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A recent report has highlighted the risk of irreversible hearing loss or tinnitus caused by video games. On World Hearing Day, we find out how this is becoming a major health crisis around the world Page 9

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How dating sites can be a fertile ground for financial fraud Page 6

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FE SUNDAY

NEW DELHI
SUNDAY, MARCH 3, 2024, 20 Pages, ₹12 (Patna ₹12, Raipur ₹12)
FINANCIAL EXPRESS ON SUNDAY
READ TO LEAD

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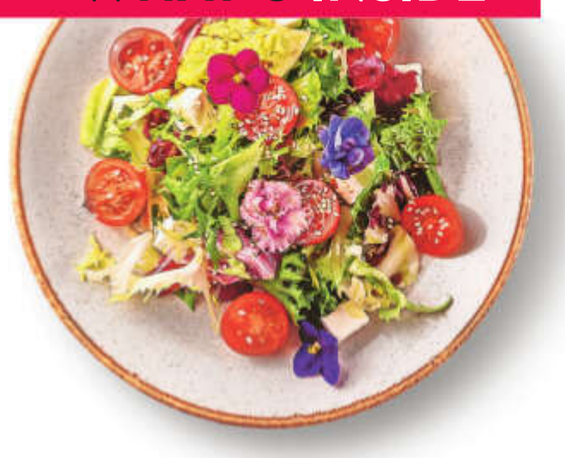

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A lucid and relatable book on India's powerplay in the global arena

GOOGLE RELISTS SOME APPS UPON COMPLIANCE

App delisting can't be allowed: Govt

JATIN GROVER
New Delhi, March 2

A DAY AFTER Google delisted some apps over non-compliance of its billing policy, the government has said such actions cannot be permitted, and it has summoned the tech giant and the app companies to seek clarity on the matter and resolve the dispute.

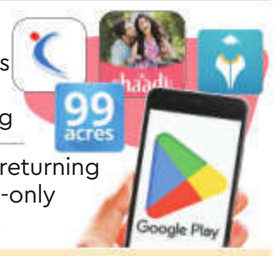
"The delisting by Google cannot be permitted. We have called Google and app developers next week for a meeting," communications and IT minister Ashwini Vaishnaw told *FE*, adding, "We are clear in our policy that our startups will get the protection that they need."

The meeting is expected to happen on Monday.

While Google has started reinstating some of the apps on compliance, sources in the know said it was expedited after Vaishnaw intervened in the matter. However, most of the apps that have been reinstated are returning as consumption-only apps and not with in-app billing.

Continued on Page 2

GOOGLIED
- Govt summons Google, app firms for meeting
- Delisted apps returning as consumption-only apps, not billing



ASHWINI VAISHNAW, IT MINISTER
"STARTUPS WILL GET THE PROTECTION THEY NEED"

Govt nod, user consent must for GenAI models

JATIN GROVER
New Delhi, March 2

THE GOVERNMENT ON Saturday issued an advisory to all intermediaries and generative AI platforms using artificial intelligence (AI) models, software or algorithms to seek permission from the government and label their platforms as "under testing" before making them available to the public.

The platforms — including Google's Gemini, ChatGPT and Krutrim AI — will then have to seek user consent, clearly stating that the GenAI model or platform could give incorrect information and be error-prone.

"In a lot of ways, this advisory signals the framework of the future of our regulatory and legislative framework that aims at creating a safe and trusted internet," Rajeev Chandrasekhar, minister of state for electronics and IT, said.

Continued on Page 2

'Ensured non-trade issues not mainstreamed at WTO'

The World Trade Organization's 13th ministerial conference (MC13) ended in Abu Dhabi early Saturday, with an outcome that most analysts described as 'muted'. While no headway was made on further liberalisation of world trade, the conference, which dragged on for an additional fifth day, could not even forge a consensus on reviving the dispute resolution mechanism with a functional appellate body. India has managed to foil attempts by many members to bring 'non-trade issues' into the mainstream of the multilateral framework, and protect the interests of its fishermen. While no permanent solution to the grain stockholding issue was found at the meet, India has no major worries on this front, as an enduring peace clause exists in its favour. The West, particularly the EU, blamed India for the sub-optimal outcome of the conference. Minister for commerce and industry, food and public distribution **Piyush Goyal** *told FE that rather than dwell on non-trade issues, the WTO at this juncture would do well to restore the credibility of the dispute resolution mechanism. "By and large the objectives with which we had come to Abu Dhabi are largely met and we go back satisfied," he told* **Mukesh Jagota** *in an interview. Edited excerpts:*

Q&A

PIYUSH GOYAL, COMMERCE MINISTER

BY AND LARGE THE OBJECTIVES WITH WHICH WE HAD COME (TO MC13) ARE LARGELY MET AND WE GO BACK SATISFIED

How do you see the outcome of the conference? Are you satisfied with what it implies for India?

It's a good outcome and we are completely satisfied. A lot of issues continued to make progress in terms of discussions, especially contentious issues that had not been closed for many years. Such forward movement is always a sign of a possible closure going forward. India continues to retain full policy space for the benefit of our farmers, our fishermen, and in every respect we have been able to safeguard India's interests.

What were the issues that were problematic for us?

On agriculture, we did not have any problematic issues. As we have the benefit of a peace clause on the public stock-holding of food grains, distribution of grains to the poor free continues uninterrupted and without hindrance.

Continued on Page 2

INSIDE
Meet ends without much gains PAGE 16

LOK SABHA POLLS

BJP releases first list of 195 candidates; Modi from Varanasi

PRESS TRUST OF INDIA
New Delhi, March 2

THE RULING BJP on Saturday announced Prime Minister Narendra Modi will fight again from Varanasi in the upcoming Lok Sabha elections as it named 34 Union ministers, including Amit Shah, Rajnath Singh and Smriti Irani, in the first list of 195 candidates.

The list includes two former chief ministers — Shivraj Singh Chouhan and Biplab Deb — as well as Lok Sabha Speaker Om Birla, who will fight again from Kota in Rajasthan. Chouhan has been fielded from Vidisha, Madhya Pradesh, and Deb from Tripura West. Union ministers on the list include Mansukh Mandaviya, Jitendra Singh, Sarbananda Sonowal, Gajendra Shekhawat, Bhupender Yadav, G Kishan Reddy, Kiren Rijiju, Jyotiraditya Scindia, Rajeev Chandrasekhar, Arjun Ram Meghwal and Arjun Munda.

Announcing the list, BJP national general secretary Vinod Tawde said the party is confident of a third term with a much bigger mandate. The list includes 28 women and 47 young leaders, he said.

The announced names include those for 51 seats in Uttar Pradesh, 20 in West Bengal and five in Delhi. The list saw major changes for Delhi with Ramesh Bidhuri, Parvesh Verma, Meenakshi Lekhi and Harsh Vardhan being dropped from their respective seats, while Sadhvi Pragya Thakur was dropped from her Bhopal seat.

Continued on Page 2

Prime Minister Narendra Modi at a public meeting at Krishnanagar in Nadia, West Bengal, on Saturday ANI

Byju's defers Feb salaries, blames investor dispute

ANEES HUSSAIN
Bengaluru, March 2

BYJU'S HAS TOLD its employees in a letter that February salaries have been deferred as the funds raised through a rights issue are inaccessible due to a legal dispute with certain investors, including Prosus, GA, Sofina and Peak XV.

In a letter to staff on Saturday, founder & CEO Byju Raveendran said the rights issue, launched a month ago, has been successfully closed. "This was supposed to be a happy correspondence. After all, we now have funds to meet our short-term needs and clear our liabilities. However, I regret to inform you that we will still be unable to process your salaries," he wrote.

The letter added that the company is still striving to ensure that salaries are paid by March 10. "We shall make these payments the moment we are permitted to do so as per law."

Raveendran said last month, the company faced challenges due to a lack of capital, and "now we are experiencing a delay despite having funds".

He wrote: "Unfortunately, a select few (four out of our 150-plus investors) have stooped to a heartless level, ensuring that we are unable to utilise the funds raised to pay your hard-earned salaries. At their behest, the amount raised through the rights issue is currently locked in a separate account."

Raveendran accused these investors of having a callous disregard for the lives and livelihoods of others even though they had reaped substantial profits from their investment.

Continued on Page 2

Trouble over 'hidden funds'; valuation cut

A SMALL FLORIDA hedge fund that allegedly helped Byju's parent Think & Learn hide $533 million must reveal where the money is located or face possible sanctions on Monday, reports **Bloomberg**. Macquarie Capital, meanwhile, is writing down nearly its entire investment in Byju's. ■ PAGE 3

On wedding checklist: A viral edition

SHUBHANGI SHAH
New Delhi, March 2

EVEN AS THE entire country is voyeuristically hooked to the Ambani pre-wedding festivities this weekend, where global celebrities have converged, pop star Rihanna performed, and reportedly 2,500 dishes will be served in three days, novel wedding experiences are not the domain of the rich alone.

Take the example of a couple from Gujarat who recently tied the knot at minus 25 degrees C amid snowfall in Himachal Pradesh's Spiti Valley in the name of novelty, with the video going viral.

"In recent years, there has been a noticeable surge in unconventional wedding trends driven by social media exposure. Couples are increasingly seeking unique experiences to differentiate their weddings, often inspired by viral sensations and internet trends, earmarking significant sums for Instagram-worthy experiences and novel acts that can make their weddings go viral," said Devanshi Patel, founder of Shreem Events, who planned the wedding of cricketer Hardik Pandya and Natasa Stankovic.

Patel goes on to add that such acts "are no longer just for entertainment" but "are integral to crafting a unique and special experience for the wedding".

And that experience comes at a price, which the couples are willing to pay.

Continued on Page 2

NOVELTY NUPTIALS
- Couples increasingly looking to differentiate their weddings
- 20% of budget set aside for entertainment and novel acts
- Trend fuelled by social media and the possibility of going viral

ILLUSTRATION: ROHNIT PHORE

FIRST VISIT SINCE NDA'S RETURN TO POWER IN BIHAR

PM unveils projects worth ₹21,400 cr in Aurangabad

Will remain in the NDA forever, says Bihar CM Nitish

PRESS TRUST OF INDIA
Aurangabad, March 2

PRIME MINISTER NARENDRA Modi unveiled development projects worth ₹21,400 crore in Bihar's Aurangabad district on Saturday.

The Prime Minister unveiled the projects at an official function in Ratanwa village.

Chief minister Nitish Kumar, governor Rajendra V Arlekar, deputy CMs Samat Chaudhary and Vijay Kumar Sinha, and several Union ministers were among those present at the programme.

This is Modi's first visit to Bihar since the BJP-led NDA returned to power in the state after CM Nitish Kumar, who heads the JD(U), dumped the *Mahagathbandhan*.

Addressing the programme, Kumar told the prime minister that he would remain in the NDA forever.

Modi unveiled national highway projects worth over ₹18,000 crore. He also laid the foundation stone for a six-lane bridge over the Ganga, which will be constructed parallel to the existing JP Ganga Setu.

He dedicated to the nation three railway projects, which include the doubling of the Pataliputra-Pahleja line and a 26-km-long new line between Bandhua and Paimar.

The PM also inaugurated 12 projects worth over ₹2,190 crore under the Namami Gange scheme. These include sewerage treatment plants in Patna, Sonepur, Naugachia, and Chapra.

He also laid the foundation stone of Unity Mall in Patna, which will be constructed at a cost of over ₹200 crore, and provide a boost to the 'One District, One Product' project.

PM Narendra Modi and Bihar CM Nitish Kumar in Aurangabad, Bihar, on Saturday PTI

West Bengal gets projects worth ₹15,000 crore

PRESS TRUST OF INDIA
Krishnanagar, March 2

PRIME MINISTER NARENDRA Modi unveiled development projects worth ₹15,000 crore in West Bengal on Saturday. The PM unveiled the projects at an official function in Krishnanagar in Nadia district.

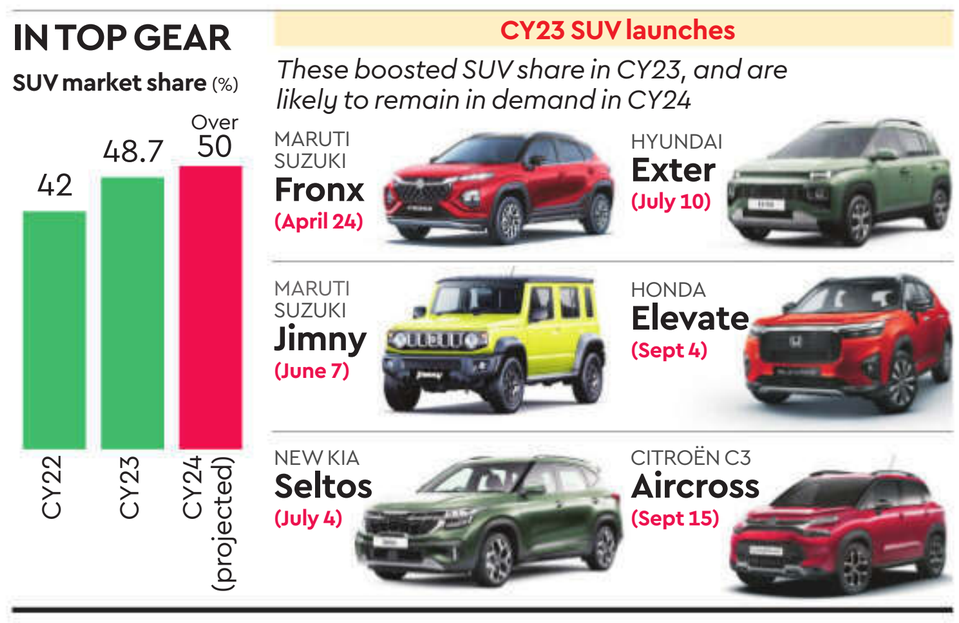
"Today, we are taking yet another step towards a developed West Bengal. Yesterday, I laid the foundation of and inaugurated projects worth ₹7,000 crore. The initiatives included development projects related to railways, ports and petroleum, among others. Today, again, I am laying the foundation of and inaugurating projects worth ₹15,000 crore," Modi said. "These projects will provide momentum to West Bengal's economic growth and create job opportunities," he added.

Market share of SUVs to grow over 50% this year

VIKRAM CHAUDHARY
New Delhi, March 2

ON THE BACK of the new Hyundai Creta and new Kia Sonet launched last month, and a slew of upcoming launches, the market share of sport utility vehicles (SUVs) is set to cross 50% this calendar year. Shashank Srivastava, senior executive officer, marketing and sales, Maruti Suzuki India, recently told *FE* that the market share of SUVs has been increasing sharply — going up from 42% in CY22 to 48.7% in CY23.

Although automotive analysts *FE* talked to didn't provide any forward-looking statement or figure, most said that in 2024 more than 50% passenger vehicles sold will be SUVs. "The new Sonet and Creta are off to a great start — the Sonet sold 11,530 units, and the Creta did a whopping 13,212 units in January. In fact, in February, the Creta touched 15,276 units, which was the highest ever since the first model was launched in 2015," an analyst tracking industry numbers said, adding, "Forthcoming SUV launches include Mahindra's Thar 5-door and new XUV300, new Hyundai Alcazar, Tata Curvv, and a Toyota SUV based on Maruti Suzuki Fronx.



The market share of SUVs looks set to increase above 50% this year, considering that there aren't many new sedan or hatchback launches planned in 2024."

Industry sources told *FE* that the biggest hatchback launch in 2024 is the new Maruti Suzuki Swift, and the biggest sedan launch is the new Maruti Suzuki Dzire. New models excite the market and bring customers to showrooms — a fact proven in CY23 when the market share of SUVs grew 6.7 percentage points from 42% to 48.7%. CY23 was full of new SUV launches. The year started with Maruti Suzuki Fronx — the Baleno-based SUV — hitting the market on April 24, 2023, and crossing the 100,000-sales mark in just nine months, averaging 364 cars per day.

The Fronx was followed by a spate of SUV launches in the ₹10 lakh range. Maruti Suzuki drove in the Jimny on June 7, priced ₹12.74 lakh onwards, but slashed prices by up to ₹2 lakh in December, taking the Jimny to the masses. On July 4, 2023, Kia launched the new Seltos priced ₹10.89 lakh onwards. On July 10, 2023, Hyundai launched the Exter SUV priced just ₹6 lakh onwards — which sold as many as 47,013 units in just six months, averaging 7,835 units per month, and took away substantial hatchback sales.

FROM THE FRONT PAGE

App delisting can't be allowed: Govt

At the time of going to press, Google had reinstated Naukri, 99Acres and Shiksha, all by InfoEdge, besides Shaadi.com. Anupam Mittal, founder of Shaadi.com, told *FE* that "these apps are back as consumption apps and do not involve any in-app billing", adding, "Those who have complied under billing are in small numbers and they have done so under duress. They don't have any option."

This means the delisted apps have not accepted Google's in-app billing having a commission of 11-26%, but have scrapped that option by choosing the consumption-only category, which might affect their business going forward. Consumption-only apps means users cannot purchase any products or services — digital or physical — from within the app. They will have to do it outside the app, maybe on the company's website, which affects both the user experience and business of the apps, said industry executives.

Google has given app developers three options for billing: operate on a consumption-only basis without paying a service fee; use Google Play's billing system, or use an alternative billing system.

"The energy of our entrepreneurs, energy of our talented people cannot be left to the big tech companies. It has to be channelised fully well," Vaishnaw told *FE*. Minister of state for electronics and IT Rajeev Chandrasekhar also told *FE*, "It has been a concern that the dominance of the Google Play Store does impact the government's goals of keeping the internet open and making sure consumer choice is not distorted, and there is no market power abuse." According to Chandrasekhar, 93-94% of all apps are on Google Play Store in India, and that Play Store is controlled by one company, and that the company certainly has vertically integrated dominance is an area of concern for anybody.

Google on Friday started removing some popular homegrown apps from its Play Store over a dispute on service fee payments. The list included matrimony platforms Shaadi, Matrimony.com, Bharat Matrimony, Balaji Telefilms' Altt (formerly ALTBalaji), audio platform Kuku FM, dating service Quack Quack, Truly Madly, Naukri and 99acres. Industry body Internet and Mobile Association of India (IAMAI) has condemned the removal of some of the apps and urged Google to reinstate them. Google in a blog said 10 companies in the country, including many well-established ones, had avoided paying fees despite benefiting from the platform. The dispute relates to non-payment of commission fee of 11-26% by the apps regarding transactions their users do within the app, which is also called in-app purchases. This came after the Competition Commission (CCI) ordered Google not to restrict developers from using third-party billing and processing services. Several homegrown startups have challenged the Play Store billing policy in the Madras High Court and Supreme Court on the ground that the levy is too high, but have not got a stay order. The Supreme Court is currently hearing a plea by the 10 companies who have challenged this billing policy.

Byju's defers Feb salaries, blames 'investor dispute'

"It is an agonising reality that some of these investors have already reaped substantial profits — in fact, one of them has made a staggering eight times their initial investment in Byju's," he said in the letter. Raveendran noted that he has fought fearlessly and tirelessly, "leaving no stone unturned" to find a way to honour the company's commitment to employees. "Countless hours have been spent exploring every possible avenue, engaging our legal teams, and advocating for your rights. However, despite our best efforts, we are left with no option but to confront the heart-wrenching reality that we are temporarily unable to provide you with the financial support you deserve," he said. Sources said the company has an ongoing liability of around ₹80 crore with regard to employee salaries. Currently, the company has around 15,000 employees on its payroll, with close to 5,000 contractual hires.

"The idea was to use $90-100 million to clear our immediate liabilities that include payment to be made to BCCI, vendor dues, TDS, and full and final settlements of current and ex-employees, respectively. This is apart from the $1.2-billion term loan B settlement," said a person aware of the matter. "The priority is to ensure that employees who have chosen to commit to the company are protected. However, the protracted actions of a few investors is hurting the company's commitment made to its employees," they added. Meanwhile, a group of at least 20 former employees said it is preparing to take legal action against the company in light of full and final payments now being delayed for over 120 days with no clear commitment in sight. The company has also been urged by the Karnataka labour department to clear pending dues to former employees. The company also hasn't deposited TDS of employees above the ₹30-lakh CTC bracket since April 2023.

'Ensured non-trade issues not mainstreamed at WTO'

On fisheries, we found several ambiguities on the proposals on the table, more particularly relating to subsides that certain countries sought to be excluded.

Definitions were not satisfactory either, and in several areas, deeper consultations and a greater degree of flexibility were required to ensure a fair and balanced agreement. That was not possible in such a short period of time. By and large, the objectives with which we had come are largely met and we go back satisfied.

We had concerns on the moratorium on e-commerce taxation. What prompted us to agree to the proposal for another extension to it?

We are not necessarily opposed to it. We had wanted this issue to have been discussed in the intervening period between the previous ministerial conference and MC13. The idea was to assess the scope of e-commerce moratorium, areas to be covered and areas to be excluded and study its impact on different economies. That process has not yet been completed. We believe that till this is done it is in our best interest that the moratorium stays. If at all it is found to be necessary, there will be discussions on this at Geneva to see if there are any areas particularly that need to be covered. Otherwise, as the decision stands it will expire in two years or the next ministerial, whichever is earlier.

Looking at the economic and political developments around, how relevant is WTO at this juncture?

I think it does hold relevance. The WTO is an important organisation, it carries the weight of 166 countries. It does create equitable rules of trade and gives an opportunity to every country to raise areas of their interests or concerns. Of course, it can work much better, it can deliver much more and I am sure collectively everybody will try to work for a stronger WTO framework.

What are our 'offensive interests' at WTO?

As of now, we do not have any offensive interest per se. Our largest interest was to protect our farmers and our fishermen, both of which we are strongly doing, and that is in a way our offensive. We have always stood for the least-developed and developing countries.

Dispute settlement body has been non-functional for many years. Is that the reason many members seem to have lost interest in WTO?

It's important to get the appellate body back, so that disputes can be escalated for resolution. Without an appellate body, no dispute can be taken to its completion, and people are understandably concerned about it, and may even be feeling that it's not the worth the while to have progress (on the trade liberalisation front) till this issue is resolved. Certain countries are yet not ready to accept the 2-tier dispute settlement mechanism that is the hallmark of the WTO.

Increasingly, non-trade issues are being brought into the WTO...

We have been successful in making sure that non-trade issues aren't being brought into the WTO. For example, an effort was made to begin investment facilitation (via China-led investment pact). Since investment is not part of the WTO, we did not allow it to come in. Similarly, an effort was made to bring industrial policy discussions, again an area that India believes is not a part of the original Marrakesh framework. So while the effort can be made to bring in non-trade issues, I think India has successfully ensured that no non-trade issue can be allowed to be brought before the WTO.

THE OFFICIALS NEED TO PERSEVERE MUCH MORE BEFORE THE NEXT MINISTERIAL TO FORGE CONSENSUS, EXPLAIN THE POINTS OF VIEW

What should be the agenda for MC14?

I think the officials need to persevere much more before the next ministerial to try and forge consensus, explain and understand the points of view. The consensus should be fair and equitable. If we can do that for a longer period of time before the next ministerial, I think the meeting will become more effective and outcome-oriented.

There were talks on bringing down the cost of remittances. Any progress on that?

That was India's offer to the world. We can see that a large number of countries, particularly less-developed and developing countries, are required to use cost effective channels for remittances. I am given to understand that remittances at an average can cost 4-9% of the transaction value. India has developed the UPI and very robust fintech systems, which can help bring this down to less than one-eighth or one-fifth of the current level. So we believe that what we were offering to the world was an opportunity to bring down costs of remittances. It has the potential to save $30-40 billion for LDCs and developing countries. However, by not permitting that to be discussed in the WTO, some countries weren't doing the right thing.

Govt nod, user consent must for GenAI models

The advisory follows use of experimental models by generative AI platforms, which have reported several instances of biased content and misinformation. The companies, especially digital publishing platforms, have also been asked to figure out a way to embed metadata or unique identification code for everything that is synthetically created on their platforms. This will help track the originator of such information. "Nobody can escape accountability from what is unlawful," Chandrasekhar said, adding that the services of these platforms should not generate responses that are illegal under Indian laws and threaten the integrity of the electoral process.

"All intermediaries or platforms ensure that their computer resources do not permit any bias or discrimination or threaten the integrity of the electoral process, including via the use of artificial intelligence models/LLM/generative AI, software or algorithms," the advisory said. The companies have been asked to submit an action-taken report within 15 days. After the platforms submit their application to the ministry of electronics and IT(MeitY), officials might ask for a demo of the model, conduct any necessary tests and evaluate consent-seeking mechanism, among other measures. Chandrasekhar said the "sorry unreliable" kind of responses are not acceptable and user consent needs to be sought with proper disclaimers; that will become a sandbox-like environment for these platforms. "The most important point is that the liability today exists for them (intermediaries). This (the compliance with advisory) is only making it easier for them to make sure that the liability can be in a sense carved out because they have disclosed it and it is with consent of the person that they are offering this unlawful content so that they have a real legitimate defence," Chandrasekhar added. In the advisory, the government reiterated that non-compliance of the provisions of the IT Act and/or IT Rules would result in potential penal consequences to the intermediaries or platforms or its users, when identified, including but not limited to prosecution under the IT Act and several other statues of the criminal code. Such instances of bias or misinformation in the content generated through algorithms, search engines or AI models on platforms violate Rule 3 (1) (b) of the IT Rules and several provisions of the criminal code. On this basis, the platforms are also not entitled to protection under the safe harbour clause of Section 79 of the IT Act.

BJP releases first list of 195 candidates; Modi from Varanasi

Bansuri Swaraj, daughter of the late BJP leader Sushma Swaraj, will make her poll debut from the New Delhi seat, Kamaljeet Sehrawat will contest from the from West Delhi, MLA Ramvir Singh Bidhuri from South Delhi, Praveen Khandelwal from Chandni Chowk, while Manoj Tiwari has been retained from the North East Delhi constituency. Besides Lekhi, John Barla is another Union minister who has been dropped from their seat. Bhojpuri singer and actor Pawan Singh has been fielded from Asansol in West Bengal. In Uttar Pradesh, the party has fielded former BSP MP Ritesh Pandey from Ambedkar Nagar Lok Sabha seat in UP, while Hema Malini, Ravi Kishan, Ajay Mishra Teni, Mahesh Sharma, SPS Baghel and Sakshi Maharaj are among those being repeated from their seats. In Jharkhand, former Congress MP Geeta Koda has been fielded from Singhbhum (ST reserved).

On wedding checklist: A viral edition

"For this, budgets earmarked are significantly variable, typically ranging from ₹50,000 to several lakhs or more, depending on the scale of the performances. However, on average, within the overall wedding budget, around 20% is designated for entertainment and novel acts," he said. While the couples, and their families, go above and beyond to make their day a distinct affair, some acts can border the bizarre. For example, in a viral clip, women in angel-like attire were suspended from the ceiling at a couple's heaven-themed engagement ceremony, aiming to showcase the belief that the match is made in heaven. That clip received a searing response online over the "inhuman" act of "treating a human as a show piece".

Here, wedding planners undertake a careful approach, walking the couple through their demand and what it would look like in reality.

"When there is such a huge demand for novelty, like the one from our customer in Mumbai planning a wedding at Rambagh in Jaipur that requires us to replicate Sanjay Leela Bhansali's grand wedding sets with a moonrise and angels flying, our initial response is always one of careful thought," said Himish Agarwal, CEO and creative director of Konark Events, a Jaipur-based wedding planning firm.

"We identified that it was necessary for the client to experience how their vision will look like once translated into real life. To do this, we employed cutting edge technologies as 3D walkthroughs to give the client a holistic view on how the final décor would appear on the day of event," he added.

Social media, especially Instagram, and the possibility of going viral is playing a major role here. "In today's social media era, many couples are excited about the possibility of their weddings being showcased on major platforms, often trying innovative approaches or adhering to various strategies such as investing additional funds in wedding portals for exposure or incorporating unconventional elements with the ultimate goal of achieving viral status online," said Apoorv Mohan Shrivastava and Sanyogita Sao, founders of the photography firm Plush Affairs.

However, the 'influence' of Instagram goes beyond photographs, "as couples often request unique videos, such as transition videos of outfits for each wedding function or recreations of viral performances," they added. In a unique trend, "some clients even want guests to receive their instant pictures through a scan code placed at the wedding", said Jayant Chhabra, founder of Cupcake Productions, a photography firm.

With opulent décor, stunning attire, and acts that break the internet, Bollywood weddings, too, have fuelled the desire of making one's wedding a similar affair. From actors Kiara Advani and Sidharth Malhotra's iconic entry, to actor Parineeti Chopra's wedding songs, to the nuptials of cricketer Virat Kohli and actor Anushka Sharma, all serve as an inspiration for couples to emulate and recreate. "We frequently receive references of such high-profile weddings, which we try to incorporate from our end," said Shrivastava and Sao. While food, gifts and attire had long been the wedding elements one would spend the most on, the novel acts are the new additions steering India's huge wedding market, already pegged at around $46 crore.

As a result, the Ambani wedding might be the biggest but no longer the most talked-about wedding. A simple scroll on Instagram serve as a testimony.

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Address	:	Mezzanine floor, Express Building, 9 & 10, Bahadur Shah Zafar Marg, New Delhi-110002
5. Editor's Name		
Editor (Delhi)	:	Ms. Shobhana Subramanian
Whether Citizen of India	:	Yes
Address	:	Mezzanine floor, Express Building, 9 & 10, Bahadur Shah Zafar Marg, New Delhi-110002
6. Name and address of individuals who own the newspaper	:	The Indian Express (P) Ltd Mafatlal Centre, 7th floor, Ramnath Goenka Marg, Nariman Point, Mumbai - 400021
AND		
Shareholders holding more than one percent of the total capital	:	Indian Express Holdings & Entp Private Limited Mafatlal Centre, 7th floor, Ramnath Goenka Marg, Nariman Point, Mumbai - 400021
	:	Mr. Viveck Goenka & Mr. Anant Goenka Mafatlal Centre, 7th floor, Ramnath Goenka Marg, Nariman Point, Mumbai 400021
	:	Mr. Shekhar Gupta & Mrs. Neelam Jolly C-6/53, Safdarjung Development Area New Delhi 110 016

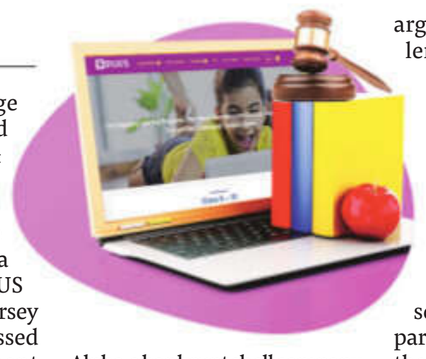
I, R. C. Malhotra hereby declare that the particulars given above are true and to the best of my knowledge and belief.

Date: 3.3.2024

Sd/-
R. C. Malhotra
Publisher

Byju's missing $533 mn in unnamed offshore trust

BLOOMBERG
March 2



A SMALL FLORIDA hedge fund that allegedly helped Indian tech firm Think & Learn hide $533 million must reveal where the money is located or face possible sanctions from a federal judge on Monday. US Bankruptcy Judge John Dorsey in a Friday hearing dismissed an effort by the investment firm, Camshaft Capital Fund, to avoid answering questions about the cash.

The missing money is at the heart of a fight between lenders owed $1.2 billion and Think & Learn, the education-tech startup founded by entrepreneur Byju Raveendran. "The fact that they know the information and are refusing to produce it is just a huge red flag," Dorsey said during a court hearing in Wilmington, Delaware on Friday.

The cash belongs to Byju's Alpha, a bankrupt shell company affiliated with Think & Learn that was taken over by the lenders after their loan defaulted. The $533 million was transferred to the hedge fund and then moved to an unnamed, off-shore trust by Raveendran's brother, Riju Ravindran, Byju's lawyer Benjamin Finestone said during the hearing.

Camshaft fought efforts to disclose details about the money because a hedge fund has a duty to protect its clients, lawyer Pieter Van Tol told Dorsey. The hedge fund also argued that Byju's and the lenders should instead get information about the cash from a Delaware company called Inspilearn, which got the money from Camshaft before it was transferred to the unnamed trust.

Last year lenders declared a default and seized Byju's Alpha, whose parent is Think & Learn. Since then lenders have tried to force Think & Learn to repay the $1.2 billion and to find $533 million they say should be used to repay the debt. Ravindran is appealing a Delaware Chancery Court ruling that gave lenders control of Byju's Alpha.

Should Camshaft fail to turn over the information by the end of Friday, Dorsey said he would hold a "show cause" hearing on Monday to decide what to do. Such hearings can lead to sanctions if the target can't explain why they failed to follow a court order.

Macquarie slashes valuation by 98%

Macquarie Capital is writing down nearly its entire investment in Indian startup Byju's, weeks after Swiss bank Julius Baer Group accused it of charging fees based on an outsized and outdated valuation, according to people familiar with the matter.

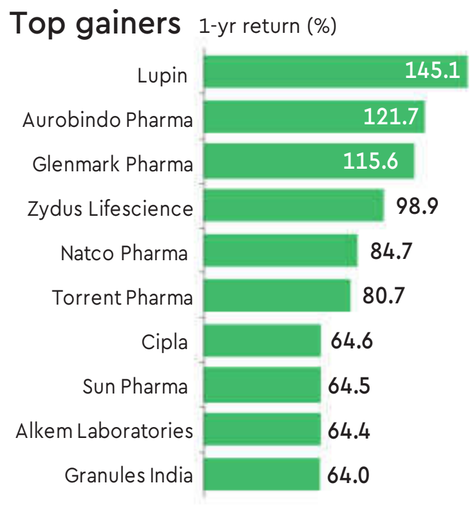
The unit of Australia's Macquarie Group is cutting the value of its stake in the beleaguered education provider by about 98%, the people said, asking not to be identified because the matter is private. Macquarie Capital invested a few hundred millions of dollars in Byju's in 2021, said the people.

The move comes after Julius Baer Chief Investment Officer Yves Bonzon sent a letter to Macquarie Capital in January, saying the firm was too slow to revalue the stake and provide information.

18 PHARMA STOCKS OUTSHINE NIFTY

IN THE PAST year, the Nifty Pharma index has surged 61.8%, outpacing the benchmark Nifty, which saw a 27% return during the same period. The pharma index surpassed the Nifty in nine out of 12 months, consistently posting positive monthly returns except for one. All constituents of the Nifty Pharma index yielded positive returns, ranging between 21% and 145%, with 18 stocks outperforming the Nifty over the past year. Analysts have attributed the spectacular rise in share prices of pharma companies to increased exports, particularly to the US market.

Compiled by Kishor Kadam



यूनियन बैंक Union Bank of India

(Stressed Asset Management Branch)
Unit No 603-B, Tower-B, Konnectus, Bhav Bhuti Marg, Opp. New Delhi Railway Station, Ajmeri Gate Side, New Delhi-110001

MISSING DOCUMENT NOTICE

General Public is hereby informed that Original of Sale Deed no 2960 dt. 04.05.2011, Land measuring 1.6094 acres of Property Situated in Vill. Mohammed Hedi Dist. Gurugram Haryana in the name of M/s Dore Realtors Pvt. Ltd., which was deposited to Karol Bag Faiz Road Branch of Union Bank of India (e-Corporation Bank) by, M/s Dore Realtors Pvt. Ltd., against a facility to loan granted to M/s Era Infra Engineering Ltd. has been misplaced for which we lodged online police complaint. Anyone who came in contact with the said document should return it to SAM Branch of Union Bank of India at Konnectus Tower 603B, Ajmeri Gate Side New Delhi – 110001. Misuse of same by any person shall attract strict criminal proceedings against them.

(Deputy General Manager)

यूनियन बैंक Union Bank of India

Branch : J P Plaza Dharm Place-2, Hastinapur Road Mawana, Meerut UP.-250401.
Email – ubin0561207@unionbankofindia.bank

POSSESSION NOTICE (For Immovable Property)

SCHEDULE 6 [Rule – 8 (1)]

Whereas,

The undersigned being the authorized officer of **Union Bank of India, Mawana Branch** under the Securitisation and Reconstruction of Financial Assets and Enforcement 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 No. **Ref: MB:Sarfaesia: 1: 2023-24 : dated 06.10.2023** calling upon borrowers/guarantors/mortgagors (Name) **Mr. Mohd. Asif S/o Mr. Makbool Ahmed & Smt. Tahira Parveen W/o Mohd. Asif (Borrower/s) & Mr. Sunil Jain S/o Mr. Vir Sain (Guarantor)** of account with Mawana Branch to repay the amount mentioned in the notice being **Rs. 9,76,924.51/- (Rupees Nine Lakhs Seventy Six Thousand Nine Hundred Twenty Four & Paise Fifty One Only) + interest and other charges** on contractual rate within 60 days from the date of receipt of the said notice.

The borrower/guarantor 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 u/s. 13(4) of the said Act read with rule 8 of the said rules on this **02th day of March 2024.**

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 the Union Bank of India for an amount **Rs. 9,76,924.51/- (Rupees Nine Lakhs Seventy Six Thousand Nine Hundred Twenty Four & Paise Fifty One Only)** and interest and other charges thereon from 15.08.2023.

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

Description of Immovable Property:- Residential Property Situated at part of khasra no. 2777, Mohalla Kalyan Singh, Kasba Mawana, Meerut U.P. measuring area 108.68 Sq. mts. In the name of Mohd. Asif S/o Makbool Ahmed and Smt Tahira Parveen W/o Mohd. Asif.

Boundaries: East : Adjoining house of Mrs Aamna W/o Muddasar; West : Adjoining Plot of Mr. Yashpal; North : Rasta; South : Rasta

Date : 02.03.2024 **Place: Mawana** **Authorised Officer, Union Bank of India**

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India
1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

KASHMERE GATE BRANCH, DELHI-110006

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

Whereas, the undersigned being the Authorized Officer of the **Central Bank of India, Kashmere Gate Branch, Delhi** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated **26/12/2023,** calling upon the **Borrowers: M/S NEW TAJ FRUIT CO. (PROP. MR. SAHIL),** to repay the amount mentioned in notice being **Rs.92,91,553/- (Rupees Ninety Two Lakh Ninety One Thousand Five Hundred Fifty Three Only)** within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the Security Interest (Enforcement) rules, 2002 on this day **29/02/2024.** 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 **Central Bank of India, Kashmere Gate Branch, Delhi** for an amount of **Rs.92,91,553/- (Rupees Ninety Two Lakh Ninety One Thousand Five Hundred Fifty Three Only)** and interest thereon.

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

DESCRIPTION OF IMMOVABLE PROPERTY

All that part and parcel of the property consisting of the property situated at :-

Equitable Mortgage of Entire Built-up First Floor without Roof Rights of Free hold Commercial Shop Bearing No.B-183, Block-B, area measuring 636 Sq.Feet situated in New Subzi Mandi, Azadpur, Delhi-110033 along with Proportionate free hold rights of Land underneath in the name of **M/s Taj Fruit Company** through its **Proprietor Sh. Jaggi Sonkar.**

PLACE: DELHI **(Authorised Officer)**
DATE: 29/02/2024 **Central Bank of India, Kashmere Gate Branch, Delhi**

इंडियन बैंक Indian Bank
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Noida Sec-63 Branch
H-1A/18, Sector-63, Noida Uttar Pradesh-201301
Tele-0120-2427115 | **Email-** N615@indianbank.co.in

ANNEXURE- A
APPENDIX- IV-A" [See proviso to rule 8 (6)]
Sale notice for sale of immovable properties

e-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provison 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 Authorised Officer of **Indian Bank, Noida Sector 63 Branch** (Secured Creditor), will be sold on **"As is where is", "As is what is", and "Whatever there is basis" on 18.03.2024,** for recovery of **Rs.14,12,643/-**(Rupees Fourteen Lacs Twelve Thousand Six Hundred Forty Three only) as on **16.01.2022** plus Interest & other expenses till realization of the dues to the **Indian Bank, Noida Sector 63** (Secured Creditor), from **Mr. Nishant Verma (Borrower/Mortgagor) s/o Mr. Krishna Nand Prasad and Mrs. Manisha Kumari (Co-Borrower/Mortgagor) W/o Mr. Nishant Verma,** both R/o A-129/6, Gali Chopal, Shalimar Village, Shalimar Bagh, North West Delhi-110088 and R/o Flat No. 302 ,Second Floor, Plot No. B-6/23, DLF Ankur Vihar, Sadullabad, Loni, Ghaziabad, U.P.

The specific details of the properties intended to be brought to sale through e-auction mode are enumerated below :

Detailed description of the Property	All the Part and Parcel of Residential Property Flat no. 302, LIG Second Floor With roof right, right hand front side, situated at residential Plot No. B-6/23, DLF Ankur Vihar Gram Sadullabad, Pargana and Teshsil Loni, District Ghaziabad, admeasuring 400 Sqft (37.16 Sqmtr) in the name of Mr. Nishant Verma S/o Mr.Krishna Nand Prasad and Mrs. Manisha Kumar W/o Nishant Verma **Bounded by: East:** 12 mtr wide Road (on Ground Floor) **North:** Plot No. B6/22 **West:** Common Passage and stairs **South:** Flat No. 301(MIG)
Encumbrances on Property	Not known to the Bank
Reserve Price	**Rs.8,25,000/- (Rupees Eight Lakhs Twenty Five Thousand Only)**
EMD Amount	**Rs.83,000/- (Rupees Ninety Thousand Only)**
Bid incremental amount	**Rs.25,000/- (Rupees Twenty Five Thousand only)**
Date and time of e-auction	**18.03.2024** between 11.00 A.M to 5.00 P.M
Property ID No.	**IDIB6411532129**

Bidders are advised to visit the website(www.mstcecommerce.com/auction/home/ibapi) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with https://ibapi.in and www.mstcecommerce.com.

Date: 01.03.2024 ; Place: Noida **Authorised Officer, Indian Bank**

adani
Presents
States of Hope
GUJARAT
Co-presented by
GIL enabling e-Governance | Joy e-bike

Chief Guest
Bhupendrabhai Patel
Chief Minister, Gujarat

Panel Discussion
INFRASTRUCTURE: THE PROMISE OF TRANSFORMATIONAL DEVELOPMENT

Panellists

Banchhanidhi Pani
CEO
Gujarat Infrastructure Development Board

Jigna Desai
Professor
CEPT University

Rajkumar Beniwal
Vice-chairman and CEO
Gujarat Maritime Board

Rachna Gangwar
Professor
Adani University

Samir Sinha
Founder and MD
Savvy Group

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E-mail: cs8075@pnb.co.in, Ph.: 011-22779758, 22785289

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

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

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch / Name of the Account / Name and Addresses of the Borrower/Guarantors Account	A) DT. OF DEMAND NOTICE U/S 13(2) OF SARFAESI ACT 2002 / B) AMOUNT AS PER DEMAND NOTICE / C) POSSESSION DATE U/S 13(4) OF SARFESI ACT 2002 / D) NATURE OF POSSESSION SYMBOLIC/ PHYSICAL/ CONSTRUCTIVE	DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED/ OWNER'S NAME (MORTGAGERS OF PROPERTY (IES))	RESERVE PRICE / EMD (Last date of deposit EMD) / Bid Increase Amount	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
1	**B/o Preet Vihar , Delhi (139900)** **M/s Assotech Sports Company Pvt. Ltd.,** C-10. 2nd Floor , Preet Vihar, New Delhi – 110092 **Sh Dinesh Kapoor S/o Som Nath Kapoor,** C-10 , 2nd Floor, Preet Vihar, Shakarpur Baramad East Delhi – 110092 **Sh. Dinesh Kapoor S/o Som Nath Kapoor,** D-247/3, Sector – 63, Noida – 201301 UP **Smt. Saru Kapoor W/o Sh. Dinesh Kapoor,** C-10 2nd Floor, Preet Vihar, Shakarpur Baramad East Delhi, Delhi 110092 **Smt. Saru Kapoor W/o Sh. Dinesh Kapoor,** D-247/3, Sector – 63, Noida – 201301 UP **Smt. Anita Kapoor W/o Sh Manoj Kapoor,** Flat No 3A-054, GC Grand, 2C, Vaibhav Kahand. Indirapuram, Shipra Sun City, Ghaziabad Up 201014	19.08.2023 Rs. 486.50 lakhs + further interest, other charges and expenses till the date of full and final payment 16.11.2023 SYMBOLIC	EM OF INDUSTRIAL PLOT CUM BUILDING NO 247/3 MEASURING ARE 1800 SQ MTRS SITUATED IN BLOCK D SECTOR NO 63, NOIDA DISTRICT GAUTAM BUDH NAGAR 201301 UP IN THE NAME OF M/S ASSOTECH SPORTS COMPANY PVT LTD,	Rs. 1494.00 lakh Rs. 149.40 lakh (09.04.2024) Rs.25000/-	10.04.2024 11.00 AM TO 04.00 PM	NOT KNOWN DEEPAK KUMAR (M. NO. 7769988880) AUTHORISED OFFICER CIRCLE SASTRA EAST DELHI

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE:

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
(1) The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".**
(2) The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
(3) The sale will be done through e-auction platform provided at the Website **https://www.mstcecommerce.com** on date and time of auction specified above.
(4) For further details and complete Terms & Conditions of the sale., please refer : **www.ibapi.in , www.tenders.gov.in, www.mstcecommerce.com, https://eprocure.gov.in/epublish/app.**

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

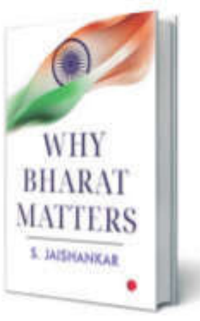
Date: 02-03-2024, Place : New Delhi **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK**

Words Worth

SUNDAY, MARCH 3, 2024

Foreign policy via Ramayana

A lucid and relatable book on India's powerplay in the global arena



Why Bharat Matters
S Jaishankar
Rupa Publications
Pp 219, ₹695

SHYAMAL MAJUMDAR

THERE HAVE BEEN several books on the intricacies of India's foreign policy — some of them by the author's famous predecessors in the Indian Foreign Service – but *Why Bharat Matters* stands out for many reasons. First, it has been written by a serving external affairs minister who is still practising what he has or is preaching. That gives the book a certain freshness as it's not merely just a historical perspective, or what-could-have-been-kind-of-a memoir. Some of the examples mentioned in the book are, in fact, still playing out.

The second reason why the book should be a big draw is the author himself. S Jaishankar, the brilliant and exceptionally articulate minister of external affairs, is not known for pulling punches. In *Why Bharat Matters*, he has not deviated from his style, though some of the points he has raised in the book are debatable.

Third, the no-frills kind of writing in the 219-page book gives a unique perspective of India's rise as an independent pole on the global stage, charting its course and manoeuvring its way through the global power equations. What lends credibility to the narrative is that it has been written by a man who has walked the talk in his distinguished career for close to five decades.

The last — and perhaps the most important — reason why one feels tempted to recommend the book is that the target audience isn't just the foreign policy practitioners or academicians, but the world beyond that. In recent memory, no other book on foreign policy has cared to do that. That's important as in a globalised world, foreign policy matters to average citizens too. That explains why the book uses metaphors, analogies and narratives to which any Indian can easily relate. *Why Bharat Matters* uses various episodes from the *Ramayana* and interprets them from a foreign policy perspective. That is something unique and rarely attempted in India before in diplomatic writing. While the book emphasises the 'ethical dimensions of the *Ramayana*' and their significance in shaping a positive international relations landscape, it surely comes out as an interesting take on crucial lessons that our history has to offer in the domain of realpolitik.

One, however, wonders whether this is a clever marketing and political exercise, as the book was launched in the midst of the frenzied fanfare and celebrations connected with the consecration of the Ram Temple in Ayodhya. It is also noteworthy that the author's first book was named *The India Way*. India has given way to Bharat this time in tune with the Bharatiya Janata Party's recent preference. It is certain that not everyone will agree with Jaishankar's conclusion that "India matters because it is Bharat" as he has failed to give convincing reasons for that. But that's a minor quibble, as Jaishankar's book should bring a new life to the Indian foreign policy discourse long stifled by the allure of consensus and unanimity.

The book offers no easy answers. It doesn't shy away from the complexities of India's internal struggles, the challenges it faces in its relationships with powerful nations, or the ethical dilemmas that accompany its rise. But amidst the ambiguity, Jaishankar gives a detailed view of India's foreign policy since 2014, which, he says, is responsible for the strides in the foreign policy arena, and how seamlessly the Indian state has been maintaining a confluence between the goals of Indian diplomacy and the country's national developmental agendas.

Some of what he has claimed is certainly valid. For example, there is no doubt that the Modi government has been acing the powerplay of language and messaging, whether it be transforming the idea of *Vasudhaiva Kutumbakam* into a global aspirational ideal, or presenting India as the 'Mother of Democracy'. Jaishankar writes, "Developing our own lexicon, concepts, mechanisms and ideas and socialising them in world politics is also a testimony to India's continued rise. Their unfolding underlines the reality of India's vigorous participation in global platforms." Some good examples are the Vaccine Maitri programme and India paving the way for membership of the African Union at the G20 Summit.

A more recent example is the release of former Indian naval personnel from Qatar, just about three months after they were ordered a shocking death sentence. It is to the government's credit that it was able to bring about the release of all the eight, seven of whom have now returned. The success is definitely attributable to the strategies New Delhi employed: to pursue the case in court, showing respect to the Qatari legal system, while providing the accused with full legal support and counsel; avoid all escalatory rhetoric and public sparring; and, to take the case to the highest levels. The Qatar case is a timely reminder of the importance of quiet diplomacy at a time of brinkmanship and geopolitical conflict, particularly when it comes to relationships where so much else is at stake.

But the author perhaps should have exercised more restraint on the self-congratulatory tone of the book, which looks jarring at times. For example, many would argue that his critique of Jawaharlal Nehru's "naivete" on Pakistan and China and his "ideological predilections" against the West looks quite unfair. The author's detailed account of how India today traverses those very roads that Nehru rejected is made from the easy benefits of clear hindsight, and will surely trigger much political controversy. He merely draws on the perspective of Vallabhbhai Patel, Shyama Prasad Mukherjee, B R Ambedkar, and Minoo Masani, who were questioning Nehru's choices when they were being made in the 1950s.

This is not to say that *Why Bharat Matters* has totally veered away from realism. Consider what Jaishankar writes: "In 2015, PM Narendra Modi publicly articulated India's quest to become a global power one day. Some treated it as a statement of arrival when it was actually meant to be an expression of an aspiration... In 2023, the same thinking was reiterated by the PM in a determination to emerge as the third largest global economy." The author says these are works in progress.

One wonders whether he should have used the same prism while assessing Nehru. "Nehru's critics felt that he harboured a sense of false internationalism that came at the cost of national interest," Jaishankar writes. These are very harsh words. Jaishankar could have been less of a BJP politician in his assessment of India's first prime minister.

A file photo of external affairs minister S Jaishankar meeting US President Joe Biden

In the name of god

SHUBHANGI SHAH

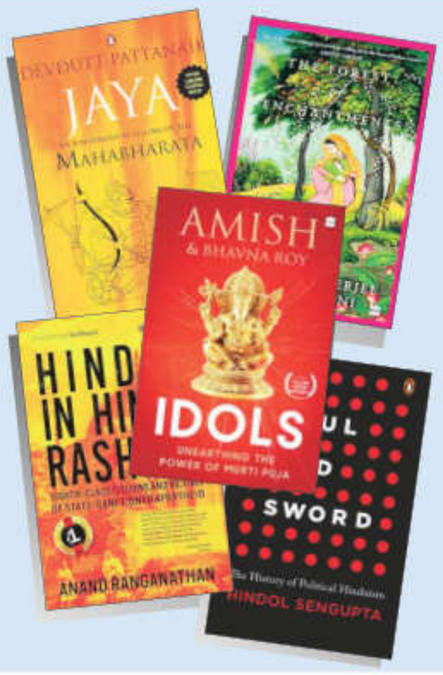
AT THE RECENT 2024 Delhi Literature Festival, Arundhati Roy's *The Ministry of Utmost Happiness* rubbed shoulders with *Ram Janmabhoomi: The Inspiration for Hindu Resurgence* by Rashmi Samant, and *Hindus in Hindu Rashtra* by Anand Ranganathan. Several titles had nouns Lord Ram, Ayodhya, and Hindu.

"We feel that such books need to be shared with readers as they offer an alternative narrative, one that was never told," says festival founder Ajay Sharma. "While the texts in the past have been highly dominated by the Leftist ideology, new books such as that by Ranganathan and journalist Rahul Shivshankar offer an alternative narrative, which is also finding a lot of acceptance among the audience," he adds. *Hindus in Hindu Rashtra* by Ranganathan, a regular on TV debates, is among the top sellers on Amazon. While "a new narrative has shaped up over the past 10 years," as Sharma puts it, we are also seeing the blurring of the lines between what is seen as faith, history, and politics. While offering democratic spaces for wide-ranging perspectives, literature fests and literary spaces haven't been untouched by such intersections. Perhaps the most famous example is the brutal attack on *Satanic Verses* author Salman Rushdie in 2022 that damaged one of his eyes and arms. Also, at the 2023 World Book Fair, a group of protesting men raised the slogans of *Jai Shri Ram* and *Bharat Mata ki Jai* and allegedly vandalised a stall belonging to a Christian non-profit organisation, shouting "*Free Bible band karo*". Like the Delhi Literature Festival, topics on faith — from Tulsidas' *Ramcharitmanas* and idolatry to facets of Jainism — were discussed at the recently-concluded Jaipur Literature Festival. "This is neither the first time nor the last that such topics are discussed at the JLF. Literature has a place for religion, but we focus more on what's behind it — the spirituality, the philosophy — as it's the written text as opposed to the myth it should be, or the fact that religion today is used for landgrab or violence. That's not the purpose here, but to push back. And how do you do that? Not by saying ban it, but by being able to approach it from a way through knowledge and consideration," says Sanjoy K Roy, managing director of Teamwork Arts, the producer of the Jaipur Literature Festival. Deepthi Talwar, executive editor, Penguin Random House India, says, "There has been an increase in books on Hindu philosophy recently." However, these largely fall into the self-help and spirituality realms, according to the publishing house. Concurring that, Sachin Sharma, associate publisher, HarperCollins, says, "Spiritual self-help and commentaries on Vedic scriptures are quite popular among readers." Adds Poulomi Chatterjee, publisher, HarperCollins: "Retellings that highlight different or as yet-to-be explored content from scriptures and epics and retellings of myths and folklore are also popular."

> Religious books are gaining popularity in the recent past, with their number also increasing

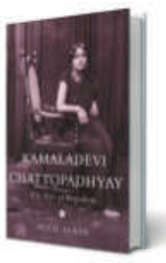
While both publishing houses, which bring out books across genres, are the most well-known, India's biggest by volume is a little-known Gita Press. This Gorakhpur-based publishing house, started in 1921 by two Marwari businessmen, publishes Hindu religious texts, primarily in Hindi, which preach the tenets of Sanatana Dharma. It also brings out the highly-subscribed monthly magazine Kalyan which has about 2.5 lakh subscribers, as per a media report. While religious texts have always remained popular, Gita Press has often espoused a conservative, narrow-minded, and patriarchial mindset, and even took a political position against the Hindu Code Bill. It also steered clear of social reforms such as women empowerment and widow remarriage. Notably, the press was awarded the Gandhi Peace Prize of 2021. Along with religious texts, fictional interpretations of these have also remained popular. Books by authors like Amish, Devdutt Pattanaik, and Chitra Banerjee Divakaruni have been highly popular in this genre. Divakaruni, who is credited with retelling epics Ramayana and Mahabharata from the lens of its female protagonists Sita and Draupadi, cautions, "It is important for literature to present us with heroes and admirable characters who are also complex and human, and if we use mythological figures for propaganda, in my mind that is a sad misuse of their potential." Speaking on the role played by books in the growing religious majoritarianism in the country, the writer highlights it isn't a new thing and that books have been misused down the ages in many ways—sometimes to create propaganda, sometimes to garner hatred. "I hope that both writers and readers will recognise the immense power of words and use them for their best purposes—to examine our times and uphold our common humanity. Readers can influence this to a great extent by only buying such books."

LITERATURE HAS A PLACE FOR RELIGION, BUT WE FOCUS MORE ON WHAT'S BEHIND IT – THE SPIRITUALITY, THE PHILOSOPHY"
SANJOY K ROY, MD, TEAMWORK ARTS



IT IS IMPORTANT FOR LITERATURE TO PRESENT US WITH HEROES AND ADMIRABLE CHARACTERS WHO ARE ALSO COMPLEX AND HUMAN"
CHITRA BANERJEE DIVAKARUNI, AUTHOR

ON THE SHELF



KAMALADEVI CHATTOPADHYAY: The Art of Freedom
Nico Slate
HarperCollins
Pp 392
₹799

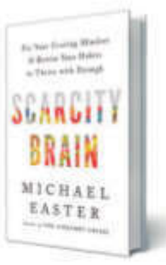
Born a Saraswat Brahmin in Mangalore, Kamaladevi was a performing artist, a Gandhian, a social reformer, an educationist, an institution builder, a patron of the arts, an author, a visionary. Nico Slate's new and definitive biography explores her life, one of the most inspiring figures of twentieth-century India.

IN SEARCH OF THE INDIAN VILLAGE
Edited by Mamang Dai
Aleph
Pp 232
₹499

In *Search of the Indian Village: Stories and Reports* captures the essence of rural India through the country's finest short fiction, commentary, scholarship, and reportage. Taken together, the pieces in the anthology bring to the fore the complex and vast tapestry of lived experiences that make the Indian village.

THE SCIENCE OF HAPPINESS
Bruce Hood
Simon & Schuster
₹499

In *The Science of Happiness*, world-leading psychologist and happiness expert Bruce Hood demonstrates that the key to happiness is not self-care but connection. We all want to be happier, but our brains often get in the way. When we're too stuck in our heads we obsess over our inadequacies, compare ourselves with others and fail to see the good in our lives. In *The Science of Happiness*, Hood presents seven simple but life-changing lessons to break negative thought patterns and re-connect with the things that really matter.



SCARCITY BRAIN
Michael Easter
Hachette
Pp 304
₹1,964

Are we hardwired to crave more? From food and stuff to information and influence, why can't we ever get enough? The book shows that the problem isn't you. The problem is your scarcity mindset, left over from our ancient ancestors. Scarcity cues can be direct and all-encompassing, like a sagging economy. Or they can be subtle and slight, like our neighbour buying a shiny new car.

SHE STORMS THE NORMS
Anisha Motwani, Priyadarshini Narendra
Rupa
Pp 320, ₹395

Women tend to work much harder, yet they are held to higher standards and face greater obstacles when it comes to receiving their deserved recognition. *She Storms the Norms* showcases the inspiring stories of women who have overcome the triple challenge of societal beliefs, structural barriers and self-doubt. These women are from different sectors and walks of life, and their experiences and stories are also vastly different. However, what they have in common is that each one of them has overcome patriarchy at home, at work and within their own minds.

All books available as e-books

Spotlight

SUNDAY, MARCH 3, 2024

EXPORT OF TEXTILES & APPAREL

India is the third largest exporter of textiles and apparel in the world. Its share in the country's total merchandise exports stood at a significant 10.5% in 2021-22, as per data released by the Union ministry of textiles

Sartorial POWER

Ahead of International Women's Day, we look at some of the leading ladies and how they assert authority, communicate their agenda or simply make a statement through the way they dress at work

VAISHALI DAR

ICONIC FASHION designer Coco Chanel once said: *"Dress shabbily and they remember the dress; dress impeccably and they notice the woman."* Over the years, this statement has become a timeless quote, emphasising the importance of dressing well and the power of a woman's personal style.

Be it business, politics or the creative world, leading ladies are known to dress powerfully, and make a strong professional statement, especially to secure their place and acceptance in an otherwise male-dominated world. But as diversity and dynamism become commonplace, the rules are somewhat changing. So, whether they wear traditional, western, fusion or athleisure, the idea is also to associate their sartorial sense with individualistic behaviour, comfort, style and confidence.

For instance, Leena Nair, the CEO of French fashion house Chanel, is often seen in a knee-length dress and jet black hair that typically define her elegance in an international brand's boardroom. Similarly, Kiran Majumdar Shaw, a woman leader in a male-dominant pharma sector and founder and executive chairman of Biocon, has balanced her business savviness with her feminine side in tailored silk jackets, trousers and vibrant scarfs.

Even Anna Wintour, the longtime editor-in-chief of *Vogue* magazine, is known for her distinctive style. Her consistency in dressing up exudes confidence and authority, while her approach to power dressing is characterised by her chic and tailored dresses.

In the banking sector, Naina Lal Kidwai, former group GM and country head of HSBC India, and Arundhati Bhattacharya, former chairperson of the State Bank of India, have become power dressers in sarees. On the other hand, while helming Nykaa Fashion, its CEO Adwaita Nayar—or Vineeta Singh, CEO and co-founder of SUGAR Cosmetics, for that matter—wears pantsuits in boardrooms which define a brand-centric and style-led approach representing the young and enterprising.

Even Ghazal Alagh, the co-founder and chief innovation officer of Honasa Consumer, is a household name today. Helming brands like Mamaearth and The Derma Co, her determination as a startup woman entrepreneur was reflected in her judging skills on *Shark Tank India*, where she participated while being eight months pregnant, dressed in free-flowing dresses, red lips and smart heels. "What people in positions of power wear creates an impact on the people around them and at the same time communicates their agenda," says Nandita Abraham, CEO and interim dean at BITS Design School.

As much as the roles define diversity and dynamism, professionals now walk in style to define their roles. Politicians across the world are a case in point. From Nirmala Sitharaman, Mamata Banerjee, Sonia Gandhi and Supriya Sule to Mahua Moitra, Nusrat Jehan and Hema Malini, women politicians in India convey an image and their personal style is crafted to communicate that.

When Bengal CM Mamata Banerjee went about her election campaign on a wheelchair in 2021 despite an injury in her trademark white cotton sari in mono-coloured blue border and rubber *hawai chappals*, her demeanour resonated with the masses.

While finance minister Nirmala Sitharaman dons handloom sarees to promote vocal for local, Congress leader Sonia Gandhi—known for her love for *khadi* prints and handloom weaves like *telia rumaal* from Andhra Pradesh—can easily manage a crowd, campaign or extreme weather conditions in her clothing. Similarly, Priyanka Gandhi Vadra wears a crisp, white shirt with black trousers that resonate with the city's cosmopolitan crowd, or a handloom saree like her grandmother, former PM Indira Gandhi. Britain's Queen Elizabeth II was known to wear colourful skirt suits that were stylish and created to ensure crowds could see her. Similarly, Theresa May, former PM of the UK, wore a mix of graphic designs and textured jackets, while Hillary Clinton's pant suits and dresses make a bold statement.

US Vice-President Kamala Harris sports blazers, pant suits and sneakers with an underlying message of a woman in action.

Gurugram-based image, fashion and grooming consultant Yatan Ahluwalia says, "Clothes and accessories create an image that connects with culture, nationality and people. They are often used to build a patriotic or nationalist narrative as well."

Here, we profile four women who have embraced fashion—traditional or Western—making significant strides in their respective fields and inspiring the masses with the choice of clothes they wear at work.

The practical royalist

PRINCESS DIYA KUMARI (53), deputy chief minister, Rajasthan

IN HER MANY roles as a public servant (deputy chief minister and minister of tourism, finance, art, literature, culture and archaeology in Rajasthan), a philanthropist (founder of Princess Diya Kumari Foundation Society) and a royal scion, Princess Diya Kumari has many hats to don. Making her comfortable in her day-to-day life is the humble saree, which she calls a "versatile garment".

"It is practical for someone like me who works in public service. It not only reflects the cultural ethos of our country but is also comfortable, free-flowing and unstructured to allow ease of movement while also being protective, as it covers the entire body and yet lends a sophisticated look," explains the 53-year-old granddaughter of Man Singh II, the last ruling Maharaja of the princely state of Jaipur during the British Raj.

The colourful traditional sarees in *leheriya* and *bandhej* prints in intricate *zari, resham* and *gota patti* patterns by skilled artisans bring forth the art, heritage and culture important to her desert state. "Handcrafted sarees are practical for my profession, connecting my passion for promoting craft with my style," she adds.

"The formal sarees that I usually wear for special occasions, like classic chiffons, are hand embellished by local artisans from Rajasthan using textile craft techniques such as hand embroidery, *zardozi*, sequin work, *gotta patti*, etc. These are also the kind of craft-based sarees created by women artisans trained by my foundation. With my love for classics and an affinity for the craft and textile traditions of Rajasthan, in formal wear, I lean towards sophisticated chiffons, which are very comfortable and breathable fabrics. They remind me of my grandmother, the late Rajmata Gayatri Devi, and my mother, Rajmata Padmini Devi, who are also my style icons," she adds.

The modern traditionalist

ARUNDHATI BHATTACHARYA (67), CEO & chairperson, Salesforce India

AS THE FIRST woman chairperson of State Bank of India (SBI), Arundhati Bhattacharya has been credited with ushering in digital transformation at the financial powerhouse, introducing several policies for women, including two-year sabbatical leave, temporary deputations and flexible work hours that allow female employees to manage work and home. Having succeeded in a male-dominated world of Indian public sector banking, she has opted for a traditional look with sarees and bindi. "The way you dress at work says a lot about your taste and personality. It's usually the first thing that people notice about you and it makes an impact, like the Hindi saying, '*Pehle darshan dhari piche gun bichari*' (First the looks get noticed, later the virtues)," adds Bhattacharya, currently CEO and chairperson of Salesforce India. She oversees the growth strategy of the company and plays an integral role in defining Salesforce's relationship with the ecosystem of customers, partners and community across India. But when she started her career in the 1970s, dressing up was almost like putting on an armour at work. "It was as if I went out for a battle," she says, adding: "Slowly, my confidence improved and I developed a style that suited both my beliefs and my comfort zone. I began to look at it as a form of self-expression that communicated my identity and values. To me, a saree spells power and elegance. I believe it enhances a woman's personality like none other; it represents a harmonious blend of traditional values and contemporary professionalism. A saree has the advantage of suiting every body type and helps one create a versatile look." Over the years, Bhattacharya has taken to wearing hand-woven and embroidered sarees as she feels it has helped the wonderfully creative artisans of the country in some way. "I match them with beads and other jewellery, again made by small-time entrepreneurs. This gives me a very individualised style at a pretty affordable price. From embroidered styles like *kantha*, Kashmiri stitch, Parsi work, *chikan* and the Sambalpuri, Maheshwari, Kanchipuram, Patola, Chanderi, Baluchari and Banarasi among the weaves, I match my neck pieces in coloured stones or beads, terracotta and sometimes other materials like shells or cloth or threads. Saree lends a certain grace and finesse to all who wear it. And whenever I feel down for any reason, I visit a saree shop. The variety and richness of colours, textures and patterns are a great 'pick me up' and I always return home happier clutching my purchases," adds Bhattacharya.

'TO ME, A SAREE SPELLS POWER AND ELEGANCE. I BELIEVE IT ENHANCES A WOMAN'S PERSONALITY LIKE NONE OTHER'

The sporty corporate

VINEETA SINGH (40), co-founder & CEO, SUGAR Cosmetics

AS THE CO-FOUNDER and CEO of makeup brand SUGAR Cosmetics— and recently forming a strategic partnership with actor-investor Kareena Kapoor Khan to launch Quench Botanics, a premium Korean skincare brand —Vineeta Singh's dressing style reflects what her brand stands for—being yourself and unstoppable.

Singh's wardrobe is versatile, in vibrant shades like hot pink or indigo, and adaptable to various occasions. "I prefer wearing sharp, impeccably tailored suits for important events. On any given day, you may find me in a 'sporty avatar', pairing dresses with sneakers that do not compromise style or comfort," she says.

Her fashion sensibilities are quite relatable to her achievements as a woman entrepreneur, a mother of two sons, an athlete, and a mentor while she helms a direct-to-customer brand valued at $500 million.

Singh has been in the news for making the right career moves, facing discrimination and rejections from investors, declining a ₹1 crore job offer from an investment bank at the age of 23 years to start her enterprise. A driving force for women, she believes in women empowerment with a workforce accounting for 75% of women employees in her startup, and reach a target of 10,000 women employees soon.

She is one of the judges of the reality show, *Shark Tank India*. "My attire reflects a commitment, readiness to lead with vision, embrace challenges, and inspire beauty in every aspect of life. It's about the comfort and the confidence it instills, underscoring my belief that true empowerment stems from feeling at ease in one's own skin. I favour monochromatic outfits with strong, solid colours, which are impactful and exude confidence, making them perfect for professional settings. The accessories I select are understated and elegant, complementing rather than overwhelming my professional attire," she adds.

The versatile fashionista

NEETA LULLA (58), Costume designer & fashion stylist

A PROMINENT NAME IN the show business industry, fashion designer Neeta Lulla has carved out a niche as a costume designer and couturier by wearing many hats. An academician-designer, teacher for the past 34 years in various institutes such as SNDT University in Mumbai, jury member of the Academy of Motion Picture Arts and Sciences and aperture committee on costumes for the Oscars in 2020, Lulla has worked on costume design for more than 400 films and likes to reflect a harmonious fusion of Indian and international elements, making her style and brand globally relevant.

"Versatility and comfort are key for me in power dressing," says Mumbai-based Lulla, the founder of the label, House of Neeta Lulla, whose go-to is a well-cut jacket, suits and a comfortable pair of boots or shoes for an outdoor meeting, conference or lecture and a wedding saree with a formal jacket or bodysuit draped in different styles for formal evenings. Cargo pants, shirts or T-shirts with jackets in neutrals or denims work on any normal day.

"I wear jackets and shoes to make a strong statement as this can also be coordinated with neutral sarees for a formal look or bling trousers with singlets to match a formal evening or show appearances," says Lulla, who believes in the idea that first impressions make lasting impressions.

"My style statement speaks about fashion as a profession and exudes confidence in modern and contemporary fusion. I use hats, turbans and bandanas to match my outfit," she says.

Power dressing for Lulla is as versatile as her characters in films. From *Chandni, Lamhe, Jodha Akbar* and *Devdas* to *Manikarnika, Thalaivi* and *Shaakuntalam*, Lulla enhances the beauty of women and woman power in her historical films and costume dramas. She prioritises sustainability by using biodegradable and recycled textiles, working with suppliers to use organic and non-polluting dyes, and switching to environmentally friendly packaging. An early adopter of online retail in 2008, she introduced ready-to-wear sarees in 2001 and fibre optic dress in 2017, besides championing the homegrown weaves like *banarasi, kalamkari* and *kanjeevaram* in her collections. Lulla brings an Indo-Western appeal to her dress design, which has also become her personal style.

"Comfort and confidence are important. Whether it's a crisp suit or a tailored dress, there's something about the polished look that resonates with me. Beyond just the appearance, I feel a sense of readiness and professionalism when dressed formally. Slipping into formal wear is like putting on armour—it prepares me to tackle situations head-on. Formal attire makes me feel both comfortable and empowered. I opt for classic suits, well-coordinated and constructed looks put together and a fusion of coordinates like sarees teamed with jackets or accessories like belts and boots or shoes," says Lulla, who is often seen dressed to the nines in hand rings, caps, turbans and bandanas.

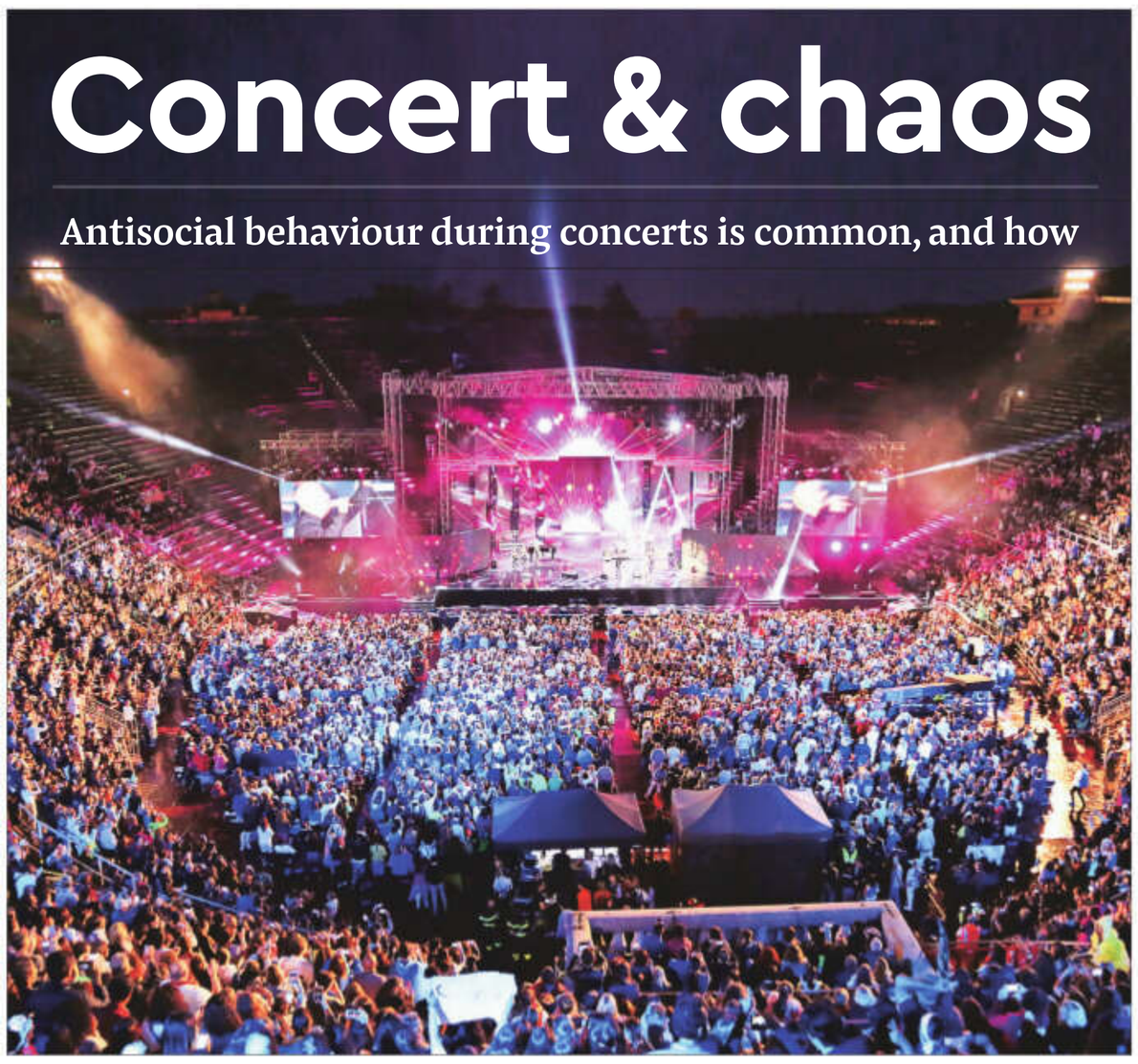
SUNDAY, MARCH 3, 2024

Fe Lines

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

Concert & chaos

Antisocial behaviour during concerts is common, and how



VAISHALI DAR

CONCERTS AND CHAOS go hand in hand. Many times these transcend into ugly incidents. From hurling of microphones, objects like water bottles, beer, mobile phones, soft toys, flowers and cremains, or slapping the artiste and performers on stage, anger and antisocial behaviour can go in many directions.

This week, Madonna on 'The Celebration World Tour' in San Francisco picked up a beer, drank some and then spat it at an audience at the concert. In another incident, a woman attending a concert threw a drink at rapper Cardi B, and the singer instantaneously threw a microphone during her act at Drai's Nightclub in Las Vegas, while in India, singer Aditya Narayan last month concert at a college in Bhilai, Chhattisgarh, snatched a fan's mobile phone during a concert and threw it in the crowd. The singer refused to give any explanation for his behaviour. Musician Harry Styles last year was hit by an object thrown on stage during his 'Love on Tour' stop in Vienna. American singer Bebe Rexha was hit hard in the face with a mobile phone in New York and received stitches and taken to the hospital. Taylor Swift fans have also thrown objects such as friendship bracelets while singer Pink's performance in London saw a fan throw ashes on stage in a pouch. During her Los Angeles concert last year, a man jumped on stage and slapped singer Ava Max while she was performing. The incident hurt her eye. In 2022, Lady Gaga was hit in the head by a doll in Canada. Even an embarrassing incident with singer Tom Jones in the Copacabana nightclub in New York in 1968 where he had to face a woman who stood up and took off her underwear and handed them to him, has been in the news for some bad concert etiquette.

Incidentally, such rampant behaviour during a concert is either to grab

the artiste's attention, while many could be maniacs hurling objects during performances or to show disrespect to the performer. This behaviour has made many fans want to be part of the shows or become famous, and at the same time, show a sense of belonging to the community of the performer.

This behaviour also depends on how the celebrity reacts or cheers up the audience. Mobile phones are often hurled at live concerts by fans with the hope that the artist will pick up, record a film and return it to the fan. Pop bands like One Direction, and musicians like Billie Eilish, Shawn Mendes and Drake have been known to do this in the past in their shows. Singer Tom Jones had reportedly picked them up and played around with them.

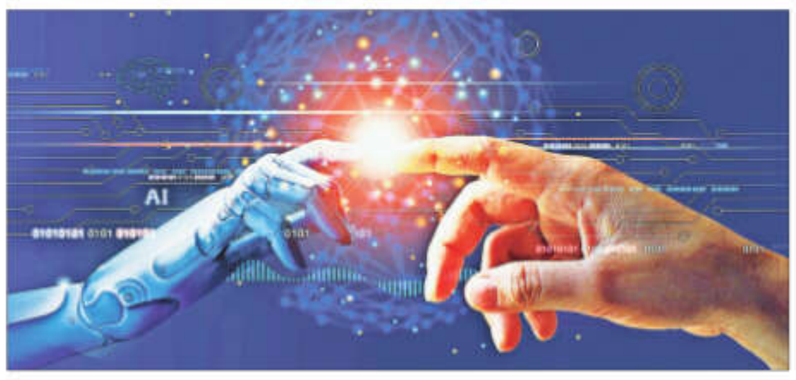
In fact, some incidents show how devoted a fan is that he or she can throw a rose at Harry Styles on one performance whereas Swifties have caused record-breaking seismic activity during a show in Seattle last year.

Artists also have to be apologetic at times. Often concert authorities have failed to control a stampede, and fans were made to wait outside the venue due to a lack of adequate seating arrangements. Musician AR Rahman last year apologised for a stampede at a Chennai concert, offering refund to fans due to the limited seats. He apologised and said he was 'terribly disturbed' by the ordeal.

TECH-NOW-LOGY

Swiping into a scam

How dating sites can be a fertile ground for financial fraud



SHUBHANGI SHAH

WHEN SHREYA DATTA (37) met Ancel on the dating app Hinge, there was little to be suspicious about. Ancel introduced himself as a Philadelphia-based French wine trader to the Philadelphia-based techie. The conversations swiftly moved to WhatsApp, and selfies and video calls followed. Ancel even deleted his Hinge profile to offer Datta his full attention, a rarity online. However, amid all this, Ancel also sold her a dream, which made Datta download a cryptocurrency trading app from the link he shared, and invest all her savings and retirement funds, a sum totaling $450,000 (approximately ₹3.6 crore). While Datta's early gains gave her much confidence, scepticism arose when the crypto app demanded a personal tax to withdraw her funds.

As Datta contacted her brother, who did a reverse image search of Ancel's pictures, it turned out that those were of a German fitness influencer. In short, the techie had fallen victim to a fraud involving deepfake images and videos, fake cryptos, and dating apps, a con that cost Datta $450,000, while also putting her in debt.

What Datta had fallen for is a classic case of pig-butchering. Here, the victim is first feigned with friendship, love, and companionship before the perpetrator goes for the kill — siphoning off money through fake investment schemes, such as fake cryptocurrency. Dating apps, which are a fertile ground for AI-generated deepfakes and disinformation, are often the site of such scams. However, social media platforms also often serve as the medium. What's even worse is often victims further fall prey to fake recovery agents.

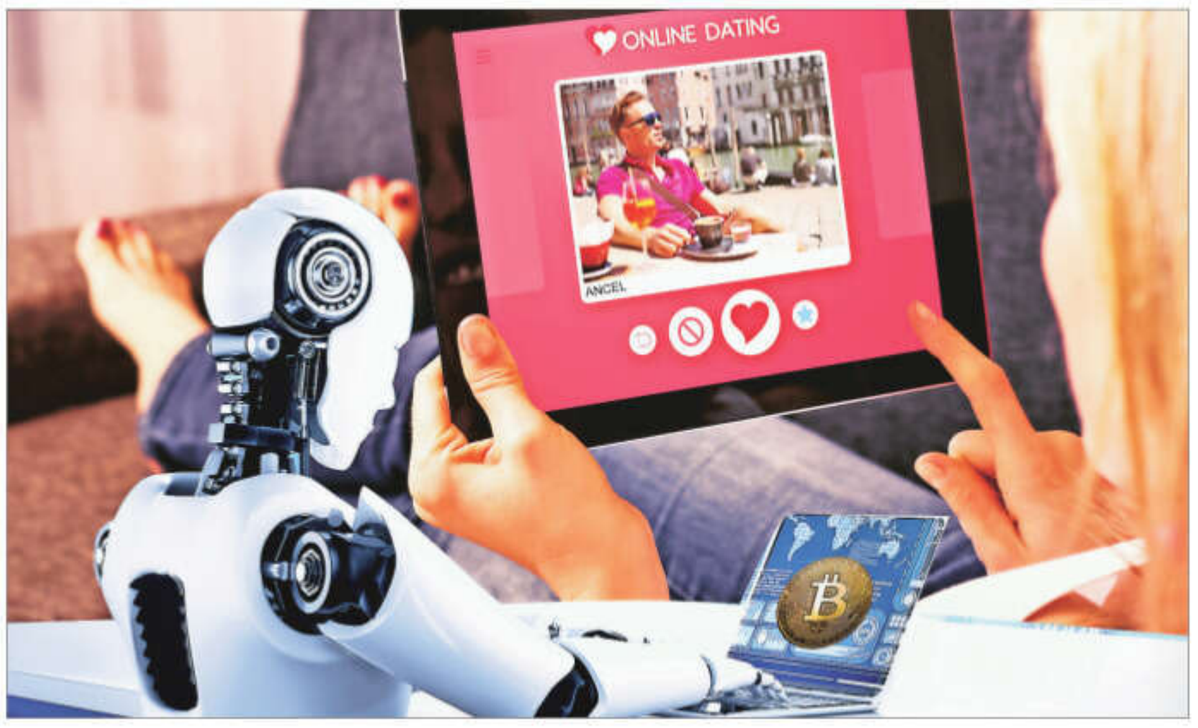
How pig-butchering is carried out is simple: The perpetrator makes a fake social media or dating profile and lures the victim through friendly or romantic overtures before going for the kill, luring them to make fake investments and siphoning off the sum. Last month Nithin Kamath, co-founder of the online stock trading platform Zerodha, too, sounded caution over the same.

Taking to X, he wrote, "After the Chinese loan apps scam, the latest scam from actors in China and other Asian countries is phishing websites. Fraudsters are creating hundreds of websites and trading apps that look similar to the websites of Indian brokers. Unwitting users who click on the app download links, etc, will be prompted to download the fake app. The goal is to get people to transfer money by taking advantage of their familiarity with these apps. This is just another one of the hundreds of international scams that have exploded in the last few years."

"The scale of pig butchering scams in India runs into tens of thousands of crores. It is scary how many people fall for fake job offer scams, scammy high-return investment schemes and crypto investments, etc," he wrote in a post.

The rise of artificial intelligence and deepfakes, the opacity of cryptocurrencies, along with the mediums and experiences dating sites and social media platforms offer can be a recipe for disaster. However, there are simple ways that one can save oneself from being pig-butchered. **Here are some of those:**

- First and foremost, be extremely cautious of responding to texts from unknown people on social media, WhatsApp, or dating sites
- Since these scams hugely work on emotional manipulation, be vary of such tactics. Avoid reacting as per your emotions and in a hurry
- Never click on any link, or download an app that the other party shares
- Avoid investing in any financial deals — cryptos, stocks, etc.
- Remember, if a deal feels too good to be true, it probably is. Hence, see any promises of good returns or jobs with scepticism
- When in doubt, consult an expert
- Never ever share your personal details — financial records, Aadhaar card, investment details, passport, etc.



INTERNATIONAL DAYS CELEBRATING WOMEN

International Women's Day is a global holiday celebrated annually on March 8 as a focal point in the women's rights movement. It gives focus to issues such as gender equality, reproductive rights, and violence and abuse against women. Spurred on by the universal female suffrage movement, Women's Day originated from labour movements in North America and Europe during the early 20th century. However, March 8 is not the only day which is focused on women or women's issues.
Here are some of the other such days...

International Day of the Girl Child

On December 19, 2011, the United Nations General Assembly declared October 11 as the International Day of the Girl Child, to recognise girls' rights and the unique challenges girls face around the world. The day also focuses attention on the need to promote girls' empowerment and the fulfilment of their human rights. It helps raise awareness not only of the issues that girls face, but also of what is likely to happen when those problems are solved. For example, educating girls helps reduce the rate of child marriage, disease and helps strengthen the economy by helping girls have access to higher paying jobs.

International Girls in ICT Day

The International Girls in ICT Day is celebrated on the fourth Thursday in April to create awareness on the need for more girls and women in the information and communications technology (ICT) sector. It was established 12 years ago by the International Telecommunication Union (ITU) and since then, it has been celebrated every year with events, training, mentoring and networking opportunities for girls and young women.

Roses Revolution Day

Roses Revolution, an international movement against obstetric violence founded in Spain in 2011, gave the day an additional designation as the Roses Revolution Day. Affected women place roses in front of hospitals and delivery rooms to protest against violence they have experienced during childbirth, including messages to physicians and midwives. Roses Revolution is supported by the German National Committee of UN Women.

International Day of Zero Tolerance for Female Genital Mutilation

The day is a United Nations-sponsored annual awareness day that takes place on February 6 as part of the UN's efforts to eradicate female genital mutilation. It was first introduced in 2003. It provides an opportunity to forge stronger ties and take concerted action to reinforce our commitments to eliminate this harmful practice which continues to impact the lives of millions of women and girls. In 2024, nearly 4.4 million girls — or more than 12,000 each day — are at risk of genital mutilation around the world. Despite tremendous progress made over the years, female genital mutilation continues to remain a serious challenge in many countries.

International Day for the Elimination of Violence against Women

The United Nations General Assembly has designated November 25 as the International Day for the Elimination of Violence Against Women. The premise of the day is to raise awareness around the world that women are subjected to rape, domestic violence and other forms of violence; furthermore, one of the aims of the day is to highlight that the scale and true nature of the issue is often hidden. The date was selected to honour the Mirabal sisters, three political activists from the Dominican Republic who were brutally murdered in 1960 by order of the country's ruler, Rafael Trujillo (1930-1961).

International Day of Women & Girls in Science

The International Day of Women and Girls in Science is an annual observance adopted by the United Nations General Assembly to promote the full and equal access and participation of women in Science, Technology, Engineering and Mathematics (STEM) fields. It is celebrated on February 11 every year. A theme is selected annually to highlight a particular focus and area of discussion around a focus point for gender equality in science. The day is implemented annually by Unesco in collaboration with UN Women. Both the organisations work with national governments, intergovernmental organisations, civil society partners, universities and corporations in order to achieve the shared goal of promoting the role of women and girls in scientific fields and celebrate those already successful in the field.

International Day of Rural Women

International Day of Rural Women is celebrated on October 15 every year. The day is dedicated to the millions of women who live in remote, rural areas. It is to celebrate and highlight their achievements and contributions towards rural development and agriculture. The day focuses on gender equality and women empowerment in rural areas. These women include mothers, daughters, and grandmothers in rural areas who contribute by producing food and building agricultural and rural development worldwide. It reminds us that the world cannot become progressive if rural society is ignored.

Leisure

SUNDAY, MARCH 3, 2024

A NUTRIENT POWERHOUSE

Lotus stem, also known as *kamal kakdi* and *nadru*, is a vegetable packed with nutrients. It's high in fibre, antioxidants, vitamin B-complex, and is good for heart and digestive health while being low in calories

Spring on the plate

Noodles made of bottle gourd, or spanakopita made of *amaranth* leaves or a bruschetta with *baingan bharta*. Read on to know how vegetables can rule our plates and palates

MINI RIBEIRO

IN THE SEASON of colour, when nature is resplendent with hues of all kinds, it is time to celebrate the ample bounties meant for the palate. Indian diets are predominantly vegetarian, and include a plethora of vegetables, mostly local and seasonal. From a *sarson ka saag* to *potoler dolma*, *bagara baingan* to a beans *poriyal* and a *gobhi matar* to a cabbage foogath, vegetables are cooked daily in most homes.

Strangely, however, Indian cuisine has an ambivalent relationship with cooking of vegetables. We know the colours and textures of vegetables are important for appearance, as well as their nutrients, yet usually vegetables are overdone, doused with spices and copious amounts of oil, with the actual vegetable, losing its flavour and identity.

Exercising caution is important. Chef Megha Kohli, Café Mez, Gurgaon, analyses, "In Indian cuisine, while spices are integral to creating complex and rich flavours, using them judiciously is important to avoid overpowering the natural taste and appearance of the produce. It's crucial to strike a balance so that the spices enhance, rather than dominate the dish."

How chefs get it right

Chefs unanimously agree that understanding vegetables and cooking them accordingly, is the key. According to Niyati Rao, head chef & partner, Ekaa, Mumbai, "We just need to know our vegetables better. I target each vegetable differently. I also think that not cooking veggies for a prolonged period helps. You can blanch spinach and then shock it in ice water later, which really preserves the bright green colour. I make this wonderful morning glory salad, where I blanch it for maybe 10 seconds, shock it in ice and then serve it after draining all the water with a tamarind dressing. It has the most beautiful texture — crunchy, not overcooked or mushy and with a bright green colour."

Unequivocally, chefs emphasise sound knowledge of cooking techniques and ingredients when it comes to vegetables. "For Indian cuisine it's a fine balance, which requires an understanding of both culinary techniques and the characteristics of the chosen ingredients. Knowing when to add the *masalas* and how much to cook them is key," opines chef Vikram Arora, founder & chef, Nksha Restaurant, Mumbai.

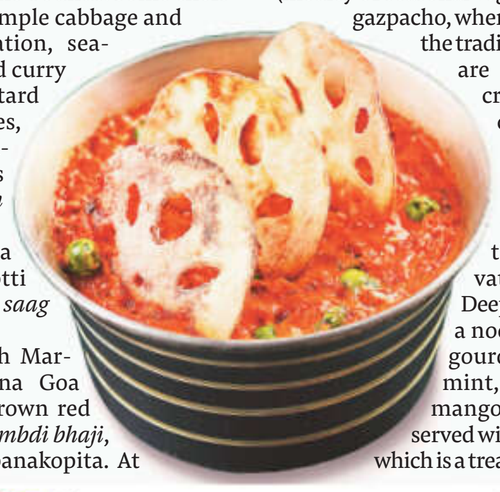
Chef Shri Bala known for her southern flavours, concurs. Developing the ability to understand and cook vegetables using the right technique is of paramount importance. For instance, south Indian *poriyal* or *avial* do not overpower the vegetables with spices and the appearance and flavours stand out effortlessly. As Bala says: "While making *avial* I ensure the root vegetables, pumpkin, etc, are cooked separately and then integrated, as each vegetable takes different time to be cooked. Also, each vegetable's salt requirement is different. This is an art based on science and chefs need to learn that."

A modern *avatar*

Vegetables need no longer just be in a *korma* or a salad or in a boring dry form, waiting to be paired with breads or rice. Chefs are redefining Indian cuisine and presenting vegetables in a new and refined *avatar*, thus boosting their universal appeal.

The imagination and inventive streak of chefs knows no bounds. Some chefs are turning a simple cabbage and potato preparation, seasoned with fried curry leaves, mustard seeds, and chilies, as a slaw in sliders, while others serve a *baigan bharta* bruschetta or a *makai* biscotti topped with *saag* mousse.

Chef Avinash Martins of Cavatina Goa offers locally grown red *amaranth*, or *tambdi bhaji*, stuffed in a spanakopita. At Sienna Kolkata, expect the popular *shukto* (medley of seasonal veggies) served as a gazpacho, where the flavours of the traditional vegetables are distilled into a creamy broth by chef Auroni Mookerjee.



At Avartana at ITC Maratha, the humble bottle gourd is elevated by chef Deepti Jadhav. Expect a noodle-like bottle-gourd marinated in mint, coriander, mango and turmeric, served with plum *chutney*, which is a treat for the eyes and the palate.

Simple, traditional dishes get an exotic spin too. *Kachaloo*, a famous dish, traditionally made with potatoes, has Tresind's version with avocado mixed with chickpeas and potato, *moong* sprouts, to which tamarind pulp is added. "We also add some strawberries and pomelo later for a more citrusy feel. We top it up with mint *chutney*, yoghurt and an *ajwain*-tamarind *chutney*. The masterstroke is the *ghewar*, cooked in liquid nitrogen and placed on top of the dish," explains chef Sarfaraz Ahmed of Trèsind, Mumbai.

He adds, "Water chestnut and asparagus salad is another popular offering. We make a simple *aloo jeera* and puree it. We then convert it into espuma (foam) using a nitrogen siphon. We then place the water chestnut, butter-poached asparagus on the foam-bed, topped with tomato *chutney*, and potato chips that have been transformed into flowers and we serve it with an aromatic tomato broth."

Even though presentation and interpretation may be different, the core vegetables remain the same with familiar flavours, with chefs enhancing the dish, but also knowing when to stop.

Taking centrestage globally

It's not just Indian cuisine that makes abundant use of vegetables. Global cuisines, too, are increasingly using more of vegetables and fruits, especially as vegetarianism and veganism are becoming ways of life.

Mediterranean cuisine replete with crunchy veggies and fresh flavours is colourful and zesty, where less is more when it comes to cooking techniques. Kohli of Café Mez elaborates, "In Mediterranean cuisine, vegetables include tomatoes, eggplants, peppers, zucchini, and various leafy greens like spinach. Fruits such as lemons, oranges and pomegranates are also frequently used. These ingredients are often integrated into dishes such as ratatouille, caponata, salads and grilled vegetable platters. Cooking techniques such as grilling, roasting, and braising are commonly used to bring out the flavours of these vegetables and fruits, while retaining their natural textures. Additionally, cooking vegetables al dente can help maintain their shape and texture."

Thai cuisine, too, makes inventive use of fruits and vegetables to add flavour and appeal to dishes. Chef Swatantra Gautam, brand chef, Fireback, Goa, quips, "We use a wide variety of fruits and vegetables like pineapple for Som Tam, pomelo for Miang Kham, morning glory for stir fries," adding, "If the cooking is perfect, dishes will automatically look good. But to make it more attractive, we plate it with precision and care, adding complementing garnishes that enhance the look and feel of the dish, while adding a variety of textures to it."

Not just preserving their colour and textures, but chefs go that extra mile to ensure they can wow the palate of diners with vegetables. Chef Niyati cites an example. "I have a dish at Ekaa called the Pumpkin, a glowing golden yellow colour dish. We don't overcook the pumpkin and bake it for a lesser time. It is cut into really thin slices and layered with butter. When somebody orders the dish, it is flashed in the oven for a mere 5-8 seconds. It really keeps the flavour of the pumpkin intact. I've seen people who hate pumpkin lap up this dish, because they didn't realise that the pumpkin could taste so good."

The health quotient

Kohli is of the opinion that diners are seeking more vegetable-focused options for health, sustainability, and variety. This shift has led to a reimagining of vegetable dishes, elevating them to be innovative, flavourful, and satisfying main courses, rather than just accompaniments. As a result, chefs are placing increasing importance on creating exciting and diverse vegetable-centric offerings to cater to this demand.

"As more people are becoming vegetarian for health, environmental, and ethical reasons, there is a growing demand for diverse and visually appealing plant-based dishes already. The focus is on celebrating the natural colours, textures, and flavours of plant-based ingredients, moving away from heavy masala-laden curries," explains chef Arora of Nksha.

Mini Ribeiro is a freelancer

INTERVIEW: ANDRE J COINTREAU, PRESIDENT & CEO OF LE CORDON BLEU

'Le Cordon Bleu will soon have a full campus in India'

*After a decade of nurturing culinary talent in India, Le Cordon Bleu (LCB), the over a century-old culinary arts and hospitality management institution from France, has decided to strengthen and enhance its brand presence in the country. On his recent visit to India, **Andre J Cointreau, the president & CEO of LCB**, spoke with **Vaishali Dar** on the culinary scene in the country, the institute's growth and more. Edited excerpts:*

What is the purpose of your India visit? How has your experience been?

We are strengthening our relationship with GD Goenka University in India. Initially, we had an academic partnership, now we'll be operating a full campus. With high demand for professional undergraduate and diploma programmes in hospitality management and culinary arts, the campus will now feature 50,000 sq ft of technical training areas spread over 60 acres in Gurugram. Facility expansion will aid teaching and training for 500 additional learners, through introduction of a culinary theatre, three new training kitchens, two new pastry kitchens, one new bakery, one additional chocolate artistry room, and multiple student experience areas.

The university itself is making numerous investments, which are indicative of this acceleration. These include implementing our systems, processes, and one educational platform, which is shared by over 35 LCB institutes across 20 countries. I believe that this development is highly beneficial for India, a country experiencing remarkable growth.

THERE'S A SURGE IN NEWER PLAYERS ENTERING THE FIELD POST PANDEMIC ALONGSIDE ESTABLISHED HOSPITALITY GIANTS STRENGTHENING PRESENCE WORLDWIDE

Can you tell us about the culinary scene post-pandemic?

There's been tremendous growth in the tourism and hospitality sector post-Covid. New destinations, new hotels, a strong surge in domestic as well as international tourism. We've observed significant shifts in both demand and in the overall landscape. Notably, there's been a surge in newer players entering the field alongside established global hospitality giants further strengthening their presence across the world. Why just hotels, there's a surge in restaurants, homestays, cafes, bakeries and alternate hospitality options too. Industries across the spectrum are recruiting hospitality talent. As we look ahead to the next decade, the demand for our undergraduate degree and diploma programmes will continue to rise. There's certainly a dearth of talent given the high demand, and we are poised to fulfill this through exceptional education of global standards.

How does LCB stand out from other culinary schools in the world?

LCB, being 125 years old, has earned its reputation as the world's leading and most awarded culinary and hospitality school. We're today in a position to advise governments on the development of cuisine, professional training and programmes. We continue to maintain stringent quality despite our large footprint. Renowned global chefs like Julia Child, Eric and Bruce Bromberg, Mary Berry, Vicky Lau, Pooja Dhingra, Gastón Acurio are among a few alumni of LCB, reflecting its international approach. With operations in 20 countries across the globe, LCB continues to play a significant role in shaping the culinary landscape worldwide.

In the age of home chefs/ food influencers on social media, what is the relevance of a physical culinary school like yours? Has student enrollment gone up or down?

At LCB, we prioritise demystifying culinary knowledge by guiding students through a step-by-step process to become proficient practitioners. Our student enrollment continues to increase, with even home chefs joining us to enhance their skills and knowledge, aiming to expand their businesses.

Self-taught chefs bring fresh perspectives from their personal experiences. Can one become a professionally trained chef without going to a culinary school?

It's crucial to infuse one's personality into one's learning journey. We value the diverse experiences that students and practitioners bring to our classrooms, enriching the learning environment for everyone. While it's possible to develop competence in hospitality and cooking independently, a comprehensive understanding of these fields often requires guidance from professional experts with international experience and a researched pedagogical approach. Our focus on techniques allows for the transfer of knowledge across multiple cuisines, enabling students to gain a holistic understanding of hospitality and cookery.

Today chefs are experimental, introducing fusion food, new recipes. In your curriculum do you have space for innovation, or do you stick to traditional methods?

Innovation and creativity are integral components of the educational approach at LCB India. We emphasise students' development of original recipes and presentations once they have established a strong foundation in knowledge and skills. Our students actively participate in various competitions to showcase their innovative ideas.

Idea Exchange

SUNDAY, MARCH 3, 2024

With surgical strikes in 2016 and the air strike in 2019, India had a better answer for terrorism in the sub-conventional space. Our policy has evolved with a few new inventions in dealing with terrorism

WHY **AJAY BISARIA**

Ajay Bisaria was the High Commissioner to Pakistan from 2017 to August 2019 and was expelled after the abrogation of Article 370. A seasoned hand in understanding the geopolitics of the neighbourhood, he has shed new light on the Balakot strikes and how they changed the dynamic of the Indo-Pakistan relationship in his new book, *Anger Management*. Bisaria has had a distinguished diplomatic career spanning 35 years when he front-ended some of India's key economic and security relationships. He also served as Indian High Commissioner to Canada from 2020 to 2022. He dealt with India's Eurasia policy, including with Russia, Ukraine and Central Asia

The Army's Project Imran became so successful that when the project was divorced from Imran, the people weren't willing to divorce him. So the two-thirds majority anti-Army wave coalesced with a strong protest vote

'India should engage with Pakistan to consolidate gains in curbing terrorism'

Former diplomat Ajay Bisaria on what the new regime in Pakistan means for India, Imran Khan and how India should be calibrating its terms of engagement. The session was moderated by Diplomatic Editor Shubhajit Roy

Former Indian High Commissioner to Pakistan Ajay Bisaria at the Noida office of *The Indian Express* RENUKA PURI

SHUBHAJIT ROY: There are two revelations in the book. One concerns the 1999-2004 period, when you were in the PMO and had been part of conversations with the then Prime Minister, Atal Bihari Vajpayee, and then National Security Advisor Brajesh Mishra. The second one was about your tenure as high commissioner in Islamabad, which was cut short. How different have these two regimes been in their approach to Pakistan?

Between 1999 and 2004, I was, maybe, a fly on the wall, and more recently was one of the actors. There hasn't been a dramatic shift but an organic evolution of a policy. The dominant theme in the Vajpayee years was dealing with terrorism. In 1998 we had gone nuclear and Vajpayee was deeply conscious of that nuclear responsibility. At that time it wasn't really clear to us what Pakistan's red lines were. So that was a factor in the policy-making on Pakistan.

Yet terrorism was a huge challenge. 9/11, the Kandahar hijack and the December 13 attack on the Parliament had happened. That dilemma of how to deal with terrorism was what the Modi government faced as soon as it took over in 2014. Modi wanted to do exactly what Vajpayee wanted, which is to untie the knot. In his initial two years, Modi met his Pakistani counterpart Nawaz Sharif five times. And yet, the deal breaker in both cases was terrorism like it was with Kargil and the attack on Parliament. But with surgical strikes in 2016 and air strike in 2019, we had a better answer for terrorism in the sub-conventional space. In this space, the debate was about could we escalate it to conventional warfare? We have evolved with a few new inventions in dealing with terrorism.

SHUBHAJIT ROY: Many would argue that the hardline approach may have put India in a box...

Well, I would argue that there's a smart way out of that dilemma. Because, "no talks with terror" is ambiguous. There could be a two-track policy. On terrorism, now the benchmark is that a Pulwama gets a Balakot or a Balakot-plus kind of response from India, right? And it will be incumbent on any future government to factor this in. But that doesn't preclude engagement. In my book, I advocate a two-track policy of being tough on terror — delegitimising and countering terrorism accompanied by a calibrated and flexible engagement. Pakistan has been incoherent in the last few years with its political crises. If we had a conversation, who would we have it with? But if it becomes more coherent with an election, possibly have a same-page government, then it is time for India to engage. It should not have a policy of strategic neglect of Pakistan but engage with it. There is a way out. It's a combination of being tough on terror, being willing to use kinetic means of responding to terror, but at the same time, being flexible about engagement.

SHUBHAJIT ROY: Your comments on the elections in Pakistan and the Army being in saddle.

The Army has certainly been challenged. There are multiple ways of framing this election. At one level, it was a contest between the old and the new Pakistan. The old Pakistan was run by the Army with civilians trying to curry favour with it. The new Pakistan is young, aspirational with 50% of the population under the age of 30 and united under a mascot called Imran Khan. This new constituency has expressed itself in the ballot box. So the outcome was completely predictable.

But the process was surprising because the Army goofed up enough to let it be known that the people's will was in a completely different direction. It was kind of two-thirds, a major wave in favour of Imran Khan. The election template was the same for a long time — Civilian politicians out of favour put in jail, quietly going away, then doing a deal and coming back. The Army's latest favourite horse was made to win with pre-election engineering, election engineering, post election engineering. Two things changed in Pakistan from 2018. One was the economic crisis arising from accumulated sins of the past, with 37 per cent inflation. The second was a political crisis that arose with the US exit of Afghanistan in 2021 and the Tehreek-e-Taliban there posing a security threat. The Army's Project Imran became so successful that when the project was divorced from Imran, the people weren't willing to divorce him. He was already charismatic and popular. So the two-thirds majority anti-Army wave coalesced with a strong protest vote and popular disaffection. Then there was a sympathy wave since Imran was in jail. For the Army, Imran should have disappeared. But he didn't despite the largescale rigging.

Even Zulfiqar Bhutto had rigged elections in 1977 but there was a lot of protest and disaffection on the streets, and he declared martial law. General Zia ul-Haq took over, Bhutto was hanged and Haq took a decade to conduct elections he had promised in 90 days. In the 1970s, Sheikh Mujibur Rahman won from jail, exactly like Imran Khan, in east Pakistan and led to the creation of Bangladesh.

This scenario is what the Army fears, a breakup of the country because of the Pashtun and Baloch movements. If the Army takes over, Pakistan would lose its equity with the West, including IMF loans. So the Army could go for a hybrid government. It had one with Imran and with Shehbaz Sharif for 16 months. Going forward, it will hope that this government goes the usual Purana Pakistan route, outsourcing foreign and security policy to the Army, doing what it's told and fixing the economy.

SHUBHAJIT ROY: What happens to the future of Imran Khan and Pakistan Tehreek-e-Insaf (PTI) because there are still 93 candidates backed by him?

The Independents have done an alliance with a smaller party, the Sunni Ittehad Council, hoping somehow to get proportionate representation but they still don't make the numbers. They will hope that if there's disaffection, the Army would get Imran back in play if it wants to rotate its civilian leadership. This group is a political troublemaker in this hybrid situation.

RAKESH SINHA: If this Army-backed coalition in Pakistan stabilises a little, do you see India reaching out?

There is reason for cautious optimism on that front. Many objective factors favour a rapprochement. One, it is the Sharifs in control and not Imran who was too anti-India. Two, elections are being held in both countries and have been historically a reason for a fresh look at the relationship. Three, the ceasefire of 2021 has held. Four, we haven't had spectacular acts of terrorism. The new Pakistan government will have to internally resolve its issue of not talking to India until Article 370 is reversed. That is their problem. As for sending in high commissioners, I don't see that happening before India's elections. There could be some positivity, but this is a time for some or quiet conversations. It is in India's interest to pursue the gains we've had on the reduction in terrorism front by doing that. Particularly, it would be important for India to see that anything that comes from the civilians is triangulated with the Army.

SHUBHAJIT ROY: In your book, you mention about how Pakistan's ISI passed on intelligence to India through you, which turned out to be correct. Asim Munir was the ISI chief then.

Well, the jury is out on Asim Munir (now Chief of Army Staff of Pakistan). He hasn't put his cards on the table although a Munir doctrine was published. But institutionally, the Army sees the merit in the doctrine of its former chief Qamar Bajwa in making good with Pakistan's neighbours and focussing on geoeconomics, given its economic collapse. We saw some of these conversations in the leaks that came out after Bajwa retired. One of them was about serious conversation and proposals on freezing the Kashmir issue for 20 years and talking about trade. The onus is equally on Pakistan to resolve its problem because Imran had painted it in a corner by saying linking talks to reversal of Article 370.

SHUBHAJIT ROY: What brief did Prime Minister Modi give you before you went to Pakistan? Also you were asked to use "local creativity" while having conversations with the Pakistan Army.

Modi didn't hesitate much, he just said, *Bharat hamesha shaanti ke liye khada hai*. That India stands for peace, and we expect peace in return. This was 2017. Despite the lows in the relationship, there was always room for thinking and openness in the political leadership to look at diplomatic options. "Local creativity" meant I didn't have the mandate to get photographed talking to the Army. But I had the option of using proxies and talking to different people who were connected to officials in having those conversations. So that is what I did.

SHUBHAJIT ROY: How was your first meeting with Imran Khan, four days after he was elected Prime Minister?

I had a very positive meeting. I presented a bat signed by the Indian cricket team. He had not got a full majority of 134 seats and he told me, "I wish I had 20 more seats." He felt the Press in India had been very unkind to him till I told him that he was seeing electronic media and some of his friends had written positive things about him. He believed we were very close to solving the Kashmir problem. I told him that the deal breaker in this relationship was terrorism and when something like Mumbai happens, you couldn't be speaking. He said, "that's true," at which point one of his colleagues interrupted him and said, "no, but India also does all kinds of things." But I found his overall approach to be reasonable at that point. After he took over, he got multiple briefings and he was given various lines. After the revocation of Article 370, there was conversation that Pakistan should do what it did in 1947, infiltrate people across the border. Imran had to step in, saying it wouldn't be a good idea.

AMITABH SINHA: What does India expect to gain from a re-engagement with Pakistan? Does the Kashmir issue need a resolution in partnership with Pakistan, short of PoK, of course, and has Balakot changed everything?

Strategic neglect of a country with which you had four wars and which has mounted so much terrorism is bad policy. It's also strategic complacence. That's not good policy. And the parallel I would make is what Israel did with Hamas, a strategic neglect. There's a lesson to be learnt there. The purpose of any engagement would be to consolidate the gains or the limited gains we've had on terrorism and strengthen the ceasefire and security along the border.

Balakot signified a major paradigm shift because it implied airstrikes together with the surgical strikes were India's both capacity and intent to operate in the sub-conventional space for a punitive or pre-emptive action. It has entered their calculus and would be an important factor.

Also, at least with Article 370, Indian policy makers accept that our Kashmir and Pakistan policy should be separate. So Pakistan is part of foreign policy in which, just like with China, we could discuss issues of territory but not make it a party to our internal conversation with Kashmir. So a conversation between the Centre and the people of Kashmir is like a dialogue between the Centre and other states.

SANDEEP DWIVEDI: How is sports important for the relationship between the two countries? Can we keep sports outside the ambit?

Sadly no when exported terrorism is involved. But sports diplomacy has been a very important tool of the people-to-people diplomacy. Bilateral diplomacy has often ridden on the back of cricket diplomacy. But we should recognise its limits. However, when the relationship gets better, trade and cricket are low-hanging fruits.

SANDEEP DWIVEDI: Virat Kohli has a huge appeal across Pakistan as was the case with Imran Khan in India earlier. How do you explain this?

Because cricket is a subcontinental religion and everything else falls before that. During one of the Iftar parties he had hosted, Imran Khan told me that he thought Virat Kohli was clearly the best cricketer in the world and he would rate him much higher than Tendulkar. Because, he said, Kohli turned losing matches into winning ones, and that is not what often happened in the case of Tendulkar. Even Dhoni has a huge following in Pakistan.

AAKASH JOSHI: It's a difficult time for Shehbaz Sharif to be Prime Minister of Pakistan with your major coalition partner, Pakistan People's Party (PPP) saying we're not going to take any of the responsibility of decision-making but extend outside support.

Shehbaz Sharif has a crown of thorns but he seems to be the only one willing to wear it. He did run a hybrid 2.0 government. His strongest point is that the Army is shoring him up. Not having the PPP in governance is a sign, in the political power-sharing deal, that it has got a constitutional post, may be the President and the Senate Chair and so on. This may be pointing towards a rotational prime ministership.

The unspoken deal might be that three years you run the show, two years, PPP's Bilawal Bhutto as PM may run the show. The Nawaz Sharif factor will be important. It will be a sort of Sonia Gandhi being the chairperson of UPA and Manmohan Singh being the PM. Nawaz Sharif might be more of a risk-taker on India, given the warm chemistry he had with India's leaders.

RAKESH SINHA: Is there a new hard line that India has drawn on Khalistan, which has impacted the bilateral relationship with Canada or is there a broader democracy vs India debate?

It's a bit of both because the Khalistan issue has been with us for years and decades. Mrs Indira Gandhi had written to Pierre Trudeau, father of Prime Minister Justin Trudeau, in 1983, that it was dangerous if he didn't take action against the man who was later responsible for blowing up Air India's Kanishka. Khalistan has been a problem since. But what has been a problem for India now is its escalation to the political level and to the level of Justin Trudeau. So, if you make a comparison on how this issue was dealt with in the US and other places, yes, we have a security issue which our security experts should deal with. But it doesn't prejudice the overall political relationship. However, if it gets escalated at the level of the PM, then India has a problem.

P VAIDYANATHAN IYER: These days there are narratives equating dissenters as anti-nationals and supporters of Pakistan. How difficult does it then become for India or Pakistan to hold talks at a zero reference level? Second, how much flexibility does a leader of both countries have so that they get a momentum of their own going?

The narrative comes from fringe voices which don't really impact bilateral relations. Look at India's relationship with Bangladesh, which again is an Islamic nation, but is based on $18 billion of trade, $8 billion of investment and huge connectivity. Both have resolved issues like sharing river water and marking land and maritime boundaries with so much ease.

On your second question, leadership is an important factor but so are structural factors. For instance, in 1971, US interests in Afghanistan impacted relations. But if you see the flawed choices Pakistan has made, they are the result of seemingly ill-considered decisions of its leaders. If Gen Pervez Musharraf hadn't decided on the misadventure in Kargil, along with precisely four Army colleagues, the Lahore Bus initiative could have reached fruition and led to a different story.

SHUBHAJIT ROY: What's President Vladimir Putin playing at right now in the conflict with Ukraine?

Having made his point, Putin is looking for a way out. India should step forward as a peacemaker, as a non-European, non-Western power that can help with a solution that has equities on both sides.

Having made his point on Ukraine, Putin is now looking for a way out. India should step in as a peacemaker, as a non-European, non-Western power that can help with a solution that has equities on both sides

Well Being

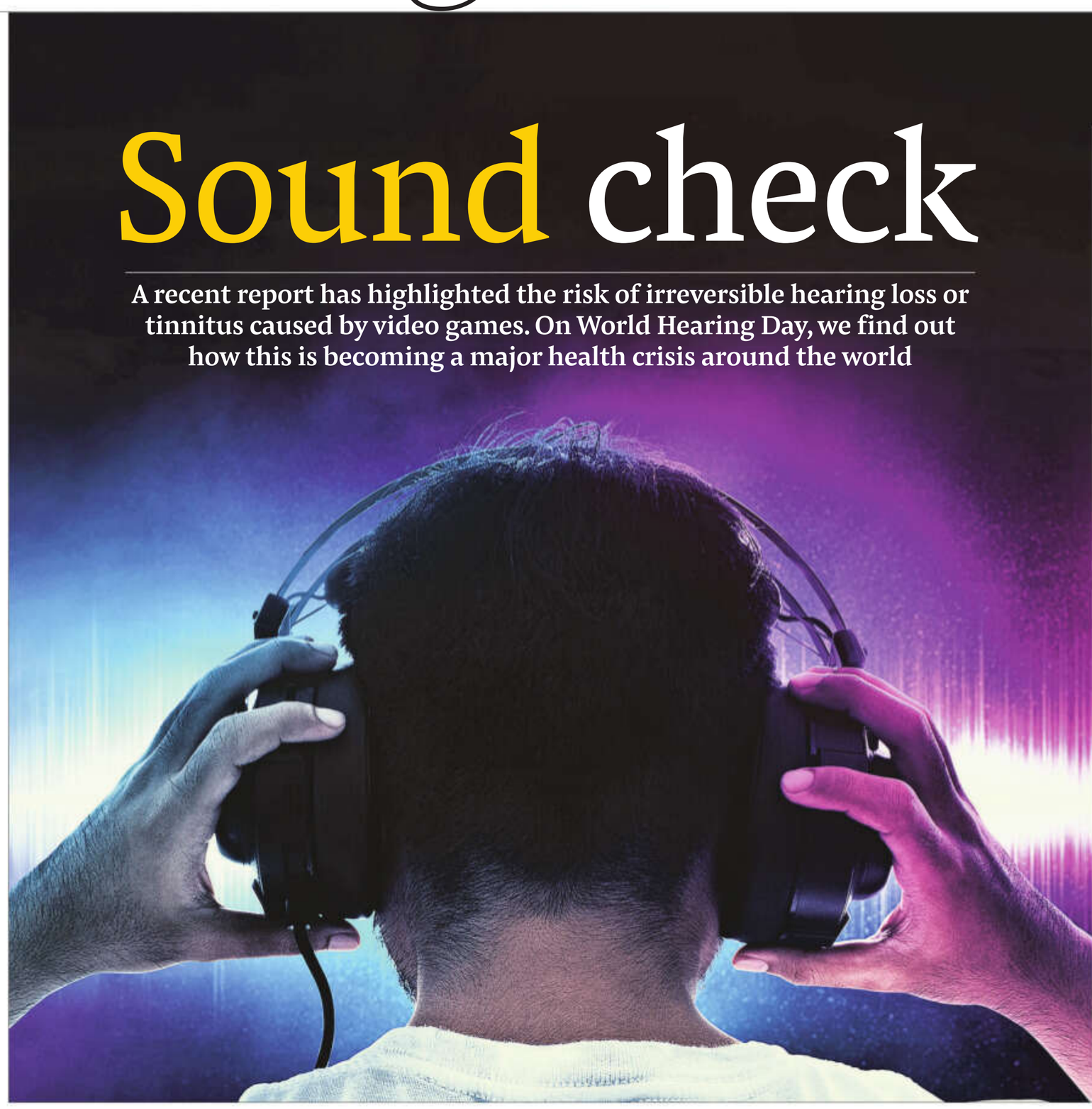
SUNDAY, MARCH 3, 2024

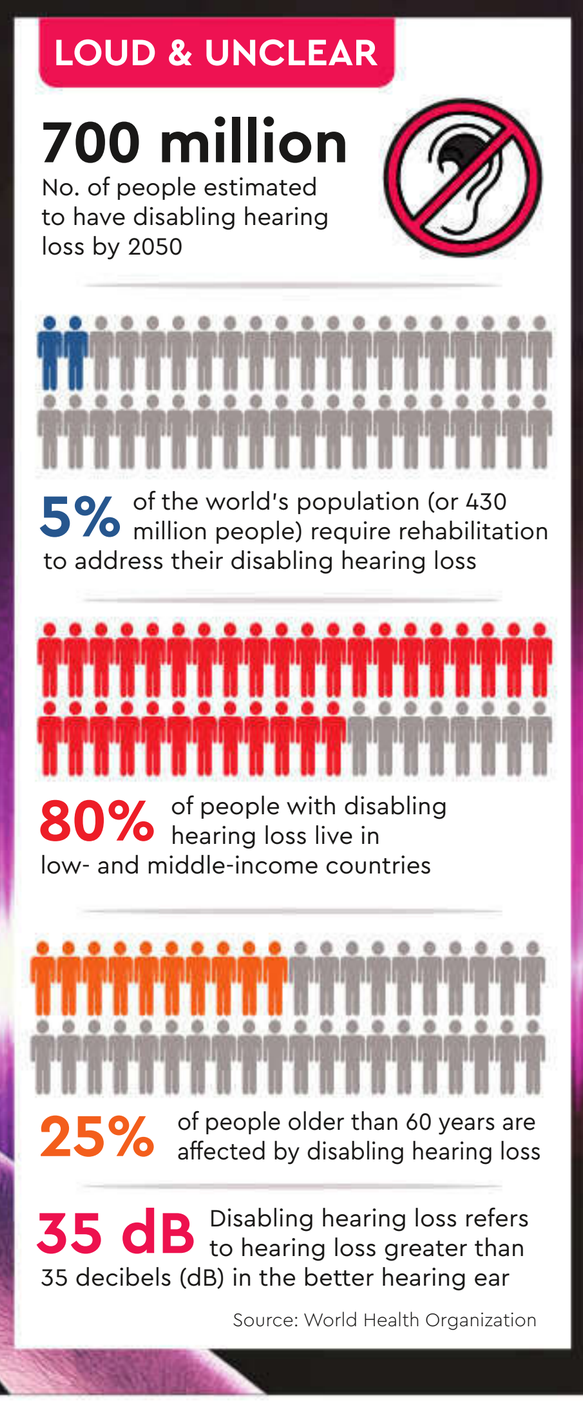
UNPLEASANT NOISES

A study by the University of Newcastle identified the most unpleasant sounds, which include a knife scraping against a bottle, a fork scratching on a plate, chalk on a blackboard, a ruler on a bottle, nails on a blackboard, an electric drill

Sound check

A recent report has highlighted the risk of irreversible hearing loss or tinnitus caused by video games. On World Hearing Day, we find out how this is becoming a major health crisis around the world





Dr Atul Mittal, principal director and head of department, ENT, Fortis, Gurugram

KUNAL DOLEY

PEOPLE WHO PLAY video games may be risking irreversible hearing loss and/ or tinnitus—persistent ringing/buzzing in the ears—a new study highlights. The study, published in *BMJ Public Health*, reviewed 14 studies from nine countries which involved more than 50,000 people in all.

While headphones, earbuds and music concerts have been recognised as sources of potentially unsafe sound levels, relatively little attention has been paid to the effects of video games, including e-sports, on hearing loss, say the researchers. "Gamers often play at high-intensity sound levels and for several hours at a time," they add. One estimate indicates that there were over 3 billion gamers worldwide in 2022.

"This study is very important in today's time because most of us, knowingly or unknowingly, are being exposed to (such) noise, and that is one of the major reasons that causes hearing loss and gives us tinnitus," says Dr Neha Sood, associate director, ENT and cochlear implant, BLK-Max Super Speciality Hospital, Delhi. "Gaming is becoming increasingly popular over the past few years. Youngsters, and even adults, are gaming online or on mobiles using headphones, and that is increasing the occurrences of hearing loss," she adds.

Sound is measured in decibels (dB). Sounds at or below 70 dB are considered safe. As a comparison, a whisper is about 30 dB, normal conversation about 60 dB, and a motorcycle engine running is about 95 dB. Loud noise above 120 dB can cause immediate harm to your ears. Sound gets louder as one moves closer to the source and softer as one moves away. Being far away from a loud noise lowers the risk of damage to the hearing. The impact of sound increases when exposed for a longer duration. A single loud burst can equally damage hearing than over a sustained period of time.

"Having said that, kids and teens are often exposed to noise levels that could permanently harm their hearing over a period of time. Unsafe sound levels as in video games, loud music (at concerts or listening to with earphones), motorised sporting events like car races, movie theaters, firecrackers and even some children's toys, can cause hearing loss when exposed over a long period of time at a regular basis," says Dr Atul Mittal, principal director and head, department of ENT, Fortis, Gurugram.

Not music to your ears

Over 5% of the world's population – or 430 million people – require rehabilitation to address their disabling hearing loss, as per the World Health Organisation (WHO). These include 34 million children. It is estimated that by 2050, over 700 million people – or 1 in every 10 people – will have disabling hearing loss, the WHO adds.

According to the WHO, disabling hearing loss refers to hearing loss greater than 35 decibels (dB) in the better hearing ear. Nearly 80% of people with disabling hearing loss live in low- and middle- income countries. The prevalence of hearing loss increases with age, among those older than 60 years, over 25% are affected by disabling hearing loss, the world health body adds.

The issue of hearing loss is getting bigger day by day. "According to WHO, India has some 63 million cases of hearing loss. The habit of using headphones, which increased during Covid, has caused people to end up with earaches, minor headaches and hearing loss. I cannot say right now that the number of kids landing with hearing loss has increased but this population who is constantly either on Bluetooth headphones, air pods or earphones will land with the issue five to 10 years down the line. And this issue is gender agnostic as of now," says Dr Shama Kovale, consultant, ENT, Kokilaben Dhirubhai Ambani Hospital, Mumbai.

So, what are the warning signs of hearing loss and when should one seek medical help? According to Dr Shikha Sharma, head of department, ENT, Yatharth Hospital, Noida Extension, common indicators include difficulty understanding speech, particularly in noisy environments, asking others to repeat themselves frequently, turning up the volume on electronic devices, and experiencing ringing or buzzing sounds in the ears (tinnitus).

Individuals may also notice a gradual decline in their ability to hear high-pitched sounds or voices, as well as difficulty following conversations, especially over the phone. In children, signs of hearing loss may manifest as delayed speech and language development or difficulty learning in school. "If any of these symptoms are present, it is advisable to seek medical help promptly. Additionally, sudden or severe hearing loss, ear pain, drainage from the ear, or dizziness warrant immediate evaluation," adds Dr Sharma.

In babies and children, signs of hearing loss may vary according to age, as per Dr Mitul C Bhatt, a noted ENT specialist based in Mumbai. "Babies with hearing loss may not startle in response to loud noises, fail to turn toward the source of a sound after six months of age, lack single-word speech by age one, or not react to their name being called," the doctor explains.

Older children with hearing loss may frequently say "huh," have delayed speech development compared to their peers, exhibit unclear speech, struggle to follow instructions, or increase the volume on televisions or tablets, Dr Bhatt adds.

Safe listening habits

There are various ways to adopt safe listening habits. "Use headphones wisely, invest in good noise cancellation headphones. Listen at a level of 60% volume for not more than 60 minutes a day. Preferably use wired headphones, prefer headphones over earphones, and protect your ears at loud events by using ear muffs or cotton plugs at least. You can use apps which can monitor your sound levels. Get regular hearing check-ups done at least once a year," says Dr Kovale of Kokilaben Dhirubhai Ambani Hospital.

Dr Sharma of Yatharth Hospital adds: "Individuals should be mindful of the volume levels when using personal audio devices such as smartphones and MP3 players, keeping them at a moderate level and taking regular breaks to rest their ears. Utilising noise-cancelling headphones can help reduce the need to increase volume levels in noisy environments."

Additionally, maintaining a safe distance from sources of loud noise, such as speakers at concerts or machinery in industrial settings, can minimise exposure. "When engaging in activities with potentially harmful noise levels, wearing hearing protection such as earplugs or earmuffs is crucial," offers Dr Sharma.

As far as prevention is concerned, the most important thing is for people to be educated, feel doctors. "Everybody needs to be educated that this exposure to loud intensity sound is hazardous. Most people don't realise that. And that is why they continue that exposure for prolonged periods of time," says Dr Sood of BLK-Max Super Speciality Hospital.

Dr Bhatt of Mumbai agrees: "It's essential for parents, educators, and healthcare professionals to educate children and young adults about the potential risks associated with these activities and encourage the use of hearing protection devices whenever necessary to prevent hearing loss."

One should seek medical help if they experience any signs or symptoms of hearing loss as discussed earlier. "Additionally, if parents notice any concerning signs in their child's hearing development, such as delayed speech or unresponsiveness to sounds, they should consult a healthcare professional. It's important to seek timely medical assistance to address any potential hearing issues and prevent further complications," Dr Bhatt adds.

Mood & mind

Scents can cure depression, finds a new study

FE FEATURES

A NEW STUDY says scents can help alleviate low mood. Is olfactory and aromatherapy traditionally used in psychiatry, or is this a new revelation? Dr Shailesh Jha, consultant psychiatrist, Indraprastha Apollo Saarthak Mental Health Services, says, "Aromatherapy and essential oils have been used traditionally and anecdotally for centuries to lift mood and relieve stress. However, there wasn't always clinical evidence behind these practices." He says in the early 20th century, some psychiatrists did begin incorporating pleasant fragrances into treatment programmes to create a more calming environment for patients. So the connections between scent and mood/mental health have long been explored. The mechanisms linking smell to mood are becoming better understood — olfactory receptors are closely tied to the brain's limbic system and emotion/memory centres. And the ability for scents to activate those parts of the brain is likely behind the antidepressant-like effects being measured. Solid scientific evidence verifying aromatherapy in addition to antidepressant treatment specifically for depression has really only accrued more recently through controlled clinical studies.

Dr Shailesh Jha

The latest research is providing confirmation it can indeed help alleviate depressive symptoms.

What other sensory instruments are used as wellness strategies for mental health and for what?

Other sensory modalities and instruments that have been utilised in psychiatric treatments include:

Light therapy: Exposure to bright light is often used to help treat seasonal affective disorder (SAD). Light boxes or light visors provide targeted, regular doses of light to replace the sunlight that SAD patients lack, helping lift depression. It helps reset the body's circadian rhythms.

Auditory stimulation: Techniques like auditory integration therapy and binaural beat stimulation use purposeful sound exposure that aims to impact psychological states. They may be used to help conditions like autism, ADD/ADHD, and anxiety by influencing brain wave patterns.

Vibration therapy: The use of mechanical vibration from devices has shown tentative promise for treating symptoms like stress and anxiety. The vibrations produce sensory nerve stimulation thought to activate parts of the sympathetic nervous system. Clinical evidence here is still limited.

Tactile therapy: Stimulating touch therapies like weighted blankets, deep pressure stimulation, and massage therapy leverage the tactile system to help regulate mood, anxiety and possibly even psychological trauma. Touch helps stimulate nerves that signal the release of neurotransmitters like serotonin.

STIMULATING TOUCH THERAPIES LEVERAGE THE TACTILE SYSTEM TO HELP REGULATE MOOD AND ANXIETY

In many cases, the mechanism relates to how stimulating various sensory organs produces neurological changes that help regulate mood and behaviour disorders. More research continues on which sensory-based approaches have the strongest evidence behind their efficacy and safety. But the mind and body responses to sensory input are proving useful for psychiatry.

Do most such tools basically help boost levels of serotonin and other happy hormones, or is there something else at play?

You are correct that many sensory-based therapies for mental health do seem to work by influencing levels of key neurotransmitters like serotonin. However, there are likely additional mechanisms that contribute to the observed benefits:

Increasing serotonin is likely a major effect — sensory stimulation triggers nerve pathways that signal the release of serotonin, dopamine, and other neurotransmitters that regulate mood and behaviour. This offers a neurochemical explanation for uplifted mood and anxiety/stress reduction.

The stimulation causes downstream changes in areas of the nervous system tied to circadian rhythms, relaxation, fight-flight-or-freeze response etc. So effects extend beyond neurotransmitter activity to how the mind-body system regulates emotions and arousal.

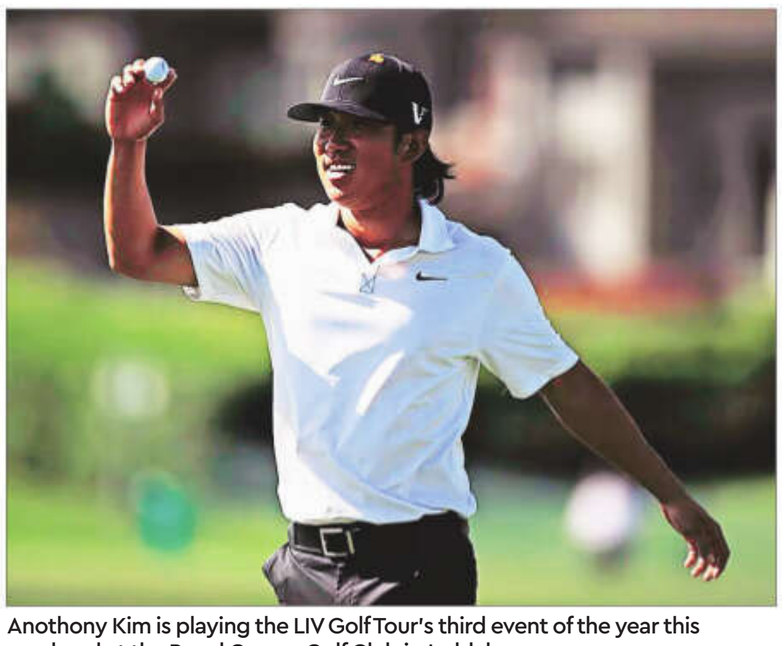
Attention and memory centres of the brain also seem impacted by some sensory therapies. Those suffering from trauma and adverse childhood events have shown more organised brain function after certain sensory-based treatments.

Factors unrelated to neurotransmitter activity, like feelings of comfort and security from tactile stimulation, or a sense of calmness from smells, can benefit mental health. So in some cases the precise neurological mechanisms are still being explored.

So while the mood-regulating neurotransmitter effects play a crucial role, the benefits sensory therapies provide to mental health likely involve more complex pathways which is still experimental, affecting not just chemical messengers, but wider physiological and psychological processes influencing emotional states. More research continues.

Opinion

SUNDAY, MARCH 3, 2024



Anothony Kim is playing the LIV Golf Tour's third event of the year this weekend at the Royal Greens Golf Club in Jeddah REUTERS

Guess who's back

Anthony Kim returns to pro golf after a 12-year exile

OVER THE TOP

Meraj Shah

ANTHONY KIM IS everywhere. News feeds are popping up with stories about him; what he's saying about the time he spent away from the game, how he's feeling about returning to pro golf, how much money LIV Golf has paid him to return, what clubs he's using...it goes on and on. The return of the prodigal golfer — once ranked sixth in the world — who just walked away from pro golf at the age of 26 is the stuff that sporting lore is made of. No surprise then that his return has sent the world's media and golf fans into a tizzy. If you've missed the commotion then know that Kim is playing the LIV Golf Tour's third event of the year this weekend at the Royal Greens Golf Club in Jeddah. And you can catch it on *YouTube*.

By the time you read this on Sunday, all the anticipation would have settled a bit, that was reserved for the very first time Kim teed it up at a pro event since he withdrew halfway through the 2012 season. On Friday, as he teed it up, Kim did look ill at ease. "This guy doesn't give a rat's derriere about anything," on-course reporter Dom Boulet said on the broadcast, "but he really did look nervous on that first tee." After looking down the target a couple of times Kim did what everyone had been hoping for: smashed a terrific drive right down the middle 300 yards down. Fairy tale anyone?

It was too good to last: no one, not even Anthony Kim can come back after more than a decade away from the top echelons of a sport and expect to pick up where he left off. Kim's second shot on the first hole left the broadcasters somewhat perplexed until they realised that the 37-year-old had just cold topped it. An overhead drone might have been an unexpected distraction; there weren't any drone cameras in golf broadcasts in 2012. A messy bogey ensued, and Anthony Kim's comeback was well underway.

Kim was one of the most eclectic players in a game that desperately needed colour and verve. He was brash, wore flashy belt buckles, partied hard, and played out of his shoes. Kim became one of the few players in the history of the PGA Tour to win three titles before he turned 25 but ran into injury issues that culminated with him withdrawing from the 2012 Wells Fargo Championship. Out of action to nurse a torn Achilles tendon, Kim was expected to return to action within a few months. Months turned to years, and finally over a decade passed with the grapevine buzzing with all kinds of theories about what was keeping him away from the game. Earlier this week, Kim was at the range asking Dustin Johnson for pointers on the finer nuances of using a launch monitor. It just underlines just how long this man has been away from the game. "I'm 37 now...don't know most of the guys out there," he says in a promotional video for LIV. The same isn't true of the younger players who've followed Kim's footsteps on the PGA Tour: stories about AK, have only grown over the years, precipitated by the fact that he didn't just disappear from the world of golf. He disappeared from public view.

During the first round, LIV Golf's CEO Greg Norman popped into the broadcast booth for a chat about Kim. "Whatever happens today doesn't really matter. I said to Emily (Kim's wife) on the first tee today, 'The journey of 1,000 miles starts with a single step, and that first step is his first swing today' and there'll be a process for him to go through," said Norman. "AK will find himself in a better place, not this first round it's not the second round it's not the second tournament, but you start looking when he starts feeling comfortable with himself, the oozing of the talent is going to start coming through."

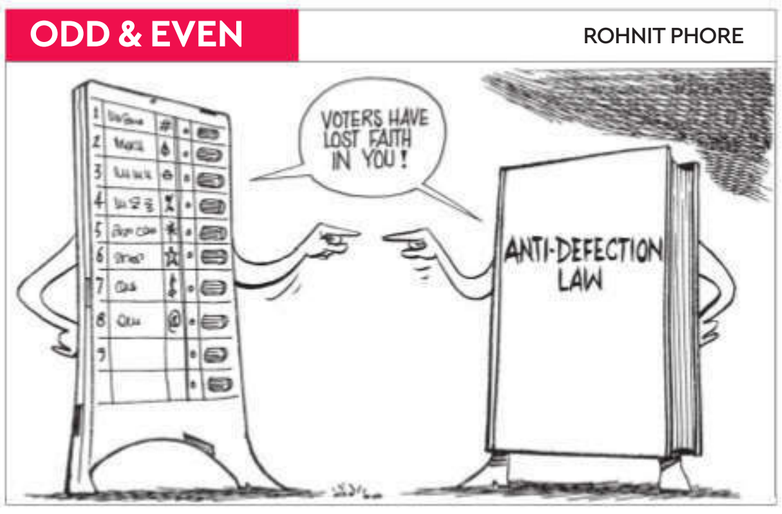
That's what the world will be hoping to see. Not just because Kim had such promise but because it's clear that he's been through a tough time the last few years. Kim hasn't said that much yet about where he was, what he's been doing, and what's brought him back. But he made it clear that he wasn't planning just to show up every week to take advantage of the no-cut 54-hole event format at LIV. "I would be lying to say that I didn't have certain expectations," Kim said after the first round. "At least even if I played bad (sic), I thought I would shoot around par. It was unfortunate that I made so many unforced errors from the middle of the fairway. That's generally my strength is my iron game. To make so many unforced errors is really disappointing." At the end of the first day, Kim had shot a six-over 76 for his first outing to finish the first round in dead last place. It's unlikely that he's going to ascend that leaderboard this week, but it's a start.

A time will come for me to tell my story, "he carries on in the same video, but for now, I'm just focusing on golf," he signs off. The entire golfing world will be watching this weekend, which tells you precisely why LIV Golf has brought Kim back to play on the tour. The eyeballs that will tune in to watch the Tour's are expected to be much higher this week. "When I think of Anthony Kim," LIV CEO Greg Norman said in a press release announcing Kim's signing, "I can't imagine a more perfect fit for what we're trying to do." If that means putting LIV Golf at the centre of attention in the golfing world, then that's precisely what he means.

A golfer, Meraj Shah also writes about the game

ODD & EVEN

ROHNIT PHORE



ACROSS THE AISLE

P Chidambaram

> Does the NITI Aayog seriously argue that any person whose monthly spend is about ₹2,112 or ₹70 a day in rural areas is not poor? Or any person whose monthly spend is ₹3,157 or ₹100 a day in urban areas is not poor? I suggest that the government give the NITI Aayog officials ₹2,100 each and ask him/her to go and live in a rural area for a month and report on how 'rich' his/her life was

The CEO of NITI Aayog has announced that the poor in India are no more than 5% of the population EXPRESS PHOTO

There are no poor in India

DON'T BE SURPRISED if you wake up one morning and read the screaming headline in the newspapers *"No more poor: India abolishes poverty"*. That is what the NITI Aayog wants you to believe. A venerable institution like the Planning Commission has been reduced to an ingratiating spokesperson of the government. First, it announced that its estimate of the proportion of people who are multi-dimensionally poor was 11.28%. Now, its CEO has announced his discovery that the poor in India are no more than 5% of the population.

The CEO made this astonishing claim based on the results of the Household Consumption Expenditure Survey (HCES) published by the National Sample Survey Office. The HCES did throw up some pleasant surprises but it certainly did not lead to the conclusion that the proportion of the poor in India amounted to no more than 5%.

Reading data

HCES was conducted between August 2022 and July 2023. It collected information from 8,723 villages and 6,115 urban blocks covering 2,61,745 households (60% in rural areas and 40% in urban areas). We shall assume that the sample was sufficiently representative and the methodology was statistically sound. The aim was to calculate the Monthly Per Capita Expenditure (MPCE) in current/nominal prices. On average, a person's monthly expenditure was:

	Rural India (₹)	Urban India (₹)
Top 5%	10,501	20, 824
Average (mean)	*3,773*	6,459
Bottom 5%	1,373	2,001
Median	**3,094**	**4,963**

Median expenditure means that the per capita expenditure of 50% of the total population was no more than ₹3,094 (rural) and ₹4,963 (urban). Take the bottom 50%. Go down fractile by fractile. Statement 4 of the Report gives the numbers:

	Rural India (₹)	Urban India (₹)
0 - 5%	1,373	2,001
5-10%	1,782	2,607
10-20%	2,112	3,157

Let's stop at the bottom 20%. Does the NITI Aayog seriously argue that any person whose monthly spend (on food and non-food) is about ₹2,112 or ₹70 a day in rural areas is not poor? Or any person whose monthly spend is ₹3,157 or ₹100 a day in urban areas is not poor? I suggest that the government give the NITI Aayog officials ₹2,100 each and ask him/her to go and live in a rural area for a month and report on how 'rich' his/her life was.

Observed realities

HCES revealed that the share of food in consumption had reduced to 46% in rural areas and 39% in urban areas. That is probably true because of rising income/expenditure and the value of food consumption remaining the same or rising at a slower rate. Other data confirmed long-observed realities. Scheduled castes and Scheduled tribes are the poorest social groups. They are below the average. OBC are near the average. It is the 'others' who are above the average.

State-wise data also confirm the observed realities. The poorest citizens are those who live in Chhattisgarh, Jharkhand, Odisha, Madhya Pradesh, Uttar Pradesh, West Bengal and Meghalaya — their MPCE is below the all-India average MPCE for rural areas. There is only a little difference in the names of states if we consider the all-India average MPCE for urban areas. These states were ruled for long years by the BJP and other non-Congress parties. Surprisingly, demolishing the hype, Gujarat, ruled by the BJP since 1995, hugs the all-India average MPCE in rural areas (₹3,798 vs ₹3,773) as well as in urban areas (₹6,621 vs ₹6,459).

Blind to the poor

What riles me is the claim that the poor in India are no more than 5% of the population. The implication is that the poor are a vanishing tribe and let's turn our attention and resources to the middle class and the rich. If the claim is true —

■ Why does the government distribute 5 kg of free grain per person per month to 80 crore people? After all, cereal and substitutes account for only 4.91% (rural) and 3.64% (urban) of the total MPCE.

■ If the poor are no more than 5%, why did the the National Family Health Survey-5 record the following alarming facts:

	per cent
Children age 6-59 months who are anaemic	7.1
All women age 15-49 years who are anaemic	7.0
Children under 5 years who are stunted	5.5
Children under 5 years who are wasted	9.5

■ Has the NITI Aayog closed its eyes to the children who beg on the streets of Delhi? Does it not know that there are hundreds of thousands of people who are homeless and sleep on pavements or under bridges?

■ Why are there 15.4 crore active registered workers under MGNREGS? Why do *Ujjwala* beneficiaries, on average, buy only 3.7 cylinders in a year?

If the NITI Aayog wants to serve the rich, let it do so, but let it not mock the poor. The government may not succeed in eliminating poverty, but it is trying hard to banish the poor from its sight.

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FIFTH COLUMN

TAVLEEN SINGH

Misplaced priorities or wrong priorities

IT WAS FROM a two-paragraph story, on an obscure inside page of a newspaper last week, that I learned that only forty-six out of four hundred and eighty-five Indian cities supply citizens with clean drinking water. This is an official figure from a government report. It drew my attention because I am always puzzled about why it is things like the denial of clean water to our citizens that do not become the biggest issues at election time. Why do we in the mighty Indian media think these issues are so inconsequential that we bury this kind of story on inside pages? Why does political wrangling and seat-sharing seem so much more important that they make endless dreary headlines?

Clean water is a need so fundamental that in countries that are truly 'developed' you can drink the water that comes out of the taps in your home. What has gone wrong with Indian policy-making that we have not yet succeeded in giving our citizens this basic facility? It is not just our poorest citizens who are deprived of clean water. We all are. Those who can afford the filters needed to clean the filthy water that municipalities supply, get them. But for rural Indians and those who live in urban slums, this is a luxury they cannot afford. The result is that more than 5,000 children die in India every day from diarrhoea caused by dirty water. Why is this not the biggest issue in the coming general election?

By coincidence, it was just after reading that story about how few Indians have access to clean water that I happened to catch a clip of the Prime Minister campaigning in West Bengal. He was greeted by shrill cries of "Modi, Modi, Modi" that went on for so long, he had to stop his speech and smile in gratitude. He said that he must have done many good deeds in past lives to get so much love from the people and that he would not betray their love. He would return it by 'guaranteeing' that India would become a developed country someday soon. In fairness to Modi, he has tried harder than any of the Prime Ministers who came before him to make these supposedly small issues into big ones.

It is because he drew attention to the horrors of open defecation that the Swachh Bharat campaign began and because of it that rural sanitation improved hugely. But he then moved onto new promises and selling new dreams and forgot that our rivers, lakes and other waterways, continue to remain dangerously polluted by raw sewage and poisonous industrial waste.

Having just spent a week driving around Sri Lanka, I can report that between Colombo and Anuradhapura, and between there and Kandy, I came across no visible garbage except in one hill town. For the rest, I was amazed by the spotless villages, small towns and bazaars I drove through. And I marvelled at how pristine the lakes were and how wonderfully clean the temples were. Sri Lanka is much, much poorer than India. If they can achieve *'swachhata'*, why can we in India not?

Other questions came to mind on my travels. Of these, literacy was the most troubling. If Sri Lanka, despite decades of war and political turmoil, can achieve a literacy rate of 92%, why does India lag shamefully at 72%? Reliable NGO surveys report that even this statistic is more mythical than true. When they conduct their own studies, they find that Indian children leave school without ever learning basic mathematics and reading. Our real problem is not unemployment, but unemployability. But again, these are things that our political leaders prefer not to talk about. Their own children never go to government schools. And the children of high officials go only to the best private schools so that they can get admission to the finest American universities.

Last week came the happy news that the economy has grown at 8.4% in the last quarter. Modi has 'guaranteed' that when he wins a third term, he will ensure that the Indian economy races ahead even faster. And it is true that in a time when the world is in the grip of wars in Europe and the Middle East, it is remarkable that the Indian economy has been insulated from these uncertainties. What worries me when I see the images from Gaza is that the thousands of displaced people living without clean water and basic hygiene are not much worse off than millions of Indians.

Something has gone very wrong with our priorities. Not so much in the past ten years but in past decades. In the past ten years, the reality is that there has been improvement in the choice of our priorities. Modi may not have achieved the standards of sanitation and clean water that he set before us, but he has tried. We must hope that if he wins a third term he will try harder still and not distract from these priorities by reverting to what has memorably been described as the 'opium of the masses'.

What point is there in building grand new highways and airports, and aiming to land four Indians on the Moon, if we cannot provide our citizens with their most basic needs? As for us in the media, we should be ashamed for always putting political slugfests above more important things.

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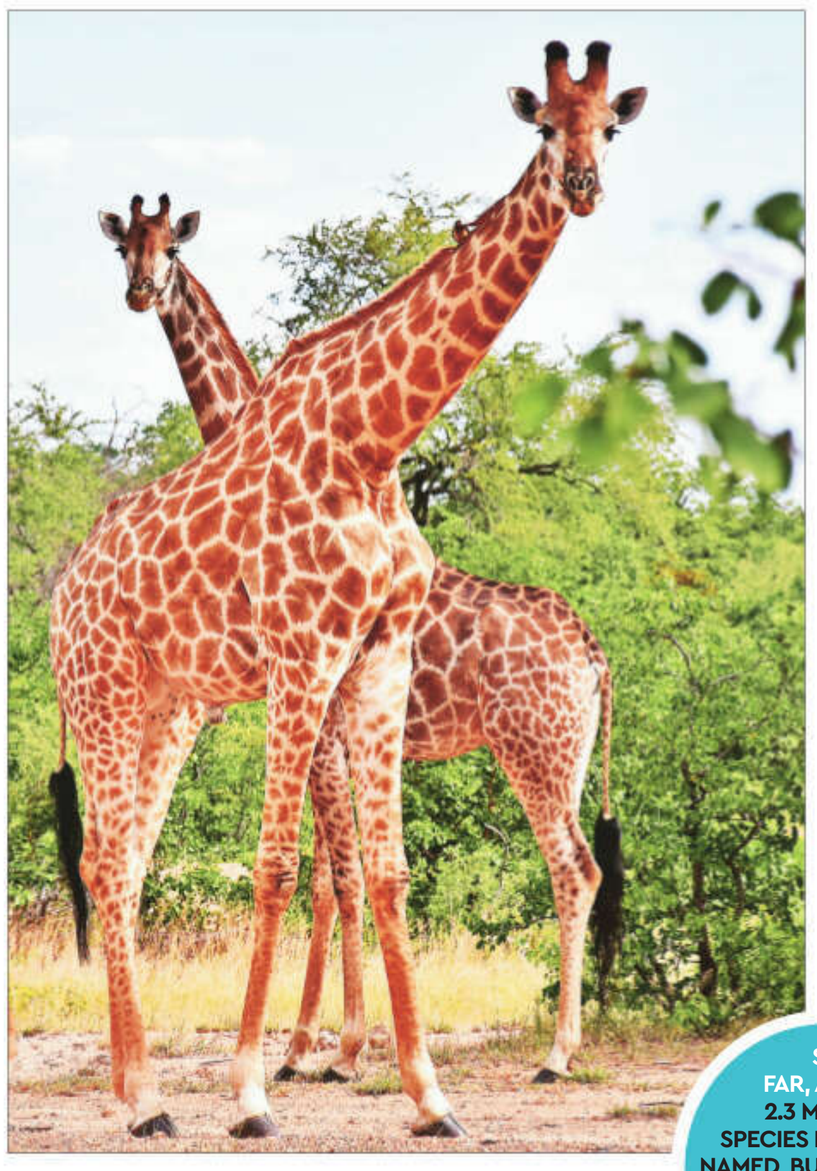
Mind & Games

SUNDAY, MARCH 3, 2024

What is a species, anyway?

Some of the best known species on Earth may not be what they seem

CARL ZIMMER



NATURALISTS HAVE BEEN trying for centuries to catalog all of the species on Earth, and the effort remains one of the great unfinished jobs in science. So far, researchers have named about 2.3 million species, but there are millions — perhaps even billions — left to be discovered.

As if this quest isn't hard enough, biologists cannot agree on what a species is. A 2021 survey found that practicing biologists used 16 different approaches to categorising species. Any two of the scientists picked at random were overwhelmingly likely to use different ones.

"Everyone uses the term, but no one knows what it is," said Michal Grabowski, a biologist at the University of Lodz in Poland.

The debate over species is more than an academic pastime. In the current extinction crisis, scientists urgently need to take stock of the world's biological diversity. But even some of the best known species on Earth may not be what they seem.

Take the giraffe.

In 1758, the Swedish taxonomist Carl Linnaeus described a single species of giraffe: Giraffa camelopardalis. Although the species has declined in recent decades, 117,000 giraffes still survive across Africa, prompting an international conservation group to designate the species as vulnerable, rather than endangered.

But some conservation biologists argue that giraffes are in great peril, because what looks like one species is actually four. Genetic studies have found that giraffe DNA falls into four distinct clusters: the Northern giraffe, the reticulated giraffe, the Masai giraffe and the Southern giraffe.

The Northern giraffe, which lives in pockets from Niger to Ethiopia, has suffered catastrophic losses from civil wars, poaching and the destruction of its wild habitat. If the Northern giraffe were considered a separate species, it would be "one of the most threatened large mammals in the world," said Stephanie Fennessy, the executive director of the Giraffe Conservation Foundation, a nongovernmental conservation organisation.

For Linnaeus, species were divinely created forms of life, each with its own distinctive traits. A century later, Charles Darwin recognised that living species had evolved, like young branches sprouting off from the tree of life. That realisation made it harder to say exactly when a new group became a species of its own, instead of just a subspecies of an old one.

In the 1940s, Ernst Mayr, a German ornithologist, tried solving this problem with a new definition of species based on how animals breed. If two animals couldn't breed with each other, Mayr argued, then they were separate species.

The biological species concept, as it came to be known, had a huge influence on later generations of researchers.

In recent years, Christophe Dufresnes, a herpetologist at Nanjing Forestry University in China, has used this concept to classify different species of frogs in Europe.

Some of the groups of frogs interbred a lot, whereas others had no hybrids at all. By analysing their DNA, Dr Dufresnes found that groups with a recent ancestor — that is, those that were more closely related — readily produced hybrids. He estimates that it takes about six million years of diverging evolution for two groups of frogs to become unable to interbreed - in other words, to become two distinct species. "This is very cool," Dr Dufresnes said. "Now we know what the threshold is to deem them species or not."

SO FAR, ABOUT 2.3 MILLION SPECIES HAVE BEEN NAMED, BUT THERE ARE MILLIONS, OR EVEN BILLIONS, LEFT TO BE DISCOVERED

Dr Dufresnes's method for finding new species takes a lot of work in the field. Other researchers have looked for more efficient ways to identify species. One popular method is to sequence DNA from organisms and observe the differences in their genetic code.

This search can yield a lot of surprises, as illustrated by the giraffes in Africa. Dr Grabowski's team has discovered an even more dramatic diversity hiding among European crustaceans, a group of aquatic creatures that includes lobsters, shrimp and crabs. The researchers have shown that animals that look identical to each other and appear to belong to a single species may actually be dozens of new species.

For example, a species of common freshwater shrimp called Gammarus fossarum split 25 million years ago into separate lineages that are still alive today. Depending on how researchers classify their DNA differences, the single species of Gammarus fossarum might in fact be 32 species — or as many as 152.

"For us, it's mind-blowing," Dr Grabowski said.

As scientists gather more genetic data, fresh questions are emerging about what seem, on the surface, to be obviously separate species.

You don't have to be a mammalogist to understand that polar bears and brown bears are different. Just one look at their white and brown coats will do.

The difference in their colours is the result of their ecological adaptations. White polar bears blend into their Arctic habitats, where they hunt for seals and other prey. Brown bears adapted for life on land further south. The differences are so distinct that paleontologists can distinguish fossils of the two species going back hundreds of thousands of years.

And yet the DNA inside those ancient bones is revealing an astonishing history of interbreeding between polar bears and brown bears. After the two lineages split about half a million years ago, they exchanged DNA for thousands of years. They then became more distinct, but about 120,000 years ago they underwent another extraordinary exchange of genes.

Between 25,000 and 10,000 years ago, the bears interbred in several parts of their range. The exchanges have left a significant imprint on bears today: About 10 percent of the DNA in brown bears comes from polar bears.

Beth Shapiro, a paleogeneticist at the University of California, Santa Cruz, said that the interbreeding most likely occurred when swings in the climate forced polar bears down from the Arctic and into brown bear territory.

But the exchange of DNA did not blur the bears into one species. Some of the traits that benefit polar bears in their own environment can become a burden for brown bears, and vice versa.

"They clearly demand separate strategies for conservation management," Dr Shapiro said. "It makes sense to me to consider them distinct species."

The uncertainties about what makes a species have left taxonomists with countless conflicts. Separate groups of ornithologists have created their own lists of all the bird species on Earth, for example, and those lists often clash. — NYT

It is the cat's meow but you just don't understand

Humans often misinterpret a pet's signals; even purring doesn't guarantee a contented cat: Study

ANTHONY HAM

WHAT IS THE meaning of a cat's meow that grows louder and louder? Or your pet's sudden flip from softly purring as you stroke its back to biting your hand?

It turns out these misunderstood moments with your cat may be more common than not. A new study by French researchers, published last month in the journal *Applied Animal Behaviour Science*, found that people were significantly worse at reading the cues of an unhappy cat (nearly one third got it wrong) than those of a contented cat (closer to 10%).

The study also suggested that a cat's meows and other vocalisations are greatly misinterpreted and that people should consider both vocal and visual cues to try to determine what's going on with their pets.

The researchers drew these findings from the answers of 630 online participants; respondents were volunteers recruited through advertisements on social media. Each watched 24 videos of differing cat behaviours. One third depicted only vocal communication, another third just visual cues, and the remainder involved both.

"Some studies have focused on how humans understand cat vocalisations," said Charlotte de Mouzon, lead author of the study and a cat behaviour expert at the Université Paris Nanterre. "Other studies studied how people understand cats' visual cues. But studying both has never before been studied in human-cat communication."

Cats display a wide range of visual signals: tails swishing side to side, or raised high in the air; rubbing and curling around our legs; crouching; flattening ears or widening eyes.

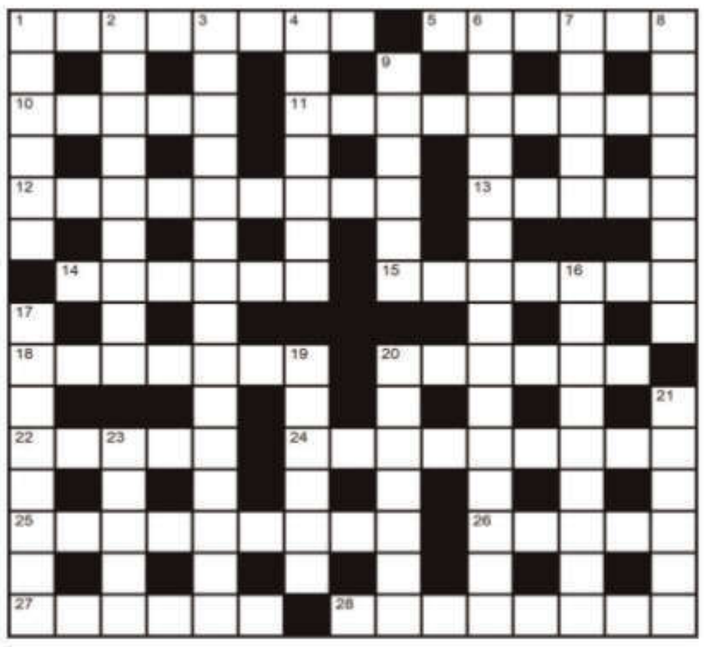
Their vocals can range from seductive to threatening: meowing, purring, growling, hissing and caterwauling. At last count, kittens were known to use nine different forms of vocalisation, while adult cats uttered 16.

That we could better understand what a cat wants by using visual and vocal cues may seem obvious. But we know far less than we think we do.

"We often take for granted our ability to understand the people and the animals that we're close to, and that we live with," said Monique Udell, director of the Human-Animal Interaction Laboratory at Oregon State University, who was not involved in this study. "It's worth doing these investigations because it's showing us that we're not always accurate, and it helps us understand where our blind spots are, that we really do benefit from having multiple sources of information."

And the fact that we're not very good at picking up on signs of animal discontentment should not come as a surprise, Dr Udell suggested. "We're more likely to perceive our animals as experiencing positive emotions because we want them to," she said. "When we see the animals, it makes us feel good, and our positive emotional state in response to the animals gives us these rose-coloured glasses." — NYT

CROSSWORD



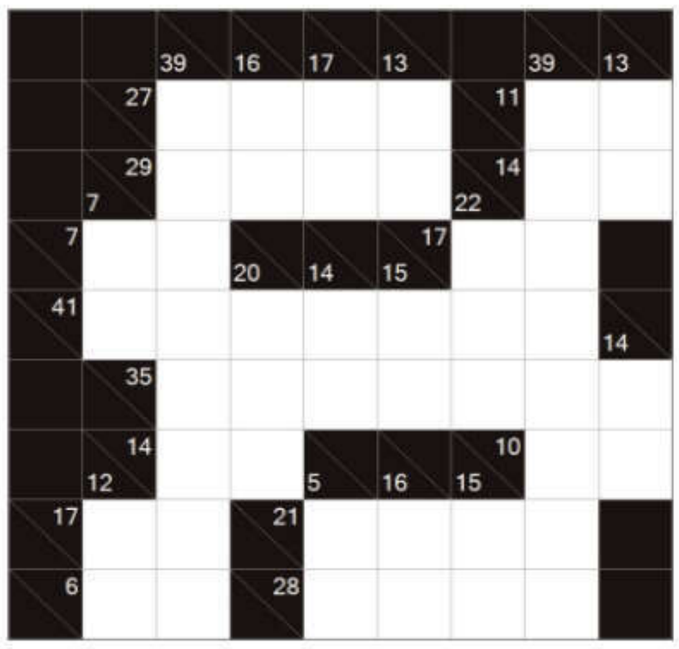
ACROSS

1 A violent act of nature such as lightning, flood, earthquake or hurricane (3,2,3)
5 Big name in computer education (6)
10 Being broadcast live (2,3)
11 Photo and video sharing social networking service (9)
12 ____ to memory : learnt by heart? (9)
13 Pertaining to the rise and fall of the sea (5)
14 ___ for : made amends for? (6)
15 Credit Co-operative ____ : the loan-giving group (7)
18 Make the outside top surface hard and brittle, as if by baking? (7)
20 Mr Buffett, the US investor and philanthropist (6)
22 Adam's ale? (5)
24 CN ___ : founder of DMK? (9)
25 Subordinate or subservient (9)
26 Shelters for animals or birds (5)
27 Metallic solutions - brass, bronze, et al (6)
28 Partial, favouring or biased in favour of one party or another (3-5)

DOWN

1 Immediately or simultaneously? (2,4)
2 Emotionally shocking (9)
3 'FC' in FCNR — type of deposit in banks (7,8)
4 Left out or excluded (7)
6 'PP' in Martin Sorrell's WPP (7,8)
7 Folded a page corner (5)
8 ___ International Ltd : company in the field of mushroom exports (8)
9 Underhand remarks (6)
16 Cursed (9)
17 Former managing director of GoAir (3,5)
19 Buys and sells (6)
20 Prime minister Churchill? (7)
21 Washed out in water (6)
23 Famous actor who had an original part in 'Fiddler on the Roof' (5)

KAKURO



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

BIZ QUIZ

1. Which firm has launched India's first-ever assistive dog robot, which provides automation boost to industries?
2. Which Eli Lilly's diabetes and anti-obesity drug is expected to be launched in India early next year?
3. Which Indian telecom tycoon has been knighted by King Charles III for his services to the UK and India business relations?

BUZZ WORD

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

Today's clue: WKJ equals LOX

E wers nk nsww qskqws nfmn mww kd kic qckuivno mau tioeasoo zeww lk nfck-ilf nfcss qfmoso. Nfscs'o beoeka, qmnesavs, mau sjsvineka.

— Onsbs Tmwwysc

ANSWERS

1. Addverb 2. Mounjaro 3. Sunil Bharti Mittal

I like to tell people that all of our products and business will go through three phases. There's vision, patience, and execution.

— Steve Ballmer

SOLUTIONS

BRIDGE BOUTS L SUBRAMANIAN

POT SHOT

You cannot be scientific on some hands as it may not be possible for you to know what exactly partner has. Take a look at the hand below from a match-point event. Partner opens 2NT first-in-hand and you look at **S** A-x **H** x-x-x-x **D** K-J-9-x-x-c **C** J. You try 3C to know whether you have 4-4 fit in hearts. Partner bids 3D to deny a four-card major. What do you do?

Analysis:

a) You can rebid 3NT and be done.

b) With the SA in my hand, I guess there will be no two fast losers, for my experience has been that when someone opens 2NT, he/she generally has three aces. Not wanting to bid 5D and earn a bad match-point score, I took a pot shot and leapt all the way to 6D. I like to follow the saying: '6-4, bid more'.

S A 7	S	N
H 8 7 6 3	2NT	3C
D K J 9 7 6 3	3D	6D!
C J	pass	

N

S

S 8 5
H Q J 4
D A Q
C A K Q T 7 2

Without a single control in either of the majors, why open 2NT?

Contract: 6D by south. West leads SK. Plan the play.

How the play went: Declarer won, cashed **D**A, overtook the **D**Q with the king, and removed the last trump. She played **C**J overtook it in hand but found to her dismay east had 9-8-6-3-2 and went down. The complete hands were:

S A 7
H 8 7 6 3
D K J 9 7 6 3
C J

S K Q J 6 4 2
H K T 5
D T 5 4
C 5

N

S

S T 9 3
H A 9 2
D 8 2
C 9 8 6 4 3

S 8 5
H Q J 4
D A Q
C A K Q T 7 2

Discussion: Declarer played for 4-2/3-3, an 84% chance. That it didn't work, was sheer bad luck.

Now that you know all the four hands, can you make the contract?

Yes. Cash **C**J at trick two and enter hand by the **D**A. Run the clubs from top to pitch the losers from dummy. If west interrupts by ruffing, over ruff, and play a trump to the queen and claim twelve tricks, the club suit acting as a trump substitute! Nice double-dummy!

LEXICON

STOPLIFTING

■ *n.* A program aimed at preventing retail theft or rehabilitating inveterate shoplifters

With robberies up 11 percent this year in the town and the holiday sales season going full force Friday, the Town Council agreed last week to implement Mayor Paul Vrooman's new program called Stoplifting.

The idea is that retailers will commit to pressing charges and showing up in court to prosecute thieves.

—Howard Cohen, "Cutler Bay implements a 'Stoplifting' policy," *The Miami Herald*, November 26, 2009

इंडियन बैंक Indian Bank ALLAHABAD

Stressed Asset Management Large Branch: Indian Bank, Mittal Chamber,73, 7th Floor, Near Bajaj Bhavan, Nariman Point, Mumbai- 400021
Mail Id: armbmumbai@indianbank.co.in

E-AUCTION SALE NOTICE

E-AUCTION ON 20.03.2024 - 11.00 AM to 4.00 PM Under Sarfaesi Act 2002 "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS" through E-Auction platform provided at the website https://www.mstcecommerce.com

APPENDIX-IV-A" [SEE PROVISO TO RULE 8 (6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. NOTICE is hereby given to the Public in General and in particular to the Borrower(s) and Guarantor(s) that the below Described immovable property mortgaged charged to the Secured Creditor, the SYMBOLIC / PHYSICAL POSSESSION of which has been taken by the Authorized Officer of Indian Bank, Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" on the date mention below for recovery as follows:-

Date & Time of Auction: 20.03.2024 - 11.00 AM to 4.00 PM

Sr No	Description of the Property with Property ID No. (Status of Possession)/ Encumbrances on Property/ Date & Time Of Inpection	Name of the Borrower/ Guarantor/ Mortgager with address	Amount of Secured Debt	A)Reserve Price B)Earnest Money & Deposit C) Bid Incremental Amt. (In Rs.)	Authorised Officer's name and Contact No.
1	Exclusive charge by way of Equitable Mortgage of Gala/Unit No.38-A, CTS No.312,2ndFloor, Raj Industrial Complex premises CHS Ltd., Military Road, Marol, Andheri (East), Mumbai-400059 in the name of Jyotibhushan T. Tiwari. Having Carpet Area of 690 Sq. Ft. and Built up Area 720 Sq. Ft. under SARFAESI Act. **On or towards East:** Mithi River **On or towards West:** Y Wing **On or towards North:** Unit No.A/39 **On or towards South:** Unit No.A/37 **Property ID No.: IDIB30168522853** **(symbolic possession)** **Encumbrances on Property:** Not known to us	**1) M/s Sonachi Industries Ltd** Gala/Unit no. 38-A, 2nd Floor, Raj Industrial Complex Premises CHS Ltd,Military Road, Marol, Maroshi, Andheri East, Mumbai-400059 **AND ALSO AT:** Gala/ Unit no. 38-A, 2nd Floor, Raj Industrial Complex Premises CHS Ltd, Military Road, Marol, Maroshi, Andheri East, Mumbai-400059.**AND ALSO AT:** F-801, Lotus Corporate Park, Jay couch, Goregaon East, Mumbai-400063 **2) Mr. Jyoti Bhusan Tiwari (Director/ Guarantor/Mortgagor)** **3) Mrs. Laxmi Jyotibhushan Tiwari (Director/Guarantor)** **4) Mrs. Padmabhushan T Tiwari (Director/Guarantor),** **Both Add Are Same:**601 D Ashok Avenue CHS Military Road Marol, Andheri East, Mumbai-400069. **5) M/s Sonachi Biotech P Limited (Corporate Guarantor),** Gala/Unit no. 38-A, 2nd Floor, Raj Industrial Complex Premises CHS Ltd, Military Road, Marol, Maroshi, Andheri East, Mumbai-400059	**Rs. 15,48,42346.30** [Rupees Fifteen Crores Forty Eight Lakhs Forty Two Thousand Three Hundred Forty Six and Paise Thirty only as on 28.02.2018 with further interest, costs, other charges and expenses thereon from 01.03.2018	A)Rs. 90.00 Lakhs B)Rs. 0.10 lakhs C)Rs.50000/-	Smt. Kalpana R. Purohit, 9819807371
2	**Property No .1:-**Shop No.7, Basement floor,360 sq.ft. Carpet area Jeans World, Plot bearing CTS no.24805, Vibagh 1/8, U.No.3, sheet no.69, Near shani Mandir, Ulhasnagar-421005. **Property ID No.: IDIB31106446543** **(Physical Possession)** **Encumbrances on Property:- Not known to us** **Date & Time of Inspection: 13.03.2024– 11.00 am to 01.00 pm**	**1.M/s. Balaji Traders Proprietary Concern Prop: Late Ravi Rameshlal Kashwani** Shop No.107, A Wing Kohinoor Industrial Estate Burner Galli, Station RoadUlhas Nagar – 421003. **2.Mrs. Sunita Kashwani Mother of Late Ravi R. Kashwani** Flat No. 702,Venus Coop. Hsg. Soc. Ltd.O.T. Section Ulhas Nagar – 421002. **3.Mrs. Ritika Kashwani Wife of Late Ravi R. Kashwani** Flat No. 702,Venus Coop. Hsg. Soc. Ltd.O.T. Section Ulhas Nagar – 421002. **4.Master. Prince Kashwani, Son of Late Ravi R. Kashwani** Represented by Mother Mrs. Ritika Kashwani,Wife of Late Ravi R. Kashwani, Flat No. 702,Venus Coop. Hsg. Soc. Ltd. O.T. SectionUlhas Nagar – 421002.	Rs. 3,40,43,617.00 (Rupees Three crore forty lakh forty three thousand six hundred seventeen only) as on 31.12.2023	A) Rs. 9. 33 lacs B)Rs.1.00 Lacs C)Rs.10,000/-	Smt. Kalpana R. Purohit, 9819807371
3	**Property No .1** Gala No. 1 Ground Floor, B Wing. Kohinoor Industrial Estate, Opp. CHM College, Near Ulhasnagar Railway Station. Ulhasnagar. Thane 4 Built Up Area 1275 SQ FT Boundaries: On or towards East:By Sukdeo Compound, On or towards West:By Veejay Lodge, On or towards North:By Burnal Galli, On or towards South: By Krishna Industrial Estate **Property ID No.: IDIB30066834415A** **Property No .2:-**Gala No. 2 Ground Floor, B Wing. Kohinoor Industrial Estate, Opp. CHM College, Near Ulhasnagar Railway Station. Ulhasnagar. Thane 4Built Up Area- 1250 SQ Ft Boundaries:On or towards East:By Sukdeo Compound On or towards West:By Veejay Lodge,On or towards North:By Burnal Galli,On or towards South: By Krishna Industrial Estate **Property ID No.: IDIB30066834415B** **Property No .3:-**Gala No. 3 Ground Floor, B Wing. Kohinoor Industrial Estate, Opp. CHM College, Near Ulhasnagar Railway Station. Ulhasnagar. Thane 4Built Up Area -1250 Sq FtBoundaries: On or towards East:By Sukdeo Compound,On or towards West:By Veejay Lodge,On or towards North:By Burnal Galli, On or towards South: By Krishna Industrial Estate **Property ID No.: IDIB30066834415C**	**1. M/s Rubber Kraft;-** Plot No 41,Vasai Taluka Industrial Co-Op Estate, Sector-1,Near Valiv Police Station,Gaurai Pada, Vasai East,Dist Palghar -401208 **2.Mr. Prabhjit Singh Bhamra** Flat No 54,Manali CHS Limited, Evershine Nagar, Malad West, Mumbai -400064. **3.Late Lal Singh Bhamara through his legal heir Mr. Prabhjit Singh Bhamra** Flat No 54,Manali CHS Limited,Evershine Nagar,Malad West,Mumbai-400064 **4. Mr. Amitkumar Omprakash Agrawal** A-103, Shri Sidhh CHS Ltd, Sarvodaya Complex,Golden Nest, Mira Road(East), Dist Thane, PIN-401107	Rs. 4,26,95,442.00 [Rupees Four Crore Twenty Six Lacs Ninty Five Thousand Four Hundred Forty Two Only] as on 28.01.2017 with further interest, costs, other charges and expenses thereon fro/m 28.01.2017	A) Rs. 27.55 lakh B)Rs. 2.75 lakh C)Rs.1.00 Lakhs A) Rs. 27.00 lakh B)Rs. 2.70 lakh C)Rs.1.00 Lakhs A) Rs. 27.00 lakh B)Rs. 2.70 lakh C)Rs.1.00 Lakhs	Smt. Kalpana R. Purohit, 9819807371
	Encumbrances on Property:- Not known to us	**Date & Time of Inspection: 13.03.2024**			
4	**Property No. 1:-**Flat no.702, 7th floor, A-Wing, blding no. 1A, Zipriya Arcade, Kumbharkhan Pada, subhash Cross Road, Village Shivajinagar, Dombivali (West), Taluka Kalyan, Dist. Thane. Property owner is Mr. Kishor Bhooraram Choudhary. Built up area of the property admeasuring 652 sq. ft. On or towards East: By Mr. Laxman V. Bhoir, On or towards West: By Laxmi Lotus Society.,On or towards North: By Mr.Anant M. Bhoir., On or towards South: By Road. **Property ID No.IDIB30133773931B** **Property No. 2:--**Shop no. 2,3,8 and 9, Ground floor, A-wing blding no. 1A, Zipriya Arcade, Kumbharkhan Pada, subhash Cross Road, Village Shivajinagar, Dombivali (West), Taluka Kalyan, Dist. Thane. Property owner is Mr. Kishor Bhooraram Choudhary. Carpet area of the property admeasuring 820 sq. ft. On or towards East: By Mr. Laxman V. Bhoir,On or towards West: By Laxmi Lotus Society.,On or towards North: By Mr.Anant M. Bhoir.,On or towards South: By Road **Property ID No. IDIB30133773931C** **Property No. 3:-**Commercial office no. 312 on 3rd floor, "Manthan Plaza",situated on plot of land bearing C.T.S. No.962-D ADM.2753 sq. mtrs. Or there about at of Village Kole Kalyan,Nehru Road, Vakole, Municipal Market, Santa cruz (East) Mumbai in the name of M/s Vivaan Corporation On or towards East: By CTS No.994,981 & 974 On or towards West: By 18.30 mtrs wide D.P.Road. On or towards North: By CTS No.1008,1007 & 1001. On or towards South: By 36.60 mtrs wide D.P.Road. **Property ID No. IDIB30133773931A**	**1) M/s Vivaan Corporation,** Unit No.505, 5th Floor,Acruti Star Opp.Acruti Centre Point, MIDC, Andheri (East), Mumbai -400093. And 545, Mhatre Compound, Val Village, Anjar Road, Bhivandi, Thane -421302 **3) Mr. Kishore Bhooraram Choudhary,** **4) Mrs. Kamla Kishore Choudhary** **Both Add Are Same:** Flat No. 501,E-wing, 5th Floor, Orchid Enclave, Nahar Shakti, Chandivali, Andheri East, Mumbai -400058	**Rs.8,07,19,776.07** (Rupees Eight Crore Seven lakhs Nineteen Thousand Seven hundred Seventy Six and Paise Seven Only) (as on 02.01.2024) with further interest at the agreed rate thereon from 03.01.2024	A) Rs. 40.00 lakhs B) Rs. 4.00 lakhs C) Rs.100000/- A) Rs. 110.00 lakhs B) Rs. 11.00 lakhs C) Rs.100000/- A) Rs.331.00 Lakhs B) Rs.33.10 Lakhs C) Rs.100000/-	Smt. Kalpana R. Purohit, 9819807371
	Encumbrances on Property: Not known to us	**Date & Time of Inspection: 12.03.2024 between 01.00 pm to 4.00 pm.**			
5	**Property No .1:-** EM of Row House bearing No.B1 situated on the plot area of 1310 sq.ft. having carpet area of Ground Floor admeasuring 584 sq. ft. and first floor 601 sq.ft. (i.e. total built up area admeasuring Ground Floor and first floor is 1850 sq.ft.), and Garden area is 450 sq. ft. in the building known as "N. G. Valley" constructed on Survey No.125/1B/1B/1A (part), City Survey No.219 (part) situated at Revenue Village Tungarli,Tal. Maval,Dist. Pune and within the local limits of the Lonavala Municipal Council in the name of Mr. Manish Kamruddin Velani.1) On or towards East: By L & T Bungalow 2) On or towards West: By Open Plot 3) On or towards North: By Open Plot 4) On or towards South: By Internal Road **Property ID No. IDIB3226518118** **Encumbrances on property : Not known to us**	**1) M/s Maharashtra Oil Depot** Shop No. B/1, Masquitta Nagar, C.S.Road, Dahisar (East) , Mumbai-400068 **2) Mr. Manish Kamruddin Velani(Proprietor/Borrower & Mortgagor)** Mahavir Milan C H S Ltd, Flat No.B-601, Plot No. 1, Sector-28,Vashi, Navi Mumbai-400703 **3) Mr. Manish Kamruddin Velani(Proprietor/Borrower & Mortgagor)** Row House No.B-1, N. G. Valley, Village Tungarli, Taluka Maval, Dist Pune, Lonawala Municipal Council-410401	**Rs.4,25,59,180.67** (Rupees Four Crore Twenty Five Lakhs Fifty Nine Thousand One Hundred Eighty and paise Sixty Seven Only) (as on 02.01.2024) with further interest at the agreed rate thereon from 03.01.2024	A) Rs. 120.00 lakhs B) Rs. 12.00 lakhs C) Rs.1,00,000/-	Smt. Kalpana R. Purohit, 9819807371
6	Industrial Gala No. 23, Gut no. 273/A & 273/B of Village Mauje, Opposite Madam Agro Company, Uchat Road, Grampanchayat Mangathane, Kudus, Taluka Wada, District Palghar -421303 in the name of Mrs. Radhika Sandip Tailor Having built up area 3456 Sq. Ft. under SARFAESI Act. Boundaries:- North : Gala No E-22 South:- Gala No E-24 East:- Open SpaceWest:- Internal Road **Property ID:-IDIBH301707507371** **Encumbrances on Property:- Not known to us**	**M/s Vardhaman Services (Proprietor –Mr. Sandip Vinod Tailor)** C/312 Crystal Plaza, Opposite Infinity Mall, Andheri West, Mumbai 400053 **Mr. Sandip Vinod Tailor** **Mrs. Radhika Sandip Tailor W/o Mr. Sandip Vinod Tailor BOTH ADD ARE SAME;** B-6, 402, Sudha Shantinagar CHSL, Above Telang Nursing Home, Sector No. 4, Mira Road East, Thane-401107 **M/s Vardhaman Services (Proprietor –Mr. Sandip Vinod Tailor)** Industrial Gala No. 23, Gut no. 273/A & 273/B of Village Mauje, Opposite Madam Agro Company, Uchat Road, Grampanchayat Mangathane, Kudus, Taluka Wada, District Palghar -421303	Rs.4,44,12,844.36 (Rupees Four Crores Forty Four Lakhs Twelve Thousand EightHundred Forty Four and Thirty sixpaiseonly)as on 20.03.24	Rs.25.51 Lakhs. Rs.2.55 Lakhs Rs. 50,000/-	Smt. Kalpana R. Purohit, 9819807371
7	EM of Plot of Land and Farm House (Bungalow) No. 277,Survey No.68, Hissa No.4, Near Premier Company, Village Mandgaon, KalyanShil Road, Dombivali (East)-400612, Tah. Kalyan, Dist Thane,Maharashtra Plot area-1586 sq. Mtrs & Built up area 1496.50 sq. Ft. The owner of the property is Mr. Dhondiba M.Kadakane underSARFAESI Act. On or towards East: By Property of Archana Bhoir Bhoir On or towards West: By Premier Company On or towards North: By RoadOn or towards South: By Property of Mr.Thanage. **Encumbrances on Property-Not known to us Property ID No. IDIB30063888078**	**1) M/s Kadakane Textile Industries Pvt Ltd.** **2) Mr. Dhondiba Maruti Kadakane (Director)** 11, Shankhala Industrial Estate, Gogatewadi, Off Aarey Road, Goregaon East, Mumbai- 400063 **3) Mr. Dhondiba Maruti Kadakane (Director)** Flat No. 2701, Gokul Concord, A-Wing, Western Express Highway, Kandivali East, Mumbai – 400101 **4) Mr. Jotiba Laxman Padwale (Director)** 13, Sai Nath Chawl, Jai Janta Nagar, Marve Road, Mid Chowky, Malad West, Mumbai -400064	Rs. 8,15,35,298.09 (Rupees Eight Crore Fifteen lakhs Thirty Five Thousand Two Hundred Ninety Eight and Paise Nine Only) (as on 02.01.2024) with further interest at the agreed rate thereon from 03.01.2024	Rs. 155.00 lakhs Rs. 15.50 lakhs Rs.1.00Lakhs	**Mr Santosh Kumar Srivastav, Contact No. 7076297530**
8	**Property No .1:-**Shop No B1 in the building known as Jeans World, Situated on Plot no 3, Sheet No 69 Ulhasnagar. under SARFAESI Act. Carpet area 267 sq. ft. The owner of the property is M/s Mishra and Tiwari Paints Pvt.Ltd On or towards East: By Tabela On or towards West: By BK no 1897, On or towards North: By BK no 1918/Road On or towards South: BY chawl **Property ID No.IDIB 30091856552A** **Property No 2:-**Shop No B2 in the building known as Jeans World, Situated on Plot no 3, Sheet No 69 Ulhasnagar.under SARFAESI Act. Carpet area 333 sq. ft. The owner of the property is M/s Mishra and Tiwari Paints Pvt. Ltd On or towards East: By Tabela On or towards West: By BK no 1897 On or towards North: By BK no 1918/Road On or towards South: BY chawl **Property ID No.IDIB30091856552B** **Property No .3:-**Shop No B5 in the building known as Jeans World, Situated on Plot no 3, Sheet No 69 Ulhasnagar. under SARFAESI Act. Carpet area 307 sq. ft. The owner of the property is M/s Mishra and Tiwari Paints Pvt. Ltd. On or towards East: By TabelaOn or towards West: By BK no 1897On or towards North: By BK no 1918/Road On or towards South: BY chawl **Property ID No.IDIB30091856552C**	**M/s Mishra and Tiwari Paints Pvt. Ltd** **Mr. Ajay Ramsevak Mishra (Director)** **Mr. Brahmdev Jai Prakash Tiwari (Director)** **BOTH ADD ARE SAME;**Shop No D5,33 Akurli Shristhi CHS Ltd. Akruli Road, Lokhandwala Township, Kandivali East, Mumbai-400101 **Mr. Amit Gupta (Director)** 434, Shiv Shakti Chawl,Rai Dongri Kulupwadi,Bansi Nagar CHS Borivali (East),Mumbai -400066 **Manju B Bhandari (Guarantor)** **Mr. Ajay Ramsevak Mishra (Director)** **BOTH ADD ARE SAME;** Room No.101,Ram Prasad Chawl SRA, Kurar Village,Malad East Mumbai-400097	**Rs. 4,23,41,237.25** [Rupees Four Crore Twenty Three Lakhs Forty One Thousand Two hundred Thirty Seven and paise Twenty Five only] as on 05.01.2024	Rs.6.91 Lakhs Rs. 0.69 lakhs Rs 10000/- Rs. 8.64 Lakhs Rs. 0.86 lakhs Rs 10000/- Rs. 7.95 Lakhs Rs. 0.80 lakhs Rs 10000/-	Smt. Kalpana R. Purohit, 9819807371
	Encumbrances on Property:- Not known to us				
9	Mortgage of Industrial Unit No. 114, 1st floor, city business point City industrial estate,Plot of land bearing Survey No.38,Hissa No.Part, Survey No.147,Hissa No.Part of village Pelhar, Vasai Phata, Mumbai Ahmedabad National Highway, Vasai East, Tal. Vasai. Dist. Palghar-401208, in the name of Mr. Sachidanand H.Upadhay. Having built up area of 712 sq. ft 1)On or towards East: By Lotus Complex 2) On or towards West: By Western Express Highway 3) On or towards North: By Commercial shop 4) On or towards South: By Commercial shop / Sai Vihar Hotel **Property ID No. IDIB30067420979** **Encumbrances on Property:- Not known to us**	**1) M/s Miraya Prints** A,A1,A3 R S Land, Opp Cosmos Hills, Pokhran Road No, 1, Upavan, Thane (West), Maharashtra-400606. **2) M/s Miraya Prints** Building No.140, Gala No.09, Indian Corporation, Mankoli Naka,Dapode Road, Opp. Gazanand Petrol Pump, Bhivandi, Dist. Thane-401208. **3) M/s Miraya Prints** **4) Mrs. Anushree R. Behany W/o Mr. Rahul Behany** **5) Mr. Rahul Behany** **BOTH ADD ARE SAME;** 401, Almenda, Nahar Amrut Shakti, Chandivali Farm Road, Andheri (East), Mumbai-400072 **6) M/s Impressive Multiform Pvt. Ltd.**914, Pranik Chambers, Wing-A,Saki Vihar Road, Sakinaka,Andheri (East), Mumbai-400072. **7) Mr. Sachidanand Upadhyay** B-101, Riddhi Siddhi Complex, M.G. Road, Borivali (East), Mumbai-400066. **8) Mr. Rahul S. Behany** 1604, Arun, Nahar Amrut Shakti Chandivali Road,Pawai,Andheri (East), Mumbai-400072.	Rs. 10,03,31,477.48 (Rupees Ten Crore Three Lakhs Thirty One Thousand Four hundred Seventy Seven and Paise Forty Eight Only) (as on 04.01.2024) with further interest at the agreed rate thereon from 05.01.2024	Rs. 17.10 lakhs Rs. 1.71 lakhs Rs.0.10 Lakhs	Smt. Kalpana R. Purohit, 9819807371
10	**Property No .1:-** Exclusive charge of Equitable Mortgage of Flat No.209, Second Floor,Momai Sadan Building,Near Winners English High School and Vrindavan Park,Chanod Colony, Amar Nagar Village Chanod, Taluka Pardi,District Valsad,State Gujarat-396191. Flat area 865 sq ft built up. Title holder Mr. Rajesh Tiwari.Boundaries of the property :East- Mahadeo Complex West- Winner School Ground North-Chanod Village Road South-Open Plot/Ground **Property ID No. IDIB300721753832** **Property No .2:-** Exclusive charge of Equitable Mortgage of Flat No.303,3rd Floor, A Wing,Valramdham Residency-A,Plot No. 19,D Type, S.No.219/2/2/P/1 of Village Dungra,Near Shashwat Harmony & Shri L.G. Haria Multipurpose School, Taluka Pardi & District Valsad-396193. Flat area 810 sq ft super built up. Owner of property Mr Dinesh Brahmadeo Tiwari. Boundaries of the property :East- BuildingWest- Building North-Internal Road South-Open Plot **Property ID No. IDIB300721753833**	**1) M/s Vijay Shri Cargo Movers (Prop. Mr.Dinesh Brahmdev Tiwari)** B/12, Rajdarshan Appartment, Dada Patilwadi, Thane West – 400607 **2) M/s Vijay Shri Cargo Movers** Plot No.C1/11, Port Lic Sector, Nr. Nirmal ICC Co. GIDC Vapi, Gujrat-396191 **3) Mr. Dinesh Brahmdev Tiwari (Proprietor)** **4) Mrs. Aarti Dinesh Tiwari (Guarantor)** Flat No. 704, Building No.5, New Rachna Park CHS, near Dhakoli Village Naka, Chitalsar,Manpada, Thane (West) – 400607 **5) Mr. Rajesh Brahmdev Tiwari (Guarantor)**Flat No. 209, Momai Sadan, Survey No. 178/1+part/3, Village Chanod, Taluka Pardi Vap District Valsad Gujarat -391105 **6) Mr. Dinesh Brahmdev Tiwari (Proprietor)** Flat No. 303, Valramdham Residency-A, sURvey No. 219/2/2P1 Villagae Dungra, Taluka Vapi, Distt. Valsad, Gujarat-396193	Rs. 3,25,28,453.25 (Rupees Three Crore Twenty Five lakhs Twenty Eight thousand Four Hundred Fifty Three and Paise Twenty Five Only) (as on 03.01.2024)	Rs. 9.96 lakhs Rs. 1.00 lakhs Rs.0.50 Lakhs Rs. 10.58 lakhs Rs. 1.06 lakhs Rs.0.50 Lakhs	Smt. Kalpana R. Purohit, 9819807371
	Encumbrances on Property:- Not known to us				
11	**Property No .1:-** Residential Flats No's - 1301 & 1302, 13th floor, A Wing, Lady Ratan Towers Coop. HSG. Soc. Ltd. on land bearing Cadastral Survey Nos. 109 (pt), 110 (pt), 1/110 (pt), 2/137(pt), 138 (pt), of Lower Parel Division, Dainik Shivner Marg, Dr. E Moses Road, Worli, Mumbai -400018 Property in the name of Mr. Deepak Kumar Prajapati. Flat No. 1301(A-Wing)-760 Sq. Ft. Flat No 1302 (A-Wing)- 1550 Sq.Ft. Built up including balconies area along with one open car parking space & one parking in stilt of the building respectively.Plot Bounded by;On the North by Gandhi Nagar.On the South by Open Plot/Four Seasons Hotel.On the East by Dainik Shivner Marg.On the West by Gandhi Nagar. **Property ID-IDIB3245445780** **Encumbrances on Property:- Not known to us** **Date & Time of Inspection: 15.03.2024 between 1.00 pm to 4.00 pm**	**Mr. Deepak Kumar Prajapati (Borrower, Mortgagor & Guarantor).** **Mrs. Poonam Deepak Prajapati (Borrower & Guarantor).** **BOTH ADD ARE SAME;**Flat Nos.705/706, 7th floor, Indra Darshan –II, Bldg. No.14, Oshiwara, Andheri (W), Mumbai – 400 053. **M/s. Biotech Initiatives Pvt. Ltd. (Borrower)** Office No.708 & 709, 7th floor, Peninsula Plaza, 16/A, Veera Industrial Estate, Fun Republic Lane, Andheri (W), Mumbai – 400 053.	Rs. 6,75,46,037.00/- (Rupees Six Crores Seventy Five Lakhs Forty Six Thousand Thirty Seven Only) as on 17.08.2023 with further interest, costs, other charges and expenses thereon from 17.08.2023;	A) 724.00 Lakhs B) 50.00 Lakhs C) Rs. 1,00,000/-	Smt. Kalpana R. Purohit, 9819807371
12	**Property No .1:-** Warehousing Godown No.1 adm.2200 sq.fts Carpet area, Godown No.2 adm.2200 sq.fts Carpet area both on Ground Floor,, Godown No.101 adm.2200 sq.fts Carpet area, Godown No.102 adm.2200 sq.fts Carpet area and Godown No.103 adm.1996 sq.fts Carpet area all three on 1st floor, total adm.10796 sq. fts. In the building no.C-2 of the project known as "KAVYA COMMERCIAL CENTER" Constructed on a Land bearing Survey Nos.29/6 Part, 29/9 Part, 29/8 Part, and 32/3 situate, lying and being at Village Arjunali, Taluka Bhiwandi, Dist. Thane, within the limits of Arjunali Grampanchyat, Talathi-Saja Arjunali, Sub-Registration District and Taluka Bhiwandi, Registration District and District Thane . **Property ID No.: IDIB3245708194** **Encumbrances on Property:- Not known to us** **Date & Time of Inspection: 15.03.2024 – 11:00 AM to 01:00 Pm**	**1.M/s.Khetlya Mercantile pvt.ltd.Private ltd.company** **2.Mrs. Vaishali Bhavesh Shah(Directorand Guarantor)W/o Mr. Bhavesh Himatlal Shah** **3Mr. Bhavesh Himatlal Shah (Director and Guarantor)S/o Mr. Himatlal Shah** **Both Add are:** Flat No.4, HEM Building, North south Road No.5, Near Cooper Hospital, JVPD Scheme, Ville parle(West),Mumbai – 400056.	Rs. 5,23,30,172.55/- (Rupees five crore twenty three lakh thirty thousand one hundred seventy two and fifty five paisa only) as on 30.09.2023	A) Rs. 145.00 Lakhs. B)Rs.14.50 lakhs C)Rs. 50,000 /-	Smt. Kalpana R. Purohit, 9819807371
13	**Property No .1:-** Gala No.206, admeasuring 600 sq.ft Built-up Area on the 2nd Floor of the building known as STAR Industrial Estate Co-op Soc. Ltd., constructed on all that piece or parcel of land lying and being at Village Mohili, Off Kurla Andheri Road, Taluka Kurla in the Registration District and Sub-District of Mumbai City and Mumbai Suburban containing by admeasurement 2919.08 sq. mtrs or thereabouts and known as Plot No.5A of the Private Scheme bearing Survey No.8, Hissa No.5(part) and 7(part), 8(part) and 10(part) bearing City Survey No.771,796,797,799 and 800, in the name of Balkishin K Joukani. PIN:400070Plot Boundaries:-On or Towards East:By Nand Jyot Industrial Estate,On or Towards West:By Road & Millenium Plaza.On or Towards North:By Road.On or Towards South: Kanchan Industrial Estate. **Property ID No.IDIB320335262D** **Property No .2:-** Gala No.207, admeasuring 715 sq.ft Built-up Area on the 2nd Floor of the building known as STAR Industrial Estate Co-op Soc. Ltd, constructed on all that piece or parcel of land lying and being at Village Mohili, Off Kurla Andheri Road, Taluka Kurla in the Registration District and Sub-District of Mumbai City and Mumbai Suburban containing by admeasurement 2919.08 sq. mtrs or thereabouts and known as Plot No.5A of the Private Scheme bearing Survey No.8, Hissa No.5(part) and 7(part), 8(part) and 10(part) bearing City Survey No.771,796,797,799 and 800,in the name of Prakash K Joukani. PIN:400070.Plot Boundaries:-On or Towards East:By Nand Jyot Industrial Estate.On or Towards West:By Road & Millenium Plaza.On or Towards North:By Road.On or Towards South:Kanchan Industrial Estate. **Property ID No. : IDIB320335262C** **Property No .3:-** All the movable assets ,Plant & machineries lying on the Plant at Village Vasuri Khurd, Wada, Thane in the name of Ms Lanvin Infrastructure Pvt. Ltd.. **Property ID No. IDIB320335262E** **Property No .4:-** All the Piece & Parcels of the Land & Buildings in the name of Ms Lanvin Infrastructure Pvt. LTd. A t Palsaiphata-Khaniwali Road,Village Vasuri Khurd,Wada,Thane, PIN:421303 Plot & Survey Nos.Survey No.1/2 area 25.2 are, Survey No.38/ area 25 are, Survey No.1/4 area 14.4 are, Survey No.1/6 area 7.8 are, Survey No.1/7 Part area 7 are, Survey No.1/10 area 5.6 are, Survey No. 10 Part area 10 are, Survey No.1/3 area 11.4 are, Survey No.1/1 area 24.8 are, Survey No.1/8 area 6.3 are, Survey No.7/3 area 16.9 are,Survey No.1/5 area 8.3 are, Survey No.54/7 area 23 are, Total Area 185.70 Gunthas or 18,787.27 Sq.Mtrs. **Property ID No. IDIB320335262A**	**1 M/s. Lanvin Infrastructure Pvt Ltd.** Factory Address:-Sr. No. 01,Vasuri Khurd,Khanivali Road,Kudus Village Wada,Thane,421312\Office Address:-206-209, Bhullar Star Industrial Estate, Near Sakinaka Telephone Exchange,Off Andheri Kurla Road,Andheri East, Mumbai-400072 **3.Mr. Bharat Prakash Joukani s/o Mr. Prakash K Joukani.(Mortgagor/ Guarantor)** **4.Mrs. Bhavna Prakash Joukani w/o Mr. Prakash K Joukani (Mortgagor/ Guarantor)** **5.Mr. Ram Prakash Joukani s/o Mr. Prakash K Joukani (Mortgagor/ Guarantor)** **6.Mr. Prakash K Joukani (Mortgagor/ Guarantor)** **7. Mr. Balkishin K Joukani (Mortgagor/Guarantor)** **8.Mrs. Mona Balkishin Joukani (Mortgagor/Guarantor)** Address:-281, Khushal Bhavan,36th Road. Bandra West,Mumbai-400050.	Rs. 18,42,12,338.00/- [Rupees Eighteen Crores Forty Two Lakhs Twelve Thousand Three Hundred Thirty Eight only) as on 14.04.2021 with further interest, costs, other charges and expenses thereon from 15.04.2021	A) Rs. 102.60 Lakhs. B) Rs. 11.00 Lakhs C) Rs. 1,00,000/- Rs. 122.27 Lakhs. Rs. 13.00 lakhs Rs.1,00,000/- Rs.438.00 Lakhs Rs. Rs.44.00 akhs. Rs.1,00,000/- Rs.683.00 Lakhs Rs.50.00 Lakhs. Rs.1,00,000/-	Smt. Kalpana R. Purohit, 9819807371
	Encumbrances on Property:- Not known to us	**Date & Time of Inspection: 15.03.2024 between 1.00 pm to 4.00 pm**			

Bidders are advised to visit the website (www.mstcecommerce.com) of our e-auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-22901004 and other help line numbers available in service providers help desk.
For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.
For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number 18001025026 and 011-41106131.
Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with https://ibapi.in and www.mstcecommerce.com.

Place: Mumbai
Date :03.03.2024

Sd/-
Authorised Officer

FORM WIN 43

[See rule 100]
BEFORE THE NATIONAL COMPANY LAW TRIBUNAL
BENCH AT NEW DELHI BENCH, COURT - IV

IN THE MATTER OF TFM FASHION AND ENTERTAINMENT INDIA PVT LTD
(Company incorporated under Companies Act, 2013)
Petition No. 61/ND of 2021

TFM FASHION AND ENTERTAINMENT INDIA PVT LTD ....Petitioner

ADVERTISEMENT OF NOTICE TO CREDITORS TO PROVE THEIR CLAIM

Notice is hereby given to the creditors of the above-named company that they are required to submit to the Company Liquidator proofs of their respective debts or claims against the above-named company by delivering at the office of the Company Liquidator on or before the **17th day of March, 2024,** or sending by post to the Company Liquidator so as to reach him not later than the said date, an affidavit proving the debt or claim in FORM WIN44 with their respective names, addresses and particulars of debt or claim, and any title to priority under section 326/327. Any creditor who fails to submit his affidavit of proof within the time limited as aforesaid will be excluded from the benefit of any distribution of dividend before his debt is proved, or, as the case may be, from objecting to such distribution.

Any creditor who has sent in his proof, if so required by notice in writing from the Company Liquidator, shall either in person or by his representative, attend the investigation of such debt or claim at such time and place as shall be specified in such notice and shall produce such further evidence of his debt or claim as may be required.

Dated this 2nd day of March, 2024

Company Liquidator
Sanjay Agarwal
In the matter of TFM Fashion and Entertainment India Pvt. Ltd. (In Liquidation)
IBBI Regn. No.: IBBI/IPA-00/IP-P00494/2017-18/10882
Address: 39, Pocket-1, Jasola, New Delhi-110025
Mob: 9810376790 | **E-mail:** ska9001@gmail.com

FORM-3 [See Regulation - 15(1)(a)] / 16(3)

DEBTS RECOVERY TRIBUNAL-II, CHANDIGARH (DRT-2)

1st Floor, SCO 33-34-35, Sector-17A, Chandigarh, (Additional space allotted on 3rd & 4th Floor also)

CASE NO. OA No. 955 of 2021

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

THE INDIAN BANK
Vs.
M/S FLAME INTERNATIONAL AND OTHERS

To,

4F. Sunita Daughter of Rampat Dahiya Wife of Vinod, Resident of Sonariya Road, Backside of Rohtak Medical College, Rohtak, Haryana. (Legal Heir of Guarantor)

SUMMONS

WHEREAS, **OA/955/2021** was listed before Hon'ble Presiding Officer/Registrar on **16-02-2024.**

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of **Rs. 27,65,175.44** (application along with copies of documents etc. annexed).

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

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on **01/05/2024 at 10:30A.M.** failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date : **17/02/2024.**

Signature of the officer Authorised to issue summons

FORM NO. 1
DEBTS RECOVERY TRIBUNAL LUCKNOW
(Area of Jurisdiction - Part of Uttar Pradesh)
OFFICE OF THE RECOVERY OFFICER

600/1, University Road, Near Hanuman Setu Mandir, Lucknow-226 007, Ph. 0522-4091208
DRC No. 757 / 2020 / R.O. II
NOTICE UNDER RULE (2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH SECTION 29 OF THE RECOVERY OF DEBTS AND BANKRUPTCY ACT 1993
CANARA BANK (Erstwhile Syndicate Bank) .... C.H. Bank
(Sector-62, Noida, Distt. Gautam Budh Nagar)
VERSUS
Mr. Rahul Kumar .... CREDIT DEBTOR.

To,
1. **MR. RAHUL KUMAR S/O SHRI ROHITASH SINGH** R/o First Floor, Plot No. 436, Sector-5, Vaishali Distt. Ghaziabad-201010. 2nd Address: Permanent Address - House No. 74, Berkheda, P.S. Seoshaia, Dhampur, Bijnore- 246745
2. **M/S GAYATRI HOSPITALITY & REALCON LTD.** Through it's Authorised Signatory "GYATRI AURA" Plot No. GH-11, Sector-1, Greater Noida (West) Noida, Distt. Gautambudh Nagar. **2nd Address:** Corporate Office : H-133, Sector-63, Noida (U.P.) **3rd Address:** Registered Office: 9/5298, Old Seelam Pur, Gandhi Nagar, Delhi-110031.

......Certificate Debtors.

This is to notify that a sum of **Rs. 47,89,066.54 (Rupees Forty Seven Lacs Eighty Nine Thousand and Sixty Six AND Paise Fifty Four Only) along with pendentalite and future interest @9.%** per anum from the date of filing of the Original Application i.e. **28.11.2018**. with cost jointly and severally Till the Loan is fully liquidated and cost succeeds and is hereby allowed exparte against you the address as per order dated 18/01/2020 passed by Honble Tribunal in O.A. no. **1408/2018**.

You are hereby directed to pay the aforesaid mentioned amount **within 15 days** of the receipt of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Bank and Financial institution Act 1993.

You are here by ordered to declare on Affidavit the particulars of Assets on or before **28/03/2024.**

You are hereby ordered to appear before the undersigned on **28/03/2024 at 11:00 A.M.**

In addition to the sum aforesaid you will also be liable to pay:

Details of Cost:

Application Fee	Rs. 50,010/-
Publication Charge	Rs. 3,000/-
Advocate Fee	Rs. 40,000/-
Clerkage	Rs. 2,000/-
Misc. Expenses	Rs. 1,000/-

Given under my hand and seal on this **26th day of February 2024**.

Recovery Officer-II
Debts Recovery Tribunal, Lucknow

FORM NO. 1
DEBTS RECOVERY TRIBUNAL LUCKNOW
(Area of Jurisdiction - Part of Uttar Pradesh)
OFFICE OF THE RECOVERY OFFICER

600/1, University Road, Near Hanuman Setu Mandir, Lucknow-226 007, Ph. 0522-4091208
DRC No. 254 / 2022 / R.O. II
NOTICE UNDER RULE (2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH SECTION 29 OF THE RECOVERY OF DEBTS AND BANKRUPTCY ACT 1993
CANARA BANK (Erstwhile Syndicate Bank) .... C.H. Bank
(Sector-62, Noida, Distt. Gautam Budh Nagar)
VERSUS
Mr. Vijay Kumar & Smt. Komal .... CREDIT DEBTOR.

NOTICE FOR DEMAND TO CERTIFICATE DEBTORS

To,
1. **MR. VIJAY KUMAR S/O SHRI KAILASH CHAND NAIK,** R/o 138, Village Tahirpur, Near CNG Pump, New Delhi - 110 095. **2nd Address :** Apartment/Flat No. 105, 1 st Floor, Block - Breeze, in the project known as "GAYATRI LIFE" at Plot No. GH - 1F, Sector - 16, Greater Noida, Distt. Gautam Budh Nagar. **3rd Address :** Apartment/Flat No. 502, 5 th Floor, Block - Acqua, in the project known as "GAYATRI LIFE" at Plot No. GH - 1F, Sector - 16, Greater Noida, Distt. Gautam Budh Nagar.
2. **MRS. KOMAL W/o MR. VIJAY KUMAR,** R/o 138, Village Tahirpur, Near CNG Pump, New Delhi - 110 095. **2nd Address :** Apartment/Flat No. 105, 1st Floor, Block - Breeze, in the project known as "GAYATRI LIFE" at Plot No. GH -1F, Sector-16, Greater Noida, Distt. Gautam Budh Nagar. **3rd Address :** Apartment/Flat No. 502, 5th Floor, Block - Acqua, in the project known as "GAYATRI LIFE" at Plot No. GH - 1F, Sector - 16, Greater Noida, Distt. Gautam Budh Nagar.
3. **M/S. GAYATRI INFRA PLANNER PVT. LTD. Through its Directors** "GYATRI LIFE" Site Office: 1F, Sector - 16, Greater Noida (West) Distt. Gautam Budh Nagar. **2nd Address:** Corporate Office: B - 121, First Floor, SECTOR - 2, NOIDA - 201301(U.P.) **......Certificate Debtors.**

This is to notify that a sum of **Rs. 54,27,651.22 (Rupees Fifty Four Lacs Twenty Seven Thousand Six Hundred Fifty One AND Twenty Paisa Only) (Rs. 23,61,527.18/- in term Loan Account-I) & Rs. 30,66,124.04 (in housing loan account-II)** along with interest@ 9%. per Anum with monthly rest from the date of filing of the Original Application i.e. 29/11/2018. Till the Loan is Fully liquidated and cost succeeds and is hereby allowed exparte against you the address as per order dated **20/12/2021** passed by Hon'ble Tribunal in O.A. no. **1406/2018**.

You are hereby directed to pay the aforesaid mentioned amount **within 15 days** of the receipt of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Bank and Financial institution Act 1993.

You are hereby ordered to declare on Affidavit the particulars of Assets on or before **04/04/2024.**

You are hereby ordered to appear before the undersigned on **04/04/2024 at 11:00 A.M.**

In addition to the sum aforesaid you will also be liable to pay:

Details of Cost:

Application Fee	Rs. 57,005/-
Advocate Fee	Rs.
Publication Charge	Rs.
Misc. Expenses	Rs.
Clerkage	Rs.

Given under my hand and seal on this **26th day of February 2024**.

Recovery Officer-II
Debts Recovery Tribunal, Lucknow

PUBLIC NOTICE

[Under Sec-102 of Insolvency and Bankruptcy Code, 2016]

FOR THE ATTENTION OF THE CREDITORS OF MRS. KIRAN GUPTA PERSONAL GUARANTOR OF M/S.METENERE LIMITED

Notice is hereby given that the National Company Law Tribunal, Principal Bench under section 100 of the IBC, 2016, has ordered the commencement of insolvency resolution process against Mrs. Kiran Gupta residing at F-73, Preet Vihar, Delhi - 110092 (Last known address to the Resolution Professional), on 01-03-2024 vide speaking order (The RP was present during the pronouncement of speaking order.)

The creditors of Mrs. Kiran Gupta are hereby called upon to submit their claims with proof on or before 21 days from the date of issue of this notice i.e. by or before **24-03-2024**, to Mr. Vijender Sharma, Resolution Professional appointed by NCLT, Principal Bench under provision of Insolvency & Bankruptcy Code, 2016, at address:- VRSA Insolvency Professionals LLP, Building No. 11, 3rd Floor, Hargovind Enclave, Vikas Marg, Delhi-110092, mail id- vijender@vsa.net.in.

The creditors shall have to submit their claim to the resolution professional as prescribed under regulation 7 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Personal Guarantors to Corporate Debtors) Regulations, 2019, in Form B. The last date for submission of claims of creditors shall be **24-03-2024**. The creditors may submit their claims by way of electronic communication, or through courier, speed post or registered letter.

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

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

Date: 03-03-2024
Place: Delhi

S/d
CMA Vijender Sharma
Resolution Professional in the insolvency resolution process of Mrs. Kiran Gupta
Personal guarantor of M/s Metenere Limited
IP Registration No. - IBBI/IPA-003/IP-N00003/2016 2017/10022
Address: **VRSA Insolvency Professionals LLP**
11 (3rd floor) Hargovind Enclave, Vikas Marg, Delhi-110092
E-mail id: - vijender@vsa.net.in
AFA Valid upto 02.10.2024

PUBLIC NOTICE

[Under Sec-102 of Insolvency and Bankruptcy Code, 2016]

FOR THE ATTENTION OF THE CREDITORS OF MR. RAMAN GUPTA PERSONAL GUARANTOR OF M/S.METENERE LIMITED

Notice is hereby given that the National Company Law Tribunal, Principal Bench under section 100 of the IBC, 2016, has ordered the commencement of insolvency resolution process against Mr. Raman Gupta residing at F-73, Preet Vihar, Delhi - 110092 (Last known address to the Resolution Professional), on 01-03-2024 vide speaking order (The RP was present during the pronouncement of speaking order.)

The creditors of Mr. Raman Gupta are hereby called upon to submit their claims with proof on or before 21 days from the date of issue of this notice i.e. by or before **24-03-2024**, to Mr. Vijender Sharma, Resolution Professional appointed by NCLT, Principal Bench under provision of Insolvency & Bankruptcy Code, 2016, at address:- VRSA Insolvency Professionals LLP, Building No. 11, 3rd Floor, Hargovind Enclave, Vikas Marg, Delhi-110092, mail id- vijender@vsa.net.in.

The creditors shall have to submit their claim to the resolution professional as prescribed under regulation 7 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Personal Guarantors to Corporate Debtors) Regulations, 2019, in Form B. The last date for submission of claims of creditors shall be **24-03-2024**. The creditors may submit their claims by way of electronic communication, or through courier, speed post or registered letter.

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

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

Date: 03-03-2024
Place: Delhi

S/d
CMA Vijender Sharma
Resolution Professional in the insolvency resolution process of Mr. Raman Gupta
Personal guarantor of M/s Metenere Limited
IP Registration No. - IBBI/IPA-003/IP-N00003/2016 2017/10022
Address: **VRSA Insolvency Professionals LLP**
11 (3rd floor) Hargovind Enclave, Vikas Marg, Delhi-110092
E-mail id: - vijender@vsa.net.in
AFA Valid upto 02.10.2024

पंजाब नैशनल बैंक punjab national bank

(NOTICE UNDER 13 (2) OF SARFAESI ACT 2002 READ WITH RULE 3 OF SECURITY INTEREST ENFORCEMENT RULES 2002

I being an Authorised Offcer of the Secured Creditor Bank has a reason to believe that all of you the under mentioned notices cannot be served ordinarily as attempted earlier except through this substituted service. As such, all of you the under mentioned notices are hereby informed and called upon through this public DEMAND NOTICE under section 13(2) of the SARFAESI Act with rule 3 of the Security Interest (Enforcement) Rule 2002 make payment of the amounts due against each of you, as mentioned below, within 60 days, the bank will proceed U/s 13 (4) of the said Act for taking possession of the secured property/ies/Assets mentioned against account and thereafter to sell the same to realize its dues with further interest till realization along with costs as contemplated under the said Act. **Needless to mentioned here that this notice is addressed to you without prejudice to any other remedy available to bank for recovery of its dues, against you.** The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

S. No.	Name of the Borrower/Guarantor/Mortgager	Details of Security/Property	Date of Demand Notice	Due Amount
1.	**Branch: Mangal Pandey Nagar, Meerut** Sh. Shashank Karnwal S/o Sh. Krishan Gopal **(Borrower + Mortgager)**, Address: H No 79 Ganga Green City Ganga Nagar, Meerut PIN 250004. Address : G 27/3 Minakshi Puram Meerut Cantt Meerut PIN 250001.	All Part and parcel of a residential house constructed on plot no 79 khasra no 129 situated at ganga green city colony, Ganga Nagar, Meerut measuring 127.50 Sqmtr equivalent to 152.49 Sq yds. in the name of Sh. Shashank Karnwal S/o Sh. Krishan Gopal Karnwal. Boundaries & dimension as per sale deed:- East -17.00 Meter thereafter Property No 78, West -17.00 Meter thereafter Property No 80, North -07.50 Meter thereafter road 7.50 meter wide, South - 07.50 Meter thereafter property No 90.	**SARFAESI Notice issued u/s 13(2) on 29.02.2024** for **Rs. 37,88,648.72** + further interest + legal & other charges. The Notice was sent to you by Registered post returned undelivered. Date of NPA **20.01.2024**	as on 29.02.2024 **Rs. 37,88,648.72** + interest w.e.f. 01.02.2024 + other Charges

Date: 02.03.2024 **Place : Meerut** **Authorised Officer**

पंजाब एण्ड सिंध बैंक Punjab & Sind Bank

(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

जहाँ सेवा ही जीवन– ध्येय है *Where service is a way of life*

Branch Office :- IMT, Manesar (Gurgaon) Haryana Ph-Office: 0124-2290023

[Rule : 8(1)] POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorized officer of the **Punjab & Sind Bank, IMT, Manesar (Gurgaon) Haryana Branch** 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 U/S 13(2) on the date mentioned below in the table and stated hereinafter calling upon to repay the amount within 60 days from the date of receipt of the said notice. As the borrower(s) 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/her under section 13(4) of the said Act read with No.8 of the Said Rule Property described herein below in the table. The borrower (S) / guarantor (S) 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 for the amount given herein below together with future interest, costs and other expenses etc. thereon.

Name of Account/ Borrower(S)/ Guarantor(S)	Description of the immovable Property	Amt O/S (as mentioned in the Notice u/s 13(2)	Date of Notice	Date of Possession
Sh. Prempal Singh S/o Sh. Hira Singh (Borrower) Smt. Sunita Devi W/o Sh. Prempal Singh (Guarantor); Sh. Surender Singh S/o Sh. Prempal Singh (Guarantor); Sh. Ashok Kumar S/o Sh. Jagmal Singh (Guarantor)	All the part and parcel of the Immovable property bearing . House No. 12/117, khewat/khata no 536/577, rect no 87 killa no 6/ 2 (6-8) out of 7/128 to the extent of 0 kanal 7 marla village jatoli, tehsil Patodi Gurugram 122504 measuring 150 sq yards, belonging to Sh. Prempal Singh S/o Hira Singh and Registered sale Deed No.1380 dated 29.01.1998. **Property Bounded As: North-** Property of Desh Raj, **South:** Rasta 11ft., **East :** Property of Duli Chand, **West :** Property of Jaipal.	**Rs 2,33,015.72/ (Rupees Two Lakh Thirty three Thousands fifteen & Paisa Seventy two Only)** as on 30.11.2023 (inclusive interest charged upto 30.11.2023) together with future interest at the applicable rate on the aforesaid amount w.e.f. 01.12.2023 and incidental /Legal/other expenses , costs, charges etc. thereon.	08.08.2023	01.03.2024

Date : 03.03.2024 **PLACE : GURGAON** **Authorized Officer (PUNJAB & SIND BANK)**

पंजाब एण्ड सिंध बैंक Punjab & Sind Bank

(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

जहाँ सेवा ही जीवन– ध्येय है *Where service is a way of life*

B. O. : BLOCK - 1, OLD GEETA COLONY DELHI - 110031, Phone : 011-22021020, E-MAIL : d0626@psb.co.in

[Rule : 8(1)] SYMBOLIC POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorized officer of the **Punjab & Sind Bank, Branch Office : BLOCK - 1, OLD GEETA COLONY DELHI - 110031. Branch** 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 U/S 13(2) on the date mentioned below in the table and stated hereinafter calling upon to repay the amount within 60 days from the date of receipt of the said notice. As the borrower(s) 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/her under section 13(4) of the said Act read with No.8 of the Said Rule Property described herein below in the table. The borrower (S) / guarantor (S) 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 for the amount given herein below together with future interest, costs and other expenses etc. thereon.

Name of Account/ Borrower(S)/ Guarantor(S)	Description of the immovable Property	Amt O/S (as mentioned in the Notice u/s 13(2)	Date of Notice	Date of Possession
1 (Borrower) Mr Rohit Panwar S/o Yashbir Singh Plot No. B-14, Second Floor (MIG) Block-B, Village Sadullabad, Ganga Vihar, Loni, Ghaziabad, U.P-201102 Also at: House no. K73/A, Gali No. 4, Wazirabad. Timarpur, Delhi-110084. **Also at:** 1693/23, 1st Floor, Bhagirath Palace, Delhi-110006. (Guarantor) Mr. Neeraj Kumar S/o Harpal H.No. 677, Bhajju-4, Shamli, Muzaffarnagar, UP-251319	**Detail Of property Mortgaged:** Details of property mortgaged: Plot No. 14, Second Floor (MIG), Block B, Village Sadullabad. Ganga Vihar, Loni, Ghaziabad, U. P - 201102 **Details of Title Deed:** Title Deed dated 10-05-2016 vide Registration No. 8397 in Book No. 1, Vol No. 31586 on Page 81 to 136at Sub Registrar IV Ghaziabad. **Property Bounded as: East:** 30° ft road, **West:** S/Lane, **North:** Property No. B-15 **South:** Pvt Flat No. SF-01	**Rs 16,85,242.19/- (Rs. Sixteen Lakh Eighty Five Thousand Two Hundred Forty Two rupees and Nineteen paisa only)** as on 31-10-2023 and interest and other charges thereon.	01.11.2023	29.02.2024

Date : 03.03.2024 **PLACE : GHAZIABAD** **Authorized Officer (PUNJAB & SIND BANK)**

पंजाब एण्ड सिंध बैंक Punjab & Sind Bank

(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

Where service is a way of life

B 38-39 Naraina Industrial Area, Phase I New Delhi 110028
Phone No: 011 47596621 Email: d0181@psb.co.in

APPENDIX IV [Rule 8(1)] POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the authorized Officer of the **Punjab & Sind Bank, Naraina Branch Delhi 110028** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued demand notice dated **01.12.2023** calling upon M/s SRT Manufacturing Industries through its proprietor Mr. Rajan Gupta s/o Ram Tirath Gupta and Mr. Raman Gupta s/o Ram Tirath Gupta (Guarantor) and Mrs. Vimal Kirti Gupta w/o Rajan Gupta (Guarantor) to repay the amount mentioned in the notice being **Rs. 27,73,876.37/- (Rupees Twenty Seven lacs Seventy Three Thousand Eight Hundred Seventy Six and Thirty Seven Paise Only)** as on 30/11/2023 with further interest, expenses and other charges, less recovery if any etc. thereon within 60 days from the date of receipt of the said notice.

The borrower/guarantor having failed to repay the amount, notice is hereby given to borrower/guarantor and the public in general that the undersigned has taken possession of the property described here in below in exercise of powers conferred on him/her under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules 2002 on this **28th day of February 2024**.

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 the **Punjab & Sind Bank, Naraina New Delhi** for an amount of **Rs. 27,73,876.37/- (Rupees Twenty Seven lacs Seventy Three Thousand Eight Hundred Seventy Six and Thirty Seven Paise Only)** as on 30.11.2023 with costs etc. thereon.

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

Description of the Immovable property

Property owned by Mr. Rajan Gupta s/o Ram Tirath Gupta and Mr. Raman Gupta s/o Ram Tirath Gupta. All that part and parcel of built up property of 100 sq. yards out of khasra no. 873/4 Nala Road, situated in the extended Lal dora of Village Rithala Delhi-110085 registered via document no. 7018 in additional book no. 1 Volume no. 1072 from page 156 to 159 dated 20-60-2000 in the office of Sub registrar SR VI New Delhi.

Boundaries: North: Gali 15 ft wide; West: Remaining portion; East: Property of Kusum Jain; South: other's property

Date: 28.02.2024,
Place: Delhi

Authorized Officer,
Punjab & Sind Bank

Indian Overseas Bank

BALLABGARH BRANCH - 2679
MCF 202, OPPOSITE YADAV DAIRY, NEAR YADAV COLONY, BALLABGARH, HARYANA - 121004
PHONE : 0129-2211228 E-mail : iob2679@iob.in | IFSC : IOBA0002679

Ref No:IOB/BLB/SARFAESI/01/2024-25 **Date : 29.02.2024**

APPENDIX IV
POSSESSION NOTICE (For Immovable Property) [Rule 8(1)]

Whereas

The undersigned being the Authorised Officer of the Indian Overseas Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **03.11.2023** Calling upon the **borrower/ mortgagors/ guarantors Mr. Jitendra Kumar (Co-Borrower) S/o Late Man Pal Singh (Borrower as well as Mortgagor) and Late Chanchal Singh (Guarantor), R/o H. No. D-31 Bhimsen Colony Ward No. 33 Ballabgarh - 121004 (2) Mr. Deepak (Guarantor) S/o Late Man Pal Singh (Borrower as well as Mortgagor) and Late Chanchal Singh (Guarantor) R/o H. N. D-31 Bhimsen Colony Ward No. 33 Ballabgarh - 121004 and other legal Heirs of Late Man Pal Singh (Borrower as well as Mortgagor) and Late Chanchal Singh (Guarantor)** to repay the amount mentioned in the notice being **Rs. 583452.59/- (Rupees Five Lakhs Eighty Three Thousand Four Hundred Fifty Two and Paisa Fifty Nine Only)** as on 31.10.2023 with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notice.

(1) The borrowers having failed to repay the amount, notice is hereby given to the borrower/Co-borrower/Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under section 13(4) of the said Act read with rule 8 of the said rules on this **29th day of February of the year 2024.**

(2) The borrowers 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 Indian Overseas Bank for an amount **Rs. 583452.59/- (Rupees Five Lakhs Eighty Three Thousand Four Hundred Fifty Two and Paisa Fifty Nine Only) and interest thereon at** contractual rates and rests as agreed, date of payment less repayment, if any, made after issuance of Demand Notice. The Dues payable as on the date of taking possession of **Rs. 619500.59/- (Rupees Six Lakhs Nineteen Thousand Five Hundred and Paise Fifty Nine Only)** payable with further interest at contractual rates and rests, Charges etc., till date of payment.

(3) The Borrower attention is invited to provisions of Sub-section (8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the Residential property situated at

Nature Of Security	Particulars of securities
1. Mortgage of immovable property owned by late Man Pal Singh (FOR LAP)	Residential House D-31Ward No. 33 with all roof/terrace rights having land area measuring 100 Sq. Yards situated near Dharambir Dairy Bhimsen Colony Ballabgarh Faridabad 121004 **Boundaries:** North : House No D-32 South : House No. D-30 East : Other Property West : 15 Ft. Road

Dated: 29.02.2023
Place: Ballabgarh

Sd/- Authorised Officer
Indian Overseas Bank

SBI

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

APPENDIX-IV-A" [See proviso to rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

NOTICE FOR E-AUCTION DATED 22.03.2024

SALE OF MOVABLE/IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to rule 8 (6) of the security interest (Enforcement Rules, 2002).

The Authorized Officer of State Bank of India (Secured Creditor) has taken over possession (symbolic/physical) of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large and borrowers, mortgagors and guarantors in particular are informed that e-Auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank's dues will be held on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" on 22.03.2024**, for recovery of the amount mentioned below due to the Secured Creditor from the Borrowers, Guarantors and Mortgagors. The Reserve Price and earnest money to be deposited have been mentioned below.

DATE/TIME OF VISIT TO THE PROPERTY FOR INSPECTION: 19.03.2024 FROM 11:00 AM TO 04:00 PM.

EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with M/s. MSTC Ltd on its e-auction site https://www.mstcecommerce.com by means of NEFT from Bidder's Bank.

DATE/TIME OF E-AUCTION ON 22.03.2024 FOR 5 HOURS FROM 11:00 AM TO 04:00 PM WITH UNLIMITED EXTN. OF 10 MIN EACH.

Sr. No.	Name of the Borrowers /Guarantors	Outstanding dues for recovery of which property/ies is/are being sold	Description of the property/ies & Name of Title deed Holder	Reserve Price EMD (10% of RP) Bid Increment amount
1.	**M/s. J.R. Automotives,** S-16/8, New Shoe Market, Sanjay Place, Opp. St. Peters College, Agra **Guarantors:** Sh. Runchit Mohan Saxena, Sh. Rajeev Mohan Saxena, Sh. Rajesh Mohan Saxena, Sh. Rishabh Mohan Saxena, M/s. JR Automorors LLP, and M/s. J.R. Associates, Agra	**Rs. 567.75 lacs** (Rupees Five Crore Sixty Seven Lacs Seventy Five Thousand Only) as on 26.12.2021 Future intt& other charges extra	**1.** Plot on Khasra No. 456 (aa) and 457 area 2068.56 sq. mtr., Mauza – Artoni, Tehsil and Distt. Agra in the name of J.R. Automotors pvt. Ltd. Its Director Sh. Rajeev Mohan Saxena s/o Sh. M.M. Saxena, registered on 24.07.2012, Bahi No. 1, Zild No. 7920, Page 275-318, serial No. 3862 in the Sub-Registrar-I, Agra Sadar, Agra. **Bounded as:** East: Road 5.48 mtr. wide, West- other land, North- Other land, South-land of seller Khasra No. 456A	**Rs. 683.00 Lacs** **Rs. 68.30 Lacs** **Rs. 1.00 Lacs**
			2. House No. 8, J.R. Royal Villa, Si-kandra (Near Ram Mohan Nagar), Site C Road, Agra, area 106.39 sq.mtr (Bounded as: North: H.No. 7, South: H.No. 9, East: Road, West: Others Property	**Rs. 46.00 Lacs** **Rs. 4.60 Lacs** **Rs. 0.50 Lacs**
			3. House No. 1, J.R. Royal Villa, Si-kandra (Near Ram Mohan Nagar), Site C Road, Agra, area 149.62 sq.mtr (Bounded as: North: other property, South: H.No. 2, East: Road, West: Others Proper-ty	**Rs. 48.00 Lacs** **Rs. 4.80 Lacs** **Rs. 0.50 Lacs**
			4. House No. 9, J.R. Royal Villa, Si-kandra (Near Ram Mohan Nagar), Site C Road, Agra, area 149.62 sq.mtr (Bounded as: North:House No. 8, South: Other Property, East: Road, West: Others Property **All (three) 2nd, 3rd, and 4th property pertain the following Title Deed:** Plot no. 319 Khasra no. 813 area 0.230 Hect. And Khasra No. 814(K) area 0.072 Hect., Total area 0.302 Hect. It means 3020 sq. mtr. In the name of Ms/ J.R. Associates its partner Rajesh Mohan Saxena s/o Sh. M.M. Saxena, registered on 24.05.2006, Bahi No.-I, Zild No. 4836, page no. 125 to 184, at serial no. 4331 in the Sub Registrar -II Agra. Bounded as : East- Khasra No. 812 and 815, West- Khasra no. 804 and 805, North-Khasra no. 806 and 809, South- Exit and passage 30ft wide	**Rs. 56.00 Lacs** **Rs. 5.60 Lacs** **Rs. 0.50 Lacs**
			5. Flat No. 5 (Ground floor), J.R. Silver Es-tate , Mauza-Kakretha, (Near Nayati Hospital) NH-2 Agra, in the name of M/s. J. R. Associates, area 121.46 sq. mtr, Bounded As: North : Flat No. 6, South: Flat No. 4, East: Corridor, West: Open to Sky	**Rs. 45.00 Lacs** **Rs. 4.50 Lacs** **Rs. 0.50 Lacs**
			6. Flat No. 105 (First floor), J.R. Silver Estate, Mauza-Kakretha, (Near Nayati Hospital) NH-2 Agra, in the name of M/s. J. R. Associates area 121.46 sq. mtr, Bounded As: North : Flat No. 106, South: Flat No. 104, East: Corridor, West: Open to Sky **Both are pertain following Title Deed : 1.** Sale Deed at Book No. 1 Vol No. 4674 page No. 97-134 Serial No. 661 dated 20.02.2003, **2.** Sale Deed at Book No. 1 Vol No. 4674 page No. 135.163, Serial No. 662 dated 20.02.2003 At Sub Registrar-I office, Agra. (All 6 properties are under **Symbolic** Possession with the Bank)	**Rs. 44.00 Lacs** **Rs. 4.40 Lacs** **Rs. 0.50 Lacs**
2.	**M/s U3S VENTURE** 2, Doctor Sehkari Samiti Colony Kaushalpur, Agra-282005 **Guarantors:** Smt Suneera Mohan Saxena, & Shri Rishab Mohan Saxena	**Rs. 64.55 lacs** (Rupees Sixty Four Lacs Fifty Five Thousand Only) as on 22.09.2021 Future intt & other charges extra.	**1.** EM of property, Plot No. 7 & 8 part of Khasra No. 466 situaed at Shivani Vihar (Gokul Bagh) Mauza-Semri, Tehsil and Distt. Agra, measuring 335.48 sq.mtr. In the name of M/s. U3S venture, through its Authorized representative Sh. Ram Sevak S/o Sh. Amar Singh, Original sale deed dated 04.06.2013. registration No.6627 Zild 5451, Pages 149-180, at Sub registrar III, Agra Boundaries : EAST : 7.5 mtr wide Road & Exit, WEST : Other's land, NORTH : Part of Plot No. 9 , SOUTH : Plot No. 6	**Rs. 41.34 Lacs** **Rs. 4.14 Lacs** **Rs. 0.50 Lacs**
			2. EM of property, Plot No. 03 & 04 part of Khasra No. 466 situaed at Shivani Vihar (Gokul Bagh) Mauza Semri, Tehsil Sadar, Agra Mesuring 298.20 sq.mtr., in the name of M/s U3S Ventures Through its Authorised Representive Sh. Ram Sevak, Original sale deed dated 04.06.2013. registration No.6628 Zild 5451, Pages 181- 212, at Sub registrar III, Agra **Boundaries :** EAST : 9 mtr wide Road & Exit, WEST : Other's land, NORTH : Plot No. 5, SOUTH : Plot No. 2	**Rs. 36.75 Lacs** **Rs. 3.68 Lacs** **Rs. 0.50 Lacs**
			3. EM of property, Plot No.19 & 20 part of Khasra No.395 adjacent to each other. Raj Enclave, Barauli Aheer, Agra Mesuring 248.32 sqr mtr, in the name of Shri Rishabh Mohan Saxena s/o Sh. Rajesh Mohan Saxena, Original sale deed dated 31.12.2014 . registration No.15795 Zild 6837, Pages 147-196, at Sub registrar III, Agra **Boundaries** : EAST : Plot No. 18, WEST : Plot No. 21, NORTH : 9 mtr wide Road and exit SOUTH : Other's land (All 3 properties are under **Symbolic** Possession with the Bank)	**Rs. 72.41 Lacs** **Rs. 7.25 Lacs** **Rs. 1.00 Lacs**
3.	**M/s. Shri Ved Auto motives Pvt. Ltd** 178 Ajmer Road, Pratap Pura, Agra **Sh. Rajeev Ratan, Sh. Rishi Ratan, Sh. Sanjeev Ratan**	**Rs. 2,32,91,932.61** (Rs. Two crore Thirty two lakh Ninety one thousand Nine hundred Thirty two and paisa sixty one only) as on 30.01.2019 Future intt & other charges extra.	Shop. No. 23 & 24 Bhootal, Pushpanjali Dham, Mauza, Bhogipura, Ward, Agra admeasuring 39.48 sq. mtr. In the name of Sh. Sanjeev Ratan and Sh. Rishi Rattan. **(Physical possession with the bank)**	**Rs. 26.60 Lac** **Rs. 2.66 Lac** **Rs. 0.20 Lac**
4.	**M/s Hotel Swati Palace, Add.** Rida Road Baldeo, Mathura, Uttar Pradesh – 281001 **Soniya Dhangar D/o Charan Lal W/o Sanjay Dhangar, Add.** (70) 58/196, Krishna Puri, Mathura-281001, Umesh Agrwal S/o Jyoti Prasad Agrwal, **Add.** 28, Taradham Colony, Azampur, Township, Near Pushpanjali Dwarika Azampur, Mathura, UP-281006	**Rs. 1,42,56,465.58** (Rs. One Crore Forty Two Lacs Fifty Six Thousand Four Hundred Sixty Five Rupees and Fifty Eight Paise only) (Inclusive of Interest up to 03.07.2023) plus future interest plus charges.	Property of Smt. Soniya Dhangar W/o Shri Sanjay Dhangar and Shri Umesh Agrawal S/o Jyoti Prasad on Khasra No. 09 Area 1620 Sq. Mtr. Situated at Village/Mauza Jatora Abairni Crossing to Sanskriti Public School Tehsil Mahavan and Dist. Mathura. Bouderies as: East – Land of Baldev Cold Storage, West- Land of Seller, North- Land of Ramvir, South – Sadabad Mathura Road **(Symbolic possession with the bank)**	**Rs. 300.11 Lakh** **Rs. 30.20 Lac** **Rs. 1.00 Lac**
5.	**M/s Kanchan Industries,** Raj Nagar, Parkham Road Chaumuha, Distt. Mathura UP Pin-281001. **Sh Sheelendra Kumar S/o Sh Shyoraj Singh,** H.N 174, 2nd Floor Shri Radha City Goverdhan Road,Distt. Mathura UP Pin-281001	**Rs. 1,00,52,838.12** (Rs. One Crore Fifty Two Thousand Eight Hundred Thirty Eight Rupees and Twelve Paise only) (Inclusive of Interest up to 29.06.2023) with future interest and incidental charges.	Commercial Building at Khasra No 1549M situated at Mauza Chaumuha, Parkham Road, Chhata Mathura adm 3430.00 sq mtr in the name of Sh Sheelendra Kumar. **Bouderies as:** East – Chak Bhagwan Dei and Laxman, West- Chak Harigopal, North- Chaumuha Parkham Road, South – Chak Bhagwan Singh **(Symbolic possession with the bank)**	**Rs. 136.99 lakh** **Rs. 13.70 lakh** **Rs. 1.00 Lac**
6.	**M/s. Anha Exports,** C-32, Site-C, UPSIDC, Industrial Area, Sikandra, Agra-282007 **Sh. Siddhant Gupta** s/o Late Sh. Ashish Gupta **Smt. Anuradha Sehgal** w/o Late Sh. Ashish Gupta **Sh. Harshit Oberoi** S/o Sh. Naresh Oberoi **Smt. Anuradha Sehgal** w/o Late Sh. Ashish Gupta	**Rs. 532.70 Lakh** (Rupees Five Crore Thirty two lakh Seventy thousand only) plus accrued/unrealized interest w.e.f 08.03.2022 along with future interest, charges and expenses.	Residential dwelling unit No. ASTER-7/102, on Ground Floor, situated in Complex known as SUPERTECH EMERALD COURT, Constructed upon Plot No. 04, Sector-93A, NOIDA, District Gautam Budh Nagar-U.P. Having its Super area 162.58 sq. mtr. Comprising ot three Bedrooms and one Drawing cum Dining, and usage rights for on covered Car Parking and lawn are 17.74 sq. mtr. In the name of Smt. Anuradha Sehgal, registered on 12.07.2013, Bahi No. 1, Zild No. 5249, Page No. 183 to 236, serial No. 8574 registered at Su-Registrar-II NOIDA. **(Symbolic possession with the bank)**	**Rs. 117.30 lakh** **Rs. 11.80 lakh** **Rs. 1.00 Lac**
7.	**M/s. Goga ji Ice Plant,** Vill-NaglaHarnam, Post-Eadalpur, Tehsil-Sadabad, Distt- Hathras-281306 **Sh. Gaurav Singh** S/o Sh. Gulab Singh **Sh. Rajesh Kumar** S/o Sh. Girraj Singh **Sh. Dinesh Kumar** S/o Sh. Hoshiyar Singh	**Rs. 25,73,542.00** (Rupees Twenty Five lakh Seventy Three thousand Five Hundred Forty Two only) as on 30.11.2018 along with future interest, charges and expenses	Land & Building bearing Khata No. 0020, Khasra No. 340, admeasuring 0.076 Hect. Situated at Mauza-Mahabatpur, Tehsil-Sadabadd, Hathras, in the name of Sh. Rajesh Kumar s/o Sh. Girraj Singh & Sh. Dinesh Kumar S/o Sh. Hoshiyar Singh, Deed dated 03.09.2015, vide registed no. 2844, Bahi No. 1, Documents No. 6114, Pages 219 to 234. (Only land) Bounded as under: North : Sadabad-Mursan Road, South : Other land East : Land of Kunwal Pal, West : Other land **(Symbolic possession with the bank)**	**Rs. 30.73 lakh** **Rs. 3.08 lakh** **Rs. 0.50 Lac**
8.	**M/s. Aarti Dairy,** Vill-Bhartiyanka, Bajna, Distt.-Mathura-281405 **Sh. Aarti** S/o Late Sh. Karua Singh **Sh. Abhishek Singh** S/o Late Sh. Karua Singh **Smt. Angoori Devi** w/o Sh. Girraj Singh	**Rs. 32,35,089/-** (Rupees Thirty two lakh Thirty five thousand Eighty Nine Only) as on 06.07.2021 along with future interest, charges and expenses.	Property loacted at khata No. 507, Khsara No. 183, Gata No. 183, Seuptatti Bangar, Bajna, Teh-Mant, Mathura U.P., Area 1210 sq. mtr. In the name of Smt. Angoori Devi w/o Sh. Girraj Singh, Registered on 06.02.2012 , Bahi No. 1, Zild No. 3038, Page No. 117 to 134, Serial No. 1032, Registered at Sub-Registrar, Mant, Distt. Mathura East : Plot & Shop Surajpal, West : Agri land of Jagdish, North- Road, South : Agri Land of Lachcho **(Symbolic possession with the bank)**	**Rs. 80.00 lakh** **Rs. 8.00 lakh** **Rs. 0.50 Lac**
9.	**M/s New Yadav Agency** Reg. Offi. Shop No. – C/115 Naveen Mandi Sthal, Mainpuri (U.P.) – 205001 **Shri Ramdas Singh Yadav** S/o Samle Singh (Proprietor)	**Rs. 40,93,566.00** (Rs. Forty Lakh Ninety Three Thousand Five Hundred Sixty Six Only) as on 09/06/2023 along with future interest, charges and expenses.	Residential Property No. 1489, Rajiv Gandhi Nagar, Agra By Pass Road, Mainpuri, U.P. – 205001. Total area: 2400 Square Feet. In The Name of Shri Ram Das Singh Yadav S/o Samle Singh Yadav, Bahi No. 1, Jild No. 8273, Page No. 327-372, Sr. No. 172, Sale Deed Date :- 06/01/2020. Boundaries as under: East : Other Plot, West : Plot Sh. Vishvanath Singh, North : 6 mtr. wide Road, South : 6 mtr. wide Road **(Symbolic possession with the bank)**	**Rs. 57.23 lakh** **Rs. 5.73 lakh** **Rs. 0.50 Lac**

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

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

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

1. E-Auction is being held on **"AS IS WHERE IS" "AS IS WHAT IS"** AND **"WHATEVER THERE IS BASIS"** and will be conducted **"On Line"**. The auction will be conducted through the Bank's approved service provider MSTC E-Commerce at their web portal **https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp**
2. To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies , However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer shall not be responsible in any way for any third party claims/rights/dues.
3. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest money Deposit shall not bear any Interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.
4. For detailed terms and conditions of the sale please refer to the link at the Bank's Service provider's web portal https://www.mstcecommerce.com/auctionhome/ibapi.index.jsp & at Bank's portal https://www.sbi.co.in

DATE: 03.03.2024, PLACE: NEW DELHI **Sd/- AUTHORIZED OFFICER, STATE BANK OF INDIA, SARB-II, KAROL BAGH, NEW DELHI (BRANCH CODE 51521)**

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रिकवरी/ शस्त्र अनुभाग Recovery/Sastra Section, मण्डल कार्यालय, रायबरेली Circle Office: Raebareli- 229001

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Lot No.	Name of the Branch / Name of the Account / Name & Addresses of the Borrower/ Guarantors Account	Description of the Immovable Properties Mortgaged /Owner's Name (Mortgagers of property(ies))	A. Dt. of Demand Notice u/s 13(2) of SARFAESI ACT 2002 / Outstanding Amount / C.Possession Date u/s 13(4) of SARFAESI ACT 2002 / D.Nature of Possession Symbolic/Physical/ Constructive	A. Reserve Price (in Lacs) / B. EMD / C. Last date of deposit of EMD / D. Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1	**Branch-Durgaganj** **M/s Shiva Insulation** Prop. Mr. Bande Matarm Patel S/o Mr. Ram Pher Patel R/o Vill. Sansaarpur Teh. Raniganj Distt. Pratapgarh, Uttar Pradesh-230304Mr. Bande Matram Patel S/o Mr. Ram Pher Patel R/o Vill. Sansaarpur Teh. Raniganj Distt. Pratapgarh, Uttar Pradesh-230304Mrs. Amaravati Devi W/o Mr. Ram Pher Patel Pure Teka Ram Bhetua Teekarmafi Amethi Vill. Sansaarpur Teh. Raniganj Distt. Pratapgarh, Uttar Pradesh-230304 (Guarantor)	Em of property Plot No. 476min. Vill Sansaarpur Post- Durgaganj (Market) Par. Patti Teh. Raniganj, Distt. Pratapgarh, Uttar Pradesh (Area 189.59 Sq. Mtr.) Owner: Smt. Amarawati Devi W/o Ram Pher Patel. **Boundaries: North-**Plot of Sattar Ali Adi, **South-**Road, Khet Mata Sahay adi,**East-** Patta Sangeeta Devi, **West-** Plot of Mahesh adi.	A.17.09.2021/19.11.2021 B. Rs. 8.216 Lacs with further intt and other charges C. 01.04.2022 D. Symbolic possession	A. Rs. 10.75 Lacs B. Rs. 1.07 Lacs C. 18.03.2024 D. Rs.0.10 Lac	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
2.	**Branch- Attarah.** **Borrower/Mortagagor:- (1) Smt. Pooja Devi** W/o Mr. Surendra Kumar Rathore **R/o** Ward No. 6 Sudamapuri, Bisanda Road Near Railway Crossing, Attarra, Banda, UP Mr. Surendra Kumar Rathore R/o Ward No.6 Sudamapuri, Bisanda Road Near Railway Crossing, Attarra, Banda UP	Residential building area 1080 Sq. ft. situated at Ward No. 07 Sudama- puri, Atarra, Distt. Banda in the name of **Smt. Pooja Devi** W/o Mr. Surendra Kumar Rathore **Boundaries- East-** Rasta 5' **West-**House of Sri Lallu **North-**House of Ramshiya **South-** House of Maherajiya	A. 06.02.2019 B. Rs.12.68 Lacs C. 30.04.2019 D. Symbolic possession	A. Rs.7.43 Lacs B. Rs.0.80 Lac C. 18.03.2024 D. Rs.0.10 Lac	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
3.	**BO Pratapgarh, Meerabhawan.** **Borrower:- (1)- M/S Raman Enterprises, Partner Mr. Firoz Khan & Mr. Ram Kamal Singh,** Dahilamau, Sadar Pratapgarh, Uttar Pradesh. **Borrower:- Mr. Firoz Khan** S/o Lalla Khan, Dahilamau Purani Deewani Pratapgarh, Uttar Pradesh. **Borrower/Mortgagor:- Mr. Ram Kamal Singh** S/o Late Lal Singh, 167 Garwara, Antu, Pratapgarh, Uttar Pradesh- 230502.	Em of Abadi Plot No. 285 Mi at Vill- Garwara, Pargana & Tehsil- Sadar, Distt Pratapgarh, **Having boundaries as per title deed North-** House of Dan Bahadur & Amar Bahadur Singh & Others, **South-** Pakka Road, Garwara to Sandwa Marg, **East-** House of Surendra Singh, **West-** Garwara to Rajapur Marg.	A.24.05.2021 B. Rs. 10.50 Lac C. 09.11.2021 D. Symbolic possession	A. Rs. 24.95 Lac B. Rs. 2.50 Lac C. 18.03.2024 D. Rs.0.25 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
4.	**BO:RDA Complex.** **Borrower:- (1)- M/S Vikram Industries, Prop. Mr. Aditya Vikram Singh** Hawai Adda Chauraha, Nahar Kothi, Khalispur Chauraha, Raebareli, Uttar Pradesh- 229001. **(2)- Mr. Aditya Vikram Singh,** Hawai Adda Chauraha, Nahar Kothi, Khalispur Chauraha, Raebareli, Uttar Pradesh – 229001. **Guarantor/Mortgagor:- Mrs. Girisha Singh** W/o Mr. Vinay Kumar Singh, C-16, Indira Nagar Yojna, Raebareli, Uttar Pradesh.	EM at C-16, Indira Nagar Yojna, Raebareli, Uttar Pradesh in the name of Smt. Girisha Singh W/o Mr. Vinay Kumar Singh, **Having Bopundaries as per title deed East-** House No. C-15, **West-** House No. 16 A, **North-** 12 mtr Road, **South-** House No. C-18 & 19.	A.27.05.2021 B. Rs. 29.04 Lac C. 03.09.2021 D. Symbolic possession	A. Rs. 43.83 Lac B. Rs. 4.40 Lac C. 18.03.2024 D. Rs.0.45 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
5.	**Name of Branch- Dasauti.** **Borrower:- (1)- M/S Janvi Automobiles** Prop. Mr. Anil Kumar Singh S/o Mr. Jai Bahadur Singh Add- Airport Chauraha, Fursatganj, Amethi, Uttar Pradesh. **(2)- Mr. Anil Kumar Singh** S/o Mr. Jai Bahadur Singh Add Airport Chauraha, Fursatganj, Amethi, Uttar Pradesh. (Prop.). **(3)- Mr. Jai Bahadur Singh** Add- Airport Chauraha, Fursatganj Amethi, Uttar Pradesh. **(Mortgagor/ Guarantor) (4)- Mr. Ramakant Singh** Vill. Dasauti, Maharajganj Raebareli, Uttar Pradesh.	EM of Plot No. 1213 mi total area 0.579 Hec. of ¼ i. e. 0.129 Hect. Situated at Vill. Amawan, Pargana, Tehsil and Distt. Raebareli in the name of Mr. Jai Bahadur Singh S/o Mr. Jagat Bahadur Singh. **Boundaries as per Sale certificate East-** Plot No. 1213, **West-** Plot No.1210, **North-** Plot No.1208, **South-** Rest part of plot No. 1213.	A.07.03.2022 B. Rs. 12.44 Lacs with further intt and other charges C. 20.05.2022 D. Symbolic possession	A. Rs. 22.50 Lacs B. Rs. 2.30 Lacs C. 18.03.2024 D. Rs.0.30 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
6.	**Branch:- RDA Complex Raebareli.** **Borrower:- (1)- M/s Maya Agency, Prop. Mr. Awadhesh Kumar** S/o Late Mr. Rakesh Kumar, Vill. Ghurwara, Pargana & Tehsil Dalmau, Distt- Raebareli, Uttar Pradesh- 229301. **(2)- Mr. Awadhesh Kumar** S/o Late Mr. Rakesh Kumar, Vill. Ghurwara, Pargana & Tehsil Dalmau, Distt- Raebareli, Uttar Pradesh-229301. **(Guarantor/ Mortgagor):- Smt. Kanchan** W/o Mr. Awadhesh Kumar, Vill. Ghurwara, Pargana & Tehsil Dalmau, Distt. Raebareli Uttar Pradesh-229125.	Em of Property of land with factory shed and building at Plot No. 1052, Vill. Ghurwara, Pargana & Tehsil Dalmau, Distt. Raebareli in the name of Kanchan W/o Awadhesh Kumar, Area 84.57 Sq. Mtr. in the name of Smt. Kanchan W/o Mr. Awadhesh Kumar. **Boundaries as per sale deed are as below- North-** Road, **South-** Plot of Lachhmendra, **East-** House of Mohini Shukla, **West-** Plot of seller.	A.04.09.2021 B. Rs. 11.07 Lac C. 07.03.2022 D. Symbolic possession	A. Rs. 14.90 Lac B. Rs. 1.49 Lac C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
7.	**BO Bachrawan.** **M/S Mahabeer Agrico Sales And Services, Prop. Akash Vishwakarma** (Borrower), **Add:1-** Industrial Area Bacchrawan, Raebareli. **Add:2-**Sabji Mandi, Bachhrawan, Raebareli. **Guarantor/ Mortagagor:- Smt. Durgesh Nandini** W/o Late Hriday Prakash, Add- Sabji Mandi, Bachhrawan, Raebareli.	Plot No. C-1 Industrial Estate Bachhrawa, Raebaeli. Measuring 800 Sq. Mtr. In the name of Smt. Durgesh Nandini W/o Hriday Prakash. **Boundaries: East-** Plot No. C-2, **West-**12 Mtr wide Road, **North-** 12 Mtr wide Road & **South-** Plot No. D-1.	A.14.12.2017 B. Rs. 10,99,931.00 with further interest wef 01.10.2017 + DI and other charges minus C. 11.11.2020 D. Symbolic possession (DM Permission held)	A. Rs. 19.66 Lacs B. Rs. 1.96 Lacs C. 18.03.2024 D. Rs.0.20 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
8.	**Branch:- Patti Pratapgarh.** **Borrower:- (1)- M/S Singh Int Udyog, Prop. Smt. Arti Singh** W/o Insaf Bahadur Singh 8, Bani , Bani Tehsil- Patti District. Pratapgarh, Uttar Pradesh (230142). **(2)- Prop. Arti Singh** W/o Insaf Bahadur Singh, 8, Bani, Bani Tehsil- Patti District. Pratapgarh, Uttar Pradesh (230142). **(3)- Insaf Bahadur Singh** S/o Ram Prasad, 8, Bani, Bani Tehsil- Patti District. Pratapgarh, Uttar Pradesh (230142).	There Are Two Sale Deeds Owned By Insaf Bahadur Singh & Arti Singh in the following manner- Gata no.7 mi patti khas , Pargana & Tahsil- patti, district. Pratapgarh. Area- 2 Biswa, **The Property as whole surrounded as mention below (As per sale deed of Insaf Bahadur Singh), Boundaries:- East-** Bypass Dhakwa to Udaiyyadeeh mod., **West-** Land of mahanta yadav, **North-** Land of Hari Shanker etc., **South-** Part of land, **And The Property as whole surrounded as mention below (As per sale deed of Aarti Singh)- East-** bypass Dhakwa to Udaiyyadeeh Mod., **West-** Land of Mahanta Yadav, **North-** Land of insaf bahadur Singh, **South-** part of land.	A.16.09.2021/ 19.11.2021 B. Rs. 21.78 Lacs with further intt and other charges C. 01.04.2022 D. Symbolic possession	A. Rs. 51.53 Lacs B. Rs. 5.15 Lacs C. 18.03.2024 D. Rs.0.50 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
9.	**Branch:- Jamtali Bazar** **M/S Mishra Electronics Prop. Mr. Ganga Prasad Mishra** S/O Kamla Prasad Main Road, Patti, Distt- Pratapgarh, Uttar Pradesh **Mr. Ganga Prasad Mishra** S/O Kamla Prasad Vill & Post Jamtali, Parg- Patti, teh- Raniganj, Distt- Pratapgarh, Uttar Pradesh **(Borrower/mortgagor) Mr. Sushil Kumar** s/o Amrit Lal Vill & Post Jamtali, teh- Raniganj, Distt- Pratapgarh Uttar Pradesh **(Guarantor)**	Em of plot No 1532, Area 0.1450 Hect at Vill & Post Jamtali, teh- Raniganj, Distt- Pratapgarh **Having Boundaries as per title deed East-** land of Praveen Kumar etc, **West-** Remaining part of Land, **North-** public Way, **South-** Abadi land No. 1528	A.24.05.2021 B. Rs. 5.37 lac C. 09.11.2021 D. Symbolic possession	A. Rs. 8.65 Lacs B. Rs. 0.86 Lacs C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
10	**Branch:- Atarra** **Mr. Mahesh Prasad** S/O Mr. Ram Sevak **Add1.** Ward no. 20, Mohalla Sanjay Nagar, Pargana & tehsil Atarra, Banda, Uttar Pradesh **Add2.** 186 A, Kusama, Atarra, Banda Uttar Pradesh **Add3.** Prvat Purva Ansh Kusma Post Pindkhar Atarra Banda (Borrower)	EM of Building at Gata No 7739, Ward no. 20, Mohalla Sanjay Nagar, Pargana & tehsil Atarra, banda, Uttar Pradesh in the name of Mr. Mahesh Prasad S/O Mr. Ram Sevak Having **Boundaries as per title deed dtd 31/07/2014 North-** Plot of Shatrughan Kushwaha, **South-** Land of seller, **East-** Plot of Ashok shivhare, **West-** RCC Road 13' wide	A.24.05.2021 B. Rs. 13.52 with further interest+ DI and other charges minus recovery C. 28.10.2021 D. Symbolic possession	A. Rs. 8.00 Lacs B. Rs. 0.80 Lacs C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
11	**Branch:- Jamtali Bazar** **M/S Asha Agarwal** *Prop* ***Mrs Asha Agarwal*** *W/o Anoop Chandra Agarwal 52, Bazar Khas Paschimi* Katra Mehdniganj Pratapgarh UP- 230001 **Mrs. Asha Agarwal** W/o Anoop Chandra Agarwal 52, Bazar Khas Paschimi Katra Mehdniganj Pratapgarh UP- 230001 (Prop.) **Mr. Anurag Kumar Agarwal** S/o Mr. Anoop Chandra Agarwal Add- Bazar Khas Pashchimi Katra Medganiganj, Pargana & Tehsil Sadar Distt. Pratapgarh. **(Mortgagor/ Guarantor)**	Em of House No. 353 area 32.364 sq. mtr (With construction) in the name of Mr. Anurag Kumar Agarwal S/o Anoop Chandra Agarwal at Bazar Khas Pashchimi Katra Medganiganj, Pargana & Tehsil Sadar Distt. Pratapgarh. **Having Boundaries - East-** House of Mithai Lal Jain **West-** Road, Katra to Mandhata **North-** Shop of Genda Lal **South-** Shop of Mishri Lal Jain	A.30.12.2022 B. Rs. 12.47 Lacs with further intt and other charges C. 02.06.2023 D. Symbolic possession	A. Rs. 12.49 Lacs B. Rs. 1.25 Lacs C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
12	**Branch:- Dasauti** **M/S Mahi Agencies Prop. Mr. Anil Kumar Singh** S/o Mr. Jai Bahadur Singh Vill. & Post. Dasauti Thana Maharajganj, Raebareli, Uttar Pradesh **Mr. Anil Kumar Singh** S/o Mr. Jai Bahadur Singh Add- Airport Chauraha, Fursatganj Amethi, Uttar Pradesh. (Prop. /Mortgagor) **Mr. Jai Bahadur Singh** Add- Airport Chauraha, Fursatganj Amethi, Uttar Pradesh.	EM of Plot No. 1213 mi 1/4th of total area 0.579 Hec. i. e. 0.129 Hect. Situated at Vill. Amawan, Pargana, Tehsil and Distt. Raebareli **Area : 47.058 sqmtr Owner:** Mr. Jai Bahadur Singh S/o Mr. Jagar Bahadur Singh **Boundaries: East-**Plot No. 1213, **West-** Plot No.1210 **North-**Plot No.1208 **South-**Rest part of plot No. 1213	A.07.03.2022 B. Rs. 12.44 Lacs with further intt and other charges C. 20.05.2022 D. Symbolic possession	A. Rs. 22.50 Lacs B. Rs. 2.30 Lacs C. 18.03.2024 D. Rs.0.30 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
13	**Branch:- Kathaura** **M/S Phool Chand Rice Mill Prop. Mr. Phool Chand** Vill Sheikhpur, PO Sathin, Distt Amethi, Uttar Pradesh **Mr. Phool Chand** Vill Seikhpur, PO Sathin, Distt Amethi, Uttar Pradesh (Borrower) **Mr. Jagdamba Prasad Yadav** S/O late Tulsi Ram Yadav Vill Sheikhpur H/O Mohiuddin pur, PO Sathin, Pargana Jagdishpur, tehsil Musafirkhana,Distt., Amethi, Uttar Pradesh (Guarantor/ Mortgagor)	EM of Plot No. 1213 mi 1/4th of total area 0.579 Hec. i. e. 0.129 Hect. Situated at Vill. Amawan, Pargana, Tehsil and Distt. Raebareli **Area : 47.058 sqmtr Owner:** Mr. Jai Bahadur Singh S/o Mr. Jagar Bahadur Singh **Boundaries: East-**Plot No. 1213, **West-** Plot No.1210 **North-**Plot No.1208 **South-**Rest part of plot No. 1213	A.24.05.2021/13.08.2021 B. Rs. 18.75 lac with further interest wef 01.04.2021 + DI and other charges minus recovery C. 17.11.2021 D. Symbolic possession	A. Rs. 24.17 Lacs B. Rs. 2.41 Lacs C. 18.03.2024 D. Rs.0.20 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
14.	**BO Bachrawan** **Borrower:- M/S Yogi RCC Moulders Prop. Mr. Mukesh Jain** (Borrower/ Mortgagor), Shed No. 7, Plot No. D-19, Industrial Area Bachrawan, Raebarli, Uttar Pradesh. **Mr. Kamlesh Jain S/o Lalit Jain & Mr. Anurag Jain S/o Mr. Kamlesh Kumar Jain (Guarantor),** Add of Both- Sanjay Nagar, Bachrawan, Raebareli.	Plot No. D-19 situated at Industrial Estate Bachhrawan, Distt. Raebareli measuring 450 Sq. mtr in the name of Mr. Mukesh Jain S/o Mr. Kamlesh Kumar Jain. **Boundaries: East-**12 mtr wide road, **West-** Railway Line **North-** Plot no. D-18 Shed No.6 **South-**Plot no. D-20 Shed no. 8	A.24.01.2018 B. Rs. 18,46,838/- with Further intt wef 31.12.2017 +DI and other charrges minus recovery C. 23.12.2020 D. Symbolic Possession	A. Rs. 17.80 Lacs B. Rs. 1.80 Lacs C. 18.03.2024 D. Rs.0.20 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
15.	**BO: Dedauli** **(1)- M/s Yadav Traders, Prop. Mr. Brij Kumar Yadav** S/o Shri Pitambar **Add- 1-** ITI Main Gate, Sultanpur Road, Raebareli, Uttar Pradesh-229001. **Add- 2-** Vill- Pure Chhedi, H/o-Rahi, Pargana, Tehsil & Distt Raebareli 229001. Uttar Pradesh. **(Borrower/ Mortagagor).**	EM at Plot No 37, Area 0.032 Hect, Khata No 723,Vill- rahi, pargana, tehsil & Dist Raebareli in the name of Mrs. Brij Kumar Yadav S/o Shri Pitambar. **Boundaries at East-** Rasta, **West-** Remaining Land of Plot No. 37, **North-** House of Ram Nand, **South-** Rasta.	A.24.05.2021 B. Rs. 20,62,720.50/- with further interest wef 01.04.2021+ DI and other charges minus recovery. C. 03.09.2021 D. Symbolic possession	A. Rs. 32.03 Lacs B. Rs. 3.20 Lacs C. 18.03.2024 D. Rs.0.30 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
16.	**Branch:- Chauhan Market.** **Borrower:- (1)- M/s Shanoo Mini Rice Mill** Prop. Mohd Yunus Khan Vill. Shahmau, Pargana- Mohanganj, Tehsil Tiloi, Distt. Raebareli, Uttar Pradesh. **(2)- Mohd. Yunus Khan** S/o Mr. Fazal Ahmad R/o Vill. Pure Shiv Singh Majre Kura Pargana- Mohanganj Distt. Raebareli. **(3)- Mohd. Ahmad** S/o Mr. Noor Ahamad Vill. Pure Shiv Singh Majre Kura, Pargan- Mohanganj Distt. Raebareli. **(Guarantor/ Mortgagor)**	Land and building at Chak No. 48 Gata No. 62 area 649.75 Sq. Mtr. at Vill. Shahmau, Mohanganj Tehsil Tiloi Raebareli in the name of Mr. Mohd Yunus Khan.	A.29.04.2014 B. Rs. 15.47 Lac C. 14.07.2014 D. Symbolic possession	A. Rs.12.72 Lac B. Rs. 1.27 Lac C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
17.	**Name of Branch:- RDA Complex Raebareli.** **Borrower:- (1)- M/s Aas Farm, Prop. Mr. Abhay Singh** S/o Mr. Man Singh **Address(1):-** Gadwa Parsadepur Salon, Behind J P S School, Raebareli, Uttar Pradesh - 229001. **Address(2):-** 816/20 New Rana Nagar, Raebareli, Uttar Pradesh- 229001. **Guarantor:- (1)- Mr. Man Singh** S/o Mr. Nakched Singh, **Address(1):-** 188, Police Line Colony, Raebareli, Uttar Pradesh- 229001. **Address(2):-** Block No. 5, Room No. 43, Police Line, Raebareli, Uttar Pradesh- 229001. **(2)- Mr. Abhay Singh** S/o Mr. Man Singh, 188, Police Line Colony, Raebareli, Uttar Pradesh- 229001.	Residential House Plot No. 22, Chhawani Police Pargana, Tehsil- Sadar & Distt- Raebareli. Area- 126.50 sqmtr. **Owner- Mr. Man Singh S/o Mr. Nakchhed Singh Boundaries:- Having Boundaries as per title deed North-** Land of Gyan Prakash & Satya Prakash, **South-** Proposed Road, **East-** Land of Gyan Prakash & Satya Prakash, **West-** Plot of Kannaujia.	A.03.06.2021 and paper publication date 17.08.2021 B. Rs. 39.85 Lac with further interest + DI and other charges minus recovery. C. 01.11.2021 D. Symbolic possession	A. Rs. 27.13 Lacs B. Rs. 2.70 Lacs C. 18.03.2024 D. Rs.0.30 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
18.	**Name of Branch:- Kathaura.** **Borrower:- (1)- M/s Kishan Trader** Prop. Mr. Anuj Kumar Singh S/o Mr. Shamasher Bahadur Singh Vill. Kirsiya Post- Kirsiya Distt: Barabanki, Uttar Pradesh. **(2)- Mr. Anuj Kumar Singh** S/o Mr. Shamasher Bahadur Singh **Address (1)-** Vill. Kirsiya Post- Kirsiya Distt: Barabanki, Uttar Pradesh. **Address (2)-** H. No. 113, Mohalla Ralauli, Vill: Kolava-2 Distt Barabanki Uttar Pradesh. **Guarantor/ Mortgagor:- (1)- Mr. Chatrapti Singh** S/o Mr. Chauharaja Singh **Address (1)-** Kothi Town area Haidergarh, Barabanki, Uttar Pradesh- 227301. **Address (2)-** Vill & Post. Dhalwara Pargana Subeha Tehsil Haidergarh Distt. Barabanki, Uttar Pradesh- 227301. **Address (3)-** H. No. 7/91 Mohalla Kureshi Thana Haidergarh Distt. Barabanki, Uttar Pradesh. **Guarantor:- Mr. Ramchander Singh** S/o Mr. Raj Lalan Singh 112, Ratauli Tehsil: Haidergarh Distt: Barabanki, Uttar Pradesh-227302.	Em of House No. 15 Vill. Haidergarh, Pargana & Tehsil, Haidergarh Distt. Barabanki. Area 1000 Sqfeet. **Owner- Mr. Chatrapti Singh** S/o Mr. Chauharaja Singh. **Boundaries as per Sale deed are as below- North-** Plot of vendor, **South-** Rasta Khadanja of town area Haidergarh, **East-** Plot of vendor, **West-** Rasta Khadanja of town area Haidergarh.	A.18.08.2021 B. Rs. 16.40 Lac with further interest + DI and other charges minus recovery. C. 14.03.2022 D. Symbolic possession	A. Rs. 21.50 Lac B. Rs. 2.15 Lac C. 18.03.2024 D. Rs.0.25 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
19.	**Name of Branch:- Mailkmau.** **Borrower:- (1)- M/S Aquib Enterprises Prop.** Mr. Jafar Ahmad S/o Mr. Abdul Rafeeq **Add-** Vill & Post Khiron, The Lalganj Distt Raebareli- 229205. **(Proprietor). (2)- Mr. Jafar Ahmad** S/o Mr. Abdul Rafeeq **Add-** Vill & Post Khiron, Tehsil- Lalganj Distt Raebareli- 229205. **(Mortgager/ Proprietor). (3)- Mr. Ram Kumar** S/o Sheetala Prasad Add- Vill & Post Khiron, Tehsil- Lalganj Distt Raebareli- 229205. **(Guarantor).**	EQM of property in the name of Mr. Jafar Ahmad S/o Abdul Rafiq Khan area 0.0558 hectare situated at part of plot No. 678, vill Khiron Tehsil-. Lalganj Distt Raebareli. Deed (Registered Mortgage Deed) registered on 14.01.2016 at Bahi No. 1, Zild No. 2117 Pages 131 to 140 at Sr. No. 253 with Sub registrar Office- Lalganj Distt Raebareli. **Bounded as under: As per Deed. East-** Khiron- Semai Marg, **West-** Khet of Applicants after that Khet Ram Prasad & others, **North-** Shop of Laddan Sahu, **South-**Bhumi Safeeq Ahmad after that Kharanja Marg.	A.30.05.2022/ 15.06.2022 B. Rs. 21.34 Lac with further interest + DI and other charges minus recovery. C. 24.08.2022 D. Symbolic possession	A. Rs. 44.98 Lac B. Rs. 4.50 Lac C. 18.03.2024 D. Rs.0.50 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
20.	**Name of Branch:- Dalmau.** **Borrower:- (1)- M/s Virendra Kumar Singh** S/o Ram Gopal Singh Village Katghar, Pure Shuklan Ka Purwa, Post- Kathghar, District. Raebareli, Uttar Pradesh (229125). **Guarantor/ Mortgagor:- Chanda Devi** W/o Virendra Kumar Singh Village- Badhaura, Kumbhapur, Po Jamtali Raniganj, Pratapgarh- 229125.	Land at gata number 898 (M) Village- Katghar Parghana & Tehsil- Dalmau and dist. Raebareli Uttar Pradesh, owned by Chanda Devi W/o Virendra Kumar Singh **Area-** 250.00 sq mt. **Boundaries:- North-** Khet Nand Kishore, **South-** Khet Madan, **East-** Road Dalmau Katghar Rajghat, **West-** Khet Nand Kishore.	A.16.09.2021/ 19.11.2021 B. Rs. 12.77 Lacs with further intt and other charges C. 09.03.2022 D. Symbolic possession	A. Rs. 11.83 Lacs B. Rs. 1.20 Lacs C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
21.	**Name of Branch:- LIC Building Raebareli.** **Borrower:- (1)- M/s Rahman & Company Prop. Mr. Nafisur Rahman** S/o Mr. Fazlur Rahman 26 Dakshini Jahanabad- 1 Arya Samaj Mandir Raebareli- 229001. **(2)- Mr. Nafisur Rahman** S/o Mr. Fazlur Rahman 26 Dakshini Jahanabad- 1 Arya Samaj Mandir Raebareli- 229001. **Mortgagor/ Guarantor:- (1)- Mr. Mehtab Alam** S/o Mojid 274/26 Khinni Talla Raebareli, Uttar Pradesh- 229001. **(2)- Mr. Mohd. Qamar** S/o Mr. Mohd. Habib 296, Malkhana Athghara Raebareli, Uttar Pradesh-229001.	Em of Shop No. 13 Basement Ground Floor Akhtiyarpur (Baseer Cormplex) Distt. Raebareli. **Area** 12.276 Sq. mtr. **Boundaries- East-** Shop of Seller, **West-** Road Kaharo Ka Adda to Champa Devi Bridge, **North-** Corridor, **South-** Khandhar. **Owner-** Mr. Mehtab Alam S/o Mojid.	A.13.08.2021/ 19.11.2021 B. Rs. 17.96 Lac with further interest + DI and other charges minus recovery. C. 27.07.2022 D. Symbolic possession	A. Rs. 9.59 Lac B. Rs. 1.00 Lac C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record

TERMS AND CONDITIONS

(1)- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:- **(2)-**The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS", (3)-** The particulars of Secured Assets specified in the Schedule here in above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **(4)-** The Sale will be done by the undersigned through e-auction platform provided at the Website:- https://www.mstcecommerce.com on **08.03.2024 @ 11:00 AM to 04.00 PM. 5-** For detailed term and conditions of the sale, please refer www.mstcecommerce.com , https://eprocure.gov.in/epublish/app.

Date: 29.02.2024 **Place: Raebareli** **Authorized Officer: Punjab National Bank**

financialexp.epapr.in

Koregaon Nagar Panchayat, Koregaon

(Tel. No.- 02163-220280)

Public E-Tender Notice for 2023-24 (First Time)

Ot. No. 364/2024 *Date : 01/03/2024*

Through this public tender notice, the contractors are informed that **Construction of concrete roads at various places in Koregaon city under Maharashtra Suvarna Jayanti Nagrotthan Mahaabhiyan Yojana (Rajyastar)** the construction department of Koregaon Nagar Panchayat is publishing the public e-tender for the works. The terms and conditions of the said e-tender can be downloaded from the website http://mahatenders.gov.in. Interested tender holders should note this.

Seal

Chief Officer Koregaon Nagarpanchayat **Vice President** **President**

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

चन्द्रमुखी, नरीमन प्वाइंट, मुंबई–400 021 Chander Mukhi Nariman Point Mumbai-400 021
Tel. 022-66387680 FAX 022-22044336 Web Site: www.centralbankofindia.co.in

NOTICE

Reserve Bank of India vide circular no. **RBI/2022-23/168 CO.CEPD.PRS.No.S1233/13-01-018/2022-23 dated 23.01.2023 had advised Banks to execute revised locker agreement with locker customers by 31.12.2023.** We have informed our locker customers about the above requirement through SMS/Mail/Letters. In this regard Central Bank of India seek cooperation of locker customers who have not executed revised locker agreement till now to execute the revised locker agreement without further delay to enable bank to comply with the directions of Reserve Bank of India.

DATE: 29.02.2024
Central Office-Mumbai

Dy. General Manager (Operations)

"IMPORTANT"

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CIN No.: U40106OR2021SGC035951; Website: www.tpnodl.com

NOTICE INVITING TENDER (NIT) March 2nd, 2024

TP Northern Odisha Distribution Limited invites tender from eligible Bidders for the following:

Sl. No.	Tender Enquiry No.	Work Description
1	TPNODL/OT/2023-24/2500000582	Rate Contract for 3 Phase & 1 Phase (Prepaid) bill printing
2	TPNODL/OT/2023-24/2500000600	Rate Contract Supply of AL/CU wire for TRW materials
3	TPNODL/OT/2023-24/2500000606	Rate Contract for Supply of Tree Pruner
4	TPNODL/OT/2023-24/2500000594	Rate Contract for AMC of ACs at PAN TPNODL
5	TPNODL/OT/2023-24/2500000603	Rate Contract for Supply of PORTBLE ELECT. REF. METER W/SOURCE. (Ref. Meter with source for testing all types of meter)

* MSMEs registered in the State of Odisha shall pay tender fee of Rs. 1,000/- including GST.
** EMD is exempted for MSMEs registered in the State of Odisha.
For more details like bid due date, EMD, tender fee, bid opening date etc. of the Tenders, please visit "Tender" section TPNODL website **https://tpnodl.com**. All tenders will be available on TPNODL website. Future communication / corrigendum to tender documents, if any, shall be available on website.

Chief- Contracts & MM

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रिकवरी/शस्त्र अनुभाग Recovery/Sastra Section, मण्डल कार्यालय, रायबरेली Circle Office: Raebareli- 229001

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Lot No.	Name of the Branch / Name of the Account / Name & Addresses of the Borrower/ Guarantors Account	Description of the Immovable Properties Mortgaged /Owner's Name (Mortgagers of property(ies))	A. Dt. of Demand Notice u/s 13(2) of SARFAESI ACT 2002 / Outstanding Amount / C.Possession Date u/s 13(4) of SARFAESI ACT 2002 / D.Nature of Possession Symbolic/Physical/ Constructive	A. Reserve Price (in Lacs) / B. EMD / C. Last date of deposit of EMD / D. Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	BO: Gauriganj, Amethi. **M/s Rahul Trading Co. (1)- M/s Rahul Trading Co.** Prop. Mr. Akhilesh Kumar Tripathi S/o Mr. Ram Pher Tripathi Add. Vill. Varlipur Khurdwa, Saith Road, Gauri Ganj, Amethi, Uttar Pradesh. **(2)- Smt. Vidya Devi** W/o Mr. Nageswar Prasad Shukla Add. Vill Tikriya Pargana Amethi Tehsil. Gauriganj, Distt. Amethi, Uttar Pradesh **(Mortgagor/ Guarantor)**. **(3)- Mr. Shiv Bahadur** S/o Mr. Ram Dular Vill. Patehri, Pargana Amethi, Distt. Amethi, Uttar Pradesh. (Guarantor). **(4)- Mr. Jitendra Singh** S/o Mr. Shiv Narayan Singh Vill. Jeetupur, Gauriganj Distt. Gauriganj, Uttar Pradesh. **(Guarantor).**	Plot No. 594-M (Old), 1056-M(New), Vill Tikriya, Pargana- Amethi, Tehsil-Gauriganj, Distt. Amethi. Owner-Smt. Vidya Devi W/o Mr. Nageshwar Prasad Shukla. **Boundaries- East-** Plot of Shivnath and Daya Nand, **West-** ACC Road, **North-** Plot of Jhagdu (Part of Plot No. 1056), **South-** Reilway Line.	A.18.03.2013 B. Rs. 41.82 Lacs C. 27.01.2014 D. Symbolic possession	A. Rs. 10.21 Lacs B. Rs. 1.02 Lacs C. 18.03.2024 D. Rs.0.10 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
2.	Branch - Civil Lines Raebareli. **Borrower:- (1)- M/S Rahul Enterprises Tent House Prop. Mr. Rahul Singh** S/o Mr. Satya Prakash Singh, LIG- 437 Indira Nagar Colony, Jail Road, Raebareli - 229001. Uttar Pradesh. **(2)- Mr. Rahul Singh** S/o Mr. Satya Prakash Singh, LIG-437 Indira Nagar Colony, Jail Road, Raebareli – 229001. Uttar Pradesh. **Guarantor:- Mr. Gaurav Singh** S/o Mr. Satya Prakash Singh, LIG-437 Indira Nagar Colony, Jail Road, Raebareli – 229001, Uttar Pradesh. **Guarantor/Mortgagor:- (1)- Mr. Satya Prakash Singh** S/o Mr. Ayodhya Prasad Singh, House No. LIG- 437, Indira Nagar Vistar yojna, Teh-Sadar & Distt- Raebareli, Uttar Pradesh.	Em of House No. LIG-437, Indira Nagar Vistar yojna, Teh-Sadar & Distt Raebareli (Owner- Satya Prakash Singh). **Having Boundaries as per title deed North-** House No LIG 436 (Sharma Jee), **South-** House No. LIG 438 (Sharvan Kumar), **East-** 7.5 m wide Road, **West-** Road.	A. 17.08.2021 B. Rs. 14.22 Lac C. 01.11.2021 D. Symbolic possession	A. Rs. 33.67 Lac B. Rs. 3.36 Lac C. 18.03.2024 D. Rs.0.30 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
3.	BO: Chauhan Market **Borrower:- M/S Guru Brick Field Prop. Deependra Kumar** S/o Mr. Guru Prasad Yadav Vill. Bandra mau, Post-Rahi, Raebareli-229010 **Mr. Deependra Kumar** S/o Guru Prasad Yadav Vill. Pure Maha Bramhan H/o Bandramau, Post-Rahi, Raebareli-229010 **Mr. Guru Prasad Yadav** S/o Ram Pyare Vill. Pure Maha Bramhan H/o Bandramau, Post-Rahi, Raebareli-229010 ***(Mortgagor/Guarantor)***	Property situated at Gata No. 913 Ka mi Area 0.0100 Hect. At Ahmadpur Nazool Mohalla Bada Ghosiyana, Pargana, Tehsil and Distt. Raebareli in the name of **Mr. Guru Prasad** S/o Ram Pyare registered at SRO Sadar, Raebareli in Book No. 1, Vol. No. 2193, Sr. No.2011, Pages 347-360. **Boundaries- East-** Plot Dev Saran others, **West-** Boundary Moveen other, **North-**Lucknow Road, **South-**Khet Mohd. Umar.	A. 10.03.2022 B. Rs. 21.12 Lac with further interest + DI and other charges minus recovery. C. 25.06.2022 D. Symbolic possession	A. Rs. 45.83 Lac B. Rs. 4.58 Lac C. 18.03.2024 D. Rs.0.45 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
4.	BO: Chauhan Market **Borrower:- Mr. Pachai** M N 5, Gadhi, PO Maharajganj, Atrehta, Raebareli, Uttar Pradesh **Mr. Pachai** S/O Jharihat M N 5, Gadhi, PO Maharajganj, Atrehta, Raebareli, Uttar Pradesh **(Borrower / Mortgagor) Mr. Shiv Saran Gupta** s/o Satya Narayan Gupta, Ward No. 4, Arya Nagar, Maharajganj, Raebareli Uttar Pradesh (Guarantor)	Khata No192, Gata No. 993Mi, Atrehta(Gandhi Nagar), Pargana-Semrauta, Tehsil-Maharajganj, Dist Raebareli in the name of Mr. pachai S/o Mr. Jhariat **Boundaries: East-** Khet of Satya Naran Gupta **West-** Parti Land **North-** Khet of Bhaggan **South-**Parti Land	A. 24.05.2021 B. Rs. 37.43 Lac C. 05.04.2022 D. Symbolic possession	A. Rs. 31.25 Lac B. Rs. 3.12 Lac C. 18.03.2024 D. Rs.0.30 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
5.	BO: Chauhan Market **Borrower/Mortgagor:- Mr. Rupesh Kumar Singh** H. No. 2, bara Pura-Khijrpur, Karaundi, Distt. Raebareli 229001 Mr. Rupesh Kumar Singh H. No. 2, bara Pura-Khijrpur, Karaundi, Distt. Raebareli **Mr. Rakesh Kumar Singh** H. No. 2, bara Pura-Khijrpur, Karaundi, Distt. Raebareli 229001 (Guarantor)	Plot at admeasuring Anand Nagar(Ahmadpur Nazool) Distt. Raebareli, pLot no. 33CH, H no. 493Ka, Area: 480 Sqmtr in the name of Mr. Rupesh Kumar Singh **Boundaries : East:** Land of District Jail, **West:** Road, **North:** H. no. 67/109, **South:** land of District Jail and Pump House	A. 11.07.2019 B. Rs. 36.36 Lac C. 05.10.2019 D. Symbolic possession	A. Rs. 51.52 Lac B. Rs. 5.20 Lac C. 18.03.2024 D. Rs.0.50 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record
6.	BO: Malikmau **Borrower:- M/s Raebareli Trading Point**nPure Baisan Sultanpur Kheda Raebareli UP Also House no. 885 gandhi Nagar Raebareli, UP **Mr. Yogendra Dev Dwivedi** S/o Tej Bahadur Singh 190, Gandhi Nagar, Manika Cinema Road Raebareli, UP Also House no. 885 gandhi Nagar Raebareli, UP (Partner) **Mr. Amit Singh** S/o Mr. Tej Bahadur Pure Baisan Sultanpur Kheda Raebareli UP Also House no. 885 gandhi Nagar Raebareli, UP (Partner) **Mrs. Shakuntala Dwivedi** W/o Mr. Yasho Dhawal Dwivedi Singh 190, Gandhi Nagar, Manika Cinema Road Raebareli, UP Also House no. 885 gandhi Nagar Raebareli, UP **(Mortgagor/Guarantor)** ward no. 19 Ahmadpur Nazool Mohalla Gandhi Nagar Tehsil &n Distt. Raebareli Area: 124.80 sqmtr **Owner:** Mr. yogendra Dev Dwivedi S/o Yashodhawal Dwivedi **Boundaries: East-** House of Seller, **West-** Plot of Shukla Ji **North-**Plot of Habeeb **South-** Khadinja Rasta 12ft.	1.All part and parcel of the property consisting of Land and Building situated at Gata no. 529mi (House no. 885 ward no. 19 Ahmadpur Nazool Mohalla Gandhi Nagar Tehsil &n Distt. Raebareli Area:128.20 Sqmtr **Owner:** Mrs. Shakuntala Dwivedi W/o Yashodhawal Dwivedi **Boundaries: East-** Road, **West-** Plot of Rajendra Prasad, **North-**Road **South-** Road 2. All part and parcel of the property consisting of Land and Building situated at Gata no. 774mi (House no. 885	A. 09.04.2019 B. Rs. 27.93 Lac with further interest and other charges C. 05.10.2019 D. Symbolic possession	A. Rs. 59.43 Lac B. Rs. 5.94 Lac C. 18.03.2024 D. Rs.0.50 Lacs	19.03.2024 From 11.00 AM to 4.00 PM	Not Available as per record

TERMS AND CONDITIONS

(1)- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:- **(2)-**The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS", (3)-** The particulars of Secured Assets specified in the Schedule here in above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **(4)-** The Sale will be done by the undersigned through e-auction platform provided at the Website:- https://www.mstcecommerce.com on **08.03.2024 @ 11:00 AM to 04.00 PM. 5-** For detailed term and conditions of the sale, please refer www.mstcecommerce.com, https://eprocure.gov.in/epublish/app.

Date: 14.02.2024 **Place: Raebareli** **Authorized Officer: Punjab National Bank**

बैंक ऑफ़ इंडिया Bank of India BOI

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

E-Auction Notice

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

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

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

The last date for submission of EMD/Documents is 08.04.2024, 04:00 PM
Date and Time of E-Auction 09.04.2024, (11:00 AM to 04:00 PM)

Sl No.	Name & Address of the Borrower/ Guarantor/Amount Outstanding	Description of the Property	Reserve Price (RP) / Earnest Money (EMD) (₹)
	Branch: Barabanki		
1	**Borrower: Mr. Ashish Kumar Srivastava** S/o Mr. Ravindra Nath Srivastava, **2. Mrs. Sushma Srivastava** W/o Mr Ashish Kumar Srivastava All R/o 3/17, Virat Khand Gomti Nagar, Lucknow -226010. **Guarantor: Mr. Ravindra Nath Srivastava** S/o Mr. Triveni Lal Srivastava, R/o 3/17, Virat Khand Gomti Nagar, Lucknow-226010. **Demand Notice Dated: 21.04.2017, Amount: ₹ 3331436.00 Lakhs + Int. & Other charges.**	House No. 86 Preetmilan Lawn at Khasra No. 69 Min, Mohalla Satyapremi Nagar Pargana & Tehsil Nawabganj Distt. Barabanki, **Area:** 2000 Sq. Ft. or 185.80 Sq. Mtrs., **Owner: Mr. Ravindra Nath Srivastava, Boundaries: East:** 15 Ft. Kaccha Rasta, **West:** Land of Ram Kumar Singh, **North:** Plot of Seller, **South:** Land of Ram Kumar Singh. **(Possession - Physical)**	₹ 80.00 Lakh ₹ 8.00 Lakh
2	**Borrower 1 : (i) Mr. Ankur Kumar Srivastava** S/o Mr. Ravindra Nath Srivastava, R/o 317, Viratkhand, Gomti Nagar, Lucknow - 22010. **(ii) Mrs. Shikha Srivastava** W/o Mr. Ankur Kumar Srivastava R/o Moh. Satyapreminagar, Preetmilan Marriage Lawn, Barabanki-225001. **Guaurantor : Mr. Ashish Kumar Srivastava** S/o Mr. Ravindra Nath Srivastava, 3/17, Virat khand Gomti Nagar, Lucknow- 226010. **Demand Notice Dated: 21.04.2017, ₹ 3279723.00 Lakhs** + Int. & Other charges **Borrower: 2. (i) Mr. Adarsh Srivastava** S/o Mr. Ravindra Nath Srivastava R/o 3/17, Virat Khand Gomti Nagar, Lucknow -226010. **(ii) Mrs. Rajni Srivastava** W/o Mr. Adarsh Srivastava R/o Satyapreminagar, Preetmilan Marriage Lawn, Barabanki -225001. **Guaurantor : Mr. Ashish Kumar Srivastava** S/o Mr. Ravindra Nath Srivastava, R/o 3/17, Virat Khand Gomti Nagar, Lucknow-226010. **Demand Notice Dated: 13.10.2017, ₹ 2974106.75 Lakhs** + Int. & Other charges	**Property No. 1.** Land & Building situated at Part of Khasra No. 69, Mohalla – Kamariabagh / Satya Premi Nagar, Village – Paisar (Within Nagar Parishad Limit), Ward Kailash Ashram, Pargana / Tehsil – Nawabganj, Barabanki., **Area:** 2800 Sq. Ft. or 260 Sq. Mtrs., **Owner: (1) Shri. Ashish Kumar Srivastava, (2) Shri. Adarsh Srivastava, (3) Shri. Ankur Sriavstava (Joint Ownership), Boundaries: East:** House of Ravindra Nath Srivastava & Plot of Mr. (1) Ashish Kumar Srivastava, (2) Adarsh Srivastava (3) Ankur Srivastava, **West::** Jamuriah Nallah, **North:** 25 Ft. Wide Road, **South:** House of Smt. Asha Devi, **(Possession - Physical)** **Property No. 2.** Land situated at Part of Khasra No. 69, Mohalla – Kamariabagh / Satya Premi Nagar, Village – Paisar (Within Nagar Parishad Limit), Ward Kailash Ashram, Pargana / Tehsil – Nawabganj, Barabanki., **Area:** 800 Sq. Ft. or 74.32 Sq. Mtrs., **Owner: (1) Shri. Ashish Kumar Srivastava (2) Shri Adarsh Srivastava (3) Shri. Ankur Sriavstava (Joint Ownership), Boundaries: East:** 12 FT. Wide Road, **West:** Building of (1) Shri. Ashish Kumar Srivastava (2) Shri. Adarsh Srivastava (3) Shri. Ankur Sriavstava, **North:** 25 Ft. Wide Road, **South:** House of Ravindra Nath Srivastava. **(Possession - Physical)**	₹ 78.50 Lakh ₹ 7.85 Lakh ₹ 13.50 Lakh ₹ 1.35 Lakh
	Branch: LDA Colony		
3	**Borrower: 1. Dineshmani Ramnaresh Tiwari.** **2. Usha Dineshmani Tiwari**, Address: House No. 1091 (A), Ashiana, Sector-K, Kanpur Road Yojna, Near Central Academy Lucknow. **Guarantor: 1. Devendra Pratap Singh** Address: 10b/563, Vrindavan Yojna, Raebareili Road, Telibagh, Lucknow, **2. Ajay Kumar Mishra,** Address: House No. 185, Basant Kunj, Hardoi Road, Lucknow. **Demand Notice Dated: 02.03.2023, ₹ 9116325.52 Lakhs** + Interest + other expenses	Residential Property situated at House No. 1091 (A), Ashiana, Sector-K, Kanpur Road Yojna, Near Central Academy Lucknow, **Area:** 179 Sq. Mtrs., **Owner: Dineshmani Ramnaresh Tiwari, Boundaries: East:** 7.50 mtr. Wide Road, **West:** Plot No. 1100, **North:** Plot No. 1091, **South:** Plot No. 1092 **(Possession - Symbolic)**	₹ 145.00 Lakh ₹ 14.50 Lakh
	Branch: Sitapur Road		
4	**Borrower: Mr. Zeeshan Ahmad**, Address: Flat No. 211, 2nd Floor, Maa Sharda Apartment, Sector-5. Vikas Nagar, Lucknow. **Demand Notice Dated: 13.03.2023, ₹ 2308139.63 Lakhs** + Interest + other expenses	Residential Property situated at Flat no. 17-AH/10/T15, Flat Type F-82, Affordable Housing Situated at Nilgiri Enclave, Sector-17, Vrindavan Scheme No. 4, Lucknow, **Area:** 76.57 Sq. Mtrs., **Owner: Mr. Zeeshan Ahmad, Boundaries: East:** Flat No. 17-AH/11/T14, **West:** Flat No. 17-AH/10/T14, **North:** 6.0 mtr. Wide drive way, **South:** Flat No. 17-AH/10/T16. **(Possession - Symbolic)**	₹ 30.50 Lakh ₹ 3.05 Lakh
	Branch: Arjunganj		
5	**Borrower: 1. Mrs. Vijay Laxmi Gutpta, 2. Ram Gopal Gupta**, Address: House No. E-536, Mohalla-Sector-M1, Ashiyana Colony, Kanpur Road Scheme, Lucknow. **Demand Notice Dated: 20.05.2023, ₹ 815333.53 Lakhs** + Interest + other expenses	Residential Property situated at House No. E-536, Mohalla-Sector-M1,Ashiyana Colony, Kanpur Road Scheme, Lucknow, **Area:** 30 Sq. Mtrs., **Owner: Vijay Laxmi Gupta, Boundaries: East:** 9.0 Mtr. Wide road, **West:** EWS House No. E-644/M-01, **North:** EWS House No. E-535/M-01, **South:** EWS House No. E-537/M-01. **(Possession - Symbolic) (Not Physical)**	₹ 23.50 Lakh ₹ 2.35 Lakh
	Branch: Sadar		
6	**Borrower: Mr. Atul Shukla**, Address: 78, Saudagar Mohal, Sadar Bazar, Lucknow. **Guarantor: Mr. Hari Mohan Shukla**, Address: 78, Saudagar Mohal, Sadar Bazar, Lucknow. **Demand Notice Dated: 11.10.2021, ₹ 2547993.91 Lakh** + Interest + other expenses	Residential Property situated at 6/71, Rajni Khand (EWS), Sharda Nagar, Raebareli Road, Lucknow, **Area:** 30 Sq. Mtrs., **Owner: Atul Shukla, Boundaries: East:** House no. 6/92, **West:** 6.00 Mtr. wide Road, **North:** House No. 6/70, **South:** House No. 6/72. **(Possession - Symbolic)**	₹ 27.78 Lakh ₹ 2.78 Lakh
	Branch: Terhipulia		
7	**Borrower: MR. Sudama Mishra,** Address: Premise No. 3/723, Lig, Vastu Khand, Gomtinagar, Lucknow. **Guarantor: Smt. Sushma Mishra,** Address: Premise No. 3/723, Lig, Vastu Khand, Gomtinagar, Lucknow. **Demand Notice Dated: 04.04.2022, ₹ 2877559.72+** Interest + other expenses	Residential Property situated at Premise no. 3/723, LIG, Vastu Khand, Gomtinagar, Lucknow, **Area:** 40.50 Sq. Mtrs., **Owner: Sudama Mishra, Boundaries: East:** 7.50 mtr. wide Road, **West:** House No. 3/710, **North:** House No. 3/724, **South:** House No. 3/722. **(Possession - Symbolic)**	₹ 37.22 Lakh ₹ 3.73 Lakh
8	**Borrower: M/S Archana Agencies,** Prop. Archana Singh Bisht. **Guarantor: Mr. Kripal Singh Bisht,** R/o House No. 2/665, Sector-H, Jankipuram, Lucknow. **Demand Notice Dated: 16.01.2023, ₹ 7925033.46** + Interest + other expenses	Residential Property situated at House No. 2/665,Sector-H, Jankipuram, Lucknow, **Area:** 52 Sq. Mtrs., **Owner: Mrs. Archana Bisht, Boundaries: East:** Premise no. 2/664, **West:** Premise No. 2/666, **North:** 9.00 mtr. Wide Road, **South:** Premises No. 2/638. **(Possession - Symbolic)**	₹ 38.13 Lakh ₹ 3.82 Lakh
	Branch: Nirala Nagar		
9	**Borrower: Syed Baharul Hasnain Zaidi** S/o Syed Sarfaraz Husain Zaidi, R/o Premises No. E-6/69, L.I.G., Amrapali Yojna, Hardoi Road, Mauza-Barawan Khurd, (Near trinity International School), Lucknow. **Demand Notice Dated: 18.09.2021, ₹ 3403205.44** + Interest + other expenses	Premises No. E-6/69, L.I.G., Amrapali Yojna, Hardoi Road, mauza-Barawan Khurd, (Near trinity International School), Lucknow., **Area:** 62.72 Sq. Mtrs., **Owner: Syed Baharul Hasnain Zaidi, Boundaries: East:** Premises No E-6/65, **West:** 6.00 Mtr. Wide Road, **North:** Premises No. E-6/68, **South:** Premises No. E- 6/70. **(Possession - Symbolic)**	₹ 23.30 Lakh ₹ 2.33 Lakh
10	**Account 1. M/s M.A. Apparel** **Partner: 1. Asif Ali Khan, 2. Yasmeen Khan** (deceased) Through Her Legal Heir's, **i) Asif Ali Khan, (ii) Sahil Khan, (iii) Arsh Khan,** All Above R/o 448/110, Ashapuram Colony, Radha Gram, Thakur Ganj, Lucknow. **3. Manish Mohan Nigam, 4. Savita Nigam** Both Resident of 556/30, Sujanpuraa Alambagh, Lucknow. **Guarantots: 1. Sahil Khan, 2. Sanjay Saxena** (R/o 269/124 Devi Dayal Marg, Birhana, Lucknow. **Demand Notice Dated: 06.10.2022, ₹ 3846420.93** + Interest + other expenses **Account 2.: 1. Asif Ali Khan** (Borrower Housing Loan), **2) Yasmeen Khan** (Co-Borrower Housing Loan) (deceased) Through Her Legal Heir's, **i) Asif Ali Khan (ii) Sahil Khan (iii) Arsh Khan, 3) Manish Mohan Nigam** (Guarantor Housing Loan) **Demand Notice Dated: 06.10.2022, ₹ 544864.43** + Interest + other expenses	House No. 448/110N, sitauted at Plot No. B-5, Khasra No. 555, Mohalla Baraf Khana, Thakurganj, Lucknow, **Area:** 1064 Sq. Feet., **Owner: Mr. Asif Ali Khan & Mrs. Yasmeen Khan** (Deceased), **Boundaries: East:** 15`-0" wide Road, **West:** Plot No. B-6, **North:** Plot No B-4, **South:** Remaining plot area 1258 Sq.Ft. House of Seller. **(Possession - Symbolic)**	₹ 42.71 Lakh ₹ 4.28 Lakh

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

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 6(2) & 8(6) OF SECURITY INTEREST (ENFORCEMENT), RULES 2002

This may also be treated as notice under rules 6(2) & 8(6) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the Said loan about the holding of E-Auction Sale on the above mentioned date.

Date: 03.03.2024, Place: Lucknow **Authorised officer, Bank of India**

WTO MEET ENDS WITHOUT MUCH GAINS

Moratorium on e-com taxation stays

Silent on public stockholding of foodgrains

MUKESH JAGOTA
Abu Dhabi, March 2

Commerce minister Piyush Goyal at WTO biennial gathering of ministers in Abu Dhabi, UAE REUTERS

THE 13TH MINISTERIAL conference of the World Trade Organisation (WTO) ended without any significant progress on further liberalisation of world trade, even as 'non-trade issues' were kept in abeyance. The muted outcome reflected the large divergence between leading members on key issues, and the focus on self-interest rather than multilaterliasm ina polarised world.

It decided to extend the moratorium on taxation of cross border electronic transmissions for another two years but could not take any decision on a permanent solution on public stockholding of food grains for food security and fisheries subsidies which were key Indian demands. Lack of decision on public stockholding at the meeting, however, does not impact government procurement of food grains and public distribution system as India has had a permanent peace clause in perpetuity since 2014. Under the peace clause, India's intervention in the food grain markets for livelihood security of farmers and food security of the population cannot be challenged in the dispute settlement system of the WTO.

On another key demand by India on reviving the system of appeal in the dispute settlement system, the ministers decided to speed up the discussions on the issue of appeal and review. The discussion by officials on a well-functioning dispute settlement system accessible to all members by 2024 would focus on all unresolved issues. On fisheries, where India is asking for a moratorium on subsidies for distant water fishing for 25 years by countries like China, Norway, Japan which have large fleets, there has been no agreement. But due to no word in the declaration on the issue, India gets to keep its subsidy to its fishermen. The declaration on agriculture at the conference talks of improvements in training and technical assistance provided under the WTO technical assistance and training plan to assist developing members, including least developing countries, to overcome the challenges they face in timely engagement on Sanitary and Phytosanitary Measures and the Agreement on Technical Barriers to Trade.

Another achievement of the conference is agreement on LDC Graduation. Least Developed Countries (LDC) lose benefits like duty-free and quote-free exports when they graduate to the developing countries category. It was decided to keep this concession for LDCs for three years. In this period, no country will be allowed to question the concession in the dispute settlement system of the WTO. Earlier this time period was three years. This period was for allowing these countries for capacity building so that they can navigate the world trade ecosystem without the LDC benefits.

Bilaterally some developed countries can give LDCs quota-free and duty-free access to their markets for even longer. Though the e-commerce taxation moratorium got extended, the ministers agreed to continue to re-invigorate the work under the Work Programme on Electronic Commerce with focus on its development dimension, taking into account the economic, financial and development needs of developing and least-developed country members. The work programme on e-commerce aims to examine trade-related issues associated with e-commerce. These include the protection of privacy and public morals and prevention of fraud, access to and use of public telecommunications transport networks and services, rules of origin, increasing the participation of developing countries in the e-commerce marketplace, protection and enforcement of copyright and trademarks, and enhancing the participation of developing countries and their small and medium-sized enterprises. India and South Africa blocked an attempt to get the China-inspired pact — Investment Promotion for Development — included in the WTO even though it had a backing of more than 120 countries.

Another non-trade issue of linking trade to gender has also been successfully opposed. The declaration noted that women's economic empowerment and participation in trade contributes to economic growth and sustainable development. "We take note of WTO work, including in collaboration with other relevant international organisations, through activities such as capacity-building initiatives and sharing experience to facilitate women's participation in trade," the draft ministerial declaration said. Instead of taking a stand on prioritising MSME in trade, the declaration noted their role in the economy of their countries. The WTO took two new members, Comoros and Timor Leste, which takes the total membership of the global trade body to 166.

Shehbaz Sharif set for second term as Pak Prime Minister

Shehbaz Sharif REUTERS

PRESS TRUST OF INDIA
Islamabad, March 2

TOP PML-N LEADER Shehbaz Sharif is set to become the 33rd prime minister of Pakistan today, once again leading a coalition government, amidst allegations of rigging of polls and facing staggering economic and security challenges.

Shehbaz, who is the joint candidate of Pakistan Muslim League-Nawaz (PML-N) and Pakistan Peoples Party (PPP), has already submitted his nomination. His challenger Omar Ayub Khan of Pakistan Tehreek-e-Insaf (PTI) too has filed his papers.

The PML-N president Shehbaz, 72, is the younger brother of former three-time prime minister Nawaz Sharif, 74. Voting in the National Assembly to elect the new prime minister would be held on Sunday, according to the National Assembly Secretariat. The successful candidate will be administered the oath of office on Monday at the Presidential mansion, Aiwan-e-Sadr.

Shehbaz is known as an able administrator due to the swift execution of mega-development projects while serving as chief minister of the Punjab province. However, he failed to exhibit the qualities when elevated to serve as prime minister for a 16-month stint in 2022.

He faces the menacing challenges of a fragile economy and the increasing threat of terrorism. His government would also have to face the street power of jailed former prime minister Imran Khan's Pakistan Tehreek-e-Insaf party which had been protesting against the alleged rigging of elections.

In the February 8 polls, the Sharifs-led party failed to garner a clear majority, albeit technically, it is the largest party with 75 out of 265 seats. In a surprise move, the elder Sharif stepped back in favour of Shehbaz to allow him to lead the coalition as he is believed to have the knack of taking along diverse groups in the polarised country.

The PPP and four smaller parties have joined the coalition with the PPP supporting the government from outside in return for PML-N support for the election of its senior leader and former president Asif Ali Zardari as the president once again.

Shehbaz Sharif's election as the prime minister is almost certain since the PML-N and PPP's candidates for the Speaker and the Deputy Speaker of the National Assembly were elected on Friday with a comfortable majority. Shehbaz served as prime minister of a coalition government from April 2022 to August 2023 before Parliament was dissolved to hold general elections.

Quoting "highly placed sources," The News International newspaper reported that President Arif Alvi, known for his closeness to Imran Khan, has consented to administer the oath to the new prime minister.

Interestingly, President Alvi had declined – on the pretext of health problems – to administer the oath to Shehbaz Sharif in April 2022 when he became the prime minister unopposed after the ouster of the Imran Khan government through a no-confidence vote.

The term for Alvi, a PTI nominee, already expired last year but, as per Constitutional provisions, he will need to hold the post until the election of the new president, which is set to be held on March 9.

OpenAI says it 'categorically disagrees' with Musk's suit

BLOOMBERG
March 2

Elon Musk, a co-founder of OpenAI but no longer involved in the firm, sued OpenAI and CEO Sam Altman, alleging the company's close ties with Microsoft has undermined its original mission of creating open-source tech that wouldn't be subject to corporate priorities

OPENAI "CATEGORICALLY DISAGREES" with the lawsuit Elon Musk filed against the company, according to an internal memo sent to employees of the artificial intelligence startup.

Musk, a co-founder of OpenAI who is no longer involved in the company, sued OpenAI and its chief executive officer Sam Altman late Thursday, alleging the company's close relationship with Microsoft Corp has undermined its original mission of creating open-source technology that wouldn't be subject to corporate priorities.

OpenAI chief strategy officer Jason Kwon pushed back at Musk's suggestion that the startup is "a de facto subsidiary" of investor Microsoft and said the billionaire's claims "may stem from Elon's regrets about not being involved with the company today," according to a copy of the memo obtained by *Bloomberg News*.

In a separate memo, also seen by *Bloomberg*, Altman called Musk a hero of his and said he misses the person he knew who competed with others by building better technology.

OpenAI declined to comment on the lawsuit or the two memos.

Musk is suing for breach of contract, breach of fiduciary duty and claims of unfair business practices, among other grievances. He is bringing the suit in the capacity of a donor to OpenAI's nonprofit parent organisation as recently as 2019 and is seeking to force OpenAI to stop benefitting Microsoft and Altman personally.

Kwon pointed out in the memo that the company's mission "is to ensure AGI benefits all humanity," using a term that refers to theoretical software that can perform a wide range of tasks better than a human can. Kwon also said OpenAI is independent and competes directly with Microsoft.

Kwon also said he wanted to update employees on "inquiries from government agencies," in an apparent reference to an investigation by the Securities and Exchange Commission that kicked off after the brief ousting of Altman by the company's board late last year.

Kwon didn't mention the agency by name, but said that "after the events of last November, they asked us for information and this matches what we'd expect given the circumstances." Kwon said the company is cooperating with the government.

Rubymar ship attacked by Houthis sinks

Cargo ship Rubymar REUTERS

THE RUBYMAR CARGO ship, attacked last month, has sunk in the southern Red Sea, Yemen's internationally recognised government said in a statement on Saturday. If verified, it would be the first vessel lost since Houthi militants began targeting commercial shipping in November.

The government statement said the ship sunk on Friday night and warned of an "environmental catastrophe". The ship was carrying more than 41,000 tons of fertilizer when it came under attack, the US military's Central Command previously said. Yemen's Houthi militants have been attacking commercial ships in the Red Sea region since mid-November, saying they are acting in solidarity with Palestinians in Gaza.

On Monday, a Yemeni government team visited the Rubymar, a Belize-flagged, UK-owned cargo ship, and said it was partially submerged and could sink within a couple of days. The US military previously said the attack had significantly damaged the freighter and caused an 18-mile (29-km) oil slick. The United States Navy's Fifth Fleet did not immediately respond to a request to confirm the sinking on Saturday.

In two separate reports on Saturday the United Kingdom Maritime Trade Operations (UKMTO) agency said it had received a report of a ship being attacked 15 nautical miles west of Yemen's port of Mokha.

"The crew took the vessel to anchor and were evacuated by military authorities," the UKMTO said in an advisory note. Separately, the UKMTO reported a ship sinking.

Neither report named the Rubymar though both incidents occurred in the vicinity of where the Rubymar was last seen. Houthi attacks have prompted shipping firms to divert vessels on to the longer, more expensive route around southern Africa. They have also stoked fears that the Israel-Hamas war could spread, destabilising the wider Middle East.

The United States and Britain began striking Houthi targets in Yemen in January in retaliation for the attacks on shipping in the Red Sea, Bab al-Mandab Strait and Gulf of Aden.

Yemen's internationally recognised government is based in the southern port of Aden while the Houthis control much of the north and other large centres. — **REUTERS**

Increase taxes, IMF tells Pakistan

THE INTERNATIONAL MONETARY fund (IMF) has estimated that if the recommendations on personal income tax were fully implemented, it could yield additional revenues of 0.5% of the GDP, equivalent to Pakistani Rs 500 billion on an annual basis, *The News International* reported.

The International Monetary Fund recommendations to the Federal Board of Revenue (FBR) would double the tax burden for salaried and non-salaried classes and would impact the middle and upper middle-income groups if accepted, the report said.

The Federal Board of Revenue has so far collected Pakistani Rs 215 billion from the salaried class in the first eight months (July-February) of the current fiscal year.

It is estimated that the FBR could fetch approximately Pakistani Rs 300 billion from the salaried class, and the International Monetary Fund's recommendation on personal income tax could bring additional revenues of Pakistani Rs 500 billion from both salaried and non-salaried classes, the report said.

The Washington-based lender, who has expressed willingness to work with the new government in Pakistan following a fractured poll verdict, has also recommended lowering the income threshold for the higher rates slabs. — **PTI**

Rihanna rocks the stage at Jamnagar

PRESS TRUST OF INDIA
Jamnagar, March 2

Rihanna with the Ambani family in Jamnagar, Gujarat REUTERS

IN HER FIRST performance in India, pop star Rihanna set the stage on fire at the day one of the lavish pre-wedding event of billionaire Mukesh Ambani's son Anant and his fiancee Radhika Merchant. The international music sensation, who belted out hit songs such as *Diamonds, Where Have You Been, Rude Boy* and *Pour it Up,* had Indian film celebrities like Shah Rukh Khan-Gauri Khan, Ranveer Singh-Deepika Padukone, Shreya Ghoshal and Shiamak Davar grooving to her tunes.

Dressed in a shimmery body-hugging fluorescent green and pink outfit, Rihanna put up her best moves and also interacted with the audience at the grand event, which is being held over three days at a residential township situated close to Reliance Industries (RIL)'s petroleum refinery near Jamnagar city.

The 38-year-old singer-songwriter thanked the Ambanis for making her a part of the family affair. "Thanks to the Ambani family I'm here tonight in honour of Anant and Radhika. Thank you for having me here. God bless your union. I wish you the best. Congratulations," she said. As the prelude of her song *We Found Love* played, Rihanna asked the audience members if they believed in love. "Make some noise for love right now. Send some extra love to the bride. It's my honour to be here and I want you to put your hands together like this," the multiple Grammy winner said before singing the popular track.

The Ambani family presented Rihanna with a bouquet and posed for the shutterbugs together after her performance. Later, actor Janhvi Kapoor shared a reel of her shaking a leg with Rihanna on her song *Zingaat* from her debut film *Dhadak*. "This woman is a goddess. Stop it goodbye," Kapoor captioned the video.

Before flying out on early Saturday morning, the singer took selfies with women cops and obliged the paparazzi with pictures. Rihanna was also photographed sharing a hug with one of the women police officers.

According to multiple media reports, the Barbadian singer was paid ₹74 crore for performing at the celebration. Meta founder Mark Zuckerberg with philanthropist-wife Priscilla Chan, Microsoft co-founder Bill Gates, former US president Donald Trump's daughter Ivanka, corporate leaders Gautam Adani, Nandan Nilekani, and Adar Poonawala, cricketers Sachin Tendulkar, MS Dhoni, Rohit Sharma and spiritual leader Sadhguru Jaggi Vasudev are also part of the pre-wedding festivities.

Other well-known film personalities who have been invited for the event are Amitabh Bachchan, Rajinikanth, Aamir Khan, Karan Johar, Ranbir Kapoor-Alia Bhatt, Anil Kapoor, and Madhuri Dixit.

X, ByteDance could face tough EU rules

ELON MUSK'S X, TikTok owner ByteDance and Booking.com may meet EU criteria subjecting them to tough rules as so-called gatekeepers, the European Commission said late Friday. The Digital Markets Act designates firms with over 45 million monthly active users and 75 billion euros in market capitalisation as gatekeepers providing a core platform service for business users. Such firms need to make their messaging apps interoperate with rivals and let users decide which apps to pre-install, among other obligations from March 7. — **REUTERS**

PUBLIC NOTICE

We, **Piaggio Vehicles Private Limited** are an electric three-wheeler manufacturing company in India. These vehicles are operational throughout India. Electric vehicles reduce greenhouse gas emissions by displacing the use of conventional fossil fuel-powered vehicles in the transportation sector. The proponent has undertaken the project for "Carbon Credit Registration and Certification." As part of this process, **Piaggio Vehicles Private Limited,** in collaboration with **Kosher Climate India Pvt Ltd,** is conducting a national-level stakeholder consultation meeting to gather views or suggestions on social and environmental impacts that arise due to the project and also to explain the sustainable benefits as a result of this project. The meeting will be held at the authorized Piaggio dealers located in various states in India on 11/03/2024 at 10:00 a.m. All concerned stakeholders are requested to attend and provide their valuable input. People who are unable to attend this meeting in person can send their concerns to the below contact details before 11/03/2024. Visit **https://tinyurl.com/473xx7x7** to know the state wise meeting location details. For any clarifications, please contact the below representative:

Contact Details:
Name: Joel George
Phone Number: 9175155247
Email ID: **Joel.George@piaggio.co.in**

UGVCL **Uttar Gujarat Vij Company Limited**
CIN: U40102GJ2003SGC042906
Regd. & Corporate Office, Visnagar Road, Mehsana, Gujarat-384001
Toll free No.19121 OR 1800233155335 www.ugvcl.com

TENDER NOTICE

Short Notice Tender No:- 1). UGVCL/SP/III/CPP/24-25/1278/AAA Conductor & Tender Notice No:- 2). UGVCL/SP/III/1276/Single Money Receipt are put up for on line tendering on **www.ugvcl.com** and **https://tender.nprocure.com**. Interested Vendors are requested to locate the same for above mentioned Web site.

I/c Chief Engineer (P&P)

KERALA WATER AUTHORITY e-Tender Notice

Tender No : SE/PHC/MPM/RE338/2023-24
JJM-Providing FTHC , road restoration , Pipe line extension for, Edavanna Panchayath, **EMD :** Rs. 5,00,000, **Tender fee :** Rs. 16540, **Last Date for submitting Tender :** 11-03-2024 03:00:pm, **Phone :** 04832974871, **Website :** www.kwa.kerala.gov.in, www.etenders.kerala.gov.in

Superintending Engineer
PH Circle Malappuram
KWA-JB-GL-6-2528-2023-24

BHAKRA BEAS MANAGEMENT BOARD
(Irrigation Wing)
NOTICE INVITING e-TENDER
NIT No. : 08 /2023-24
Scope of Work: Planning, Designing, Installation and commissioning of Log Boom in reservoir of Pandoh Dam.

Last Date/Time of Sale/Availability of Documents	27.03.2024 Upto12:30 P.M.
Last Date / Time of Receipt of Bids	27.03.2024 Upto 12:30 P.M.
Date / Time of Opening of Bids	28.03.2024 at 12:30 P.M.

For detail please visit us at **https://etenders.gov.in/eprocure/app**
Sr. Executive Engineer, Pandoh Dam Division, BBMB, Pandoh (H.P)-175124
1366-PR-BSL-7 FOR YOUR BETTER TOMORROW SAVE ENERGY TODAY

इण्डियन ओवरसीज बैंक
Indian Overseas Bank
www.iob.in
आपकी प्रगति का सच्चा साथी
Good people to grow with

TRANSFER OF NPA LOAN EXPOSURES TO ARCs/ SCBs/ NBFCs/ AIFIs/ SFBs THROUGH e-AUCTION UNDER SWISS CHALLENGE METHOD

Indian Overseas Bank (IOB) Invites Expression of Interest from ARCs/ SCBs/ NBFCs/ AIFIs/ SFBs for the proposed transfer of **Portfolio of Unsecured Education Loan NPA accounts** under Swiss Challenge method on **"as is where is"** and **"as is what is"** basis **without any recourse** to the Bank.

Interested prospective bidders are requested to intimate their willingness to participate in the **e-Auction scheduled on 19.03.2024** by way of an "Expression of Interest" through email at saletoarc@iobnet.co.in on or before **08.03.2024.**

For further details please visit **Bank's website (www.iob.in)->click on link TENDERS->ARC-Cell->Notification dated 02.03.2024.**

IOB reserves the right to cancel or modify the process and amend any terms of the notification at any stage and the same will not necessarily be carried out through advertisement but will be notified directly on the Bank's website.

Place: Chennai
Date: 02.03.2024
General Manager

AGGARSAIN SPINNERS LIMITED
CIN : L17297HR1998PTC034043
Regd. Office: 2nd Floor, SCO 404, Sector-20, Panchkula-134116
Ph: 0172-4644666, 4644777, Email: aggarsainspinners@gmail.com
Website: www.aggarsainspinners.com

NOTICE OF 01/2023-2024 EXTRA-ORDINARY GENERAL MEETING (EGM)

Notice is hereby given that the 01/2023-2024 Extra-Ordinary General Meeting (EGM) of the Members of Aggarsain Spinners Limited ("the Company") will be held on Wednesday, the **27th day of March, 2024 at 11.00 am at "Hotel Shiraaj,** Sector-10, Opp. Bus Stand, Panchkula-134113" to transact the special business as set out in the Notice of Extra-ordinary General Meeting.

Copies of the said Notice of EGM, have already been sent through email to all the members whose email ids are registered with the Depository Participant or with the Company. Physical copies of the same have been sent to all other members at their registered address, whose email ids are not registered with the Depository Participant. The Company has completed the dispatch of Notice of EGM through mail and through courier on Saturday, 02nd March, 2024. The Notice of the EGM is also available on the Company's website www.aggarsainspinners.com/Investor/NoticeofAGM/EGM and on the website of the National Securities Depository Limited ('NSDL') www.nsdl.co.in as well as on the website of Metropolitan Stock Exchange of India Limited i.e. www.msei.in.

E-VOTING: The Company is pleased to provide to Members the facility to cast their vote by electronic means on all the resolutions set forth in the said Notice of EGM in terms of the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 amended upto date and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

1. The business set out in the Notice of 01/2023-2024 Extra-ordinary General Meeting dispatched may be transacted through voting by electronic means.
2. The e-voting period will commence on Sunday, 24th March, 2024 (10.00 a.m.) and ends on Tuesday, 26th March, 2024 (5.00 p.m.).
3. The cut-off date for the purpose of determining shareholders for voting through remote e voting and at the venue of EGM is March 20, 2024 (Cut-Off Date). Members holding shares either in physical or dematerialized as on the Cut-off date may either caste their votes, electronically by following the instructions provided in Notice of EGM for NSDL and CDSL both from a place other than the venue of EGM or at Venue of EGM through Ballot Paper.
4. Person who becomes a member of the Company after dispatch of Notice may obtain login credentials & details by sending request at evoting@nsdl.co.in.
5. Voting through electronic mode shall not be allowed beyond 5:00 p.m. on Tuesday, March 26th, 2024 and e-voting module shall be disabled thereafter and once the vote on the resolution cast by the member, the member shall not be allowed to change it subsequently.
6. The facility for casting the vote through Ballot Paper will be made available at the EGM and the Members attending the EGM who have not casted their vote by means of e-voting shall be able to cast their vote at the EGM through Ballot Paper.
7. The Members who have casted their vote by e-voting can attend the EGM but shall not be entitled to cast vote again.
8. A person whose name is recorded in the register of members maintained by the depository as on the cut off date i.e. Wednesday, 20th March, 2024 shall be entitled to avail the facility of e-voting as well as voting in the EOGM.
9. Members are required to use their login id and password to vote electronically by following procedure of e-voting given in the notice of Extra-Ordinary General Meeting.

In case of any queries pertaining to e-voting, you may refer to the Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at the 'Downloads' section of www.evoting.nsdl.com or call on toll free no. 1800 1020 990 and 1800 22 44 30 or send a request to Ms. Soni Singh, Assistant Manager, NSDL at evoting@nsdl.co.in.

For addressing the grievances related to remote e-voting, members may call on the Toll-Free no. 1800 1020 990 or Contact Ms. Soni Singh, Assistant Manager, NSDL, Trade World, 4th Floor, A Wing, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai-400013 at the designated email IDs – evoting@nsdl.co.in at Telephone Nos 1800 102 0990, 1800 22 4430.

In Compliance of applicable provisions of the Companies Act, 2013 and as a part of Green Initiative, The Company encourages the Members to provide/update their email addresses to enable the servicing of notice(s) document(s) Annual Report(s) electronically. The request for updating of records for members holding shares in physical mode shall be sent to the Company or RTA and In case of members holding shares in dematerialized mode then to the Depository Participant.

By Order of the Board of Directors of the Company
For **Aggarsain Spinners Limited**
Sd/-
Ramesh Kumar (Chairman)
DIN: 01037508

Date: 01/03/2024
Place: Panchkula

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
आपका अपना बैंक / YOUR OWN BANK

Noida Sec-63 Branch
H-1A/18, Sector-63, Noida Uttar Pradesh-201301
Tele-0120-2427115 | **Email-** N615@indianbank.co.in

ANNEXURE- A
APPENDIX- IV-A" [See proviso to rule 8 (6)]
Sale notice for sale of immovable properties

e-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provison 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 Authorised Officer of **Indian Bank, Noida Sector 63 Branch** (Secured Creditor), will be sold on **"As is where is", "As is what is", and "Whatever there is basis" on 02.04.2024,** for recovery of Rs. 8,39,473.76/- (Rupees Eight Lakhs Thirty Nine Thousand Four Hundred Seventy Three and Paise Seventy Six Only) as on **07.10.2023** plus Interest & other expenses till realization of the dues to the **Indian Bank, Noida Sector 63** (Secured Creditor), from **Mr. Vinod (Borrower / Mortgagor) s/o Ram Prakash and Mrs. Suman (Co-Borrower / Mortgagor) w/o Mr. Vinod,** both R/o H No 1314/15, Ganesh Gali, Sorah Kothi, Malka Ganj, Sabji Mandi, New Delhi-110003 and Flat no SF-2, 2nd Floor, LIG , Plot no A47, Ganga Vihar, Village Sadullahbad, Loni, District Gahziabad, UP

The specific details of the properties intended to be brought to sale through e-auction mode are enumerated below :

Detailed description of the Property	All the part and parcel of Residential property at Flat No Flat no SF-2 (with Roof rights), 2nd Floor, LIG, Built on Plot no A47, Situtated in Ganga Vihar, in the area of Village Sadullabad, Pargana and Tehsil Loni, District Gahziabad, UP- 201102, admeasuring 400 SQ.FT. i.e 37.16 Sq Mtr (As per Sale Deed and visit report) **Bounded by : North :** Plot no A-48 **South :** 30 ft wide Road **East :** 30 ft wide Road **West :** Other
Encumbrances on Property	Not known to the Bank
Reserve Price	**Rs. 9,00,000/- (Rupees Nine Lakhs Only)**
EMD Amount	**Rs. 90,000/- (Rupees Ninety Thousand Only)**
Bid incremental amount	**Rs. 25,000/- (Rupees Twenty Five Thousand only)**
Date and time of e-auction	**02.04.2024** between 11.00 A.M to 5.00 P.M
Property ID No.	IDIB6407719623

Bidders are advised to visit the website(www.mstcecommerce.com/auction/home/ibapi) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with https://ibapi.in and www.mstcecommerce.com.

Date: 01.03.2024 | Place: Noida **Authorised Officer, Indian Bank**

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

CIRCLE SASTRA CENTER: North Delhi
Address: 2nd Floor, Vikrant Tower, Rajendra Place, New Delhi-110008

CORRIGENDUM

With reference to advertisement Sale Notice for Immovable Properties published in this newspaper on **17-02-2024,** the general public is hereby informed that in e-auction of property **at S.No. 3 (In M/s Magicon Impex Pvt. Ltd. Branch Office DELHI, WAZIRPUR, ASHOK VIHAR (063700)) of Property** are not available for sale now. These property has been withdrawn by the Bank from E-auction process to be held on **19.03.2024.**

Rest accounts/details of the e-auction notice remains same.

Authorised Officer,
Punjab National Bank

"Form No. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI of the Act

[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 is proposed to be made after fifteen days hereof but before the expiry of thirty days hereinafter to the Registrar of Companies, NCT of Delhi &Haryana, that **'MOHIT FURNITURE & INTERIORS LLP'**, a Limited Liability Partnership Firm 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 the business of manufacturing, trade, export, import, sale, purchase of all sort of furniture or any other business in any other manner as may be decided by the majority of partners.

3. A copy of the draft Memorandum and Articles of Association of the proposed company may be inspected at the office at **73-F, G/F, Yusuf Sarai, Green Park, South West Delhi, New Delhi-110016, India.**

4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at **Central Registration Centre (CRC), Indian Institute of Corporate Affairs (IICA), Plot No. 6,7, 8, Sector-5, IMT Manesar, District Gurgaon (Haryana), PIN Code-122050,** within twenty one days from the date of publication of this notice, with a copy to the company at its registered office.

For **Mohit Furniture & Interiors LLP**
Name(s) of Applicant
Rakesh Gupta (Designated Partner)
DPIN: 01096749
R/o: D-5, Sector-20,Noida-201301, UP
Dated: 02.03.2024

SBI

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

APPENDIX-IV-A" [See proviso to rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

NOTICE FOR E-AUCTION DATED 20.03.2024

SALE OF MOVABLE/IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to rule 8 (6) of the security interest (Enforcement Rules, 2002).

The Authorized Officer of State Bank of India (Secured Creditor) has taken over possession (symbolic/physical) of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large and borrowers, mortgagors and guarantors in particular are informed that e Auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank's dues will be held on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** on **20.03.2024**, for recovery of the amount mentioned below due to the Secured Creditor from the Borrowers, Guarantors and Mortgagors. The Reserve Price and earnest money to be deposited have been mentioned below.

DATE/TIME OF VISIT TO THE PROPERTY FOR INSPECTION: 13.03.2024 FROM 11:00 AM TO 03:00 PM.

EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with M/s. MSTC Ltd on its e-auction site https://www.mstcecommerce.com by means of NEFT from Bidder's Bank.

DATE/TIME OF E-AUCTION ON 20.03.2024 FOR 4 HOURS FROM 11:00 AM TO 03:00 PM WITH UNLIMITED EXTN. OF 10 MIN EACH.

Sr. No.	Name of the Borrowers / Guarantors	Outstanding dues for recovery of which property/ies/is/are being sold	Description of the property/ies & Name of Title deed Holder	Reserve Price / EMD (10% of Reserve Price) / Bid Increment amount
1.	**M/S Pooja Auto Products,** and its Guarantor/Mortgagor Sri Brij Bhushan Aggarwal	**Rs. 84,99,911.44** (Rupees Eighty four lacs Ninety nine Thousand Nine hundred eleven and paise forty four only) as on 25.01.2019 plus Further interest, cost, charges & other expenses etc.	**Property owned by: Shri Brij Bhushan Aggarwal S/o late Shri Kishan Chand Aggarwal** House No.154(GF+2), Khasra No.542, Sabun Godam, Purani Gur Mandi, Maliyana, Baghpat Road, Meerut ad-measuring 191.18 sq.mtr **(Physical possession with the Bank)**	Rs. 77.35 Lakh Rs. 7.74 Lakh Rs. 0.50 Lakh
2.	**M/s Millenium Cold Products** (Prop. Mr. Bhupendra Kumar Tyagi)	**Rs. 1,53,04,912.00** (Rupees One crore fifty three lac four thousand nine hundred and twelve only) as on 06.01.2014 plus interest with effect from 06.01.2014 together with incidental expenses, cost, charges etc	Land and building at Khasra No. 587/4, at Parikshitgarh, Khanpur Banger road, Near Gandhi Smarak Dev Nagri Degree College, Tehsil, Mawana, District Meerut, Measuring 2000 Sq. Meters in the name of Sh. Bhupender Tyagi **(Symbolic possession with the Bank)**	Rs. 156.00 Lakh Rs. 15.60 Lakh Rs. 1.00 Lakh
3.	**Mr. Jakir** and **Shakir Ahmad**	**Rs. 19,10,786.00/-** (Rupees Nineteen lac ten thousand seven hundred eighty six only) as on 31.05.2017, plus future interest and charges.	**Property owned by: In the name of Mr. Jakir and Shakir Ahmad** Residential Plot No. 04/467, situated at scheme No. 10, Sector -4, Madhavpurma Colony, Meerut City, U. P. ad measuring 62.72 Sq. Mtr. In the name of Sh. Jakir S/o Sh Saeed Ahamad and Mr. Shakir Ahmad S/o Sh. Saeed Ahmad. **(Physical possession with the Bank)**	Rs. 34.00 Lakh Rs. 3.40 Lakh Rs. 1.00 Lakh

Wallet in which EMD is to be remitted: Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFT. EMD of Reserve price to be transferred by bidders by means of challan generated on his/her/ their bidder account maintained with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFt from his/her/their Bank. For any assistance, please call MSTC HELPDESK Nos. 033-40602403, 033-40609118, 033-40645316 and/ or Authorised Officer (**Mr. D. S. Bisht,** M. No. 9971846693 & **Mr. Rajesh Kumar,** M. No. 9431384994).

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

1. **e-Auction is being held on AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "Online". The auction will be conducted through the Bank`s approved service provider MSTC E-commerce at their web portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp**
2. **To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies , However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer shall not be responsible in any way for any third party claims/rights/dues.**
3. **The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest money Deposit shall not bear any Interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.**
4. **For detailed terms and conditions of the sale please refer to the link at the Bank's Service provider's web portal https://www.mstcecommerce.com/auctionhome/ibapi.index.jsp & at Bank's portal https://www.sbi.co.in**

The auction notices are open for all SBI empanelled resolution agents

DATE: 03.03.2024, PLACE: NEW DELHI **Sd/- AUTHORIZED OFFICER, STATE BANK OF INDIA, SARB-II, KAROL BAGH, NEW DELHI (BRANCH CODE 51521)**

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

REGIONAL OFFICE:
37/2/4 Sanjay Place, Agra- 282002

POSSESSION NOTICE
Appendix-IV [Rule 8(1)] (For Immovable Property)

Whereas the undersigned being the Authorised Officer of Central Bank of India, under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest Act 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice calling upon the borrower(s)/guarantor(s)/ mortgagor(s) mentioned in the schedule below to repay the amount mentioned in the demand notice within 60 days from the date of receipt of the said notices.

The borrower/guarantor(s)/having failed to repay the amounts, notice is hereby given to borrower/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/her under section 13(4) of the said Act read with rule 8 of the said rules on the date mentioned in the (first) schedule below.

The borrower/guarantor(s)/in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Central Bank of India for the amount mentioned in the schedule.

The borrower's/guarantor's/mortgagor's attention is invited to the provision of Sub Section (8) of Section 13 of the Act, in respect time available to redeem the secured assets.

Branch Office : TAJGANJ, AGRA

Name of the Borrower & Guarantor and Address	Details of the Mortgaged Properties on which possession taken	Date of Demand Notice & Due Amount	Date of Possession
Borrower-1. Krishna Prayag Public Inter College Through its Manager/Secretary Mr. Ramveer Singh Faujdar Add 1. : Plot No. 41A & 42, Khasra No. 13 A & B, Kailash Kunj, Fatehabad Road, Mauza- Tora, Tajganj, Agra Add 2. : 17/206 C, Chowk Indira, Tajganj, Agra **2.** Mr. Ramveer Singh Faujdar S/o Mr. Ram Bharosi Lal Faujdar (Manager/Secretary Krishna Prayag Public Inter College) Add 1. : Plot No. 41A & 42, Khasra No. 13 A & B, Kailash Kunj, Fatehabad Road, Mauza- Tora, Tajganj, Agra Add 2. : 17/206 C, Chowk Indira, Tajganj, Agra **Guarantor/s 1.** Mr. Krishna Pal Singh Faujdar S/o Mr. Ram Bharosi Lal Faujdar Add : 17/206 C, Chowk Indira, Tajganj, Agra	Equitable Mortgage of all that part and parcel of Commercial Property in the name of Krishna Prayag Public Inter College through its founder Mr. Ramveer Singh Faujdar, situated at Plot No. 41A & 42, Khasra No. 13 A & B, Kailash Kunj, Fatehabad Road, Mauza-Tora, Tajganj Agra. 1. Area of Plot No. 41A -384.44 Sq. Meter, 2. Area of Plot No. 42 - 445.92 Sq. Meter Total Area of Property - 830.36 Sq. Meter, Boundaries of Mortgaged property are as under: North- Rasta & Part of Plot No. 41 (Land of School), South- 25 Feet wide Rasta, East- Rasta & Part of Plot No. 41, West- Park.	09.08.2021 **Rs.33,43,862.00** (Rupees Thirty Three Lakh Forty Three Thousand Eight Hundred Sixty Two Only) as on 9.08.2021 with subsequent interest and expenses thereon (Less if any recoveries made).	26.02.2024

Place: Agra, Date: 03.03.2024 **Authorised Officer**

SBI

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

APPENDIX-IV-A" [See proviso to rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

NOTICE FOR E-AUCTION DATED 20.03.2024

SALE OF MOVABLE/IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to rule 8 (6) of the security interest (Enforcement Rules, 2002).

The Authorized Officer of State Bank of India (Secured Creditor) has taken over possession (symbolic/physical) of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large and borrowers, mortgagors and guarantors in particular are informed that e Auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank's dues will be held on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** on **20.03.2024**, for recovery of the amount mentioned below due to the Secured Creditor from the Borrowers, Guarantors and Mortgagors. The Reserve Price and earnest money to be deposited have been mentioned below.

DATE/TIME OF VISIT TO THE PROPERTY FOR INSPECTION: 13.03.2024 FROM 11:00 AM TO 03:00 PM.

EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with M/s. MSTC Ltd on its e-auction site https://www.mstcecommerce.com by means of NEFT from Bidder's Bank.

DATE/TIME OF E-AUCTION ON 20.03.2024 FOR 4 HOURS FROM 11:00 AM TO 03:00 PM WITH UNLIMITED EXTN. OF 10 MIN EACH.

Sr. No.	Name of the Borrowers / Guarantors	Outstanding dues for recovery of which property/ies/is/are being sold	Description of the property/ies & Name of Title deed Holder	Reserve Price / EMD (10% of Reserve Price) / Bid Increment amount
1.	**Legal Heirs of Late Smt. Krishna Rani** W/o Late Sh. Kasturi Lal Kumar, **Mr. Ashwani Kumar** S/o Late Sh. K. L. Kumar, **Mr. Rajesh Kumar** S/o Late Sh. K. L. Kumar, **Smt. Madhu Dhirar** W/o Sh. Niklesh Mohan Dhirar, **Smt. Malti Saluja** W/o Sh. Vipin Saluja	**Rs. 1,71,21,909/-** (Rs. One crore seventy one lac twenty one thousand nine hundred nine only) as on 21/04/2022., plus future interest and charges	Residential freehold property No. W-1, (out of which one shop i.e. shop no.2 on ground floor ad measuring 22.93 Sq. yds. plus 1st and 2nd floors ad measuring 124 Sq. yards on each floor, in G+3 Storied Building), Out of Khasra No. 21/127, situated in the Abadi Naveen Shahdara, Village Uldhanpur Illaqa Shahdara (Near Shahdara Nursing Home), Delhi -110095. **(Physical possession with the Bank)**	Rs. 151.00 Lacs Rs. 15.10 Lacs Rs. 1.00 Lac
2.	**M/s Arjun Traders & M/s Vishal Traders**	**Rs. 30,40,618.00 (Arjun Traders)** & **Rs. 1,07,89,319.00 (Vishal Traders)** (as on 03.07.2018) plus future interest and charges	Land & Building at Plot No. 45-46A, Block–E, Mansa Ram Park, Uttam Nagar, Delhi-110059, measuring 154.07 Sq. Yds. (128.82.00 Sq. Mtrs.) Out of 200 Sq. Yards. (167 Sq. Mtrs.) in the name of Smt. Hema Singh **(Physical possession with the Bank)**	Rs. 152.00 Lacs Rs. 15.20 Lacs Rs. 1.00 Lac
3.	**M/s Mohan Traders**	**Rs. 2,12,60,916.79/-** (Two crore twelve lac sixty thousand nine hundred sixteen and paisa seventy nine only) as on 16.12.2019, plus future interest and charges	**Property owned by: In the name of Smt. Sushila Devi W/o Sh. Ram Kumar** Residential Plot No. 2374-T-21, out of Khasra No.271/284, Village Pana, Mamurpur Raj Shahi Road, Bawana Road, Narela New Delhi ad- measuring 250 Sq. Yds (209.03 Sq. Mtr). In the name of Smt. Sushila Devi W/o Sh. Ram Kumar. **(Physical possession with the Bank)**	Rs. 68.00 Lacs Rs. 6.80 Lacs Rs. 0.50 Lac

Wallet in which EMD is to be remitted: Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFT. EMD of Reserve price to be transferred by bidders by means of challan generated on his/her/ their bidder account maintained with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFt from his/her/their Bank. For any assistance, please call MSTC HELPDESK Nos. 033-40602403, 033-40609118, 033-40645316 and/ or Authorised Officer (**Mr. D. S. Bisht,** M. No. 9971846693 & **Mr. Rajesh Kumar,** M. No. 9431384994).

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

1. **e-Auction is being held on AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "Online". The auction will be conducted through the Bank`s approved service provider MSTC E-commerce at their web portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp**
2. **To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies , However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer shall not be responsible in any way for any third party claims/rights/dues.**
3. **The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest money Deposit shall not bear any Interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.**
4. **For detailed terms and conditions of the sale please refer to the link at the Bank's Service provider's web portal https://www.mstcecommerce.com/auctionhome/ibapi.index.jsp & at Bank's portal https://www.sbi.co.in**

The auction notices are open for all SBI empanelled resolution agents

DATE: 03.03.2024, PLACE: NEW DELHI **Sd/- AUTHORIZED OFFICER, STATE BANK OF INDIA, SARB-II, KAROL BAGH, NEW DELHI (BRANCH CODE 51521)**

पंजाब नैशनल बैंक .....भरोसे का प्रतीक (A GOVERNMENT OF INDIA UNDERTAKING) pnb punjab national bank ...the name you can BANK upon!

ZONAL SASTRA CENTER,
1st Floor, Bhikaji Cama Place,
New Delhi-110066. Email: zs8343@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

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

SCHEDULE OF THE SECURED ASSETS

Lot. No	Name of the Branch / Name of the Account / Name & addresses of the Borrower/ Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name [mortgagers of property(ies)]	(A) Date of Demand Notice u/s 13(2) of SARFAESI Act, 2002 (B) Outstanding Amount as on ... (C) Possession date u/s 13(4) of SARFAESI Act, 2002 (D) Nature of Possession (Symbolic / Physical / Constructive)	(A) RESERVE PRICE (B) EMD (Last date of Deposit EMD) (C) Bid Increase Amount (D) Property Inspection Date & Time	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors	Name & Contact No of Authorized Officer
1.	B/O – ZONAL SASTRA DELHI **M/S Odeon Builders Pvt. Ltd** **1. M/S Odeon Builders Pvt. Ltd.,** N- 49, 2nd Floor, Connaught Place, New Delhi-110001 **Also at:** M-116, 2nd Floor, Connaught Place, New Delhi-110001. **2. Sh. Ram Niwas Bansal (Director)** M/s Odeon Builders Pvt. Ltd. at D-113, Preet Vihar, Delhi-110092. **3. Sh. Rajesh Bansal (Director)** M/S Odeon Builders Pvt. Ltd. at D-113, Preet Vihar, Delhi-110092. **4. M/S Supreme Structures Pvt. Ltd.** (Corporate Guarantee) at Supreme Cinema Plot No. - 13-19, Pandav Road, Vishwas Nagar Shahdara, Delhi – 110032	"Commercial Property i.e. all part & parcel of property of Supreme Cinema (Earlier known as Swarn Cinema) at plot no.13-29 comprised in Khasra no. - 2233/1045/822 admeasuring 3034 Sq. Yards out of total land measuring 4166 sq. yards at Pandav Road, Vishwas Nagar, Shahdara, Delhi-110032 in the name of M/S Supreme Structures Pvt. Ltd. And property on part of free hold plot of land bearing no. 13 to 29, admeasuring 407 sq. yards out of total land measuring 4166 sq. yards, comprised in Khasra no. - 2233/1045/822 at Pandav Road, Vishwas Nagar, Shahdara, Delhi-110032 in the name of M/S Supreme Structures Pvt. Ltd. (Under Physical Possession) therefore total land is 3441 sq. yards." (**Property ID: PUNB83432023102**)	(A) 08/06/2016 (B) Rs.55.42 Crore as on 07/06/2016 + further interest bank charges + other charges incurred by bank for recovery (C) 02/09/2016 (D) Property under Physical Possession	(A) Rs. 2219.40 Lakh (B) Rs. 2.22 Cr. (19/03/2024) (C) Rs. 10,00,000/- (D) 18/03/2024 02:00 PM to 04:00 PM	**20/03/2024 From 11:00 AM to 04:00 PM**	Not Known	Sh Pawan Singh Yadav **Mob. No.:** 9717133327

TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
(1) The properties are being sold on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS" (2)** The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. **(3)** The secured asset will not be sold below the reserve price. The first bidding should start at any amount higher than reserve price. **(4)** The Sale will be done by the undersigned through e-auction platform provided at the Website https://www.mstcecommerce.com on date and time of Auction specified above. **(5)** For further details & complete Term and conditions of the sale, please refer **www.ibapi.in, www.mstcecommerce.com, https://eprocure.gov.in/epublish/app.**

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

DATE : 02.03.2024, PLACE: NEW DELHI **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK**

पंजाब नैशनल बैंक .....भरोसे का प्रतीक (A GOVERNMENT OF INDIA UNDERTAKING) pnb punjab national bank ...the name you can BANK upon!

Corporate Office: Plot No. 4, Sector-10, Dwarka, New Delhi -110075,
Circle Sastra Centre, Plot No. 5, Institutional Area,
Sector – 32, Gurugram - 122001, Ph.: 0124-4788246

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

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

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch / Name of the Account / Name and Addresses of the Borrower/Guarantors Account	Date of Demand Notice U/s 13(2) of Sarfesi Act 2002 / Outstanding Amount / Possession Date u/s 13(4) of Sarfaesi Act 2002 / Nature of Possession Symbolic / Physical/ Constructive	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	RESERVE PRICE / EMD (LAST DATE OF DEPOSIT OF EMD) / Bid Increase Amount	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
1	**PNB, BO: Khandsa - Gurugram (076810)** **M/S Shree Balaji Fruit Company PROP: SH Kripal Singh Yadav,** Shop No. 1-2, near Bhagat Singh Chowk Complex Market, Dharuhera, Rewari, Haryana-123106 **Shri Kirpal Singh Yadav S/o Kartar Singh,** Saini Colony, Bass Road, Dharuhera, Rewari, Haryana-123106. **Shri Kirpal Singh Yadav S/o Kartar Singh,** H No. 7841, Sayyad Colony, Ward No. 17, Bass Road Dharuhera, Rewari, Haryana-123106. **Smt Chanderkala W/o Kirpal Singh,** Saini Colony, Bass Road, Dharuhera, Rewai, Haryana-123106. **Smt Chanderkala W/o Kirpal Singh,** H no. 7841, Sayyad Colony, Ward No. 17, Bass Road, Dharuhera, Rewari, Haryana-123106 **Smt Shakuntla W/o Ranveer Singh,** Ward No. 3,Ramsinghpura,Alwar,Nangal khoria, Rajasthan-301701 **Smt Shakuntla W/o Ranveer Singh,** H No. 7841, Sayyad Colony, Ward No. 17, Bass Road, Dharuhera, Rewari, Haryana-123106. **Sh. Parmod Kumar Yadav S/o Kirpal Singh Yadav,** Saini Colony, Bass Road, Dharuhera, Rewari, Haryana-123106. **Sh. Parmod Kumar Yadav S/o Kirpal Singh Yadav,** H no. 7841, Sayyad Colony, Ward No. 17, Bass Road, Dharuhera, Rewari, Haryana 123106 **Sh Ranveer Singh S/o Kartar Singh,** Ward No.3, Ramsinghpura, Alwar, Nangal Khoria, Rajasthan-301701 **Sh Ranveer Singh S/o Kartar Singh,** H no. 7841, Sayyad Colony, Ward no. 17, Bass Road, Dharuhera, Rewari, Haryana-123106	31.10.2020 Rs.1,00,45,019 plus future Intt. & other charges w.e.f 01.11.2021 19.02.2024 Symbolic	Residential Immovable property bearing rectangle no. 64, killa no.22/1/1/2 khatoni No. 525 dt 13.10.2003, 22/3/1 khasra 1000 dt 15.03.2020,22/3/11 mean madhey (0-5) khasra no.1667 dt 06.08.1993 situated with revenue estate Dharuhera Distt Rewari now known as H no.7841 Saiyad Colony, Ward No.17, Dharuhera Distt. Rewari, Haryana-123106 measuring 484 Sq Yards in the name of Kirpal Singh Yadav, Chanderkala W/o Kirpal Singh, Shakuntla W/o Ranveer Singh, Ranveer Singh S/o Kartar Singh Latitude 28.20277N Longitude 76.79027E (PUNBOHUZ00157801)	Rs.195..66 Lakh Rs.19.06 Lakh (18.03.2024) Rs. 50,000/-	19.03.2024 11:00 AM to 04:00 PM	Not known to us Authorised officer Deepshikha Singh, Chief Manager, 9953494313

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE: 1. The properties are being sold on **'AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"** 2. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation 3. The Sale will be done by the undersigned through e-auction platform provided at the Website **https://www.mstcecommerce.com on above mentioned dates,** (4) For detailed term and conditions of the sale, please refer **www.ibapi.in, www.mstcecommerce.com, https://eprocure.gov.in/epublish/app (5)** Also, after scanning of the below QR code, it will redirect to auction page on Bank's Corporate Website **(https://pnbindia.in)** where details are available for properties put on e-auction at e-Bikray portal and Bank's auction portal.

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

Date: 02-03-2024, Place : Gurugram **Authorized Officer, Secured Creditor, Punjab National Bank**

FORM NO.5

DEBTS RECOVERY TRIBUNAL, LUCKNOW

(Area of Jurisdiction part of Uttar Pradesh and Uttrakhand)
6001/1, University Road, Near Hanuman Setu Mandir, Lucknow

O.A. No. 1070 of 2018

Summons for filling Reply & Appearance by Publication

(Summons to Defendants through publication Under Section 19(3) of The Recovery of Debts Due to Bank and Financial Institution Act. 1993 read with Rules 12 & 13 of the Debts Recovery Tribunal (Procedure) Rules, 1993.)

UCO BANK ..... Applicant

VERSUS

MUKESH KUMAR SINGH & ORS. ..... Defendant

To,

1. MUKESH KUMAR SINGH S/o TARKESHWAR SINGH, R/o Flat No.201, Sector-4, Vaishali, Ghaziabad, U.P.
   Also At: Flat No.330, Sector-4, Plot No.201, 4, Vaishali, Ghaziabad, U.P.
2. MRS. NIKITA SINGH, SH. MUKESH KUMAR SINGH, MADHUSUDAN SINGH, Flat No.330, Sector-4, Plot No.201, 4, Vaishali, Ghaziabad, U.P. M/s PRIMROSE INFRATECH PVT. LTD.
3. M/s SHUBHKAMNA BUILDTECH PVT. LTD., 197E, Pocket-IV, Mayur Vihar, Phase-1, Delhi. ..... DEFENDANT

In the above noted Original Application, you are required to file reply in paper book form in two sets along with documents, and affidavits (if any) personally or through your duly Authorized Agent or legal practitioner in Tribunal after serving copy of the same on the applicant or his counsel / duly authorized agent after publication of the summons within 30 days from the date of service of the summons and thereafter to appear before the Tribunal on **19/04/2024 at 10:30 A.M.** Failing which the application shall be heard and decided in your absence.

Given under my Hand and Seal at Lucknow on this 19th Day of January 2024.

SEAL OF COURT

REGISTRAR,
DEBTS RECOVERY TRIBUNAL, LUCKNOW

FORM NO.5

DEBTS RECOVERY TRIBUNAL, LUCKNOW

(Area of Jurisdiction part of Uttar Pradesh and Uttrakhand)
6001/1, University Road, Near Hanuman Setu Mandir, Lucknow

O.A. No. 1052 of 2017

Summons for filling Reply & Appearance by Publication

(Summons to Defendants through publication Under Section 19(3) of The Recovery of Debts Due to Bank and Financial Act. 1993 read with Rules 12 & 13 of the Debts Recovery Tribunal (Procedure) Rules, 1993.)

UCO BANK ..... Applicant

VERSUS

MADHUSUDAN SINGH ..... Defendant

To,

1. MADHUSUDAN SINGH, R/o No.32, Vivekanand Marg, Gali No.16, Block A1, Bengali Colony, Sant Nagar, Burari Delhi.
2. MRS. KAVITA SINGH W/o MADHUSUDAN SINGH, R/o No.32, Vivekanand Marg, Gali No.16, Block A1, Bengali Colony, Sant Nagar, Burari Delhi.
3. M/S PRIMROSE INFRATECH PVT. LTD.
   Registered Office At: 251-B, 1st Floor, LIG Flat, Pocket-12, Jasola, New Delhi ..... DEFENDANT

In the above noted Original Application, you are required to file reply in paper book form in two sets along with documents, and affidavits (if any) personally or through your duly Authorized Agent or legal practitioner in Tribunal after serving copy of the same on the applicant or his counsel / duly authorized agent after publication of the summons within 30 days from the date of service of the summons and thereafter to appear before the Tribunal on **19/04/2024 at 10:30 A.M.** Failing which the application shall be heard and decided in your absence.

Given under my Hand and Seal at Lucknow on this 19th Day of January 2024.

SEAL OF COURT

REGISTRAR,
DEBTS RECOVERY TRIBUNAL, LUCKNOW

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम) — Punjab & Sind Bank (A Govt. of India Undertaking)

जहाँ सेवा ही जीवन– ध्येय है — *Where service is a way of life*

Branch Office :- IMT, Manesar (Gurgaon) Haryana Ph-Office: 0124-2290023

[Rule : 8(1)] POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorized officer of the **Punjab & Sind Bank, IMT, Manesar (Gurgaon) Haryana Branch** 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 U/S 13(2) on the date mentioned below in the table and stated hereinafter calling upon to repay the amount within 60 days from the date of receipt of the said notice. As the borrower(s) 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/her under section 13(4) of the said Act read with No.8 of the Said Rule Property described herein below in the table. The borrower (S) / guarantor (S) 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 for the amount given herein below together with future interest, costs and other expenses etc. thereon.

Name of Account/ Borrower(S)/ Guarantor(S)	Description of the immovable Property	Amt O/S (as mentioned in the Notice u/s 13(2)	Date of Notice	Date of Possession
Sh. Prempal Singh S/o Sh. Hira Singh (Borrower) Smt. Sunita Devi W/o Sh. Prempal Singh (Guarantor); Sh. Surender Singh S/o Sh. Prempal Singh (Guarantor); Sh. Ashok Kumar S/o Sh. Jagmal Singh (Guarantor)	All the part and parcel of the immovable property bearing . House No. 12/117, khewat/khata no 536/577, rect no 87 killa no 6/ 2 (6-8) out of 7/128 to the extent of 0 kanal 7 marla village jatoli, tehsil Patodi Gurugram 122504 measuring 150 sq yards, belonging to Sh. Prempal Singh S/o Hira Singh and Registered sale Deed No.1380 dated 29.01.1998. **Property Bounded As: North-** Property of Desh Raj, **South:** Rasta 11ft., **East :** Property of Duli Chand, **West :** Property of Jaipal.	**Rs 2,33,015.72/ (Rupees Two Lakh Thirty three Thousands fifteen & Paisa Seventy two Only)** as on 30.11.2023 (inclusive interest charged upto 30.11.2023) together with future interest at the applicable rate on the aforesaid amount w.e.f. 01.12.2023 and incidental /Legal/other expenses , costs, charges etc. thereon.	08.08.2023	01.03.2024

Date : 03.03.2024 PLACE : GURGAON Authorized Officer (PUNJAB & SIND BANK)

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम) — Punjab & Sind Bank (A Govt. of India Undertaking)

जहाँ सेवा ही जीवन– ध्येय है — *Where service is a way of life*

B. O. : BLOCK - 1, OLD GEETA COLONY DELHI - 110031, Phone : 011-22021020, E-MAIL : d0626@psb.co.in

[Rule : 8(1)] SYMBOLIC POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorized officer of the **Punjab & Sind Bank, Branch Office : BLOCK - 1, OLD GEETA COLONY DELHI - 110031. Branch** 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 U/S 13(2) on the date mentioned below in the table and stated hereinafter calling upon to repay the amount within 60 days from the date of receipt of the said notice. As the borrower(s) 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/her under section 13(4) of the said Act read with No.8 of the Said Rule Property described herein below in the table. The borrower (S) / guarantor (S) 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 for the amount given herein below together with future interest, costs and other expenses etc. thereon.

Name of Account/ Borrower(S)/ Guarantor(S)	Description of the immovable Property	Amt O/S (as mentioned in the Notice u/s 13(2)	Date of Notice	Date of Possession
1 (Borrower) Mr Rohit Panwar S/o Yashbir Singh Plot No. B-14, Second Floor (MIG) Block-B, Village Sadullabad, Ganga Vihar, Loni, Ghaziabad, U.P-201102 Also at: House no. K73/A, Gali No. 4, Wazirabad. Timarpur, Delhi-110084. **Also at:** 1693/23, 1st Floor, Bhagirath Palace, Delhi-110006. (Guarantor) Mr. Neeraj Kumar S/o Harpal H.No. 677, Bhajju-4, Shamli, Muzaffarnagar, UP-251319	**Detail Of property Mortgaged:** Details of property mortgaged: Plot No. 14, Second Floor (MIG), Block B, Village Sadullabad. Ganga Vihar, Loni, Ghaziabad, U. P - 201102 **Details of Title Deed:** Title Deed dated 10-05-2016 vide Registration No. 8397 in Book No. 1, Vol No. 31586 on Page 81 to 136at Sub Registrar IV Ghaziabad. **Property Bounded as: East:** 30° ft road, **West:** S/Lane, **North:** Property No. B-15 **South:** Pvt Flat No. SF-01	**Rs 16,85,242.19/- (Rs. Sixteen Lakh Eighty Five Thousand Two Hundred Forty Two rupees and Nineteen paisa only)** as on 31-10-2023 and interest and other charges thereon.	01.11.2023	29.02.2024

Date : 03.03.2024 PLACE : GHAZIABAD Authorized Officer (PUNJAB & SIND BANK)

Indian Overseas Bank

BALLABGARH BRANCH - 2679
MCF 202, OPPOSITE YADAV DAIRY, NEAR YADAV COLONY, BALLABGARH, HARYANA - 121004
PHONE : 0129-2211228 E-mail : iob2679@iob.in | IFSC : IOBA0002679

Ref No:IOB/BLB/SARFAESI/01/2024-25 Date : 29.02.2024

APPENDIX IV

POSSESSION NOTICE (For Immovable Property) [Rule 8(1)]

Whereas

The undersigned being the Authorised Officer of the Indian Overseas Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **03.11.2023** Calling upon the **borrower/ mortgagors/ guarantors Mr. Jitendra Fabricators Proprietor Mr. Late Man Pal Singh S/o Late kale Singh (Borrower/ Mortgagor) of Opposite Khillu Saini Dharam Kanta Mohan Road Ballabgarh - 121004, (1) Mr. Jitendra Kumar S/o Late Man Pal Singh R/o H. N. D-31, Bhimsen Colony Ward No 33 Ballabgarh - 121004 (Guarantor also Legal Heirs of Late Man Pal Singh and Late Chanchal Singh) (2) Mr. Deepak S/o Late Man Pal Singh (Legal Heirs of Late Man Pal Singh and Late Chanchal Singh) R/o H. N. D-31 Bhimsen Colony Ward No. 33 Ballabgarh - 121004 and other legal Heirs of Late Man Pal Singh (Borrower/Mortgagor) and late Chanchal Singh (Guarantor)** to repay the amount mentioned in the notice being **Rs. 629019.00 (Rupees Six Lakhs Twenty Nine Thousand Nineteen Only)** as on 31.10.2023 with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notice.

(1) The borrowers having failed to repay the amount, notice is hereby given to the borrower/Co-borrower/Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under section 13(4) of the said Act read with rule 8 of the said rules on this **29th day of February of the year 2024.**

(2) The borrowers 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 Indian Overseas Bank for an amount **Rs. 629019.00 (Rupees Six Lakhs Twenty Nine Thousand Nineteen Only) and interest thereon at** contractual rates and rests as agreed, date of payment less repayment, if any, made after issuance of Demand Notice. The Dues payable as on the date of taking possession of **Rs. 666057.20/- (Rupees Six Lakhs Sixty Six Thousand Fifty Seven and Paisa Twenty Only)** and payable with further interest at contractual rates and rests, Charges etc., till date of payment.

(3) The Borrower attention is invited to provisions of Sub-section (8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the Residential property situated at

Nature Of Security	Particulars of securities
1. Mortgage of immovable property owned by late Man Pal Singh (FOR CC ACCOUNT)	Residential House D-31 Ward No. 33 with all roof/terrace rights having land area measuring 100 Sq. Yards situated near Dharambir Dairy Bhimsen Colony Ballabgarh Faridabad 121004 **Boundaries:** North : House No D-32 South : House No. D-30 East : Other Property West : 15 Ft. Road

Dated: 29.02.2023 **Sd/- Authorised Officer**
Place: Ballabgarh **Indian Overseas Bank**

NOTICE OF LOSS OF SHARES OF

HINDALCO INDUSTRIES LTD.

Regd. Off. : 21st Floor, One International Centre, Tower 4, Near Prabhadevi Railway Station,Senapati Bapat Marg, Prabhadevi, Mumbai Maharashtra 400013

Notice is hereby given that the following share certificates have been reported as lost/misplaced and the Company intends to issue duplicate certificates in lieu thereof, in due course.
Any person who has a valid claim on the said shares should lodge such calim with the Company at its Registered Office within 15 days hereof.
Name of the holder - **JASMEENA ANAND,** Folio No.- HEA15578, No. of shares- 4230, Certificate No.(s)- HS00007777, Distinctive No.(s)- 55174271-55178500.

Place : New Delhi **Name(s) of the Claimant(s)**
Date : 03/03/2024 JASMEENA ANAND

NOTICE OF LOSS OF SHARES OF

HINDUSTAN UNILEVER LIMITED

Regd. Off. Hindustan Unilever Limited, Unilever House, B D Savant Marg, Chakala, Andheri (East), Mumbai-400099

Notice is hereby given that the following share certificates have been reported as lost/misplaced and the Company intends to issue duplicate certificates in lieu thereof, in due course.
Any person who has a valid claim on the said shares should lodge such calim with the Company at its Registered Office within 15 days hereof.
Name of the holder - **JASMEENA ANAND,** Folio No.- HLL1034880, No. of shares - 150, FV 10/-, Certificate No.(s) - 1202850-1202852, Distinctive No.(s) - 61165508 - 61165657.

Place : Mumbai **Name(s) of the Claimant(s)**
Date : 03/03/2024 JASMEENA ANAND

"IMPORTANT"

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

ADITYA BIRLA FINANCE LIMITED

ADITYA BIRLA CAPITAL — PROTECTING INVESTING FINANCING ADVISING

Registered Office : Indian Rayon Compound, Veraval, Gujarat-362 266.
Corporate Office : 10th Floor, R Teck Park, Nirlon Complex, Nr. Hub Mall, Goregaon (E), Mumbai-400 063, MH.

POSSESSION NOTICE [SEE RULE 8 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]

Whereas the undersigned being the **Authorized Officer** of **Aditya Birla Finance Limited (ABFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice dated mentioned below** under Section 13(2) of the said Act calling upon you being the borrowers **(names and addresses mentioned below)** to repay the amount mentioned in the said notice and interest thereon **within 60 days** from the date of receipt of the said notice.

The Borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the Borrowers **mentioned herein below** and to the public in general that the undersigned has taken **SYMBOLIC POSSESSION** of the property described herein below in exercise of powers conferred on him / her under Section 13(4) of the said act read with Rule 8 the Security Interest (Enforcement) Rules, 2002. The Borrowers mentioned here in below in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of **Aditya Birla Finance Limited (ABFL)** for an amount as mentioned herein under and interest thereon.

The Borrower's attention is invited to the provisions of sub-section 8 of Section 13 of the act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Borrower(s)	Demand Notice Dt. & O/s. Amt.	Description of Immovable property (Properties Mortgaged)	Possession Date
1	1. Mr. Dharmendra Singh S/o. Dashrath Singh 2. Mrs. Savita Singh W/o. Dharmendra Singh LAN : ABNJSTS000000584425	DN Date : 15.12.2023 ₹ 30,50,642/- as on 14.12.2023	All that piece & parcel of residential property House No. 1679/1 Measuring area 30 Ft. X 40 Ft. = 1200 Sq. Ft. i. e. 111.52 Sq. Mt. built over the part of Arazi No. 821 Situated at Mauza Pichhor, Tehsil and Dist. Jhansi, Uttar Pradesh ❖**Bounded as below - ✦North :** House of Abhilasha Singh; **✦South :** Plot of Rakesh Kushwaha; **✦East :** Plot of Sita Ram; **✦West :** Way 6.10 Mt.	01.03.2024 (Symbolic Possession)

Sd/-
Place : Jhansi, Uttar Pradesh. **Authorised Officer**
Date : 03.03.2024 **ADITYA BIRLA FINANCE LIMITED**

यूनियन बैंक ऑफ इंडिया — Union Bank of India

भारत सरकार का उपक्रम — A Government of India Undertaking

Possession Notice

Branch : Khandari Crossing, Agra

POSSESSION NOTICE FOR IMMOVABLE PROPERTIES
(Under Rule 8(1) Security Interest Enforcement Rule 2002)

Whereas the Authorised Officer of **Union Bank of India** under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest Act 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices calling upon the borrower(s) mentioned below to repay the amount mentioned in the demand notices within 60 days from the date of receipt of the said notices.

The borrower(s) having failed to repay the amounts, notice is hereby given to borrower(s) and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rules on the dates mentioned below.

The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Union Bank of India for the amount mentioned below. The borrower's attention is invited to the provision of Sub Section 13(8) of the Act, in respect of time available to redeem the secured assets.

Name of the Borrowers/Guarantor	Details of the Property	Dt. of Demand Notice	Dt. of Possession	Amount Due (Rs.)
Borrower- 1. Asha Devi W/o Shyam Veer, 2. Yogesh Kumar, Add. of both- 13A/558 Badi Masjid Wali Gali, Sahadra, Agra	All the part and parcel of House No 13A/558, Badi Masjid Wali Gali Sahadra Mauza Chhalesar Etmadpur, Tahsil and Dist Agra, Area: 108.69 sq mtrs, in the name of Smt Asha Devi, Bounded as: EAST– House of Kaptan Singh Verma, WEST- House of Kaptan Singh Verma, NORTH- 19 Feet Road, SOUTH– House of Habib Khan	16.06.2023	26.02.2024	8,15,059.52 + intrest & other Exp.
Borrower- 1. Amar Singh S/o Laxmi Narayan, 2. Girja Devi W/o Amar Singh, Add. of both- H No 37/552 Vidhya Nagar, Nagla Padi PS New Agra, Agra, Guarantor- Satish Kumar S/o Babulal, Add.- H No 8/49E/20, Kaushalpur Vidhya Nagar, Near Baghel Mandir, Nagla Padi, Agra	All the part and parcel of residential House Nagar Nigam No 37/552, Vidhya Nagar, Nagla Padi, Hariparvat Ward, Tehsil and Dist Agra, Area: 41.805 sq mtrs, in the name of Mr. Amar Singh S/o Mr. Laxmi Narayan, Bounded as: EAST- House of Pyare Lal, WEST- House of Prabhu Dayal, NORTH- Nikas and Rasta, SOUTH – Rasta	30.08.2023	26.02.2024	7,50,800.23 + intrest & other Exp.

Date- 03-03-2024 **Authorised Officer**

इंडियन बैंक — Indian Bank

इलाहाबाद ALLAHABAD

Zonal Office Lucknow, New Building, 2nd Floor, Hazratganj, Lucknow-226001,
Ph. 0522-2286272, 2287283, Fax: 0522-2288033, E-mail id: zolucknow@indianbank.co.in

NOTICE OF SALE E-AUCTION

Notice in intended sale under rule 8(6) of The Security Interest (Enforcement Rules) 2002 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002

Whereas, the Authorized Officer of **Indian Bank (Erstwhile Allahabad Bank)** had taken constructive possession of the following property / ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same of **"AS IS WHERE IS, AS IS WHAT IS, AS IS WHATEVER THERE IS"** basis for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upto failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act platform provided by the Service Provider, contact & detail for **Symbolic Possession** of property is available at present.

Sr. No.	Name & Address of the Borrower(s)/Proprietor/Partners/ Director(s)/Guarantor(s)	Description of the Immovable Property mortgaged	Dt. of Demand Notice / Dt. of Possession Notice / Out.Amt. as per Demand Notice	a) Reserve Price / b) Earnest Money / c) Account Details for EMD / d) Incremental Bid Amt.	Date & Time for submission of EMD / Date & Time of E-Auction
Branch: Rajnikhand					
1.	**1. Maa Vindhyavashini Traders, Prop: Mr. Pramod Kumar Singh (Borrower)**, 25, Sima City Saheed Path Road Lucknow, U.P-226010 **2. Shri. Pramod kumar singh s/o Late Shiv Bahadur Singh (Borrower/Mortgagor/ Guarantor),** 1/1210, Ratan Khand ,Sharda Nagar Yojna, Firangi Khera ,Bakshi Ka Talab, Lucknow-U.P.226002 **3. Shri. Shakuntala Singh w/o Shri Pramod Kumar Singh (Guarantor/Mortgagor),** 1/1210, Ratan Khand, Sharda Nagar Yojna, Firangi Khera, Bakshi Ka Talab, Lucknow-U.P. 226002	All that part and parcel of the property consisting of Plot No.1/1210 with an area of132.00 sq mt. Built on plot no.1/1210 with extra land adjacent to plot no.1/1210(93.00 sq mtr + 39.00 sq mtr, total area 132.00 sq mtr) situated at Ratan khand Sharda Nagar Yojna , Rae Bareli Road Ward Sharda Nagar District Lucknow in name of Shri. Pramod Kumar Singh s/o Late Shiv Bahadur Singh and Smt. Shakuntala Singh w/o Pramod Kumar Singh, **Bounded: North:** Road 9.0 Meter wide, **South:** Plot No-1/1211 & 1/1212, **East:** Road 9.0 Meter wide, **West:** Plot No-1/1209	**11.05.2023** / **01.11.2023** / **Rs. 90,75,992.00 as on 11.05.2023 with further Interest Cost other Charges & expenses thereon**	a) Rs. 1,05,67,000/- b) Rs. 10,60,000/- c) 6127853725 IFSC: IDIB000H561 Hazratganj Branch d) Rs. 20,000/-	Till 19.03.2024 at 11.00 AM to 05.00 PM / Till 20.03.2024 at 11.00 AM to 05.00 PM

For verification about be document, property & inspection thereof, the intending bidders may contact Indian Bank (Erstwhile Allahabad Bank), above mentioned Branch, Lucknow during office hours before on 18.03.2024 and for auction related query intending bidders may contact above mentioned Branch.

For downloading further details and Terms & conditions, please visit : (1) http://www.ibapi.in (2) https://www.mstcecommerce.com
THE BORROWER(S)/GUARANTOR(S) ARE HEREBY NOTIFIED ABOUT THE SALE NOTICE UNDER THE SARFAESI ACT, 2002

Place : Lucknow, Date : 03.03.2024 **INDIAN BANK (erstwhile Allahabad Bank)**

SBI STATE BANK OF INDIA — E-AUCTION SALE NOTICE

RACPC NARAINA, 59 COMMUNITY CENTRE PHASE - 1, NARAINA INDUSTRIAL AREA, NEW DELHI-110028

NOTICE FOR E-AUCTION SALE ON 06.04.2024 FOR MOVABLE PROPERTY

E-Auction Sale Notice for Sale of Movable 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 movable property hypothecated /charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer State Bank of India, the Secured Creditor, will be **sold on " As is Where is", As is What is" and Whatever there is" on 06.04.2024,** for recovery of bank due to the secured creditor as under :-

Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank Account and up-dation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.

Date / Time of E-Auction on **06.04.2024** for 6 Hours from 10:00 AM to 04:00 PM with unlimited extn. of 10 minute each.

S. No.	Name of the Borrower(s) / Guarantor(s)	Outstanding Dues for Recovery of which Property/ies is/are being Sold	Vehicle Description / Date of Possession	Reserve Price (Rs.) (below which property could not be sold) / Earnest Money (EMD) 10% of the Reserve Price / Bid Increment Amount	Name of the Authorised Officer
1.	MRS. ANITA DEVI Auto Loan A/c. No.: 41492968917	Rs.7,37,550/- as on 01.03.2024 plus future Interest and other Charges etc. thereon	Make & Model: HYUNDAI I20 SPORTZ 1.2 KAPPA MT (POLAR WHITE) Registration No.: DL-4C-BB-6852 Engine No.: G4LFNM371781 Chassis No.: MALBH512LNM191341 Date of Regn.: 13.12.2022 Odometer : 30617 Kms Fuel: Petrol Possession: 07.02.2024	₹ 6,50,000/- / ₹ 65,000/- / ₹ 1,000/- / *GST as applicable	Mr. Nand Kumar Jha (Chief Manager) RACPC, Naraina Branch, Phase-I New Delhi

Last Date of EMD Deposit on or before 05.04.2024 upto 4:00 PM
Account/ Wallet in which EMD to be remitted : Bidder's own wallet Registered with M/s. MSTC Ltd. on its e-auction site: https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFT/RETS. EMD of Reserve Price to be transferred by bidders by means of challan generated on his/her/their bidder account maintained with M/s. MSTC Ltd. on its e-auction site: https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFT from his /her/their bank. For any assistance, please call MSTC HELPDESK Nos. 033-40602403, 033-40645316 and/or Authorized Officer.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

(1) E-Auction is being held on **"As is where is", "as is what is basis " and "whatever there is basis "** and will be conducted **"On Line".** The auction will be conducted through the Bank's approved service provider MSTC E-Commerce at their web portal: https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp
(2) Bank shall reserve the right to cancel/postpone the auction.
(3) The Vehicle are available for inspection during banking hours on **04.04.2024 from 11:00 to 16:00 Hrs.** Contact: **Mr. Hemant Kumar, Mobile: 9034545090, Suraj Securities (Resolution Agent).**
(4) **Successful bidder to pay GST as applicable on the successful bid amount, viz sale value.**
(5) To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies. However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/tights/dues/affecting the property prior to submitting their bid.
The e-Auction Advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer shall not be responsible in any way for any third party claims/rights/ dues.
(6) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any Interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the e-auction and the defaulting bidder shall have no claim/right in respect of property / amount.
(7) For detailed terms and conditions of the sale please refer to the link at the Bank's Service Provider's web portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp **& e-auction website: https://www.ibapi.in**

Date: 02.03.2024 Place: NEW DELHI **Authorized Officer, State Bank of India, RACPC Naraina, New Delhi**

बैंक ऑफ़ बड़ौदा — Bank of Baroda

Bank of Baroda, Kaushambi Branch,
17-18, Upper Ground Floor, Shipra Krishna Azure,
Kaushambi, GZB, U.P.

SALE NOTICE FOR IMMOVABLE PROPERTIES

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX- IV-A [See proviso to Rule 9(1)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest(Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s) /Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below-

S. No	Name & address of Borrower/s / Guarantor/Mortgagors	Description of the immovable property with known encumbrances, if any	Total Dues.	Date & Time of E-auction	Reserve Price / EMD / Bid Increase Amount.	Status of Possession	Property Inspection date & Time.	Branch Name and Contact Number
1.	**(i) Borrower: Mr Vijay Mehta s/o Mr J P Mehta Co-borrower: Mrs Usha Mehta w/o Mr Vijay Mehta** Both are R/o F-117, Sector 11, Gyan deep apartment, Vasundhara, Ghaziabad, UP-201012. **(ii) Borrower: M/s U V sales corporation through Prop: Mr Vijay Mehta s/o J P Mehta.** Add : Shop No.3/987, Numberdar market, Sector 3, Vasundhara, Ghaziabad, UP-201010. **Guarantor 1 : Mr Shailendra Dabral s/o Mr Hans Ram Dabral** R/o 73, Sector 10 D, 2nd floor, Vasundhara, Ghaziabad, UP- 201010. **Gaurantor 2 : Mr Sunil Sharma s/o Mr Ram Sharma** R/o C/371, Sector 2, Vasundhara, Ghaziabad, UP.	Address : Flat no 3091 admeasuring super plinth area 30.72 sq mtr situated at Block no. 100, First floor, Sector 9, EWS house, Siddharth Vihar Yojana, Ghaziabad, UP-201009 in the name of Mr Vijay Mehta s/o Mr J P Mehta.	**Rs. 9,91,756.90/-** (Rupees Nine lacs ninety one thousand seven hundred fifty six and Paisa ninety Only) as on 02.03.2024 plus unapplied interest & un-serviced interest and other charges thereon.	**21.03.2024 From 02.00 PM to 06.00 PM**	**Rs. 7,94,000/-, Rs. 79,400/- Rs. 10,000/-**	**Physical**	**16.03.2024** & 10.00 AM to 2.00 PM	Kaushambi Branch/ 8929163240

For detailed terms and conditions of sale, please refer to the link provided in https://www.bankofbaroda.in/e-auction.html and https://ibapi.in.
Also, prospective bidders may contact the authorized officer on Mobile number mentioned in above table.

Date: 02.03.2024, Place: Ghaziabad **AUTHORIZED OFFICER, BANK OF BARODA**

STRESSED ASSETS RECOVERY BRANCH (SARB-II) KAROL BAGH, NEW DELHI (BRANCH CODE 51521)

3rd & 4th Floor, State Bank House, 18/4 Arya Samaj Road, Karol Bagh, New Delhi-110 005 Tel.011-28752163 Fax. 28755674
Branch e-mail: sbi.51521@sbi.co.in

APPENDIX-IV-A" [See proviso to rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
NOTICE FOR E-AUCTION DATED 20.03.2024

SALE OF MOVABLE/IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to rule 8 (6) of the security interest (Enforcement Rules, 2002).

The Authorized Officer of State Bank of India (Secured Creditor) has taken over possession (symbolic/physical) of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large and borrowers, mortgagors and guarantors in particular are informed that e Auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank's dues will be held on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** on **20.03.2024**, for recovery of the amount mentioned below due to the Secured Creditor from the Borrowers, Guarantors and Mortgagors. The Reserve Price and earnest money to be deposited have been mentioned below.

DATE/TIME OF VISIT TO THE PROPERTY FOR INSPECTION: 13.03.2024 FROM 11:00 AM TO 03:00 PM.

EMD of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with M/s. MSTC Ltd on its e-auction site https://www.mstcecommerce.com by means of NEFT from Bidder's Bank.

DATE/TIME OF E-AUCTION ON 20.03.2024 FOR 4 HOURS FROM 11:00 AM TO 03:00 PM WITH UNLIMITED EXTN. OF 10 MIN EACH.

Sr. No.	Name of the Borrowers / Guarantors	Outstanding dues for recovery of which property/ies/is/are being sold	Description of the property/ies & Name of Title deed Holder	Reserve Price / EMD (10% of Reserve Price) / Bid Increment amount
1.	M/s RSD Industries Pvt. Ltd.	**Rs. 8,75,95,891.00** as per RC (Rupees Eight Crore Seventy Five Lacs Ninety Five Thousand Eight Hundred Ninety One Only) as on 25.01.2019 plus Further interest, cost, charges & other expenses etc.	Factory land and building at Khasra No. 24/2, 025 Palkashree Village Kodari, Tehsil Bareli, District Raisen, Madhya Pradesh (ad measuring 8.35 acres or 3.384 hectares), in the name of Sh. Mukesh Kumar Gupta S/o Sh. Satyapal Gupta. **(Symbolic possession with the Bank)**	Rs. 120.00 Lacs Rs. 12.00 Lacs Rs. 1.00 Lac

Wallet in which EMD is to be remitted: Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFT. EMD of Reserve price to be transferred by bidders by means of challan generated on his/her/ their bidder account maintained with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFt from his/her/their Bank. For any assistance, please call MSTC HELPDESK Nos. 033-40602403, 033-40609118, 033-40645316 and/ or Authorised Officer (**Sh. Prakash Kumar** - 9810619975 & **Sh. Rajesh Kumar** - M. No. 9431384994).

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

1. e-Auction is being held on AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "Online". The auction will be conducted through the Bank`s approved service provider MSTC E-commerce at their web portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp
2. To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies , However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/rights/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer shall not be responsible in any way for any third party claims/rights/dues.
3. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest money Deposit shall not bear any Interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.
4. For detailed terms and conditions of the sale please refer to the link at the Bank's Service provider's web portal https://www.mstcecommerce.com/auctionhome/ibapi.index.jsp & at Bank's portal https://www.sbi.co.in

The auction notices are open for all SBI empanelled resolution agents

DATE: 03.03.2024, PLACE: NEW DELHI **Sd/- AUTHORIZED OFFICER, STATE BANK OF INDIA, SARB-II, KAROL BAGH, NEW DELHI (BRANCH CODE 51521)**

FORM A
PUBLIC ANNOUNCEMENT

(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

FOR THE ATTENTION OF THE STAKEHOLDERS OF RC&M EXPERIENTIAL MARKETING LLP

1.	Name of Corporate Person	RC&M Experiential Marketing LLP
2.	Date of incorporation of Corporate Person	20/01/2014
3.	Authority under which Corporate Person is incorporated /registered	Registar of Companies, Delhi and Haryana Incorporated under the provisions of the LLP Act, 2008
4.	Corporate identity number / limited liability identity number of Corporate Person	AAC-0139
5.	Address of the registered Office and Principal office (if any) of Corporate Person	6th Floor, Tower-B, DLF Cyber Park, Udyog Vihar, Phase-III, Gurugram, Haryana – 122016, IN
6.	Liquidation commencement date of Corporate Person	**28 February 2024**
7.	Name, address, email address, telephone number and the registration number of the Liquidator	**Name: Minni Katariya** **Address:** D-101, Bahawalpur Apartments, Plot-30, Sector -6, Dwarka, New Delhi – 110075 **Email ID:** minnik1943@hotmail.com **Mobile No.:** 9811556610 **Regn. No:** IBBI/IPA-003/IP-N00273/2020-21/13097
8.	Last date for submission of claims	**29 March 2024**

Notice is hereby given that **RC&M Experiential Marketing LLP** has commenced voluntary liquidation on **28 February 2024.**

The stakeholders of **RC&M Experiential Marketing LLP** are hereby called upon to submit proof of their claims on or before **29 March 2024** to the liquidator at the address and email ID mentioned against item 7.

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

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

Sd/-
Minni Katariya
Voluntary Liquidator for RC&M Experiential Marketing LLP
(Under Voluntary Liquidation)
IP Registration No: IBBI/IPA-003/IP-N00273/2020-21/13097

Date: 03.03.2024
Place: New Delhi

Canara Bank
Branch: ARM, Agra

Information of Cancellation of E-auction

Notice of e-auction, under SARFAESI Act 2002, relating to sale of property mortgaged at **ARM Branch Agra** in loan account of **M/s Ravi Choice Car** was published in Financial Express Newspaper on **25.02.2024** Due to some unavoidable reasons, e-auction scheduled on **15.03.2024** has been cancelled. Rest terms & Conditions of the notice will remain unchanged.

Authorised Officer

Classifieds

PERSONAL

I,ADIBA w/o MOHAMMED WASEEM,R/o 1017,GALI KUMHARAN,BAZAR CHITLI QABAR JAMA MASJID DELHI-110006,have changed my name to ADEEBA WASEEM permanently.

0040717785-6

I,NAUMAN WAZIR,S/o WAZIR AHMED,R/o 1403, HAWELI KALLU KHAWAS, CHITLI QABAR, JAMA MASJID DELHI-110006 have changed my name to NOUMAN WAZIR permanently.

0040717785-7

I,Rajan Kapahi,R/o-8/901,Ward.No.8, Main Market, Mehrauli,New Delhi-110030,have changed my minor son's name,from Chaitanya Kapahi to Divyansh Kapahi Permanently.

0040717780-9

I,SHIS PAL,S/O BALDEV SINGH,R/O 453/18, GALI.NO.1,UTTAM NAGAR, GOHANA Sonipat,Haryana-131301,Have Chnaged My Name To SHISH PAL,Permanently.

0040717785-8

PUBLIC NOTICE

Notice is hereby given to the General Public on behalf of our Client that Mr. Vivek Mishra is the owner of Entire Upper Ground Floor without roof rights, (said Floor) Built on Property Bearing No. 77, area measuring 160 sq. yards, Pocket-40, situated in the Chittaranjan Park, New Delhi " the said property" by virtue of sale deed dated 15.02.2017 registration No. 634, executed by Mrs. Sangeeta Mukherjee on the basis of registered will dated 17.10.2011 of late Nirmal Kumar Mukherjee. All persons including other legal heirs if any are hereby informed that above mentioned owner want to sell the said floor to someone who is taking Home Loan facility for purchase the said floor from our client., if anybody has any objection/s upon the ownership of Mr. Vivek Mishra in respect of the said floor its sale /Mortgage/Litigation, and any kind of objection kindly inform the undersigned in writing on the below mentioned address within 10 days of the present.
Kumar & Associates (Advocates & Consultants)
200, 2nd Flr., 23 Shivaji Marg, Moti Nagar, N.Delhi-15.
legal@lmalegal.com Ph: 011-41112527-28

PUBLIC NOTICE

Notice is hereby given to the General Public on behalf of our client that Mr. Rajan Mahajan is the owner of Entire Fourth Floor (as per Occupation Certificate) with roof/terrace rights built on Property bearing no. 620, (area measuring 350 sq. mtrs), situated in the residential colony known as "Sushant Lok", Phase-I, Villages-Sarhaul, Chakkarpur, Silokhra, Kanhai & amp; Sukhrali, Tehsil-Wazirabad, Distt. Gurugram, Haryana; vide a Sale Deed dated 23.08.2023, registration no. 9296, executed by M/s. Taj Real Build Pvt. Ltd. & others. All persons are hereby informed that above mentioned owner wants to obtain a loan from our client against the said property, if anybody has any objection/s upon the ownership of above owner over the said property, its sale/ mortgage/litigation; & any other objections, kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.
Kumar & Associates (Advocates & Consultants)
200, 2nd Flr., 23 Shivaji Marg, Moti Nagar, N.Delhi-15.
legal@lmalegal.com Ph: 011-41112527-28

PUBLIC NOTICE

Notice is hereby given to the General Public on behalf of our client that Mr. Rattan Lal Teng is owner of Residential Flat No.101, in Block-E, situated at Delhi Rajdhani CGHS Ltd., I. P. Extn. Patparganj, Delhi, hereinafter referred to as "the said property", by virtue of conveyance deed dated 27.11.2003, for ½ undivided share and by virtue of Release deed dated 26.12.2005, having registration No. 16274, executed by Mr. Rajesh Teng. All persons are hereby informed that above mentioned owner want to sell the said property to someone who want to purchase the same by taking Home loan from our client. If anybody has any objection/s upon the said property, its title its sale & mortgage, & ownership of Mr. Rattan Lal Teng, kindly inform the undersigned in writing on the below mentioned address within 10 days of the present.
Kumar & Associates (Advocates & Consultants)
200, 2nd Flr., 23 Shivaji Marg, Moti Nagar, N.Delhi-15.
legal@lmalegal.com Ph: 011-41112527-28

सार्वजनिक सूचना

मेरे मुवक्किल सुरेंद्र सिंह पुत्र श्री रोशन लाल R/o मकान नं.-48/ 3A पोल नं.-21 गाँव मुंडका, पश्चिमी दिल्ली-41, ने अपने पुत्र निशांत लाकड़ा और पुत्रवधु अमिता को उनके दुर्व्यवहार के कारण अपनी समस्त चल-अचल संपत्तियों से बेदखल कर सारे संबंध समाप्त कर लिए हैं। इन पर हुए लेन-देन पुलिस/कोर्ट केस का जिम्मेदार मेरा मुवक्किल नहीं होगा।

अमित कुमार
(एडवोकेट)

PUBLIC NOTICE

My client **Rajinder Kaur** W/o Gurbaksh Singh R/o 458-A, Gali No-6, Govind Puri, Kalkaji, Delhi-110019, have disowned/debarred his son **Paramjeet Singh**, Daughter-in-law **Amandeep Kaur** & Grand-son **Kulvinder Singh** from all her movable and immovable properties, if anybody dealing with them, shall do so at his/her/ their own risk, cost and responsibility, my client will not be responsible in any manner whatsoever.

Sd/-
DALBIR SINGH (Advocate)
E. No. D/875/2022
WZ-3A-45, SF Vishnu Garden
New Delhi-110018

पंजाब नैशनल बैंक punjab national bank

.....भरोसे का प्रतीक ...the name you can BANK upon!
(A GOVERNMENT OF INDIA UNDERTAKING)

CIRCLE SASTRA CENTRE SOUTH DELHI, UPPER GROUND FLOOR, 7, BHIKAJI CAMA PLACE NEW DELHI-110066 PHONE : 9802927574, EMAIL: cs4168@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

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

SCHEDULE OF SALE OF THE SECURED ASSETS

Lot. No.	NAME OF THE BRANCH / NAME OF THE ACCOUNT / NAME AND ADDRESSES OF THE BORROWER/GUARANTORS ACCOUNT	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property)	E) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 F) Balance outstanding as on date of NPA G) Possession Date u/s 13(4) of SARFAESI ACT 2002 H) Nature of Possession Symbolic/Physical/Constructive	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors	Name & Contact no. of Authorized Officer
1.	**Branch : R K Puram, New Delhi** **M/s Trotters India,** WZ – 266-B, 3rd Floor, Madipur Village, New Delhi – 110018 M/s Trotters India, Shop No. 32, Ground Floor, Desh Bandhu Gupta Market, New Delhi – 110005 having plinth area of 245 sq ft. Mr. Sakshay Thukral, House No – 30, Road No 6, East Punjabi, Bagh, New Delhi – 110026 Mr. Sakshay Thukral, House No – 10, Road No 6, East Punjabi, Bagh, New Delhi – 110026	Shop No. 32, Ground Floor, Desh Bandhu Gupta Market, New Delhi – 110005 having plinth area of 245 sq ft.	E) 24.10.2018 F) Rs.47.09 lacs Plus further interest & charges G) 01.09.2021 H) Physical	A) Rs. 46.00 lacs B) Rs.4.60 lacs C) Rs. 50,000/-	28.03.2024 11:00 am to 04:00 pm	There is no SA filed / stay on sale of property	Smt Twinkle Nain 9802927574
2.	**Branch : ECE House, New Delhi** **Mr Nityanand Barnwal** Address: Pvt Flat No-SF-4,2nd Floor,Nand Apartment,out of Khasra No834,835,836Vill Dera mandi,Near Janki Max Hospital,Mehrauli Delhi-110047	Pvt Flat No-SF-4,2nd Floor, Nand Apartment, out of Khasra No. 834,835,836Vill Dera mandi, Near Janki Max Hospital, Mehrauli Delhi-110047, Area: 120.77 sq.mt.	E) 01.06.2018 F) Rs.44.41 lacs Plus further interest & charges G) 24.10.2018 H) Physical	A) Rs30.00 lakhs B) Rs.3.00 lacs C) Rs.50,000/-	28.03.2024 11.00 am to 4.00 pm	There is no SA filed / stay on sale of property	Smt Twinkle Nain 9802927574
3.	**Circle Sastra South Delhi** **M/S Red Venus Distilleries Pvt Ltd.,** Khasra No 1297, Morta Industrial Area Morta, Ghaziabad, UP-201002 Sh Yogendra Choudhary (Director) , 258, Razapur , Shastri Nagar, Ghaziabad-201301 Sh Gaurav Singh (Director), 1248/97, South Civil Lines, Muzaffarnagar UP-251001 Smt Anita Devi W/O Sh Narendra Singh (Guarantor), 1248/97, South Civil Lines, Muzaffarnagar UP-251001 Smt Sunita Devi W/O- Sh Rakesh Singh (Guarantor), 1248/97, South Civil Lines, Muzaffarnagar UP-251001 Sh Rakesh Tikait (Guarantor), 1248/97, South Civil Lines, Muzaffarnagar UP-251001 Sh Gajraj Singh (Guarantor), 258, Razapur , Shastri Nagar, Ghaziabad-201301 Sh Krishan Pal (Guarantor) 258, Razapur , Shastri Nagar, Ghaziabad-201301	Land and Building Khasra no 1297 Village Morta Pargana Jalalabad, Dist. Ghaziabad, 250.00 sq. yrds owned by Mr Gajraj Singh & Mr Krishan Pal	E) 15.04.2021 F) 114.95 LACS Plus further interest & charges G) 19.08.2021 H) Symbolic	A) Rs.71.00 lacs B) Rs.7.10 lacs C) Rs.50,000/-	28.03.2024 11.00 am to 04.00 pm	There is no SA filed / stay on sale of property	Smt Twinkle Nain 9802927574
		Residential Building A-23, A-24 near Sujdu Chungi, Swadhinta Chowk, Rishab Vihar, muzaffaragar UP area measuring 300.00 sq yrds in the name of Mrs Sunita Devi W/O Sh Rakesh Tikait	E) 15.04.2021 F) 114.95 LACS Plus further interest & charges G) 19.08.2021 H) Symbolic	A) Rs.128.00 lacs B) Rs.12.80 lacs C) Rs.1,00,000/-			
		Residential Building at A-9, near Sujdu Chowk, Rishab Vihar, Muzzafnagar, UP area measuring 188.86 sq. yrds in the name of Mr Rakesh Tikait	E) 15.04.2021 F) 114.95 LACS Plus further interest & charges G) 19.08.2021 H) Symbolic	A) Rs.56.00 lacs B) Rs.5.60 lacs C) Rs.50,000/-			
4.	**Branch : ECE House, New Delhi** **M/s Maa Katyayani Enterprises,** Plot No-D-543 , Main Ajronda Road, Sec 15A, Faridabad, Haryana-121007 Sh. Manoj Garg Address:Flat No-107, Tower D1, Platinum Plus , Sector-77, Nimka, Faridabad, Haryana-121004 Mrs Suman Lata, Flat No-107, Tower D1, Platinum Plus , Sector-77, Nimka, Faridabad, Haryana-121004	Residential Flat no 107, Tower D1, Platinum Plus, Sector-77, Nimka, Faridabad, Haryana-121004 Measuring 1049 sq ft (96.56 sq mtrs) in the name of Suman Lata	E) 29.05.2021 F) Rs.39.38 lacs Plus further interest & charges G) 13.12.2021 H) Symbolic	A) Rs41.00 lakhs B) Rs.4.10 lacs C) Rs.50,000/-	28.03.2024 11.00 am to 4.00 pm	There is no SA filed / stay on sale of property	Smt Twinkle Nain 9802927574
5.	**Branch : ECE House, New Delhi** **M/s Tandi Designs**, C-79, Sector-83, Phase II, Gautam Buddha Nagar, Noida – 201305 Mr. Vibhas Bhatnagar , C-152 Nirman Vihar, Shakarpur East Delhi – 110092 Mrs. Vimal Kumari Bhatnagar, C-152 Nirman Vihar, Shakarpur East Delhi – 110092 M/s Nextgen Textile Park (P) Ltd., C-152 Nirman Vihar, Shakarpur East Delhi – 110092	Equitable Mortgage of Leasehold Rights of Industrial Land & Building Shed at Plot no. B1 Khasra no 140 Nextgen Textile Park situated at Sardar Samand Road Pali Rajasthan	E) 16.12.2022 F) Rs.437.27 lakhs plus further interest & Other charges G) 04.08.2023 H) Symbolic	A) Rs. 274.00 lakhs B) Rs. 27.40 lacs C) Rs. 1,00,000/-	28.03.2024 11.00 am to 4.00 pm	There is no SA filed / stay on sale of property	Smt Twinkle Nain 9802927574
6	**Branch : MCB, New Delhi** **M/s Aurva International P Ltd,** K-101,West Patel Nagar New Delhi 110008 HNO C-178, Sector -44 Noida -201203 Keshav Hotel : Situated At Gut No. 110/4 Gram Panchayat Milkat Ni.877 Nimgaon Korhale Tal Rahata Distt: Ahmednagar-423109 Ms Nisha Chopra (Guarantor/ Director), K-101,West Patel Nagar New Delhi 110008 Ms Anisha Chopra. (Guarantor/ Director), HNO C-178, Sector -44 Noida-201203	Keshav Hotel Situated At Gut No. 110/4 Gram Panchayat Milkat No.877 Nimgaon Korhale Tal Rohata Distt: Ahmednagar-423109 area measuring 1100 Sq.m,	E) 16.12.2022 F) Rs.72.95 lakhs plus further interest & Other charges G) 13.04.2023 H) Symbolic	A) Rs. 646.00 lakhs B) Rs. 64.60 lacs C) Rs. 1,00,000/-	15.04.2024 11.00 am to 4.00 pm	There is no SA filed / stay on sale of property	Smt Twinkle Nain 9802927574
7	**Saket (035610)** **Sh. Sunil Kumar and Sh. Anil Kumar** Sunil Kumar S/o Ram Narayan Raman, RZ-24, 3rd Floor, Vaishali Extension, Gali No. 3, Dabri, Palam Road, New Delhi-110045 And Ward No. 5, Thana Road, Nirmali, dist- Supaul, Bihar-847452 and Property No. D-2/80, Khasra No. 759/99, Vill- Nasirpur, Mahavir Enclave, New Delhi 110045 Anil Kumar S/o Ram Narayan Raman, RZ-24, 3rd Floor, Vaishali Extension, Gali No. 3, Dabri, Palam Road, New Delhi-110045 And Ward No. 5, Thana Road, Nirmali, dist- Supaul, Bihar-847452 and Property No. D-2/80, Khasra No. 759/99, Vill- Nasirpur, Mahavir Enclave, New Delhi 110045	All part and paecle of entire 3rd floor, with roof, tarrece rights, area measuring 100 sqy, i.e. 83.61 sqm, out of property bearing No. D-2/80, out of khasra No. 759/99, situated in the village-Nasirpur, Delhi, State colony known as Mahavir Enclave New Delhi-110045	E) 31.12.2021 F) Rs.21.31 lakhs plus further interest & Other charges G)08.06.2022 H)Physical	A) Rs. 31.60 lakhs B) Rs. 3.16 lakhs C) Rs. 50000/-	28.03.2024 11:00 am to 04:00 pm	There is no SA filed / stay on sale of property	Sh. Harish Kumar 8800417770
8.	**Vasant Kunj (411400)** **Mr. Parvinder Singh & Smt Prabhjot Kaur**, H NO-S-3/85 Second Floor Sector-3 Old Mahavir Nagar New Delhi-110018	EM OF Entire Second Floor without roof rights, build on land area measuring 65 sq yards(back side portion) of build up property bearing no S-3/85, Plot No-D-36, Situated in the area of village Nagli Jalib colony known as Mahavir Nagar Extn. Now known as old Mahavir Nagar, New Delhi-110018 in the name of Sh Parvinder Singh & Smt.Prabhjeet Kaur	E) 17.07.2018 F) Rs.28.87 lakhs plus further interest & Other charges G)04.01.2019 H)Physical	A) Rs. 20.37 lakhs (B) Rs 2.03 lakhs (C) Rs 100000/-	28.032024 11:00 am to 04:00 pm	There is no SA filed / stay on sale of property	Sh. Harish Kumar 8800417770
9.	**Jangpura (014700)** **Mr. Sanjay Fredrick & Mrs. Bhavna Fredrick** Flat No-1, Ground Floor Plot No-RZ-F1/336-337, Khasra No-86/20 Vill-Palam Vihar, Mahavir Enclave New Delhi-110045	Flat No-1, Ground Floor Plot No-RZ-F1/336-337 Khasra No-86/20 Vill-Palam Vihar Mahavir Enclave New Delhi-110045	E) 14.01.2019 F) Rs.28.87 lakhs plus further interest & Other charges G) 01.04.2019 H) Physical	A) Rs. 10.33 lakhs (B) Rs 1.04 lakhs (C) Rs 50000/-	28.03.2024 11:00 am to 04:00 pm	There is no SA filed / stay on sale of property	Sh. Harish Kumar 8800417770
10.	**M/s Alka Creation (Prop-Alka Chaudhary),** D-218-A PH-1, Vivek Vihar Delhi-95 Smt. Alka Choudhary W/o Sh. Kunwar Pal Singh , 6-H/237, Sector-5 , Rajinder Nagar Ghaziabad U.P Sh. Sanjeev Kumar S/o Sh. Kunwar Pal Singh 6-H/237, Sector-5 , Rajinder Nagar Ghaziabad U.P	EM of entire combination of commercial office no-4 area 18.56 sq yards & office no-5 area 17.49 sq yards (First Floor) at plot no-1 Arya nagar colony pargana loni tehsil & distt Ghaziabad standing in the name of Mrs Alka choudhary W/o Mr. Sanjeev Kumar, Bounded as East Road- 60 feet, West Gali 10 feet, North –office no -3, south office no.6	E) 04.10.2018 F) Rs.31.89 lakhs plus further interest & Other charges G)01.02.2020 H)Physical	A) Rs. 17.25 lakhs (B) Rs 1.73 lakhs (C)Rs 100000/-	28.03.2024 11:00 am to 04:00 pm	There is no SA filed / stay on sale of property	Sh. Harish Kumar 8800417770
12.	**B/O VASANT KUNJ(411400)** **POONAM ASSOCIATES** Prop-Mr Atul Grover S/o Sh. V.P Grover WZ-485/10A Ground Floor Basai Darapur Near Ramesh Nagar Metro Station New Delhi-110015 AND Smt. Ponam Grover W/O Sh. V.P Grover, C-667B, IInd Floor Sudershan Park , New Delhi-110015	Entire Second Floor without roof right/terrace right out of left side portion of built up free hold property bearing No-C-667B Area measuring 50 sq yards (out of total area msq. 100 sq. yards) part of khasra no-2741/615 adjoining to C-670 Situated in the area of village Basai Darapur colony known as Sudarshan Park New Delhi-110015	E) 20.02.2020 F) Rs.25.74 lakhs plus further interest & Other charges G)10.02.2021 H)Physical	A) Rs. 17.00 lakhs (B) Rs 1.70 lakhs (C) Rs 50,000/-	28.03.2024 11:00 am to 04:00 pm	There is no SA filed / stay on sale of property	Sh. Harish Kumar 8800417770
13	**B/O SAFDARJUNG ENCLAVE(036910)** **Smt. Sadhana Sehdev & Sh. Narender Sehdev,** B-17, Vikram Enclave Sahlimar Garden Ghaziabad-201005 ALSO AT : C-1/93, DLF Dilshad Extension –II, Ghaziabad (UP)	EM OF one residential free hold built up flat bearing no –C-1/93/G-1, on ground floor up to ceiling level only(without roof rights super covered Area 650 sq ft approx i.e. 60.38 sq mtrs MIG being part of free hold built up property bearing no C-1/93, BLOCK C-1 Situated at DLF dilshad EXT-III in the area of village brahmpura tehsil & distt Ghaziabad UP in the name of Smt sadhna W/O Sh Narender sehdev and sh narender sehdev s/o sh ramveer which is bounded as under : East: plot no-C/92, WESTPLOT NO-C/94, Norht: Road 30 ft wide, South: others land	E)16.05.2018 F) 17.45 LAKHS Plus further interest & other charges G) 06.10.2018 H) Physical	A) Rs 20.40 lakhs B) Rs 2.04 lakhs C) Rs. 50000/-	28.03.2024 11:00 am to 04:00 pm	There is no SA filed / stay on sale of property	Sh. Harish Kumar 8800417770

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE:

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

1.The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".**

2. The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.

3. The sale will be done through e-auction platform provided at the Website **https://www.mstcecommerce.com** on date and time of auction specified above.

4. For further details and complete Terms & Conditions of the sale., please refer :: **www.ibapi.in , www.tenders.gov.in, www.mstcecommerce.com, https://eprocure.gov.in/epublish/app.**

Date: 02-03-2024, Place : New Delhi **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK**

"IMPORTANT"

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PUNJAB & SIND BANK
(A Government of India Undertaking)

पी.एस.बी.

BRANCH: MATKA CHOWK JAGADHRI DISTT. YAMUNANAGAR (HARYANA)
Email: j0316@psb.co.in

POSSESSION NOTICE (For Immovable Property)

Whereas the undersigned being the Authorised Officer of the **Punjab & Sind Bank**, under the securitisation and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002 in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice under section 13(2) to below mentioned Borrower/ Guarantor calling upon them to repay the amount within 60 days from the date of receipt of the said notice.
The Borrower as well as Guarantor having failed to repay the amount, notice is hereby given to the Borrower and the Public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned against the account.
The borrower/mortgagor in particular & the public in general is cautioned not to deal with the property & any dealings with the property will be subject to the charge of **Punjab & Sind Bank,** for an amount mentioned herein below, plus interest & costs thereafter.
[The borrower/ guarantor attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.]

Name of Account/ Borrower & Guarantor	Description of the immovable property	Date of Demand Notice	Date of possession	Amount outstanding as per demand notice
Imrana W/o Liyakat Ali R/o VPO Shadipur, Jagadhri, Yamunanagar and **Sajida W/o Noushad** R/o VPO Shadipur, Jagadhri, Yamunanagar **(Loan A/c No. 03161200001377)**	Residential House having PPID 351C544U282, Khewat No. 124, Khatuni No. 141, Khasra No. 191(1-0), HB No. 147, Mauja Shadipur, Tehsil Jagadhri, Yamunanagar owned vide transfer deed no. 1522 dated 30.06.2020 in the name of Imrana W/o Liyakat Ali and bounded as under: North: Cattle Shed and personal Street 10' Wide, South: Build up House of Samanda Ali, East: Build up House of Sh. Wakeel Ali, West: Built up House of Sh. Rehmat Khan & Shakeel Khan	04.11.2023	29.02.2024	**Rs. 7,00,131.29** as on 31.10.2023 plus interest and costs thereafter

Date: 02.03.2024 **Place: Jagadhri** **Authorized Officer, Punjab & Sind Bank**

INDIA SHELTER FINANCE CORPORATION LTD.
IndiaShelter Home Loans

REGD: OFFICE:- Plot-15,6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002 **BRANCH OFFICE:** Shop No. 67B & 68, Second Floor,Plot No. 277(East),Tagore Nagar,Next To DCM, Ajmer Road, Jaipur-302021 RAJASTHAN **BRANCH OFFICE:** First Floor, Ahana Tower, Jai Complex, Alwar-301001 RAJASTHAN

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

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

Sl No.	Name Of The Borrower / Guarantor (owner Of The Property) & Loan Account Number	Description Of The Charged / Mortgaged Property(all The Part & Parcel Of The Property Consisting Of)	Dt. Of Demand Notice, Amount Due As On Date Of Demand Notice	Date Of Possession
1	**MR./ MRS. NIRMALA & MR./ MRS. NILESH KUMAR SHARMA Resides At:** Plot No 10 Village Berka Teh-Alwar Dist-Alwar Rajasthan 301001 **LOAN ACCOUNT NO.: -** LA11CLLONS000005026864/AP-10045702	All That Pieces And Parcel Of Plot No 10 Khasra No 92,93,Village Berka,Teh-Alwar, Dist-Alwar Rajasthan Boundary:-East: Other Khasra,West: Road, North:P.No.9, South: P.No.11	DEMAND NOTICE 17.11.2023 Rs. 989473/- (Rupees Nine Lakh Eighty Nine Thousand Four Hundred Seventy Three Only) Due As On 19.11.2023 Together With Interest From 20.11.2023 And Other Charges And Cost Till The Date Of The Payment.	26/02/2024 Symbolic Possession
2	**Ms. Kajol Jain D/O Mr. Ashok Kumar Jain, Resides At:** P No. 53, F. No. G-2, Nalanda Vihar Durgapura, Jaipur, Rajasthan-302018. **ALSO AT,** Plot/ Flats No. A, Auric Prime Suites, Khasra No. 994/1, 1001/1, 1002, Village Jaisinghpura Bas Bhankrota, Sanganer, Jaipur, Rajasthan 302026. **LAON ACCOUNT NO.** HL30MILONS000005013968/AP-10029481	All That Piece And Parcel Of Property Situated At Auric Prime Suites Flats No. 604, 6th Floor ,A- Block, Area 1224 Sq. Ft., Khasra No. 994/1, 1001/1, 1002, Village Jaisinghpura Bas Bhankrota, Tehsil Sanganer, Jaipur, Area 1440.45 Sq. Mtr. Boundary: East: Others Land, West: Others Land, North: Road 100 ft, South: Others Land.	Demand Notice 26.12.2023, Rs. 21,56,267/- (Rupees Twenty One Lakh Fifty Six Thousand Two Hundred And Sixty Seven Only) Due As On 27.12.2023 Together With Interest From 28.12.2023 And Other Charges And Cost Till The Date Of The Payment.	29/02/2024 Physical Possession
3	**MR./MRS. SUNITA KANWAR RATHORE MR./ MRS. RAJPAL SINGH NARUKA Resides At:-** P No 155 Shyam Nagar 3Rd Diggi Road Sanganer Jaipur Rajasthan 302029 Rajasthan Also At, F No 104 First Floor Block-A Auric Prime Suites Jaisinghpura Jaipur 302029 Rajasthan **LOAN ACCOUNT NO:-** HL30CHLONS000005012536/AP-10030619	All That Pieces And Parcel of Property bearing F No 104 First Floor Block-A,Auric Prime Suites, Jaisinghpura, Jaipur Rajasthan BOUNDARY:- East: Others Land, West: Others Land, North: Road 100 Feet South: Others Land	DEMAND NOTICE 17.11.2023 Rs. 2565497/- (Rupees Twenty Five Lakh Sixty Five Thousand Four Hundred Ninety Seven Only) Due As On 19.11.2023 Together With Interest From 20.11.2023 And Other Charges And Cost Till The Date Of The Payment.	29/02/2024 Physical Possession
4	**MR./ MRS. RAMBHAROSHI & MR./ MRS. MAHENDRA BAIRWA Resides At:** Plot No-48-A Green City-4Th Sarna Dungar,Benar Road ,Jaipur 302012 Rajasthan **LOAN ACCOUNT NO:-** LAJACLLONS000005046986/AP-10103718	All Piece And Parcel Of Plot No -48-A Green City-4Th,Sarna Dungar, Benar Road Jaipur Area-78 Sq Yd BOUNDARY:- East- Other Land, West-Road-30 Feet, North- Plot no-48, South- Plot no-49	DEMAND NOTICE 13.12.2023 Rs. 1092157/- (Rupees Ten Lakh Ninety Two Thousand One Hundred Fifty Seven Only) Due As On 11.12.2023 Together With Interest From 12.12.2023 And Other Charges And Cost Till The Date Of The Payment.	01/03/2024 Symbolic Possession
5	**MR./ MRS. GITA DEVI & MR./ MRS. SHIV RATAN BAIRVA Resides At:** Plot No 9, Ram Nagar -8 Vistar Khora Bisal, Benar Road ,302012 Rajasthan ALSO AT, East Part Of Plot No 176 Balaji Vihar, 58 Gram Khora Bisal, Benar Road,Jaipur Rajasthan 302012 **LOAN ACCOUNT NO:-** HL30CHLONS000005033579/AP-10065145	All Piece And Parcel Of East Part of Plot No. 176, Balaji Vihar-58 Gram Khora Bisal, Teshil Amer, Jaipur, Area 66.66 Sq. yard BOUNDARY:- East : Plot No. 177, North : Plot No. 175, West : Part of Plot No. 176, South : Road	DEMAND NOTICE 13.12.2023 Rs. 971080/- (Rupees Nine Lakh Seventy One Thousand Eighty Only) Due As On 11.12.2023 Together With Interest From 12.12.2023 And Other Charges And Cost Till The Date Of The Payment.	01/03/2024 Symbolic Possession
6	**MR./ MRS. MEENAKSHI KHANDELWAL & MR./ MRS. RAHUL UDAIWAL Resides At:** P NO 220 MAHAVEER NAGAR SANGANER, JAIPUR RAJASTHAN 302029 **LOAN ACCOUNT NO:-** LA30SLLONS000005011774/AP-10031635	All that Piece And Parcel Of Property Bearing P NO 220 MAHAVEER NAGAR, SANGANER,JAIPUR, RAJASTHAN Admeasuring- 181.67 Sq Yd BOUNDARY:- East : Plot No. 219, North : Road 30 ft Wide, West- Plot No. 221 : South : Other Area	DEMAND NOTICE 26.12.2023 Rs. 44,25,193.48/- (Rupees Forty Four Lakh Twenty Five Thousand One Hundred Ninety Three And Paisa Forty Eight Only) Due As On 27.12.2023 Together With Interest From 28.12.2023 And Other Charges And Cost Till The Date Of The Payment.	01/03/2024 Symbolic Possession

PLACE: Rajasthan, DATE: 03.03.2024 **(AUTHORIZED OFFICER) INDIA SHELTER FINANCE CORPORATION LTD**
For Any Query, Please Contact Mr. Vinay Rana (+91 7988605030) & Mr. Devendra Singh (+91 8560017658)

SBI STATE BANK OF INDIA
STRESSED ASSETS MANAGEMENT BRANCH – I

Address of the Branch: The Arcade, 2nd Floor, World Trade Centre, Cuffe Parade, Colaba, Mumbai - 400 005, **E-mail ID of Branch:-** sbi.04107@sbi.co.in
Authorized Officer's Details :- Dinesh Kumar Nagar **E-mail:** team3.04107@sbi.co.in
Mobile No. :- 8966009127 **Landline No. (Office):-** 022 – 22177667

E-AUCTION SALE NOTICE
Annexure-A

SALE OF MOVABLE & IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002. AS WELL AS NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES.
The undersigned being the Authorised Officer of State Bank of India Consortium comprising of State Bank of India, e-Allahabad Bank (Now merged with Indian Bank), Canara Bank, Central Bank of India, Corporation Bank, E-Dena Bank (Now merged with Bank of Baroda), Indian Bank, IDBI Bank Ltd., Oriental Bank of Commerce, Punjab National Bank, e-State Bank of Patiala (Now merged with State Bank of India) and Union Bank of India, has taken over Physical Possession of the following property/ies u/s 13 (4) of the SARFAESI Act.
Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realisation of Bank's dues will be held on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS" BASIS.**

Name of Borrower(s)	**M/s. Topworth Steel & Power Pvt. Ltd.** (Registered Address) - 206, Raheja Centre, 214, Free Press Journal Marg, Nariman Point, Mumbai, Maharashtra, India - 400021.
Name of Guarantor(s)	**Personal & Corporate Guarantors 1. Mr. Nitin Golecha; 2. Mrs. Sharmishtha Surendra Lodha; 3. Mr. Abhay N. Lodha; 4. Mr. Ashwin N. Lodha; 5. Mr. Surendra Champalal Lodha; 6. M/s. Akshata Realtors Pvt. Ltd.; 7. M/s. Bhilai Cement Company Pvt. Ltd.; and 8. M/s. Topworth Energy Pvt. Ltd .**
Outstanding Dues for Recovery of which Property/ies is/are Being Sold	See table below

Name of the Bank	Amount Outstanding as on 30.04.2020
State Bank of India	Rs. 953,87,61,117.24
Union Bank of India	Rs. 230,03,90,512/-
Indian Bank	Rs. 65,39,32,402/-
e-Dena Bank now Bank of Baroda	Rs. 219,70,30,558.08
IDBI Bank	Rs. 150,68,38,632.71
e- Oriental Bank of Commerce now Punjab National Bank	Rs. 349,02,46,780.62
Central Bank of India	Rs. 206,01,36,647.99
Punjab National Bank	Rs. 184,31,56,140/-
Canara Bank	Rs. 46,42,07,689.20
Corporation Bank	Rs. 130,28,84,640/-
e-Allahabad Bank now Indian Bank	Rs. 239,32,70,662.39

as on **30.04.2020** + interest at contracted rate till date thereon + expenses & costs (less cash recoveries) due to the secured creditor from **M/s. Topworth Steel & Power Pvt. Ltd.**

Name of owner / Title Deed Holders	**M/s. Akshata Realtors Pvt. Ltd.**
Description of Property	All that piece or parcel of land adms. 200 sq. yards, residential plot of land bearing No. 153, in Block "A-2" situated at Residential Colony known as Safdarjung Enclave, New Delhi, within the limits of Municipal Corporation of New Delhi together with super structure constructed/building standing thereon and bounded as follows **On or towards the North** :Road 30'wide, **On or towards the South :** Service Road 15'wide, **On or towards the East** : Plot No. 154, **On or towards the West** : Road 15'wide.
Reserve Price (R. P.)	**Rs. 12,78,00,000.00**
Earnest Money Deposit (EMD)	**Rs. 1,27,80,000.00**
Bid Increment Amount in multiple of	**Bid increase amount Rs. 5.00 Lac**
Date & Times of Inspection	**Inspection on 02.04.2024 & 03.04.2024 from 12.00 p.m. to 04.00 p.m**
Date & Time of E-auction	**E-auction on 05.04.2024 from 11.00 a.m. to 02.00 p.m.**
For Submission of Request Letter of Participation / KYC Documents / Proof of EMD Etc.	**Online Submission on E-auction site. https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp**

E-Auction is being held on "AS IS WHERE IS","AS IS WHAT IS and WHATEVER THERE IS BASIS" and will be conducted "On Line". The auction will be conducted through the M/s. MSTC Ltd. at the web portal **(https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp).**
For registration and auction related queries please contact MSTC Ltd help desk no. 07969066600 and property related queries please Contact Authorised Officer Mr. Dinesh Kumar Nagar, Mobile No.8966009127.
E-Auction Tender Document containing online e-auction bid form, Declaration, General Terms & Conditions of online auction sale are available in websites:- **(https://www.mstcecommerce.com/ auctionhome/ibapi/index.jsp).** To the best of knowledge and information of the Authorised Officer, there is no other encumbrance on the property/ies. However, there may be pending some other charges/ dues. 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 property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. The Authorised Officer reserves their right to accept or reject any bid at any point of time without assigning any reasons thereof. The sale shall be subject to rules / conditions prescribed under the Securitisation 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://www.mstcecommerce.com/auctionhome/ibapi/index.jsp
2. https://www.sbi.co.in

Sd/-
Date: 29.02.2024 / Place: Mumbai **Authorized Officer, State Bank Of India**

बैंक ऑफ महाराष्ट्र Bank of Maharashtra
भारत सरकार का उद्यम

Bank of Maharashtra, Branch: M.G. Road, Agra
Zonal Office: Bank of Maharashtra, Joy Tower, C-20, 1/1A, C Block, Phase 2, Industrial Area, Sector 62, Noida, Gautam Buddha Nagar UP-201301

POSSESSION NOTICE [Rule-8-(1)] {for immovable property}

The Authorized Officer of Bank of Maharashtra under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on the date mentioned against account and stated hereunder calling upon the borrowers/guarantors/mortagagors to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrowers/guarantors/mortgagors having failed to repay the amount notice is hereby given to the borrowers/guarantors/mortgagors and the public in general that the undersigned has taken the possession of the Property described herein below in exercise to powers conferred on him/ her under section 13(4) of the said act read with the Rule-8 of the said Rules on the date mentioned hereunder. The borrowers attention is invited to the provision of Sub-Section (8) of section - 13 of the Act, in respect of time available to redeem the secured assets. The Borrowers/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the property. Any dealing with the property will be subject to the charge of Bank of Maharashtra for the amounts and interest thereon. Details of the mortgaged Property of which the possession had been taken is as follows.

Name & Address of the Borrowers & Guarantors	Details of the Mortgaged Property	Amt. Due as per demand Notice / Date of Demand notice / Date of possession
Borrower/s: 1. Mrs. Sobha Bakshi W/o Parveen Bakshi R/o Flat no. S-2, Plot No. 8/1, Krishna Residency, Kamla Nagar, Tej Nagar, Agra, Uttar Pradesh. PIN Code-282005, 2. Mrs. Gunjan Kaur W/o Jagjeet Singh, 3. Jagjit Singh Sandhu S/o Gurubachan Singh Sandhu both R/o Flat No. 410/412, Manglam Adhar, UPSIDC Road Shashtripuram, Sikandra, Agra-282007	Equitable Mortgage of Flat No. S-2, On Plot No. 8/1 in Khasra No 909M Mauza Ghtwasan, Krishna Residency, Tej Nagar, Hariparwat Ward Agra U.P. 282005, Admeasuring Area 77.10 Sq. Mrt. **Bounderies:** East-Land Gopi Chand, West-Open to Sky, North-Stair & Flat No S-1, South-Others Land.	**Rs. 2682341/-** + intt. from 20.12.2023 & others exp. **21.12.2023** **01.03.2024**

Date:- 03.03.2024 Authorized Officer

यूनियन बैंक ऑफ इंडिया Union Bank of India
भारत सरकार का उपक्रम (A Govt. of India Undertaking)

POSSESSION NOTICE

REGIONAL OFFICE, LUCKNOW :
Union Bank Bhawan, Near Mantri Awas, Vibhuti Khand, Gomti Nagar, Lucknow-226010, Telephone No.: (0522) - 2306915, 2305900

Whereas the undersigned being the authorized officer of **Union Bank of India,** under the Securitization and Reconstruction of Financial Assets and Enforcement Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the following borrowers to repay the amount mentioned in the notice being within 60 days from the date of receipt of the said notice.
The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken **Physical possession** of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act 2002 read with rule 9 of the said rules.
The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of Union Bank of India for an amount of dues outstanding together with interest thereon with costs and charges. **The borrower's attention is invited to provisions of sub-**section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No	1)Name&Add. Of Borrower 2)Name &Add. Of Guarantor 3))Branch	Description of Mortgaged Properties	Date of Demand Notice / Date of Symbolic Possession / Amount Due
1.	**1.a) Mr. Syed Mohd Tahir S/o Mr. Zubair Ahmad Syed,** Address1: Flat Number 307, 3rd Floor, Jkv Miracle Plot Number 147/2 & 152, Village- Adil Nagar, Lucknow, Uttar Pradesh, Address2: 502/59 21 Mukarim Nagar, Near Ram Charan Park, Mankameshwar Mandir, Lucknow, Uttar Pradesh **b) Mrs. Atiqa Parveen W/o Mr. Syed Mohd Tahir,** Address1: Flat Number 307, 3rd Floor, Jkv Miracle Plot Number 147/2 & 152, Village-Adil Nagar, Lucknow, Uttar Pradesh, Address2: 502/59 21 Mukarim Nagar, Near Ram Charan Park, Mankameshwar Mandir, Lucknow, Uttar Pradesh **2. Nil 3) Chowk Branch Email: Ubin0821985@unionbankofindia.bank**	Equitable Mortgage of Flat Number 307, Third Floor, "J K V Miracle", Constructed on Part Of Khasra Number 147/2 & 152, Adil Nagar, Ward- Shankerpurwa, Lucknow, Uttar Pradesh, **Property Owned By: Mr. Sayyed Mohd Tahir S/o Mr. Jubair Ahmad, Admeasuring-1219.80 Sq Feet or 113.364 Sq Mtr, Boundaries- :East:** Open To Sky, **West:** Entrance And Common Passage, **North:** Open To Sky And Flat Number 305, **South:** Open To Sky And Flat Number 309.	**15.12.2023** **01.03.2024 (Physical)** **Rs. 50,05,053.94** Plus Interest At Contractual Rate From 01.12.2023 And Cost Minus Amount Paid If Any After The Date Of Demand Notice

Date: 03.03.2024, Place: Lucknow **Authorized Officer, Union Bank of India**

ADITYA BIRLA FINANCE LIMITED
ADITYA BIRLA CAPITAL

Registered Office : Indian Rayon Compound, Veraval, Gujarat-362 266.
Corporate Office : 10th Floor, R Teck Park, Nirlon Complex, Nr. Hub Mall, Goregaon (E), Mumbai-400 063, MH.

POSSESSION NOTICE [SEE RULE 8 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]

Whereas the undersigned being the **Authorized Officer** of **Aditya Birla Finance Limited (ABFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice dated mentioned below** under Section 13(2) of the said Act calling upon you being the borrowers **(names and addresses mentioned below)** to repay the amount mentioned in the said notice and interest thereon **within 60 days** from the date of receipt of the said notice.
The Borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the Borrowers **mentioned herein below** and to the public in general that the undersigned has taken **SYMBOLIC POSSESSION** of the property described herein below in exercise of powers conferred on him / her under Section 13(4) of the said act read with Rule 8 the Security Interest (Enforcement) Rules, 2002. The Borrowers mentioned here in below in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of **Aditya Birla Finance Limited (ABFL)** for an amount as mentioned herein under and interest thereon.
The Borrower's attention is invited to the provisions of sub-section 8 of Section 13 of the act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Borrower(s)	Demand Notice Dt. & O/s. Amt.	Description of Immovable property (Properties Mortgaged)	Possession Date
1	1. Mr. Pappu Pappu, S/o. Sher Mohammad 2. M. D. Supreme Transport Co., Through Its Proprietor Mr. Pappu Pappu 3. Mrs. Sehnaj Sehnaj, W/o. Mr. Pappu Pappu **LAN : ABNDSTS000000523784**	**DN Date : 11.12.2023 ₹29,89,724.26 as on 11.12.2023**	Resedential Plot No. / House Bearing No. 3520, Area Measuring 218.90 Sq. Mtrs. Situated At Sector 56-56A, Urban Estate Faridabad (HSVP), Sub Tehsil : Gaunchhi, District : Faridabad, Haryana-121 004.	29.02.2024 (Symbolic Possession)
2	1. Mr. Bhupinder Singh, S/o. Beant Singh 2. Mr. Amarjeet Singh, S/o. Beant Singh 3. Mr. Puran Singh, S/o. Beant Singh 4. Mrs. Paramjeet Kaur, W/o. Harbhajan Singh 5. Mr. Beant Singh, S/o. Sardul Singh 6. Beat Singh Saw Mill, (Through Its Prop.) **LAN : ABKNLSTS000000709275**	**DN Date : 12.12.2023 ₹1,39,70,468/- as on 12.12.2023**	All that piece & Parcel of Property Meas. 1k-0m Being 1/2 Share of Land Meas. 2k-0m Comprised In Khewat No. 2147, Khatouni No. 2921, Khasra No. 1509 (1-0), 1510 (1-0), Situated At Ward No. 12, Tehsil Assandh, District Karnal As Per Jamabandi For The Year 2017-18 Vide Registered Sale Deed No. 1783/1 Dated 16.02.2000 and Transfer Deed No. 1751/1, Dated 26.09.2019 Read With Mututation No. 26511 Dated 09.10.2019 Which is ❖ **Bounded as under :- ✦ East** : Rasta Sareaam; **✦ West :** Property Makhan Singh & Haraja Singh; **✦ North :** Mohan Singh S/o. Sh. Bhagat Singh; **✦ South :** Rasta Sareaam.	29.02.2024 (Symbolic Possession)

Place : Faridabad / Karnal, Haryana
Date : 03.03.2024
Sd/- Authorised Officer **ADITYA BIRLA FINANCE LIMITED**

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

Registered Office: 602, 6th FLOOR, ZERO ONE IT PARK, SR. No. 79/1, GHORPADI, MUNDHWA ROAD, PUNE – 411036
Branch Off Unit: 2nd Floor, Friends Plaza, M-52/53, Ishwar Nagar, New Delhi- 110065.

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

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/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 Unlimited 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(12) 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 on **19/03/2024** through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: **https://www.bankeauctions.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. HF/0179/H/20/100263 HARVEER (Borrower), BIMLA (Co Borrower), VIPIN (Co Borrower)**	**Notice date: 07/12/2022 Rs. 1817917.96/-** (Rupees Eighteen Lacs Seventeen Thousand Nine Hundred Seventeen and Ninety Six Paisas Only) payable as on 07/12/2022 along with interest @ 14.75 p.a. till the realization.	Physical	All That Piece And Parcel Of Mortgaged Property Of A Residential Property, Plot Bearing No. 569 Western Portion Area 100 Sq. Yards Out Of 8 Kanal, Out Of Khasra No. 7//5/4, Situated In The Village Nangla Gujran, Tehsil Badkhal, Dist. Faridabad Haryana	**Rs. 21,28,140/-** (Rupees Twenty One Lakh Twenty Eight Thousand One Hundred Forty Only)	**Rs. 2,12,814/-** (Rupees Two Lakh Twelve Thousand Eight Hundred Fourteen Only)	18/03/2024 Before 5 PM	10,000/-	12/03/2024 (11AM – 4PM)	19/03/2024 (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/itself 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@bankeauctions.com. Contact Person – Vinod Chauhan, Email id- delhi@c1india.com Contact No- 9813887931. 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 by way of NEFT/RTGS /DD in the account of "Grihum Housing Finance Ltd", Bank-ICICI BANK LTD. Account No-000651000460 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before 18/03/2024** and register their name at https://www.bankeauctions.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- 2nd Floor, Friends Plaza, M-52/53, Ishwar Nagar, New Delhi - 110065 Mobile no. +91 9567626050 e-mail ID rahul.r1 @poonawallahousing.com.**
For further details on terms and conditions please visit **https://www.bankeauctions.com & www.grihumhousing.com to take part in e-auction.**
This notice should also be considered as 15 days' notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Date: 03.03.2024, Place: Delhi **Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)**

INDIAN BANK
इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

Zonal Office : Civil Lines, Moradabad

E-AUCTION SALE NOTICE

Whereas under section 13(2) of the 'Securitisation and Reconstruction of Finance Assets and Enforcement of Security Interest Act 2002', the Authorised Officer has issued demand notice for the recovery from the borrowers/ guarantors/mortgagors (herein referred to as borrowers). Further, In exercise of powers conferred in the 'Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002', the Authorized Officer has taken the possession of the under mentioned secured assets which are held as securities in respect of Loan/credit facilities granted. Whereas sale of the secured assets is to be made through Public E-auction for recovery of the secured debt due to Indian Bank. The general Public invited to bid either personally or Through duly authorised agent.

Bid Increment 10,000/-

Last Date of EMD Deposit 19.03.2024 between 10:00 am to 4:00 pm

Sr. No.	Name of Account / Borrowers / Guarantor / Mortgagor & Branch Name	Description of Properties	O/s Amount as per Demand Notice (in Rupees)	Reserve Price (in Rupees) / Earnest Money
1	**Miss. Sheetal D/O Late Ved Prakash (Borrower & Mortgagor)** Address: R/o H.no 231, Near Mathiya vela chauraha, Birahmpura, Bareilly 243001 **Branch:** C B Ganj, Bareilly	All that part and parcel of the house No 25, Biharipur MathiyaWalaChauraha, Punjabpura WakilonWaligali Bareilly measuring 68.98 sqmt, in the name of Miss. Sheetal D/o Late Ved Prakash R/o H.no 231, Near Mathiya vela chauraha, Birahmpura, Bareilly **On the East by:** Arazi Seller **On the West by:** Plot others **On the North by:** Arazi Posaki Lal **On the South by:** Rasta 12'-0"	**Rs. 9,04,408.00/-** as on 09.11.2023 + Int and Other Charge	7,00,000/- / 7,00,00/- / **Property ID:** IDIB000B65716
2	**1. Mr. Arpit Dubey (Borrower and Mortgagor) S/o Ajay Dubey** Address: Ashutosh City Near Phonix Mall Bareilly -243006 **2. Mr Neeraj Kashyap (Guarantor) S/o Chotey Lal Kashyap** Address: 62, Sarvoday Nagar, C.B. Ganj, Bareilly 243502 **Branch:** C B Ganj Bareilly	House at khasra no 564-min Biharmaan Nagla Srijan Estate Phase 2 tehsil and dist Bareilly measuring 78.59 sq meters. **Bounded as: On the East by:** Road 20 Ft **On the West by:** Property Other's **On the North by:** House of Seller's Property **On the South by:** Plot of Shree Shankar Shahkari Avas Samiti	**Rs. 15,76,790.00/-** as on 31.07.2023 + Int and Other Charge	17,00,000/- / 1,70,000/- / **Property ID:** IDIB000B65717
3	**1. Mr Abid S/o NabiSher (Borrower)** Address: 11, Saniya Rani Mewakunwar C B Ganj Bareilly- 243502 **2. Mrs. Nazma w/o Abid (Borrower and Mortgagor)** Address: 11 Saniya Rani Mewakunwar CB Ganj Bareilly- 243502 **3. Mr Tehseem s/o NabiSher (Guarantor)** Address: 245 Sleeper Road State Bank waligali C B GANJ Bareilly -243502 **4. Mr. Hasmuddin s/o Sabir Khan (Guarantor)** Address: Khusro Nagar Saniya Rani C B Ganj Bareilly- 243502 **Branch:** C B Ganj, Bareilly	Residential house at Khasra no.10, Sanaoa, Tehsil & District Bareilly measuring 83.61 sq.mts., in the name of Mrs Nazma w/o AbidR/o 11, Saniya Rani Mewakunwar C B Ganj, Bareilly 243502 **boundaries as East-** H/o Anwar, **West-** Plot of Seller, **North-** Land of Seller, **South-** Rasta 4'-0" wd (Presently undeveloped)	**Rs. 3,94,284.00/-** as on 09.11.2023 + Int and Other Charge	3,30,000/- / 33,000/- / **Property ID:** IDIB000B65713

Date and Time of E-Auction : 20/03/2024 at 10:00 Am to 03:00 Pm

Bidder are advised to visit the website (www.mstcecommerce.com) of our e auction service provider MSTC Ltd. to participate in online bid. For Technical Assistance Please call MSTC HELP DESK No. 033-22901004 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd. please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstoecommerce.com. For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number "18001025026" and "011-41106131", Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with https://ibapi.in and www.mstcecommerce.com. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. **Nodal Bank Account No. 50400959594** and **IFS Code IDIB000C631** and **Branch Civil Lines Moradabad**
The inspection of the Schedule mentioned property/ies and related documents/ up to date EC etc. By the intending purchasers/bidders may be done at their expense from **11.03.2024** to **19.03.2024** between 10:00 am to 04:00 pm. Please take note that this is notice of **15 days** and the schedule properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.
E-Auction is being on **"AS IS WHERE IS BASIS"** and: AS IS WHAT IS BASIS.

Date: 02.03.2024 **Place : Bareilly** **Authorised Officer, INDIAN BANK / ALLAHABAD BANK**

यूनियन बैंक ऑफ इंडिया Union Bank of India
भारत सरकार का उपक्रम A Government of India Undertaking
आन्ध्रा Andhra कार्पोरेशन Corporation

REGIONAL OFFICE :- HISAR

DEMAND NOTICE
NOTICE UNDER SECTION 13(2) OF ACT 54 OF 2002 FOR ENFORCEMENT OF SECURITY INTEREST DEMAND NOTICE

A notice is hereby given that the following borrower(s) have defaulted in the repayment of principal and interest of credit facilities obtained by them from the bank and said facilities have turned Non Performing Assets as on **(Sr. no. 1) 22.11.2023, (Sr. no. 2) 28.09.2023 (Sr. no. 3) 11.05.2023.** The notice under section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 were issued to Borrower(s)/ Guarantor(s) at their last known addresses by registered/speed post. However the notices have been returned un-served and the Authorised Officer has reasons to believe that the borrower(s)/ guarantor(s) are avoiding the service of notice, as such they are hereby informed by way of public notice about the same.

Name of theBorrower(s) & Mortgagor(s) & Branch Office	Description of the Assets	Date of Demand Notice	Amount as per Demand Notice (Rs.)	Nature of Limit
1. **Branch Office :- Sector 14 Hisar** Mr. Neeraj Rana Son of Sh. Rajender Singh Rana Resident of House No. 7, Gali No. 3, Near Godara Kiryana Store, Adarsh Colony Azad Nagar, Hisar-125001.	**MOVABLE ASSET DESCRIPTION** Taigun Topline 10 TSI At, Vehicle Bearing Rwgistration Number HR20AC0501 With Chassis No: MEXL21CW8NT004988 & Engine No: DTB019642 In The Name of Mr. Neeraj Rana Son of Sh. Rajender Singh Rana	26.02.2024	Rs. 14,56,208.00/- (Rupees forteen lakh fifty six thousand two hundred eight only) as on 22.02.2024.	Vehicle Loan
2. **Branch Office :- Main Branch, Telephone Exchange Complex, Hisar** **1.** Mr Pardeep Kumar S/o Sh. Daulat Ram 1642, Urban Estate 2, Hisar - 125001, **2.** Sh. Vipul S/o Mr Pardeep Kumar (legal Heir) 1642, Urban Estate 2, Hisar - 125001.	**MOVABLE ASSET DESCRIPTION** Mahindra & Mahindra XUV5OO FWD W6, Vehicle Bearing Rwgistration Number HR20AC0056 With Chassis No: MA1YT2HJUE6E16857 & Engine No: Hje4e10460 In The Name of Mr Pardeep Kumar S/o Sh. Daulat Ram	26.02.2024	Rs. 2,84,675.31/- (Rupees two lakhs eighty four thousand six hundred seventy five & Paisa thirty one only) as on 31.01.2024	Union Miles
3. **Branch Office :- Main Branch, Telephone Exchange Complex, Hisar** **1.** Mr. Gurtej Singh S/o Mehal Singh, Public Health Department, Model Town,hisar - 125001, **2nd Address** Mr. Gurtej Singh S/o Mehal Singh Near Sd School, Chottu Ram Colony, Narwana Jind, Haryana - 126116, **2.**Smt. Gurinder Kaur W/o Mr. Gurtej Singh (legal Heir) Near Sd School, Chottu Ram Colony, Narwana Jind, Haryana - 126116.	**MOVABLE ASSET DESCRIPTION** Hypothecation Charge On Vehicle Kia Seltos Car Model No-D1.56MT HTX AE, Diesel Fuel, Vehicle bearing Number HR32M1313 with Chassis No: MZBEU813LMN195784 & Engine No: D4FALM157355 in the name of Mr Gurtej Singh S/O Mehal Singh resident of Near SD School, Chottu Ram Colony, Narwana Jind, Haryana 126116.	01.07.2023	Rs. 1100030.70 (eleven Lakhs Thirty Rupees And Paise Seventy Only) As On 11.05.2023 (minus Recovery If Any) With Future Interest W.e.f. 12/05/2023	Union Miles

Please note that if you fail to remit the dues within 60 Days and if the Bank exercises all its rights under this Actand if thedues are not fully satisfied with the sale of the proceeds of the secured assets, we shall be constrained to take appropriatelegal action against you in a courtoflaw/Debt Recovery Tribunal for recovery of the balance amount from you. (1) You are hereby puton notice and your attention is invited to the provision that as per Section 13 (8) of theSecuritization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with rule 3(S) ofSecurity Interest (Enforcement) Rules, 2002, you can tender the amount of dues of the secured creditor together with allcosts, charges and expenses incurred by the secured creditor atany time before the date of publication of the notice forpublic auction or by inviting quotations or tender from public or by private treaty for transfer by way of lease, assignmentor sale of the secured assets. Please also note that if the amount of dues together with the costs, charges and expensesincurred by the secured creditor is not tendered before the date of publication of notice for transfer by way of lease,assignment or sale of the secured assets by public auction or by inviting quotation or tender from public or private treatyas stated above, you shall not be further entitled to redeem the secured asset(s). (2) You are further requested to notethat as per Section 13(13) of the Act, on receipt of this notice you are restrained/prevented from disposing of or dealingwith the above securities except in the usual course of business without the consentof the bank. Please also note that anyviolation of this section entails serious consequences.

Date: 26.02.2024 **Place : HISAR** **Authorised Officer, Union Bank of India**