

WHAT'S INSIDE



■ **SPOTLIGHT, P5**

Country roads, take me home

There is increasing interest in living a nomad's life in campervans, a culture common in the West. Read on to know how to set a new life story in motion

■ **WORDS WORTH, P4**

Denting & mending

An omnibus on the economy that punctures many claims but also provides solutions

Goa to rock as hottest new year party spot

GARIMA SADHWANI

New Delhi, December 14

COME THE YEAR END and all flights lead to Goa, where travel bookings are up by a whopping 60% this year as compared to last. Delhi-NCR is a distant second for new year bookings. The country's hottest party destination is rolling out the red carpet, literally, for visitors from all over. Live performances, sumptuous spreads, sparkling drinks all come together by the sea on new year's.

PAINTING THE TOWN RED



■ At Taj properties in north Goa, you can dine on the beachfront under the stars

■ Dusk-to-dawn party awaits revellers at JW Marriott, Vagator



■ Ronil Goa all set for an 'enchanted evening' with Chill Out Hang Jam Collective

If dining on the beachfront under the stars sounds like your thing, Taj hotels in north Goa have you covered. Gaurav Miglani, area

director of Taj North Goa, and general manager of Taj Holiday Village Resort and Spa in Goa, told *FE*, "This new year's eve, the Taj north Goa

resorts promise an unforgettable experience—guests can enjoy live music, dance performances, and unique parties that complement the festivities."

A dusk-to-dawn party awaits revellers at JW Marriott, Vagator. Devinder Singh Kaundal, director of food and beverage, noted, "We have celebrations planned from 5 pm to 5 am, which will include a sun-downer on the terrace."

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● S KOREA GETS ACTING PREZ



Acting South Korean President Han Duck-soo at a cabinet meet in Seoul on Saturday. Duck-soo took over the reins after President Yoon Suk Yeol was impeached over his martial law decree. Yoon, however, vowed never to give up ■ **Report on P18**

DISCUSSION IN LOK SABHA

Cong struck blows at Constitution: Modi

● PM reiterates commitment to bring Uniform Civil Code

MANOJ CG

New Delhi, December 14

LAUNCHING A FIERCE and no-holds-barred attack on the Congress's Nehru-Gandhi family, Prime Minister Narendra Modi on Saturday said four generations of the family—from India's first prime minister Jawaharlal Nehru to Rahul

Gandhi—had committed the 'sin' of denigrating and subverting the Constitution. Significantly, he also reiterated his commitment to move towards a secular civil code.

Replying to the two-day debate in Lok Sabha on the 'Glorious Journey of 75 Years of the Constitution of India', Modi said he and his government live by the spirit of the Constitution.

Continued on Page 2



PM Narendra Modi addressing Lok Sabha on Saturday

EV sales set to touch 100k-mark this year

VIKRAM CHAUDHARY

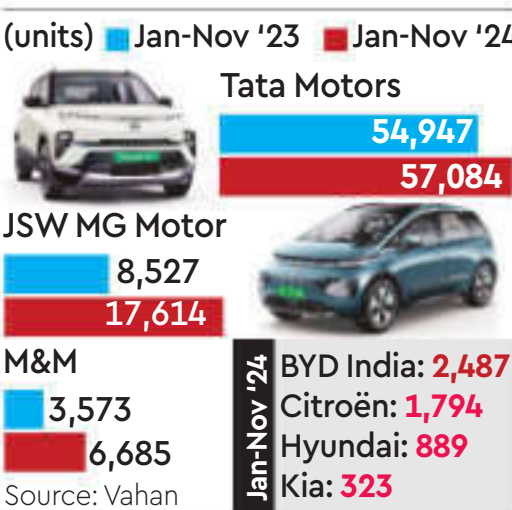
New Delhi, December 14

ELECTRIC CAR SALES are within touching distance of the 100,000-mark and will likely cross the milestone by the end of the calendar year. Latest data from Vahan shows that 89,557 units have already been sold in the January-November period, and with the rising demand for models like MG Windsor EV, another 11,000 units in December seem highly possible.

Electric cars sales in the 11 months of 2024 have already crossed the 2023 record of 82,558 units.

Tata Motors leads the space with sales of 57,084 units till now (up from 54,947 units during the same period last year), but the biggest gainer is JSW MG

ELECTRIFYING FIGURES



Motor India, whose Windsor EV—and the innovative BaaS (Battery as a Service) model—has attracted a lot of buyers.

Continued on Page 2

Akasa pilots complain to govt; airline denies charges

AGROUP OF pilots from Akasa Air has written an anonymous letter to the minister of civil aviation seeking an investigation into the airline's management practices, training method and professional conduct. The letter, dated December 11, raised concerns about 'harassment and unfair practices' during training sessions conducted by DGCA-designated examiners and instructors. "The primary cause of these issues lies in the airline's management, notably under Captain Floyd Gracious and his associates, who have previously contributed to the closure of Jet Airways," the letter said. The airline denied the charges, reports **Swaraj Baggonkar**. ■ **Report on P3**



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New Delhi

DEBATE IN LOK SABHA

You are cutting thumbs of small businesses, youth: Rahul to govt

Accuses BJP of having anti-farmer policies, favouring Adani

ASAD REHMAN
New Delhi, December 14

PARTICIPATING IN THE special debate on the Constitution in the Lok Sabha, Rahul Gandhi reiterated the Congress's promise to hold a caste census and work towards removing the 50% cap on reservation, but added another layer to his social justice pitch.

In his speech on the second day of the debate, Gandhi questioned the BJP over Hindutva ideologue VD Savarkar's support for the Manusmriti "over the Constitution," and invoked Eklavya, the noted archer from the Mahabharata, to make his case for deprived youngsters kept out of the system. "In front of us stand people who follow a very different philosophical tradition. And I want to start my speech by quoting what the supreme leader — not of the BJP, but of the modern interpretation of the ideas of the RSS — has to say about the Constitution of India. And about how he thinks India should be run," Gandhi said. He went on to quote Savarkar: "The worst thing about the Constitution of India is that there is nothing Indian about it. Manusmriti is that scripture which is most worshipping after Vedas for our Hindu nation and which, from our ancient times, has become the basis of our culture, thought and practice."

Savarkar wanted that "the book India is run by (the Constitution) should be superseded by this book (Manus-



Leader of Opposition in the Lok Sabha Rahul Gandhi speaks during the Winter session of Parliament, in New Delhi on Saturday

miriti), the Leader of the Opposition said. "And this is what the fight (between the BJP and the Opposition) is about." Does the BJP support what Savarkar said, Gandhi asked. "Do you support your leader's words? Because when you speak in Parliament about protecting the Constitution, you are ridiculing Savarkar, you are abusing Savarkar, you are defaming Savarkar." Gandhi began his 26-minute-long speech with his interpretation of 'Abhay Mudra', something he has spoken about in Parliament before. Calling it "the concept of fearlessness, truth, and non-violence," he said: "The Constitution contains a set of ideas from one philosophy of our nation, one central philosophical set of ideas... When we open the Constitution, we can hear the voice and ideas of Ambedkar, Mahatma Gandhi and Jawaharlal Nehru. But where did those ideas come from?" They came from old traditions of the country, Gandhi said. "Those ideas came from (Lord) Shiva, Guru

RAHUL GANDHI, LEADER OF OPPOSITION

There is no social or financial equality. Hence, our next step will be caste census. We want to show the country whose thumbs have been cut

Nanak, Basavanna, from Buddha, Mahaveer, Kabir... So when we speak of the Constitution... of course it is a document of modern India, but it could never have been written without ancient India and her ideas."

Gandhi said India was seeing "a battle". "On this side we have those defending the Constitution. And from each state we have one... Tamil

Nadu, Periyar; Karnataka, Basavanna; Maharashtra, (Jyotirao) Phule and Ambedkarji; and Gujarat, Mahatma Gandhi. (But) You praise these people hesitatingly." While the Congress MP has dwelled on these issues before, a big part of his speech focused on the Eklavya story. He recounted in detail the Mahabharata episode where Eklavya, "a lower caste" Nishad, was rejected by Guru Dronacharya, the teacher to the royals, and then later was asked to offer his right thumb as his dues to the latter.

"The way Dronacharya cut the thumb of Eklavya, you are trying to chop off the thumb of the country," Gandhi told the Treasury Benches. "You are cutting the thumb of the youth of this country... When you give Dharavi (slum development project) to (Gautam) Adani ji, you are cutting the thumbs of small entrepreneurs, small and medium businesses of Dharavi. You are doing the same by giving ports, airports, the defence industry to him.

You are cutting the thumb of honest businesses when you help Adani."

Other measures of the Modi government also amounted to the same, Gandhi said. "Through lateral entry, you are cutting the thumbs of youths, OBCs, and the poor. The way Eklavya practised, the same way youth practise for different exams. Earlier, youth would wake up early to train to enter the Army. When you started Agniveer, you cut their fingers. When you leak papers, you cut the thumbs of youths," he said. Gandhi also referred to the ongoing farmer protest.

"Today, outside Delhi, you fired tear gas and injured farmers with lathicharge. Farmers are asking for MSP... When you give benefits to Adani and Ambani, you cut farmers' thumbs." Talking about his recent visit to Hathras to meet the family of the 2020 rape-murder victim, Gandhi said the accused were roaming free and "threatening" the Dalit victim's family.

"Meanwhile, the girl's family are locked in their house... Where does it say in the Constitution that the family of the victim is locked up while the accused roam free? This is written in Manusmriti... In UP, you rule, then Manusmriti is applicable in UP, not the Constitution," Gandhi said that the family told him that the state government had not kept its promise to relocate them, and said: "I say in this House that we, the INDIA bloc, will follow the Constitution and relocate that family, if you don't do it. And we say to each and every poor person that you are protected by the Constitution."

ONE NATION-ONE ELECTION PLAN



Frequent poll code imposition impacts the functioning of services, curtails the involvement of manpower from their core activities

Polls time-consuming and expensive: Proposed Bill

PRESS TRUST OF INDIA
New Delhi, December 14

THERE IS AN imperative need for holding simultaneous elections for various reasons as polls have become expensive and time-consuming, according to the proposed bill being brought to implement the ambitious 'one nation, one election' plan.

According to the constitution amendment bill listed for introduction in the Lok Sabha on Monday, the imposition of a Model Code of Conduct in several parts of the country that are poll-bound puts on hold the entire development programmes and causes disruption of normal public life.

Frequent poll code imposition also impacts the functioning of services and curtails the involvement of manpower from their core activities for deployment for prolonged periods for election duties, the 'Constitution (129th) Amendment Bill, 2024' underlined. The bill seeks to insert a new article in the Constitution and amend three articles to put in place the mecha-

nism to hold simultaneous polls to the Lok Sabha and state Assemblies. The bill proposes to insert a new article 82A — simultaneous elections to the House of the People (Lok Sabha) and all legislative assemblies and to amend Article 83 (Duration of Houses of Parliament), Article 172 (Duration of State Legislatures) and Article 327 (power of Parliament to make provision with respect to elections to Legislatures).

It also provides that after its enactment, a notification is to be issued by the President on the date of the first sitting of the Lok Sabha after a general election, and that date of the notification will be called the appointed date.

The tenure of the Lok Sabha will be five years from that appointed date.

The tenure of all state Assemblies, constituted by elections to the Legislative Assemblies after the appointed date and before the expiry of the full term of the House of the People, shall come to an end on the expiry of the full term of the Lok Sabha. "Thereafter, all general

elections to the House of the People and all Legislative Assemblies shall be held together simultaneously.

"In case of dissolution of the House of the People or a Legislative Assembly, sooner than the full term of the House of the People or the Legislative Assembly, the term of the House or Assembly constituted pursuant to elections shall be for the unexpired term of the House or the Assembly," it explained. The bill pointed out that the general elections to the House of the People and all State Legislative Assemblies were held simultaneously in the years 1951-52, 1957, 1962 and 1967.

"However, due to premature dissolution of some Legislative Assemblies in 1968 and 1969, the cycle of holding polls simultaneously with the House of the People got disrupted," it recalled.

The statement of objects and reasons for the bills states that the measure is based on the recommendations of the high-level committee on 'one nation, one election' headed by former president Ram Nath Kovind.

Modi proposes 11 resolutions

PM NARENDRA MODI on Saturday proposed 11 resolutions which included upholding existing reservations for marginalised sections but strongly opposing any religion-based quota. Replying to a two-day debate in Lok Sabha on the 'Glorious Journey of 75 Years of the Constitution of India', Modi said the Constituent Assembly had decided against religion-based reservations after a thorough discussion, and alleged the Congress is now promising it to appease its vote bank.

The first resolution asks every individual to perform their duties. The second called for inclusive development across all regions and communities, encapsulated in the philosophy of 'sabka saath, sabka vikas'. The third is a pledge of zero tolerance towards corruption. The PM's fourth resolution was to instill pride in the country's laws and regulations among citizens, ensuring that they reflect the nation's aspirations. The fifth resolution focuses on

breaking free from colonial mindset and fostering pride in India's heritage and legacy. Modi's sixth resolution called for an end to dynastic politics and promoting meritocracy over nepotism in governance.

The PM highlighted the importance of respecting the Constitution in the seventh resolution and urged that the guiding document should not be misused for political gains. In the eighth resolution, he assured that reservations granted to marginalised communities would not be taken away and strongly opposed any attempts to introduce religion-based reservations. The ninth envisioned India as a global example in women-led development, promoting gender equality and leadership. The tenth stressed on the mantra of national development through regional growth.

The final resolution underscores the vision of 'Ek Bharat, Shreshtha Bharat'.

— PTI

EV sales set to touch 100k-mark this year

During the January-November period, JSW MG Motor has doubled its electric car sales to 17,614 units (from 8,527 units last year). From January to September this year, JSW MG Motor was selling 1,000-1,500 electric cars every month, but with deliveries of the Windsor EV starting in October, sales shot up to 2,712 units in October and 3,126 units in November.

"While the Windsor EV is a well-packaged car, I think customers have taken to the BaaS model," an auto analyst told FE.

"In BaaS, you only pay for the car, and not the battery, reducing the upfront cost. The Windsor EV, for example, is available at ₹9.99 lakh plus battery rental of ₹3.5 per km — this means the more you drive, the more you pay, and the less you drive, the less you pay. Compare it to, let's say, Tata's Nexon EV (₹12.49-17.19 lakh) or Curvv EV (₹17.49-21.99 lakh) — both of which have bigger batteries and longer range, but the upfront cost is high."

With the success of BaaS in Windsor EV, the carmaker has also started offering it in the Comet EV (₹4.99 lakh plus battery rental of ₹2.5 per km) and the ZS EV (₹13.99 lakh plus battery rental of ₹4.5 per km).

The third-largest player this year is Mahindra, which has sold 6,685 units till now — almost double of 3,573 units during the same period last year.

But Mahindra had just one model — XUV400 — and with deliveries of its electric-origin SUVs (BE 6 and XEV 9e) starting in January, it is expected to become much bigger.

Then there are niche players such as BYD India (2,487 units), Citroën (1,794 units), Hyundai (889 units), and Kia (323 units), in addition to luxury manufacturers such as BMW, Mercedes-Benz, Audi,

Porsche, and Volvo, who have sold a little over 2,000 units amongst themselves.

The electric car space is expected to become much bigger in 2025, and may even double this year's numbers.

In addition to Mahindra's electric-origin SUVs, the big launches next year are Hyundai's Creta EV, Kia's electric car, Maruti Suzuki's and Toyota's electric cars, and Tata Motors' new EVs.

JSW MG Motor and BYD have also promised multiple launches next year, in addition to the market entry of VinFast — Vietnam's EV company — which is building a plant in Tamil Nadu, and will display its cars at the Bharat Mobility Show in January.

Cong struck blows at Constitution, says Modi

In his nearly two-hour-long address, Modi repeatedly spoke about the unity of the country and argued that diversity was India's uniqueness, and should be celebrated.

Targeting the Nehru-Gandhi family, he said its members left no stone unturned to strike fatal blows to the Constitution. "This family challenged the Constitution at every level," he said, adding that the first blow to the Constitution was carried out by the 'non-elected' Nehru government in 1951 when it amended the Constitution to "curtail freedom of speech and expression".

Having "tasted blood", he said, every generation of the family repeatedly wounded the Constitution.

In contrast, he said, his government's policies and decisions were aimed at boosting India's strength and unity, in line with the vision of the Constitution.

From the first amendment to India's Constitution in 1951 to imposition of Emergency by the Indira Gandhi government in 1975, passage of a law by the Rajiv Gandhi government to nullify the

FROM THE FRONT PAGE

Supreme Court's Shah Bano judgement in 1986, putting an 'unconstitutional' NAC above an elected Prime Minister and his Cabinet during the UPA government, time to Rahul Gandhi 'tearing' an ordinance brought by the UPA Cabinet in 2013, Modi said members of the family harmed and denigrated the Constitution repeatedly.

The Congress can never wash off the blot, he said, adding that he was singling out the family as its members were in power for 55 years.

In an apparent counter to the Congress's pitch for increase in reservation ceiling, he said the party was playing a game to bring in reservation on the basis of religion.

He said while the makers of the Constitution took a considered decision to disallow reservation on the basis of religion and faith, in the interest of the country's unity and integrity, the Congress, in its "greed for power" and to "appease its vote bank", pushed for it in violation of the constitutional spirit.

He said Congress prime ministers — from Nehru to Rajiv Gandhi — had opposed reservation.

Nehru, he said, had even written letters to the chief ministers, expressing his disregard for reservation.

The report of the Mandal commission was kept in the bin for decades and the OBCs got reservation only when

the Congress was ousted from power, he said.

"This is the sin of the Congress... had reservation been given to OBCs earlier... they would have been holding several posts now in service of the country. They (the Congress) committed this sin," he said.

Modi also reiterated his government's commitment to usher in a uniform civil code.

In his Independence Day address this year, Modi had said it was time for the country to move towards a civil code that is secular, and not communal and discriminatory as the existing one.

In Lok Sabha on Saturday, Modi recalled that the Constituent Assembly

wanted a Uniform Civil Code to be implemented by an elected government.

The makers of the Constitution, including BR Ambedkar and KM Munshi, had argued the need for abolishing personal laws based on religion. He said the Supreme Court, too, had spoken many times about the need for implementing a Uniform Civil Code.

He said his government is working towards bringing a secular civil code.

Prime Minister Narendra Modi said that every big decision of his government — be it abrogation of Article 370, implementation of GST, rollout of initiatives like one nation, one health card — are aimed at fostering unity.

Goa to rock as hottest new year party spot

"THE CELEBRATIONS WILL also include a percussionist and DJ for entertainment, food and beverages across different venues at the property, along with an after party as well. We also have a gaming section for kids so everyone can have a good time," Kaundal added.

The music promises to never stop at Ronil Goa, a JdV by Hyatt hotel, where general manager Pratiti Rajpal said the property is all set for "an enchanting evening with the Chill Out Hang Jam Collective, featuring DJ Queen Cobra, Deeptoe's unique handpan, flute, and guitar melodies, along with a violinist and saxophonist Artemiy Maksimov." Rajpal told FE, "At Ronil Goa, NY celebrations are exclusively reserved for in-house guests and we are seeing a good response. Most guests are planning to come in by December 29 and leave post January 1."

"Goa continues to reign supreme, offering a perfect blend of beach vibes and festive energy," Rikant Pittie, co-founder of EaseMyTrip, told FE, adding bookings for Goa on his platform are up by a phenomenal 60% for new year. He added that the beach destination also recorded a 40% surge in bookings for summer travel in 2024 compared to 2023, maintaining its position as a favourite destination. Understandably, as the party doesn't end on December 31 in Goa, spilling onto lavish brunches on January 1.

At Hosa in Goa's Siolim, brand chef Harish Rao said, "We are hosting a combined grand brunch with Fireback, our sister restaurant, which will have a lot of interactive live counters and Indo-Thai inspired offerings."

Anant Kataria, co-founder of Anarin Goa's Anjuna, also said they have an "extraordinary experience" ready for



their guests with Middle Eastern cuisine, inventive plating, theatrical presentations, and a harmonious blend of flavours and ambience."

Hospitality majors Taj, Marriott, and Anand, too, are hosting new year's day brunches, packaging the offering for guests. At Taj hotels, expect diverse spreads with live counters and dessert stations. Ronil Goa is throwing a poolside brunch party, complete with DIY cocktails, live music, a drum circle, poolside games BBQ grills and sushi and mezze platters.

SD Nandakumar, president & country head, holidays and corporate tours, SOTC Travel, said while Western Europe

remains a popular choice for new year, on the domestic front, Goa and Kerala are the most attractive destinations.

EaseMyTrip's Pittie said Shimla, Manali, Pondicherry, Ooty, and Shillong are also capturing travellers' imaginations, with some of these experiencing search volumes rising 40-100% compared to last year.

Rajeev Kale, president and country head — holidays, MICE, visa — at Thomas Cook (India), said, "What's also trending are new and emerging destinations like Azerbaijan and Georgia, driven by easy visa processes and direct connectivity."

MRO-TEK REALTY LIMITED

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POSTAL BALLOT NOTICE

NOTICE is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, any other applicable law, rules and regulations, that the resolutions set out in the Postal Ballot Notice are proposed to be passed as Ordinary or Special Resolutions, as the case may be, by the Members of MRO-TEK REALTY LIMITED by means of Postal Ballot, only by voting through electronic means (remote e-voting). The members are hereby informed that:
1. The Company has completed the dispatch of Notice of Postal Ballot on Friday, December 13, 2024 to all the members whose names appear in the Register of Members/List of Beneficial Owners maintained by the Depositories as on Friday, December 6, 2024 in accordance with the provisions of the Companies Act, 2013 read with Rules made thereunder and applicable Circulars issued by the Ministry of Corporate Affairs.
2. The e-voting through postal ballot will commence at 9:00 a.m. (IST) on Monday, Dec 16, 2024 and will end at 5:00 p.m. (IST) on Tuesday, Jan 14, 2025 and e-voting module will not be allowed beyond the said date and time.
3. The voting rights of members shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date i.e., Friday, Dec 6, 2024. A person who is not a Member on the cut-off date shall treat this notice for information purposes only.
4. The Board of Directors of the Company has appointed Mr. Vijayakrishna KT, Practising Company Secretary as Scrutinizer to scrutinize the e-voting through Postal Ballot.
5. In accordance with the MCA Circulars physical copies of the Postal Ballot Notice along with postal ballot forms and pre-paid business reply envelopes will not be sent to the members for this Postal Ballot and the Company is providing to the Members the facility to exercise their right to vote by electronic means through e-voting services provided by Central Depository Services Limited (CDSL).
6. The procedure of e-voting is given in the Notes to the Notice of Postal Ballot. If you have any grievance concerning with the facility for voting by electronic means may be addressed to: Sankar G, Senior Manager, KFin Technologies Limited, Selenium Tower B, Plot Nos. 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India. Contact details: 18003094001, e-mail: einward.ris@kfinetech.com.
7. The Notice of the Postal Ballot is available on the website of the Company at www.mro-tek.com and on the website of CDSL at www.evotingindia.com and on website of Stock Exchanges i.e., BSE Limited at www.bseindia.com and on National Stock Exchange of India Limited at www.nseindia.com.
8. The results of the voting by Postal Ballot will be announced on or before Thursday, Jan 16, 2025 and will be displayed on the website of the Company www.mro-tek.com besides being communicated to the Stock Exchanges, Depositories and Registrar & Share Transfer Agent.

By Order of the Board of Directors

MRO-TEK Realty Limited

Sd/-

Aniruddha Bhanuprasad Mehta

Chairman and Managing Director

Date: Dec 14, 2024

Place: Bengaluru

● ANONYMOUS LETTER TO CIVIL AVIATION MINISTER

Akasa pilots complain against management, demand probe

The airline denies the allegations as baseless & untrue

SWARAJ BAGGONKAR
Mumbai, December 14

A GROUP COMPRISING an unspecified number of pilots of Akasa Air has written to civil aviation minister Kinjarapu Ram Mohan Naidu, seeking investigation into the airline's management practices, training method and professional conduct.

The letter dated December 11 raised concerns about 'harassment and unfair practices' during training sessions conducted by DGCA-designated examiners and instructors.

A total of more than 84 pilots resigned previously, serving a one-day notice, the letter further claimed though it did not provide the timeframe of these resignations.

"The primary cause of these issues lies in the airline's management, notably under Captain Floyd Gracious and his associates, who have previously contributed to the closure of Jet Airways," the letter stated.

TURBULENT TIMES

■ In a letter dated December 11, Akasa pilots raised concerns over 'harassment and unfair practices' during training sessions conducted by DGCA-designated examiners and instructors

■ The letter said a total of more than 84 pilots resigned previously, serving a one-day notice, though it did not provide the timeframe of these resignations

■ Akasa Air reportedly failed 216 pilots in simulator and aircraft evaluation, it added



■ The group of pilots is also seeking a comprehensive review of the examiners and instructors 'to ensure unbiased and professional conduct

Akasa Air has reportedly failed 216 pilots in simulator and aircraft evaluation, it added.

In addition to an independent investigation, this group of pilots is seeking a comprehensive review of the examiners and instructors 'to ensure unbiased and professional conduct.

They named seven such examiners and instructors.

They are also seeking strict enforcement of DGCA Civil Aviation Requirement (CAR) provisions to protect trainees and ensure fair assessments and a safety audit to address

concerns about unfit pilots holding critical positions.

An Akasa Air spokesperson said, "We categorically deny these allegations as baseless and untrue, nor do they represent the views of Akasa pilots. At Akasa Air, our commitment to employee centrality is at the heart of everything we do."

The Mumbai-based airline said that its pilots have the 'highest levels of job satisfaction'; a claim it derived from its monthly employee survey.

"This dedication is further evidenced by the minimal number of pilots seeking

opportunities outside of Akasa Air throughout 2024.

For context, 324 pilots have joined Akasa since October 2023. During this same period, we have recorded an annualised attrition of less than 1% for this employee group," the Akasa spokesperson further added.

In September 2023, Akasa Air had decided to take legal action against 43 pilots, or 10% of its pilot pool, who had joined other airlines without serving their notice periods. Because of these sudden departures, the airline had to cancel several flights.

‘Dak Sewa is Jan Sewa’; Scindia says dept of posts to soon turn digital

PRESS TRUST OF INDIA
New Delhi, December 14

UNION MINISTER JYOTIRADITYA Scindia on Saturday said the Department of Posts is going through a business process restructuring exercise to transition to a digital platform as he asserted that Dak Sewa is Jan Sewa (postal service is public service).

Speaking on the occasion of the 50th Foundation Day of Indian Post & Telecommunication Accounts and Finance Service, the minister said the shift is particularly relevant in the context of e-commerce growth, positioning the department to lead in this emerging business avenue.

"Our department is going to go digital. Our department is going through a business process restructuring exercise, where we will transform ourselves in the days to come into a logistics corporation, where we must become the leaders in the world, with a new business avenue that is growing in terms of e-commerce," he said. He noted that the Department of Posts today is the largest distribution network across the world, with 164,000 post offices.

"We serve the common man... Not only officers sitting in Dak Bhawan, but my grameen (rural) Dak Sewak... who on the field goes from house to house... he is the epitome of the slogans — Dak Sewa is a Jan Sewa," he said.



Communications minister Jyotiraditya M Scindia at the 50th foundation day function of Indian Post & Telecommunications Accounts and Finance Services, in New Delhi on Saturday

The digital transformation aligns with India's broader goals of bridging the digital divide and enhancing access to information for all citizens, he said.

India has made remarkable strides in telecommunications, achieving a penetration rate exceeding 86%, the minister said, adding that innovation, inclusivity, and security should be taken as guiding principles for future developments.

The minister further spoke on the transformative journey of the telecommunications sector over the past 50 years and acknowledged the critical contributions of various stakeholders..

"We were dependent fully on foreign technology. We were limited to the landline phones... we were used to manual switching systems, and mobile technology was a very, very distant dream, and in that environment, it is this cadre (IP&TAFS) that has formed the very backbone of our telecom sector, strengthening us financially and empowering us to look at new fields of development," he said.

It will be a quantum leap for the country as it moves from terrestrial networks to non-terrestrial networks, he added.

He said the country has experienced remarkable growth in internet and broad-

band subscriptions over the past decade.

"10 years ago, we had 250 million internet subscribers. Today, we have 954 million internet subscribers. Every single person in this country would only consume 1 GB of data.

"Today, the average data consumed is 20 GB. Broadband subscribers have increased from 60 million to 924 million." India followed the world in 4G, it marched with the world in 5G, and it will lead the world in 6G," Scindia reiterated his statement.

Vice President Jagdeep Dhankhar was also present at the occasion.

Senco Gold raises ₹459 cr through QIP

KOLKATA-BASED JEWELLERY retail chain Senco Gold said it raised ₹459 crore through a Qualified Institutions Placement (QIP) by allotting 40.8 lakh equity shares.

The QIP committee of the company's board approved the issuance and allotment of equity shares of ₹10 at a price of ₹1,125 per share, including a premium of ₹1,115, Senco Gold said in a regulatory filing on Friday evening.

Post the QIP, the company's paid-up equity share capital has increased to ₹81.80 crore, comprising 8.18 crore shares, from ₹77.72 crore (7.77 crore shares), the company added.

Among the major allottees, four funds under Tata AIA Life Insurance grabbed 14.49% of the issue size. On a standalone basis, Tata Multicap Fund received the largest portion with 8.77% of the issue size, followed by Tata AIA Life Insurance's Emerging Opportunities Fund (6.40%) and ICICI Prudential Life Insurance (6.54%). —PTI

Kiran Mazumdar-Shaw gets Jamsetji Tata Award

PRESS TRUST OF INDIA
Bengaluru, December 14

BIOCON GROUP CHAIRPERSON Kiran Mazumdar-Shaw was conferred the prestigious Jamsetji Tata Award by the Indian Society for Quality (ISQ) on Saturday for pioneering the biosciences movement in India.

"This award holds a very special meaning to me as it is named after one of India's greatest visionaries — a man whose legacy of excellence, innovation, and nation-building continues to inspire us all. Jamsetji Tata's commitment to quality and his belief in the transformative power of industry to serve society resonate deeply with my own journey," said Mazumdar-Shaw.

The Jamsetji Tata Award, instituted in 2004 by ISQ recognises business leaders who have made significant contributions to Indian society.

The Award was announced at the ISQ Annual Conference



Biocon Group chairperson Kiran Mazumdar-Shaw being honored by ISQ with Jamsetji Tata Award

2024, held in Bengaluru. Mazumdar-Shaw received the award from Janak Kumar Mehta, President of ISQ and Chairman and Managing Director, TQM International.

"This Lifetime achievement award is being presented to Kiran Mazumdar-Shaw for being a pioneer in the bioscience movement in India since 1978, a first-gen-

eration entrepreneur to establish Biocon Limited and associated companies to serve customers in India and across the world," said Mehta.

Other dignitaries present at the event were B Muthuraman, former Vice Chairman of Tata Steel and K N Subramanya, Principal of RV College of Engineering and President of ISQ's Bengaluru Chapter.

RBI raises collateral-free agri loan limit to ₹2 lakh to help farmers

PRESS TRUST OF INDIA
New Delhi, December 14

THE RESERVE BANK of India (RBI) has enhanced the collateral-free loan limit for farmers from ₹1.6 lakh to ₹2 lakh, effective January 1, 2025, a move aimed at supporting small and marginal farmers amid rising input costs.

The new directive instructs banks nationwide to waive collateral and margin requirements for agricultural and allied activity loans up to ₹2 lakh per borrower.

According to the agriculture ministry, the decision comes in response to the rising input costs and the need to improve credit accessibility for farmers.

"This measure will significantly benefit over 86% of farmers who are small and marginal landholders," the statement said.

Banks have been instructed to implement the

HUGE RELIEF

■ The measure comes in response to the rising input costs and the need to improve credit accessibility for farmers

■ This step will significantly benefit over 86% of farmers who are small and marginal landholders



■ The move is expected to facilitate easier access to KCC loans and complement the govt's modified interest subvention scheme

■ Lenders have been instructed to implement the guidelines swiftly and ensure awareness about new loan provisions

guidelines swiftly and ensure widespread awareness about the new loan provisions.

The move is expected to facilitate easier access to Kisan Credit Card (KCC) loans and complement the government's Modified Interest Subvention Scheme, which

offers loans up to ₹3 lakh at a 4% effective interest rate.

The initiative is seen as a strategic step to enhance financial inclusion in the agricultural sector, providing farmers with much-needed financial flexibility to invest in agricultural operations and

improve their livelihoods.

Agri experts view the initiative as a critical step towards enhancing credit inclusivity and supporting agricultural economic growth, addressing inflationary pressures on farming input costs.

E-comm firms to take safety pledge to protect users



PRESS TRUST OF INDIA
New Delhi, December 14

MAJOR E-COMMERCE PLATFORMS such as Zomato, Aajio and Ola will adopt a Safety Pledge on National Consumer Day on December 24 as part of steps to enhance product safety for online shoppers.

The voluntary commitment, announced by the Department of Consumer Affairs, aims to detect and prevent the sale of unsafe and spurious products on digital marketplaces, an official statement said.

A committee chaired by consumer activist Pushpa Girimaji developed the pledge after extensive stakeholder consultations in November 2023.

With India projected to have 500 million online shoppers by 2030 and currently hosting 880 million internet users, the initiative addresses critical challenges in the rapidly expanding e-commerce landscape. The pledge requires platforms to cooperate with statutory authorities and raise product safety awareness among sellers.

"The unique nature of e-commerce, where physical product examination is impossible, makes this safety initiative crucial," the department said.

The move aligns with the Consumer Protection Act, 2019, which mandates protection against hazardous products and unfair trade practices.

Ambani announces Ira Bindra as group president for entire human resources at Reliance

PRESS TRUST OF INDIA
New Delhi, December 14

MUKESH AMBANI, THE richest Asian, has announced the appointment of Ira Bindra as the new Group President of entire people, leadership and talent piece at Reliance Industries as he looks to pivot people policies at the oil-to-telecom conglomerate.

Normally, its functional heads who make announcements on talent hiring at senior level and Bindra is the first in recent times whose appointment has been announced by Ambani, chairman and managing director of Reliance, himself.

She has been hired to drive transformation across the entire organisation.

With her appointment, HR transformation at an unprecedented level is expected at Reliance.

"Bindra joins us from Medtronic, USA, where she was the Head of Human Resources & Vice President - Global Regions," Ambani said in an internal organisation announcement.

Bindra, 47, will be the first non-family woman and the youngest to be on the all-powerful Executive Committee of the group. As Group President - People and Talent at Reliance, she "will work with me, Isha, Akash, Anant and the entire EC to drive transformation across our company for People, Culture and Leadership," Ambani said in the announcement.

"She will partner closely with all our business and HR leaders to continue to build on the foundation we have and help create world-class HR and people development practices."

A graduate from Delhi's Lady Shri Ram College in 1998, Bindra completed her Master of Business Administration from Maastricht School of Management in the Netherlands in 1999. Thereafter she has worked with GE Capital, GE



India, GE Healthcare and GE Oil & Gas before joining Medtronic in May 2018.

"Bindra is a global HR and business leader with deep domain expertise across a full-time business," Ambani said.

These leadership roles have been across complex geographies globally both in developing and developed markets, including India, United States, Asia, Europe and Latin America.

"Bindra has led large HR teams in Fortune 100 companies, such as GE, and has led organisations through bold business transformations, from designing new operating models, creating new business lines to executing significant divestitures, resulting in better performance and outcome," he said.

With diverse leadership roles under her belt, spanning HR business partner, talent development, technology R&D, commercial, compliance and business transformation, she brings her expertise in blending business, data, and people strategies to impact results, he added.

"I am confident that Bindra will inspire our diverse teams with fresh perspectives and propel us to achieve even higher levels of performance." In a LinkedIn post, Bindra said she has started a new chapter in her professional journey in Reliance as Group President -

People and Talent.

"In this new role, I will be working with the chairman Mukesh D Ambani and directors Isha Ambani Piramal, Akash M Ambani, Anant M Ambani as well as the Executive Committee to drive transformation across our company for People, Culture, and Leadership.

"I look forward to this new and exciting chapter that will bring new learnings and leverage my prior experiences to propel the next chapter of growth and transformation for Reliance, in partnership with the leaders and teams at Reliance," she said.

"To my friends and sponsors (you know exactly who you are), thank you for your steadfast support, coaching and unwavering friendship — you have been instrumental in my growth as a professional and as a human being!" she said.

Reliance is India's largest private sector company, with a consolidated revenue of \$119.9 billion, cash profit of \$17 billion and net profit of \$9.5 billion, year-ended March 31, 2024.

Reliance's activities span hydrocarbon exploration and production, petroleum refining and marketing, petrochemicals, advanced materials and composites, renewables (solar and hydrogen), retail, telecom & digital services, media & entertainment and sports.

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
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[APPENDIX-IV-A] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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/ Guarantors that the below described immovable property mortgaged to the Secured Creditor, the Possession of which has been taken by the Authorised officer of Punjab & Sind Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "whatever there is" basis on 17.01.2025 for recovery Rs.1,85,92,120.27/- (Rupees One Crore Eighty Five Lakh Ninety Two Thousand One Hundred Twenty and Paise Twenty Seven only) inclusive of interest upto 31.10.2015 plus future interest, Cost and expenses, etc. due to the Secured Creditor from Borrower Cum Mortgagee / Co-Borrower/Guarantors- (1) M/s Solace Exports (Borrower), (2) Sh HPS Gill (Guarantor), (3) Smt Sarabjit Kaur Gill (Guarantor), (4) Smt Gursimratjit Kaur Grewal W/o Sh Harbax Singh (Guarantor) and (5) Sh Jitender Gill S/o Sh HPS Gill (Guarantor), (6) Sh Harbax Singh(Guarantor) S/o Sh Joginder Singh

Description of Property, Reserve Price, Earnest Money and other details are mentioned below:

E-auction Date & Time :	Property Inspection Date & Time :	Last Date & Time of EMD Deposit	KYC Documents EMD A/c no.-
17.01.2025 at 11.00 AM to 4.00 PM	15.01.2025 at 11.00 AM to 3.00 PM	16.01.2025 upto 4.00 PM	06125040050001 Beneficiary: Punjab & Sind Bank IFSC-PSIB0000612
Name of Borrower(s) / Guarantor(s)	Description of Properties	Minimum Reserve Price (Amt. in Lacs)	EMD Amount
(1) M/s Solace Exports (Borrower), (2) Sh HPS Gill (Guarantor), (3) Smt Sarabjit Kaur Gill (Guarantor), (4) Smt Gursimratjit Kaur Grewal W/o Sh Harbax Singh (Guarantor) and (5) Sh Jitender Gill S/o Sh HPS Gill (Guarantor), (6) Sh Harbax Singh(Guarantor) S/o Sh Joginder Singh	All that part and parcel of residential property plot no.26 situated at Teg Cooperative housing society VPO Kansal behind Rock Garden/High Court, Chandigarh, Tehsil Kharar, District: Ropar now Mohali (Punjab) area admeasuring 500 Sq Yds. Bounded As under: South East: Front Service Road; North West: Rear Plot, North East: Other Plot No.23; South West: Plot No.25 [Possession type: Physical]	Rs.100.72 lakh Rs. 10.08 Lakh Rs. 25,000/- (Each Bid)	

For detailed terms and conditions of the sale contact Nodal Officer Sh. Prithvi Raj (Mob. No. 8094333353) & Pronoy Ghose (Mob.No.9015285882). For detailed terms and conditions of the sale, please refer to the link provided in 1. https://ebkraj.in 2. https://www.punjabandsindbank.co.in

Known Encumbrances- Nil

DATE: 14.12.2024, PLACE: NEW DELHI

AUTHORISED OFFICER, PUNJAB & SIND BANK

Spotlight

SUNDAY, DECEMBER 15, 2024



TRAVEL & TOURISM DEVELOPMENT

India is ranked 39th among 119 countries, as per the Travel and Tourism Development Index 2024 report published by World Economic Forum. India's scores have improved in three areas—prioritisation of travel & tourism, safety & security, and health & hygiene



(Above & left) Vivek Sharma (not in pics), a filmmaker from Ajmer, travels part time in a caravan with his family

COUNTRY ROADS TAKE ME HOME

There is increasing interest in living a nomad's life in campervans, a culture common in the West. Read on to know how to set a new life story in motion

GARIMA SADHWANI

AS THE VICE president of a multinational company, Dhruv North was successful in his career, had a fulfilling personal life, and was supposedly living the conventional dream. But he was not happy. No amount of luxury vacations or imported cars were bringing him any joy. That was in 2015.

Almost 900 km and seven years later, in Ahmedabad in 2022, Aditya Banker had a similar situation. He owned two multi-specialty hospitals, but decided it was time to call it quits. So, he left it all at the age of 43.

North and Banker are now living, touring, and travelling across the country in campervans. And their lives did a 180°.

While the campervan culture has been pretty common in Western countries, this wasn't the case in India for the longest time. In a culture that believes in stability over everything else, the concept of motorhomes sounded like something that was only apt for the 'hippies'.

However, that is now changing. And fast. For the past few years, especially after the Covid-19 pandemic, the campervan trend has picked up in India—giving way to people to travel full or part time, wherever they want, whenever they want.

North, for instance, loved the outdoor lifestyle, and had seriously started camping about a decade ago. For him, the meaning of freedom and happiness was one and the same—travelling.

What started out for North as trekking soon turned into converting his seven-seater vehicle into a camping car. Years down the line, he alternates between living with his family in a caravan part time, and living in the city for work part time.

Banker has a similar story. "I have been camping in my car and on my bike for very long. Some years ago, I even set up a small kitchen in my Ford Endeavour and travelled throughout India with my wife. I got a campervan two years ago, and now I spend half of the year travelling, and half in my hometown," he says.

Having travelled across the length and breadth of the country, and just having returned from a 40-day trip to the northeast, Banker says, "I have not had a single bad experience while touring. When you're away from the 9-5 life in nature, everything about your world becomes relaxing."

Learning on the go

What Banker says about zero bad experiences might seem like a brag, but it is far from one. Most campers emphasise what a learning experience it has been to live in

STILL A BUMPY RIDE

Big bucks

- Modifying a 4-wheeler with essentials like kitchen, washroom, electricity panel, bunk beds, etc, can cost ₹7-9 lakh
- For luxury customisations, starting rates could be ₹35-40 lakh

Not so routine

- Living a routine life in an RV is an acquired skill. Van is like an empty canvas where you build everything from ground up
- People who live in RVs full time usually opt for solar panels to generate electricity
- For water storage, you have to build containers inside car itself
- Disposing of waste is another challenge. As of now, India doesn't have any dedicated areas where you can throw grey or black water

Parking woes

- In absence of dedicated parks, campers resort to parking RVs either at petrol pumps, or request locals to help them find spots

Worth the hassle

- Level of comfort might not always be up to mark, but caravaners say experiences are such they trump it all
- Plus, it teaches you discipline and using everything efficiently, be it water, power or fuel

a motorhome.

Vivek Sharma, a documentary filmmaker from Ajmer who runs a channel called Caravan Bharat on YouTube and Instagram, says his first overlanding experience was a 10-day trip to Badrinath amid Covid-19. But the journey was such that it inspired him to overhaul his lifestyle. Now, he travels part time in a caravan with his family of four. Till a year ago, his mother would travel in the campervan too, which he had customised with a functional kitchen, washroom, washing machine, water storage, sleeping area, and more.

During their trips, while Sharma's 11-year-old daughter and nine-year-old son are being homeschooled by his wife and him, he feels their real education has been the journey itself. Says Sharma, "While travelling, whenever we live in villages, it gives us a chance to learn about the local cultures. The learning is so much beyond books. We get to hear inspiring stories. For my kids, the road has broadened their view of life and taught them skills that they wouldn't have learnt in the comfort of a home. They have been brought up in a world without stress and panic."

In remote areas, the locals and villagers often also go above and beyond to help out any travellers. Dr Rajendra Dhande, a 48-year-old Pune-based gynaecologist, shares



that during his last trip to Arunachal Pradesh, he got stuck for around eight days due to bad weather but the locals hosted him, welcomed him into their homes, and treated him like a family member.

Banker, too, says that he cannot count how many times locals have helped him figure out where to park, where to find electricity for the solar panel in his caravan, where to fill up the water storage tank, or where he could use a washroom. Petrol pump employees, too, he says, have helped him everywhere during his travels.

The biggest learning, though, all of them say, has been the value of discipline. When you're in the middle of nowhere, you need to have discipline and skills that will help you survive.

In fact, it was this discipline and passion that the campervan instilled in him that made North design his first caravan and then build a company out of it.

Business on wheels

In 2015, North quit his job to do something of his own and started a cyber security company. Around the same time, he started modifying his Bajaj Tempo Mator. It took so much of his time and energy that he had to take a sabbatical from work. Says North, "My van was an old, beat-up

one. It gave me a lot of challenges and insights into how these vehicles work. I realised that in India, there was no fabricator making only caravans. They were majorly working on vanity vans, and caravans were just a small part of their business. Since those who were building weren't spending any time in the van, a lot of the features they were coming up with weren't actually usable. The caravans weren't built with Indian roads and weather in mind."

This was when North started Pro Camper India, and set up two factories to build and modify caravans in Ahmedabad and Noida. Now having been in business for a year, North says that he was able to bring in his own experience as a consumer to upgrade caravans.

However, building a caravan is not a child's play. Sachin Singh Bhadoriya, CEO of Valuable Wheels India, who is a Greater Noida-based fabricator, says that people charge (and are willing to pay) crores of rupees for caravans. "If you want to modify, say a Maruti Eco, only with the essentials like a small kitchen, a bed, a spot for electricity, it would cost you anywhere from ₹7-9 lakh. And if you want a luxury interior to your van, the starting prices

(Clockwise from left) Dhruv North alternates between living with his family in a caravan part time, and living in the city for work part time; during his last trip to Arunachal Pradesh, Pune-based Dr Rajendra Dhande got stuck for around eight days due to bad weather but locals welcomed him into their homes; Aditya Banker got a campervan two years ago, and now he spends half of the year travelling, and half in his hometown Ahmedabad

would be around ₹35-40 lakh. There is no upper limit to how much you can customise your vehicle. The only point to note is that you cannot make structural changes to the vehicle, you can only customise the interiors," says Bhadoriya.

Naturally, those on the business end are laughing all the way to the bank. The demand for campervans has risen substantially after Covid-19. Bhadoriya says he caters to 40-50 customers annually and on a daily basis, 60% of the calls he receives are queries about modifying RVs.

It also helps when states offer subsidies for motorhomes. For instance, in November 2023, the Goa government announced that it'll set up a fund to provide subsidies up to ₹20 lakh to create infrastructure for caravan parks. Prior to this, in 2022, Kerala inaugurated its first caravan park in the hill station Vagamon. Not just that, in 2021, the Maharashtra government, too, had approved policies to allow private players to establish caravan parks "on private or government land in buffer zones". The Gujarat government has also set up an application for a "capital subsidy for purchase of caravan or campervan".

Roadblocks are many

But it's not all rosy. Sharma says that getting a motorhome registered is still a pretty grey area in the country. Every state has different rules and guidelines for the registration, which often leaves their owners in a lurch. It took him two years to get his campervan registered.

North agrees. He points out that even the modifications you make to your vehicle need to be approved by the Regional Transport Office (RTO), where sometimes offi-

CAN'T OWN? HIRE ONE

■ Carvaa

Started by four friends from Delhi, the company not only offers caravans on rent, but also specialises in modifying motorhomes

■ Camping Co

This Guwahati-based start-up promotes 'responsible rural tourism and adventures', offers campervans for hire in northeast India, Bhutan

■ Travel homes

The Ahmedabad-based company buys, sells and gives caravans on rent; also offers campsite equipment if you want to build one yourself

■ Motorhome Hire India

The company, operating from Delhi, offers luxury motorhomes in three different setups—6-, 8- and 12-seater vans

■ Motohom

Based out of Mumbai, the company offers RVs on rent for travelling, for film shoots, and even for corporate needs

■ Motorhome Adventures

Started by a mixed-culture couple from India and Nepal, the company offers caravans for hire, also works on conversion/building of new chassis

cial are not aware about the rules themselves. "In the absence of regulations, you often have to rely on a fabricator to modify your vehicle, which is not cheap. Everyone who is DIY-ing their motorhomes is taking a risk," says North.

The challenges don't end here. Many of the policies implemented for campervans are those that apply to commercial vehicles too, which pose troubles. For instance, says North, "You can't make a caravan class change to a vehicle after three years."

This lack of standardised guidelines leads to confusion for not just consumers but fabricators too. Bhadoriya says that fabricators like him are not aware of what the limitations are when it comes to modifying vehicles, and when or where they need to put the brakes on it.

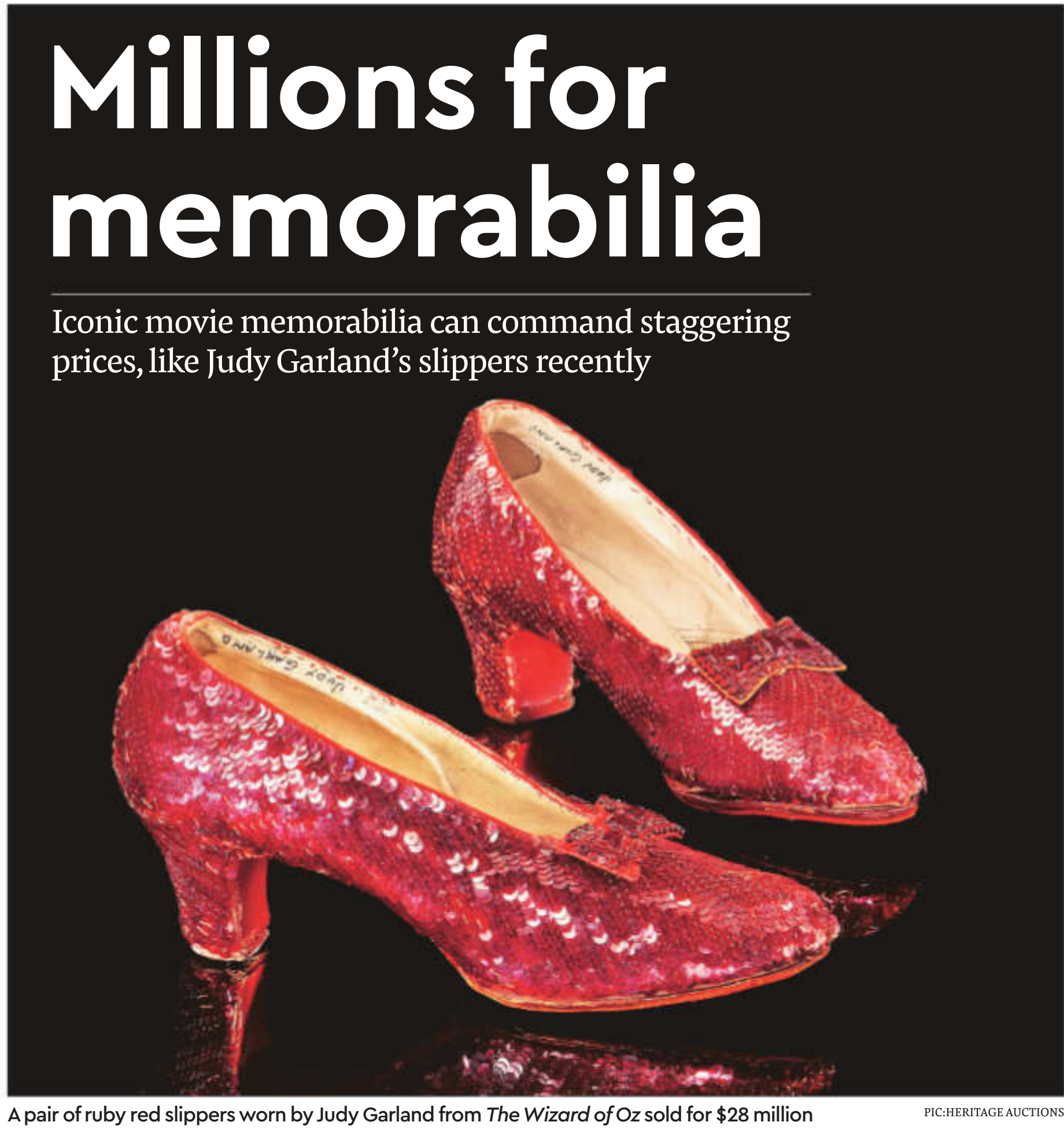
And even though the essence of living or travelling in a motorhome comes from its spontaneity, in India, it's not possible to a large extent. Travellers say that since there are not many accessible campervan parking areas, you always have to be careful about where you're going, especially if you're travelling with your family.

There are also certain limitations that come with an RV. You can't freely move around in cities and you can't take them everywhere. Sharma also says that there are no guidelines or places where campers can dispose of the grey and black wastewater generated in their RVs.

"We have found a way around it, but it's not a great long-term plan. We use chemical toilets that make our waste odourless and compostable, so we dispose of it in the barren stretches between villages or towns," Sharma says.

Another problem area for RV travellers is electricity. You need electricity to run the appliances in your motorhomes, to switch on the lights, and to keep the fans running. While most people rely on solar panels, not everyone can afford the cost that they come at. Bhadoriya says that installing a solar panel can cost anywhere between ₹70,000 and ₹2-3 lakh. At the same time, external grids for electricity are not widely available.

However, Sharma does believe that till the time the campervan life becomes normal in India and the opportunities to explore and live amid unpredictabilities become commonplace, people like him are the only privileged few getting to "experience Athithi Devo Bhava in real life every time they visit remote villages and are earning the love and affection of locals".



A pair of ruby red slippers worn by Judy Garland from *The Wizard of Oz* sold for \$28 million

FE FEATURES

LAST WEEK, DOROTHY'S 'ruby slippers' sold at US-based Heritage Auctions, the fine art and collectibles auction house, for a price somewhere over the rainbow: \$28 million. One of four surviving pairs worn by American actor Judy Garland in the 1939 film titled *The Wizard of Oz*, these slippers are now the most famous, and by far the most valuable, movie memorabilia ever sold at auction.

This pair was famously stolen from the Judy Garland Museum in Grand Rapids, Minnesota, in the summer of 2005 and was recovered 13 years later by the FBI, only to return to owner Michael Shaw earlier this year before he handed them over to Heritage for inclusion in the auction, which drew more than 1,800 bidders worldwide. "There is simply no comparison between Judy Garland's Ruby Slippers and any other piece of Hollywood memorabilia," said Joe Maddalena, executive vice-president, Heritage Auctions, in a press statement.

"The breathtaking result reflects just how important movies and movie memorabilia are to our culture and to collectors. It's been a privilege for all of us at Heritage to be a part of the slippers' epic journey over

the rainbow and off to a new home," said Maddalena.

Lest we forget, Dorothy's 'rubyslippers' is the highest record holding auction this year for movie memorabilia, but this is not the only piece auctioned for an eye-popping amount. There are several other items that have cinematic magic and captivated fans, followers and audiences worldwide. Since such collections are associated with films that play a pivotal role in movie history, having a big cultural impact, most items are either from rare archives, or behind-the-scenes stories of stars and the film characters, making them most sought-after pieces of art for collectors. For instance, James Bond's 1965 Aston Martin DB5 was bought by an anonymous person who paid \$6.3 million for it. The model was used by Eon Productions in its promotional photos for the fourth film, *Thunderball*. Originally, the car had been sold to its current owner in 2006 for just over \$2 million.

But in 2022, a replica of the DB5 stunt car used in the 2021 film *No Time to Die* was sold for \$2.9 million at a Christie's charity auction. The auction was held to celebrate 60 years of James Bond films.

MARILYN MONROE'S FAMOUS WHITE HALTER DRESS, WAS PART OF DEBBIE REYNOLDS' COLLECTION, SOLD IN 2011 FOR \$4.6 MN

The replica car had imitation machine guns behind the headlights, rotating licence plates, and retractable headlights.

Remember the 1950s sci-fi characters, Robby the Robot, who was a scene-stealer in the 1956 science fiction film *Forbidden Planet*, which sold for \$5.3 million in 2017, while Audrey Hepburn's ascot dress would be iconic on its own but its value over time likely increased because it was in the collection of American actor and avid collector Debbie Reynolds' rare collection, who bought the dress for \$100,000 in the late 90s, and then sold it in 2011 for \$4.4 million.

Marilyn Monroe in 1954 in the subway scene of *The Seven Year Itch*, where her famous white halter dress was lifted up by the wind, is an iconic image in movie history. That dress was also part of Debbie Reynolds' collection, and was sold in 2011 for \$4.6 million.

Another big-ticketed memorabilia was a statuette of a bird featured in the classic 1941 detective thriller *The Maltese Falcon*, which sold for more than \$4 million at auction in 2013. The movie starred actor Humphrey Bogart as private detective Sam Spade.

TECH-**NO**-LOGY

Serious about search

Tech platforms are upping their game on search offerings

REWATI KARAN

ARTIFICIAL INTELLIGENCE HAS been reinventing and recalibrating how we have been searching online. Google has been our go-to platform for all the searches that we need. Two years ago, generative AI platform ChatGPT came into our lives and changed the way we search our queries online. GenAI is changing everyday and in a fraction of seconds coming up with newer and better ways, especially as search tools. There is now a problem of plenty and we are supposed to keep a tab on the advancements as they come. The search tools are becoming more sophisticated as well as trying to cater to specific needs, hence more customised. Here are some newer advances in AI-powered search tools:

Reddit Answers

Reddit is rolling out a new AI feature which is designed to help people find answers based on the posts on the platform. The AI tool will help find users' answers with Reddit conversations and posts. It is currently made available for a small portion of the US user base as part of the initial test before it will be rolled out for a wider user base. The users can access it through a button on the homepage which takes them to the page where they can ask AI questions in the same manner as they do with existing GenAI tools like ChatGPT, Perplexity and other such platforms. The difference between Reddit Answers and other AI-powered chat and search tools is that the former will answer questions from Reddit posts itself and not from other sources on the internet. It responds to people's questions with summaries in pointers from conversations on the platform as well as provides links to the original post and communities, functioning as an AI chatbot that can make recommendations and suggest follow-up questions. A quick glance in the Reddit chatrooms and conversations suggest



that users have mixed reactions about the update. One user wrote, "Instead of finding a way to make Reddit search actually work and not be a flaming dumpster, they turn to AI to try and fill in the blanks... For some reason I want to think this AI will just use the Reddit search function itself and provide garbage answers to questions." Another user has a different opinion and wrote, "People crying about AI will never not be funny. It is the future. It's literally just a bot. You can ask questions if you want. Could be great if it works, but will likely be filled with misinformation like most AI chatbots are." Media reports say the social media company may be able to get more users to search for Reddit content on the platform, reducing its reliance on Google for traffic.

Google Search to 'change profoundly'

Recently, in his keynote at the New York Times DealBook Summit, Google Sundar Pichai CEO confirmed that by 2025 Google Search would be equipped to handle intricate questions with greater sophistication and that it would "change profoundly" in the next year. He said, "I think we are going to be able to tackle more complex questions than

ever before," suggesting how AI will be central to this transition. Pichai also said users will get to see "newer things Search can do compared to where it is today" as early as the first half of 2025. Google already provides AI-generated summaries of the searches as quick overviews of results visible at the top of the page. A newer and enhanced version of Google Lens also allows for video-based searches. What is to be seen is that Google's AI overhaul may enable users to ask complex questions as a single query, Pichai mentioned, instead of breaking them into multiple searches. "Rather than breaking your question into multiple searches, you can ask your most complex questions, with all the nuances and caveats you have in mind, all in one go," Google has said about the upcoming AI capabilities.

Ask Gemini out loud

As per reports, Google may enable Gemini Live with an option to search the internet using natural language queries using voice. The latest version of the Google app for Android includes 'AI Mode' code snippets which hits at this feature that can offer a conversational and visual search experience. While Google already has a visual search option in Google Lens which allows users to take a video and ask a question, Gemini Live can help the user to ask questions out loud. Media reports say this will aid performance, especially in advertising. The new AI Mode may also provide better contextual understanding, enabling users to search online simply by taking a picture or uploading an image from their gallery. Reportedly, the users may be able to ask follow-up questions in the similar vein as the Gemini Live.

FE FEATURES

IN THE FAST-PACED world that we live in, newer words have been becoming a part of our vocabulary. How many of us used words like pandemic, quarantine, or AI in regular parlance up until a few years ago? With climate change becoming a reality, the United Nations Foundation and the Council on Energy, Environment and Water (CEEW) have released a new dictionary called '*India in Future Tense: 47 Words for 2047*'. The dictionary looks at the environmental, tech, and societal challenges that the world is facing, and has terminology that will describe our evolving world going ahead. Here is a sample:

1. AI governance

Definition: AI governance refers to policies, processes, and national and global guiding frameworks that steer the use of emerging artificial intelligence (AI) technologies to safeguard and regulate their design and deployment.

Relevance for future India: AI is rapidly gaining prominence but currently has little mention in governance frameworks. India, during its presidency in the G20, agreed on the need to "pursue a pro-innovation regulatory/governance approach that maximises the benefits and takes into account the risks associated with the use of AI." Moving forward, it's essential to maintain this momentum to close the gap between innovation and policy.

2. Carbon handprint

Definition: The carbon handprint refers to the beneficial environmental impact achieved by an individual, organisation, product, or activity compared to a baseline. This impact is achieved through actions

Words of the future



that either lower carbon emissions or boost carbon capture.

Relevance for future India: Promoting carbon handprint initiatives can inspire innovation, encourage investment in clean technologies, and support communities in adopting sustainable practices. Mission LIFE (Lifestyle for Environment), an Indian government-led movement, encourages citizens to take up sustainable ways of living.

3. 15-minute city

Definition: A 15-minute city places all essential services within a 15-minute radius of people residing anywhere in the city.

Relevance for future India: Indians spend on average over two hours daily on office commutes. Efficient urban planning systems are an urgent need, especially with research showing that 600 million people



in India, almost half the population, will be living in urban centres by 2030.

4. Flox

Definition: Flox is a versatile, on-demand shared living space designed for remote workers, offering cutting-edge amenities that enhance well-being and efficiency. The word comes from a combination of 'flex' meaning flexibility and 'ox' indicating resilience.

Relevance for future India: Flox ecosystems have the potential to transform how the expanding remote workforce lives across India. It can either be integrated into organisational structures by private entities looking to build community-based organisations or taken up by local and state governments looking to promote up-and-coming townships among digital nomads.

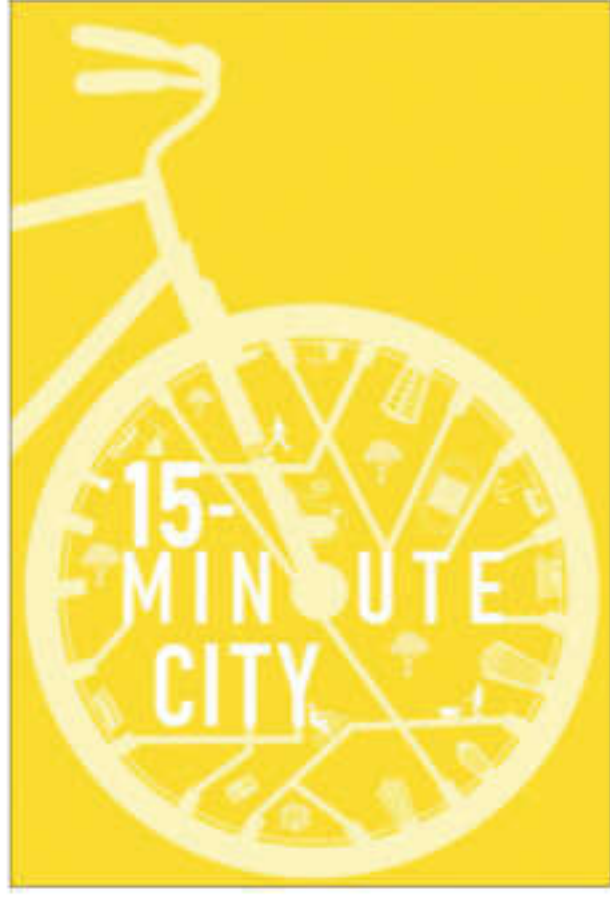
5. Gender bonds

Definition: Gender bonds are social bonds that steer financing towards women-owned businesses or businesses aimed at reducing gender inequalities.

Relevance for future India: India has several schemes to promote investments in women-led MSMEs. Creation of gender bonds would complement this approach by earmarking specific funds for gender-focused projects.

6. Neuroqueer

Definition: Neuroqueer blends "neuro," relating to neurological diversity, and "queer," reflecting non-conformity with mainstream gender and sexuality constructs. It describes an approach and identity that embraces the intersection of neurodiversity and queer identities.



Relevance for future India: Research indicates that there is much convergence between neurodiverse individuals and members of the LGBTQIA+ community. India will need to develop inclusive policies and social support structures.

7. RoboCare

Definition: RoboCare includes advanced robotics and AI that provide personalised care to older adults and people with disabilities.

Relevance for future India: Investing in automated or AI-supported technologies for care functions could revolutionise India's "hidden" care economy and help build essential care infrastructure, especially as India's population begins to age.

8. Seasteads

Definition: Seasteads are floating, self-sustaining townships designed to adapt to rising sea levels. They provide alternative homes and use the ocean's resources for sustenance.

Relevance for future India: It is projected that critical properties and road networks in Mumbai, Kochi, Mangalore, Chennai, Visakhapatnam, and Thiruvananthapuram could be submerged by 2050 because of sea-level rise. Seasteads can help India's coastal regions and help alleviate population density issues by creating new living spaces.

9. Yottabyte Era

Definition: The yottabyte era begins when global data usage reaches one yottabyte. One yottabyte is equivalent to 1,000 zettabytes, which is 1 million exabytes (EB).

Relevance for future India: In 2016, global internet traffic reached one zettabyte, ushering in the zettabyte era. Projections now indicate that the Yottabyte era will arrive within the next one to two decades. India alone is expected to touch 1.5 billion internet users by 2029.

10. Zoonoses

Definition: Zoonoses are infectious diseases affecting humans with origin in animals. HIV, Ebola virus, and Covid-19 pandemic have zoonotic genesis.

Relevance for future India: The global temperature increase caused by climate change raises the likelihood of zoonotic outbreaks, as viruses and bacteria trapped in glaciers and permafrost may resurface and infect the global population. India is especially at risk for zoonotic outbreaks due to its geography.

Leisure

SUNDAY, DECEMBER 15, 2024

● **INTERVIEW:** ANAITA SHROFF, STYLIST & COSTUME DESIGNER

‘Character is the most important, not clothes’

As a sought-after stylist and costume designer, **Anaita Shroff** has not only shaped the looks of celebrities such as Isha Ambani, Deepika Padukone, Aishwarya Rai and many others in B-town, she has also been one of the leading voices in the Indian fashion community for over three decades. While costume design happened by chance, Shroff’s maximalist fashion sense has played an important role in defining cultural conversations. In an interview with **Vaishali Dar**, Shroff talks about fashion in films, promoting homegrown talent, social media’s role in democratising fashion and her association with this year’s Chivas Luxe Collective as the ‘Alchemist of Glam’, among others. Edited excerpts:

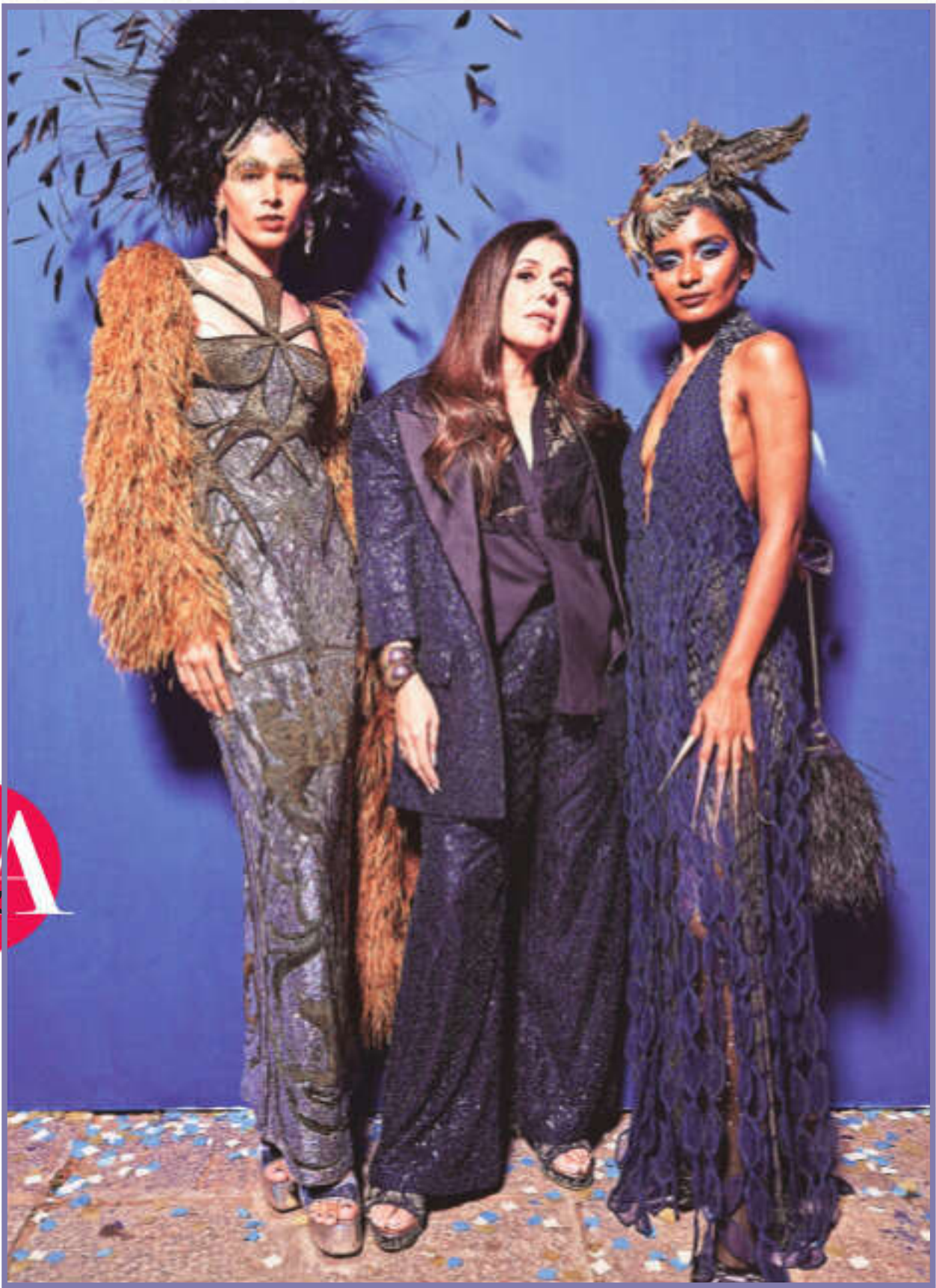
As one of the first stylists in India in the late 90s, what is your take on fashion in films today? Can you list any striking aspects of styling that you look at as a custom-couture designer?

As the first stylist in India, I had to learn a lot on the job. I didn’t have any one’s foot-steps to follow in, nobody to guide me, which is why I created systems out of my oil, and it slowly led me to an industry that spawned all those systems, however crazy. I still make mood boards for every job I do, and sometimes I have been criticised for that—she’s always so artsy and crafty making her mood boards’. But that’s my journey and process.

Costume design happened by chance because people had faith in my ability to do that, and I’m thankful for that. Director Aditya Chopra gave me my first film, *Dhoom*. I’ve learned along the way that it’s a craft that’s very different and grateful that I get to do different things every day. If you see my show, and Ananya Panday’s looks, in *Call Me Bae*, it’s an aspirational show for the youth. There’s chaos in the way they dress, her daily days to her Mumbai fun, cool days. So costume design has a lot of thought, but at the same time, it’s very instinctive and what you feel for a character. In the film *Cocktail*, Deepika’s (Padukone) and Diana’s (Penty) characters were both very different as they played different roles in games from different places. So it’s very important to get the back story, know the narrative and then create the transformative process. I’m a huge admirer of people that do very realistic costumes in film. It’s a craft that is really detailed and unmatched. But I like to bring a little fun to most of my characters.

Most recently, you have styled Isha Ambani for Anant Ambani and Radhika Merchant’s wedding ceremony. You have also styled some of the most enviable Bollywood celebrities like Deepika Padukone, Aishwarya Rai and Katrina Kaif. How is it different to style a celeb or a corporate woman?

I don’t look at any of my clients in categories. If they are celebrities, corporate, or real people, I just look at them as someone who wants to look and feel beautiful and how I can do that to the best of my ability. It’s like someone could be more fussy or like a certain length but it’s my job to make them comfortable and under-



Stylist and costume designer Anaita Shroff (centre) at this year’s Chivas Luxe Collective Alchemy in Hyderabad

stand those differences. Having said that, even a real person is a celebrity for whatever they stand for. I look more at the occasion that I’m selling the person for—the goal, their look, the appropriateness.

Very often in our country, we don’t have good differentiation on how to dress for occasions. Some come into a wedding or Diwali in exactly the same way. We need to understand that there are nuances and levels of formality, embellishment appropriate for different occasions. I try my level best to make people look right for the occasion, to stand out and be glamorous. Our Chivas show is not about practicality, it’s a celebration of a metamorphosis of style, craftsmanship, creativity, and making luxury tangible, alive, but yet aspirational. So, two very different approaches to work, and I enjoy both and I have a privilege to do both.

Do you adopt an approach to styling the celebs so that clothes don’t claim the limelight of actors from their performances? How much input do your actors/clients have when it comes to styling their look?

I dig deep into each character. The character is the most important, not the clothes. The clothes need to help establish a character. I am a collaborative person by nature, but I’ve declared my ideas and what I think is right or

wrong for a character. So, I would push as hard as I can, but on some occasions if a director or an actor feels differently, then at the end of the day I have to find the right balance. But if a character doesn’t need to be fashionable, it’s not important at all. It’s important to build up a clear world for each person that they belong to whether it’s palette, character’s clothes... all of that.

COSTUME DESIGN HAPPENED BY CHANCE BECAUSE PEOPLE HAD FAITH IN MY ABILITY TO DO THAT, AND I’M THANKFUL

Until today, with the fashion pop-ups, I do dress people and like to introduce brands that not everybody knows. But it’s important for me to promote the brands that already exist and I establish them as geniuses at what they do. My work combines all this very seamlessly and that’s the world that I like to build and agree with.

Where do you think Indian fashion is headed?

Indian fashion is heading in a complete global direction. I don’t mean that everybody needs to sell internationally, but our fashion is being admired. It has been worn by celebri-

ties all over the world, including India. There was a time when people wore only international designers for big events here in India, whereas now they are proudly wearing Indian designs and that’s a great moment. I feel the biggest stores in the world are recognising our designers and retailing them there. So it’s a great time for me to be part of Indian fashion.

What is non-negotiable for you when you are collaborating with a brand and styling?

For me, I have to genuinely like the product. I feel the quality needs to be of an acceptable standard. And I would imagine a fair amount of creative freedom so that I can get the best of what I believe in.

With Instagram becoming shoppable and influencers becoming a major part of fashion, how important do you think social media is today?

Social media is very important because it has democratised fashion today. Earlier, there were a few people who would write a review. Now, everybody says what they think. It doesn’t mean everybody is right. But it’s nice to kind of hear and you get a sense of what’s working, what people are liking. Also, there’s instant reviews of what people are wearing, whether you like it or not. I don’t always necessarily agree with them, but I enjoy watching them. It’s great to have these voices. I love that creators are able to interpret fashion through their eyes. It’s a great tool and I think it’s helping the fashion industry grow, especially with retail where you can sell directly. So, smaller brands are growing. That’s the same thing that we do now, pop-ups. We see a brand and a pop-up. And then the next thing is they’re opening a store somewhere and it’s just the best feeling in the world. I personally meet and find so many brands on Instagram and I’m very grateful for that.

How has your association with Chivas Alchemy materialised? How do such associations benefit you?

My association with Chivas was very organic. We worked together on an event last year for the Ajo Luxe Wkend. I was there for one of the power talks and a show, which was quite out of the box. That triggered an idea and I was asked if I would be happy to be part of one of the other businesses because who wouldn’t want to be associated with a brand that is associated with legacy, craftsmanship, creativity and even the blend.

When they approached me about the alchemist, my first thought was about how to take that theme of chrysalis and metamorphosis into something new and pathbreaking. That’s what the idea for the show came in. It’s like a gold show, we are using luxury in a tangible way. People will get to be a part of our parade, which is very immersive. It mixes performance with passion. Styling-wise, it’s quite a departure for me, as I am a maximalist by nature. And it’s the enthusiasm and faith, I think, that pushed this idea to be much bigger. It’s great to work with the team at Magnanimous, they gave me wings. I’m going to be the butterfly that’s flying there, and I hope you enjoy the show.



THE ₹1,000-CRORE CLUB

Baahubali 2: The Conclusion (2017) was the first Indian film to gross over ₹1,000 crore worldwide. It collected ₹1,430 crore across all languages in India and ₹1,810 crore worldwide. It stands as the highest-grossing film in India domestically till date

● **INTERVIEW:** NAGA CHAITANYA, ACTOR

‘Content, and not language, defines pan-Indian cinema’

Naga Chaitanya is on a high, both on the personal and professional fronts. Having recently tied the knot with actress Shobita Dhulipala in an elaborate Telugu arrangement, the 38-year-old actor is now looking forward to NC 24 and Thandel—two of his new projects for 2025 that also mark his foray into genres and stories he’s never experimented with before. In an interview with **Reya Mehrotra**, Chay—as he is also fondly known as—talks about his upcoming film projects, love for romantic films, Bollywood plans, his association with this year’s Chivas Luxe Collective as the ‘Alchemist of Emotion’, and more. Edited excerpts:

Your upcoming films are already creating a lot of buzz. Tell us more about them.

Thandel will be released on February 7 next year. I’m almost done shooting for it. The film is a true story about some fishermen from a village called Srikakulam in Andhra Pradesh, how they get caught in Pakistani waters and are put in jail. It tells the journey of this process and their subsequent release.

I went down to the village, spent time there, and experienced all their day-to-day activities. It taught me a lot about their lives. They find pleasure in the simplest things. We live in cities and we feel we have a thousand problems around us, but sometimes we just tend to complicate things for ourselves. I saw how they are with themselves and with nature. I also saw how hard life is for them in the sea. At times, they live in unlivable conditions. I have developed a lot of respect for them.

The other is a mythological thriller. It will likely start in January-February next year. Director Karthik Varma Dandu’s Telugu film *Virupaksha* is another mythological thriller and has done extremely well. He’s good with this genre and it’s something I have not attempted so far; I am really looking forward to that as well.

Boundaries are fading when it comes to regional or Hindi cinema. What is your take on pan-Indian cinema?

‘Pan India’ is

not about language, it’s about the content you pick. If that content is rooted and close to the soil, it will have great exposure and when anything has great exposure it’s going to travel and that’s what is called ‘pan India’. So, I’m always looking for these kinds of scripts as an actor I want to create for maximum exposure. I’m selfish that way.

We’ve only seen you in a few Hindi cinema works, such as *Laal Singh Chaddha*, so far. Do you have more Bollywood projects in the pipeline? Would you prefer OTT over the silver screen?

I have nothing coming up right now, but I would love to do Hindi films. I enjoy the process thoroughly and I respect the audience there immensely. They are very encouraging. So, yes, if I find the right script, I would love to do another Hindi film. I am continuing the web series (*Dhootha* for Prime Video, it will be renewed for a second season). And yes, I’m open to OTT.

Romance and action have been your armour in most films like *Love Story* (co-starring Sai Pallavi). Do you think it’s now time to dabble in other genres too?

I’m always looking for romance because I’ve grown up watching love stories. If you can have romance and action dialled into the script with the right balance, it is the best combination. Honestly, I want to do everything, but a period drama for sure. I really want to explore that space.

Tell us something about your association with Chivas Luxe Collective Alchemy this year.

Firstly, I was flattered when I was asked to be ‘The Alchemist of Emotion’ because my professional life is all about ‘emotions’ and bringing a script or a character onto the screen in my own way, making it my own and believing in giving the audience a very immersive experience when they come to the theatre.

When I say immersive experience, it trails back to emotions because that’s what the audience connects to. When they are sitting in the theatre and watching a performance, in a way, we control their breath, their thought process. All this is our emotion.

It was very inspiring for me as to how they had conceptualised the perfume that is going to be launched and how the evening is all about celebrating artists and art from various mediums. The complexity and the thought process with which it was put together inspire me.

Reya Mehrotra is a freelance

I’M ALWAYS LOOKING FOR ROMANCE BECAUSE I’VE GROWN UP WATCHING LOVE STORIES



SCREEN TIME

Your entertainment bucket list for this week



THE DEAD DON'T DIE

Netflix

Releases: December 16

CENTERVILLE, an ordinary and peaceful town, starts experiencing a zombie apocalypse and the townspeople are at a loss as to what to do. Written and directed by Jim Jarmusch, the film features an ensemble cast including Bill Murray, Adam Driver, Chloë Sevigny, Steve Buscemi, Tilda Swinton, Tom Waits, Danny Glover, Caleb Landry Jones, Rosie Perez, Iggy Pop, Carol Kane, Austin Butler, and Selena Gomez.



THE CREATOR

Prime Video

Releases: December 19

AMID A FUTURE war between the human race and the forces of AI, a hardened ex-special forces agent grieving the disappearance of his wife, is recruited to hunt down and kill the Creator, the elusive architect of advanced AI who has developed a mysterious weapon with the power to end the war—and mankind itself. The science fiction action film stars John David Washington and Gemma Chan, among others.



VIRGIN RIVER SEASON 6

Netflix

Releases: December 19

VIRGIN RIVER is an American romantic drama television series, filmed in British Columbia, Canada, and based on the *Virgin River* novels by Robyn Carr. The series follows Melinda ‘Mel’ Monroe, who answers an ad to work as a midwife and nurse practitioner in the remote Northern California town of Virgin River, thinking it will be the perfect place to start fresh and leave her painful memories behind.



BEAST GAMES SEASON 1

Prime Video

Releases: December 19

FROM THE GROUNDBREAKING mind of MrBeast comes a new, record-breaking competition series *Beast Games*. A staggering 1,000 contestants compete in nail-biting physical and mental challenges, for a chance to win a whopping \$5-million cash prize. Week by week, contestants will use their strength and wit to stay in the game, in hopes of being the multimillion dollar winner.



MUFASA: THE LION KING

Theatres

Releases: December 20

LOST AND ALONE, orphaned cub Mufasa meets a sympathetic lion named Taka, the heir to a royal bloodline. The chance meeting sets in motion an expansive journey of an extraordinary group of misfits searching for their destinies. Produced by Walt Disney Pictures, the film is photorealistically animated, and both a prequel and sequel to the 2019 remake of the 1994 film *The Lion King*.

Footloose

SUNDAY, DECEMBER 15, 2024

Ready for the next extreme-weather catastrophe? Pack a ‘go bag’

If the trend continues, extreme weather will occur more frequently. Here’s how experts suggest you prepare

SHANNON SIMS

EXTREME WEATHER IS happening more frequently across the country, as we have seen this year with hurricane Helene’s catastrophic impact on Asheville, North Carolina, November’s wildfires in New York and New Jersey and this month’s fast-spreading Malibu fire.

More and more people are looking for a way to protect themselves from the next hurricane, tornado, flash flood or fire. Fortunately, there’s an affordable and easy way to be better prepared: by packing an extreme-weather go bag.

An extreme-weather go bag is an emergency kit you can keep in your home or car — some people make one for each — that’s filled with items that can quickly become invaluable during a crisis, or if you have to evacuate. A properly packed go bag will have the essentials for at least 72 hours, as recommended by the Federal Emergency Management Agency, US. It will eliminate the panic of wondering what to bring with you, and it may end up saving your life.

So what should go into your 72-hour extreme-weather go bag? Here’s an emergency kit list published by the FEMA and the American Red Cross on the go-bag contents to the most essential items.

1. Cash

Cash is king during an emergency. Without power, many businesses can’t run credit cards. And if phone networks aren’t working, you won’t be able to use an Apple Wallet either. So pack enough cash for at least three days, and overestimate when in doubt. Experts recommend anything from \$500 to \$1,500 per person. Be sure to have smaller bills — it isn’t easy to break a hundred during a hurricane.

2. Copies of important documents

“Copies of records are one of the more commonly missed items in a kit, in addition to cash,” Stephanie Fox, a spokeswoman for the American Red Cross, said. Think passports, birth certificates, social security cards, photos, insurance documents, bank information, a local map and anything else that could cause a huge problem to not have when you need it. Michael

Wallace, programme director of emergency and security studies at Tulane University in New Orleans, recommends storing them all in this \$16 waterproof and fireproof pouch.

3. Water

During an emergency, you can never have too much water. FEMA recommends one gallon of water per person, per day. Put aside one case of bottled water (40 regular-size bottles is about five gallons) or one five-gallon bottle for each family member. Some experts suggest more — a 14-day supply

— for hygiene purposes. Or, try a water container that you can fill yourself, like a collapsible bag that holds five gallons or a hard-sided container that holds seven gallons. A personal water filter, a handy way to remove bacteria from river water, for example, can also provide the peace of mind of

clean water no matter what.

4. Nonperishable food for three days

“You want something that will last for years but can also provide calories if and when you need them,” said Wallace at Tulane University.

Protein bars, peanut butter, canned tuna, nuts and dried fruit are all popular options. Wallace packs 3,600-calorie food bars in his bag. Canned goods work too — just remember to buy the kind with a pop top, or pack a can opener as well.

5. Medical necessities

Store an extra supply of all prescription medicines and toiletries — and plan for not just three days but a week since pharmacies may be affected as well. Include an extra pair of eyeglasses and contacts if you use them.

6. A first aid kit

A lightweight first aid kit, like an all-purpose kit should include essentials like gauze and aspirin. But you can scale up with a bigger kit or make your own. The key is organisation: You’ll want your supplies arranged in a way that makes it easy to find what you need quickly.

7. Changes of clothing for three days

In addition to packing everyday clothes, plan for variable weather by including a rain-repellent poncho, a hat, gloves, thick socks and sturdy shoes. Consider vacuum compressing your clothes with space saver bags.

8. A flashlight or headlamp

Pack a flashlight that is small, powerful, durable and waterproof: An LED flashlight and a headlamp get the thumbs up from many kit makers. FEMA recommends also packing an emergency weather radio. Keep everything charged and safely stored away in your go bag. Don’t count on your cellphone in a pinch.

9. Extra chargers, batteries & power banks

Include backup power sources for cellphones, laptops and any other devices you would be using (such as C-Pap machines and breast pumps). Pro tip: Bring extra-long power cables, for when the power source is in an unwieldy location.

10. Hygiene supplies

If the water supply is interrupted, you won’t be able to wash your hands, take a shower, flush a toilet or clean your food. Pack antibacterial wipes, hand-sanitising gel, garbage bags, toilet paper, female hygiene products and N95 face masks.

11. Pet supplies

Too many people forget to pack for their lovable critters. Include at least a three-day supply of pet food in your go bag, along with any medications they need or supplies that will help keep their freaking out to a minimum. You may also want a leash and a pet carrier or a collapsible crate. If your pet doesn’t usually wear an ID tag or a collar, be sure to pack one and put it on them before evacuating. Or have your vet insert a microchip ahead of time.

12. A small tool kit

During an emergency, you might need a wrench or pliers to turn off your utilities, or a knife or scissors to cut through something. The multi-tool is more budget-friendly. Or, you can pull together your own tool kit with items like scissors, a serrated knife, pliers, a wrench, a screwdriver, a bottle opener, and a lighter. —NYT

How to avoid pickpockets and street scams

Staying aware, keeping your valuables close and employing ‘layers of security’ are among the ways to improve your street savvy

ELAINE GLUSAC

STREET THEFT ISN’T petty to a victim. Having your pocket picked or bags stolen can ruin your trip and your finances. The best ways to avoid street crime is to maintain awareness, travel asset-light and understand where it tends to happen.

Use cards over cash

The problem with cash is that if it’s stolen, you can’t get it back. If a credit card is stolen, holders can cancel it, which protects them from unauthorised activity. Still, there are many situations in which you may need cash, such as for tips (and some destinations, such as Morocco, still rely mainly on cash). When you go out, carry only the amount that you’ll need that day and leave the rest in your accommodations, or rely on ATMs.

Depending on where she’s travelling, Sally French, a travel expert with the online financial site Nerdwallet, usually carries no more than \$200 in cash. “It

tends to cover a couple of meals and a taxi ride in emergencies,” French said.

When paying with cards that have a microchip, use the tap feature rather than swiping, if you can. Card readers are vulnerable to skimming, a scam in which your card’s financial details can be read and stolen by a payment system that has been tampered with.

Keep cash and cards close

In public, carry money, credit cards and passports where you can see or feel them. That may mean putting a wallet in a front rather than a rear pocket, or wearing a backpack in the front rather than on your back. Clothing with pockets that zip is another option.

Lloyd Figgins, the chief executive of the TRIP Group, a security firm, and the author of *The Travel Survival Guide*, recommends a money belt worn under your clothing. “My rule with money and cards is to get them as close to your skin as you possibly can,” Figgins said.



Get gear with security features

Look for day bags that close with a zipper or a buckle and have strong, slash-proof straps. Inside compartments should also be secured with zippers. Cross-body bags that you can position in front of you may prove more secure than backpacks or shoulder totes. Radio frequency identification wallets — or RFID wallets — pro-

tect cards from devices that can lift the financial details from credit cards remotely. “Like an onion, your personal security should have different layers,” Figgins said. “Make it difficult for the criminals and they will move on to an easier target.”

Even simple deterrents, like small locks on suitcases, go a long way to deter-

ring theft.

But don’t rely on AirTags and other GPS trackers when you’re dealing with possible theft — they provide a false sense of security, according to Harding Bush, the director for security operations at Global Rescue, which provides travel risk and crisis management services.

“On a street-crime level, you’re still not going to get your bag back and you wouldn’t want to confront that criminal because it could get you in a less safe situation,” he said.

Dress down

“Obvious displays of wealth like cameras or designer labels are very attractive to criminals,” Figgins said. “Dress down and try to blend in.” Leave expensive jewellery at home or, if you must take valuables, leave them in your hotel safe. But even that safe isn’t foolproof; most have a universal code that opens it if you forget the password. Figgins said he asks to use the safe maintained by the hotel behind the front desk.

Safeguard your phone

It can be as painful to lose your phone — along with the personal data it contains — as your wallet. To make yourself less vulnerable, review your phone’s

apps and determine whether you need them while you’re away. In the case of financial apps, consider temporarily deleting them. “If a criminal gets hold of it, he could have access to your life savings, not just your travel fund,” Figgins said.

Throughout your trip, make sure your phone is backing up to the cloud regularly, and keep hard copies of phone numbers that you might need.

In the event that your phone is found, incentivise the finder to return it with a sticker on it that indicates a number to call for a reward.

Be alert in crowds

Safe places aren’t just police stations; they could be hotels, banks, jewellery stores and anywhere with surveillance cameras that will deter criminals should they follow you. Beware of theft at tourist attractions, which are often crowded and where travellers are naturally distracted by the sights; be sceptical of emotional appeals; and be aware that scammers often work in teams. In one common scam, a criminal will ask for your signature on a petition. “They’ll put a clipboard in one hand and a pen in the other, and your hands are now out of reach of your pockets and bags while others in their gang will be pickpocketing you,” Figgins said.

Bush of Global Rescue said it is important to project confidence. “When you’re paranoid and worried, criminals will recognise that body language and target you,” he said. —NYT

Do you need a fibre supplement?

Here's when to consider boosting your intake of the digestive-friendly and heart-healthy nutrient

KUNAL DOLEY

A NEW STUDY published in the journal *Nature Communications* earlier this year found that people over 60 years who took prebiotic fibre supplements for 12 weeks showed a 'significant improvement' in memory and thinking tests compared with those who didn't.

Fibre supports a healthy gut microbiome, which produces short-chain fatty acids (SCFAs) that may have neuroprotective effects, says Neelima Bisht, chief clinical nutrition, dietetics department, Paras Health, Gurugram. "These SCFAs are believed to reduce inflammation and improve cognitive functions, potentially delaying or mitigating age-related cognitive decline," she adds.

Agrees Dr Vaishali Lokhande, senior consultant, general medicine, Apollo Hospitals, Navi Mumbai: "The connection between gut health and brain function is becoming clearer, with fibre playing a key role in maintaining a healthy gut microbiome. For those over 60, incorporating fibre—whether through food or supplements—could be a simple yet effective way to support cognitive health. A varied diet, rich in traditional foods like ragi and millets, along with regular exercise and mental engagement, is equally important," she adds.

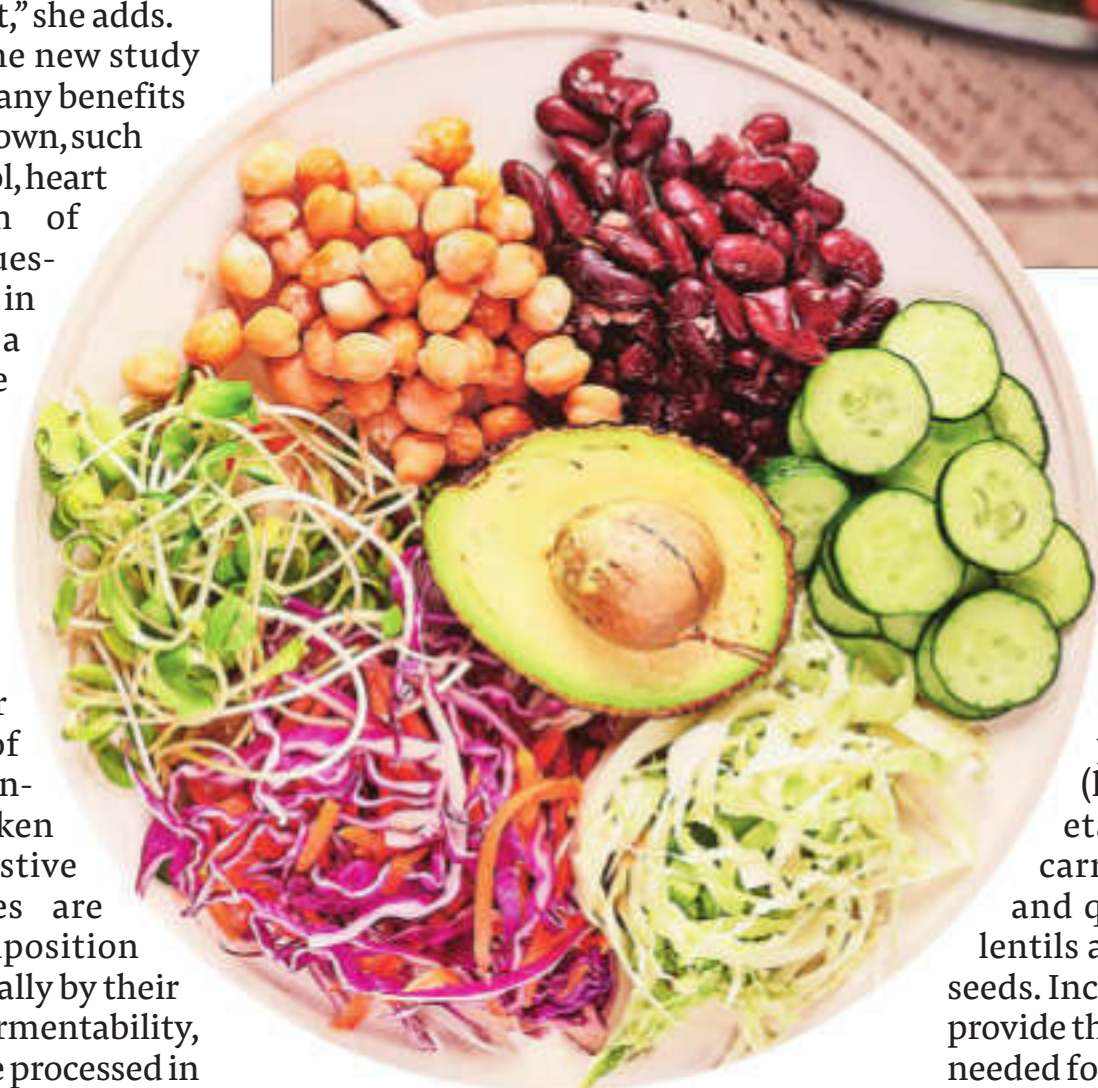
While the results of the new study are fascinating and the many benefits of dietary fibre are well-known, such as digestion, weight control, heart health and prevention of chronic diseases, some questions are bound to pop up in your mind. What exactly is a fibre supplement? Is a fibre supplement just as good as fibre from food? Are there any side-effects?

Crucial component

Dietary fibre or roughage is the portion of plant-derived food that cannot be completely broken down by human digestive enzymes. Dietary fibres are diverse in chemical composition and can be grouped generally by their solubility, viscosity and fermentability, which affect how fibres are processed in the body.

"Fibre is a very important nutrient, helps to maintain a healthy digestive system, prevents constipation, and helps lowering cholesterol and blood sugars. It aids in weight loss and also reduces the risk of colon cancer," says Ritika Samaddar, head, south zone, dietetics, nutrition and dietetics, Max Super Speciality Hospital, Saket, New Delhi.

Dietary fibre has two main subtypes — soluble fibre and insoluble fibre, which are components of plant-based foods such as legumes, whole grains, cereals, vegetables, fruits, and nuts or seeds. Soluble fibre dissolves in water to form a gel-like substance that helps



38 gm for men. "On an average, adults consume only about 15 gm of fibre per day, and those on a low carbohydrate diet consume less than 10 gm per day," offers Samaddar.

"To ensure adequate fibre intake, include a variety of high-fibre foods in your daily diet, such as fruits (like apples and berries), vegetables (such as broccoli and carrots), whole grains (like oats and quinoa), legumes (including lentils and chickpeas), and nuts and seeds. Incorporating these foods helps provide the soluble and insoluble fibres needed for optimal health," says Suhani Seth Agarwal, head of department, dietetics, Yatharth Super Speciality Hospital, Noida.

Enter supplements

A fibre supplement is a kind of dietary supplement made of plant-based carbohydrates that the body is unable to process. It is intended to give additional dietary fibre. Powders, capsules, and chewable tablets are conventional forms.

"Individuals who find it challenging to consume enough fibre from their diet — due to dietary restrictions, busy schedules, or specific health conditions — often rely on fibre supplements as a convenient

solution," says Bisht of Paras Health.

Supplements containing fibre can be used to manage weight, support digestive health, ease constipation, and enhance general gut health and function.

According to Fiona Sampat, clinical dietitian at Kokilaben Dhirubhai Ambani Hospital, Mumbai, one or more of the following fibre sources may be included in fibre supplements:

■ Husks of psyllium, a soluble fibre source that may support healthy digestion, appetite management, and blood sugar regulation.

Consuming fibre causes your stomach to expand which facilitates the passage of stool and eases constipation.

■ By adding extra water to faeces, a modified guar gum supplement makes them softer and easier to remove.

■ Methyl cellulose is a type of soluble fibre that promotes regularity, lowers blood sugar and cholesterol, increases feelings of fullness, and may even help prevent cancer.

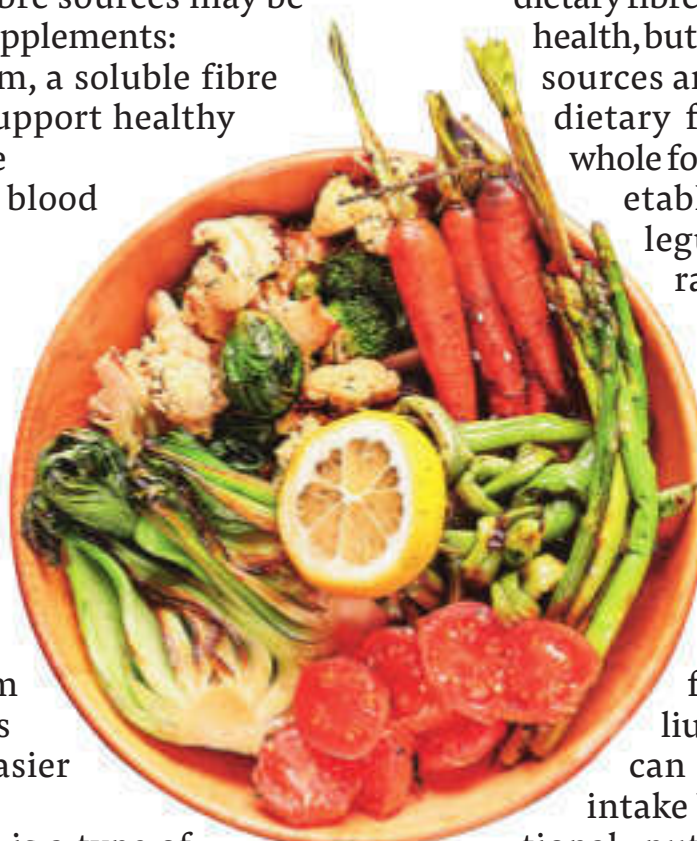
■ Chicory contains inulin, a soluble

plant fibre that gives you a feeling of satiety. By adding water and facilitating the passage of stool, it occupies a large amount of space in the digestive tract.

Are they good?

Both fibre supplements and natural dietary fibre promote digestive health, but they differ in their sources and forms. Natural dietary fibre comes from whole foods like fruits, vegetables, grains, and legumes, offering a range of nutrients, antioxidants, and other beneficial compounds along with fibre. Fibre supplements, on the other hand, typically provide isolated forms of fibre, such as psyllium or inulin, which can enhance fibre intake but lack the additional nutrients found in whole foods.

"While supplements can be effective for increasing fiber intake and managing specific health issues, they are not a complete substitute for the diverse benefits of a fibre-rich diet. Ideally, a bal-



THE ELIXIR

Dietary fibre helps in the prevention of chronic diseases like diabetes, cardiovascular issues, high blood pressure, and obesity too



HIGH-FIBRE FOODS

FRUITS

Apples, bananas, pears and berries



VEGETABLES

Carrots, broccoli and spinach



LEGUMES

Lentils, chickpeas and beans



WHOLE GRAINS

Brown rice, oats, and whole wheat products



NUTS AND SEEDS

Almonds, chia seeds, and flaxseeds



- Fiona Sampat, clinical dietitian, Kokilaben Dhirubhai Ambani Hospital, Mumbai

anced diet with plenty of whole foods should be the primary source of fiber, with supplements used to fill in gaps as needed," says Seth Agarwal of Yatharth Super Speciality Hospital.

Fibre is like the unsung hero of our diet — it keeps our digestive system running smoothly, supports heart health, and helps regulate blood sugar levels.

Dr Lokhande of Apollo Hospitals in Navi Mumbai says, "In the Indian context, fibre is found abundantly in foods like *dal*, whole grains like *bajra* and *jowar*, and vegetables like *tinda* and *karela*. Including a variety of these in your daily diet can prevent constipation, lower cholesterol levels, and even help in managing weight."

"Imagine starting your day with a bowl of *poha* loaded with veggies, or ending it with a comforting bowl of dal. These are not just meals but nurturing acts that take care of your body from the inside out. By consciously including high-fibre foods, you're not just fuelling your body but also investing in your long-term health and happiness," she adds.

Dr Lokhande then goes on to emphasise, "While supplements can help if you're falling short, they should never replace the wholesome goodness of natural foods. I encourage my patients to see fibre as part of a bigger picture—where every bite contributes to your body's overall harmony."

Boost Hb the right way

Know from an expert how to increase haemoglobin levels

FE FEATURES

THERE ARE CLAIMS by an ayurvedic proponent in a video on social media that haemoglobin can increase from 7 to 14 in just a week on eating some foods like carrots, beets and greens. Is it possible, for haemoglobin to jump so much in just a week? Can haemoglobin increase from 7 to 14 in a week through diet alone? Dr Rakesh Gupta, senior consultant, internal medicine, Indraprastha Apollo Hospitals, says: "It is highly unlikely for haemoglobin (Hb) levels to double from 7 to 14 g/dL in just a week solely through diet, even with nutrient-rich foods like carrots, beets, and greens. Haemoglobin production depends on the availability of key nutrients such as iron, vitamin B12, and folic acid. While

consuming these foods can provide the necessary nutrients, the body's ability to absorb and utilise them is limited by physiological processes. Haemoglobin levels typically improve gradually over weeks or months with sustained dietary and/or medical intervention. Additionally, severe anaemia (Hb less than 7) often requires more immediate medical measures, such as iron supplements, B12 injections, or even blood transfusions, depending on the cause. Claims suggesting such rapid improvement can mislead individuals and delay appropriate treatment."

What is the right way to elevate haemoglobin levels?

The best way to elevate haemoglobin levels involves addressing the underlying cause of anaemia. For iron-defi-



Dr Rakesh Gupta

ciency anaemia, incorporating iron-rich foods like lean meats, beans, spinach, and fortified cereals into the diet is essential, along with vitamin C-rich foods (for example citrus fruits) to enhance absorption. In cases of vitamin B12 or folic acid deficiency, supplementation or specific dietary sources like eggs, dairy, and leafy greens can help. Severe anaemia may require prescribed iron supplements or even medical interventions, such as intravenous iron or blood transfusions. A healthcare professional should evaluate persistent low haemoglobin levels to rule out conditions like chronic diseases, blood loss, or inherited disorders such as thalassemia. Regular monitoring ensures safe and effective treatment tailored to the individual's needs.

How big of a factor does diet play in elevating haemoglobin?

Diet plays a significant role in maintaining and improving haemoglobin



SUPPLEMENTS ARE GENERALLY RECOMMENDED FOR INDIVIDUALS WHO CANNOT MEET THEIR NUTRIENT NEEDS THROUGH DIET ALONE

levels, especially in cases of nutritional deficiencies.

Foods rich in iron, vitamin B12, and folic acid are crucial for red blood cell production. However, dietary measures alone may not suffice for individ-

uals with severe anaemia, poor absorption (for example celiac disease), or significant blood loss. In such cases, medical interventions are necessary. Absorption of nutrients is also influenced by other factors; for instance, iron

absorption can be hindered by excessive tea or coffee consumption, while it is enhanced by vitamin C. Diet is one piece of a multifaceted approach to managing anaemia, and for best results, it should be paired with proper diagnosis and treatment.

Who should resort to supplements to increase haemoglobin?

Supplements are generally recommended for individuals who cannot meet their nutrient needs through diet alone or have specific medical conditions causing anaemia. Pregnant women, due to increased iron and folic acid requirements, often require supplementation. People with iron-deficiency anaemia, chronic kidney disease, or malabsorption disorders like celiac disease or inflammatory bowel disease may benefit from iron, B12, or folic acid supplements. Vegans or vegetarians, who may lack adequate vitamin B12, are also prime candidates. Additionally, individuals recovering from significant blood loss or surgery may need supplements to replenish haemoglobin levels quickly. Supplements should always be taken under medical supervision to avoid side effects like iron toxicity or masking of other deficiencies.

Opinion

SUNDAY, DECEMBER 15, 2024



Fans celebrate as Saudi Arabia is announced as the host nation for the FIFA World Cup 2034

REUTERS

In Saudi's unchallenged path to 2034 FIFA World Cup, pointers for India's Olympic ambitions



THAT SAUDI ARABIA would get the hosting rights for the 2034 FIFA World Cup was a foregone conclusion once it became clear that the world governing body itself was going out of its way to ensure that particular outcome. Recent history suggests that when the ruling establishment in the desert kingdom intends to get something, especially in the realm of sport, it usually gets its way.

Hence, despite the last edition being held in the Gulf region just two years ago, FIFA's showpiece event will be held in Qatar's immediate neighbourhood after another dozen years.

It shows the sort of influence and power Saudi Arabia has cultivated in the world of sport that there were no competing bids when the decision was made. The 2026 World Cup will be held in North America and will be jointly hosted in three continents — Europe, Africa and South America in 2030 — the centennial year of the World Cup.

That left only Oceania as a region, and Australia had expressed interest in bidding for 2036. However, the bidding process was unexpectedly sped up, giving interested parties only 25 days for interested parties to express interest. It wasn't enough time for Australia to present a viable bid and they had no option but to pull out of the race, leaving Saudi Arabia to be chosen unopposed. It's said that FIFA president Gianni Infantino was engaged in private diplomacy on Saudi Arabia's behalf.

Football, tennis, motorsport, golf and even cricket, the Saudi ruling family has been extending its footprint across the sporting world, mainly through the Public Investment Fund (PIF). Since the 2022 World Cup, some of the most high-profile footballers in the world — such as Cristiano Ronaldo, Karim Benzema, Neymar, Sadio Mane and Riyad Mahrez — have moved to the Saudi professional league for huge transfer fees and eye-catching salaries.

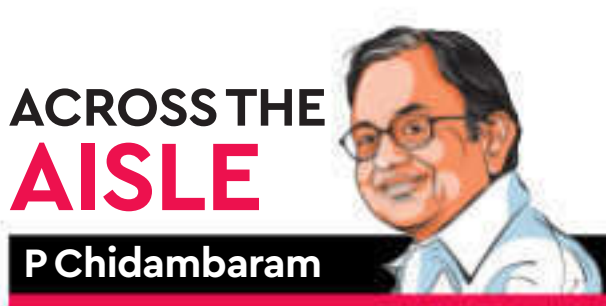
These stars have often functioned as brand ambassadors of the Saudi bid, raising the country's profile as a major sporting destination. PIF took a 75% stake in the four founding member clubs of the domestic league — Al Ahli, Al Ittihad, Al Nassr and Al Hilal — in June 2023. The acquisition of Premier League club Newcastle United is also a major achievement for the country's ruling family — again executed through the PIF.

The season-ending women's tennis championship has found a new home in Saudi Arabia, even though women in that country are not allowed the right to practice the sport. Several high-profile boxing bouts have taken place there as well as a Formula One race since 2021. Even the latest IPL mega auction was held in Jeddah.

The PIF-backed LIV golf tour has been such a disruptor on the landscape of golf that the PGA Tour, the erstwhile holy grail for all players, is still reeling from the blow as many of its top players have jumped ship for much bigger pay packets for much less exertion. There have been efforts for a patch-up between the two parties, but the situation on the ground hasn't changed.

Constant criticism

All this has been achieved while there have been accusations of 'sportswashing' from various quarters



Mr Jaishankar and Mr Vaishnaw can legitimately be proud of the progress we have made in the country since liberalisation in 1991. It was the dawn of economic freedom. There were setbacks... Yet, successive governments stood on the shoulders of the previous government(s) and added more building blocks. No government started on a slate that was full of rubbish, wiped it clean, and started writing — as the Modi government would like us to believe

MR S JAISHANKAR, the Minister of External Affairs, and Mr Ashwini Vaishnaw, Minister of Electronics and Information Technology, are urbane, well-educated and soft-spoken. Mr Jaishankar had a distinguished career in the foreign service where he was considered a liberal. Mr Vaishnaw is also Minister of Railways and Minister of Information and Broadcasting. He was in the civil service, resigned, joined the private sector, started his own business, and returned as a member of Parliament.

I know that Mr Jaishankar has an interest in economics. Mr Vaishnaw studied economics as a graduate of the Wharton Business School. Both are acquainted with the current state of the Indian economy and they held forth on the subject in a recent conclave held by a television channel, NDTV.

Terror of numbers

Numbers have a way of befuddling the best minds. First, Mr Jaishankar's proud take on the size of the economy: "today, we are a \$4 trillion economy with a trade of \$800 billion... if you look at Investments of foreigners in India..." The reality is far different. We are not yet a \$4 trillion economy. We are huffing and puffing to cross that number toward the goalpost of a \$5 trillion economy — the finance minister and the chief economic adviser have shifted the goal post thrice in the last six years. On trade, at the end of 2023-24, our merchandise export was \$437 billion and import was \$677 billion. The trade deficit was \$240 billion. Foreign direct investments in India have declined from \$84.84 billion in 2021-22 to \$70.95 billion in 2023-24.

Mr Jaishankar praised "our ability to deliver benefits... the food and nutrition support". If he was referring to the 5 kg of grain per person that is distributed free, I would have thought it was an indication of



The first Aadhaar number was issued on September 29, 2010, under the guidance of the Unique Identification Authority of India (UIDAI)

EXPRESS ARCHIVES

Wishful Bharat is not Viksit Bharat

the widespread distress and low wages, especially in rural areas. He also praised India for being the "most efficient producer and inventor of vaccines during COVID". The sole vaccine that was invented in India was *Covaxin* that showed an effectiveness of about 80%. The other vaccine, *Covishield*, had an effectiveness of nearly 90% and was licensed by Oxford-AstraZeneca. Of the 200 crore vaccines administered, 160 crore were *Covishield*.

Not strong pillars

Mr Vaishnaw was no less effusive while he shared his views on India "achieving a sustained growth rate of 6 to 8%". He identified the 'four pillars': capital investment, manufacturing, inclusive growth and simplification. However, if we look at data, India's **real GDP growth** rate has averaged 4.99% in the last 6 years but that included the Covid-affected year. **Capital expenditure** by the central government and public enterprises actually declined from 4.7% of GDP in 2019-20 to 3.8% in 2023-24 (Mr Modi's second term). **Manufacturing** as a percentage of GDP also declined from 15.07% in 2014 to 13.46% in 2019 to 12.84% in 2023. **Inclusive growth** is a debatable issue that cannot be proved or disproved in a brief essay, and hence I shall

pass. And, on **simplification**, there are more rules and regulations today than there were 10 years ago, especially under Regulatory laws. Ask any chartered accountant or company secretary or legal practitioner, they will tell you the massive addition of rules and regulations — and complexity — in the laws relating to income tax, GST, company law, RBI regulations, SEBI regulations, etc. Have you recently applied for a passport or registered a sale deed or opened a bank account? I am amazed by the number of signatures required.

Do reality check

Mr Jaishankar and Mr Vaishnaw can legitimately be proud of the progress we have made in the country since liberalisation in 1991. It was the dawn of economic freedom. There were setbacks especially during 1997 (Asian financial crisis), 2008 (international financial crisis), 2016 (demonetisation) and 2020 (COVID). Yet, successive governments stood on the shoulders of the previous government(s) and added more building blocks. No government started on a slate that was full of rubbish, wiped it clean, and started writing — as the Modi government would like us to believe. Take

the *Covishield* vaccine: The Serum Institute of India was founded in 1996 and built vast capacity and gained enormous experience in manufacturing biologicals. When the COVID opportunity came, it was ready to absorb the AstraZeneca technology and become one of the largest producers of vaccines in the world. Take the vaunted JAM — acronym for Jan Dhan accounts, Aadhaar and Mobile. The seeds of the no-frills bank account (zero balance account) were sowed by two RBI governors, Dr S Ranganarajan and Dr Bimal Jalan (1992-1997, 1997-2003) and millions of accounts were opened. The first Aadhaar number was issued on September 29, 2010, under the guidance of the Unique Identification Authority of India (UIDAI). The Mobile revolution started when the first call was made on July 31, 1995.

If you wish to know the current state of the economy, you must certainly listen to the praise heaped by the ministers (it will uplift your spirits) but also read the essay on the State of the Economy in RBI's bulletin published every month.



Website: [pchidambaram.in](https://www.pchidambaram.in)
Twitter: @Pchidambaram_IN



Not very pleasant

Residents of the uber exclusive Mount Pleasant Road in Mumbai's Malabar Hill, who include the Birlas, the Ruias, the general manager of the Central Railways and a smattering of aristocratic Parsis, whose families have lived here for over a century, are waiting anxiously for their neighbour, Eknath Shinde, to vacate the chief minister's bungalow, Varsha. Shinde's arrival as CM turned the tony Malabar Hill in SoBo upside down. Apart from Varsha, Shinde also occupied two other government bungalows in the neighbourhood, Agradut and Nandanvan. As a hard working grassroots politician, Shinde's house is open day and night to visitors from all over the state seeking redressal for their grievances. They were all hospitably served endless cups of tea and aloo bondas. The visitors carelessly threw around their paper plates and cups, crowded the narrow roads shouting slogans and plastered walls with political posters. Traffic was held up by the police every time the former chief

minister's cavalcade drove up and down the hill. Visitors to houses and apartments on leafy Mt Pleasant Road — where incidentally Jinnah's dilapidated bungalow, South Court, has been lying vacant for half a century — were directed to park on adjoining roads, adding to the traffic jams. In desperation, last year, the Malabar Hill Residents Association approached the state Assembly Speaker Rahul Narwekar asking him to intervene, but he expressed helplessness. The residents' tale of woe was that CMs had come and gone from Varsha, a 12,000-square-foot heritage bungalow, since the mid 1960s — starting with the gentlemanly Vasant Rao Patil and including Shinde's predecessors Uddhav Thackeray and Devendra Fadnis. All the CMs had lived peacefully with their neighbours, but Shinde was a different ball game altogether.

LoP, not party chief

Congress members were taken aback by Rahul Gandhi's jovial mood in the wake of successive defeats in Haryana and Maharashtra. Asked by a senior leader at a party meet about the reason for his good humour, Gandhi explained that he believed in being sombre in victory and celebratory in defeat. Lord Shiva was testing the party's firm resolve and tapasya for 2029, he said. His party men are, however, irked by Gandhi's hands-off approach during the two recent Assembly elections. He

avoided meeting senior party persons to address their complaints, declined to speak individually to rebel Congresspersons and request them to step down, relied excessively on pollster Sunil Kanugolu despite his disastrous track record, and insisted on projecting Adani as the key electoral issue when there were more pressing subjects. Gandhi refers most Congress organisation matters to general secretary K C Venugopal, who is only too happy to sequester his boss. In fact, now that Priyanka is an MP, Venugopal is keen to keep her also under his wing.

Gandhi believes his main role is now Leader of the Opposition and mundane party issues should be delegated to others. Since 23 senior Congressmen got blackballed in 2020 after their letter to Sonia Gandhi requesting introspection in the party was leaked to the media, no senior Congress leader is willing to bell the cat and openly take on Venugopal. But, some secretly applaud the recent campaign by INDIA constituents to question Gandhi's suitability to head the bloc. In fact, they seem to be firing from their allies' shoulders. Mallikarjun Kharge's recent advice to party workers to stick to ground realities and local issues such as inflation, unemployment and rural distress etc and not depend on national issues and national leaders to win elections for them, could well have been actually directed at his boss. Significantly, Venugopal insisted on

being present when Kharge recently requested for a one-on-one meeting with his boss.

Fadnis is the one

NCP leader Ajit Pawar's personality has undergone a sea change. The formerly dour, unsmiling Maratha chieftain was beaming and talkative while interacting recently with Delhi journalists. Pawar's transformation may be partly because of the advice of his poll consultant Naresh Arora to project a softer, smiling visage, but also, after the Maharashtra victory, he has finally emerged from uncle Sharad Pawar's shadow. Ajit and Devendra Fadnis have formed a cosy twosome, leaving Eknath Shinde out of the charmed circle. Incidentally, some vested interests in the BJP secretly encouraged Shinde to sulk and claim chief ministership. In fact, Fadnis's elevation as CM was never in doubt. For one, the RSS fully backed the swayamsevak next door in Nagpur, who earlier gracefully and dutifully stepped down for Shinde when asked to do so by the party. The BJP is aware that Fadnis's Brahmin caste is actually not a disadvantage, since the Mahayuti is top-heavy with Marathas, something the OBCs resent. Besides, the BJP is determined to keep tight control of Maharashtra, the only cash-rich state other than Gujarat that is not ruled by the Opposition, such as Karnataka, Tamil Nadu and Telangana.

Changing nature of Arctic tundra: Carbon sink to source

Wildfires and thawing permafrost are causing the region to release more carbon dioxide than its plants remove, probably for the first time in thousands of years

RAYMOND ZHONG

FOR THOUSANDS OF years, the shrubs, sedges, mosses and lichens of the Arctic have performed a vital task for the planet: gulping down carbon dioxide from the air and storing the carbon in their tissues. When the plants die, this carbon is entombed in the frigid soil, where it no longer helps warm Earth's surface.

But as fossil fuel emissions heat the planet, balmer air temperatures are thawing Arctic tundra, activating carbon-hungry microbes, and more vegetation is being burned up by wildfires.

The result, for the past two decades or so, is that the tundra has been adding more carbon dioxide to the atmosphere than it has removed, a reversal from the usual state of affairs since the peak of the last ice age.

It's one of many signs of rapid change in the National Oceanic and Atmospheric Administration's Arctic Report Card, the agency's yearly checkup on the polar region. The 2024 report card was issued on Tuesday in Washington at the annual meeting of the American Geophysical Union, an association of earth and space scientists.

For the 11th year in a row, the Arctic this year was more abnormally warm than the world as a whole, the report card said. The period from October 2023 to September was the second-warmest for the region since 1900. In the Northwest Passage, the sea route that links the Atlantic and the Pacific through the islands of northern Canada, the area covered by sea ice this summer was the lowest since records began. Parts of Arctic Canada had their shortest snow season on record.

"The Arctic today, year after year,



A hill with an ice core—known as a pingo—in Mackenzie River Delta, Northwest Territories in Canada

looks vastly different than the Arctic did 20 years ago," said Twila Moon, an editor of the report card and the deputy lead scientist at the National Snow and Ice Data Center in Boulder, Colo.

In the Arctic tundra, there have long been signs of a shift in how much carbon is moving between the land and the air. But by incorporating more data and better methods of analysis, scientists can now describe the trend with confidence: Between 2001 and 2020, wildfires and thawing permafrost caused the tundra to release more carbon dioxide than its plants removed from the air,

probably for the first time in many millennia.

How much this gap widens depends in large part on how much nations rein in greenhouse warming, said Brendan Rogers, an Arctic scientist at the Woodwell Climate Research Center in Falmouth, Mass., who contributed to the report card.

"The more we can do to lower the overall temperature changes globally, the better we're going to be able to deal with permafrost emissions," Rogers said.

Gathering data in the vast Arctic environment is always a challenge, but Russia's war in Ukraine has com-

pounded the difficulties, including for scientists assessing the carbon cycle. "There are large parts of Siberia that we just don't have any data from," Rogers said.

Not all of the news in this year's report card was bad.

In the seas around Alaska, ice seal populations challenged by rising temperatures were deemed healthy. And a cool winter helped Greenland's vast ice sheet shed the smallest volume of ice since 2013, around 55 billion tons, though the long-term trend is still that melting ice from the island is adding enormously to rising sea levels worldwide.

When they hear plants crying, moths make a decision

A new study suggests the insects rely on sounds made by distressed vegetation to guide reproductive choices

GENNARO TOMMA

YOU MAY NOT want to sit next to a crying baby on an airplane. Apparently, moths feel the same way about plants.

When some plants are dehydrated or under some other form of stress, they cry a mournful melody made of ultrasonic clicks. Some moths are able to hear those clicks, and researchers now say they have discovered that the insects may interpret the sounds as a cue to choose on which plant to lay their eggs. The finding was described in a paper that was published online last month and has been submitted to the journal eLife.

"This is new," said Rya Seltzer, an entomologist at Tel Aviv University and an author of the study. "Plants emit sounds, and insects are really listening to that. They're tuned to that specific sound, and they know the meaning, and they consider it." In an earlier study, researchers showed that some plants emit ultrasonic clicks when under stress. Those sounds are imperceptible to people but fall within the hearing range of other animals, including insects. This discovery lit a spark for Seltzer and her team: What if some insects actually interpret those sounds and use them to make decisions? The researchers worked in a laboratory with a moth species called the Egyptian cotton leafworm. This insect is able to hear the sounds produced by some plants. The researchers wanted to know whether female leafworms would use the clicks to decide where to lay eggs, one of the most important choices in their lives.

"All of her children are going to develop on that specific choice that she made, and she has to make a fast call and a very good call," Seltzer said. As a first step, the team demonstrated that, at least in its experimental design, females usually preferred to lay eggs on a thriving plant, which is more likely to provide enough food for the newborn larvae, instead of on a dehydrated one. Once that was established, the team devised other experiments to study whether the moths used a plant's clicks to make the crucial decision. The defining results arrived



Scientists wondered if the Egyptian cotton leafworm, which can hear the sounds produced by some plants, would use those sounds to decide where to lay eggs

when the moths were presented with a hydrated tomato plant on one side of an experimental arena. On the other side was another tomato plant that was healthy and hydrated, but that emitted recorded sounds of distress from a dehydrated tomato plant. The moths, they found, strongly preferred to lay their eggs on the "silent" plant.

Seltzer said that the females not only recognise that these signals indicate the presence of a plant, but also that the moths used the clicks to interpret the state of the plant producing them. "I think they provide very strong evidence that these moths, this species, is attending to those sounds emitted by plants," said Jodi Sedlock, a sensory ecologist at Lawrence University in Wisconsin. But she added that "the reason that they're attending to them isn't entirely clear yet." As a next step, Sedlock would like to see this concept studied in nature. Seltzer agreed that there needed to be additional research, such as how moths might use these acoustic cues in combination with scents and other signals from a plant. She also believes that the leafworm's use of the cues may be more widespread. "A lot of insects hear ultrasonic, and a lot of plants produce ultrasonic under stress," she said. "I'm putting my bet on that — that it's a very wide phenomena." Until now, scientists suspected that moths use ultrasonic hearing to listen for mating calls and to avoid their predators: bats. The study adds an additional reason that "might even be older," Seltzer said.

CROSSWORD

KAKURO

BRIDGE BOUTS L SUBRAMANIAN

LEXICON

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ACROSS

1 Enforce - as in a penalty or tax (6)

4 Intimidate (8)

9 Imposing a penalty (6)

10 Most irate (8)

12 Supports, bears the weight of (8)

13 They may be laid for tea (6)

15 Words put to music (4)

16 _____ Ltd : their integrated steel plant is based in Hazira (5, 5)

19 Accounts _____ : the amount of money a business expects to receive for merchandise or services furnished (10)

20 Oil producers' cartel, acronym (4)

23 _____ Ltd: manufacturers of air conditioners, transformers, etc.

(6) 25 _____ to : came into the mind of? (8)

27 Denial (8)

28 A light boat (6)

29 Totality (8)

30 _____ at night, shepherd's delight.... (3, 3)

DOWN

1 Blue chip IT company (7)

2 Electronic giants (9)

3 The day of rest (6)

5 Ingersoll _____ Limited : multinational operating in India (4)

6 "WI" of WIFI (8)

7 Straight and upright? (5)

8 _____ Ltd : they make specialty steel products (4, 3)

11 Peculiar (7)

14 Shaw _____ Ltd: distillers of note (7)

17 Their business is to send goods out of the country (9)

18 A fire or an accident - or stock prices tumbling (8)

19 Money collected by taxes and levies (7)

21 What's for dessert _____ Dairy Milk Dessert (7)

22 Crescent shaped? (6)

24 Walk or run informally speaking? (3, 2)

26 Pipped to the _____ : defeated at the last possible moment? (4)

12

37

17

5

7

4

31

4

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23

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24

4

In Kakuro sum puzzles, the numbers in the black squares refer to the SUMS of the digits, which you are to fill into the empty spaces directly below or to the right of the black square containing the number.

No zeroes are used here, only the digits one through nine. An important point: A digit cannot appear more than once in any particular digit combination.

BIZ QUIZ

1. Which quick commerce platform has recently introduced 'Bistro' for 10 minute-food (snacks, meals, and beverages) delivery?

2. Which country has said that it will charge big tech if they did not pay media companies for news hosted on their platforms?

3. Which ride hailing platform has launched women only bike taxis?

BIZ QUIZ

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: TLJ equals COX

C raam blypp rly eua zaybid nul tod'e kae kadxcadamp ajtceaq oflxe ubc nlys. Dle ldmp ncmm ua dagay fa boecbrcaq, fxe ua ncmm dagay otuca odpeucdk nlyeunucma. — Nomeay Tuyybmay

ANSWERS

1. Blinkit 2. Uber 3. Australia

SOLUTION: I feel sorry for the person who can't get genuinely excited about his work. Not only will he never be satisfied, but he will never achieve anything worthwhile. — Walter Chrysler

HOW FAR IS IT FORCING?

There is a lingering doubt in the minds among bridge players, for many decades, whether a rebid in a major after a 2C opening, strong & artificial, is forcing to game or just for one round. Also, whether it can be passed? Let us say you have opened 2C and partner has bid 2D to indicate 0-7 points. Suppose you rebid 2H/2S. How should the bidding proceed?

The first important thing is to keep the 2C opening as near-game values (just below game) or better. That would mean it cannot be passed as opener may have game in his own hand! The second thing is for the responder to show whether he is completely busted or has something to offer. The 2NT second negative, is generally played to show 0-2 points and no three-card support. With 3-7 points, responder bids 3NT. He can show a useful five-card suit if he has one. With support and 0-5 points, responder jumps to game, as fast arrival. With 6-7 points and support, responder raises partner to the three level to say opener can consider slam with a suitable hand. Coming back to the opener, he should jump to game with an excellent hand with lot of playing tricks. If he rebids his major at the three level, it can be passed. If opener bids a new suit after his 2H/2S, bidding cannot stop short of game. Let us summarise:

1) 2C 2H/2S pass 2D cannot be passed

2) 2C 2H/2S pass 2D 2NT second negative, 0-2 points

3) 2C 2H/2S pass 2D 3NT 3-7 points

4) 2C 2H/2S pass 2D 4H/4S shows three-card support, 0-5 points. Fast arrival.

5) 2C 2H/2S pass 2D 3H/3S shows three-card support, 6-7 points. Mild slam interest.

6) 2C 2H/2S 3H/3S pass 2D 2NT can be passed, only if completely broke

7) 2C 2H/2S 4H/4S pass 2D 2NT shows an enormous hand with lot of playing tricks

8) 2C 2H/2S 3NT pass 2D 2NT expect to take nine tricks.

9) 2C 2H/2S pass 2D 3C/3D (New suit) shows a fair five-card suit and forcing to game

10) 10) 2C 2H/2S 3C/3D (new suit) pass 2D 2NT forcing, responder can bid 3NT, raise it to 4C/4D, passable, but jumps to 5C/5D with four trumps and some values.

ANECDATA

■ n. Anecdotal evidence used as data in an attempt to prove a hypothesis or make a forecast

So deep was Rose's conviction that she made a pilgrimage to the University of Washington to tell her story to Elizabeth Loftus, professor of psychology and world-renowned expert on the workings of memory.

Rose knew of Loftus; she had seen her on television and heard her speak at a mental-disorders conference. What Loftus had said about so-called "repressed" memories made her angry. So Rose called Loftus, set up this visit to her office, and, for this story, asked that her real name not be used.

Loftus jotted notes while Rose talked: 5 to 10 no memory; age 10 remember most everything; F abused her while v sick, tonsils, 4-5 years old. The term Loftus uses for information like this is "anecdotal." —Kit Boss, "Into the past imperfect," *The Seattle Times*, September 25, 1994



Website :
www.idbibank.in

PUBLIC NOTICE FOR AUCTION OF GOLD ORNAMENTS
Offers are invited for the public auction of the gold ornaments, pledged in favour of the Bank, for the purpose of recovering the dues owed by the Borrower(s) to the Bank, as detailed below. The auction will be conducted on 19.12.2024 at 2:50 P.M. onwards in the IDBI Bank premises at Ayodhya Civil Lines, Ayodhya Branch.

Sl. No.	A/C No.	Name of the Borrower & Address	Description of gold ornaments pledged	Gross weight (In Gm.)	Net weight (In Gm.)	EMD in Rs.	Reserve Price in Rs.
1.	0398671100029944	Amit Pratap Singh S/o Harish Chandra Singh Village Malwa, Paharpur Sarabhikam Sultanpur Uttar Pradesh- 228132	Chain – 1 Ring – 2	8.310 4.10	8.00 4.00	3100/-	61000/-

The auction shall be subject to the terms and conditions of the sale stipulated by the Bank, a copy of which shall be displayed in the notice board of Ayodhya Civil Lines, Ayodhya Branch from 16/12/2024 to 18/12/2024 and interested parties may refer the same. A bidder participating in the auction shall be deemed to have full knowledge of the aforesaid terms and conditions of sale. Late date of submission of the Bid is 18.12.2024.

Place: Ayodhya Date: 15.12.2024 Branch: Civil Lines, Ayodhya Authorized Officer



REGD. OFFICE: B-64/1, Wazirpur Industrial Area, Delhi-110052
CORP. OFFICE: Village Nawada Fatehpur, P.O. Sikandarpur Badha, Near IMT Manesar, Gurgaon (Haryana) -122004 **CIN:** L74899DL1992PLC050333
Tel.: +91 11 49373931, +91 124 2290427 **Fax:** +91 124 2290676
E-mail: investor@unominda.com **Website:** www.unominda.com

NOTICE
Shareholders of the Uno Minda Limited (The Company) are hereby informed that pursuant to the provisions of Investor Education and Protection Fund Authority (Accounting Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, from time to time, the Interim Dividend for the Financial Year 2017-18, which remain unclaimed for seven years as on 20 March, 2025 will be credited to IEPF. The corresponding share on which dividends were unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.
In compliance with the Rules, Individual notices are being sent to all the concerned shareholders whose shares are liable to be transferred to IEPF as per the aforesaid Rules, the full details of such shareholders is made available on the Company's Website www.unominda.com
In this connection, please note the following:
i. In case you hold shares in physical form: Duplicate share certificate(s) will be issued and transferred to IEPF. The original share certificate(s) registered in your name(s) and held by you, will stand automatically cancelled.
ii. In case you hold shares in electronic form: Your demat account will be debited for the shares liable for transfer to the IEPF.
In the event valid claim is not received on or before 20 February, 2025 the Company will proceed to transfer the liable dividend and equity shares in favour of IEPF authority, without any further notice. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF pursuant to the said rules. It may be noted that the concerned shareholders can claim the shares and dividend from IEPF authority by making an application in the prescribed Form IEPF-5 online and sending the physical copy of the requisite documents enumerated in the Form IEPF-5, to the Nodal Officer of the Company.
For any clarification on the matter, please contact the undersigned. The request in this regard may please be sent through e-mail at investor@unominda.com or hard copy through courier or post at the corporate office address as mentioned above.

For Uno Minda Limited
Sd/-
(Tarun Kumar Srivastava)
Company Secretary & Officer Officer

Place : Gurgaon (Haryana)
Date : 14 December, 2024

SOUTH EAST CENTRAL RAILWAY
E-TENDER NOTICE FOR REPLACEMENT WORK
Sr. No. (1) E-Tender No.: 199-S-TENDER-2024, Date: 05.12.2024.
Work: "Replacement of worn-out electric point machine of Bilaspur/ RRI." **Tender Value:** ₹ 29.01,014.48 (₹ Twenty Nine Lakhs One Thousand and Fourteen Point Four Eight Paisa Only). **Earnest Money Deposit:** ₹ 58,000/- (₹ Fifty Eight Thousand Only).
Submission of Tender: Upto 15.00 hours on 30.12.2024.
The complete information of above e-Tender Notice is available over websites: <https://www.reps.gov.in>
Bids other than e-bids shall not be accepted against above Tender.
Div. Sig. & Tele. Engineer
CPR/10/369 S.E.C.Rly, Bilaspur.
South East Central Railway @secrall

Form No-URC-2
Advertisement giving notice about registration under Part I of Chapter XXI
[Pursuant to section 374(b) of the companies Act, 2013 and rule 4(1) of the companies (Authorised to Register) Rules, 2014]
1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application has been made to the Registrar at Central Registration Center (CRC), Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector-5 IMT Manesar, Gurgaon-122050, Haryana that Aaravans Buildwell and Infracon LLP may be registered under Part I of Chapter XXI of the Companies Act, 2013 as a company limited by shares.
2. The principal objects of the company are as follows:
To carry on business of Electrical engineers, contractor, Manufacturers, Supplier and dealers in electrical and other Cables, Transmission Lines, Wire lines, dry cell etc. Distribute And supply of electricity for the purpose of light, heat and power and for all other purposes for which electrical energy can be employed, transmit and manufacture and deal in all Apparatus and thing required for or capable of being used
3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the office at 16A/2151, Vasundhri, Sec-16, Ghaziabad-201012.
4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the central registration center (CRC), Indian institute of corporate affairs (IICA), Plot no- 6, 7, 8, sector-5 IMT Manesar, Gurgaon-122050, Haryana within twenty one days from the date of publication of this notice, with a copy to the company at its registered office.
For Aaravans Buildwell and Infracon LLP
Rohit Pandey DPIN: 03425671
Date: 14.12.2024
(Designated Partner)

Before the Central Government Registrar of Companies, Delhi and Haryana
In the matter of sub-section (3) of Section 13 of Limited Liability Partnership Act, 2008 and rule 17 of the Limited Liability Partnership Rules, 2009 in the matter of the Limited Liability Partnership Act, 2008, Section 13 (3) and in the matter of **Jhujhar Acoustics LLP** having its registered office at 411, Gagan Vihar, Shahdara, Delhi-110051
- **Petitioner**
Notice is hereby given to the General Public that the LLP proposes to make a petition to Registrar of Companies, Delhi & Haryana under section 13 (3) of the Limited Liability Partnership Act, 2008 seeking permission to change its Registered office from the state of "Delhi" to the state of "Uttar Pradesh".
Any person whose interest is likely to be affected by the proposed change of the registered office of the LLP may deliver or cause to be delivered or send by Registered post of his/her objections supported by an affidavit stating the grounds of his/her interest and grounds of opposition supported by an affidavit to the Registrar of Companies, Delhi & Haryana, within 21(twenty one) days from the date of publication of this notice with a copy to the petitioner LLP at its registered office at the address mentioned above.
For and on behalf of
Jhujhar Acoustics LLP
Sd/-
Dinesh Bansal
(Designated Partner)
DPIN: 01205921
Place: Delhi
Date: 12-12-2024
Address: A-105, Sector-23, Noida, Uttar Pradesh - 201301

SHIVALIK SMALL FINANCE BANK LTD.
Registered Office at - Shivalik Small Finance Bank Ltd, 501, Salcon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Saharanpur, Nanauta, Uttar Pradesh.
Appendix – IV-A [See Proviso to rule 8 (6)]
Open Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 24th January 2025 for recovery of Rs.5,32,000/- (Rupees Five Lakh Thirty-Two Thousand Only) As on 18-09-2024 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. M/s. Om Trader (Borrower)/Through its Prop: Mr. Kuldeep Singh) R/o Mohalla Shekhjadhag, Deoband Road Saharanpur Uttar Pradesh 247452, 2. Mr. Kuldeep Singh(Proprietor) R/o Mohalla Shekhjadhag, Deoband Road Saharanpur Uttar Pradesh 247452 , 3. Mr. Omveer Singh S/o Mr.Telu Singh (Guarantor/ Mortgage) R/o H.No.12, Mohalla Saravagyan Nanauta Saharanpur Uttar Pradesh 247452, 4. Mrs. Praveen Kumar Garg (Guarantor) R/o Mohalla Chahamanjani , Kot Nanauta Saharanpur Uttar Pradesh 247452. The reserve price will be Rs.80,26,840/- (Rupees Eighty Lakhs Twenty Six Thousand Eight Hundred Forty Only) and the earnest money deposit will be 10% of Bid Amount i.e., Rs. 8,02,684/- (Rupees Eight Lakhs Twenty Thousand Six Hundred Eighty Four Only) the latter amount to be deposited with the Bank on or before 23rd January 2025 by 5 PM, particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1.M/s. Om Traders (Borrower)/Through its Prop: Mr. Kuldeep Singh) R/o Mohalla Shekhjadhag, Deoband Road Saharanpur Uttar Pradesh 247452, 2.Mr. Kuldeep Singh (Proprietor) R/o Mohalla Shekhjadhag, Deoband Road Saharanpur Uttar Pradesh 247452 , 3.Mr. Omveer Singh S/o Mr.Telu Singh (Guarantor/ Mortgage) R/o H.No.12, Mohalla Saravagyan Nanauta Saharanpur Uttar Pradesh 247452, 4. Mrs. Praveen Kumar Garg (Guarantor) R/o Mohalla Chahamanjani , Kot Nanauta Saharanpur Uttar Pradesh 247452 Loan Account No. (101344000327, 101341510275 101341510324)	18-09-2024 Rs.53,20,00/- (Rupees Five Lakh Thirty-Two Thousand Only)	All the piece and parcel of the immovable properties: 1. Self-Occupied Commercial property measuring area 80.35 sq mtrs situated at Nanauta, Deoband Road, Tehsil Rampur Maniharan, Saharanpur. Registered in the sub records of Tehsil Deoband, District Saharanpur as Bahi No. 1 Jild No. 2765, Page No. 292 to 293, Serial No. 4787 Dated 24-09-1990, in the name of Mr. OmVeer Singh. 2. Self-Occupied Commercial property measuring area 84.30 sq mtrs situated at Nanauta, Deoband Road, Tehsil Rampur Maniharan, Saharanpur. Registered in the sub records of Tehsil -Deoband, District Saharanpur as Bahi No. 1, Jild No. 1774, Page No. 194 to 196 Serial No. 4672 Dated 07-09-1990. In the name of Mr. Om Veer Singh.	Rs. 80,26,840/- (Rupees Eighty Lakhs Twenty Six Thousand Eight Hundred Forty Only)	10% of Reserve Price i.e Rs. 8,02,684/- (Rupees Eight Lakhs Twenty Six Thousand Eight Hundred Eighty Four Only)

Date of Inspection of Immovable properties:- 22nd January 2025.....1100 hrs – 1500 hrs
Auction Date and time of opening of Bid:- 24th January 2025 from 10:00-12:00 hrs.
Last Date for Submission of Offers / EMD:- 23rd January 2025 till 5.00 pm.
For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auCTION_of_bank_properties.php
Important Terms & Conditions of Sale:
(1) The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
(2) The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
(3) Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.
(4) Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of 'Shivalik Small Finance Bank Ltd', payable Nanauta/Noida at on or before 23rd January 2025 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn.
(5) The sealed bids will be opened on 24th January 2025 at 10.00 hrs - 12.00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.
(6) The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/- . The property will not be sold below the Reserve Price set by the Authorised Officer.
(7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Nanauta/Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
(8) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
(9) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.
(10) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
(11) Bids once made shall not be cancelled or withdrawn.
(12) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagee(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
(13) The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
(14) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
(15) The Borrower (s) / Mortgagee(s) / Guarantor(s) are hereby given 30 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within Thirty days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
(16) The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.
(17) For details, help, procedure and bidding prospective bidders may contact, Mr. Sandeep Pal. Contact No.8800229223.
1. Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.
2. The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that he/they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of at the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues.
3. If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.
Date: 14-12-2024 Place: Noida
Authorised Officer, Shivalik Small Finance Bank Ltd



Akme Fintrade (India) Ltd.
CIN: U67120RJ1996PLC011509
Registered office: AKME BUSINESS CENTRE (ABC), 4-5 SUBCITY CENTRE SAVINA CIRCLE, OPP. KRISHI UPAZ MANDI, UDAIPUR RJ 313002 IN, E-mail: cs@asaanloans.com, Cont. No 0294-2489501
Notice of Extraordinary General Meeting and E-voting information
NOTICE IS HEREBY given that Extraordinary General Meeting ("EGM") of the members of the Company is scheduled to be held on Monday, 06th January, 2025 at 12:00 P.M. (IST) through Video Conferencing ("VC")/Other Audio-Visual Means ("OAVM"), without physical presence of the members at a common venue, in compliance with the applicable provisions of the Companies Act, 2013 (the 'Act') and rules framed thereunder, read with Ministry of Corporate Affairs circular ("MCA") dated on 19th September 2024 in this regard and other connected circulars issued from time to time (hereinafter collectively called as 'the circulars'), to transact the special business as set out in the Notice convening EGM of the Company.
In compliance with the said circulars, the Company has sent the Notice of EGM through electronic mode to all the members whose email addresses are registered with the Company/Registrar and Share Transfer Agent viz., Bigshares Services Private Limited, ('Bigshare')/Depository Participant(s) ('Dps'). The aforesaid documents are also available on:
1. Website of Company at www.akmefinttrade.com
2. Website of Stock Exchanges i.e., BSE Ltd. ('BSE') at www.bseindia.com and National Stock Exchange of India Ltd. ('NSE') at www.nseindia.com.
3. Website of CDSE: www.evotingindia.com.
Manner of registering/updating e-mail address and/or other details:
Physical Holding Members holding shares in physical mode, who have not registered/updated their e-mail address and/or other details are requested to update their aforesaid details by submitting Form ISR-1 duly filled and signed along with requisite supporting documents to Bigshare at Unit: Akme Fintrade (India) Limited., Akme business centre (ABC), 4-5 subcity centre savina circle, opp. Krishi upaz mandi, udaipur, rajasthan, india, 313002. The aforesaid form can be accessed from the website of the Company at www.akmefinttrade.com.
Dematerialised Holding Members holding shares in dematerialised mode, who have not registered/updated their aforesaid details are requested to register/update the same with the respective DPs.
In compliance with provisions of section 108 of the Act and rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, and regulation 44 of the SEBI (Listing Obligation and Disclosure Requirements), 2015 the members are hereby notified that:
● The Company is providing e-voting facility to its members to cast their vote by electronic means on the resolutions set out in the Notice of EGM. CDSE has been appointed as e-voting service provider for EGM.
● Remote e-voting shall commence from Friday, 03rd January, 2025 (10:00 A.M. IST) and shall end on Sunday, 05th January 2025 (5:00 P.M. IST). Remote e-voting shall not be allowed beyond 5.00 P.M. IST on Sunday, 05th January, 2025.
● Cut-off date for the purpose of e-voting shall be Tuesday, 31st December, 2024 ('cut-off date'). A person whose name is recorded in the register of members or in the register of beneficial owners as on the said date shall only be entitled to avail the facility of remote e-voting as well as e-voting at the EGM.
● Persons who have acquired shares and become members of the Company after the dispatch of Notice and who are eligible shareholders as on the cut-off date, may obtain the User ID and Password from CDSE by sending request on helpdesk.evoting@cdsindia.com from registered email-ID.
● Members present at the meeting and who have not cast their votes on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system at the EGM. The instructions for voting at the EGM are provided in the Notice.
● Members who have cast their votes by remote e-voting prior to the EGM may also attend/participate in the EGM but shall not be allowed to vote again at the EGM.
● User ID and password for remote e-voting is sent in the email, where Notice is sent by email and is printed on the attendance slip sent along with Notice, where Notice is sent in physical form.
● In case of any queries/grievances, related to e-voting, members may refer the Frequently Asked Questions ("FAQs") and e-voting user manual available at www.evotingindia.com. Further, members may reach out at the contact details mentioned below for addressing e-voting related grievances:
Members who have not registered their email addresses and consequently could not be served the Notice of the EGM and e-voting login credentials, are requested to update their email address and other KYC details by submitting Form ISR-1 (available on the website of the Company at www.akmefinttrade.com) duly filled and signed along with requisite supporting documents to Bigshare in case of physical holding. The request will be registered subject to the compliance with the legal requirements in this regard. In case of demat holding, members are requested to reach to their respective DPs for updating the above mentioned details.
By Order of the Board
For Akme Fintrade (India) Limited
Sd/-
Manoj Kumar Choubisa
Company Secretary and Compliance Officer (M. No.: 66176)

Date: 13.12.2024
Place: Udaipur



SHIVALIK SMALL FINANCE BANK LTD.
Registered Office : 501, Salcon Aarum, Jasola District Centre, New Delhi - 110025 CIN : U65900DL2020PLC366027
DEMAND NOTICE UNDER SECTION 13(2) read with Section 13(8) and 13 (13) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002
Notice is hereby given that the following borrower /Co-Borrowers, who have availed loan facilities from SHIVALIK SMALL FINANCE BANK LTD., having its Head office at 5th Floor, Tower-3, India Glycols Building, Plot no.2B, Sector 126, Noida -201304, have failed to serve the interest of their credit facilities to SHIVALIK SMALL FINANCE BANK LTD., and that their loan accounts has been classified as NPA as per the guidelines issued by Reserve Bank of India. The Borrowers have provided security of the immovable properties to SHIVALIK SMALL FINANCE BANK LTD., the details of which are described herein below. The details of the loan and the amounts outstanding and payable by the borrowers to SHIVALIK SMALL FINANCE BANK LTD. as on date are mentioned below.
The borrower /Co-Borrowers as well as the public in general are hereby informed that the undersigned being the Authorized Officer of SHIVALIK SMALL FINANCE BANK LTD., the secured creditor has initiated action against the following borrower /Co-Borrowers under the provisions of the Securitization and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002 (the SARFAESI Act). If the following borrowers fail to repay the outstanding dues indicated against their names within 60 (Sixty) days of this notice, the undersigned will exercise any one or more of the powers conferred on the Secured Creditor under sub-section (2) of Section 13 of the SARFAESI Act, including power to take possession of the properties and sell the same. The public in general is advised not to deal with property described here below.
Name of the Borrowers / Guarantor / Mortgage **Details of secured asset (Immovable Property)**
1. Mr. Sandeep Malik S/o Shri Chandra Pal (Borrower) R/o H.No. 274, Racepur 2 Kavi Nagar, Ghaziabad Uttar Pradesh 201001, 2. Mrs Rajwati W/o Shri Chandra Pal (Co-Borrower) R/o H.No. 274, Racepur 2 Kavi Nagar, Ghaziabad Uttar Pradesh 201001, 3. Mr. Devendra Kumar (Guarantor) R/o H.No. 1359, Neelmani Volary Arthala Ghaziabad Uttar Pradesh 20101
Equitable Mortgage on the Property: Residential Plot, measuring an area of 162.50sq. Mtrs Situated Khalsa No. 7221 Village Riteshpur Paragana Dasna Tehsil and District Ghaziabad Uttar Pradesh. In the revenue records of Bahi No. 1, Jild No. 4770 Page No. 175-194 Serial No. 4471 Dated 13-05-2011. In the name of Mrs Rajwati W/o Shri Chandra Pal. Bounded by: North : Other Plot, South : House of Rakhpal, West: Road 4 ft wide, East: Road 15 ft wide
Loan Account No., Demand Notice Date and Amount
Loan Account No. 101941000101, 101946510012 **Demand Notice Date:** as on 11-12-2024
Outstanding Amount: Rs.6,10,000/- (Rupees Six Lakhs Ten Thousand Only) as on 11-12-2024
NPA Date : 19-10-2024
1. Mr. Sridhar Chandrasekar (Borrower) R/o K-91, Sector 12, Noida Uttar Pradesh 201301, 2. Mrs Jaya Iyer W/o Mr. Sridhar Chandrasekar (Co-Borrower) R/o K- 91, Sector 12, Noida Uttar Pradesh 201301
Hypotheication on : Car, XL 6 Zeta , Colour Magma Gray UP16CJT260, Registration Date : 30-November 2019, Engine No. K15BN9004931 Chassis No. MA3CNC32SKK208639 in the name of Mr. Sridhar Chandrasekar
Loan Account No., Demand Notice Date and Amount
Loan Account No. 100741510008 **Demand Notice Date:** 12-12-2024 **Outstanding Amount:** Rs.1,16,000/- (Rupees One Lakh Sixteen Thousand Only) as on 11-12-2024
NPA Date : 06-12-2024
Date: 28-11-2024 & 12-12-2024 Place: Noida
Authorised Officer, Shivalik Small Finance Bank Ltd



PIRAMAL CAPITAL & HOUSING FINANCE LTD.
CIN: L65910MH1984PLC032639
Registered Office: 601, 6th Floor, Piramal Amli Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (west), Mumbai-400070 -T +91 22 3802 4000
Branch Office : Plot No.6, Block A, Sector-2, Noida, U.P.201 301
Contact Person : 1. Pankaj Kashyap - 9136178689, 2. Nikki Kumar - 9650606340 3. Rohan Sawant: - 9833143013
E-Auction Sale Notice - Fresh Sale
Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Capital & Housing Finance Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrowers, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on "As Is Where is Basis", "As is What is Basis" and "Whatever is There is Basis", Particulars of which are given below:


Loan Code / Branch / Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Property Address _final	Reserve Price	Earnest Money Deposit (EMD) (10% of RRP)	Outstanding Amount (10-12-2024)
Loan Code No.: 25600000968, Noida - Sector 2 (Branch), Amir Sohail (Borrower), Mohd Imran (Co-Borrower 1)	Dt: 28-06-2021, Rs. 1752484/- (Rs. Seventeen lakh Fifty Two Thousand Four Hundred Eighty Four Only)	All The piece and Parcel of the Property having an extent :- Plot No-A-42 Ground Floor Front Side NA Flat No-gf-1 Block-A, Hayat Enclave, Flat No-GF-1 Block-A, Hayat Enclave, Kh. No-1212 Loni Ghaziabad Uttar Pradesh IN 201102 Boundaries As :- North : Entry/Road South : Other Property East :- Other Property West :- Other Property	Rs. 11700000/- (Rs. Eleven lakh Seventy Thousand Only)	Rs. 1170000/- (Rs. One lakh Seventeen Thousand Only)	Rs. 2756974/- (Rs. Twenty Seven lakh Fifty Six Thousand Seven Hundred Seventy Four Only)
Loan Code No.: 27900001266, Noida - Sector 2 (Branch), Mohd Shahid (Borrower), Madina (Co-Borrower 1) Mohd Saleem (Co-Borrower 2) Ilyas (Guarantor 1)	Dt: 21-10-2021, Rs. 1925176/- (Rs. Nineteen lakh Twenty Five Thousand One Hundred Seventy Six Only)	All The piece and Parcel of the Property having an extent :- Flat No- FF-3, FF, Rear Lhs Portion NA Plot No-A-7/5, Dlf, Ankur Vihar Plot No-A-7/5, Dlf, Ankur Vihar Ghaziabad Default Uttar Pradesh IN 201102 Boundaries As :- North : Entry/Stairs South : Other's Property East :- Other's Property West :- Other's Flat	Rs. 13100000/- (Rs. Thirteen lakh Ten Thousand Only)	Rs. 1310000/- (Rs. One lakh Thirty One Thousand Only)	Rs. 2783671/- (Rs. Twenty Seven lakh Eighty Three Thousand Six Hundred Seventy One Only)

DATE OF E-AUCTION: 22-01-2025, FROM 11.00 A.M. TO 1.00 P.M. (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH). LAST DATE OF SUBMISSION OF BID: 21-01-2025, BEFORE 4.00 P.M.
For detailed terms and conditions of the Sale, please refer to the link provided in www.piramalfinance.com/e-Auction.html or email us on piramal.auction@piramal.com
STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR
The above mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.
Date : 15.12.2024 Place : DELHI
Sd/- (Authorised Officer) Piramal Capital & Housing Finance Limited

SHIVALIK SMALL FINANCE BANK LTD.
Registered Office at - Shivalik Small Finance Bank Ltd, 501, Salcon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Meerut, Uttar Pradesh.
Appendix – IV-A [See Proviso to rule 8 (6)]
Open Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 24th January 2025 for recovery of Rs.1,21,000/- (Rupees One Lakh Twenty-One Thousand Only) As on 21-08-2024 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Amit Kumar S/o Mr. Anil Kumar (Borrower) R/o Plot No. 16 & 17, Near Vradh Ashram Village Noor Nagar, Delhi Road Meerut Uttar Pradesh 250002, 2. Mr. Sanjeev Kumar S/o Mr. Anil Kumar (Co-Borrower) R/o Plot No. 16 & 17, Near Vradh Ashram Village Noor Nagar, Delhi Road Meerut Uttar Pradesh 250002, 3. Mrs. Santosh Devi W/o Mr. Anil Kumar (Guarantor/Mortgagor) R/o Plot No. 16 & 17, Near Vradh Ashram Village Noor Nagar, Delhi Road Meerut Uttar Pradesh 250002, 4. Mr. Manish Gupta S/o Mr. Rajendra Kumar (Guarantor) R/o 12571/, Madhav Puram Delhi Road Meerut Uttar Pradesh 250002, 5. Mr. Rohit Jain S/o Satish Kumar (Guarantor) R/o H.No. 643, Opposite Paswara House, Baghpah Road, Meerut Uttar Pradesh 250002.
The reserve price will be Rs.19,60,500/- (Rupees Nineteen Lakhs Sixty Thousand Five Hundred Only) and the earnest money deposit will be 10% of Bid Amount i.e., Rs. 1,96,050/- (Rupees One Lakhs Ninety Six Thousand Fifty Only) the latter amount to be deposited with the Bank on or before 23rd January 2025 by 5 PM, particulars of which are given below:-


Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1.Mr. Amit Kumar S/o Mr. Anil Kumar (Borrower) R/o Plot No. 16 & 17, Near Vradh Ashram Village Noor Nagar, Delhi Road Meerut Uttar Pradesh 250002, 2.Mr. Sanjeev Kumar S/o Mr. Anil Kumar Co-Borrower) R/o Plot No. 16 & 17, Near Vradh Ashram Village Noor Nagar, Delhi Road Meerut, Uttar Pradesh 250002, 3.Mrs. Santosh Devi W/o Mr. Anil Kumar (Guarantor/Mortgagor) R/o Plot No. 16 & 17, Near Vradh Ashram Village Noor Nagar, Delhi Road Meerut Uttar Pradesh 250002, 4. Mr. Manish Gupta S/o Mr. Rajendra Kumar (Guarantor) R/o 12571/, Madhav Puram Delhi Road Meerut Uttar Pradesh 250002, 5. Mr. Rohit Jain S/o Satish Kumar (Guarantor) R/o H.No. 643, Opposite Paswara House, Baghpah Road, Meerut Uttar Pradesh 250002 -oan Account No. (100841004598, 100846511094)	21-08-2024 Rs.1,21,000/- (Rupees One Lakh Twenty-One Thousand Only)	All the piece and parcel of the immovable properties: Residential Property, situated at Part of the Plot No. 16 & 17 measuring 92.04 Sq. Mtr, Part of Khalsa No. 69 Mi at Shri Ram Colony, Village Noor Nagar, Delhi Road Meerut Uttar Pradesh, Registered in revenue records of Bahi No.1, Jild No.7583, Page No.121-144 Serial No. 3489 Dated 16-03-2012 In the name of Mrs. Santosh Devi W/o Mr. Anil Kumar.	Rs. 19,60,500/- (Rupees Nineteen Lakhs Sixty Thousand Five Hundred Only)	10% of Reserve Price i.e Rs. 1,96,050/- (Rupees One Lakhs Ninety Six Thousand Fifty Only)

Date of Inspection of Immovable properties:- 22nd January 2025.....1100 hrs – 1500 hrs
Auction Date and time of opening of Bid:- 24th January 2025 from 10:00-12:00 hrs.
Last Date for Submission of Offers / EMD:- 23rd January 2025 till 5.00 pm
For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auCTION_of_bank_properties.php
Important Terms & Conditions of Sale:
(



कॅनरा बैंक

भारत सरकार का उपक्रम



Canara Bank

A Government of India Undertaking

Recovery Section, Circle Office,

7th Floor, Ansal Towers, 38, Nehru Place, New Delhi - 110019

Phone No. 011-26292604; 26419921

E-Auction

SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described movable / immovable property mortgaged/hypothecated charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" basis on below mentioned dates through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002


For detailed terms and conditions of the sale please refer the link "E-Auction" provided in provider <https://baanknet.com/> (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email:- Support.BAANKNET@psballiance.com) or Canara Bank's website www.canarabank.com, EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (<https://baanknet.com/>) 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.

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)	The property can be inspected, with Prior Appointment with Authorized Officer & Contact Person
					Last Date & Time of Submission of EMD	
1	SHAKTINAGAR BRANCH, NEW DELHI-110006 1. M/s Vardhaman Traders, 1, 2498 First Floor, New Qutab Road, Sadar Bazar, New Delhi-110006 2. M/s Vardhaman Traders, 212, Village Bhasiwa, Near Laxmi Mandir, North West Delhi-110033 3. Mr. Ramesh Kumar Jain S/o Late. Kuldeep chand Jain, R/o 301 SFS Flats Phase IV, Ashok Vihar Delhi 110052 (Partner & Mortgagor) 4. Mr Arun Jain S/o Late Kuldeep Chand Jain, 302 SFS Flats Phase IV, Ashok Vihar Delhi 110052 (Partner)	EMT of the residential property DDA built up SFS flat no. 301 ground floor category III situated at Ashok Vihar Phase IV Delhi in the name of Mr. Ramesh Kumar Jain, Boundaries - East-Entry/Park/Gali, West-Flat No.302, North-Service Lane, South-Service Lane (UNDER PHYSICAL POSSESSION)	Rs. 2,81,52,298.61 as on 15.08.2024, plus further interest along with expenses , other charges ,etc.(less recoveries) if any.	a. 220,00,000/- b. 22,00,000/- c. 50,000/- d. 13-12-2024	18-01-2025 between 12:30 p.m. to 1:30 P.M. 16-01-2025 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M Sh. Ram Kripal Mahto Mob. 7992468158

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

Date : 13-12-2024, Place : New Delhi

Authorised Officer, Canara Bank



Canara Bank

A Government of India Undertaking

Recovery Section, Circle Office,

7th Floor, Ansal Towers, 38, Nehru Place, New Delhi - 110019

Phone No. 011-26292604; 26419921

E-AUCTION

SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described movable / immovable property mortgaged/hypothecated charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" basis on below mentioned dates through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002


For detailed terms and conditions of the sale please refer the link "E-Auction" provided in provider <https://baanknet.com/> (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email:- Support.BAANKNET@psballiance.com) or Canara Bank's website www.canarabank.com, EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (<https://baanknet.com/>) 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.



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
1	WAZIRPUR MAIN BRANCH M/s Aton Sunlogics LLP, Plot No 77A New Industrial Area Kandrori, Bain Attarian Industrial Area, Revenue Estate, Of Mohal-bari, Kangra, Himachal Pradesh 176402 M/s Aton Sunlogics LLP, No. 58 Npx Urbtech, Plot No C1, Sector 153 Gautam budh nagar Noida, Uttar Pradesh 201308 Sri. Ravi Bansal S/o Late I P Arya, 6104 Aits Green Paradise Society Sector Chi 4, Greater Noida Gautam Budh University, Kasana Up. 201310. Smt Manisha Bansal D/o Vijender Kumar Singhal, 6104 Aits Paradise Society Sector CHI 4, Greater Noida Gautam Budh Nagar 201306	All that part and parcel of plot no 77A New Industrial Area Kandrori, Mohlati Indrora road, Revenue estate of Mohal-Bari Distt Kangra HP, measuring 1800 sq meter, Khassa no.-371/221/172 Khatoni no.156/69 having the boundaries herein under mentioned. Plot no 77A - East-Front (Road), West-back Plot no 84, North-Plot no 78, South-Plot no 77 (UNDER SYMBOLIC POSSESSION)	Rs. 1,61,65,266.52 as on 19.07.2024, plus further interest along with expenses , other charges ,etc.(less recoveries)/if any.	a. 1,25,63,000/- b. 12,56,000/- c. 50,000/- d. 13-12-2024	18-01-2025 between 12:30 p.m. to 1:30 PM 16-01-2025 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M Sh. Ram Kripal Mahto Mob. 7992468158

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

Date : 13-12-2024, Place : New Delhi

Authorised Officer, Canara Bank

 STATE BANK OF INDIA, Stressed Assets Management Branch-II 11th Floor, Jawahar Vyapar Bhawan, 1 - Tolstoy Marg, New Delhi -110001, E mail id : agmc15.50950@sbi.co.in, Ph. : 011-43179559					E-Auction Sale Notice	
"APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for sale of Immovable Property 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 properties mortgaged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorized Officer of State Bank of India, Secured Creditor, will be sold on "As is where is", As is what is" and Whatever there is" basis on below mentioned dates, for recovery of amount as mentioned below, due to the Secured Creditor from Borrowers, Guarantors and Mortgagors mentioned below. The reserve price and the earnest money to be deposited is mentioned below.						
Name of Borrower (B) / Guarantor/s (G) with address/es	Address of Security charged covered under Auction	Reserve Price(RP)	The secured debt for recovery of which the property is to be sold	Date / Time of on -site Inspection of Property with name of Authorized Officer	Date & Time for Submission of Bid Application Form, KYC Documents, PAN Card, Proof of EMD etc. through M/S PSB ALLIANCE	Date & Time of E-Auction with auto extensions of 10 minutes each
		EMD Amount 10% of The Reserve Price Bid Increment Amount				
Borrower: M/S South Asian Hospitality Services Pvt Ltd., 40/43, 2nd Floor, C R Park, New Delhi-110019. Mr. Parvin Juneja, E-47, Greater Kailash II, New Delhi-110048. Mrs. Bela Juneja, E-47, Greater Kailash II, New Delhi-110048. Guarantor/Mortgagor: Mr. Himan Juneja, E-47, Greater Kailash-II, New Delhi-110048 Corporate Guarantor: M/S BHA Associates Pvt. Ltd., 40/43, 2nd Floor, C R Park, New Delhi-110019 M/S PBJ Associates Pvt. Ltd., 40/43, 2nd Floor, C R Park, New Delhi-110019	Commercial Shop bearing No LG-014, Lower Ground Floor, DLF Star Mall, Sector -30 Gurugram (Haryana), measuring 3339 Sq. Ft, standing in the name of M/S PBJ Associates Pvt Ltd (Corporate Guarantor), in the account of M/S South Asian Hospitality Services Pvt Ltd. (Physical Possession) Encumbrances Known: Rs.16,45,745/- (Rupees Sixteen Lac Forty Five Thousand Seven Hundred Forty Five only) payable to Municipal Corporation, Gurugram(HR).	₹ 2,67,00,000/- ₹ 26,70,000/- ₹ 1,00,000/-	Rs. 25,73,64,586.87 (Rs. Twenty- Five Crores Seventy Three Lakhs Sixty-Four Thousand Five Hundred Eighty Six & Paise Eighty Seven Only) as on 30.11.2024 plus further interest and other expenses, charges etc.	27-12-2024 12:00 PM to 02:00 PM Authorised Officer : Mr. Anil Kumar Mob : 9810748765	Refer to https://BAANKNET.com	02-01-2025 From 12.00 Noon to 04.00 PM with unlimited extensions of 10 Minutes each.
EMD to be transferred / deposited by bidders in his / her / their own wallet provided by M/S PSB ALLIANCE (EBKRAY) on its E-Auction site https://ebkray.in (New URL : https://BAANKNET.com)						
TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER: E-Auction is being held on "AS IS WHERE IS", AS IS WHAT IS" AND WHATEVER THERE IS" and will be conducted "On Line" . The auction will be conducted through the Bank's approved service provider M/S PSB ALLIANCE (EBKRAY) , Mob. 8291220220, Email- support.ebkray@psballiance.com at their web portal https://ebkray.in (New URL : https://BAANKNET.com) Declaration, General Terms and Conditions of online auction sale are available in https://ebkray.in (New URL : https://BAANKNET.com) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims / rights / dues / affecting the properties, prior to submitting their bid. In this regard, the e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The EMD of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The EMD shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, after adjusting the EMD already paid, immediately i.e. on the same day or not later than next working days on acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount. The Authorised Officer / Secured creditor shall not be responsible in any way for any third party claims / rights / dues. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.. The other terms and conditions of the e-auction are published in the following websites 1. https://ebkray.in (New URL : https://BAANKNET.com) 2. http://www.sbi.co.in STATUTORY SALE NOTICE UNDER THE SARFAESI ACT, 2002						
Date : 13-12-2024, Place : Gurugram (Haryana)		Sd/- Authorised Officer, State Bank of India				

 <p>यूको बैंक (एकमात्र सहायक का पञ्चायत)</p>	 <p>UCO BANK (A Govt. of India Undertaking)</p>	<p>Branch: Rajendra Place30/29, East Patel Nagar New Delhi-110008</p>
<p align="center">हमनाम आपके विचारित का Honours Your Trust</p>		
<p align="center">[Rule 8(1)] Possession Notice (For Immoveable Property)</p>		
<p>Whereas, the undersigned being the Authorised Officer of the UCO Bank Rajendra Place Branch, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with (Rule 3) of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 10.09.2024 calling upon the borrower Mr. Deepak Sarin, S/o Mr. Darshan Sarin and Mrs. Kamal Sarin, W/o Mr. Deepak Sarin, A-2/14 2nd Floor, Hastsal Road, Uttam Nagar, New Delhi-110059 to repay the amount mentioned in the notice being Rs. 20,18,599.20 Rupees Twenty Lakhs Eighteen Thousand Five Hundred Ninety Nine Only including interest upto 30.05.2024)+ further interest+other incidental cost within 60 days from date of receipt of the said notice.</p>		
<p>The Borrowers having failed to repay the amount, notice is hereby given to the 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 Section (4) of Section 13 of Act read with Rule 8 of the said rules on this 09th Day of December of the year 2024.</p>		
<p>The Borrowers 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 the UCO Bank Rajendra Place Branch for an amount of Rs. 20,18,599.20 (Rupees Twenty Lakhs Eighteen Thousand Five Hundred Ninety Nine Only including interest upto 30.05.2024)+ further interest+other incidental cost within 60 days from date of receipt of the said notice.</p>		
<p>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.</p>		
<p align="center">Description of Immoveable Property</p>		
<p>Equitable mortgage of property bearing no A-2/14, 2nd Floor, without roof rights Hastsal road, Uttam Nagar, New Delhi-110059 vide no. 7682 dated 15.04.2013 registered of Sub-Registrar, SR-II, Janakpuri, New Delhi in the name of Mr. Deepak Sarin S/o Mr. Darshan Sarin</p>		
<p>Date: 09.12.2024, Place: New Delhi</p>	<p align="right">AUTHORISED OFFICER, UCO BANK</p>	

 <p>यूको बैंक (एकमात्र वित्तकारी कायदा के अन्तर्गत)</p>	 <p>UCO BANK (A Govt. of India Undertaking) Honours Your Trust</p>	<p>Branch: Rajendra Place/30, East Patel Nagar New Delhi-110008</p>
<p align="center">[Rule 8(1)] Possession Notice (For Immovable Property)</p>		
<p>Whereas, the undersigned being the Authorised Officer of the UCO Bank Rajendra Place Branch, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with (Rule 3) of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 10.09.2024 calling upon the borrower Mrs. Archana Taneja W/o Mr. SanjayTaneja and Mr Sanjay Taneja, S/o Mr. Subhash Chander Taneja at A-2/14, 1st Floor, Hastals road Uttam Nagar New Delhi-110059 to repay the amount mentioned in the notice being Rs. 17,64,370.40 (Rupees Seventeen lakhs Sixty Four Thousand Three Hundred Seventy and paise forty only including interest upto 30.05.2024) + further interest+other incidental cost within 60 days from date of receipt of the said notice.</p> <p>The borrowers having failed to repay the amount, notice is hereby given to the 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 Section (4) of Section 13 of Act read with Rule 8 of the said rules on this 09th Day of December of the year 2024.</p> <p>The Borrowers 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 the UCO Bank Rajendra Place for an amount of Rs. 17,64,370.40 (Rupees Seventeen lakhs Sixty Four Thousand Three Hundred Seventy and paise forty only including interest upto 30.05.2024) + further interest+other incidental cost within 60 days from date of receipt of the said notice.</p> <p>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.</p>		
<p align="center">Description of Immovable Property</p> <p>Equitable mortgage of property bearing no A-2/14, 1st Floor, without roof rights Hastals road, Uttam Nagar, New Delhi-110059 vide no. 7683 dated 15.04.2013 registered of Sub-Registrar, SR-II, Janakpuri, New Delhi in the name of Mrs. Archana Taneja W/o Mr. Sanjay Taneja.</p>		
<p>Date: 09.12.2024, Place: New Delhi</p>	<p align="right">AUTHORISED OFFICER, UCO BANK</p>	

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<p style="text-align: center;">FORM G INVITATION FOR EXPRESSION OF INTEREST FOR NEWGEN ECOTRONICS PRIVATE LIMITED (FORMERLY KNOWN AS NAVYUG INDUSTRIES) OPERATING IN MANUFACTURING, ASSEMBLING AND TRADING OF PLASTIC PRODUCTS AND THEIR COMPONENTS AT SIDCUL, HARDIWAR, UTTARAKHAND-249403 (Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016</p>	
RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN/ CIN/ LLP No.	Newgen Electronics Private Limited CIN: U25209HR2022PTC108355 PAN: AAICN6448E
2. Address of the registered office	Registered office: Plot No. 5B, Second Floor, Crown Plaza Mall, Sector 15A, Faridabad-121007 Corporate Office IG-89, NIT, Faridabad-121001 Factory all Plot no.56-59 and Plot No 223 Sector 7 Sidcul Hardwar-249403
3. URL of website	NA
4. Details of place where majority of fixed assets are located	Plot no.56-59 and Plot No 223 Sector 7 SIDCUL Hardwar-249403
5. Installed capacity of main products/ services	To be ascertained
6. Quantity and value of main products/ services sold in the last financial year	Turnover as per latest unaudited financial statements for the year ended March 31, 2024 is INR 2.89 Crores
7. Number of employees/ workmen	NIL
8. Further details including last available financial statements (with schedules) of two years, lists of creditors are available at:	May be obtained by sending an email to cirnpnepl.rdsds@gmail.com or at ravindra1960_goyal@yahoo.co.in
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at :	May be obtained by sending an email to cirnpnepl.rdsds@gmail.com or at ravindra1960_goyal@yahoo.co.in
10. Last date for receipt of expression of interest	December 30, 2024
11. Date of issue of provisional list of prospective resolution applicants	January 04, 2025
12. Last date for submission of objections to provisional list	January 09, 2025
13. Date of issue of final list of prospective resolution applicants	January 12, 2025
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	January 15, 2025
15. Last date for submission of resolution plans	February 14, 2025
16. Process email id to submit EOI	cirnpnepl.rdsds@gmail.com
For Newgen Electronics Private Limited (Ravindra Kumar Goyal) Resolution Professional Registration Number: IBBI/IP-001/IP-P-02019/2020-2021/13098 Email For Correspondence- cirnpnepl.rdsds@gmail.com Email Registered With IBBI- ravindra1960_goyal@yahoo.co.in Phone No. - +91- 9978094218 AFA Valid till: 30.06.2025	

TATA CAPITAL HOUSING FINANCE LIMITED
 Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao
 Kadam Marg, Lower Parel, Mumbai-400013 CIN No.: U67190MH2008PLC167552

DEMAND NOTICE

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

Whereas the undersigned being the Authorised Officer of Tata Capital Housing Finance Limited (TCHFL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notice dated below under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to "Obligors")/Legal Heir(s)/Legal Representative(s) listed hereunder, to pay the amount mentioned in the respective Demand Notice, within 60 days from the date of the respective Notice, as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Obligor(s)/Legal Heir(s)/Legal Representative(s) to pay to TCHFL, 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 column (d) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to TCHFL by the said Obligor(s) respectively.

Loan Account No.	Name of Obligor(s)/Legal Heir(s)/Legal Representative(s)	Total Outstanding Due Rs. as on below Dates	Date of Demand Notice & NPA Date
10436320, TCHHF035 000010006 8000	Mr. Tarun Kumar (Borrower) & Mrs. Urmila & Mr. Rajesh Kumar & Mr. Hari Sing (Co-Borrower)	As on 06/12/2024, an amount of Rs. 1,04,87,083 /- (Rupees One Crore Four Lakh Eighty Seven Thousand Eighty Three Only) is due and payable by you under Loan Account No. 10436320 and an amount of Rs. 1,75,051/- (Rupees One Lakh Seventy Five Thousand Fifty One Only) is due and payable by you under Loan Account No. TCHHF0350000100058000 i.e. totalling to Rs. 1,06,62,134 /- (Rupees One Crore Six Lakh Fifty Two Thousand One Hundred Thirty Four Only)	06-12-2024 & 04-12-2024

All that is piece & parcels of House no 4990, Chaman Ganj, Roshanara Road, Malkaganj, Delhi - 110007.			
TCHHL096 200010019 6048 & TCHIN0962 000100199 731	Mr. Pankaj Saluja (Borrower) & Mrs. Swati Saluja (Co-Borrower)	As on 09/12/2024, an amount of Rs.26,46,722/- (Rupees Twenty Six Lakh Forty Six Thousand Seven Hundred Twenty Two Only) is due and payable by you under the Loan Account No. TCHHL0962000100196048 and an amount of Rs. 87,613/- (Rupees Eighty Seven Thousand Six Hundred Thirteen Only) is due and payable under the Loan Account No. TCHIN09620001001 99731 by you i.e. totaling to Rs. 27,34,335/- (Rupees Twenty Seven Lakh Thirty Four Thousand Three Hundred Thirty Five Only)	09-12-2024 & 04-12-2024

Description of the Secured Assets / Immovable Properties / Mortgaged Properties:- All that Piece & Parcels of: 1. Free Hold Entire Third Floor (With Roof/Terrace Rights) of Bulpit Residential Property bearing No. 325, Admeasuring 32 Sq. Mtrs., Along with the Proprietary Freehold Rights in the Undivided Land under the said Property, Situated in the Layout Plan of Rohini Residential Scheme, Block A, Pocket - 05, Sector 28, **Rohini, Delhi - 110042, along with all common amenities as mentioned in Sale Deed bearing No. 1232 Dated 04/05/2023. Plot No. 325 bounded as: East- Plot No. 324, West - Plot No. 326, North- Entry, South- Plot No. 274. 2. Free Hold Entire Third Floor (With Roof/Terrace Rights) of Bulpit Residential Property bearing No. 324, Admeasuring 32 Sq. Mtrs., Along with the Proprietary Freehold Rights in the Undivided Land under the said Property, Situated in the Layout Plan of Rohini Residential Scheme, Block A, Pocket - 05, Sector 28, **Rohini, Delhi - 110042, along with all common amenities as mentioned in Sale Deed bearing No. 1233 Dated 04/05/2023. Plot No. 324 bounded as: East - Plot No. 323, West- Plot No. 325, North - Entry, South - Plot No. 275.****

<p>TCHHL096 000010021 7350 & TCHIN0960 000100217 892</p>	<p>Mr. Muhammad Fahad (Borrower) & Mrs. Reshma Bi (Co-Borrower)</p>	<p>As on 09/12/2024, an amount of Rs. 25,38,469/- (Rupees Twenty Five Lakh Thirty Eight Thousand Four Hundred Sixty Nine Only) is due and payable by you under Loan Account No. TCHHL0960000100217350 and an amount of Rs. 1,29,566/- (Rupees One Lakh Twenty Nine Thousand Five Hundred Sixty Six Only) is due and payable by you under Loan Account No. TCHIN0960000100217892 i.e. totaling to Rs. 26,68,035/- (Rupees Twenty Six Lakh Sixty Eight Thousand Thirty Five Only)</p>	<p>09-12-2024 & 04-12-2024</p>
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Description of the Secured Assets / Immovable Properties / Mortgaged Properties:- All that Piece & Parcels of Residential House builtup on Plot bearing no. 04, Admeasuring 90 Sq. Yards i.e. 75.25 Sq. Mtrs., Comprised in Khasra No. 580, **Situated at Basantpur Sainthi (Krishna Kunj Colony), Pargana Jalalabad, Tehsil Modinagar, District Ghaziabad - 201904 (Uttar Pradesh), with common amenities as mentioned in Sale Deed. Boundaries: East - Plot of Others (Side 28), West - Road 22' Wide (Side 28), North: Plot No. 05 (Side 29), South: Plot No. 03 (Side 28).**

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 Obligor shall fail to make payment to TCHFL as aforesaid, then TCHFL 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 TCHFL. 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.

Classifieds

PERSONAL

I,Shivani Agrawal,W/o Harshit Agarwal,R/O B-35,Land-Craft,2nd Floor,Palam Drive,Kavi Nagar, Ghaziabad,Uttar Pradesh-21002,have changed my name to Shivani Agrawal,permanently. 0040763975-9

I,Km Anuradha Saxena,W/O Rajkumar Malik,R/O.Plot.No-61, 1st Floor, Pocket-12, Sector-A/5, DDA-Plot,Narela Delhi-110040,have changed my name to Anuradha Malik. 0040763982-9

PUBLIC NOTICE

Notice is hereby given to the General Public on behalf of our client that Mrs. Anjali Sharma alias Vandana Dangi Kapshandani is the owner of Property No. 507, 130 Sq. Mtrs. Block-C, Phase-VIII, Gurugram, Haryana "the said property", by virtue of Gift deed dated 22.02.2018, having registration No. 11151, has lost/impaired original Conveyance/Sale deed dated 20.11.2006, registration No. 17438, executed by M/s. Anand Properties & Infrastructure Ltd. with respect of the above said property. It is also informed that the article for loss of above said deed already published on 21.08.2024 in the Times of India & Hindustan Times by the owner, all persons are hereby informed not to deal or carry out any transaction with anyone on the basis of the said missing sale deed. If anyone has already carried out or being carried out any transaction on the basis of above lost sale deed, and it's also informed that the above owner want sell the said property to M/s. Ashwini Mahapatra who is taking home loan facility from our client, i.e. ICICI Bank Ltd. for purchase the said property. If anybody is having any objection upon the title of the said property to sale and mortgage etc. kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.

Kumar & Associates (Advocates & Consultants)
201, 2nd Flr, 23, Shree Nagar, West Nagar, Kolkata-75
Legal@kumarad.com Ph: 033-41112572-28

PUBLIC NOTICE

The General Public is hereby informed that my clients, Shri Gyan Prakash Puri, S/o Late Shri Raj Badam Puri, and his wife, Smt. Manorama Puri, both residing at M-1A, Tamilar Enclave, near Madras Temple, Vijay Enclave, Dabri Palam Road, New Delhi - 110045, have severed all relations with their daughter, Ms. Shweta Puri, due to her bad habits and unacceptable conduct and actions. My above-named clients have also disowned and debarred their said daughter from all their movable and immovable properties, self-acquired as per the provisions of the Hindu Succession Act or otherwise. Anybody dealing with Ms. Shweta Puri will do so at his/her/their own risk and responsibility, and my clients will not be responsible for any act, deed, or dealing carried out by Ms. Shweta Puri. This notice serves as a formal declaration, and any engagement with Ms. Shweta Puri will be at your own risk and responsibility.

Praveen Rastogi (Advocate)
Enrol No-D/244/06

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SHIVALIK SMALL FINANCE BANK LTD.

Registered Office at:- Shivalik Small Finance Bank Ltd.501, Saloon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Noida Sector 135, Uttar Pradesh

PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Appendix – IV-A [See Proviso to rule 8 (6)]

Open Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on 23rd January 2025 for recovery of Rs.6,60,000/- (Rupees Six Lakh Sixty Thousand Only) As on 09-05-2024 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Jagpal Singh S/o Mahender Singh (Borrower/ Mortgage) R/o Village Barola, Sector 49 Noida Dadri Gautam Budh Nagar Uttar Pradesh 201304, 2. Mrs. Suman Singh W/o Mr. Jagpal Singh (Co-Borrower) R/o Village Barola, Sector 49 Noida Dadri Gautam Budhha Nagar Uttar Pradesh 201304, 3. Mr. Devendra Kashyap S/o Mr. Mulchand Kashyap (Guarantor) R/o H. No. 0946, J J Colony Sector 49 Barula Noida Dadri Gautam Budh Nagar Uttar Pradesh 201304, 4. Mr. Saroj Bala S/o Mr. Shivdatt Sharma (Guarantor) R/o H.No. 78, Barola, Sector 49 Noida Dadri Gautam Budh Nagar Uttar Pradesh 201304.

The reserve price will be Rs.25,00,000/-(Rupees Twenty Five Lakhs Only) and the earnest money deposit will be 10% of Bid Amount i.e., Rs. 2,50,000/- (Rupees Two Lakhs Fifty Thousand Only) the latter amount to be deposited with the Bank on or before 22nd January 2025 by 5 PM. particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1.Mr. Jagpal Singh S/o Mahender Singh (Borrower/ Mortgage) R/o Village Barola, Sector 49 NoidaDadri Gautam Budh Nagar Uttar Pradesh 201304, 2.Mrs. Suman Singh W/o Mr. Jagpal Singh (Co-Borrower) R/o Village Barola, Sector 49 Noida Dadri Gautam Budhha Nagar Uttar Pradesh 201304, 3.Mr. Devendra Kashyap S/o Mr. Mulchand Kashyap (Guarantor) R/o H. No. 0946, J J Colony Sector 49 Barula Noida Dadri Gautam Budh Nagar Uttar Pradesh 201304, 4. Mr. Saroj Bala S/o Mr. Shivdatt Sharma (Guarantor)R/o H.No. 78, Barola, Sector 49 Noida, Dadri Gautam Budh Nagar Uttar Pradesh 201304 Loan Account No. (101641001924)	09-05-2024 Rs.6,60,000/- (Rupees Six Lakh Sixty Thousand Only)	All the piece and parcel of the immovable properties: Residential Plot, measuring an area of 50.16 Sq. Mtr. Situated (20.15 Sq. Ft.) Situated at Kharsa No. 1034, Village Barola Pargana and Tehsil Dadri District Gautam Budh Nagar Uttar Pradesh. Registered in the revenue records of Bahi No. 1, Jild No. 2247, Page No. 789-804 Serial No. 8827 Dated 24-12-2008. In the name of Mr. Jagpal Singh S/o Mahender Singh	Rs. 25,00,000/- (Rupees Twenty Five Lakhs Only)	10% of Reserve Price i.e. Rs. 2,50,000/- (Rupees Two Lakhs Fifty Thousand Only)

Date of Inspection of Immovable properties:- 21st January 2025.....1100 hrs – 1500 hrs

Auction Date and time of opening of Bid:- 23rd January 2025 from 10:00-12:00 hrs.

Last Date for Submission of Offers / EMD:- 22nd January 2025 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auCTION_of_bank_properties.php

Important Terms & Conditions of Sale:

(1) The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.

(2) The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.

(3) Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.

(4) Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable Noida at on or before 22nd January 2025 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn.

(5) The sealed bids will be opened on 23rd January 2025 at 10:00 hrs - 12:00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.

(6) The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer.

(7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Meerut/Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.

(8) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.

(9) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.

(10) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.

(11) Bids once made shall not be cancelled or withdrawn.

(12) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagee(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.

(13) The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.

(14) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.

(15) The Borrower (s) / Mortgagee(s) / Guarantor(s) are hereby given 30 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within Thirty days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.

(16) The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.

(17) For details, help, procedure and bidding prospective bidders may contact. Mr. Siddharth , Contact No. 9811864937.

1. Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.

2. The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that he/they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of at the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues

3. If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 13-12-2024 Place: Noida

Authorised Officer, Shivalik Small Finance Bank Ltd

SHIVALIK SMALL FINANCE BANK LTD.

Registered Office at:- Shivalik Small Finance Bank Ltd.501, Saloon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Meerut, Uttar Pradesh.

PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Appendix – IV-A [See Proviso to rule 8 (6)]

Open Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on 24th January 2025 for recovery of Rs.6,06,000/- (Rupees Six Lakh Six Thousand Only) As on 12-04-2024 plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1. Mr. Mohd. Yamin S/o Mr. Yasin (Borrower/ Mortgage) R/o Inchoi Garden, Near Lotus Marriage Farm Lisari Road, Meerut City Uttar Pradesh 250002, 2. Mrs. Salma W/o Mr. Mohd. Yamin (Guarantor) R/o Inchoi Garden, Near Lotus Marriage Farm Lisari Road, Meerut City Uttar Pradesh 250002, 3. Mr. Mohd. Babar S/o Mohd. Yaseen (Guarantor) R/o Inchoi Garden, Near Lotus Marriage Farm Lisari Road, Meerut City Uttar Pradesh 250002.

The reserve price will be Rs.10,41,000/- (Rupees Ten Lakhs Forty One Thousand Only) and the earnest money deposit will be 10% of Bid Amount i.e., Rs. 1,04,100/- (Rupees One Lakh Four Thousand One Hundred Only) the latter amount to be deposited with the Bank on or before 23rd January 2025 by 5 PM. particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1.Mr. Mohd. Yamin S/o Mr. Yasin (Borrower/ Mortgage) R/o Inchoi Garden, Near Lotus Marriage Farm, Lisari Road, Meerut City Uttar Pradesh 250002, 2.Mrs. Salma W/o Mr. Mohd. Yamin (Guarantor) R/o Inchoi Garden, Near Lotus Marriage Farm Lisari Road, Meerut City Uttar Pradesh 250002, 3. Mr. Mohd. Babar S/o Mohd. Yaseen (Guarantor) R/o Inchoi Garden, Near Lotus Marriage Farm Lisari Road, Meerut City Uttar Pradesh 250002 Loan Account No. (100841008108, 100841510586)	12-04-2024 Rs.6,06,000/- (Rupees Six Lakh Six Thousand Only)	All the piece and parcel of the immovable properties: Self Occupied Residential Property, measuring an area of 41.80 Sq. Mtrs, Situated at Plot No. 37 & 38 Kharsa No. 2762 Inchoi Garden Colony, Kasba Meerut Near Village Lisari Tehsil and District Meerut. Registered in revenue records of Bahi No.1, Jild No.8758, Page No. 267-284 Serial No. 4609 Dated 06-07-2017. In the name of Mr. Mohd. Yamin	Rs. 10,41,000/- (Rupees Ten Lakhs Forty One Thousand Only)	10% of Reserve Price i.e. Rs. 1,04,100/- (Rupees One Lakh Four Thousand One Hundred Only)

Date of Inspection of Immovable properties:- 22nd January 2025.....1100 hrs – 1500 hrs

Auction Date and time of opening of Bid:- 24th January 2025 from 10:00-12:00 hrs.

Last Date for Submission of Offers / EMD:- 23rd January 2025 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auCTION_of_bank_properties.php

Important Terms & Conditions of Sale:

(1) The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.

(2) The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.

(3) Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.

(4) Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable Meerut/Noida at on or before 23rd January 2025 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn.

(5) The sealed bids will be opened on 24th January 2025 at 10:00 hrs - 12:00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.

(6) The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer.

(7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Meerut/Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.

(8) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.

(9) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.

(10) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.

(11) Bids once made shall not be cancelled or withdrawn.

(12) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagee(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.

(13) The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.

(14) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.

(15) The Borrower (s) / Mortgagee(s) / Guarantor(s) are hereby given 30 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within Thirty days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.

(16) The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.

(17) For details, help, procedure and bidding prospective bidders may contact. Mr. Sandeep Pal Contact No.8800229223.

1. Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.

2. The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that he/they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of at the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues

3. If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 14-12-2024 Place: Noida

Authorised Officer, Shivalik Small Finance Bank Ltd

THE BUSINESS DAILY.

NEW DELHI, THURSDAY, FEBRUARY 21, 2019

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ਪੰਜਾਬ ਐਂਡ ਸਿੰਡ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਚੱਪਕਮ)

जहाँ सेवा ही जीवन- ध्येय है



ਪੰਜਾਬ ਐਂਡ ਸਿੰਡ ਬੈਂਕ
(A Govt. of India Undertaking)

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

Where service is a way of life

B.O. SHUBHASH ROAD, APSARA COMPLEX, ALIGARH, UTTAR PRADESH-202001

APPENDIX IV [See Rule 8 (1)] POSSESSION NOTICE
U/S 13(4) of SARFAESI ACT, 2002, (For Immovable Property)

Whereas the undersigned being the Authorized officer of the Punjab & Sind Bank having its branch at SHUBHASH ROAD, ALIGARH, UTTAR PRADESH-202001 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 rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 12.04.2023 calling upon The borrower having failed to repay the amount, notice is hereby given to the borrower/ Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the Security Interest (Enforcement) Rules. 2002 on this 24th Day January Month of the year Two Thousand and Twenty Four. The Borrower/Guarantor 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 Punjab & Sind Bank having its branch at Aligarh SHUBHASH ROAD, ALIGARH, UTTAR PRADESH-202001 as under


Name of Account/ Borrower(S)/ Guarantor(S)	Description of the immovable Property	Amt Q/S (as mentioned in the Notice u/s 13(2))	Date of Notice	Date of Possession
Mohd. Vakeel S/o Mohd. Aslam (Borrower)	<p>Details of Property mortgaged: "A residential house measuring 70 sq. meter constructed over the plots no. C.S.7-7 situated at Shanti Niketan ADA Colony Khair bye pass road Tehsil Koil Aligarh, in the name of Sh. Mohd. Vakeel S/O Mohammad Aslam.</p> <p>Details of Title Deed: Registered in the office of sub Registrar Aligarh as Bahi no. 1, Zild no-10060 page 383 to 470 at Serial no. 4831 dated 11.06.2019.</p> <p>North: Measuring 10 mt. thereafter Rasta 4.5 meter wide. South: Measuring 10 mt. thereafter plot no.C.S.75. East: Measuring 7 mt. thereafter Rasta 4.5 meter. West: Measuring 7 mt. thereafter plot no.C.S.483.</p>	Rs. 1948157.25/- (Rupees Nineteen Lakh Forty Eight Thousand One Hundred Fifty Seven and Paise Twenty Five Only) as on 31.07.2024 within 60 days from the date of receipt of the said notice with future interest and incidental charges w.e.f. 01.08.2024.	28.08.2024	10.12.2024
Mohd. Iqram S/o Mohd. Aslam (Guarantor)				
Mrs. Shabana Begum W/o Mohd. Aslam (Guarantor)				
R/o Shanti Niketan, ADA Colony, Khair Bypass Rd, Tehsil Koil, Aligarh				
(1) Idreeshan Ksh S/o Shri. Nivas Ali Alias Mr. Basheer (Borrower)	<p>A residential House No.11/4002/ 114A of part of khasra no. 3179, 3187, 3188, 3189, 3203, 3204, 3205, 3206, 3207, 3208, 3209, 3210, 3213 consisting area 100.00 sq. yard or 63.61 sq mt. Situated near Mullapara Bhujpura Mohalla Saray Kutub Pargana & Tehsil Koil Distt. Aligarh in the name of Smt. Afroz W/o Shri. Nivas Ali alias Mr.Basheer registered at Bahi No. 1, Zild No. 5821, Page No. 213 to 242, Sl. No. 10797 dated 26.09.2014 at Sub Registrar Thri, Aligarh</p> <p>North: Measuring 34 feet then Rasta 15 feet wide. South: Measuring 34 feet then house of Aligar. East: Measuring 26.5 feet then Rasta 15 feet wide. West: Measuring 26.50 feet then house of Ass Mohammad.</p>	Rs. 14,53,801.66/- (Rupees Fourteen Lakh Fifty Three Thousand Eight Hundred One and Paise Sixty Six Only) as on 31.07.2024 within 60 days from the date of receipt of the said notice with future interest and incidental charges w.e.f. 01.08.2024.	28.08.2024	10.12.2024
(2) Smt. Afroz W/o Shri Nivas Ali				
Alias Mr. Basheer (Mortagagor)				
(3) Mr. Yaseen S/o Shri Nivas Ali (Guarantor)				
All R/o Mullapara Bhujpura Mohalla Saray Kutub Pargana & Tehsil koil Distt. Aligarh .				

Date : 15.12.2024

PLACE : ALIGARH

Authorized Officer (PUNJAB & SIND BANK)





SHIVALIK SMALL FINANCE BANK LTD.
Registered Office at:- Shivalik Small Finance Bank Ltd.501, Salcon Aarum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Saharanpur, Uttar Pradesh

PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Appendix – IV-A [See Proviso to rule 8 (6)]

Open Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on 23rd January 2025 for recovery of Rs.14,56,000/- (Rupees Fourteen Lakh Fifty Six Thousand Only) As on 09-10-2023; plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from 1.M/s. Nadeem and Sons (Borrower) Through its Proprietor R/o Near Teeliyan Masjid, Mohalla Gaulam Oliya, Gangoh Saharanpur Uttar Pradesh 247341, 2.Mohd. Nadeem S/o Mr. Haji Yasin (Proprietor/Mortgagor) R/o Near Teeliyan Masjid, Mohalla Gaulam Oliya, Gangoh Saharanpur Uttar Pradesh 247341, 3. Mohd. Saleem Ahmad S/o Mr. Haji Yasin (Guarantor/Mortgagor) R/o Near Teeliyan Masjid, Mohalla Gaulam Oliya, Gangoh Saharanpur Uttar Pradesh 247341.

The reserve price will be Rs. 1,78,59,000/- (Rupees One crore Seventy Eight Lakhs Fifty Nine Thousand Only) and the earnest money deposit will be 10% of Bid Amount i.e., Rs. 17,85,900/- (Rupees Seventeen Lakhs Eighty Five Thousand Nine Hundred Only) the latter amount to be deposited with the Bank on or before 22nd January 2025 by 5 PM. particulars of which are given below:-

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1. M/s. Nadeem and Sons (Borrower) Through its Proprietor R/o Near Teeliyan Masjid, Mohalla Gaulam Oliya, Gangoh Saharanpur Uttar Pradesh 24734. 2 Mohd. Nadeem S/o Mr. Haji Yasin (Proprietor/Mortgagor) R/o Near Teeliyan Masjid, Mohalla Gaulam Oliya, Gangoh Saharanpur Uttar Pradesh 247341, 3. Mohd. Saleem Ahmad S/o Mr. Haji Yasin (Guarantor/ Mortgagor) R/o Near Teeliyan Masjid, Mohalla Gaulam Oliya, Gangoh Saharanpur Uttar Pradesh 247341 Loan Account No. 100246510100, 100246510229, 100246510259	09-10-2023 Rs.14,56,000/- (Rupees Fourteen Lakh Fifty Six Thousand Only)	All the piece and parcel of the immovable properties: 1. Residential Plot, measuring an area of 425.83 Sq. Yards or 356.04 Sq. Mtr. Kharsa No. 385, Moja Mehg Chappar Pargana Tehsil & Distt. Saharanpur Uttar Pradesh Registered in revenue records of Bahi No.1, Jild No. 7277, Page No. 235-268 Serial No. 1333 Dated 05-02-2013, in the name of Haji Nadeem and Haji Saleem Ahmad. 2. Residential Plot, measuring an area of 714.70 Sq. Yards Kharsa No. 385, Moja Mehg Chappar Pargana Tehsil & Distt. Saharanpur Uttar Pradesh Registered in revenue records of Bahi No.1, Jild No. 5949, Page No. 191-234 Serial No. 8385 Dated 26-10-2010, in the name of Haji Nadeem and Haji Saleem Ahmad.	Rs. 1,78,59,000/- (Rupees One crore Seventy Eight Lakhs Fifty Nine Thousand Only)	10% of Reserve Price i.e Rs. 17,85,900/- (Rupees Seventeen Lakhs Eighty Five Thousand Nine Hundred Only)

Date of Inspection of Immovable properties:- 21st January 2025.....1100 hrs – 1500 hrs

Auction Date and time of opening of Bid:- 23rd January 2025 from 10:00-12:00 hrs

Last Date for Submission of Offers / EMD:- 22nd January 2025 till 5.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in Shivalik Small Finance Bank, the Secured Creditor's website https://shivalikbank.com/auction_of_bank_properties.php

Important Terms & Conditions of Sale:
(1) The property is being sold on "as is where is, whatever there and without recourse basis as such sale is without any warranties and indemnities.
(2) The property/documents can be inspected on the above given date and time with the Authorised Officer of the Bank.
(3) Bid document/Form containing all the general terms and conditions of sale can be obtained from Authorised Officer on any working day during office hours at Bank's Branch Office mentioned herein above. The intending bidders should send their sealed bids on the prescribed Bid Form to Be Authorised Officer of Bank.
(4) Bid to be submitted in sealed envelope mentioning the Bid for Auction property and accompanied with EMD (being 10% of the Bid Amount) by Demand Draft drawn in favour of "Shivalik Small Finance Bank Ltd", payable Saharanpur/Noida at on or before 22nd January 2025 till 5.00 p.m. at the above-mentioned Branch office of Bank. Bids that are not filled up or Bids received beyond last date and time will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, the same cannot be withdrawn.
(5) The sealed bids will be opened on 23rd January 2025 at 10:00 hrs - 12:00 hrs at the above-mentioned Branch Office of Bank in the presence of the bidders present at that time and thereafter the eligible bidders may be given an opportunity at the discretion of the Authorised officer to participate in inter-se bidding to enhance the offer price.
(6) The bid price to be submitted shall be above the Reserve Price and the bidder shall further improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer.
(7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Shivalik Small Finance Bank Ltd, payable at Saharanpur/Noida and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be, shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default.
(8) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electric dues, property tax, Municipal/ Panchayat taxes or other charges if any.
(9) The successful bidder shall bear all expenses including pending dues of any Development Authority if any/taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee etc. for registration of the 'Sale Certificate'.
(10) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice.
(11) Bids once made shall not be cancelled or withdrawn.
(12) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation about the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid property. The notice is hereby given to the Borrower (s) / Mortgagor(s)/ Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
(13) The immovable property will be sold to the highest bidder. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
(14) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank.
(15) The Borrower (s) / Mortgagor(s) / Guarantor(s) are hereby given 30 DAYS SALE NOTICE OF IMMOVABLE SECURED ASSETS UNDER RULES 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 published in Hindi & English Edition in Newspaper, to discharge the liability in full and pay the dues as mentioned above along with up-to-date interest and expenses within Thirty days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. However, in such cases, Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
(16) The decision of the authorized officer is final binding and un-questionable. All bidders who submitted the bid shall be deemed to have read and understood the terms and condition of auction sale and be bound by them.
(17) For details, help, procedure and bidding prospective bidders may contact. Mr. Sandeep Pal, Contact No. 8800229223

1. Please note that the secured creditor, the Bank is going to issue sale notice to all the Borrower/Co-Borrowers/Guarantors/Mortgagors by POST by their addresses. In case, the same is not received by any of the parties, then this publication of sale notice may be treated as substituted mode of service.
2. The Borrower/Co-Borrowers/Guarantors/Mortgagors are also hereby informed that he/they must take delivery of their household effects, lying inside the above premises/under the custody of the Bank, if any within 15 days of this publication, with prior permission, failing which the Bank shall have no liability/responsibility to the same and will dispose of at the Borrower/Co-Borrowers/Guarantors/Mortgagors risk and adjust the sale proceed towards dues.
3. If the Auction fails due to any reasons whatsoever, the Company would at liberty to sell the above mortgaged properties through private treaty as per provisions mandated under SARFAESI Act, 2002.

Date: 13-12-2024 Place: Noida

Authorised Officer, Shivalik Small Finance Bank Ltd

"IMPORTANT"

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INDIA SHELTER FINANCE CORPORATION LTD.
REGD. OFFICE:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002
Branch Office : Branch Office: Sanwariya Niwasi, First Floor, Ward No. 7, Shahpura Road, In Front Of City Powerhouse, Neem Ka Thana, Sikar, Rajasthan, Pin- 332713).

POTENTIAL NOTICE FOR IMMOVABLE PROPERTY

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

NAME OF THE BORROWER/ GUARANTOR (OWNER OF THE PROPERTY) & LOAN ACCOUNT NUMBER	DESCRIPTION OF THE CHARGED /MORTGAGED PROPERTY(ALL THE PART & PARCEL OF THE PROPERTY CONSISTING OF)	DT. OF DEMAND NOTICE, AMOUNT DUE AS ON DATE OF DEMAND NOTICE	DATE OF POSSESSION
MRS. SUMAN DEVI, MR. UPENDRA SAINI, MR. DINESH CHAND SAINI Resides At: Patta No 17 Gram Dhani Ramsingh Ki Gram Panchayat Doonga Ki Ramsingh Ki Gram Panchayat. Doonga Ki Nangalpanchayat Samiti Patan Tehsil Neem Ka Thana District Sikar Neem Ka Thana District Sikar Rajasthan 332718Sikar BOUNDARY:- East – House of Sumer Singh & Krishan Singh, West – Old Land of Palaram Saini North – Self-Check Then Public Way (Rasta), South – Vacant Land of Self Then House of Chhoti Devi.	All Piece And Parcel Of Patta No 17 Gram Dhani Ramsingh Ki Gram Panchayat Doonga Ki Nangalpanchayat Samiti Patan Tehsil Neem Ka Thana District Sikar Rajasthan 332718Sikar BOUNDARY:- East – House of Sumer Singh & Krishan Singh, West – Old Land of Palaram Saini North – Self-Check Then Public Way (Rasta), South – Vacant Land of Self Then House of Chhoti Devi.	DEMAND NOTICE DATE 10th July 2024 Rs. 1160401/- (Rupees Eleven Lakh Sixty Thousand Four Hundred One Only) as on 09.07.2024 Together With Interest From 10.07.2024 And Other Charges And Cost Till The Date Of The Payment.	14.12.2024.

PLACE: Rajasthan DATE: 15/12/2024 (AUTHORIZED OFFICER) FOR INDIA SHELTER FINANCE CORPORATION LTD

FOR ANY QUERY PLEASE CONTACT Mr. Vinay Rana (+91 7898605030) & Mr. Devendra Singh (+91 8560017658)



HDB FINANCIAL SERVICES
From the trusted family of HDFC Bank.

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

REGISTERED OFFICE: RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009
BRANCH OFFICE: HDB FINANCIAL SERVICES LIMITED, Kharsa No. 47, Opposite Dussehra Ground, Budlela, Near Oxford School, Vikaspur, New Delhi-110018

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

1. Borrower/s & Guarantor's Name & Address 2. Total Due+ Interest From	DESCRIPTION OF THE PROPERTY	1. Date & Time Of E-Auction 2. Last Date Of Submission Of EMD 3. Date & Time Of The Property Inspection	1. Reserve Price 2. End Of The Property
V3 Moli Communications Private Limited - E-12/2, Sector 1, First Floor Noida 201301 Also At - Shop No LG 04-GNS Plaza Plot No S7/2, site 4, Greater Noida 201301 On Prakash Singh S/o Shri Raja Pal Singh - Flat No- 610 Technology Apartment Plot No-24 IP Extn Delhi Delhi-110592 Also At: R/o 04, saya Ambekar Nagar, UP 224152 Also at E-12/2 Sector-1 First Floor Noida-201301 Priyanka Paul - Flat No-610 Technology Apartment Plot No-24 IP Extn Delhi Delhi-110592. Loan Account No. - 3260978 Rs. 1,32,88,279.84 (Rupees One Crore Thirty Two Lakh Eighty Eight Thousand Two Hundred Seventy Nine and Paise Eighty Four) as of 09.06.2020 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	All that parts and parcel of the Shop/office/Store bearing No. LG-04, on Lower Ground Floor/Basement, in commercial Building known as Greater Noida Shopping Plaza, Situated at Plot No S-7/2, in Industrial Area, Suraj Pur Site-IV, in Village - Kasna, Pargana/tehsil Sadar, District Gautam Budh Nagar, U.P., admeasuring Total super area 467.936 Square meters (140.521 Sq. mtr. Carpet Area + 327.415 sqtrs. Common Area) be the same a little more or less, as described above and bonded - North: Lift South: Outer Wall, East: Shop No LG-03, West: Outer Wall 10 Meter Road	1) E-AUCTION DATE: 30.12.2024 -- 10.30 AM to 12.30 PM With Unlimited Extension Of 5 Minutes 2) LAST DATE OF SUBMISSION OF EMD WITH KYC 28.12.2024 -- TILL 5 PM 3) DATE OF INSPECTION: BETWEEN 26.12.2024 -- 12.00 PM TO 2.00 PM IST	Reserve Price (IN INR): Rs. 14452654/- (Rupees One Crore Forty Four Lakhs Fifty Two Thousand Six Hundred Fifty Four Only) Rs 1445265/- (Rupees Fourteen Lakhs Forty Five Thousand Two Hundred Sixty Five Only)
Atul Jain - H.No. 65 Block-JP Floor Second Floor, Pitampura Delhi-110034, Delhi And Also - 3006 & 3007 Aryapura, Subzi Mandi, Delhi, Delhi-110007 Manisha Jain H.No. 65 Block-JP Floor Second Floor, Pitampura Delhi-110034, Delhi Rajendera Kumar Jain H.No. 65 Block-JP Floor Second Floor, Pitampura Delhi-110034, Delhi Loan Account No. - 3512082 Rs 688937/- (Rupees Eight Lakh Sixty Eight Thousand Nine Hundred & Thirty Seven Only) as of 04.06.2022 and future contractual interest till actual realization together with incidental expenses.	All piece and parcel of property bearing Shop No. 3006 on Ground floor and one Godown no. 3007 (without roof right), measuring 40.35 Sq. Mtr. i.e. 48 Sq Yard, Situated at aryapura, Subzi Mandi, Delhi, Registered in the name of Rajender Kumar Jain S/o Late Sh. Shikar Chand Jain and Mrs. Manisha Jain W/o Sh. Atul Jain as per the Sale Deed bearing Registered No. 7230 dated 11-08-2014. Property Bounded As: East- Other Property, West- Gail, North- Other Property, South- Gail.	1) E-auction Date: 30.12.2024 --10.30 Am To 12.30 pm With Unlimited Extension Of 5 Minutes 2) Last Date Of Submission Of EMD With KYC 28.12.2024 -- Till 5 pm 3) Date Of Inspection: Between 26.12.2024 -- 12.00 Pm To 2.00 Pm Ist	Reserve Price (IN INR): Rs. 1349874/- (Rupees Thirteen Lakhs Fourteen Nine Thousand Eight Hundred Seventy Four Only) EMD Amount (IN INR) : Rs. 134987/- (Rupees One Lakh Thirty Four Thousand Nine Hundred Eighty Seven Only)

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

(1) The auction sale shall be "online e-auction" bidding through website https://www.bankauctions.com/ on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes.
(2) The interested bidders shall submit their EMD through Web Portal: https://www.bankauctions.com/ (the user ID & Password can be obtained free of cost by registering name with https://www.bankauctions.com/) through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPI, CADING, SCANNED COPY OF ANNEXURE - I & III, can be downloaded from the Web Portal: https://www.bankauctions.com/ AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s. C1 India Pvt.Ltd, Plot No. 68 -3rd Floor, Sector-44, Gurgaon- 122003, Haryana. E-mail ID: Vinod Chauhan/ delhi@c1india.com 9813887931 and for any property related query may contact Authorised Officer: MR. Vikas Anand; Mobile No: 9711010384, e-mail ID: vikas.anand@hdbfs.com, and MR. Vishal Ritpurkar; Mobile No: 9833671006, e-mail ID: vishal.ritpurkar@hdbfs.com during the working hours from Monday to Saturday 3. The intending purchaser/bidder is required to submit the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER on any nationalized or scheduled Commercial Bank in favour of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code: HDFC0000021; MICR CODE: MCR560240002; Branch: LAKHOKAPUL, HYDERABAD; on or before date and time mentioned above. (Please refer to the details mentioned in table above) and register their name at https://www.bankauctions.com/ and get user ID and Password, free of cost and get training on the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded {1. Copy of the NEFT/RTGS challan/DD copy Pay order, 2. Copy of PAN card and 3. Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement) on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and also submit hardcopy thereof at the Branch mentioned hereinabove. (4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code: HDFC0000021; MICR CODE: MCR560240002; Branch: LAKHOKAPUL, HYDERABAD; on or before date and time mentioned above. (5) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest. (6) The bid price to be submitted shall be above the Reserve Price along with increment value of Rs. 10,000/- (Rupees Ten Thousand only) and the bidder shall further improve their offer in multiple of Rs. 10,000/- (Rupees Ten Thousand only). The property shall not be sold below the Reserve Price set by the Authorised Officer. (7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code: HDFC0000021; MICR CODE: MCR560240002; Branch: LAKHOKAPUL, HYDERABAD; on or before date and time mentioned above. (8) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest. (9) The bid price to be submitted shall be above the Reserve Price along with increment value of Rs. 10,000/- (Rupees Ten Thousand only) and the bidder shall further improve their offer in multiple of Rs. 10,000/- (Rupees Ten Thousand only). The property shall not be sold below the Reserve Price set by the Authorised Officer. (10) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code: HDFC0000021; MICR CODE: MCR560240002; Branch: LAKHOKAPUL, HYDERABAD; on or before date and time mentioned above. (11) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code: HDFC0000021; MICR CODE: MCR560240002; Branch: LAKHOKAPUL, HYDERABAD; on or before date and time mentioned above. (12) To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property. (13) Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its actual realization. (14) The notice is hereby given to the Borrower(s) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immovable property as described hereinabove, as per the particulars of the Terms and conditions of sale. (15) Online E-auction participation is mandatory in the auction process by making application in prescribed form which is available along with the offer/tender document on the website. Bidders are advised to go through the website https://www.bankauctions.com/ for detailed terms and conditions of auction sale before submitting their bids and taking part in a-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website https://www.bankauctions.com/ or the same may also be collected from the concerned Branch office of HDB Financial Services Limited. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to Mr. Vikas Anand Mob. No. 9711010384; at HDB FINANCIAL SERVICES LIMITED, ADDRESS:-, Kharsa No. 47, 2nd Floor, Opposite Dussehra Ground, Vikaspur, New Delhi-110018 on or before date and time mentioned above. (Please refer to the details mentioned in table above). (16) The property shall be sold on "As is Where is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding in the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant/ settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor. (17) This publication is also a '15 (Fifteen) days' of notice to the Borrower/ Mortgagor/ Guarantors of the above said loan account pursuant to rule 6(2), 8(6) and Rule 9 of Security Interest (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses within 15 (Fifteen) days' of from the date of this notice failing which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. For further details and queries, contact Authorised Officer, HDB FINANCIAL SERVICES LIMITED Mr. Vikas Anand : 9711010384 Place: New Delhi , Date: 15.12.2024


Authorised Officer, HDB FINANCIAL SERVICES LIMITED

THE BUSINESS DAILY.



FOR DAILY BUSINESS.

<div>  <div> JM Financial </div> </div>					<div> JM Financial Asset Reconstruction Company Limited </div>									
Registered Office Address : 7th Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025 T: +91 22 6630 3030 F: +91 22 6630 3223 www.jmfinancial.com					Corporate Identity Number : U67190MH2007PLC74287									
APPENDIX IV POSSESSION NOTICE (for immovable property)														
<p>Whereas, the Authorized Officer of Primal Capital & Housing Finance Limited (erstwhile Dewan Housing Finance Corporation Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand notice calling upon to the Borrower(s), Co-Borrower(s), Guarantor(s) to repay the amount mentioned in the notice together with interest at contractual rate and expenses, cost, charges etc due thereon till the date of payment within 60 days from the date of receipt of the said notice. Subsequently, Primal Capital & Housing Finance Limited (erstwhile Dewan Housing Finance Corporation Limited) assigned the financial assets pertaining to Borrower(s) together with the underlying security interest created/thereon along with all rights, title and interest therein in favour of JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Aranya – Trust (hereinafter referred to as “JMIFARC”) under the provisions of the SARFESI Act vide an assignment agreement dated March 29, 2023 (hereinafter referred to as “Assignment Agreement”). The Borrower having failed to repay the amount, notice is hereby given to the Borrower(s), Co-Borrower(s), Guarantor(s) and the public in general that the undersigned, being the Authorized Officer of JMIFARC has taken possession of the property described herein below, in exercise of powers conferred on him under section 13(12) of the Section 3 of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002. 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 JMIFARC for an amount as mentioned herein under with interest thereon till the date of repayment. The borrower(s), Co-Borrower(s), Guarantor(s) attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.</p>														
Sl. No.	Name of the Borrower(s), Co-Borrower(s), Guarantor(s)	Description of secured asset (immovable property)	Demand Notice Date and Amount with NPA date	Date of Possession										
1	(Loan Code No-1500002643) (Haldwani - Branch), Zakir Husain (Borrower)/Salma Parveen	All the Part & Parcel of Property -E-W/S (d/s) House No E-W147 Ground Floor, Ramnagar Vihar I (Vijaya Moradabad Moradabad Uttar Pradesh- 244001	13.06.2023 For Rs. 661911 (Six Lakh Sixty One Thousand Nine Hundred Eleven Rupees)	09.12.2024 Symbolic										
2	(Loan Code No-29300000495) (Moradabad-Branch), Ajay Pti Singh (Borrower)/Sheeba (Co-borrower)	All the Part & Parcel of Property -Khasra No 477, NA Shahpur Tirth, Shahpur Tirth, Near Gautam Budh Park Moradabad Uttar Pradesh IN 244001	08.10.2021 For Rs. 2192651 (TWENTY ONE LAKH NINETY TWO THOUSAND SIX HUNDRED AND FIFTY ONE ONLY)	11.12.2024 Physical										
3	(Loan Code No-29300000953) (Moradabad - Branch), Danish Iqbal (Borrower)/Huma Parveen (Co-borrower)	All the Part & Parcel of Property -Khasra No.267 NA Moja Jayantipuri Teacher's Colony Moja Jayantipuri Teacher's Colony Near Police Chowki Moradabad Uttar Pradesh IN 244001	13.06.2023 For Rs. 960935 (NINE LAKH SIXTY THOUSAND NINE HUNDRED AND THIRTY FIVE ONLY)	11.12.2024 Symbolic										
4	(Loan Code No-0600003821) (Lucknow-MMM Branch-Branch), Sachin Kumar(Borrower)/ Nisha Kumar (Co-borrower)	All the Part & Parcel of Property -Part Of G No 22 kha Mohalla NA Tarapur Rajauli Pargana Tarapur Rajauli Pargana Haweli Awadh Teh Sadar Faizabad Uttar Pradesh 226020	23.05.2022 For Rs. 840712 (EIGHT LAKH FORTY THOUSAND SEVEN HUNDRED AND TWELVE ONLY)	11.12.2024 Symbolic										
5	(Loan Code No-29300000629) (Moradabad - Branch), Satyapal Chauhan(Borrower)/Rajni Chauhan (Co-borrower)	All the Part & Parcel of Property -Khasra No.5797/2, NA Mohalla Prem Vihar Colony Mohalla Prem Vihar Colony In Dist Chungi,kaisla Road Amroha Uttar Pradesh IN 244221	13.06.2023 For Rs. 1465950 (FOURTEEN LAKH SIXTY FIVE THOUSAND NINE HUNDRED AND FIVE ONLY)	12.12.2024 Symbolic										
Place: UP/UK					Authorised Officer									
Date : 15.12.2024					JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Aranya – Trust									



GRIHUM HOUSING FINANCE LIMITED
 (FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 602, 6th FLOOR, ZERO ONE ONE PARK, SR. No. 79/1, GHORPADI, MUNDHWA ROAD, PUNE - 411036. Branch Office Unit-1st Floor, Satya Business Park, 1, Nawal Kishore Road, Hazratnagar, Lucknow, Pin- 226001

E-AUCTION - SALE NOTICE
 Sale of secured immovable asset under SARFESI Act

Notice is hereby given to the public in general and in particular to the Borrower/ Mortgagee/ Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihum Housing Finance Limited with effect from 17 Nov 2023) (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(2) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis mentioned in column (J) through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction at the website: <https://www.bankauctions.com>.

For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com

Sl. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases if any (K)
1	Loan No. HL0063100000050026604 Shobha Chauhan(Borrower) Sanjay Chauhan (Co Borrower)	Notice date: 07/08/2024 Total Dues: Rs. 655880/- (Rupees Six Lakh FiftyEight Thousand Five Hundred Eighty Only)payable as on 07/08/2024 along with interest @15.25% p.a. till the realization.	Physical	All That Piece And Parcel Of The Plot No.43 Over Kharsa No.2734min, Having Area 400 Sq Fts, Situated At Gram-Para, Pargana-Lucknow, Tehsil & Dist- Lucknow. Particularly Mentioned In Sale Deed executed. Boundaries As Mentioned Below, East:- Plot No.30, West :- 20 Ft Wide Road, North:- Plot No.44, South :- Plot No.42	Rs. 600000/- (Rupees Six Lakh Only)	Rs. 60,000/- (Rupees Sixty Thousand Only)	30/12/2024 Before 5 PM	10,000/-	24/12/2024 (11AM – 4PM)	31/12/2024 (11 AM- 2PM)	NIL
	Loan No. HL0063100000050037644 Raj Kishor(Borrower) Raj Kapoor (Co Borrower) Kushma Devi (Co Borrower)	Notice date: 07/08/2024 Total Dues:Rs. 1164325/- (Rupees Eleven Lakh SixtyFour Thousand Three Hundred Twenty-Five Only) payable as on 07/08/2024 along with interest @14.50% p.a. till the realization.	Physical	All That Piece And Parcel The Plot, Part Of Kharsa No-498, Measuring Area- 720 Sq. Ft. Situated At Vill- Salempur Pataura, Pargana- Kakori, Tehsil And District - Lucknow, Hereinafter Referred To As The 'said Property', Particularly Mentioned In Sale Deed executed. Bounded As Below, And Boundaries Of The Plot East :- Road 17 Ft Wide, West :- Land Of Seller, North: Land Of Seller, South: Land Of Santosh	Rs. 11,50,000/- (Rupees Eleven Lakh Fifty Thousand Only)	Rs. 1,15,000/- (Rupees One Lakh Fifteen Thousand Only)	30/12/2024 Before 5 PM	10,000/-	24/12/2024 (11AM – 4PM)	31/12/2024 (11 AM- 2PM)	NIL
3	LOAN NO. HF0045H21100048 Mohit Kumar Pathak (Borrower) Sapna Pathak (Co Borrower)	Notice date: 07/08/2024 Total Dues:Rs. 743255/- (Rupees Seven Lakh FourtyThree Thousand Two Hundred FiftyFive Only) payable as on 07/08/2024 alongwith interest @15.50% p.a. till the realization	Physical	All That Piece And Parcel Of The Pvt. Plot At Part Of Arazi No. 1691 Measuring 41.805 Sq. Mtr., Situated In Village Sen Pakchimpara, Pargana-Teshil Kanpur Sadar, District Kanpur Nagar. Particularly Mentioned In Sale Deed Executed, Bounded As Per Agreement To Sell dated 11.11.2021 As Under:- East: Land Of Babu Ram : West : Sudeenpurwa Road (15 Feet Wide Road) North : Plot Of AloK South : Plot Of Rakesh Sharma	Rs. 7,24,500/- (Rupees Seven Lakh Twenty Four Thousand Five Hundred Only)	Rs 72,450/- (Rupees Seventy Two Thousand Four HundredFifty Only)	15/01/2025 Before 5 PM	10,000/-	09/01/2024 (11AM – 4PM)	16/01/2025 (11 AM- 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/self in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder.



The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, (from auction service provider) C1 India PVT Ltd. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id – Support@bankauctions.com. Contact Person – Dharni P, Email id- dharni.p@c1india.com Contact No- 9948182222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of NEFT/RTGS /DD in the account of "Grihum Housing Finance Ltd", Bank-ICICI BANK Ltd., Account No-000651000460 and IFSC Code- ICICI000K0002, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before the date mentioned in column (G) and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address- 1st Floor, Satya Business Park, 1, Nawal Kishore Road, Hazratnagar, Lucknow, Pin- 226001 Mobile no. +91 956726050 e-mail ID rahu1.r1@grihumhousing.com. For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction.

This notice should also be considered as 15 / 30 days' notice to Borrower / Co-Borrower/ Mortgagee/ Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Date: 15.12.2024, Place: UTTAR PRADESH

Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly known as Poonawalla Housing finance Ltd)

<div>  <div> Piramal Capital & Housing Finance Limited (Formerly Known as Dewan Housing Finance Corporation Ltd.) CIN:L56910MH1984PLC032639 </div> </div>				
Registered Office: Unit No. - 601, 6th Floor, Piramal Amli Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kuria (west), Mumbai-400070 T +91 22 3802 4000 Branch Office: No. 211 and 212, 2nd Floor, Titanium Shalimar Corporate Park, Plot No TC/C-1, Vibhuti Khand, Gomti Nagar, Lucknow - 226010				
POSSESSION NOTICE				
For Immovable Property as per Rule 8(1) of the Security Interest (Enforcement) Rules, 2002 and Appendix- IV				
Whereas, the undersigned being the Authorized Officer of Piramal Capital & Housing Finance Ltd. (Formerly Known as Dewan Housing Finance Corporation Ltd) under the 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 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 the Section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Piramal Capital & Housing Finance Ltd. (Formerly Known as Dewan Housing Finance Corporation Ltd) for an amount as mentioned herein under with interest thereon.				
Sr. No.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1	(Loan Code No-25700002000), (Gorakhpur - Branch), Amit Kumar(Borrower)/Meersa Devi (Co-borrower)	All the Part & Parcel of Property -Plot Of Gata No. 1 Chha, Mohalla-tarapur Raja, uli Ward- Retiya, Pargana- Haweli Awadh, Tehsile- Sadar Faizabad Faizabad Uttar Pradesh - 224001	04.11.2022 For Rs. 591722 (Five lakh Ninety One Thousand Seven Hundred Twenty Two Rupees)	11.12.2024/ Physical
2	(Loan Code No-25700091903), (Gorakhpur - Branch), Suman Singh (Borrower and Legal Heir of Mr Ranvijay Singh)/Borrower/Devgang Singh and Akriti (Legal Heir of Mr Ranvijay Singh) Through His Natural mother Smt Suman Singh	All the Part & Parcel of Property -Plot Of Gata No. 133, Mauza- -Taptara, Pargana- & Tehsil Akbarpur, Distt. Ambedkar Nagar Ambedkar Nagar Uttar Pradesh - 224122	21.03.2022 For Rs. 720820 (Seven lakh Twenty Thousand Eight Hundred Twenty Rupees)	11.12.2024/ Symbolic
3	(Loan Code No-M0083268), (Moradabad - Branch), ASIF ALI(Borrower)/SHEHNAJ SHEHNAJ (Co-borrower)	All the Part & Parcel of Property -PART OF KHASRA NO. 696 & 697 PLOT SITUATED AT MAINATHER GATE NO MORADABAD-244001	08.11.2023 For Rs. 869295 (Eight lakh Sixty Nine Thousand Two Hundred Ninety Five Rupees)	10.12.2024/ Physical
4	(Loan Code No-M0044376), (Moradabad - Branch), MOHD JUNAID(Borrower)/MOHD JAVED (Co-borrower)/FARAZNA (Co-borrower)	All the Part & Parcel of Property -PART OF KHASRA NO. 267, Mauza Jayantipur Moh. Tehsils Colony, Land Mark Abbas Clinic, Tehsil and District Moradabad 244001	10.01.2023 For Rs. 1375525.68 (Thirteen lakh Seventy Five Thousand Five Hundred Twenty Five Rupees and Sixty Eight Paise)	11.12.2024/ Symbolic
5	(Loan Code No-HLSA00408BF3), (Moradabad - Branch), Tookeer Ahmad(Borrower)/Rukana Na (Co-borrower)	All the Part & Parcel of Property -House Built On Plot On Kharsa No. 257 (Min), Near Gular Wali Marg Situated At Jayantipur Paschim Moradabad -244001	23.04.2024 For Rs. 1374425 (Thirteen Lakh Seventy Four Thousand Four Hundred Twenty Five Rupees Only)	10.12.2024/ Symbolic
6	(Loan Code No-25700001501), (Gorakhpur - Branch), Harvans Prasad(Borrower)/Sanyasa Devi (Co-borrower)/Sachin Kumar(Guarantor)	All the Part & Parcel of Property -Plot On Ward Gata No.1 Chha, Mauza- Tarapur Razai, Ward- Retiya (a.n.p), Pargana- Haweli Awadh Faizabad Faizabad Uttar Pradesh - 224001	25.6.2024 For Rs. 1105631 (Eleven Lakh Five Hundred Six Hundred Thirty One Rupees Only)	11.12.2024/ Symbolic
7	(Loan Code No-M00890002), (Faizabad - Branch), OM PARKASH (Borrower)/DEVENDER SINGH (Co-borrower)/Shiv Dutta (Co-Borrower)	All the Part & Parcel of Property- Area 2152 Sq.Rt Gata No.743 Min Situated At Debnari Tehsil Ghat Ke Purna Chandwatpur Ghat Gonda Uttar Pradesh 271001	25.07.2024 For Rs. 2826356 (Twenty Six Lakh Twenty Six Thousand Three Hundred And FIFTY SIX ONLY)	10.12.2024/ Symbolic
8	(Loan Code No-BLSA00017F3A), (Moradabad - Branch), MOHIT PARVEZ(Borrower)/RAZA KHATOON (Co-borrower)/Mrs.Keshkasha (Co-Borrower)	All the Part & Parcel of Property -Plot Over the Kharsa No.501, Situated at Mauja Bahadur, Near Gulam Rasul Masjid, Bhadorah Bahar Chugh, Moradabad, Uttar Pradesh-244001	25.07.2024 For Rs. 904033 (NINE LAKH FOUR THOUSAND AND THIRTY THREE ONLY)	10.12.2024/ Symbolic
9	(Loan Code No-2570000117), (Gorakhpur - Branch), Virendra Kumar Gupta (Borrower)/Nimlia Devi (Co-borrower)	All the Part & Parcel of Property -Plot No.3, Mohalla-Naya Bazar Kasba Pargana- Nawabganj, Tehsile-Tarabganj Gonda Gonda Faizabad Uttar Pradesh - 224001	28.06.2021 For Rs. 814912 (EIGHT LAKH FOURTEEN THOUSAND NINE HUNDRED AND TWELVE ONLY)	10.12.2024/ Symbolic
10	(Loan Code No-BLSA00009D02), (Gonda - Branch), SHAHENJUR (Borrower)/MOHD KASIM (Co-borrower)	All the Part & Parcel of Property -Plot, Over Gata No-1989 Min, Situated At Mauja-Shahri Chhetra Baranah Mo, Naaz Pura, RT Ojha-Pargana And Tehsil Andnand-Batnath Uttar Pradesh 271001	23.04.2024 For Rs. 887979 (EIGHT LAKH EIGHTY SEVEN THOUSAND NINE HUNDRED AND SEVENTY NINE ONLY)	09.12.2024/ Symbolic
11	(Loan Code No-HLSA00057ABE), (Gonda - Branch), H A R I S H CHANDRA(Borrower)/ANTIMA (Co-borrower)	All the Part & Parcel of Property -Gata No.326, Mauza Poonchhi-Bakhtwar Pargana and Tehsil Dist Gonda- Near Bharat Petroleum Charsadi - 271504, Uttar Pradesh	17.03.2024 For Rs. 1310118.72 (Thirteen Lakh Ten Thousand One Hundred And Eighteen Only Point Seventy Two Paise Only)	10.12.2024/ Physical
12	(Loan Code No-25700000697), (Gorakhpur - Branch), Vijay Bahadur(Borrower)/Mrs Devi (Co-borrower)	All the Part & Parcel of Property -Plot Situated At Arazi No. 417, Mauza- Sictot, Tappa & Pargana- Haweli, Sictot, Tappa & Pargana- Haweli, Tehsil - Sadar Gorakhpur Uttar Pradesh IN 273003	17.06.2024 For Rs. 829151 (EIGHT LAKH TWENTY NINE THOUSAND ONE HUNDRED AND FIFTY ONE ONLY)	11.12.2024/ Physical
13	(Loan Code No-29400000192), (Prayagra- Branch), Noor Alam (Borrower)/Saheeda (Co-borrower) Mohammad Mustakeem (Co-borrower)	All the Part & Parcel of Property -Gata No. 32, Vill Baranpur, Na Pargana, Tehsil & Distt. raebareli, Pargana, Tehsil & Distt. raebareli, Raebareli Uttar Pradesh IN 229001	17.08.2024 For Rs. 759731.86 (SEVEN LAKH FIFTY NINE THOUSAND SEVEN HUNDRED AND THIRTY ONE ONLY POINT EIGHTY SIX Paise Only)	10.12.2024/ Symbolic
14	(Loan Code No-M0087382), (Lucknow - Gomti Nagar - Branch), DEVENDRA SINGH (Borrower)/PUSHPA (Co-borrower)/Himanshu (Co-Borrower)	All the Part & Parcel of Property -House Constructed On Plot Part F Kharsa No 548 AC Situated At VIII- Mohammadpur Amjra Mohammadpur 226016	10.01.2023 For Rs. 2612515 (TWENTY SIX LAKH TWELVE THOUSAND FIVE HUNDRED AND EIGHTEEN ONLY)	11.12.2024/ Symbolic
15	(Loan Code No-HLSA00060640), (Sitapur - Branch), Isharath Ahamed (Borrower)/ASTABUN NISHA (Co-borrower)	All the Part & Parcel of Property -Gata No 1091 & 1102 Situated Mohalla-Sitkund Ward No-05 Shri Ram Chandra Mishan Bhandar 261401	25.07.2024 For Rs. 750297 (SEVEN LAKH FIFTY THOUSAND TWO HUNDRED AND NINETY SEVEN ONLY)	11.12.2024/ Symbolic
16	(Loan Code No-M0160599), (Sitapur - Branch), Isharath Ahamed (Borrower)/ASTABUN NISHA (Co-borrower)	All the Part & Parcel of Property -Gata No 1091 & 1102 Situated Mohalla-Sitakuri Ward No-05 Shri Ram Chandra Mishan Bhandar 261401	25.07.2024 For Rs. 777781 (SEVEN LAKH SEVENTY SEVEN THOUSAND SEVEN HUNDRED AND EIGHTY ONE ONLY)	11.12.2024/ Symbolic
17	(Loan Code No-1500000236), (Haidwani - Branch), Shushila Devi(Borrower)/Pankaj Kumar (Co-borrower)	All the Part & Parcel of Property -Khata No.00882 IN Khat No.280min Village Na Lalpur, Pargna Rudrapur Tehsil Kichha Lal		

	<p style="color: red; font-size: 1.2em;">PUNJAB & SIND BANK</p> <p style="color: red; font-size: 0.8em;">(A GOVT. OF INDIA UNDERTAKING)</p>	
Where Service is a way of life		Zonal Office: Ludhiana
CORRIGENDUM		
<p>With reference to E-Auction Notices published in FINANCIAL EXPRESS Newspaper at Page no. 22 & DESH SEWAK Newspaper at Page no. 10 on 14/12/2024, it is to be informed that for Account mentioned at Sr No.: 2.Smt. Indu Kumari, 3.M/s Kapila Trading Co., 4.Mahesh Singh, details of the BRANCH is Wrongly Mentioned, So pls read the BRANCH as "Nandpur, Sahnewal Branch". All other shall remain the same.</p>		
Date : 23.12.2024	Place : Ludhiana	Authorised Officer, Punjab & Sind Bank

PICCADIALLY AGRI INDUSTRIES LIMITED				
CIN : L0115SHR1994PLC032244				
Regd. Office : Village Bhasmeh Umri - Indir Road, Tehsil Indri, Distt. Karnal, Haryana - 132117.				
Email Id : piccadiullygroup34@gmail.com				
<p>NOTICE is hereby given that following share certificates issued by the Company are stated to be lost/ misplaced and the registered holders there of have applied to the Company for issue of duplicate share certificates.</p>				
Folio No.	Name of the Share holder	Share Certificate No.	Distinctive Numbers From To	No. of Shares
0010442	Ram Piani Ahuja	00160432	050884841 050884840	1800
0010442	Ram Piani Ahuja	00153478	0258623471 0258623470	900
0010442	Ram Piani Ahuja	00116472	021540421 021540520	100
0010442	Ram Piani Ahuja	00116471	021540321 021540420	100
0010442	Ram Piani Ahuja	00116470	021540221 021540320	100
0010442	Ram Piani Ahuja	00116469	021540121 021540220	100
0010442	Ram Piani Ahuja	00116468	021540021 021540120	100
0010442	Ram Piani Ahuja	00116467	021539921 021540020	100
0010442	Ram Piani Ahuja	00116466	021539821 021539920	100
0010442	Ram Piani Ahuja	00116465	021539721 021539820	100
0010442	Ram Piani Ahuja	00116464	021539621 021539720	100

The public is hereby warned against purchasing or dealing in any way with the above share certificates. Any person/s who has/have any claim(s) with the Company in respect of the said share certificates should lodge such claims at its registered office at the address given above within 15 days of the publication of this notice after which no claims will be entertained and the Company will proceed with issuance of duplicate share certificates.

For Piccadially Agri Industries Limited
Gannan Secretaries



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JANAKPURI : TRIMURTI ADVERTISERS, Ph.: 9810234206, 25530307, **KAROL BAGH (REGHARPURA)** : K R ADVERTISERS, Ph.: 9810316618, 9310316618, 41547697, **KARAM-PURA** : GMJ ADVERTISING & MARKETING PVT. LTD., Ph.: 9310333777, 9211333777, 9810883377, **NEW MOTI NAGAR** : MITTAL ADVERTISING, Ph.: 25178183, 9810538183, 9555945923, **MOTI NAGAR** : UMA ADVERTISERS, Ph.: 9312272149, 8800276797, **RAMESH NAGAR** : POSITIVE ADS, Ph.: 9891195327, 9310006777, 65418908, **TILAK NAGAR** : SHIVA ADVERTISERS, Ph.: 9891461543, 25980670, 20518836, **VIKAS PURI** : AAKAR ADVT. MEDIA Ph.: 9810401352, 9015907873, 9268796133

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TIS HAZARI COURT : SAI ADVERTISING, Ph.: 9811117748 **KINGWAY CAMP** : SHAGUN ADVERTISING, Ph.: 9818505505, 27458589, **PATEL CHEST (OPP. MORRIS NAGAR POLICE STATION)** : MAHAN ADVERTISING & MARKETING, Ph.: 9350304609, 7042590693, **PITAMPURA (PRASHANT VIHAR)** : PAAVAN ADVERTISER Ph.: 9311564460, 9311288839, 47057929

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Piramal Finance

PIRAMAL CAPITAL & HOUSING FINANCE LTD.

CIN: L65910MH1984PLC032639
Registered Office: Unit No-601/6th Floor Piramal Armiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kuria (West), Mumbai-400070 +T +91 22 3802 4000
Branch Office: Office No. 211 and 212, 2nd Floor Titanium Shalimar Corporate Park, Vibhuti Khand, Godoli Nagar, Lucknow - 226010

Contact Person: 1. Prashant Pandey - 7054113999, 2. Vaibhav Jain - 9837536789, 3. Vishal Ketele - 9584966653

E-Auction Sale Notice - Subsequent Sale

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Capital & Housing Finance Limited under the **Securitization and Reconciliation of Financial Assets and Enforcement of Specific Interest Act, 2002** for the recovery of amount due from borrowers, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on **'As Is Where is Basis', 'As is What is Basis' and 'Whatever is There is Basis',** Particulars of which are given below:

Loan Code/ Branch/ Borrower(s) Co- Borrower(s) Guarantor(s)	Demand Notice Date and Amount	Property Address _final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (10-12-2024)
Loan Code No.: 06000007610, Lucknow (-MMM Marg (Branch), Abdul Hanif (Borrower), Shard Mohd (Co- Borrower 1)	Dt: 19-11-2019, Rs. 27,63,656/- (Rs. Twenty Seven lakh Fifty Three Thousand Six Hundred Fifty Six Only)	All The piece and Parcel of the Property having an extent:- House Built on Khassa No. 42, Situated At Village Mohanpur Ward Fauzalganj Lucknow Uttar Pradesh - 226022 Borderies As:- North: Plot of Saleem South:- House of Sohan Lal East:- House of Chandra Prasad Bhargav West: 15 Feet Road	Rs. 11,28,000/- (Rs. Eleven lakh Twenty Eight Thousand Only)	Rs. 1,12,800/- (Rs. One lakh Twelve Thousand Eight Hundred Only)	Rs. 52,83,754/- (Rs. Fifty Two lakh Eighty Three Thousand Seven Hundred Fifty Four Only)
Loan Code No.: BLSA0001BF48, Lucknow - Gomi Nagar (Branch), Shikhar Nigam (Borrower),	Dt: 23-04-2024, Rs. 21,10,214/- (Rs. Twenty One lakh Ten Thousand Two Hundred Fourteen Only)	All The piece and Parcel of the Property having an extent- Plot No. 21 Pargana- Lucknow Situated At Village- Saidpur Jagr Khazran- 106 Minji, Tensli- Bakshi Ka Talab & Dist:- Lucknow Sant S Ram Inter College Lucknow 226021	Rs. 20,79,000/- (Rs. Twenty lakh Seventy Nine Thousand Only)	Rs. 2,07,900/- (Rs. Two lakh Seven Thousand Nine Hundred Only)	Rs. 22,95,412/- (Rs. Twenty Two lakh Ninety Four Hundred Twenty Only)

DATE OF E-AUCTION: 07-01-2025, FROM 11.00 A.M. TO 1.00 P.M. (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 06-01-2025, BEFORE 4.00 P.M.

For detailed terms and conditions of the Sale, please refer to the link provided in www.piramalfinance.com/Auction.html or email us on piramal.auction@piramal.com

STATUTORY 15 DAYS SALE NOTICE UNDER SARFASCI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR

The above mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues as if any will be recovered with interest and cost from borrower/guarantor.

Date : December 15, 2024
Place : UP/UK

Sd/- (Authorized Officer)
Piramal Capital & Housing Finance Limited



PUNJAB & SIND BANK
(A GOVT. OF INDIA UNDERTAKING)



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Corrigendum

With reference to E-Auction Notices published in **FINANCIAL EXPRESS Newspaper** at **Page no. 22 & DESH SEWAK Newspaper** at **Page no. 10** on **14/12/2024**, it is to be informed that for **Account mentioned at Sr No.: 2.Smt. Indu Kumari, 3.M/s Kapila Trading Co., 4.Mahesh Singh**, details of the **BRANCH** is **Wrongly Mentioned**, So pls read the **BRANCH** as **"Nandpur, Sahnewal Branch"**. All other shall remain the same.

Authorised Officer,
Punjab & Sind Bank

Date : 15.12.2024

Place :Ludhiana


PICCADILY AGRO INDUSTRIES LIMITED
CIN : L01115HR1994PLC032244
Regd. Office :- Village Bhadson Umri – IndriRoad, Tehsil Indri,Distt. Karnal, Haryana – 132117,
Email ID: piccadilygroup34@rediffmail.com

NOTICE is hereby given that following share certificates issues by the Company are stated to be lost / misplaced and the registered holders there of have applied to the Company for issue of duplicate share certificates.

Folio No.	Name of the Share holder	Share Certificate No.	Distinctive Numbers		No. of Share
			From	To	
0010442	Ram Piar Ahuja	00109432	050894841	050896640	1800
0010442	Ram Piar Ahuja	00103748	025825471	025824370	800
0010442	Ram Piar Ahuja	00116472	021540421	021540520	100
0010442	Ram Piar Ahuja	00116471	021540321	021540420	100
0010442	Ram Piar Ahuja	00116470	021540221	021540320	100
0010442	Ram Piar Ahuja	00116469	021540121	021540220	100
0010442	Ram Piar Ahuja	00116468	021540021	021540120	100
0010442	Ram Piar Ahuja	00116467	021539921	021540020	100
0010442	Ram Piar Ahuja	00116466	021539821	021539920	100
0010442	Ram Piar Ahuja	00116465	021539721	021539820	100
0010442	Ram Piar Ahuja	00116464	021539621	021539720	100

The public is hereby warned against purchasing or dealing in any way with the above share certificates. Any person(s) who has/have any claim(s) with the Company in respect of the said share certificates should lodge such claims at its registered office at the address given above within 15 days of the publication of this notice after which no claims will be entertained and the Company will proceed with issuance of duplicate share certificates.

For Piccadily Agro Industries Limited
Company Secretary




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OUTVOTED 204-85

S Korea's Yoon defiant after impeachment

PM Han Duck-soo becomes acting prez, assures 'stability'

REUTERS
Seoul, December 14

SOUTH KOREAN PRESIDENT Yoon Suk Yeol vowed to fight for his political future after he was impeached in a second vote by the opposition-led parliament over his short-lived attempt to impose martial law, a move that had shocked the nation.

The Constitutional Court will decide whether to remove Yoon sometime in the next 6 months. If he is removed from office, a snap election will be called.

Prime Minister Han Duck-soo, who was appointed by Yoon, became acting president while Yoon remains in office but with his presidential powers suspended halfway through his five-year term. Han promised his utmost efforts to ensure stability after Yoon's impeachment. "I will give all my strength and efforts to stabilise the government."

Yoon is the second conservative president in a row to be impeached in South Korea. Park Geun-hye was removed from office in 2017. Yoon survived a first impeachment vote last weekend, when his party largely

TURMOIL CONTINUES



South Korean President Yoon Suk Yeol speaks at the presidential residence in Seoul

- At least 12 from Yoon's party backed impeachment
- Constitutional Court to decide whether to remove Yoon within 6 months
- Short-lived martial law shocked nation

boycotted the vote. "Although I am stopping for now, the journey I have walked with the people over the past two and a half years toward the future must never come to a halt. I will never give up," Yoon said.

Regarded as a tough political survivor but increasingly isolated, he has been dogged by personal scandals and strife, an unyielding opposition and rifts within his own party.

Protesters backing Yoon's impeachment leapt for joy near

parliament at the news, waving colourful LED sticks as music pumped out.

Opposition Democratic Party leader Lee Jae-myung told protesters near parliament that they should fight together.

The impeachment motion was carried as at least 12 members of Yoon's People Power Party joined the opposition parties, which control 192 seats in the 300-member national assembly, clearing the two-thirds threshold needed for impeachment.

ACTOR ALLU ARJUN WALKS OUT OF JAIL



Allu Arjun was released from Chanchalguda prison in Hyderabad on Saturday morning after being arrested in connection with the death of a 35-year-old woman in a stampede during the premiere of his latest film *Pushpa 2*

Notre Dame Cathedral's reopening capped stellar year for luxury house LVMH

The brand enjoyed unprecedented visibility in 2024

ASSOCIATED PRESS
Paris, December 14

THE REOPENING OF Notre Dame was a solemn celebration of cultural and spiritual renewal. Yet for some, the historic cathedral's revival also felt like a meticulously choreographed branding event from LVMH and other luxury conglomerates.

Bernard Arnault, the lowkey billionaire behind luxury powerhouse LVMH and a key Notre Dame donor who regularly tops the list of the world's richest men, was at the center of the celebration. He was surrounded by his family, the French president, the archbishop and clergy, and the unmistakable symbols of this luxury empire's influence, including its brands Louis Vuitton and Dior.

First lady Brigitte Macron held a conspicuous Lady Dior handbag. Louis Vuitton artistic director Pharrell Williams performed kitted out in Louis Vuitton. South African soprano Pretty Yende also contributed with a rendition of "Amazing Grace" while wearing a Dior gown adorned with 110 carats of diamonds. Welcome to the "inauguration of the LVMH arena," commented television journalist Yann Barthes about the cathedral ceremony.

LVMH has enjoyed unprecedented visibility in France in 2024, especially as a high-profile sponsor of the Paris 2024 Olympics. Some questioned the taste of such brand prominence occurring in a sacred space like the Gothic monument, while



Knights of the Equestrian Order of the Holy Sepulchre surround the Holy Crown of Thorns during a procession at the reopening ceremony of Notre Dame

BRAND VALUE

Bernard Arnault, billionaire behind LVMH, has been one of the key Notre Dame donors, donating over 200 million euros

LVMH was also a high-profile sponsor of the Paris Olympics 2024

Unmistakable symbols of LVMH brands Louis Vuitton, Dior at reopening

The cathedral's revival felt like a meticulously choreographed branding event

noting LVMH's crucial contribution to the reconstruction.

"You can't blame monsieur Arnault, a businessman, to do business. But people are now asking if it was an appropriate venue for a display like that," said PR consultant Theo Fontaine, adding, "It's been a great PR year for LVMH—that's for sure." "The Olympics and now Notre Dame. The whole world has been watching." Not far behind Arnault sat

representatives of Kering, adding another layer to the ongoing rivalry between France's two largest luxury conglomerates.

Kering CEO François-Henri Pinault attended alongside his wife, actress Salma Hayek, who wore a tailored Gucci coat.

The event, marking the culmination of an 840 million euro restoration effort following a devastating 2019 fire, brought together global dignitaries and cultural icons. Arnault's 200 million euro donation was the largest, followed by 100 million euro contributions from Pinault and the Bettencourt-Meyers family of L'Oréal.

As the bells of Notre-Dame rang out across Paris, the cathedral's rebirth stood as a testament to collective effort—but also for some as a symbol of how France's seats of power and its prized luxury industry are inextricably intertwined.

"I am proud of the outpouring of generosity from all over the world, to which the LVMH Group and my family wanted to contribute from the very beginning, which has enabled the restoration of this jewel of our heritage," Antoine Arnault said.

TikTok's bid to pause US ban denied

BLOOMBERG
December 14

TIKTOK FACES A US ban next month after an appeals court declined to pause the measure, which takes effect if the popular video-sharing app isn't sold by its China-based parent ByteDance.

The company's request for the pause came after a federal appeals court panel in Washington upheld a law that bans the social media platform in the US unless ByteDance divests itself of the app by January 19. TikTok asked for a delay while it appeals the decision and waits for President-elect Donald Trump's incoming administration to weigh in. TikTok now plans to take its case to the US Supreme Court. "The voices of over 170 million Americans will be silenced on January 19 2025 unless the TikTok ban is halted," the company posted on X.

China to cut rates, reserve requirement ratio next year

5% GDP growth expected this year

BLOOMBERG
December 14

CHINA WILL CUT interest rates and the reserve requirement ratio in a timely manner next year, the 21st Century Business Herald reported, citing Wang Xin, director of the research bureau under the People's Bank of China.

The central bank will increase the intensity of monetary and credit supply, Wang said. It has room to further reduce the RRR—the amount of cash banks must hold in reserve—from the current average level of 6.6%, he said. Financing conditions for



People's Bank of China in Beijing

REUTERS

the real economy will also be more relaxed, the report cited Wang as saying. China's credit expansion unexpectedly slowed in November as loan demand faltered, figures showed Friday, signaling

increased challenges to economic growth.

China's top leaders signalled this week that they would adopt more forceful stimulus to boost growth and put a greater focus on con-

sumption in the year ahead.

In 2025, China will increase the fiscal deficit ratio and deficit scale as well as issue more ultra long-term special government bonds and local government special bonds, CCTV reported, citing Han Wenxiu, a deputy director at the Office of the Central Financial and Economic Affairs Commission.

Details of more "proactive and promising" macro policies will be introduced at the annual plenary sessions of the National People's Congress and the Chinese People's Political Consultative Conference, according to Han.

He said he expects the economy to grow about 5% this year, in line with the official target.

Trump was fact-checked by Time for 'Person of the Year'

This has happened for the first time with a designee

ASSOCIATED PRESS
New York, December 14

TIME MAGAZINE GAVE Donald Trump something it has never done for a Person of the Year designee: a lengthy fact-check of claims he made in an accompanying interview.

The fact-check accompanies a transcript of what the president-elect told the news-magazine's journalists. Described as a "12 minute read," it calls into question 15 separate statements that Trump made.

It was the second time Trump earned the *Time* accolade; he also won in 2016, the first year he was elected president. *Time* editors said it wasn't a particularly hard choice over other finalists Kamala Harris, Elon Musk, Benjamin Netanyahu and Kate Middleton.

Time said on Friday that no other Person of the Year has



Trump won the accolade for the second time, first being his 2016 election win

HANDOUT VIA REUTERS

been fact-checked in the near-century that the magazine has annually written about the figure that has had the greatest impact on the news.

But it has done the same for past interviews with the likes of Joe Biden, Benjamin Netanyahu and Trump.

Such corrections have been a sticking point for Trump

and his team in the past, most notably when *ABC News* did it during his only debate with Democrat Kamala Harris this fall. There was no immediate response to a request for comment.

In the piece, *Time* called into question statements Trump made about border security, autism and the size of a crowd at one of his rallies.

When the president-elect talked about the "massive" mandate he had received from voters, *Time* pointed out that former President Barack Obama won more electoral votes the two times he had run for president.

The magazine also questioned Trump's claim that he would do interviews with anyone who asked during the campaign, if he had the time.

The candidate rejected a request to speak to *CBS* "60 Minutes," the magazine said.

"In the final months of his campaign, Trump prioritised interviews with podcasts over mainstream media," reporters Simone Shah and Leslie Dickstein wrote.

OpenAI whistleblower of Indian-origin dies by suicide in USA

PRESS TRUST OF INDIA
New York, December 14

A 26-YEAR-old Indian-origin former employee of the artificial intelligence giant OpenAI has died by suicide in San Francisco, authorities said.

Suchir Balaji was found dead inside his Buchanan Street apartment in San Francisco on November 26. The medical examiner's office determined the manner of death to be suicide and police officials said there is "currently no evidence of foul play."

The San Francisco Police Department (SFPD) said in a statement that officers responded to a residence on the 100 block of Buchanan St at about 1:15 PM for a well-being check.

Balaji spoke to the *Times* in October, saying he was one of the researchers who worked on gathering data to train OpenAI's programmes like GPT4, which users interact with through the chatbot ChatGPT.



OpenAI said in a statement, "We are devastated to learn of this incredibly sad news today and our hearts go out to Suchir's loved ones during this difficult time."

Balaji was known for whistleblowing the block-buster AI company which is facing a swell of lawsuits over its business model.

Balaji's death comes three months after he publicly accused OpenAI of violating US copyright law while developing ChatGPT.

In an interview with the *NYT* published in October, Balaji argued that OpenAI was harming businesses and entrepreneurs whose data were used to train ChatGPT.

MCL Mahanadi Coalfields Limited
(A Subsidiary of Coal India Limited)
Jagruati Vihar, Burla-768020, Dist. - Sambalpur, Odisha
Ph. (EPBX) : 0663-2542461 to 469 Website : www.mahanadicoal.in

Notice
All the tenders issued by CIL and its Subsidiaries for procurement of Goods, Works and Services are available on website of Coal India Ltd www.coalindia.in, respective subsidiary Company, (MCL, www.mahanadicoal.in), CIL e-procurement portal <https://coalindiatenders.nic.in> and Central Public Procurement Portal <https://eprocure.gov.in> In addition, procurement is also done through GeM portal <https://gem.gov.in>. R-5232

KMML The Kerala Minerals and Metals Ltd
(A Govt. of Kerala Undertaking) Sankarmanangalam, Kollam 691583
Phone: 0476-2651215 to 217 e-mail: md@kmml.com

TENDER NOTICE

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

No.	Tender ID	Item
1.	2024_KMML_713314	For the supply of Paint & Thinner
2.	2024_KMML_714354	For the supply of 4,000 Nos of Jumbo Bags Polypropylene Product-Sillimanite-1000 Kg capacity
3.	2024_KMML_710965	For the supply of PTFE Lined Plug Valves
4.	2024_KMML_711421	For the supply of 16298 MT of Calcined Petroleum Coke
5.	2024_KMML_711507	For the supply of Crucible for Ladle Furnace with Free Issue Material
6.	2024_KMML_713469	For the supply of Plate Inconel-450 Kg
7.	2024_KMML_714282	For the supply of Brick Acid Resistant for Digester
8.	2024_KMML_714747	For fabrication & supply of Oxidizer Liner Cone
9.	2024_KMML_715692	For the supply of PTFE Lined Plug Valves
10.	2024_KMML_715441	For the supply of 310 MR of Pipe SS304 Seamless Schedule 80 size 50mm NB
11.	2024_KMML_716117	For the supply of Roaster Discharge Grating Assembly

Chavara 13.12.2024 Sd/- Managing Director for The Kerala Minerals and Metals Ltd

RAINBOW DENIM LIMITED
CIN: L18101PB1999PLC022452
Regd Office: Village Chaudhery, PO Dappar, Chandigarh Amabla National Highway, Punjab
Corporate Office: 2nd Floor, SCO 404, Sector-20, Panchkula-134109
Email: rainbowdenimlimited@gmail.com, Website: www.rainbowdenim.com (₹ In Lacs)

Sl No.	Particulars	Standalone	
		3 Months Ended 31.03.2024 Audited	Year Ended 31.03.2024 Audited
1.	Total income from operation	1201.61	1492.30
2.	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	209.15	235.86
3.	Net Profit/(Loss) for the period before tax (After Exceptional and/or Extraordinary Items)	209.15	235.86
4.	Net Profit/(Loss) for the period after tax (After Exceptional and/or Extraordinary Items)	209.15	235.86
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income)	209.15	3,229.87
6.	Equity Share Capital	1,328.37	1,328.37
7.	Reserve (excluding Revaluation Reserves)		
8.	Earning per share (before extraordinary items) (not annualised): (of Rs. 10 each)		
	(a) Basic (Rs.)	1.57	1.78
	(b) Diluted (Rs.)	1.57	1.78
9.	Earning per share (after extraordinary items) (not annualised): (of Rs. 10 each)		
	(a) Basic (Rs.)	1.57	1.78
	(b) Diluted (Rs.)	1.57	1.78

NOTES:
1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the Stock Exchange website (www.bseindia.com) and on the company's website (www.rainbowdenim.com).
2. The above results have been approved by the Board of Directors at their meeting held on 13-12-2024
Date: 13.12.2024
Place: Panchkula

VRL LOGISTICS LIMITED
Regd. Office: RS NO. 351/1, Varur, post: Chabbi, Taluk Hubballi, District Dharwad, Hubballi – 581 207
(18th KM, NH- 4, Bengaluru Road, Varur, Hubballi (Karnataka) - 581 207)
Corporate Office: Giriraj Annexe, Circuit House Road, Hubballi - 580 029
Tel: 0836 2237607, Fax: 0836 2237614, E-mail: investors@vrllogistics.com
CIN: L60210KA1983PLC005247, Website: www.vrlgroup.in

POSTAL BALLOT NOTICE

Notice is hereby given that pursuant to Section 108 and Section 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules 2014, the Company has on **Saturday, 14th December, 2024** completed the dispatch of Postal Ballot Notice along with Explanatory statement under Section 102 of the Companies Act, 2013 and Postal Ballot Form to all members whose names appear in the Register of Members / Depositories records as on Wednesday, 11th December, 2024 (being Cut-off date). The Postal Ballot Notices are sent (a) through electronic mail to the members whose email IDs are registered in the records of Depositories and (b) through physical mode alongwith a self-addressed pre-paid Business Reply Envelope (BRE) to those members whose email IDs are not so registered. The Postal Ballot Notice is being sent for seeking approval of Members by Postal Ballot including voting by electronic means for approval of remuneration payable to Managing Director and appointment of Independent Directors, more fully described in the Postal Ballot Notice dated **11th December, 2024**.

The Company has engaged the services of KFin Technologies Limited ("KFin") for the purpose of providing e-voting facility to all its members. Members are requested to note that the voting, both through postal ballot and electronic mode shall commence on Tuesday, 17th December, 2024 at 9.00 AM (IST) and shall end on Wednesday, 15th January, 2025 at 5.00 PM (IST) and members are requested to note that the facility for e-voting shall be blocked forthwith thereafter.

The Board of Directors of the Company has appointed CS. Akshay S. Pachlag, Practicing Company Secretary (Membership No. 30741 & CP No. 11710) as the Scrutinizer for conducting the Postal Ballot / e-voting process in a fair and transparent manner. The member(s) are requested to note that the duly completed and signed Postal Ballot Form should reach the Scrutinizer not later than 5.00 P.M. on Wednesday, 15th January, 2025. Postal Ballot forms received after the closing hours will not be considered as valid.

Members whose names appear in the Register of Members / Depository records as on Wednesday, 11th December, 2024, being the cut-off date, will be considered for the purpose of voting. A person who is not a member as on that date should treat this Notice for informational purposes only.

In case of non-receipt of Postal Ballot Form, members may either send an email to investors@vrllogistics.com or may apply to KFin Technologies Ltd, the Registrar and Transfer Agent of the Company and obtain a copy of the Postal Ballot form. Members can also download the Postal Ballot Notice along with Postal Ballot Form from the website of the Company viz. www.vrlgroup.in and the same is also available on the website of KFin at www.evoting.kfintech.com. A copy of the Postal Ballot Notice/Form is also available on the website of Stock Exchanges i.e. BSE Ltd. at www.bseindia.com and National Stock Exchange of India Ltd. at www.nseindia.com.

Members can opt for only one mode of voting i.e. either by Physical Ballot or by E-Voting. If you opt for E-Voting, then please do not vote by Physical Ballot and vice versa. In case Member(s) cast their vote via both modes i.e. Physical Ballot as well as E-Voting, then voting done through E-Voting shall prevail and Physical Ballot of that Member shall be treated as invalid, notwithstanding whichever option is exercised first.

The result of the Postal Ballot shall be declared by the Chairman or any other person duly authorized by the board in that behalf on or before Friday, 17th January, 2025 at the Registered Office of the Company. The results along with the Scrutinizer's Report shall be placed on the website of the Company viz. www.vrlgroup.in and also on the website of KFin viz. www.evoting.kfintech.com. The said results alongwith Scrutinizer's report shall also be placed on the notice board of the Company at its Registered Office after declaration of such result. The result alongwith Scrutinizer's report shall also be communicated to the Stock Exchanges viz. BSE Limited and National Stock Exchange of India Limited.

For any queries / grievances relating to E-Voting, Members are requested to contact Mr. Bhaskar Roy, Deputy Vice President, KFin Technologies Limited Unit: VRL Logistics Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032, Ph. +91 40 33215252. Email ID: evoting@kfintech.com. Any grievances relating to voting by Postal Ballot other than e-voting can be addressed to Mr. Aniruddha Phadnavis, Company Secretary and Compliance Officer at the Corporate Office address mentioned above or through e-mail at investors@vrllogistics.com / Telephone: +91 836 2237511

For VRL LOGISTICS LIMITED
Sd/-
Aniruddha Phadnavis
Place: Hubballi
Date: 14th December, 2024
Company Secretary & Compliance Officer