest expenses and other charges, etc. thereon within 60 days from the date of said notice.

The borrowers/guarantors having failed to repay the amount, notice is hereby given to the borrowers/guarantors and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under section 13(4) of the said act read with rule 8 of the said rules on 15.12.2021.

The borrowers/guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of the Central Bank of India for amount mentioned in the notice with further interest, expenses and other charges etc. 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. Account wise full description as under-

S. N.	Name & Address of the Borrowers/Branch	Description of Property	Demand Notice Date & Amount	Date of Possession Notice
1.	Borrower : Mr. Ram Chandra Mishra S/o Mr. Ram Vishnu Mishra R/o Mohalla Maholiya Shivar, Vill Banekuiyan, Pargana Gopamau, Tehsil Haridol, District Haridol Branch : Mandi Samiti Bahar, Haridol	Equitable mortgage of Residential Building Situated at, Maholiya Shivar, Pargana Gopamau, Tehsil Haridol. Dist: Haridol admeasuring 84.68 sq. mt. in the name of Mr. Ram Chandra Mishra S/o Mr. Ram Vishnu Mishra Bounded as under- East- By Plot of Rajni Kant Pandey, West - Plot sold by Ram Bthi, North- Plot sold by Shivrarn, South- By House of Ram Chandra Mishra	04.09.2024 Rs. 807389.00 +interest thereon along with further interest thereon plus incidental expenses, costs charges etc.	04.12.2024

Note- Publication is done carefully. If any discrepancy occurs contact respective branch.

Date-08.12.2024 Place- Haridol Authorized Officer, Central Bank of India

**ADITYA BIRLA CAPITAL**
Registered Office: Indian Rayon Compound, Verval, Gujarat-362266.
Branch Office : 12th Floor, R Teck Park, Nirton Complex, Nr. Hub Mall, Goregaon (E), Mumbai-400 063, Maharashtra

PUBLIC NOTICE
27.11.2024

DEMAND NOTICE

UNDER SEC 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("THE ACT") READ WITH RULE 3 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("THE RULES")

The undersigned being the Authorized officer of Aditya Birla Finance Limited (ABFL) under the Act and in exercise of powers conferred under Section 13(12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

In connection with the above, Notice is hereby given, once again, to the said Borrower's / Legal Heir(s) / Legal Representative(s) to pay to ABFL, within 60 days from the date of the respective Notice(s), the amount indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in till the date of payment and / or realization, read with the loan agreement and other documents / writings, if any, executed by the said Borrower's. As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to ABFL by the said Borrower's respectively.

S. N.	Name and Address of the Borrower(s)	Demand Notice Date & NPA Date	Description of Immovable Property
1.	Jai Durga Cosmetics And Gift Gallery Through Its Proprietor 2. Mr. Arvind Kumar, (S/o. Omvir Singh) 3. Omvir Singh, (S/o. Kumar Pal Singh) 4. Soniya Raghav (D/o. Santosh Kushwaha) Add. 1:- H-105, Govindpuram, Ghaziabad-201 013, Uttar Pradesh. • Email ID : arvindsh1981@gmail.com; Add. 2 :- I-306, Govindpuram, DDPS School, SO Ghaziabad, Uttar Pradesh-201 013. Loan Account No. : ABFLNODS80000137410	29.11.2024 17.03.2023	All that Piece And Parcel Of The Entire Building constructed On Plot No. I-306, Land Area Measuring 111.52 Sq. Mtrs. Situated At Govindpuram, Tehsil & District Ghaziabad, Uttar Pradesh.
Total O/s. Dues Amount		Rs 97,12,876.19 as on 27.11.2024	

With further interest, additional interest at the rate as more particularly stated in respective Demand Notices dated mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and / or realization. If the said Borrower's shall fail to make payment to ABFL, as aforesaid, then ABFL shall proceed against the above Secured Asset(s) / Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Borrower's / Legal Heir(s) / Legal Representative(s) as to the costs and consequences.

The said Borrower's / Legal Heir(s) / Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s) / Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of ABFL. That please note that this is a final notice under Sec. 13(2) of the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2002). Needless to say, that ABFL shall be within its right to exercise any or all of the rights referred to above against the borrower(s) entirely at their risk, responsibility & costs.

Sd/-
Authorized Officer,
ADITYA BIRLA FINANCE LIMITED

Place : Gaziabad, Uttar Pradesh
Date : 08.12.2024

**Central Bank of India**

REGIONAL OFFICE : 88-B, CIVIL LINES, HOTEL SITAKIRAN COMPOUND, BAREILLY

PROCLAMATION OF SALE UNDER RULE 52(2) OF SECOND SCHEDULE TO THE INCOME TAX

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

LCRD / New Delhi Division, U.G.F., Federal Towers, 22, West Patel Nagar, New Delhi-110008 Ph No.011-40733980, 40733978 Email: ndlclrd@federalbank.co.in CIN: L65191KL1931PLC000368 Website: www.federalbank.co.in

NOTICE U/S 13(2) OF SARFAESI ACT 2002, (hereinafter referred to as Act) r/w Rule 3(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

(1) Shri/Smt. Jagat Singh Yadav, S/o Ramdas Yadav, (a) 13/4, Ganga Ganj Colony Panki, Panka Bahadur Nagar, Kanpur Nagar, Uttar Pradesh - 208020,

(b) 221, Mirza Mandi, Kali Jalaun, Hamirpur, Uttar Pradesh – 285204,

(2) Shri/Smt. Meghana Kumari, W/o Jagat Singh Yadav, 183, Mirza Mandi, Kalpi, Jalaun, Uttar Pradesh – 285204.

The 1st of you as principal borrower and 2nd as guarantor/co-obligant/mortgagor availed Commercial Vehicle (CE/CV/CTG) loan with number 23856900000157 of ₹ 48,71,083/- (Rupees Forty Eight Lakh Seventy One Thousand and Eighty Three Only) for purchase TATALPT 4830 BSVI 10X2 after executing necessary security agreements / loan documents in favour of the Bank.

Towards the security of the aforesaid credit facilities availed from the Bank, 1st of you have created security interest in favour of the Bank by way of hypothecation in respect of the following vehicles:-

DESCRIPTION OF HYPOTHECATED MOVABLE PROPERTIES

Hypothecation of TATA LPT 4830 BSVI 10X2, having Chassis No. MAT566013P1N34807, Engine No. B6.7B62300D02132L64345947, 2023 Model, Diesel, NP Colour, bearing Registration Number UP-78-JT-3503.

The aforesaid hypothecated / mortgaged property is hereinafter referred to as 'the secured assets'. The undersigned being Authorised Officer of the Federal Bank Ltd. hereby informs you that a sum of ₹47,26,381.90 (Rupees Forty Seven Lakh Twenty Six Thousand Three Hundred and Eighty One, paise Ninety only) is due from you jointly and severally as on 07.11.2024 under your Commercial Vehicle loan maintained with Kanpur / Ashok Nagar branch of the Bank. In view of the default in repayment, your loan account/s is/are classified as Non-Performing Asset on 05.11.2024, as per the guideline of RBI.

You are hereby called upon to pay the said amount with further interest @9.50% per annum with monthly rests along with additional/penal charges and costs from 07.11.2024 in Commercial vehicle loan account 23856900000157 till the date of payment and costs within 60 days from the date of this notice, failing which, the Bank will exercise all the powers under section 13 of the Act against you and the above mentioned secured assets such as taking possession thereof including the right to transfer them by way of lease, assignment or sale, or taking over the management of the secured assets for realising the dues without any further notice to you. It is informed that, you shall not transfer by way of sale, lease or otherwise any of the above mentioned secured assets without the Bank's written consent. In the event of your failure to discharge your liability and the bank initiates remedial actions as stated above, you shall further be liable to pay to the bank all cost, charges and expenses incurred in that connection. In case the dues are not fully satisfied with the sale proceeds of the secured assets, the bank shall proceed against you personally for the recovery of the balance amount without further notice. Your attention is also invited to the provisions of section 13 (8) of the Act, in respect of time available, to redeem the secured assets (security properties). This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.

This notice was issued on 20th Day of November 2024 and the same was served on you but seems not received by you which necessitated this publication as per the SARFAESI Act.

Dated this the 07th Day of December 2024 For The Federal Bank Ltd., Associate Vice President (Authorised Officer under SARFAESI Act)

बैंक ऑफ़ इंडिया

Bank of India

849, 1st Floor, Awasthi Complex, Shahjahanpur Road, DM Chauraha, Haridoi - 241001

PREMISES REQUIRED ON LEASE

Bank of India required premises for under mentioned branch. Premises should have free parking space.

Sr. No.	Branch	District	Category	Place	Carpet Area (Sq.Ft.)
1	Bawan	Hardoi	Semi-Urban	Bawan	1250

The premises owner should send his proposal till 26/12/2024 by 4:15 PM to Zonal Office Hardoi or directly drop it in the tender box of the office in 2 sealed envelopes. The first envelope should contain technical details while 2nd with financial details. For more details please visit our website www.bankofindia.co.in

Date: 08.12.2024 Zonal Manager, Hardoi Zone

केनरा बैंक

Canara Bank

Registered Office: 15, Market Street, Chennai - 600 009

CORRIGENDUM

In the demand notice of borrower Pratima Gupta W/o Ashok Kumar Gupta branch Aashiana (former) Ashok Marg-18494 Lucknow published by Authorised Officer Canara Bank RO-1 on Dt. 21.09.2024 kindly read the owner's name in the description of property Pratima Gupta W/o Ashok Kumar Gupta in the place of Ramesh Chandra Prajapati. Rest contents of Demand Notice will remain unchanged.

Authorised Officer

THE BUSINESS DAILY.

FINANCIAL EXPRESS

FOR DAILY BUSINESS.

financialexpress.com

Punjab & Sind Bank

A Govt. of India Undertaking

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

भारत सरकार का उपक्रम

POSSESSION NOTICE

ZONAL OFFICE: First Floor, Satguru Tower, CP47A, Sector-E, Jankipuram, Lucknow

Whereas, The undersigned being the Authorized Officer of the Punjab & Sind 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(2) read with the Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice calling upon the borrowers detailed below to repay the amount mentioned in the notice within 60 days from the date of the said notice.

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

The borrowers in particular and the public in general are hereby cautioned not to deal with the mentioned properties and any dealings with the mentioned properties will be subject to the charge of the Punjab & Sind Bank for the amount/liability and interest thereon due from the borrowers as mentioned below. 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 asset.

Sl. No.	Name of Borrowers & Guarantors	Amount Claimed in Notice	Description of the Immovable Property	Date of Demand Notice Date of Symbolic Possession
BRANCH: P Road, Kanpur				
1	Borrower: M/s R S Engineering, Prop. Late Ram Singh, Add. 84/145, Karwalo Nagar, Kanpur Nagar-208003. Late Ram Singh S/o Manabir, R/o 84/145, Karwalo Nagar, Kanpur Nagar-208003. Borrower/Mortgagor: 1. Savitri Devi W/o Late Ram Singh, 2. Surendra Kumar S/o Late Ram Singh, 3. Mahendra Kumar Gautam S/o Late Ram Singh, 4. Pooja Gautan S/o Late Ram Singh, 5. Gajendra Kumar S/o Late Ram Singh (All Legal Heir of Deceased Proprietor) All R/o 84/145, Karwalo Nagar, Kanpur Nagar-208003. Guarantor: 1. Ram Chandra S/o Late Mahabir, 2. Subhash Chandra S/o Late Mahavbir Both R/o 84/145, Karwalo Nagar, Kanpur Nagar-208003.	₹ 13,47,294.56 as on 23.08.2024 + Interest & other expenses w.e.f. 24.08.2024	All that part and parcel of the property consisting of Plot No. 84/145 Karwalo Nagar, Kanpur Nagar, Area: 207.18 Mtr., Boundaries: East: Ahata No. 84/81 West: House of Mahavir and House of Ram Krishan North: Road South: Plot No. 3.	23.08.2024 04.12.2024 Date of NPA 28.02.2021

Date: 08.12.2024, Place: Lucknow Authorised Officer, PUNJAB & SIND BANK

इण्डियन ओवरसीज़ बैंक

(भारत सरकार का उपक्रम)

Indian Overseas Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

E-Auction Notice

RO: Lucknow | CO: Chennai

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for the Sale of immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rules 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) Mortgagor(s), Guarantor(s), Director(s) and Legal Heir(s) that the below described Immovable Property Mortgaged/charged to the Secured creditor, the symbolic/physical possession of which has been taken by the Authorised Officer of Indian Overseas Bank (Secured creditor), will be sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" on above mentioned date of sale, for recovery of mentioned below amount & future interest and other charges due to the Indian Overseas Bank (Secured creditor) from mentioned below Borrower(s) Mortgagor(s), Guarantor(s), Director(s) and Legal Heir(s). The reserve price and earnest money deposit amount is mentioned below. The sale will be done by the undersigned through e-auction platform provided at the Web Portal <https://baanknet.com>.

Sr. No.	Name & Address of Borrower/Mortgagor/ Guarantors	Description of Immovable properties/Type of Possession	Outstanding Amount	Reserve Price/ EMD Bid Increase Amt.	Last Date for EMD submission	Date & Time of E-Auction
Branch-Lalganj Branch (2370), 58, Mahesh Nagar, Kakakunj, Lalganj, Rai Barell-229206, U.P. Ph. 9695743432, E-mail : lob2370@lob.in						
1.	M/s Mahi Furniture & Safe Work, Proprietor Mr. Saurabh Singh S/o Mr. Brijesh Bahadur Singh, Office Address: Bypass Road, Lalganj, Raebareli, U.P. Also at Residence Address: Proprietor-Mr. Saurabh Singh S/o Mr. Brijesh Bahadur Singh, R/o Ward No. 3, Chamanganj, Lalganj, Raibarelli, U.P.-229206 (Borrower) (2) All Legal Hier of Late Brijesh Bahadur Singh S/o Late Suraj Bhan Singh, R/o Ward No. 3, Chamanganj, Lalganj, Raibareli, U.P.-229206 (Mortgagor & Guarantor)	Registered Mortgage of Land & Building in the name Mr. Brijesh Bahadur Singh, Situated at Off. No. 562/6, Village-Alampur, Ward No. 3, Chamanganj, Near Main Road, Pargana-Khiron, Tehsil-Lalganj, Distt. Raebareli, U.P., Measuring 1140 sq.ft., Boundaries As per Deed:-North- Land of Seller, South- House of Mohan Lal & Smt. Raj Rani, East-Land Brij Bhushan Singh, West-Land of Seller, Boundaries At Present :-North-House of Amar Pal Singh, South-Rasta 4 ft for Brijesh Bahadur Singh & Sher Bahadur Singh & House of Raju Mishra, East- House of Satya Singh & Others, West-Plot of Sher Bahadur Singh More described in Mortgage deed No.1685 dated 27.03.2015 & 3605 dated 09.08.2019 Possession Type-Symbolic	Rs. 8,97,823.47 as on 30.11.2024 +further interest at contractual rates and rests, Charges etc	Rs. 14,03,150/- Rs. 1,40,315/- Rs. 10,000/-	14.01.2025 upto 01:00 PM	15.01.2025 from 11:00 AM to 3:00 PM (With Auto extension of 10 minutes each till sale is completed)
A/c Details-Indian Overseas Bank, A/c Name -Sarfaesi Sale Parking Account, A/c No. 23700113035001, IFSC Code: IOBA0002370						
Branch-Rae Barell Branch(1255), 1st Floor, Bajpal & Sons Building, Kachery Road, Rai Bareilly-229001 (U.P.), Ph. 8299586119, E-mail: lob1255@lob.in						
2.	1) Mrs. Raj Kumari W/o Mr. Bir Pal Singh, Address-VIII, Bela Gusses (Sownai) Raebarelli-229125, UP 2) Mr. Bir Pal Singh S/o Raj Bahadur Singh, Address-VIII, Bela Gusses (Sownai) Raebarelli-229125, UP (Borrower) 2) Mr. Bir Pal Singh S/o Raj Bahadur Singh, Address-VIII, Bela Gusses (Sownai) Raebarelli-229125, UP (Borrower/Mortgagor)	Land & Building situated at Gata No. 375, Kishunpur Ram Chander, Pargana Tahsil-Raebarelli-229001 Admeasuring 132.022 sq mtr., Owned by Mr. Bir Pal Singh S/o Raj Bahadur Singh, Boundaries:-North-Plot of OM Prakash Yadav, South-Proposed Kachha Rasta 22 ft Wide, East- Proposed Kachha Rasta 18 ft Wide, West-Plot Rambabu Mishra More described in Sale deed No. 6278 dated 13.05.2015 Possession Type-Symbolic	Rs. 26,14,089.89 as on 01.12.2024 +further interest at contractual rates and rests, Charges etc	Rs. 45,91,350/- Rs. 4,59,135/- Rs. 25,000/-	14.01.2025 upto 01:00 PM	15.01.2025 from 11:00 AM to 3:00 PM (With Auto extension of 10 minutes each till sale is completed)
3.	M/s Savita General Store, Prop. Rakesh Kumar S/o Angad Dev, Address-House No. EWS 229, Indira Nagar, Raebareli-229001, UP (Borrower) 2) Mrs. Savita Srivastava W/o Rakesh Kumar, Address-House No. EWS 229, Indira Nagar, Raebareli-229001, UP (Guarantor & Mortgagor)	Land & Building situated at House No. EWS-229, Indira Nagar, Raebareli-229001, UP Admeasuring 40 sq Mtr. in the name of Mrs. Savita Srivastava, Boundaries:-North-Colony Road 6 Mt wide, South-Vacant Plot (Other's Plot), East- House No. EWS 228, West-House No. EWS 230 More described in Sale deed No. 10371 dated 06.08.2016 Possession Type-Symbolic	Rs. 17,96,639.87 as on 31.11.2024 +further interest at contractual rates and rests, Charges etc	Rs. 20,62,450/- Rs. 2,06,245/- Rs. 10,000/-	14.01.2025 upto 01:00 PM	15.01.2025 from 11:00 AM to 3:00 PM (With Auto extension of 10 minutes each till sale is completed)

A/c Details-Indian Overseas Bank, A/c Name -Sarfaesi Sale Parking Account, A/c No. 12550113035001, IFSC Code: IOBA0001255

*Bank's dues have priority over the Statutory dues.

For detailed terms and conditions of the sale, please refer to the service provider's link <https://baanknet.com> or bank's website <http://www.lob.in>.

For Properties inspection or Participating in bid of the above properties for any clarification interested purchaser may contact above mentioned Branch Manager/Authorised Officer.

Date: 06.12.2024 Place: Raebarelli Authorised Officer, Indian Overseas Bank

बैंक ऑफ़ इंडिया

Bank of India

849, 1st Floor, Awasthi Complex, Shahjahanpur Road, DM Chauraha, Haridoi - 241001

Zonal Office: "Star House" Vibhuti Khand, Gomti Nagar, Lucknow-226010, Ph.: 0522-2721512

E-Auction Notice

Sale notice for sale of immovable properties APPENDIX-IV-A Under the provisions of Rule 8(6) / 9(1)

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 provision to Rule 8(6)/ 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is given to the Public in general and in particular to the borrower(s) and Guarantors(s) that the below described immovable properties mortgaged/charged to Bank of India the constructive possession of which has been taken by the Authorized Officer of Bank of India will be sold on "As is where is" "As is what is" and "Whatever there is" basis.

The last date for submission of EMD/Documents is 09.01.2025, 03:00 PM

Date and Time of E-Auction 09.01.2025, (11:00 AM to 04:00 PM)

Sl No.	Name & Address of the Borrower/ Guarantor/Amount Outstanding	Description of the Property	Reserve Price (RP) Earnest Money (EMD) (₹)
Branch: Asset Recovery Branch, Lucknow, Senior Manager, Amit Yadav, Mob.: 9415389015			
1	Borrower: M/s Eirene, Prop. Mrs. Tina Mehra Add. G-58, Industrial Area, Agro Park-2, UPSIDC, Phase-2, Kursi Road, Barabanki-225302 (U.P.). Proprietor: Mrs. Tina Mehra W/o Late Amit Mehra, Add. A-401, Himraton Residency, 5 Balmiki Marg, Lalbagh, Lucknow-226001 (U.P.). Also at: B-102, Fortuna Hari Shankar Apartments, 16, Jopling Road, Lucknow-226001, (U.P.). Demand Notice Dated: 17.09.2022, Amount ₹ 1,06,93,787.38 + Interest + other expenses	Commercial Property situated at G-58, Industrial Area, Agro Park, UPSIDC, Phase-II, Kursi Road, Village-Guggur, Barabanki, (U.P.), Area: 600.00 Sq. Mtr., Owner: Mrs. Tina Mehra, Boundaries: East: Industrial Building on Plot No. K-51, West: 18.0 Mtr. wide Road & Then Overhead Water Tank, North: Industrial Lease Hold Plot No. G-57, South: Lease Hold Plot No. G-59. (Possession - Symbolic)	₹ 63,00,000.00 ₹ 6,30,000.00
2	Borrower: M/s Hygie Cera Chem, Prop. Nitin Upadhyay, Add. 1. Plot No. 15, Khasra No. 331SAA, Dhawan, Chintah, Lucknow-226028. Add. 2. Plot No. I-55, Industrial Area, Sandila Phase-1, Village Som, Pargana & Teshil-Sandila, District, Hardoi. Proprietor: Mr. Nitin Upadhyay, Add. 39/2, Kathauta Ka Purwa, Vijayant Khand-1, Gomti Nagar, Lucknow-226010. Demand Notice Dated: 19.12.2023, Amount ₹ 1,21,16,194.39 + Interest + other expenses	1. Plant and Machinery erected on the secured asset 2. Land and Building situated at Plot No. I-55, Industrial Area, Sandila Phase-1, Village Som, Pargana & Teshil-Sandila, District, Hardoi, Area: 600.00 Sq. Mtr., Owner: Mr. Nitin Upadhyay S/o Mr. Dinesh Upadhyay, Boundaries: East: Plot No. I-56, West: Plot No. I-54, North: 12.00 Mtr. wide Road No. 6, South: Plot No. F-1 & F-2. (Possession - Symbolic)	Property-1 ₹ 5,53,000.00 ₹ 56,000.00 Property-2 ₹ 32,50,000.00 ₹ 3,25,000.00
3	Borrower: M/s Lala Fateh Chandra Harish Chandra & Sons, Prop. Smt. Meena Singhal, Add. 24, Kulbhaskar Complex GB Marg, Lucknow-226018. Proprietor: Smt. Meena Singhal W/o Mr. Harish Chandra Singhal, Add. 1. 108/53, Gagani Shukul Ka Talab, Model House, Aminabad, Lucknow-226018. 2. Shop /Hall No. 01 Built on House No. 529/597, situated at F.F. of Sky Castle Tower, Picnic Spot Road, Rahim Nagar, Lucknow-226006. Guarantor: Mr. Kamlesh Kumar S/o Mr. Raj Kumar Verma, Add. 1. 108/53, Gagani Shukul Ka Talab, Model House, Aminabad, Lucknow-226018. Add. 2. Khapura Post Samsabad, Thana-Sadarpur Saraiya Raza Sahab, Distt. Sitapur-261206. Demand Notice Dated: 25.05.2022, Amount ₹ 62,12,906.92 + Interest + other expenses	Shop/Hall No. 01 Built on House No. 529/597 situated at F.F. of Sky Castle Tower, Picnic Spot Road Rahim Nagar, Lucknow, Uttar Pradesh, Area: 109.665 Sq. Mtr., Owner: Smt. Meena Singhal W/o Mr. Harish Chandra Singhal, Boundaries: East: Lift & Stair, West: Open Parking and there after Road, North: Shop/Hall No. 2, First Floor, South: Plot/House of Om Prakash Maurya. (Possession - Symbolic)	₹ 65,00,000.00 ₹ 6,50,000.00
Branch: Patrakarpuram, Branch Manager, Kirti Bisht, Mob.: 9455996664			
4	Borrower: 1. Mr. Pravesh Chandra Maurya S/o Mr. Kailash Chandra Maurya, and Mrs. Manisha Maurya (Deceased), Add. 1. House No. 202/29, River Bank Colony, Chhangapurwa, Lucknow, Add. 2. House No. E-3/593, Vastu Khand, Gomti Nagar, Lucknow, Add. 3. House No. L-1/452, Vinay Khand, Gomti Nagar, Lucknow. Guarantor: Mr. Sumit Kumar S/o Shri Ram Shankar Maurya, Add. House No. 202/29, River Bank Colony, Lucknow. Demand Notice Dated: 01.02.2024, Amount ₹ 22,38,646.02 + Interest + other expenses	House No. 3/593, Vastu Khand, Gomti Nagar, Lucknow, Area: 40.50 Sq. Mtrs., Owner: Mr. Pravesh Chandra Maurya and Mrs. Manisha Maurya, Boundaries: East: House No. 3/594, West: House No. 3/592, North: House No. 3/630, South: 4.50 Mter wide Road. (Possession - Symbolic)	₹ 34,73,000.00 ₹ 3,47,300.00
Branch: Indira Nagar, Branch Manager, Dinesh Srivastava, Mob.: 9044066421			
5	Borrower: M/s Bajaj Store, Prop. Mr. Jatin Bajaj S/o Suneet Kumar, Add. 1. D-3/292, Vipul Khand, Gomti Nagar, Lucknow, Add. 2. M/s Bajaj Store, Shop No. 2, Lower Ground Floor, build over Plot No. 3/15, Kanak Mahesh Building, Vijayant Khand, Gomti Nagar, Lucknow. Guarantor: Mr. Sunit Kumar S/o Rishikesh Bajaj, Add. 3/292, Vipul Khand, Gomti Nagar, Lucknow. Demand Notice Dated: 30.07.2024, Amount ₹ 97,29,608.55 + Interest + other expenses	Shop No. 2, Lower Ground Floor, Kanak Mahesh Building, Nigam Nigam Sankhya/Plot No. 3/15, Mohalla Vijayant Khand, Gomti Nagar, Lucknow, Area: 27.881 Sq. Mtr., Owner: Mr. Jatin Bajaj S/o Suneet Kumar, Boundaries: East: Stairs/Parking, West: Shop of Other Owner, North: Shop No. 1, South: Shop No. 3. (Possession - Symbolic)	₹ 48,77,000.00 ₹ 4,87,700.00
Branch: Barabanki, Branch Manager, Anil Chaudhary, Mob.: 99193330044			
6	Borrower: M/s Om Auto Sales, Prop. Ram Niwas Verma S/o Late Surya Lal Verma, Add. Village-Palhari, Vistarit Area Nagar Palika Parishad, Nawabganj, Barabanki-225001. Guarantor: Sarita Verma W/o Ram Niwas Verma, Add. Vill. Chandwara, Post-Safdaraganj, Barabanki-225412. Demand Notice Dated: 06.01.2024, Amount ₹ 20,89,686.02 + Interest + other expenses	Plot situated at Khasra No. 685Min at Village Barail (Outer Limit), Vistarit Area Nagar Palika Parishad Nawabganj, Pargana Nawabganj, District Barabanki, Area: 165.628 Sq. Mtr., Owner: Sarita Verma W/o Ram Niwas Verma, Boundaries: East: Kachcha Rasta, West: House of Sunil Tiwari, North: Interlocking Road, South: House of Others. (Possession - Symbolic)	₹ 21,11,000.00 ₹ 2,11,100.00
Branch: Aliganj, Branch Manager, Amit Shankar, Mob.: 8210094433			
7	Borrower: Shri Amit Kumar Mishra S/o Vijay Pratap. and Mrs. Jaya Mishra W/o Amit Kumar Mishra. Add. 4/235D, Sector-H, Jankipuram, Kursi Road, Lucknow. Guarantor: Mr. Dhiraj Singh S/o Prasiddha Nath, Add. 647B/1-101B-1, Jankipuram Lucknow-226021 Demand Notice Dated: 30.01.2023, Amount: ₹ 29,42,473.19+ Int. & Other charges.	All the Part and Parcel of the property of H. No. 2/105 H. Jankipuram Yojana, Lucknow, Area: 52.00 Sq.Mtr., Owner: Shri Amit Kumar Mishra & Mrs. Jaya Mishra, Boundaries: East: 9 Mtr. wide Road, West: House No. 2/70 and 2/71, North: House No. 2/104, South: House No. 2/106. (Possession - Symbolic)	₹ 47,80,000/- ₹ 4,78,000/-
8	Borrower: 1. Mr. Arjun Kumar, S/o Mr. Chhote Lal, 2. Mrs. Mithlesh Kumari W/o Arjun Kumar, Both Add. 1. Tal Katalia, Bhojpur, Raibareilly-229202. Add. 2. H. No. E-265, EWS Raksha Khand, Sharda Nagar Yojna, Eldeco Udyan-II, Lucknow-226002. Demand Notice Dated: 29.08.2023, Amount ₹ 23,79,883.00 + Interest + other expenses	H. No. E-265, EWS Raksha Khand, Sharda Nagar Yojna, Eldeco Udyan-II, Lucknow-226002, Area: 31.40 Sq.Mtr., Owner: 1. Mrs. Mithlesh Kumari, 2. Mr. Arjun Kumar, Boundaries: East: 4.5 Mtr. wide Road, West: H. No. E-252, North: H. No. E-248 & E-249, South: H. No. E-264. (Possession - Symbolic)	₹ 25,00,000.00 ₹ 2,50,000.00
9	Borrower: Mr. Ali Abbas Ansari & Mrs. Kuraisa Khatoun, Add. 636/64, Jai Nagar, Rafi Nagar, Takhrohi Bazaar, Indira Nagar, Lucknow. Guarantor: 1. Chandra Bhan Singh, Add. B-1797, Indira Nagar, Lucknow, 2. Mohd. Siddique Ansari S/o Ilahi Mia, Add. 636/64, Jai Nagar, Rafi Nagar, Takhrohi Bazaar, Indira Nagar, Lucknow. Demand Notice Dated: 14.05.2008, Amount ₹ 8,22,943.00 + Interest + other expenses	House No. 636/64, Jai Nagar, Rafi Nagar, Plot No. 09, Shiv Nagar Sahkari Awas Samiti, Khasra-87, Village-Takhrohi, District, Lucknow, Area: 1200 Sq.Feet, Owner: Mohd. Siddique Ansari, Boundaries: East: House No. 636/63, West: House No. 636/65, North: Sharma City Area, South: 15 Feet wide Road. (Possession - Symbolic)	₹ 22,50,000.00 ₹ 2,25,000.00
Branch: Sitapur Road, Branch Manager, Chandra Kiran, Mob.: 9428964224			
10	Borrower: Mr. Mazhar Mohammad S/o Mr. Naseem Ullah, Add. 1. 100/48, Ganne Wali Gali Aminabad Park Aminabad, Lucknow, Uttar Pradesh-226018. Add. 2. Flat No. 102 1st Floor E Tower Spring Greens Group Housing Complex Village Anuara Pargana Tehsil & District, Lucknow. Guarantor: Mr. Naseem Ullah, Add. 100/48, Add. Ganne Wali Gali Aminabad Park Aminabad, Lucknow, Uttar Pradesh-226018. Demand Notice Dated: 04.09.2024, Amount: ₹ 54,03,680.92 + Int. & Other charges.	Flat No. 102 on the 1st Floor E Tower in the Spring Greens Group Housing Complex situated at Land Khasra No. 332, 326, 334, 327 at Village Anuara Pargana Tehsil & District, Lucknow, Area: 91.48 Sq. Mtr., Owner: Mr. Mazhar Mohammad, Boundaries: East: Open Area & Tower D, West: Flat No. E-101 & Lift Lobby, North: Flat No 103, South: Open Area. (Possession - Symbolic)	₹ 66,11,000.00 ₹ 6,61,100.00
Branch: Aishbagh, Branch Manager, Jignesh Chandra Mishra, Mob.: 6394459883			
11	Borrower: 1. Mr. Santosh Kumar Gupta S/o Mr. Ganga Ram Gupta, 2. Mr. Ashok Kumar Gupta S/o Mr. Ganga Ram Gupta, 3. Mr. Anil Kumar Gupta (Deceased) through his wife as Legal Heir Mrs. Neelam Gupta, All Add. 551 Chha/7Gha, New Sardari Khara Prakash Bartaan Wali Gali, Alambagh, Lucknow. Demand Notice Dated: 12.08.2024, Amount: ₹ 16,66,032.17 + Int. & Other charges.	EQM of residential property situated at House No. 551, Chha/7Gha New Sardari Kheda, Alambagh, Lucknow, Area: 1350.00 Sq.Ft., Owner: Mr. Santosh Kumar Gupta & Mr. Anil Kumar Gupta, Boundaries: East: House of Mr. Bajpai, West: House of Mr. Janki, North: 10 Ft. wide Road, South: Nala (Possession - Symbolic)	₹ 49,46,000.00 ₹ 4,94,600.00
Branch: Sarojini Nagar, Branch Manager, Vineet Choudhary, Mob.: 6306734644			
12	Borrower/Mortgagor: Mr. Nek Pal S/o Shri Ram Nath, Add. Village Gehru Piparsand Road, Tehsil & Ward Sarojini Nagar, Lucknow, U.P.-226008. Guarantor: 1. Mrs. Rajwati W/o Nekpal, Add. Village Gehru Piparsand Road, Tehsil & Ward Sarojini Nagar, Lucknow, U.P.-226008. 2. Late Mr. Sat Guru Saran through their legal heirs:- 1. Mrs. Gyanwati W/o Late Sat Guru Sharan, 2. Miss Anju D/o Late Guru Sharan, 3. Miss Sanju D/o Late Sat Guru Sharan, 4. Mr. Saurabh Singh S/o Late Sat Guru Sharan, 5. Miss Manju D/o Late Sat Guru Sharan, All Add.: House on Plot No. 3, Park of Khasra No. 74 situated at Village Gauri, Kanpur Road, Ward-Sarojini Nagar, Distt. Lucknow, Uttar Pradesh-226008. Demand Notice Dated: 28.08.2024, Amount: ₹ 12,06,262.58 + Int. & Other charges.	EQM of House on part of Khasra No. 1022 situated at Village Gehru, Tehsil & Ward Sarojini Nagar, Lucknow-226008, Area: 1250.00 Sq.Ft., Owner: Mr. Nek Pal S/o Shri Ram Nath, Boundaries: East: Plot of Mahabir, West: Remaining Land of Seller, North: Remaining Land of Seller, South: 20 Fw wide Road. (Possession - Symbolic)	₹ 56,24,000.00 ₹ 5,62,400.00

Terms & Conditions:- For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's web portal i.e. <https://www.bankofindia.co.in>, <https://baanknet.com> For further details contact AGM/Chief Manager/Branch Manager of respective Branches at Numbers as given above. The above mentioned Borrower(s) / guarantor(s) / Mortgagor(s) is given notice to deposit there total Outstanding, Interest & Other expenses before the E-Auction date. Failing which, the said property will be auctioned, and the outstanding amount if any, will be recovered along with interest cost. Note: Minimum acceptable bid will be Rs. 10,000/- above reserve price (RP)

STATUTORY 15/30 DAYS SALE NOTICE UNDER/RULE 8(6) / 9(1) OF SECURITY INTEREST (ENFORCEMENT), RULES 2002

This may also be treated as notice under rules 8(6)/ 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the Said loan about the holding of E-Auction Sale on the above mentioned date.

Date: 08.12.2024, Place: Lucknow Authorised officer, Bank of India

FORM INC-26

[Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014]

BEFORE THE CENTRAL GOVERNMENT

REGIONAL DIRECTOR, NORTHERN REGION, DELHI

In the matter of the Companies Act, 2013, Section 13(4) of Companies Act, 2013 and Rule 30(5) (a) of the Companies (Incorporation) Rules, 2014

AND

In the matter of MTEKPOWER PRIVATE LIMITED (CIN: U27103DL2023PTC411410) having its registered office at H-19, Udyog Nagar, Rohtak Road, Nangloi, West Delhi, New Delhi- 110041, India, (Applicant)

Notice is hereby given to the General Public that the aforesaid Company proposes to make an application to the Central Government under Section 13(4) 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 2nd day of December, 2024 to enable the company to change its Registered office from the "NCT of Delhi" to the "State of Haryana".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition either on the MCA-21 portal (www.mca.gov.in) by filing the Investor Complaint Form or to the Regional Director, Northern Region, Delhi with a copy of this notice to the applicant Company at its Registered Office situated at H-19, Udyog Nagar, Rohtak Road, Nangloi, West Delhi, New Delhi- 110041, & Ms. Arpana Nassa, Practicing Company Secretaries, VS ASSOCIATES, at A-52, Lower Ground Floor, Nirman Vihar, Delhi- 110092, within Fourteen Days from the date of publication of this notice.

For And On Behalf Of The Board Of Directors

Mtepower Private Limited

Sd/-

Naresh Kumar Singhal

(Director)

DIN: 01832390

Date : 07.12.2024

Place : New Delhi & NCR

FORM A

PUBLIC ANNOUNCEMENT

[Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016]

FOR THE ATTENTION OF THE CREDITORS OF YAYU PUTRA CONSTRUCTIONS PRIVATE LIMITED

RELEVANT PARTICULARS

1. Name of Corporate Debtor: YAYU PUTRA CONSTRUCTIONS PRIVATE LIMITED

2. Date of Incorporation of Corporate Debtor: 06.09.2006

3. Authority under which Corporate Debtor is incorporated/registered: Registrar of Companies, Kanpur

4. Corporate Identity No. / Limited Liability Identification No. of corporate debtor: U70200UP2006PTC032336

5. Address of the Registered office and Principal Office, (if any) of Corporate debtor: LGF-19, Center Stage Mall Sector-18, Gautam Buddha Nagar, Noida, Uttar Pradesh, India, 201301

6. Insolvency commencement date in respect of Corporate Debtor: 4th December, 2024

7. Estimated date of closure of insolvency resolution process: 1st June, 2025

8. Name and the registration number of the insolvency professional acting as Interim Resolution Professional: Shivanand Chaudhary, Reg No: IBI/PA-001/PP-P-02661/2021-2022/14049

9. Address and email of the interim resolution professional, as registered with the Board: Address: P-306, Logix Blossom County, Sector-137, Noida (U.P.)-201301, Email Id: -vcprp.cirp@gmail.com

10. Address and email to be used for correspondence with the interim resolution professional: Address: LGF-19 Center Stage Mall Sector-18, Gautam Buddha Nagar, Noida, Uttar Pradesh, India, 201301 E-Mail: -vcprp.cirp@gmail.com

11. Last date for submission of claims: 18th December, 2024

12. Classes of creditors, if any, under clause (b) of sub-section (8A) of section 21, ascertained by the interim resolution professional: Not applicable at present

13. Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class): Not applicable at present

14. (a) Relevant Forms and (b) Details of authorized representatives are available at:- a) Weblink : <https://ibbi.gov.in/homes/downloads> b) Details of authorized representatives are available at:- Same as mentioned above in point 10 b) Not applicable at present

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the YAYU PUTRA CONSTRUCTIONS PRIVATE LIMITED on 4th December, 2024.

The creditors of YAYU PUTRA CONSTRUCTIONS PRIVATE LIMITED, are hereby called upon to submit their claims with proof on or before 18th December, 2024 to the interim resolution professional at the address mentioned against entry No. 10.

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

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

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

Name of Interim Resolution Professional : Shivanand Chaudhary

Date : 07.12.2024

Place : Noida

GENOMIC VALLEY BIOTECH LIMITED

CIN: L01122H1994PLC033029

Reg. Office: 4 K.M. STONE, BERRI CHHARRA ROAD VILL. KHERKA, MUSALMAN, P.O. TANDAHARI TEH BAHADU, HJAJJAR, Haryana, India, 124507

Email: genomicvalley@gmail.com; Tel: 8506986526/9811341542

Website: genomicvalley@gmail.com

NOTICE OF THE 30TH ANNUAL GENERAL MEETING, REMOTE E-VOTING & BOOK CLOSURE

NOTICE is hereby given that the 30th Annual General Meeting of the Members of GENOMIC VALLEY BIOTECH LIMITED will be held on Monday, 30th day of December, 2024 at 11:00 A.M. at "4 K.M. STONE, BERRI CHHARRA ROAD VILL. KHERKA, MUSALMAN, P.O. TANDAHARI TEH BAHADU, HJAJJAR, Haryana, India, 124507" to transact the business (es) as mentioned in the notice of AGM which is being circulated for convening the AGM. The Company has sent the notice of AGM for Financial Year 2023-24 on December 06, 2024 through electronic mode to the members whose e-mail addresses are registered with the Company/Depositories. The Annual Report for Financial Year 2023-24 is available and can be downloaded from the Company's website (www.genomicvalley.com).

In compliance with section 108 of the Companies Act, 2013 read with rule 20 of The Companies (Management & Administration) Rules, 2014 ("the Rules") including any statutory modification or re-enactment thereof for the time being in force, guidelines prescribed by the MCA, the members are provided with the facility to cast their votes on all resolutions set forth in the notice of AGM using electronic voting system (insta-vote) provided by Link-Intime India Private Limited. The voting of members shall be in proportion the equity shares held by them in the paid-up equity share capital of the Company as on Monday, 23rd December, 2024 ("Cut-off date").

The remote E-Voting period commences on Friday, 27th December, 2024 (9:00 am) and ends on Sunday, 29th December, 2024 (5:00 pm). During this period members may cast their votes electronically. The remote e-voting module shall be disabled by CDSL e-voting provided by Beetal Financial & Computer Services Pvt. Ltd. hereafter. The facility for voting, either through electronic voting system or polling paper shall also be made available at the AGM and Members who have not already cast their vote by remote e-voting shall be able to exercise their right at the AGM. The Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.

The documents pertaining to the items of business to be transacted in the AGM are open for inspection at the Registered Office of the Company during business hours on any working day. Pursuant to regulation 42 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and section 91 of the Companies Act, 2013, The Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, 24th December, 2024 to Monday, 30th December, 2024 (both days inclusive) for the purpose of 30th AGM of the Company.

Any person who acquires shares and become member of the Company after the dispatch of notice of the AGM by the Company and whose name appear in the register of members of the Company or in the statement of beneficial ownership maintained by the Depositories as on Cut-off date i.e. 23rd December, 2024 can view the notice convening the AGM on the website of the Company viz www.genomicvalley.com website of stock exchange viz BSE Limited at www.bseindia.com and on the website of Beetal Financial & Computer Services Private Limited viz <http://beetalfinancial.com> Such members can exercise their voting rights through e-voting by following the procedure as mentioned in the said notice of AGM. Members are also informed that in case shareholders' investor have any queries regarding E-Voting, you may refer the Frequently Asked Questions (FAQs) and Insta-Vote e-Voting module available at <http://beetalfinancial.com> under download section or you can email us to beetal@beetalfinancial.com or call us at: 011-2996 1281-83

For Genomic Valley Biotech Limited

Sd/-

Yogesh Agrawal

(Managing Director)

Place: Haryana

Date: 06.12.2024

The Federal Bank Ltd.

FEDERAL BANK

Your Perfect Banking Partner

Noida Sector-18, B 10 Ground Floor, Near Noida Metro Station-18, Gautam Budha Nagar, U.P.-201301

Regd. Office, Alwaye, Kerala

NOTICE FOR PRIVATE SALE OF GOLD

Notice is hereby given for the information of all concerned that Gold Ornaments pledged in the following Gold loan accounts, with the under mentioned branches of the Bank, which are overdue for redemption and which have not been regularised so far in spite of repeated notices, will be put for sale in the branch on or after 22/12/2024 as shown below:-

S.No.	Branch Name	Loan A/c. No.	S.No.	Branch Name	Loan A/c. No.
1.	Gzd./Vaishali	21506800009863	11.	Gzd./Vaishali	21506400003266
2.	Gzd./Vaishali	21506800009921	12.	Gzd./Vaishali	21506400003514
3.	Gzd./Vaishali	21506800010101	13.	Gzd./Vaishali	21506400003753
4.	Gzd./Vaishali	21506800007545	14.	Gzd./Vaishali	21506400003795
5.	Gzd./Vaishali	21506400003738	15.	Gzd./Vaishali	21506400003811
6.	Gzd./Vaishali	21506100014126	16.	Gzd./Vaishali	21506400003894
7.	Gzd./Vaishali	21506100014258	17.	Gzd./Vaishali	21506400004116
8.	Gzd./Vaishali	21506100014241	18.	Gzd./Vaishali	21506100014860
9.	Gzd./Vaishali	21506100014829	19.	Gzd./Vaishali	21506800012040
10.	Gzd./Vaishali	21506400003134	20.	Gzd./Vaishali	21506800010739

Place: Ghaziabad

Date: 07.12.2024

Sd/- Branch Head,

(The Federal Bank Ltd.)

HDFC BANK

We understand your world

Legal Cell

Plot # 31, Najafgarh Industrial Area, Tower-A, 1st Floor, Shivaji Marg, Moti Nagar, New Delhi - 110015

POSSESSION NOTICE APPENDIX IV

[RULE 8(1)]

Whereas, the undersigned being the authorized officer of the HDFC BANK LTD. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) 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 22/04/2024 calling upon the borrower(s) 1. M/s Paj Global Through Its Proprietor Sh. Prem Anand Jain 2. Mr. Prem Anand Jain S/o Sh. Anand Jain 3. Mrs. Neha Devi W/o Sh. Prem Anand Jain to pay the amount mentioned in the notice Rs. 1,05,18,570.19/- (Rupees One Crore Five Lakhs Eighteen Thousand Five Hundred Seventy and Nineteen Paise 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 the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules 2002 on this 06th day of Dec 2024 (Friday). 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 charge of HDFC BANK LTD. for an amount of Rs. 1,05,18,570.19/- (Rupees One Crore Five Lakhs Eighteen Thousand Five Hundred Seventy and Nineteen Paise only) and interest thereon together with expenses and charges etc. less amount paid if any. 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.

Address of the Property/ Assets Details	Owner Name	Type of Property
KK-109, Ground Floor, Area Measuring 163.44 Sq Mts, Block-K, Kavi Nagar, Ghaziabad Bounded As Under:- East - Road, West-Plot No. 110, North - Plot No. 229, South - Road	MR. PREM ANAND JAIN	RESIDENTIAL

DATE : 06Dec2024

PLACE - GHAZIABAD

Authorised Officer,

HDFC Bank Ltd.

केनरा बैंक

Canara Bank

(A Govt. of India Undertaking)

Branch: Kundli, District Sonapat 131001

Mobile No. 8572803236, Email ID: cb3236@canarabank.com

POSSESSION NOTICE [SECTION 13(4)]

(For Immovable property)

Whereas, The undersigned being the Authorised Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 16.03.2020 calling upon the borrower M/s Shree Ganesh Roadlines through its Proprietor Sh. Vijender Singh and Guarantor: Smt. Sheela Devi to pay the amount mentioned in the notice, being Rs. 30,79,969.20 (Rupees Thirty Lakhs Seventy Nine Thousand Nine Hundred Sixty Nine and Twenty Paise only) 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 & 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 & 9 of the said Rule on this 05th day of December of the year 2024.

The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for an amount of Rs. 30,79,969.20 (Rupees Thirty Lakhs Seventy Nine Thousand Nine Hundred Sixty Nine and Twenty Paise only), and interest thereon.

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

DESCRIPTION OF THE IMMOVABLE PROPERTY

Urban House measuring 1660 Sq. Yards out of Plot bearing Kharsa No. 35/43(2-18), 44/27(0-05), 28(0-04), 29(0-07), 30(0-07), 32(0-04), 33(0-07), 34(0-07), 35(0-03), 36(0-03), 38(2-01), 31(0-07) total measuring land 1660 Sq. Yards out of 1/4th share which is situated in extended Land Doora the abadi of Bakoli Tehsil Alipur District North Delhi-110040, Bounded as under: North: Rasta 24'9" wide, South: Rasta 24'9" wide, East: Plot of others, West: Plot of others.

Date: 07.12.2024

Place: Kundli (Sonipat)

Authorised Officer

INDUS DISCOVERIES PRIVATE LIMITED

Regd. Office: FF-19, 20 Anupam Complex, Saket, New Delhi-110017, India

Mob. No. +919971534445, email: accounts@indusdiscoveries.com

CIN: U63040DL2000PTC106414

Form No. INC-26

[Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014]

Before the Central Government, The Regional Director, Northern Region Bench, New Delhi

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

In the matter of INDUS DISCOVERIES PRIVATE LIMITED having its registered office at FF-19, 20 Anupam Complex, Saket, New Delhi-110017, India,Petitioner

Notice is hereby given to the General Public that the Company proposes to make an application to the Central Government under Section 13 of the Companies Act, 2013 or any other applicable provisions if any, seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at an Extra Ordinary General Meeting held on 4th day of November, 2024 to enable the Company to change its Registered Office from the "National Capital Territory of Delhi" to the "State of 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 Bench, B-2 Wing, 2nd Floor, Pt. Deendayal Arundodaya Bhawan, CGO Complex, New Delhi-110003 within fourteen days of the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned above.

For and on behalf of the applicant

INDUS DISCOVERIES PRIVATE LIMITED

MOHD YASIN ZARGAR ASIYA YASIN ZARGAR

Director Director

DIN 00437571 DIN 00437616

Add. Both: House No.3/1, Harmony Homes, Phase-3, Sushant Lok, Sector-57, Gurgaon, Haryana-122001

Date: 07.12.2024

HARYANA DISTILLERY LIMITED

CIN: U15511DL2001PLC109883

Regd. Office: 16, Community Centre, New Friends Colony, New Delhi - 110025 • Tel.: +91-11-26823089, 47501600, Email id: hdistnt@gmail.com, ISIN : INE02QK01010

NOTICE OF 24 ANNUAL GENERAL MEETING

NOTICE is hereby given that the 24th Annual General Meeting (AGM) of the Company will be held through video conferencing or other audio-visual means (VC/OAVM) on Monday, 30th December 2024 at 01:30 PM to transact the business as set out in the notice of the AGM.

The AGM will be convened in compliance with the provisions of General Circular dated September 19, 2024 read together with circulars dated April 8, 2020, April 13, 2020, May 5, 2020, January 13, 2021, December 8, 2021, December 14, 2021 and May 5, 2022 (collectively referred to as "MCA Circulars"), issued by the Ministry of Corporate Affairs, Government of India ("MCA") and other applicable provisions of the Companies Act, 2013.

The Notice of the AGM along with Annual report of 2023-24 is being sent in accordance with the aforesaid MCA Circulars to all those members, who have registered their email id with the Company/Depositories and the same will also be available on website of NSDL <https://www.evoting.nsdl.com>. Member can attend, participate and cast their votes in the AGM through VC/OAVM facility as per instructions provided in such Notice.

The Register of Members and Share transfer books of the Company will remain closed from 24th December, 2024 to 30th December, 2024 (both days inclusive) for annual closing.

The Members are informed that:

i. The remote e-voting period begins on Friday, December 27, 2024 at 09:00 A.M. and ends on Sunday, December 29, 2024 at 05:00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter.

ii. To cast the vote through remote e-voting and voting during the meeting, the members are suggested to:

a. Visit URL: <https://www.evoting.nsdl.com> on a Personal Computer or on a mobile telephone and click on icon "Login" under "Shareholders" section- enter your User ID, Password and a Verification Code as shown on the screen.

b. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members holding shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID. For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID. For example if your Beneficiary ID is 12***** then your user ID is 12*****.
c) For Members holding shares in Physical Form.	EVEN Number that is 120904, followed by Folio Number registered with the Company. For example if folio number is 001*** and EVEN is 120904 then user ID is 120904001***

c. Password-(i). If you are already registered for e-voting- use your existing password to login and cast your vote. (ii). If not registered- retrieve the 'initial password'.

iii. To get the login detail for joining the above AGM through VC/ OAVM facility including e-voting I remote e voting and for registration of your email ID with the Company for service of notice, etc, the members may send a duly signed request letter to the Company via post/courier at registered office or by sending email at hdistnt@gmail.com or at hdiscsecretarial@gmail.com along with following information at the earliest well before the date of the AGM:

a) Folio No. / DP Id	b) Name of the Shareholder	c) Client ID/ Copy of Share Certificate (Front and Back)
d) Copy of PAN Card (Self Attested)	e) Copy of Aadhar (Self Attested)	
f) Valid Email ID for registration	g) Valid Mobile No.	

iv. The result of voting will be declared within 48 hours from the conclusion of AGM i.e. on or before January 01, 2025 and results so declared will be placed on the notice board at registered office of the Company and on website of NSDL's website (www.evoting.nsdl.com).

v. If you have any query relating to e-voting facility, please refer the Frequently Asked Questions (FAQs) and e-voting user manual for Shareholders available at the Downloads section at www.evoting.nsdl.com or send query to hdistnt@gmail.com or hdiscsecretarial@gmail.com and evoting@nsdl.co.in.

By Order of the Board,

For Haryana Distillery Limited.

Sd/-

Shashi Kumar Nair

Director

Place: New Delhi

Date : 06/12/2024

IN THE COURT OF SH. RAKESH, PANDIT, DISTRICT JUDGE, (COMM COURT)-4, COURTS NO. 509, SOUTH-WEST, DISTRICT, DWARKA COURTS, NEW DELHI

PUBLICATION NOTICE DEFENDANT (Order 5, Rule 20 of the Code of Civil Procedure)

SUIT NO.: CS (COMM)260/2024

PUNJAB NATIONAL BANKPlaintiff.

V/S.

.....Defendants.

SRI KANT SINGH TO, SRI KANT SINGH, S/O. SH. RAM NATH SINGH PRESENTLY RESIDING AT: WZ-291, 3rd FLOOR, GALI NO.8, SACHI NAGAR, PALAM COLONY NEW DELHI-110045

MOB: 9654214496

ALSO AT: WZ-1, 1A, 2nd FLOOR, GALI NO.8, SACHI NAGAR, COLONY, PALAM VILLAGE, SOUTH WEST DELHI-110045

Whereas Plaintiff has instituted that above Suit FOR RECOVERY against the defendants. You are hereby summoned to appear in this Court in person or by a pleader on the 11.12.2024 at 10:00 AM, to answer the same, failing which the suit will be disposed of ex-parte.

Given under my hand and the seal of the court, this 06th NOVEMBER, 2024 to be published in ENGLISH Newspaper "THE FINANCIAL EXPRESS".

NOTE :- Defendant is informed to file WS within a period of 30 days from the date of receipt of summons with advance copy to the plaintiff and filling of WS in commercial suit in 120 days period is mandatory and no extension can be granted.

District Judge-04 (Commercial Court) South-West District Court No. 509, 5th Floor, District Courts Dwarka, New Delhi

CAPRI GLOBAL HOUSING FINANCE LIMITED

Registered & Corporate Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013

Circle Office : Capri Global Housing Finance Limited 9B, 2nd Floor, Pusa Road, New Delhi - 110060

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Capri Global Housing Finance Limited (CGHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub -section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of CGHFL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	(Loan Account No.) LNHLEAR000109833 (Old) 51100000503900 (New) LNHLEAR000104552 (Old) 51200000625662 (New) of our Aligarh Branch) Ashish Kumar Gupta (Borrower) Mrs. Sucheta (Co-Borrower)	All that Piece and Parcel of property having land and building being Plot No. 39, land area Admeasuring 200 Sq. Yards, situated at Mauja Krishna Vihar, District: Aligarh, Uttar Pradesh- 202001 Bounded as under: North: Road South: Plot No. 26 and 27 East: Plot No. 40 West: Plot No. 38	03-09-2024 Rs. 49,16,573/-	03-12-2024

Place : Delhi/NCR (Aligarh)

Date : 08-12-2024

Sd/- (Authorised Officer)

For Capri Global Housing Finance Limited (CGHFL)

AU SMALL FINANCE BANK LIMITED (A SCHEDULED COMMERCIAL BANK)

Registered office :- 19-A, Dhuleswar Garden, Ajmer Road, Jaipur-302001, Rajasthan (India) CIN L36911RJ1996PLC011381

APPENDIX-IV-A [See proviso to rule 8(6)] Sale notice for sale of immovable properties

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

Notice is hereby given to the public in general and in particular to the Borrower (s)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of AU Small Finance Bank Limited (A Scheduled Commercial Bank), the same shall be referred herein after as AUSFB. The Secured Assets will be sold on "As is where is", "As is what is" and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to AUSFB viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontiger.net>

Loan A/c Number / Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission	Contact Person and property visit date
A/c No.: L9001060721517620 M/s Ajay Sanitation Through Its Proprietor - Ajay Rawat (Borrower), Ajay Kumar Rawat S/O Shyam Sunder Rawat (Co-Borrower), Smt. Menka Rawat W/O Ajay Kumar Rawat (Co-Borrower)	17-May-23 Rs. 2356554/- Rs. Twenty-Three Lac Fifty-Six Thousand Five Hundred Fifty-Four Only As on 15-May-23	28-Aug-24	(1) Property Situated at One Shop On Second Floor Property Bearing Pvt No.- 6 & 7, being part of build-up property, Bearing MPL No.- 2259(OLD) And 3379 (NEW), Situated At Gali Tabela Rai Saheb Bala Prasad, Bazar Sita Ram, Delhi Admeasuring 97 Sq. Ft. (2) Property Situated at One Shop On Second Floor Bearing Pvt no.- 3379/S-1, Being Part Of Build Up Property, Bearing Mpl no.- 2259(Old) and 3379 (new), Situated At Gali Tabela Rai Saheb Bala Prasad, Bazar Sita Ram, Delhi- 110006 Admeasuring 6.40 Sq. Mtr.	Rs. 1685000/- Rs. Sixteen Lacs Eighty Five Thousand Only & Rs. 630000/- Rs. Six Lacs Thirty Thousand Only.	Rs. 1685000/- Rs. One Lacs Fifty Eight Thousand & Five Hundred Only & Rs. 63000/- Rs. Sixty Three Thousand Only.	22-Jan-25 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 20-Jan-25	Au Small Finance Bank Ltd., Branch Office:- A 54, Gulab Bagh, Dwarka Mod, Opp. Pillar No. 750, Uttam Nagar, New Delhi - 110059.	Amit Lohiya & Deepak Jain, 7340011760 & 9773358234, auctions@aubank.in visit date: 16-Jan-25

The terms and conditions of e-auction sale:-
(1.) The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property. (2.) For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of Bank LGTS/NEFT/DD in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No.192120112711599, AU Small Finance Bank Limited Fifth and Sixth Floor Sunm Big Junction STC Kharsa No. 64 to 67, Gram Sukhaura New Atish Market Jaipur 302020, IFSC Code: AU8L0000111. Once an Online bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no/DD No of the RGTS/NEFT/DD with a copy of cancelled cheque on the following email IDs i.e. auctions@aubank.in. All interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontiger.net> and <https://www.aubank.in/bank-auction> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact e-mail at auctions@aubank.in.
Please Note: This is also a 30 days notice Under Rule 8(6) read with Rule 9(1) to the Borrowers/Co Borrowers/Mortgagors of the above said loan account above sale through tender / inter se bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.

Place : DELHI

Date : 07-12-2024

Authorised Officer AU Small Finance Bank Limited

HDFC Bank Limited

Branch : The Capital Court, Munirka, Olof Palme Marg, Outer Ring Road, New Delhi-110 067

Tel. : 011-41596568, CIN L65920MH1994PLC080618, Website: www.hdfcbank.com

POSSESSION NOTICE

Whereas, the Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC), under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following Borrower(s) / Legal Heir(s) / Legal Representative(s) / Mortgagor(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.

Sr. No.	Name of Borrower(s)	Outstanding Dues	Date of Demand Notice	Date of Physical Possession	Description of Immovable Property / Secured Asset
1.	MR JAY PRAKASH	Rs. 10,52,919/- (Rupees Ten Lakh Fifty Two Thousand Nine Hundred and Nineteen only) due as on 31-MARCH-2023*	17-APR-2023	05-DEC-2024 (Physical Possession)	FLAT NO. UG-2 (LIG), UPPER GROUND FLOOR, ENTIRE BACK SIDE (WITHOUT ROOF RIGHTS), PLOT NO A1 - 45, DLF DILSHAD EXTENSION 2, PARGANA LONI, GHAZIABAD, UTTAR PRADESH- 201010 WITH UNDIVIDED PROPORTIONATE SHARE OF LAND AND CONSTRUCTION THEREON PRESENT AND FUTURE

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

However, since the Borrower(s) mentioned hereinabove has failed to repay the amounts due, notice is hereby given to the Borrower(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer/s of HDFC



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

The Authorized Officer of Punjab National Bank under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on the date mentioned against account and stated hereunder calling upon the borrower/guarantor/mortgagor or their Legal heir to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrower/guarantor/mortgagor or their Legal heirs having failed to repay the amount notice is hereby given to the borrower/guarantor/mortgagor or their Legal heir and the public in general that the undersigned has taken the symbolic possession of the properties described herein below in exercise to powers conferred on him/her under section 13(4) of the said act read with the Rule 8 of the said Rules on the date mentioned hereunder. **The 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. The borrower/guarantor/mortgagor/ or their Legal heir in particular and the public in general are hereby cautioned not to deal with the property, Any dealing with the property will be subject to the charge of Punjab National Bank for the amount and interest thereon. Details of the mortgaged Properties of which the possession had been taken is as follows.**

Name of the Borrowers/ Guarantors/Branch	Details of the Mortgaged Property	Date of Demand notice	Date of Possession	Amt. Due as per Demand Notice
Borrower/Mortgagor/Guarantor: (1) M/s Asfaq Ali Beg and sons Layer Farms and Feeds (Prop. Shri Adil Beg S/o Shri Asfaq Ali Beg, (2) Shri Adil Beg S/o Shri Asfaq Ali Beg, (3) Shri Wasim Ali Beg S/o Shri Abrar Ali Beg, Branch: Sikandra Rao, Hathras	Eqm of Property on Part of Gata No. 507/12 & 509/4, Hasayan Road, Village, Dhubai, Tehsil Sikandra Rao, Dist. Hathras, Area- 5400 Sq. Mtr., in the name of Shri Adil Beg S/o Shri Asfaq Ali Beg. Boundaries: East- UN Agriculture Plot No. 5/1, Situated Bakayan, West- Land Shri Rajendra Singh, North- Land Smt. Sunita Devi, South- Land Shri Ved Prakash	29.08.2024	06.12.2024	Rs. 72,82,050.55 as on 31.03.2024 + interest from 01.04.2024 & other expenses
Date: 08.12.2024	Place: Hathras	Authorized Officer		



INDORE MUNICIPAL CORPORATION, INDORE

Palika Plaza Phase-II, 1st Floor, Indore. E-mail: rddc_imc@yahoo.co.in

PROJECT CELL

NIT No.: 11/Project Cell/ 2024-25

NOTICE INVITING TENDERS (NIT)

Date : 05.12.2024

Indore Municipal Corporation invites online proposals for "Consultancy Services for Project Management (PMC) for the Development of Master Plan Roads under Special Assistance Scheme and other Major Roads in Indore". RFP documents can be downloaded and purchased from Gov. MP Online Tendering Portal <https://mptenders.gov.in>

S. No.	Online Tender No.	Name of Work	Completion Period/ Estimated Cost of Work	Cost of Tender Form (₹)	Earnest money deposit (₹)	Last date for Submission of Tender
1	2024_UAD_386178_T	Consultancy Services for Project Management (PMC) for the Development of Master Plan Roads under Special Assistance Scheme and other Major Roads in Indore (Package-1) (Third Call)	3 Years/ ₹100.00 Cr	₹ 15,000/-	₹ 2,00,000/-	20.12.2024

Note:

- The Successful bidding consultancy firms for consultancy work of Packages-2, 3 & 4 under NIT No. 05/Project cell/2024-2025, Dated:05.08.2024 are not eligible to participate in this tender.
- GST will be paid extra as applicable as per govt. circulars to the contractor. All other taxes will be paid by the contractor only.
- Any amendment related to the tender will be published online only on <https://mptenders.gov.in>

Superintending Engineer (Project Cell)
Indore Municipal Corporation, Indore



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate Office:- "Chola Crest", C54 & C55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032, Tamil Nadu, India.

Branch Office:- 3rd Floor, Khasra No.246 & 247, Sapphire Mauza Maholi, NH-19, Mathura (UP) - 281004

POSSESSION NOTICE [Under Rule 8 (1)]

Whereas, the undersigned being the Authorised Officer of M/s. Cholamandalam Investment And Finance Company Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 hereinafter called the Act and in exercise of powers conferred under Section 13(12) read with Rules 9 of the Security Interest [Enforcement] Rules, 2002 issued demand notices calling upon the borrowers, whose names have been indicated in Column [B] below on dates specified in Column [C] to repay the outstanding amount indicated in Column [D] below with interest thereon 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 borrowers in particular and the Public in general that the undersigned has taken **Symbolic possession** of the properties mortgaged with the Company described herein below of the Columns on the respective dates mentioned in Column [E] in exercise of the powers conferred on him under Section 13(4) of the Act read with Rule 9 of the Rules made there under. The borrowers in particular and the Public in general are hereby cautioned not to deal with the properties mentioned below and any such dealings will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount mentioned in Column [D] along with interest and other charges.

Under section 13 [8] of the Securitisation Act, the borrowers can redeem the secured asset by payment of the entire outstanding including all costs, charges and expenses before notification of sale.

Sl. No.	Name and Address of Borrower & Loan A/c No.	Date of Demand Notice	Outstanding Amount	Date of Possession
[A]	[B]	[C]	[D]	[E]
1	Loan Account No. HE01MRA00000013288 :- Sachin Kumar (Applicant), S.N.Dairy (Co. Applicant), Virpal Singh (Co. Applicant), Sapna Chaudhary (Co. Applicant), Beena Devi (Co. Applicant), All are R/o: 39, Sarang Vihar, Balaji Puram, Near Rbs International School, Mathura, Uttar Pradesh-281001.	17-07-2024	Rs.40,48,430/- as on 04-07-2024 and interest thereon.	05-12-2024

DESCRIPTION OF THE IMMOVABLE PROPERTIES: All that Piece and Parcel of the Property Being a Residential House on Plot No.39 Khasra No.57, situated at Mauja Tantura Andarun, Sarang Bihar Colony, Tahsil and District Mathura. **Bounded as:** East: Road 20 Ft., West: Plot No.46, North: Plot No. 40, South: Plot No.38 Measuring Area 167.22 Sq.Mtrs.

Date: 08-12-2024

Place: MATHURA, U.P.

Sd/- Authorised Officer
M/s. Cholamandalam Investment and Finance Company Limited

पंजाब नैशनल बैंक Punjab National Bank

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

CIRCLE SASTRA CENTRE LUCKNOW

10, Vibhuti Khand, Gomtinagar Lucknow 226010 Email: cs8272@pnb.co.in

Demand Notice u/s 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
All of you the under mentioned parties are hereby informed that the bank has initiated proceedings against each of you under the SARFAESI Act and the notice u/s 13(2) of the Act sent to each of you separately by registered post dated below mentioned date but the notice was returned un-served/undelivered. Hence each of you are hereby called upon to take notice to pay jointly and severally the outstanding amount, as detailed below, within 60 days from the date of this Notice failing which bank will proceed against the below mentioned properties u/s 13(4) of the said Act. Needless to mention that this notice is addressed to you without prejudice to any other remedy available to the bank. The borrowers/guarantors in particular and public in general is hereby cautioned not to deal with the property mentioned below and any dealing with these properties will be subject to the charge of Punjab National Bank for the amounts and interest thereon.:

Name & Address of the Borrowers/ Guarantors/Mortgagor-	Description of the Mortgaged property	Dt. of Notice	Amount of notice (Rs.)
Mr. Chandra Prakash Mishra, Mrs. Seema Prakash Mishra & both R/o House No. C-1/65, Vishesh Khand, Gomti Nagar, Lucknow	Property situated at House no. C-1/65, Vishesh Khand, Gomti Nagar, Lucknow, Area 200 Sqm. in the name of Mr. Chandra Prakash Mishra & Mrs. Seema Prakash Mishra Boundary (as per Deed): North- House on. Plot No. 1/64, South-House on. Plot No. 1/66, East- Plot No. 1/56, West-Road 9.00 -meter wide	03/12/2024	Rs. 10449797.07 as on 03.12.2024 + further interest from 30.11.2024 & other charges until payment in full

You all are advised (1) To collect the original notice/cover addressed to you and if returned by postal authorities from the undersigned for more and complete details and (2) To pay the balance outstanding amount interest and costs etc. within 60 days from the date of notice referred to above to avoid further action under the SARFAESI Act.

Date- 07.12.2024, Place Lucknow

AUTHORISED OFFICER

इंडियन बैंक Indian Bank

ALLAHABAD

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

- Mr. Abhishek Shrivastava, Flat No.4B Fourth Floor, Shalimar Heights Jopling Road, Lucknow
- Mrs. Reeta Shrivastava (Guarantor), H.No. 567/14 Anand Nagar, Lucknow
- Mr. Shazi Ahmad (Guarantor), 509/67 Kedarnath Road, Old Hyderabad Lucknow

Dear Sir,

Sub: A/c ABHISHEK SRIVASTAVA with SAM Small LUCKNOW Branch- Classifying as Wilful Defaulter – Show Cause Notice

This is as per the direction of Wilful Defaulter Screening Committee (WDSC) issued vide its order/dated 04.11.2022 and in terms of the findings of the said Screening Committee wherein the committee observes as under: That, first is Borrower, 2nd and 3rd are Guarantors have availed credit facility from our Bank.

The aforesaid Borrower i.e. A/c ABHISHEK SRIVASTAVA was sanctioned following credit facilities as below on the terms and conditions as stipulated in the sanction letter & in the documents executed by all of you in pursuance thereto through our Hussainganj, Lucknow Branch.

S.No/	Details of First Sanction	Date	Limit Sanctioned
1	HL	26.03.2015	0.48 Cr
2	Car Loan	31.03.2015	0.20 Cr
3	C/C	29.05.2015	1.75 Cr
		Total	2.43 Cr

The limit sanctioned to the firm/individuals are secured by Hypothecation of stocks and book debts as well as EM of following properties-
1. Flat no. 704 Kuber Crest constructed 32.32 A situated at Cantt Road Lucknow carpet area 120.82 sqmt. as primary in Housing Loan in the name of Abhishek Shrivastav.

2. H.No. 567/14 Anand Nagar, Cantt Road Lucknow, area 252.87 sqmt in the name of Smt Reeta Shrivastava & Abhishek Shrivastava in Cash Credit as collateral.

3. Flat No. 705, 7th Floor Kuber Crest 32 A, cantt Road Lucknow, area 97.54 sqmt in the name of Abhishek Shrivastava in C/C as collateral security.

The aforesaid borrower unit was requested to pay interest and other charges and also the instalments of the principal in accordance with the terms of the sanction ticket and loan agreements executed by the borrowers / guarantors. However, the borrower has failed for payment of dues and committed default in performing the conditions in the loan agreement, causing thereby classification of the account as NPA as per RBI guidelines.

The status of the account is enumerated hereunder:

S.No.	Date of NPA	(Rs. In crores)
1.	HL-06.07.2016	0.88
2.	Car Loan-06.07.2016	0.35
3.	CC-06.07.2016	5.06

In view of the default committed by the Borrower and its Guarantors the case was examined by the WDSC on 04.11.2022 with a view to ascertain wilful default on the part of the Borrower and its Guarantors as per the guidelines laid down by the RBI. It was observed by the Wilful Defaulter Screening Committee that the Borrower and its Guarantors had prima facie committed various wilful irregularities/default as detailed hereunder and accordingly meets the criteria to be classified as wilful Defaulter in terms of the guidelines laid down by the RBI. The irregularities/default/evidences as extracted out by the screening committee and directed to be communicated to the Borrower and its Guarantors calling for their submission as to why they should not be a declared as wilful defaulter as per RBI guidelines are enumerated as under:

Cause of Action:

- >Capacity to pay but unwilling to pay in terms of clause 2.1.3 (a)
- >Diversion of Funds in terms of clause 2.1.3 (b) read with 2.2.1 (b)
- >Siphoning of Funds in terms of clause 2.1.3(c) of RBI Master Circular on Wilful Defaulter dated 01.07.2015

Evidences/Events of Wilful Default:

Capacity to pay but unwilling to pay
The Combined Net-worth of Borrower & Guarantors is Rs.5.82 Crs as on 30.04.2015 and they have means to pay but they have not paid the Bank dues wilfully.

Diversion/Siphoning of Funds

The following are the observations as mentioned in Fraud Note dated 12.06.2019.
>A CC limit of Rs.1.75 Cr was sanctioned on 29.05.2015 to the captioned Borrower which was secured by mortgage of 2 House Properties. But One House Property located at H No.567/14, Anand Nagar, Cantonment Road, Lucknow was already mortgaged with LICHL (Loan of Rs.65.00 lakhs taken in 2012) and the same property was mortgaged to PNB (Loan of Rs.46.00 lakhs) availed in the account M/s Earth Infraventure Pvt. Ltd in which Mr. Abhishek Shrivastava & Mrs. Reeta Shrivastava w/o Mr. Abhishek Shrivastava are the Directors. As regards the other property bearing Flat No.704, 7th Floor, 7th Floor Kuber Crest 32A, cantt Road Lucknow, a civil dispute is pending and stay order was given by the Hon'ble Court, Lucknow in favour of one Mr. Balam Pathak.

>Reverification of title deed was done through Advocate Mr. Bhupendra Singh. As per the report, the title deed submitted by the borrower was found as not original and not genuine.

>It is revealed that LICHL accepted the mortgage on the basis of Sale deed dated 28.04.1961 executed by Mr. Badri Nath Ojha in favour of Mrs. Chameli Devi, who in turn executed a will dated 14.06.1996 in favour of late Mr. Haribansh Lal Shrivastava & Mrs. Reeta Shrivastava. The said documents were accepted by the A/c, Lucknow Branch for creation of mortgage in the account of Mr. Abhishek Shrivastava.

>The Branch has sanctioned the Housing Loan of Rs.48.00 lakhs on 25.03.2015 to the captioned borrower towards purchase of Flat No.704, 7th Floor of the Apartment named Kuber Crest measuring 1560 sq. feet situated at Cantonment Road, Lucknow. The property is disputed in which Hon'ble Court Lucknow has passed an order against Suit No. 852/2016 and granted stay order in favour of one Mr. Balam Pathak who stated that Flat No.704, 7th Floor of the Apartment named Kuber Crest, Cantonment Road, Lucknow has never been sold to anybody and it is still in his possession.

Meantime, in the above Note, it is further observed that Mr. Abhishek Shrivastava had also earlier availed various loans (loan against KVP/NSC & Business Loan) from our Hussainganj, Lucknow Branch which were declared fraud by Bank on 25.01.2010. A FIR Complaint with CBI was lodged against him vide ZO letter dated 22.03.2010.

Thus, from the above, the Borrower has misrepresented the facts and availed the loan through mortgage of fake title deed of the Properties thereby defrauded the Bank and diverted the Bank Funds sanctioned & has utilized the loan amount for purposes other than for which the loan was sanctioned.

The following are the observations as per Branch's Proposal dated 29.01.2018 for Cash Credit account:

- >An amount of Rs. 0.91 Cr was remitted to M/s New India Trade on different dates not related to business.
- >As per ABS as on 31.03.2016, the value of Stocks and Receivables is Rs.2.38 Crs.
- >However, as per Unit Visit report dated 22.01.2018 by Bank Officials, it was observed that the Unit was found closed.

From the above, it is inferred that the Borrower has disposed of the stocks & receivables of Rs.2.39 Crores as per ABS as on 31.03.2016 and the corresponding sale proceeds have not been credited to the loan account thereby siphoned off the bank funds.

> **For Car Loan:** The said car is not hypothecated in our Bank's favour as per proposal dated 20.10.2022.

In view of the above detailed for Capacity to pay but unwilling to pay in terms of clause 2.1.3 (a), for Diversion of Funds in terms of clause 2.1.3 (b) read with 2.2.1 (b) and for Siphoning of Funds in terms of clause 2.1.3(c) of the RBI Master Circular No.RB/2015- 16/100 DBR.No.CID.BC.22/20.16.003/ 2015-16 dated 01.07.2015, each of you are required by the WDSC to show cause as to why each of you should not be a declared a wilful defaulter for the reported diversion / siphoning of funds/reasons specified herein above.

Please ensure that your reply should reach us within 15 days from the publication of the notice failing which the committee would be constrained to proceed further in the matter based on the evidence on record treating as if you have no reason/explanation to offer in rebuttal.

(Ashish Jindal, Chief Manager)
Branch Manager
Stressed Asset Management Branch
For Wilful Defaulter Screening Committee (WDSC)

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