

WHAT'S INSIDE

SPOTLIGHT, P5

Business, text by text

How messaging is revolutionising the way companies, big and small, connect with customers



LEISURE, P7


How art is shaping spaces & structures

Artist Teja Gavankar is turning the familiar into sites of introspection, while Sagarika Sundaram is describing freedom in a new way

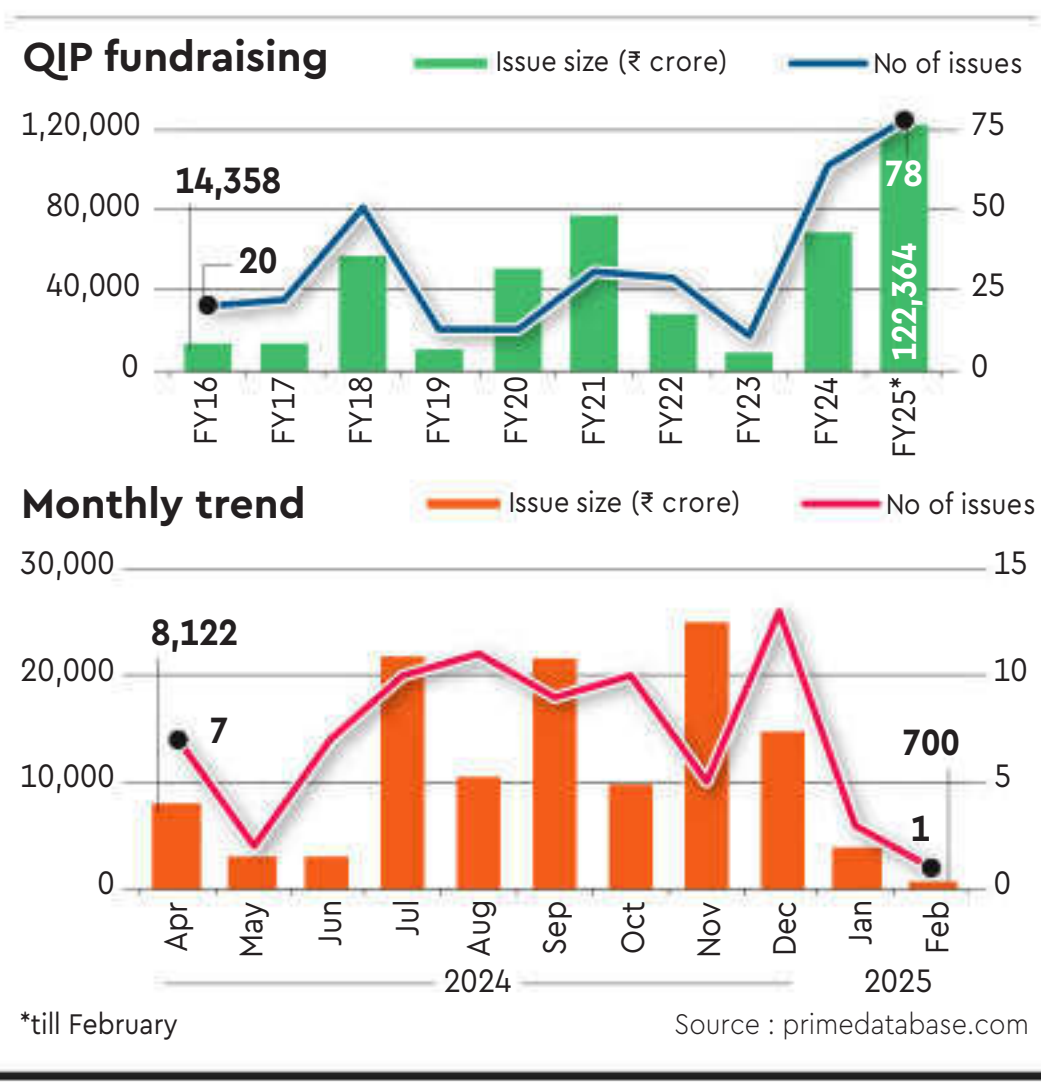


Record ₹1.22L cr raised via QIP in FY25 so far

Seventy-eight companies have raised a record ₹1.22 lakh crore through Qualified Institutional Placements (QIPs) in the current fiscal year so far (until February), according to data sourced from Primedatabase.com. The amount raised is 77% higher than the ₹69,306 crore collected by 64 firms in fiscal 2024. The previous record for QIP issuance was ₹78,045 crore in fiscal 2021. QIP is one of the fastest ways for listed firms and investment trusts to raise funds from institutional investors.



Kishor Kadam



Antarctica to volcanoes, baby boomers on adventure high

VAISHALI DAR

New Delhi, March 15

IF SIXTY IS the new forty, the travel industry is making the most of it, offering curated packages for the sexagenarians, septuagenarians and even octogenarians. From cruises to skiing, Europe to Japan, there is something for everyone, even a trip to Antarctica. Booking.com's Travel Predictions 2025 suggest baby boomers (those born between 1946 and 1964) are redefining adventure travel, with 30% interested in high-octane activities (up from 11% in 2024).

TRIP OF A LIFETIME

30% baby boomers are interested in high-octane activities (up from 11% in 2024), according to Booking.com's Travel Predictions 2025

Most sought-after activities (%)

Sand surfing	42
Skydiving	34
Cave diving	36
Visiting Antarctica	22
Volcano boarding	22

Popular global cities:

Tokyo, Seoul, Singapore, and London

20% yearly growth in travel bookings by seniors

Popular spiritual destinations:

Varanasi, Ayodhya, Haridwar and Rishikesh

Outbound trips have surged almost 3x since 2021

2024) like sand surfing (42%), sky-diving (34%), cave diving (36%), visiting Antarctica (22%) or even volcano boarding (22%). One of four boomers seek to push their comfort zones and reconnect with their adventurous spirit. Travel portal EaseMyTrip offers special discounts for those aged 60 and above. "Popular cities for this age group are Tokyo, Seoul, Singapore, and London. There has been

CALMING NOTE FOR CUSTOMERS

IndusInd Bank well capitalised, says RBI

Regulator asserts financial position of the bank stable


SACHIN KUMAR

Mumbai, March 15

IN AN ATTEMPT to allay fears of IndusInd Bank customers over the lender's viability, the Reserve Bank of India (RBI) on Saturday said the private lender remains financially stable and well-capitalised. This clarification follows the bank's disclosure on Monday that an internal review of its derivatives portfolio revealed discrepancies that could hit its net worth by approximately 2.35% as of December 2024. "There has been some speculation relating to IndusInd Bank in certain quarters, perhaps arising from recent events related to the bank. The Reserve Bank would like to state that the bank is well capitalised and the financial position of the bank remains satisfactory," RBI said in a statement. There is no need for depositors to react to speculative reports at this juncture, added the banking sector regulator.

RBISPEAK

There is no need for depositors to react to speculative reports at this juncture



The Board and the management have been directed to have remedial action fully completed during the current quarter

IndusInd Bank reported a capital adequacy ratio of 16.46% and a provision coverage ratio of 70.20% for Dec quarter

The bank maintained LCR of 113% as of March 9, exceeding requirement of 100%

IndusInd Bank reported a capital adequacy ratio of 16.46% and a provision coverage ratio of 70.20% for the quarter that ended on December 31, 2024.

Continued on Page 2

BHUTAN AMONG 11 IN RED LIST

US considering travel curbs on over 40 countries


Pakistan, Russia on orange list, with restricted travel

CHARLIE SAVAGE & KEN BENSINGER

Washington, March 15

THE DONALD TRUMP administration is considering targeting the citizens of as many as 43 countries as part of a new ban on travel to the United States that would be broader than the restrictions imposed during President Trump's first term, according to officials familiar with the matter. A draft list of recommendations developed by diplomatic and security officials suggests a "red" list of 11 countries whose citizens would be flatly barred from entering the US. They are Afghanistan, Bhutan, Cuba, Iran, Libya, North Korea, Somalia, Sudan, Syria, Venezuela and Yemen, the officials said. The officials, who spoke on the condition of anonymity to discuss the sensitive internal deliberations, cautioned that the list had been

NATIONS WITH TRAVEL BANNED



Afghanistan, Bhutan, Cuba, Iran, Libya, North Korea, Somalia, Sudan, Syria, Venezuela, Yemen

Continued on Page 2

StanChart raises €1 bn via first social bond

PRESS TRUST OF INDIA

New Delhi, March 15

STANDARD CHARTERED HAS raised €1 billion (about ₹9,400 crore) through issuance of the first social bond which will support sustainable development projects across the bank's emerging market footprint, including India. The 8-year bond will primarily facilitate lending to small and medium sized enterprises (SMEs), ensuring access to finance, helping create jobs and empowering and nurturing women-owned SMEs, StanChart said in a statement on Friday. Of the total, about 50% would be allocated for India for sustainable projects. Proceeds will also finance access to essential services, including healthcare and education, and will facilitate investment into affordable basic infrastructure and food security, in line with the social activities set out in the bank's sustainability bond framework, it said.

Continued on Page 2

IN THE NEWS

CEC Kumar to discuss Aadhaar seeding with top govt officials

CHIEF ELECTION COMMISSIONER

Gyanesh Kumar has convened a meeting on Tuesday with top government officials to discuss linking voter identity cards with Aadhaar. **PAGE 2**

Kohli: Not mulling retirement at the moment

CHAMPION BATTER

VIRAT Kohli on Saturday emphatically said he is not mulling retirement at the moment as he has been enjoying the game, and the "competitive streak" inside him is very much intact. **PAGE 15**

Toyota gets a push from Maruti Suzuki to beat Kia

VIKRAM CHAUDHARY

New Delhi, March 15

MARKET LEADER MARUTI Suzuki not only holds pole position in passenger vehicles, but is helping Toyota Kirloskar Motor (TKM) climb up the charts as well. Recent data from the Society of Indian Automobile Manufacturers (SIAM) shows that in FY25 till now, TKM has comprehensively beaten Kia India as the country's fifth-largest carmaker, all thanks to a tie-up with Maruti Suzuki for selling rebadged cars. Data reveals Toyota sold 280,902 cars — a massive lead of 51,220 cars over Kia (229,682 units). And, rebadged cars accounted for 53.2% of Toyota's sales. With just a month to go in FY25, it's extremely unlikely for

Kia to catch up. Prior to this — and thanks to successful SUVs such as the Seltos (launched in 2019) and the Sonet (2020 launch) — Kia had become the country's fifth-largest carmaker in FY21, a position it retained for three years till FY23. However, Toyota was catching up, and in FY24, Toyota and Kia were neck and neck — with Toyota beating Kia by a mere 42 units. In FY25, however, Toyota attained an unassailable lead over Kia. What worked for Toyota is a global agreement between Toyota Motor and Suzuki Motor in Japan, under which Toyota started selling rebadged Maruti Suzuki cars in India. There are four such models — Glanza (rebadged Baleno), Taisor (rebadged Fronx), Hyryder

KIA VS TOYOTA

● Kia ● Toyota

Model	FY21	FY22	FY23	FY24	FY25 (YTD)
155,686 (5th position)	93,124 (6th position)	186,787 (5th)	123,717 (6th)	269,229 (5th)	173,245 (6th)
245,676 (5th)	245,634 (6th)	280,902 (5th)	229,682 (6th)		

(rebadged Grand Vitara), and Rumion (rebadged Ertiga) — which have given Toyota additional sales of 149,435 units in FY25. The Glanza has sold 45,338 units, the Taisor 28,910 units, the Rumion 20,085 units, and the Hyryder has done 55,102 units. Automotive analysts told FE that FY26 will be an interesting race between the two carmakers. "Kia's new sub-4 metre SUV, the Syros, has garnered over 20,000 bookings since these

opened on January 3, and Toyota will launch an electric SUV based on Maruti Suzuki e-Vitara later this year," an auto expert said. "Because Kia's SUV is mass-market, the Korean carmaker is expected to close the gap with Toyota, but the Japanese is expected to stay ahead because of a strong lead." In addition to rebadged Maruti Suzuki models, what has also worked for TKM is its solid leadership in bigger vehicle segments. For example, in the large utility vehicles segment (longer than 4,700 mm), SIAM data shows that TKM enjoys a whopping 98.7% share, with its Innova Crysta and Innova Hycross having sold 97,348 units in a segment of 98,590 units (FY25 YTD).

Continued on Page 2

₹1,112 CRORE TO BE SPENT ON STATE

Two electronics clusters to be set up in TN: Vaishnaw

PRESS TRUST OF INDIA
Chennai, March 15

UNION MINISTER FOR Electronics and Information Technology Ashwini Vaishnaw on Saturday said two electronics manufacturing clusters worth ₹1,112 crore, will be set up in Tamil Nadu.

The Sriperumbudur facility, part of a ₹1,000 crore investment, will produce electronic components for various sectors, including consumer durables and IT hardware, and will serve both domestic and international markets in the future.

The Union minister emphasised how the electronics industry had rapidly grown, overtaking several long-standing export industries in the last 10 years.

The facility, located in a key industrial zone, is expected to employ approximately 1,500 people.

In an effort to give fillip to electronics manufacturing, Vaishnaw said the government will invest ₹1,112 crore to establish two electronics manufacturing clusters in Tamil Nadu.

“One facility will come up



Union minister for electronics and information technology Ashwini Vaishnaw in Chennai on Saturday

in Pillaipakkam (Kancheepuram) and the other at Manalur (Thiruvallur district). They will be large electronics manufacturing clusters and these two will give a big growth to Tamil Nadu and to the country,” he said in his brief address.

The Union minister also

thanked state governments, including Tamil Nadu, for their support in boosting India’s electronic exports and acknowledged their efforts in realising Prime Minister Narendra Modi’s vision of transforming the domestic electronics market into a

\$500 billion industry.

Vaishnaw, who is also the Union railways minister, took a dig at the previous UPA regime saying the budget allocation for Tamil Nadu railways was ‘miniscule’ whereas it was ₹6,636 crore to the state.

Zetwerk IPO 15 months away: CEO

NARAYANAN V
Sriperumbudur, March 15

CONTRACT MANUFACTURING MARKETPLACE Zetwerk Manufacturing Businesses is eyeing an initial public offering (IPO) within the next 15 to 24 months, a senior company official said.

“I don’t know if it (IPO) will happen this year. We are looking to file. We are doing all the preparation work, but I think 15 to 24 months is the timeline that we have,” said Amrit Acharya, CEO & co-founder of Zetwerk, on Saturday.

He was speaking on the sidelines of the inauguration of Zetwerk Electronics’ seventh manufacturing facility—it’s first in Tamil Nadu—at Sriperumbudur, near Chennai. Zetwerk also has two manufacturing plants in the US and one in Europe.

Union Minister for Electronics and Information Technology Ashwini Vaishnaw, who inaugurated the facility, highlighted that the electronics industry has become the country’s second largest export sector, surpassing several traditional industries in the past decade.

The IPO timeline follows

EXPANSION PLANS

■ Zetwerk is aiming to raise \$400-500 million through the offering, at a valuation of

\$5 bn

■ The firm has a total order book of approximately **₹17,000 cr** (\$2 bn)

In FY24, the firm reportedly achieved a gross merchandise value of **₹17,564 cr**

AMRIT ACHARYA, CEO & CO-FOUNDER OF ZETWERK

The bulk of our capital was raised three years ago. So, even though we are a six-year-old business, my capital clock started three years back



reports that Zetwerk is aiming to raise \$400-500 million through the offering, at a valuation of \$5 billion. Acharya, however, did not disclose the expected IPO size or valuation.

He added that while there is an implicit need to provide an exit for investors, there is no immediate pressure to go public, as most investors have a 7-10 year investment horizon. “We are well within that limit. In fact, the bulk of our capital was raised three years ago. So, even though

we are a six-year-old business, my capital clock started three years back,” he said.

Zetwerk Electronics co-founder Rahul Sharma noted that the new plant is part of a ₹1,000 crore investment. The facility, located in a key industrial zone, is expected to employ approximately 1,500 people.

In December 2024, Zetwerk secured \$70 million in a funding round led by Khosla Ventures and IndiGo Airlines co-founder Rakesh Gangwal, along

with existing investors. The Peak XV Partners and Lightspeed India-backed firm has raised \$768 million across 16 rounds, according to Tracxn data.

In FY24, Zetwerk reportedly achieved a gross merchandise value (GMV) of ₹17,564 crore, with a significant portion of its business coming from components manufactured for the renewables sector. Electronics currently account for 15% of the company’s overall business and are among its fastest-growing verticals. “Renewables, Aerospace & Defence, and Electronics should contribute 70-80% of the company’s revenue over the next 3-4 years,” Acharya said.

Zetwerk has a total order book of approximately ₹17,000 crore (\$2 billion), with one-third consisting of multi-year contracts, including five- and seven-year recurring deals.

The ongoing expansion aims to strengthen Zetwerk’s in-house manufacturing capabilities. While the company primarily outsources production to a global network of small-scale manufacturers, Acharya noted that currently, 10-15% of its fulfillment is done in-house, a figure expected to rise to 15-20% across different sectors.

● A COURTESY CALL



Sebi chairman Tuhin Kanta Pandey meets finance minister Nirmala Sitharaman, in New Delhi on Saturday

Cong: Now donuts to be afflicted by ‘GSTitis’

THE CONGRESS ON Saturday took a swipe at the government over its implementation of differential GST rates, saying that after popcorn, it is now the turn of donuts to get afflicted by “GSTitis”.

Congress general secretary in-charge communications Jairam Ramesh cited a media report on X which stated that Singapore-based chain Mad Over Donuts is facing a ₹100

crore tax notice for allegedly misclassifying its business and paying 5% GST, claiming it is a restaurant service, as opposed to paying 18% tax on bakery items. “After popcorn, it is now the turn of donuts to get afflicted by GSTitis,” he posted on X.

Noting that the matter is now in the Bombay High Court, the Congress leaders said so much for “ease of doing business.”

Airports Economic Regulatory Authority of India (AERA)

Government of India
3rd Floor, Udaan Bhawan, Safdarjung Airport,
New Delhi - 110003 Ph.: 011-24695044

PUBLIC NOTICE
STAKEHOLDERS CONSULTATION MEETING FOR AIRPORT TARIFF DETERMINATION OF CHHATRAPATI SHIVAJI MAHARAJ INTERNATIONAL AIRPORT, MUMBAI (CSMIA) FOR THE 4TH CONTROL PERIOD (01.04.2024 TO 31.03.2029)

Airports Economic Regulatory Authority of India (AERA) has issued Consultation Paper No. 08/2024-25 on 10.03.2025 (which is available on AERA website at URL www.aera.gov.in) w.r.t. the Tariff Determination for Aeronautical Services for Chhatrapati Shivaji Maharaj International Airport, Mumbai (CSMIA) for the 4th Control Period Tariff Cycle of five years (01.04.2024 to 31.03.2029).

In accordance with the provision of Section 13(4) of the AERA Act, 2008, the various tariff proposals of the Authority read with the relevant discussions contained in the Consultation Paper, are put forth for Stakeholders Consultation. A Stakeholders Consultation Meeting in hybrid mode (Physical/Online) in this regard is scheduled on 25th March, 2025 (Tuesday) at 02:30 PM at:

**Indian Aviation Academy,
Vasant Kunj, New Delhi-110070.**

All stakeholders like Passengers/Passengers’ Associations, General Public, Airport Operators, Airlines, Industry Associations/Bodies, Independent Service Providers for Cargo, Ground Handling and Fuel Farm etc., are requested to join the said meeting and give their valuable suggestions/ comments/views on the aforesaid Consultation Paper on tariff proposals of CSMIA, Mumbai.

Those participants opting for online mode may send their confirmation by 24th March, 2025 with **Name/ email address/ mobile number** by email (to director-ops@aera.gov.in and rajan.gupta1@aera.gov.in), so that the online link can be shared with such participants for the stakeholders meeting on 25th March, 2025.

Sd/-
Secretary, AERA

CBC-03112/12/0017/2425

LIQUIDATION ESTATE OF M/s BOMBAY RAYON FASHIONS LIMITED (UNDER LIQUIDATION)

Liquidators Correspondence Address: 410, 4th Floor, Shivnagar Industrial Estate, Near Metro mall, Western Express Highway, Borivali (E), Mumbai- 400 066
E-mail id: brfcorp@gmail.com

E-AUCTION SALE NOTICE

(Order passed by Hon’ble National Company Law Tribunal Mumbai Bench dated 09th November 2023)

Notice is hereby given by the undersigned to the public in general under the insolvency and Bankruptcy Code, 2016 and regulation there under, that the assets stated in Table given below, will be sold by E- auction through online e-auction service provider **E-BKRAY Listing and Auction Portal** at <https://ibbi.baanknet.com/eauction-ibbi>

Assets being part of the Liquidation Estate of the Corporate Debtor is being sold on **“AS IS WHERE IS” “WHATEVER THERE IS” AND “WITHOUT RECOURSE BASIS”** and such said disposition is without any kind of warranties and indemnities.

1. Date and Time of Auction	Tuesday, 15.04.2025, Between 02:00 PM to 4:00 PM with Unlimited extension of “5 minutes” i.e., The end time of the e-auction will be extended by 5 minutes each time if the bid is made within the last 5 minutes before Closure of auction.		
2. Last date of Submission of document	29.03.2025		
3. Last Date for EMD	10.04.2025		
4. Description of Assets under Auction	Reserve Price (INR)	EMD (INR)	Bid Incremental Value (INR)
A Asset A- Flats at Provident Housing Welworth City, Bangalore, Karnataka			
Lot A-1 - Flat no. C-3 705	₹ 23.01.372	₹ 2.30.138	50,000
Lot A-2 - Flat no. C-4 406	₹ 23.01.372	₹ 2.30.138	50,000
Lot A-3 - Flat no. C-4 604	₹ 23.01.372	₹ 2.30.138	50,000
Lot A-4 - Flat no. C-4 704	₹ 23.01.372	₹ 2.30.138	50,000
Lot A-5 - Flat no. C-4 705	₹ 23.01.372	₹ 2.30.138	50,000
Lot A-6 - Flat no. C-5 704	₹ 23.01.372	₹ 2.30.138	50,000
Lot A-7 - Flat no. C-6 701	₹ 23.01.372	₹ 2.30.138	50,000
D Asset-B Flats at Shree Residency, Islampur, Maharashtra			
Lot B-1 - Flat No. 301	₹ 19.15.682	₹ 1.91.568	50,000
Lot B-2 - Flat No. 305	₹ 19.15.682	₹ 1.91.568	50,000
Lot B-3 - Flat No. 306	₹ 19.15.682	₹ 1.91.568	50,000
5. Bank details for EMD Payment	Through DD/NEFT/RTGS in the Account of “Bombay Rayon Fashions Limited In Liquidation”, having Account No. 92302006873080, Bank Name: Axis Bank Branch: Vile Parle West Branch, IFSC: UTIB00000064		
6. Site Visit and Inspection details	Site can be visited between 10:00 AM to 5:00 PM from April 1, 2025 till April 7, 2025 subject to atleast 48 hours prior intimation. Contact @ +91-8368155800		
7. The details of the process and timelines are outlined in the E-Auction process document	Refer Complete E-auction Process Memorandum available on https://ibbi.baanknet.com/eauction-ibbi Or website of Liquidator for Bombay Rayon Fashions Limited http://www.bombayrayon.com		

Note:
1. Interested bidders shall participate after mandatorily reading and agreeing to the relevant terms and conditions including as prescribed in E-Auction process document and accordingly submit their interest in the manner prescribed in E-Auction process document.
2. The Liquidator has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel/modify/terminate the e-auction or withdraw any assets thereof from the auction proceeding at any stage without assigning any reason therefor.
3. As per proviso to clause (f) of the Section 35 of the Insolvency and Bankruptcy Code, 2016 (Code), the interested bidders shall not be eligible to submit a bid if it fails to meet the eligibility criteria as set out in Section 29A of the Code (as amended from time to time).

Rajeev Ranjan Singh
For and on Behalf of Truvisory Insolvency Professionals Private Limited
Liquidator of Bombay Rayon Fashions Limited
Date: 15.03.2025
Place: Mumbai
Registration No. IBBI/IPA-0103/PA-2/2022-23/50020
Email ID – brfcorp@gmail.com

BIS conducts raids on e-comm players' premises

PRESS TRUST OF INDIA
New Delhi, March 15

THE BUREAU OF Indian Standards (BIS) has conducted raids on warehouses of major e-commerce platforms, including Amazon and Flipkart, seizing thousands of uncertified consumer products, the consumer affairs ministry said on Saturday.

During a raid on March 7 at an Amazon warehouse in Lucknow, BIS officials seized 215 toys and 24 hand blenders that lacked the mandatory BIS certification, an official statement said.

Asimilar operation at the e-commerce giant’s Gurugram facility in February yielded 58 aluminium foils, 34 metallic water bottles, 25 toys, 20 hand blenders, 7 PVC cables, 2 food mixers and one speaker—all without proper certification.

At a Flipkart warehouse in Gurugram, operated by Instakart Services, authorities confiscated 534 stainless steel vacuum-insulated bottles, 134 toys and 41 speakers that failed to meet the required standards.

BIS’s investigations revealed that many of these non-certified products were linked to Techvision International. Following this lead, subsequent raids at two of the company’s Delhi facilities uncovered approximately 7,000 electric water heaters, 4,000 electric food mixers, 95 electric room heaters, and 40 gas stoves without BIS certification.

According to the ministry, the seized items included products from brands such as Digismart, Activa, Inalsa, Cello Swift, and Butterfly.

TVS Motor Company Limited
Registered Office: "Chaitanya", No.12, Khader Nawaz Khan Road, Nungambakam, Chennai - 600006.
CIN : L35921TN1992PL022845; Website : www.tvsmotor.com; Email : contactus@tvsmotor.com Ph. : 044 28332115

Notice of Loss of Share Certificates
NOTICE is hereby given that the following share certificate(s) issued by the company are stated to have been lost or misplaced or stolen and the registered holders / the legal heir(s) of the registered holder(s) thereof have applied to the company for issue of duplicate share certificate(s).

Folio No.	Share Certificate Nos.	No. of Shares	Distinctive nos.	Name of registered holder
S13270	5840 16774	500 500	5578401 - 5578900 240325518 - 240326017	SHAMALA P S

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

Place : Chennai
Date : 14.03.2025

For TVS Motor Company Limited
K S Srinivasan
Company Secretary

EXPRESS Careers

Advertisement No. 20/2025
Government of India
Public Enterprises Selection Board
invites applications for the post of
Chairman & Managing Director
in
FCI Aravali Gypsum and Minerals India Limited (FAGMIL)
Last date of submission of application by applicant is by 15.00 hours on
07th April, 2025
Last date of forwarding of applications by the Nodal Officers to PESB is by 17.00 hours on
16th April, 2025
For details login to website:
<https://pesb.gov.in>

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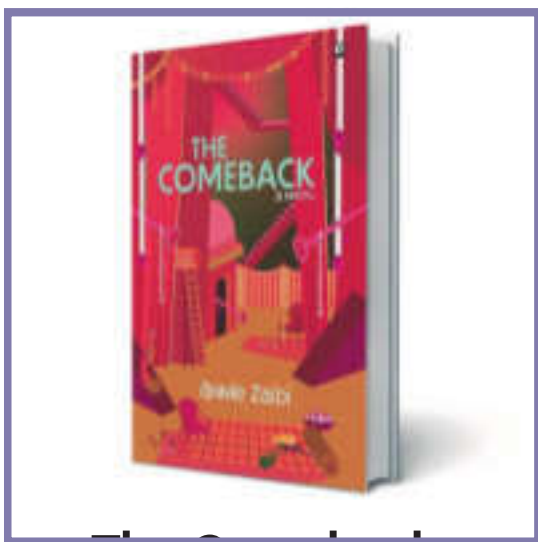
Words Worth

SUNDAY, MARCH 16, 2025

ON THE SHELF

Returning to your roots

Annie Zaidi's latest elicits nostalgia for the people and places you've left behind



The Comeback: A Novel

Annie Zaidi
Aleph Book Company
Pp 192, ₹599

GARIMA SADHWANI

HOW OFTEN IS it that while reading a book or watching a movie or a show, you absolutely fall in love with a character who is not the conventional hero or heroine of the story?

If your answer is never, I'd suggest you pick up Annie Zaidi's latest novel, *The Comeback*. With a premise that elicits nostalgia, crisp dialogues, and everyday characters that you relate with, the book makes for an interesting read.

The story revolves around actor John K (or Jaun Kazmi, who, as an estranged friend of his says, only goes by a screen name because he worries the original "would be less appealing to the masses") who finally gets a break in mainstream cinema after years of doing small roles and gigs on sets. In a 'fateful' interview, he blurts out many stories, one of which costs his college best friend Asghar his job and puts his life in reverse gear. But accustomed to making difficult choices, Asghar attempts to take back control, albeit in an unconventional way.

The praise, though well deserved by the book, cannot be accorded to its protagonist. John (or Jaun) is an anti-hero of sorts, who does not really generate a feeling of sympathy in the reader, and as often as he does that, a feeling of indifference follows. You can't blame him though, he's as human as they get. To be fair, his arc is probably where Zaidi's craft as a writer shines—you're irritated by him, you don't like the way he treats people, but you still hope that things work out for him. Because, who knows, he could be you and you could be him!

The short novel is also kept interesting by a barrage of side characters, who, to the writer's credit, are developed well with fascinating arcs. Espe-

cially intriguing are *The Comeback's* women. In domestic settings, nothing is easier than pitting women of different generations against each other. Zaidi doesn't do that. Even when Asghar's mother, Shakeela (or Sixty Percent Ma'am), is angry with her son, never does it translate to an ill word against 'Dulhan' Zubi, her daughter-in-law.

But for anyone who comes from a tier-2, -3 city or a village, what would hit close home is the depiction of Baansa, one of the main settings of the book, a village between Lucknow and Barabanki in Uttar Pradesh. At one point in the novel, Asghar says something that every one who's ever left their hometown or seen their favourite people move away would have thought, "People live in places like Baansa too, don't they? People grow up here, study here, are buried here. It's not like we're starving or illiterate."

The book grapples a lot with the worlds of theatre, cinema, and television; and through this, triggers contemplation on an interesting hierarchy that's right in front of us but never paid heed to—that of the politics of where a play should be performed.

Zaidi, without stressing on the subject much, makes us question why we put a theatre production on a pedestal, but disregard a locally-produced play in small cities or villages as *nautanki*.

The short novel is kept interesting by a barrage of side characters, who, to the writer's credit, are developed well with fascinating arcs

She doesn't stop there. A bigger question follows: More often than not, it's people from outside the big cities who bring nuance and certain contexts to enhance a play (or any form of entertainment, for that matter), it's these people who build the stage and the props, and yet the productions never travel to their native places. Are the people who create art not deemed worthy enough to consume it? Why is it assumed that people in Baansa would not be able to grasp an adaptation of Dr Faustus, or that they'd need "physical aids" to compliment their understanding of the characters? Uff!

While the book is easy to read, the many layers it dives into are nuanced—be it John's forever insecure, unhappy and unquestioning self, be it the lessons on "grow(ing) out of false expectations," be it a mother compensating for her son's silence, or be it about friends having your back but also knowing when to let go.

At its heart, *The Comeback* is about returning to the places and people you thought you outgrew, but those which remind you "access does not mean you belong".



The author dedicates a full chapter to India's unique digital ecosystem, highlighting initiatives such as Aadhaar and UPI

EXPRESS ARCHIVES

Get ready to get disrupted

A handbook to thrive in an era of constant change in the world of modern business

MOHIT HIRA

ONE OF THE challenges of writing a book about disruption is that many of the exemplars an author presents can get disrupted by the time the book is published. Another challenge is that some books aim for a wide range of readers—from entrepreneurs to students; and, in doing so, it becomes impossible to satisfy any one of them fully.

Depending on your current position and perspective, K Ganesh's *Mastering Disruption: A Practical Guide to Understanding New-Age Business Models* is either a timely and insightful handbook, or a pedantic cataloguing of brands and companies listed in various buckets. For Indian entrepreneurs and mid-level managers navigating the VUCA (volatility, uncertainty, complexity, and ambiguity) business landscape, there is much to be learned from this book—but its structure requires a level of patience that is best found in students. For this set of readers, *Mastering Disruption* may be an ideal reference point. Drawing from his extensive experience as a serial entrepreneur, investor, and educator, Ganesh provides a lucid and actionable framework for understanding and leveraging disruption in modern business.

At the core of the book lies a fundamental tenet: that businesses—whether startups or established corporations—can identify, adapt to, and thrive amidst disruptive forces because disruption does not occur overnight, but is often preceded by subtle signals such as shifts in customer preferences, technological advancements, or emerging competitors. While the Covid-19 impact was an exception, Ganesh



Mastering Disruption: A Practical Guide to Understanding New-Age Business Models

K Ganesh
Penguin Random House
Pp 224, ₹399

writes, "Disruption rarely happens overnight. Companies that keep their antennas up, pay attention to these signals, and listen to customers and the broader market can often spot disruptions early enough to act." Sometimes this is easier said than done: when ChatGPT burst on the scene in 2023, initial interest was around experimenting facetiously with generative AI. But now, it appears that AI agents will disrupt the hugely successful SaaS model that the author holds up as an example of disruption.

Each of the book's 10 chapters addresses different facets of disruption with familiar examples, case studies, and actionable points—ranging from understanding new-age business models to leveraging digital infrastructure and fostering a culture of innovation. Each chapter also concludes with key takeaways and reflection questions, making it a useful resource for both individual learning and academic discussions in a classroom.

Ganesh begins by demystifying the

concept of disruption, explaining how it is often driven by technological advancements, changing consumer behaviours, and macroeconomic factors. He highlights that businesses must embrace disruption as an opportunity rather than a threat. "Technology is no longer just an enabler—it's central to strategy," he asserts, urging companies to embed emerging technologies like AI, blockchain, and IoT into their core operations.

One of the sections that resonate well with me is Ganesh's critique of vanity metrics such as app downloads or social media followers. Instead, he advocates focusing on actionable metrics like customer acquisition cost (CAC), lifetime value (LTV), and contribution margins. These metrics provide a clearer picture of a business's health and scalability. This advice is particularly relevant for Indian startup founders (and impressionable investors) who often get swayed by superficial indicators of success. Going beyond popular private-sector brands, Ganesh dedicates a full chapter to India's unique digital ecosystem—highlighting initiatives such as Aadhaar, UPI (Unified Payments Interface), and ONDC (Open Network for Digital Commerce). He explains how these platforms have democratised access to technology and lowered barriers for entrepreneurs.

In an era where product lifecycles are shrinking, Ganesh also underscores the importance of agility. He advocates for an iterative approach to business—experimenting with prototypes, gathering feedback, and making quick adjustments. "Fostering a 'fail-fast, learn-fast' culture is essential," he writes, emphasising that failures should be viewed as learning opportunities rather than setbacks. This isn't a radical or new perspective, but one that merits reminding. For corporate executives in legacy organisations, Ganesh's collation of insights can help businesses reinvent themselves by adopting new-age business models. He shares examples of companies that have successfully navigated disruption through strategic acquisitions and internal innovation with the Tata Group's ability to remain relevant over decades serving as a usable case study in this regard.

Despite its bullet-pointed listing and categorisation of various disruptions, Ganesh's writing is actually very practical. Each chapter includes actionable strategies tailored to different stakeholders:

For entrepreneurs the book offers guidance on building scalable business models, tracking meaningful metrics, and leveraging India's digital infrastructure. For corporate executives it provides frameworks for integrating disruptive innovations within established organisations.

For investors, Ganesh's insights on evaluating new-age business models can help investors make informed decisions. For policymakers, the book highlights how public infrastructure can foster innovation and inclusivity.

Ganesh's *Mastering Disruption* is a good-to-read book for anyone looking to navigate the complexities of modern business. Whether you're an entrepreneur building a startup or a corporate executive steering a legacy organisation through turbulent times, this book equips you with the tools and mindset needed to thrive in an era of constant change.

By blending theoretical insights with practical strategies and real-world examples, Ganesh has created a resource that is both informative and actionable. As he aptly puts it: "Disruption is not something to fear; it's something to master." For Indian entrepreneurs and executives seeking guidance in these dynamic times, *Mastering Disruption* offers more direction than inspiration, and should be read thus.

Mohit Hira is co-founder, Myriad Communications, and venture partner at YourNest Capital Advisors



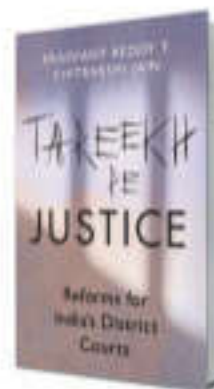
YOU'RE THE BOSS
Sabina Nawaz
Penguin
Random House
Pp 320, ₹999

Sabina Nawaz, a top executive coach and former adviser to Bill Gates and Steve Ballmer, does not advocate for a leadership personality transplant, or a journey in self-development. Instead, she introduces simple strategies that you can implement today that rail-guard against the common pitfalls of management. By managing pressure and collapsing distance, Nawaz ensures top performers effectively manage others, navigate relationships and communicate in every context.



MORE HUMAN
Rasmus Hougaard & Jacqueline Carter
Penguin
Random House
Pp 158

The AI-augmented leader moves beyond a focus on the technology itself to constantly probe how it can strengthen the core qualities of human-centred leadership: awareness, wisdom, and compassion. In this way, AI can help leaders and organisations become more human. With deep insight and rigorous research, *More Human* will help leaders navigate our AI-enabled future.



TAREEKH PE JUSTICE
Prashant Reddy
Thikkavarapu & Chitrakshi Jain
Simon & Schuster
Pp 302, ₹799

One of the biggest failures of the Indian state since it gave itself a new Constitution in 1950 has been its inability to deliver fair and timely justice to its citizens. *Tareekh Pe Justice* conducts a deep dive into the dysfunction plaguing the district judiciary. These courts are the only layer of the judiciary that operate in every district. Of the three tiers of the Indian justice system, the district courts hear the largest number of cases and are the first point of contact for most Indians seeking justice.



PLATFORM TICKET
Sangeetha Vallat
Penguin
Random House
Pp 288, ₹399

In *Platform Ticket*, Sangeetha Vallat chronicles her time as a 'commercial clerk' in the Indian Railways. Between sleepless graveyard shifts and heartwarming moments with travellers, Vallat's life was far from dull. Her years of service, network of colleagues with varied experiences, and storytelling prowess guarantee an enjoyable behind-the-scenes look at this indispensable service in our country.



TAMIL
Edited by Perundevi
HarperCollins
Pp 304, ₹399

The book, edited by Perundevi, brings together 22 outstanding short stories published over the past three decades by some of the finest contemporary writers of Tamil fiction. Traversing Tamil Nadu and the Tamil diaspora, these stories capture a society's encounter with the modern world, as its people grapple with what is irreducibly human in themselves and others. Along the way, they unravel the subtle intricacies of life, illuminating various transitions, identities and interiorities.

New Delhi

● INTERVIEW: KAL PENN: INDIAN-AMERICAN ACTOR

'Rolling back DEI initiatives in US is a mistake'

Indian-American actor **Kal Penn** earned global recognition playing memorable roles in many international box-office hits such as the Harold & Kumar franchise, *The Namesake*, and *The Big Bang Theory*. Penn, who was born in America to immigrant parents from Gujarat, was at this year's edition of Jaipur Literature Festival (JLF) to talk about his book, *You Can't Be Serious*, in which he narrates his experience of working in the Obama administration to promote diversity and culture. Penn talks with **Faizal Khan** about the relevance of Mahatma Gandhi, the Indian community and American politics. Edited excerpts:

What were the inclusion initiatives implemented by Obama that are now under threat?

In any democracy, things fluctuate back and forth. Obviously, the US is polarised, increasingly so, in the last few election cycles. In any democracy you have winners and losers at different times. It's certainly something that's a little different from the White House that I worked for, but we'll see how things go. I think a lot of our politicians are rolling back diversity, equity and inclusion (DEI) initiatives or policies. I

think that's a mistake.

What about the impact on the arts?

I think it's early to see what impact it might have on the larger creative community, but I feel we should always be free to share our ideas with each other. It doesn't bother me if you're sharing an idea that I vehemently might disagree with. I think that is healthy in any democracy. We should be able to have those debates and those conversations.

How do you view the presence of several Indian-origin politicians in the current Trump administration?

I can't speak for anybody else in the community, but I think they are diverse voices regardless. Some people were not

happy about Nikki Haley being governor of South Carolina because they didn't feel she represented Indian-Americans. And I said, she is the governor of South Carolina, not governor of Indian-Americans. I might disagree with her politics, but I take pride that she's an effective governor.

Your grandparents walked with Mahatma Gandhi during the freedom struggle. How relevant are those ideals today?

The world has always been full of violence, sadly. Things are a bit more vitriolic now. My grandparents marched with Gandhi. They were secularists who were Hindu. They encouraged us about other religions and cultures. Those are still the values that I have.

You played the lead role in an Indian feature film on the Bhopal gas tragedy, *Bhopal: A Prayer For Rain* directed by Ravi Kumar in 2014...

Yes. I'm obviously not an expert on all of the things related to Bhopal, but being part of that film was, I think, a deep experience for all of us. I had the chance to work with Martin Sheen and Rajpal Yadav and all these incredible

MY GRANDPARENTS MARCHED WITH GANDHI. THEY WERE SECULARISTS WHO WERE HINDU. THEY ENCOURAGED US ABOUT OTHER RELIGIONS AND CULTURES. THOSE ARE STILL THE VALUES THAT I HAVE

Faizal Khan is a freelancer

Spotlight

SUNDAY, MARCH 16, 2025



BHARAT DRIVES INTERNET

Active internet users in India reached 886 mn in 2024, marking a robust 8% y-o-y growth. This phenomenal growth is led by rural India that comprises 488 mn users, accounting for 55% of the total internet users, as per a new report



BUSINESS, TEXT BY TEXT

How messaging is revolutionising the way companies, big and small, connect with customers

GARIMA SADHWANI

IN DECEMBER LAST year, WhatsApp kicked off a one-of-its-kind initiative in India — the WhatsApp Bharat Yatra. Through this *yatra*, a WhatsApp-branded bus was to travel to tier-2 cities like Agra, Lucknow, Kanpur, Indore, Ahmedabad, Surat, Nashik, and Mysore to train over 20,000 small and medium businesses to use the WhatsApp Business application.

Ravi Garg, director of business messaging at Meta in India, says, “Messaging is central to India’s digital evolution, with over 90% of people engaging with brands weekly. As this trend continues, we are focused on helping businesses of all sizes reach more customers, drive better sales and grow.”

Since its inception in 2018, WhatsApp Business has been able to pervade through geographies to host users. This is because when WhatsApp launched its WhatsApp Business app, it wasn’t thought of as a ‘never-heard-before’ offering. Garg tells *FE*, “When we first launched, we saw a critical gap—businesses were already using WhatsApp organically to engage with their customers but lacked the right tools to do so effectively. The WhatsApp Business app was designed to fill that gap

— **RAVI GARG, DIRECTOR, BUSINESS MESSAGING, META IN INDIA**



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Nagar (a suburb in West Delhi), where getting walk-in customers was difficult, Katiyar’s logic was that he didn’t want to solely depend on the store’s physical setup for business. That’s when he started running ‘Click-to-WhatsApp’ ads on Instagram, sharing his catalogue with the customers, and opting for Google listing ads.

Now Katiyar says almost 90% of his ₹1.2 crore turnover business happens on WhatsApp, with his venture generating around 200-250 leads through the platform on a daily basis.

Saini, of Moto Lyfe, says his company’s story is pretty similar. Almost 55-60% of his business, he says, comes from leads generated through WhatsApp.

The rest comes from ads run on other social media platforms, word of mouth, and referrals. Says he, “For small businesses with a limited budget and those who have really niche audiences, this might be the way to go.”

Amit Singh, the director of Nomad Eco-Retreat (formerly Camp Nomad), near Shimla in Himachal Pradesh, runs a business that relies a lot on WhatsApp too. Nomad is a campsite that hosts artists for retreats, residencies, and also travellers. Singh tells *FE*, “We’ve been using WhatsApp Business for ads and outreach for the past 7-8 months. In this period, we’ve seen an increase in revenue from hosting travellers by over 30-40%.”

This, for Singh’s venture, is no small feat. He says that they’re a small business that generates anywhere from ₹20-25 lakh per annum, and almost 30% of their revenue comes from hosting travellers. He says, “WhatsApp Business has made us more accessible, and we constantly engage with more people now.”

Interestingly, how WhatsApp Business makes money through this is a two-fold model—by monetising the WhatsApp Business Platform which is used by large businesses, and by running ‘Click-to-WhatsApp’ ads on other platforms that direct individuals to a business’ chat on WhatsApp. The latter are ads that can be placed on other Meta platforms like Facebook and Instagram, and help drive any queries, sales, and leads directly to the business’ WhatsApp number.

This is also a profitable marketing



option for businesses because unlike email marketing or other traditional means, WhatsApp Business has in the past few years shown reportedly up to a 98% open rate, which means at least 98% of the messages businesses sent to clients (or potential ones) on WhatsApp are opened by the latter.

According to reports by data gathering and analysis companies including *Grand View Research*, *Spocket*, and *Statista*, WhatsApp Business has grown steadily with an annual revenue of over \$400 million in 2018 to over \$1 billion in 2023. Consulting firm *Gartner* estimates that the business messaging market in India could reach about \$3.2 billion by 2028.

On a global level, the projected numbers are much bigger. UK-based fintech company *Juniper Research* earlier this week released a report suggesting that OTT business messaging platforms could generate global revenue worth \$3.6 billion in 2025, and that in the next four years, this number could almost triple. Juniper’s estimates for 2029 say that the global revenue from OTT business messaging could reach \$9.8 billion.

The report went on to say that WhatsApp’s ‘per message pricing model’ will drive a significant share of this growth, contributing to the increase in revenue by almost 265%.

On the other hand though, Facebook



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— **AMIT SINGH, DIRECTOR, NOMAD ECO-RETREAT, HIMACHAL PRADESH**

and Instagram which have been in the business game longer have higher revenue shares too. For instance, in the second quarter of 2024, Meta’s ad revenue from Facebook and Instagram was over \$39 billion, a 22% increase from the same quarter in 2023.

In the third quarter of the year, Meta reported a quarterly record revenue of \$40.50 billion, driven by Facebook and Instagram sales. And it ended the 2024 year with a bang, reporting Q4 revenue of \$48.39 billion, beating Wall

Street expectations.

But to be fair, the higher profitability of Facebook and Instagram are not simply luck or better business tactics on the part of other platforms. In 2014, when Meta (then Facebook) acquired WhatsApp for \$19 billion from former Yahoo engineers Jan Koum and Brian Acton (who had so far kept the platform an ad-free space), the deal had a clause that WhatsApp would remain a no-advertising app for the public.

At the time of the acquisition, Koum had told the media, “There would have been no partnership between our two companies if we had to compromise on the core principles that will always define our company, our vision, and our product.”

Reaching out

Interestingly, Google is now also looking to pit its Rich Communication Service (RCS) against Meta’s ‘Click-to-WhatsApp’ links by integrating the messaging service with Google Search. Essentially, it means that if users want to search for a specific company’s customer service, Google will directly lead them to their chatbot to address any queries.

With Google supporting RCS business messaging (RBM), the segment is also seeing an emerging tariff war between telecom operators, *FE* had reported in February, especially since Vodafone Idea and Jio enabled RMB on their networks. Bharti Airtel, on the other hand, is not in the race yet.

On the other hand, WhatsApp insists that its main aim is helping businesses reach wider audiences. Garg says that new features like Meta Verified on What-

sApp and customised messages on the WhatsApp Business app would be a step in this direction.

“Businesses that choose to subscribe and demonstrate their authenticity will receive a verified badge, impersonation protection, account support, and premium features that help amplify their brand online and make it more efficient to chat with customers. The same badge will appear on their WhatsApp channels and Business pages, making it easy to share on social media and websites,” says Garg.

He goes on to add that Business users can pay a fee to also be able to send personalised messages to their customers such as “appointment reminders, birthday greetings or even updates on a holiday sale all in a faster and more efficient way” with a customisable call-to-action button.

Not just that, the messaging app’s Business offering has also been leveraging artificial intelligence (AI) where businesses with resource constraints can activate GenAI to provide customer support.

Says Garg, “We have started making it easy to activate AI directly from the WhatsApp Business app to help businesses more efficiently engage with their customers. We started testing this here in India with a very small number of businesses and the early results are really exciting!”

Growing concerns

However, not all is hunky-dory.

In the recent past, WhatsApp has become a hub of spam texts and cybersecurity concerns with cybercriminals misusing the platform to extort money out of people by, for instance, putting them in a digital arrest via video calls.

The other side of this is also that you engage with a business online once and then a barrage of texts await you over WhatsApp from said business. This is more likely true in case of large businesses who have the resources for countless pop-up messages.

Every company from every possible sector now has a WhatsApp Business profile and doesn’t matter if you’ve ever browsed their offerings, shopped from there, or not, they will likely reach out to you on WhatsApp without you initiating the conversation. Intrusive much?

But it doesn’t end there. Time and time again, people have also raised concerns about their data being shared between WhatsApp and the other platforms owned by Meta, without being explicitly told how its being used or with whom its being shared.

Garg, though, is quick to dismiss these. He says, “We take privacy and security very seriously, especially when it comes to our business features. We make sure to clearly notify people whenever they are interacting with a business, ensuring full transparency. Additionally, people have the option to block a business at any time, giving them complete control over their interactions.”

But the concerns stay, especially since WhatsApp is also allegedly being used for illegal business pursuits. In the first week of March, US-based non-profit publication *Rest of World*, that extensively writes on technology, shared an exclusive report by Princeton University’s Digital Witness Lab about how illegal firearms businesses have found a “thriving” marketplace on WhatsApp in India.

In the age of trust and antitrust on the internet, while data sharing, data privacy, and data ownership remain big concerns, illegal activities are certainly not discounted too.



The sweet spot

Dessert stomach is real, and findings can help tackle obesity

VAISHALI DAR

SUGAR CRAVING IS a common phenomenon. Some crave sugar for physiological reasons while others have a psychological reason. For instance, you are in a morning meeting in the office, which has taken longer than usual, and in between this, you often hear your stomach growling. That's because you are starving and the moment your body doesn't get enough nourishment, the cravings crank up fast, and at this time, sugar cravings can come on strong.

Similarly, if you eat a healthy dinner and feel completely full by the time you finish. And moments later, you have enough room and appetite for a yummy dessert, chances are that you have a 'dessert stomach'. Experts have found out that it is a built-in mechanism when we have room for dessert after a meal, even when we are full.

Researchers from the Max



Planck Institute for Metabolism Research in Cologne, Germany, have discovered that the 'dessert stomach' is rooted in the brain. The nerve cells that make us feel full after a meal are responsible for these cravings for sweets afterwards. The researchers of the Max Planck Institute for Metabolism Research in Cologne have recently conducted a study on mice where the findings reveal the reaction of mice to sugar and found that completely satiated mice still ate desserts.

What happens to humans? The scientists carried out brain scans on volunteers who received a sugar solution through a tube. They found that the same region of the brain reacted to the sugar in humans. In this region, as in mice, there are many opiate receptors close to satiety neurons.

"From an evolutionary perspective, this makes sense: sugar is rare in nature, but provides quick energy. The brain is programmed to control the intake of sugar whenever it is available," explains Henning Fenselau, research group leader at the Max Planck Institute for Metabolism Research and head of the study. Having said that, the 'dessert stomach' done by the research group could also be important for the treatment of obesity. "There are already drugs that block opiate receptors in the brain, but the weight loss is less than with appetite-suppressant injections. We believe that a combination with them or with other therapies could be very useful. However, we need to

investigate this further," says Fenselau.

The *Lancet* medical journal this month has already shared an estimate of rising population due to obesity — 380 crore people, or over half of all adults globally, and 74.6 crore people, or a third of all children and adolescents worldwide, will be overweight or obese by 2050.

In 2021, nearly 211 crore people, about 45% of the global population, were reported as obese or overweight. About half of these people were found in just eight countries: China (40.2 crore), India (18 crore), the USA (17.2 crore), Brazil (8.8 crore), Russia (7.1 crore), Mexico (5.8 crore), Indonesia (5.2 crore), and Egypt (4.1 crore).

The global prevalence of obesity has increased by 155.1% in males and 104.9% in females since 1990, the study said. In India, the prevalence of obesity was estimated at 4.4% for males and 7.5% for females.

While China, India, and the USA had the most number of obese or overweight people, the most rapid rise of obesity prevalence was observed in the north Africa and the Middle East super-region, the study said.

It is also clear that obese people may find it more difficult to stay away from sweet foods than individuals who are lean, because of a dysfunction in their brains. The Washington University School of Medicine in a study confirmed that as young people reach adulthood, their preference for sweet foods typically declines. But for people with obesity, research suggests that the drop-off may not be as steep and that the brain's reward system operates differently in obese people than in thinner people, which may play a role in this phenomenon.

TECH-**NO**-LOGY

AI chatbots & their bias towards women

A new study also finds AI bots are overly empathetic

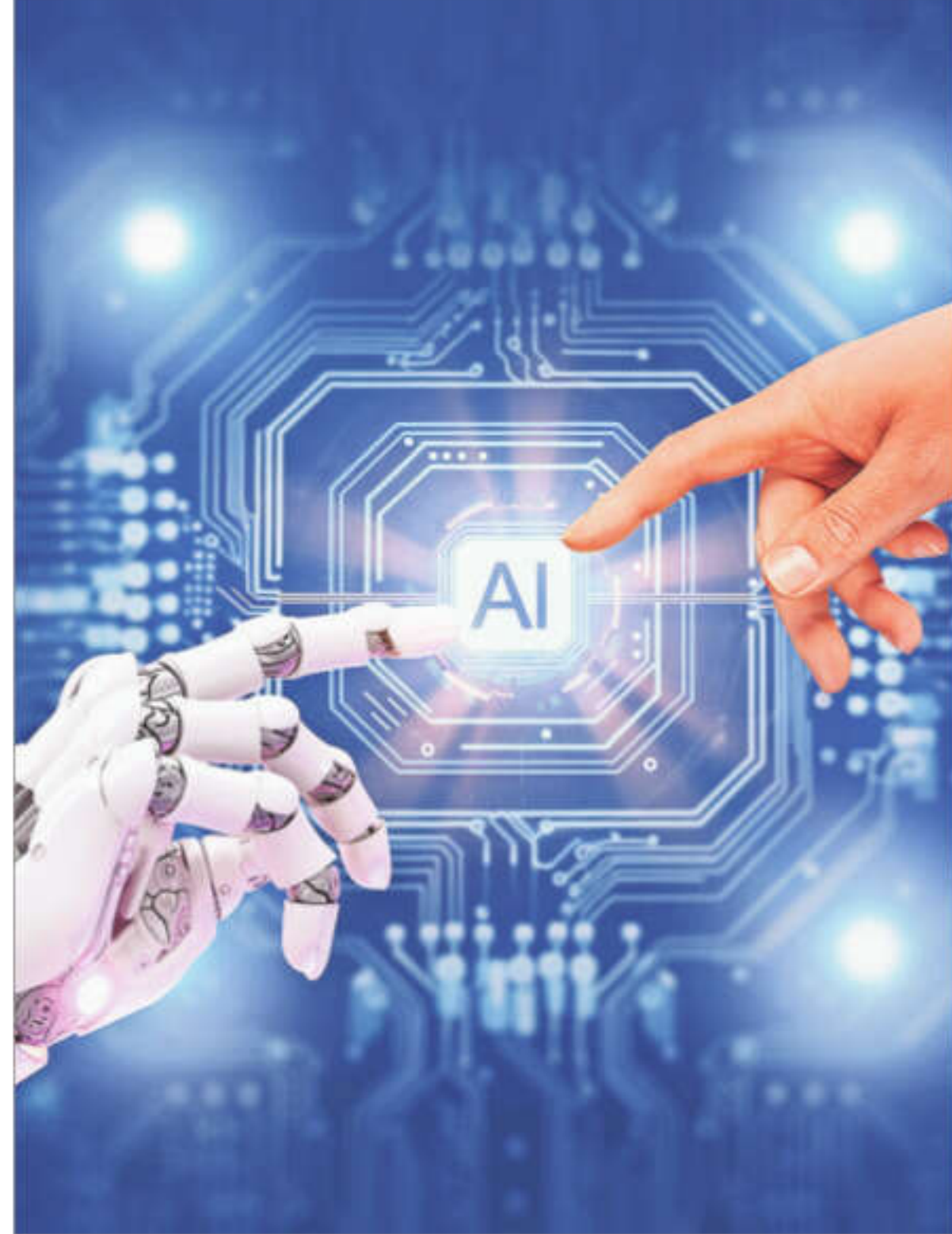
REWATI KARAN

EVER SINCE GENERATIVE AI chatbots have come into existence, they have been a rage. No matter how many safety concerns have been flagged, people still tend to use them to share their feelings and emotions — even considering them therapists and asking them to psychoanalyse their thoughts. And as the debate lurks on and people cannot stop comparing them with humans because essentially the scepticism around AI is that it has a certain edge over humans and just might replace humans in certain tasks.

Some of the scepticism is true and some might be overstretching things a little bit. Instead of speculating, let's talk about the most human thing ever — empathy and how AI chatbots fare on that front. We have a new study that is analysing how AI bots replicate human empathy.

A new study titled *Talk, Listen, Connect: Navigating Empathy in Human-AI Interactions* by researchers at Stanford University, Drexel University, and University of California tried to understand how empathy is expressed and received in human-human versus human-AI interactions, and what factors evoke empathy in humans vs AI. They also analysed how persona attributes — such as gender, empathic personality traits including empathic concern, perspective-taking, and shared experiences with storytellers — and fine tuning affect AI's ability to improve their empathetic alignment with humans. They asked both a group of humans and OpenAI's GPT-4o to read short stories of human positivity and negativity, and rate their empathy toward each story on a scale of one to five, and compared the responses.

The study found that GPT-4o evaluates empathy higher and with less variability compared to humans, particularly in the cognitive dimension of empathy. This means that GPT-4o struggles to fully grasp or communicate an understanding of human experiences. They found that the chatbot overall tends to be overly empathetic compared to humans. At the same time, they also found it fails to empathise during pleasant moments, a pattern that exaggerates human tendencies. "Humans tend to empathise when the storyteller's situation is pleasant, whereas GPT-4o, even after fine-tuning, has not demonstrated awareness of this aspect," the study said. They also found the chatbot empathised more when told the person it was responding to was female. This finding highlights and substantiates the gender bias concern of genAI chatbots. One of the



researchers, Magy Seif El-Nasr from University of California, has been quoted as saying, "This finding is very interesting and warrants more studies and exploration and it uncovers some of the biases of LLMs," adding, "it would be interesting to test if such bias exists in later models of GPT or other AI models".

The researchers noted that results suggest that while fine-tuning improves the model's empathy, GPT-4o still falls short in empathising with positive events and overemphasis on certain persona attributes. "These discrepancies could lead to unrealistic standards for human empathy which may affect user expectations and emotional experiences," they said.

What is particularly noteworthy is that while personalised AI can improve empathetic engagement, it may also introduce biases or fail to address specific emotional needs. "In fields like healthcare, empathetic AI offers benefits but raises concerns about over-reliance and the need to preserve the value of human emo-

tional support. We hope this research highlights the need to understand both the benefits and potential drawbacks of empathetic AI, and ensure it complements rather than replaces human interaction, while also addressing ethical and inclusivity concerns," the researchers noted.

Advances in AI agents are transforming communication, particularly in mental health, where AI chatbots provide accessible, non-judgmental support. Studies on Replika, an AI chatbot, for example, have revealed that users formed stronger emotional attachments and deeper bonds with AI than with humans. It has also been found that intimate interactions with AI can evoke bittersweet feelings, overly human-like behaviour may induce fear. But, what remains the focal concern for researchers is how effectively these systems can express empathy, which is crucial in human-centered design. Researchers say this study highlights a gap in understanding how AI can authentically convey empathy, particularly as issues like anxiety, depression, and loneliness increase.



At the movies

Cinema globally is seeing an uptick in moviegoers

FE FEATURES

LAST WEEK, TO celebrate International Women's Day, PVR Inox organised a film festival with three special re-releases at its centre. The multiplex giant brought back women-oriented films like *Highway* (2014), *Queen* (2014), and *Fashion* (2008); while also screening films like *Lootera* (2013), *Seethamma Vakitlo Sirimalle Chettu* (2013), and *Kumbalangi Nights* (2019).

Re-releasing classics is an institutionalised business model for PVR now, since post the pandemic, theatres have struggled to bring audiences in. The company's executive director Sanjeev Kumar Bijli had told *FE* previously, "Re-releases were born out of necessity, but have now become a staple and established property for us. We have a dedicated team stationed in Mumbai that is looking at films that can be re-released."

However, recent data has been showing improvement in this regard. PwC, one of the big four accounting firms, released a new report a few months ago which said, "Aided by a number of blockbuster releases in 2023, cinema saw a 30.4% year-on-year increase in spending at the box office."

The report went on to add, "Global cinema revenues are poised to surpass their pre-pandemic, 2019 levels in 2026. Together, movie box office and live music ticket sales represented well over one-third — 38.6% — of 2023's net increase in consumer spending on entertainment and media worldwide." This was, in part, thanks to films like *Barbie*, *Oppenheimer*, *Spider-Man: Across the Spider-Verse*, *Deadpool & Wolverine*, *Dune: Part Two*, among others.

France, the birthplace of cinema (the Lumière brothers who invented the Cinématographe — the first motion picture camera and projector — were French), is "leading the charge back to movie theatre," *The New York Times* suggested in the early days of March. In 2023, the number of movie tickets sold in France increased by 19%. In the following year, the number went up to 181 million tickets sold, with France's box office grossing over \$1.4 billion.

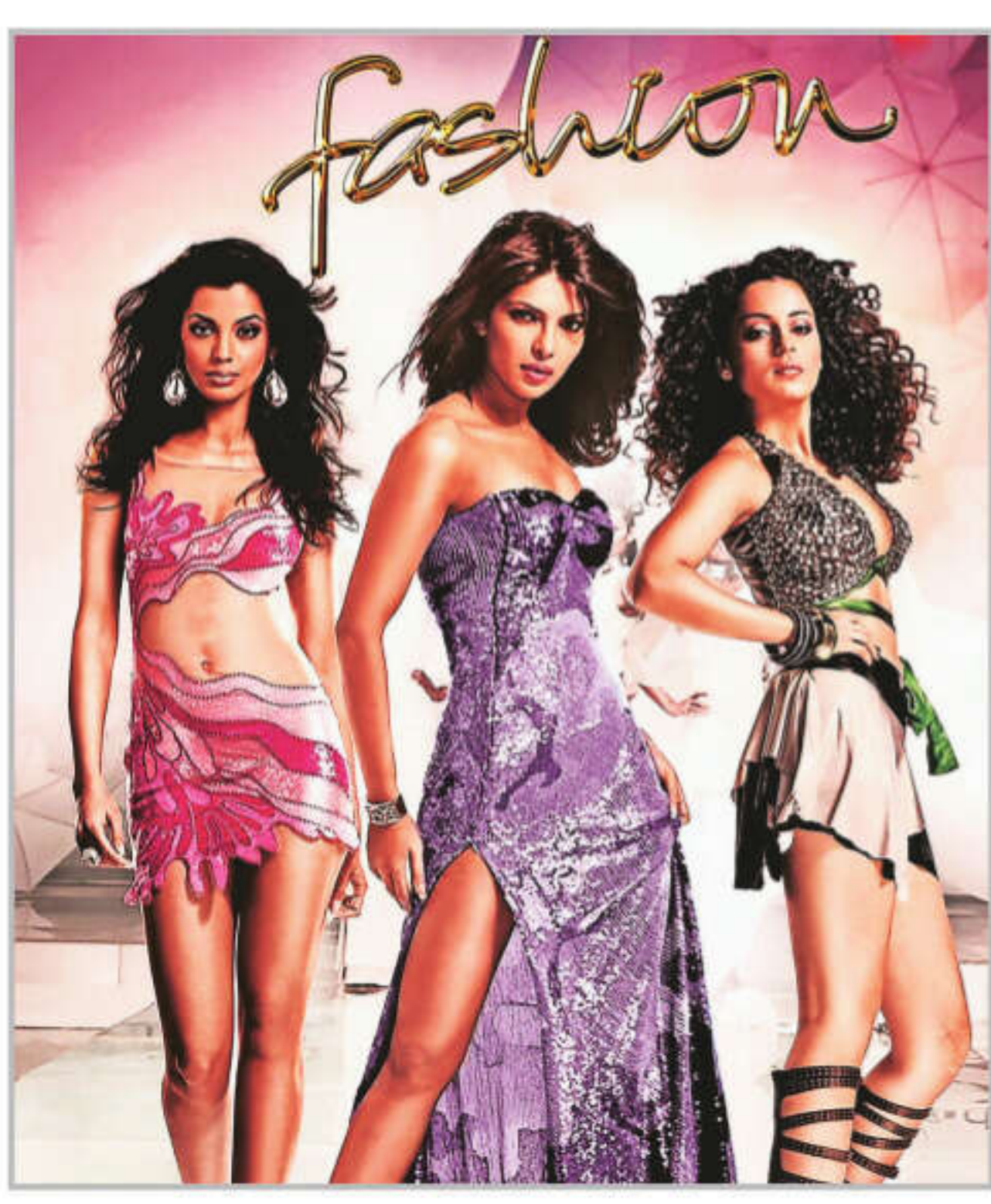
France also has a 'media chronology' law which means that there's a certain time period that streaming platforms have to wait for before they can have access to films that have been released in theatres.



Earlier, this used to be a three year waiting period. In 2022, Netflix got it down to 15-17 months. And last month, Disney+, whose waiting period was also 17 months, got a nine month waiting pact signed with French authorities; while Netflix, Amazon Prime Video, and Max are still negotiating with the film guilds. Quite interesting, to be honest, since this drives audiences to theatres as and when the movies are released, especially unheard of in a country like ours where we

often know that the movie will be available on a streaming platform sooner rather than later. It's not just France though. Even the UK saw a 2% rise in box office admissions in 2024 — reaching 126.5 million admissions and over \$1,062 million in earnings. This is, of course, still behind the pre-pandemic high of 176 million admissions and \$1.4 billion earnings in 2019; but a victory post Covid, nevertheless. In fact, in 2024, *Wicked* (which earned an Oscar nomination for Best Picture this year) was the highest grossing film in the UK, and accounted for 6% of the entire box office collections.

Among other countries which have a considerable and sincere movie-going population, Turkey makes a big splash. According to a *Turkiye Today* report, the country received 381 million lira in funding for cinema in 2024. The government has also been running programmes such as 'Mobile Cinema for Children' and 'No Child Left Without Cinema' to encourage people to take kids to the theatres. Interestingly, Sean Baker, who won the best director award at Oscars this year for *Anora*, said in his acceptance speech, "We continue to lose them (American movie screens) regularly. If we don't reverse this trend, we'll be losing a vital part of our culture." The good news is, we still have folks who're keeping this fate an arm's length away — by going to the movies and being patrons of the art!



Leisure

SUNDAY, MARCH 16, 2025

How art is shaping spaces & structures



While Mumbai-based Teja Gavankar is turning the familiar into sites of introspection through her mixed-media installations...

VAISHALI DAR

TEJA GAVANKAR PRACTISES the art of turning the familiar into sites of introspection, unlocking the extraordinary in the everyday. Her artwork, *Khora*, for instance, installed at the T2 terminal of Kempegowda International Airport in Bengaluru, is a site-specific marvel in brick, cement, and other construction material. The 3-ft sculpture is inspired by the concept of *Khora*, a philosophical term described by ancient Greek philosopher Plato as a receptacle, a space, or an interval.

"It is neither existence nor non-existence, but an interval between, in which forms were originally present. It is a space of being neither here nor there, of being neither this nor that," says Gavankar.

The concept lies in making a sphere made of two equal hemispheres, but the hemispheres do not form a complete sphere. "It's frozen in the process... it is becoming a sphere," the Mumbai-based artist explains. The work is symbolic to the venue. The airport connects with passengers, who have memories and emotions associated with a place they are coming from, and look forward to the new experiences as they move to a new place. "The journey is transitory and fluid and so is the sculpture. It is a futuristic form of how we are always becoming something," she adds.

The fluid nature of space is intriguing for Gavankar. She shapes form

and function to introduce elements of surprise while tracing a similarity as found in skies and rivers, solid pillars, corners, and architecture.

Gavankar, whose works were exhibited at the India Art Fair in Delhi earlier this year, and represented by Sakshi Gallery, Mumbai, has always been inspired by space experiments. Her early explorations began with extending the corner of a bricked wall, right from her childhood spent in a one-bedroom home in Mumbai, as site of experimentation, she moved things around the house constantly to make the space feel new. "Rearranging furniture offered a sense of autonomy within confinement," she says.

While there is an interplay between the organic and built environments, Gavankar questions the constant negotiation of brain, identity and memory. Her practice is rooted in materials and narratives of her immediate surroundings, and how one perceives and engages with spaces.

"My journey as an artist reveals a deep-seated fascination with the interplay of space and perception. If you miss it, you miss it, but if you find it, then there's a moment of wonder," she says, capturing her philosophy of cultivating awe within the unnoticed," adds the 39-year old artist, whose process at times is playful and inventive, largely reflected in small, curious objects such as a teakwood base and four brass sheets, all detachable; terracotta miniature bricks, construction materials, and motor mechanisms.



... New York-based Indian artist Sagarika Sundaram uses a range of textiles, primarily felt, in her abstractions to describe freedom in a new way

VAISHALI DAR

NEW YORK-BASED Indian artist Sagarika Sundaram uses hand-dyed wool, silk, bamboo silk, and wires to describe freedom in a new way. Wall mounted or dangling from the roof, the sculptures are not just dramatic pieces of art but are also a riot of colours, engaging viewers in a web of thoughts.

"It's a labour-intensive process," describes Sundaram, who works on rolls of raw wool fibre to transform the textile pieces into monumental sculptures. The felt used is hand-made. After laying the raw material on the ground in the form of a woolly, mesh-like membrane, she uses soap and water to transform it into a single piece of material, building the layers from the backside.

"The face of the work is revealed when I flip it over and cut open the piece to reveal the layers within," says Sundaram, as she executes every piece of artwork with surgical precision.

Born in Kolkata, and raised in Dubai, Sundaram's fascination with textiles began in childhood. That's why the installations reflect her multicultural upbringing, interest in nature and ever-evolving experimentation with colour and technique. Themes of transformation and alchemy flow through her work, which she describes

as a space for discovery: "In China, they say a work is successful when you can see the artist at play," she muses. "I love that."

While an average weight of each piece ranges between 3 kg and 50 kg, depending on the piece and the amount of wool used, if there's a wire inside, it adds to the weight, but her curious nature is befitting in the manner she presents her pieces. "There's a moment at the start where I throw certain colours down, or throw fibre down with an energy that guides the way the rest of the composition unfolds. But I never really know what the final composition is going to look like until layers are open to interact with each other," says the artist.

Sundaram's solo show, titled *Polyphony*, is her first in India brought by Nature Morte Gallery, Delhi, this year, and only her second solo show to date, after having premiered her works at the Palo Gallery in New York in 2023, while a major work was recently commissioned for the UBS Lounge, displayed at Art Basel Miami Beach in December last year.

The title of the Indian exhibition refers to her interest in the connections between music and abstraction, while her approach to construct colourful renditions are both intuitive and improvisatory, resulting in works that ebb and flow over time, much like a piece of music.

For her next solo, scheduled at the Alison Jacques Gallery in London this year in October, Sundaram hints at using "more fibre and mosaics".

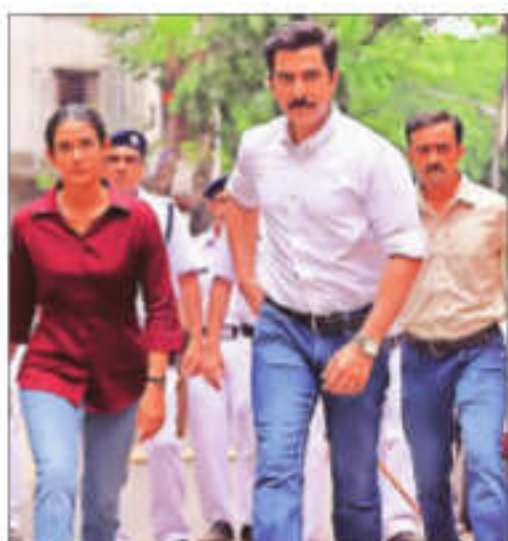
SCREEN TIME

Your entertainment bucket list for this week



TYLER PERRY'S DUPLICITY
Prime Video
Releases: **March 20**

HIGH-POWERED ATTORNEY Marley faces her most personal case yet when she is tasked with uncovering the truth behind the murder of her best friend Fela's husband. With the help of her boyfriend—a former cop turned private investigator—Marley's search for what really happened leads her down a treacherous maze of deception and betrayal. Produced, directed, and written by acclaimed filmmaker Tyler Perry, *Duplicity* aims to continue his legacy of compelling storytelling. The gripping legal thriller stars Kat Graham, Meagan Tandy, Tyler Lepley, and RonReaco Lee.



KHAKEE: THE BENGAL CHAPTER
Netflix
Releases: **March 20**

WHEN UPRIGHT COP Arjun Maitra takes on Kolkata's feared don Bagha and his henchmen, he must battle a broken system and navigate bloody gang wars. Created by Neeraj Pandey, the series is a standalone sequel to his earlier series *Khaakee: The Bihar Chapter*. It will also be the first Hindi show to stream simultaneously in Hindi and Bengali on Netflix. Saswata Chatterjee, Prosenjit Chatterjee, Jeet and Chitragada Singh play the lead roles. This will be the first time Prosenjit Chatterjee and Jeet will be working together even though both are veterans of the Bengali film industry.



THE RESIDENCE
Netflix
Releases: **March 20**

SET IN 'UPSTAIRS, downstairs, and backstairs' of the White House, Cordelia Cupp, an eccentric detective, arrives on the premises in order to solve a murder which happened during a state dinner. During the investigation, interpersonal conflicts between 157 personnel of the residence start to unfold. Created by Paul William Davies, the mystery drama series is inspired by *The Residence: Inside the Private World of the White House* by Kate Andersen Brower. Starring Uzo Aduba as wry detective Cordelia Cupp, *The Residence* also features Randall Park, Giancarlo Esposito, Susan Kelechi Watson, Jane Curtin and Jason Lee, among others.



SNOW WHITE
Theatres
Releases: **March 21**

THE MUSICAL FANTASY film, directed by Marc Webb, is a live-action reimagining of Walt Disney Productions' 1937 animated film *Snow White and the Seven Dwarfs*, which itself is based on the 1812 fairy tale *Snow White* by the Brothers Grimm. While Rachel Zegler plays the role of Snow White, a princess deemed by the Magic Mirror as the 'fairest of them all' who is determined to free her kingdom from her stepmother's tyranny; Gal Gadot portrays the Evil Queen, Snow White's stepmother who is obsessed with being the fairest of them all. The film also stars Andrew Burnap as Jonathan, a new character created for the film as Snow White's love interest.



LOCKED
Theatres
Releases: **March 21**

WHEN EDDIE BREAKS into a luxury SUV, he steps into a deadly trap set by a self-proclaimed vigilante who delivers his own brand of twisted justice. Trapped inside the car, Eddie soon discovers escape is an illusion, survival is a nightmare, and justice shifts into high gear. The action thriller film, directed by David Yarovsky, stars Bill Skarsgard and Anthony Hopkins in lead roles. *Locked* also features Ashley Cartwright, Michael Eklund and David Charkhi, among others. It is an English-language remake of the Argentinian 2019 action film *4x4*, directed by Mariano Cohn and starring Peter Lanzani and Dady Brieva in the lead roles.

MICROSCOPIC LEGO ART

Micro artist David Lindon recently set a new Guinness World Record for the smallest handmade sculpture. His artwork of a red Lego piece measures just 0.02517mm by 0.02184mm, which Lindon says is about the same size as a human white blood cell



SAURABH KHANIJO

Saurabh Khanijo, founder of Kylin Experience, has been at the forefront of redefining pan-Asian cuisine in the country. Starting with a single resto-lounge in Delhi in 2005, he went on to open several concept restaurants such as Ivy and Sartoria, besides making Kylin a household name. Twenty years and 10 Kylin Experience outlets later, Khanijo speaks to Vaishali Dar about how the brand is shaping the culinary scene, and evolving in India, among others

● When you started in 2005, people were unfamiliar with many authentic Asian dishes. Today, there is a global fascination for the cuisine. Was that a gamble that paid off?

We were definitely ahead of time. We started Teppanyaki at our Vasant Vihar outlet in Delhi in 2005. It was very early for people to know about sushi. Instead of serving a bowl, we created the Asian experience in Teppanyaki format, like a pre-plated meal, just as they had in Europe. Being authentic pays off because you're conceptually known as Asian. If you're not offering authentic ingredients or taste, then you will become any coffee shop, multi-cuisine restaurant or world cuisine restaurant.

As for the Indian palate, everybody's got their own expression of the dish. What is authentic Schezwan for one may not be for another. Sushi is not widely accepted as the raw fish hardly sells here on a mass level. So we also sell a spicy salmon sushi cucumber to make it palatable for Indians. At the same time, we offer maki and nigiri as well.

● Do you see the Indian market witnessing some level of saturation when it comes to pan-Asian cuisine?

Not really, as people have become more discerning. They travel, and are more evolved. Food is like fashion, always changing. People are getting more particular in terms of concepts; you have to narrow down to perfection. But the market for pan-Asian will keep growing. Last year, boba tea became popular. Matcha is a difficult flavour for India but still picking up.



● What are the new trends developing in pan-Asian cuisine? Is there any aspect of it that remains unexplored in India that you plan to introduce in Kylin?

Korean is new in pan-Asian, and popular due to social media, Netflix and K-pop. I feel Japanese ramen has picked up in a good way. We are doing a ramen festival in Bengaluru and introduced 12 kinds of ramen. As a brand owner, you have to be on top of your game. The basic menu will stay but it's always good to stay on a par with the market.

● In two decades, Kylin Experience as a brand has expanded to 10 outlets in India but not a single one in Mumbai. Any specific reason for not opening there? Do you plan to open an outlet abroad?

Mumbai will have a Kylin Experience very soon. There's a lot being offered in the name of pan-Asian cuisine, so we thought of expanding first to tier 1 or 2 cities. In the south, we opened in Bengaluru about eight months ago and created a ramen menu and Korean food festival, which were very well received. Next is Hyderabad, in another four to five months. Chandigarh, Mohali, Ludhiana and Dehradun are doing well. So, we have a total of 10 Kylin Experience outlets. Besides these, we have a food court, and a smaller model called ShopHouse by Kylin, which make up a total of 19 outlets under the brand. Dubai is also on the cards, maybe next year. It's like an extended India for me and I have a ready market there.

● Have you introduced any innovation to attract the new-age luxury diner?

I'm not a big fan of technology because Kylin is all about the experience, human touch. I would never think of making my service robotic or a self-service one. I'm a strong believer of a classic experience where someone will come and talk to you, wish you, ease you after a heavy working day. The idea of starting Kylin was that the experience was missing in restaurants. We cater to all formats—tables, lounge, high chairs, family dining, corporate, private dining room—all this is planned accordingly so that the experience is complete.

Having said that, running a restaurant business is tough in India. It's not a product coming out of a machine. It's handmade, and needs personal attention. I travel extensively to check the trends in the market and the experiential dining was inspired by my travels to countries like Thailand, China, Japan, and Singapore. My biggest high is when I introduce a new thing to a customer that he hasn't had, then it becomes a memory for him.



Footloose

SUNDAY, MARCH 16, 2025

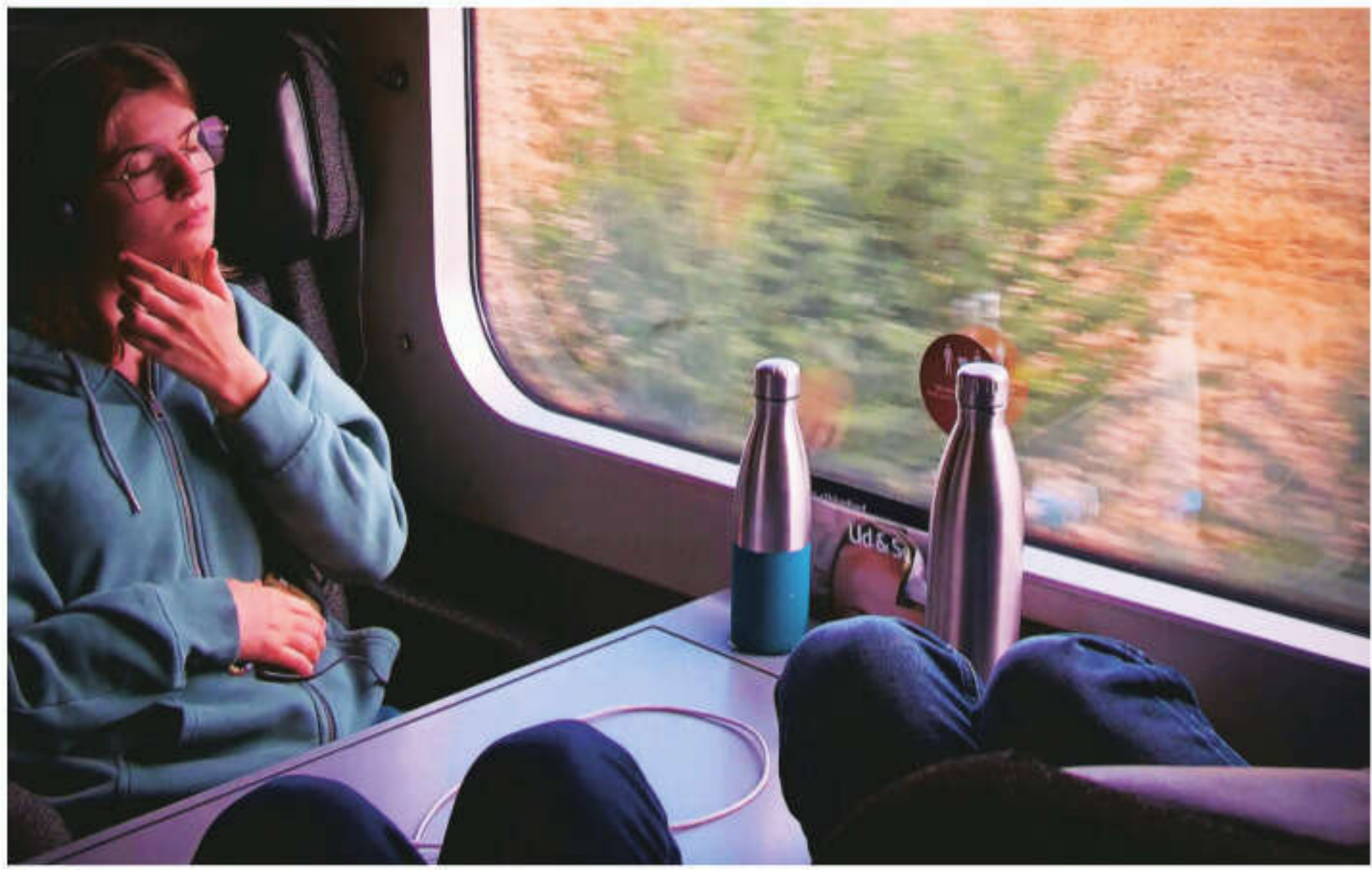
A train tour to Europe’s most dazzling cities

With train travel surging, Milan, Zurich, Berlin, Copenhagen and Stockholm are more linked than ever

LAURA RYSMAN

A CENTURY AFTER the original golden era of railroads, trains are once again the talk of travel. In Europe, especially, train travel is surging as an environmental alternative to short-haul flights, with more night trains, high-speed routes and transnational collaboration between rail companies. Political ties between European countries may be jittery, but the cities are more linked than ever. Trains also return us to the romance of travel. The pacifying hours invite reading and contemplation as the landscapes reveal the geography between destinations — the Zen opposite of air travel’s fittered tedium.

I travel to Sweden annually from my home in Florence, Italy. Seeking the contemporary culture of other cities and to cut down on flying, I devised a train odyssey from the Mediterranean south to the Scandinavian north. Could a trip with so many providers and legs actually work? Using a hodgepodge of rail sites, I booked a two-week itinerary of high-speed trains from Milan to Stockholm, with stopovers in Zurich, Berlin and Copenhagen: five cities in five countries. A word of advice: Book a month or two in advance to get the best prices; check if a Eurail or Inter-rail pass might benefit you; and pack meals, the food service on these routes is spotty and, when available, terrifyingly industrial. —**NYT**



Stockholm

Leaving Copenhagen’s castle-like station, the train (5.3 hours, from 35 euros) traversed the five-mile bridge connecting Denmark and Sweden, which opened in 2000 as a symbol of shared European Union optimism. Birds alighting from the marshes followed the train over the border, formed by the waters of the Oresund strait.

From the windows of the tattered but mercifully silent train car, I watched the passing show: Falu red farmhouses, pastures of cows and horses, shimmering swaths of lakes. I spotted rabbits and deer among the slender birches and spruce pines before the train glided over the mouth of the Baltic Sea to the islands

that form Stockholm.

Walk to Östermalm for a cinnamon morning bun at Stora Bageriet inside the 17th-century industrial building that houses the Swedish Museum of Performing Arts. At nearby Nybroviken, a bay where boats depart for the archipelago, I opted for the ferry to Djurgården, an island of museums and woods that were once royal hunting grounds, to visit the contemporary art exhibitions and raw concrete new halls of Liljevalchs, then strolled the bridges to Moderna Museet’s stellar collection of 20th-century art on neighbouring Skeppsholmen. The refurbished Gondolen, a 1935 cocktail lounge cantilevered 11 stories

over Södermalm’s waterfront has views of Stockholm’s harbours and Swedish Grace architecture. Intending to check out several spots, I met friends at the low-key Bar Ninja, but never left — the wine, music and easygoing atmosphere settled us in until closing time.

My journey ended with a 5 am departure from Arlanda Airport: I’d given in to the conveniences and hermetically sealed discomforts of budget air travel to head home to Italy. Yet even in my flight-mode zombie state, I was dreaming about my mostly seamless train odyssey, about the landscapes I’d seen and the illuminating cities I’d briefly been a part of.



Milan

Milan has recast itself as a vibrant city, full of high-polish people making things happen. An international flight hub, it’s a convenient starting point for travellers arriving from abroad.

My first stop was the Prada Foundation, whose contemporary exhibitions give the city a measure of cool and cultural relevance. Heading to Corso Venezia, I promenaded through the park and surrounding streets filled with wild experiments in 20th-century architecture, then visited the Luigi Rovati Foundation, with its Etruscan antiquities and contemporary art in a 19th-century palazzo made modern by the architect Mario Cucinella. In the evening, a friend

joined me in NoLo, the long-hyped neighbourhood north of Piazzale Loreto. After an aperitivo at La Botte Fatale, a wine bar hosting occasional small concerts and exhibits, we reached the thrumming Piazza Morbegno, where we dined at Silvano, which has been packed ever since opening last year. “My dream was of a place with happy clients, not a Michelin star,” the chef Vladimiro Poma said of his “gastronomy for all,” with sharing plates like stewed peppers with peanuts and cilantro. Travellers might try the new Casa Brivio hotel in a pair of residential buildings with mid-century-inspired suites by the architect Matteo Thun.

Berlin

The Deutsche Bahn train was bedraggled (from 70 euros), but the trip’s scenery made up for it with cornfields and vineyard hills, shifting to flatlands before a shock of skyscrapers in Frankfurt. A 15-minute subway ride from the station, the Hoxton hotel (from 100 euros), opened last summer, hoping to become a hot spot in strait-laced Charlottenburg. Berlin is a muscular city, with epic postwar boulevards and pharaonic East-versus-West architecture. At Kulturforum, a monumental 1950s plaza, I meandered from one museum to the next, Mies van der Rohe’s Neue Nationalgalerie building, the Gemäldegalerie of great masters, the airy Museum of Musical Instruments with its house-size old cinema organ and Saturday performances. Against Berlin’s staggering scale, the city’s tree-lined river and canals provided relief for groups of locals: goth punks, regular punks, barefoot neo-hippies and eccentrics — a citizenry nonchalantly indulging in weed but also hard drugs and one plain-air sex act I cannot unsee.



Zurich

On a spotless Swiss train (3.5 hours; tickets from 34 Swiss francs, or about \$38), the soft slopes of Italy give way to Switzerland’s craggy cliff faces. Waterfalls burst from the rocks, with snow-capped Alpine peaks wreathed in clouds towering over valleys of wildflower meadows and black-and-white cows — a fantasy landscape.

Over a couple of days, I roamed from Nude, a riverfront cafe in Tanzhaus’s Brutalist headquarters; to the Löwenbräukunst art centre, a beer factory converted into art spaces; to Josefswiese park with its pétanque crowds and Alpine chalet bar. From the Bürkliplatz flea market, meander into the galleries along Rämistrasse before reaching the Kunsthaus -



Switzerland’s largest museum since doubling its spaces in 2020 with David Chipperfield’s graceful concrete-block monolith. Zurich is built on the shores of a swimmable lake. However, there’s a vibe

shift at Rote Fabrik, a factory that has become a scruffy centre for alternative culture, where a new generation is packing the calendar with concerts, parties and drag shows.

Copenhagen

From Berlin, the nearly eight-hour journey (60 euros) took me through German cookie-cutter towns of A-frame houses to undulating fields of sheared golden wheat bordered by wildflowers in Denmark.

In Copenhagen, the rain came down in hard slants, yet bike lanes were busy as cyclists in popsicle-coloured parkas cruised by, children poking out of Christiania cargo boxes. The well-preserved city, with centuries-old apartment buildings of brick or bright paint, was squeaky clean, so wholesome that I might have been the only jaywalker in town.

The Cisternerne is an underground water reservoir transformed with its open pools into an unusual art space. Emerging



to parting rain clouds, stop by the Rosenborg Castle gardens, then the Nørrebro neighbourhood of vintage shops and local favourites like the wine bar Pompette. Take

the fast subway to Amager island for an aperitivo at Josephine, a circus-coloured wine bar, before retreating to the brand-new Hotel Bella Grande.

Rules for portable batteries on planes are changing

Some airlines in Asia are tightening restrictions. You may have to repack or turn off batteries before boarding flights with certain carriers

YAN ZHUANG

THE RULES AROUND flying with portable batteries are becoming increasingly confusing as some airlines in Asia change their policies, citing the risk of fires.

Airlines in South Korea, Taiwan and Thailand have tightened restrictions since a fire destroyed an Air Busan plane on the tarmac in South Korea in January, one of several recent aviation accidents that have made travellers anxious.

There is no definitive link between portable batteries and the Air Busan fire, and an investigation is underway. But because rules vary across airlines, you may find yourself having to repack or turn off such batteries when you board a plane. Here’s what you need to know.

Which airlines have changed their rules and why?

As of March 1, passengers on all South

Korean airlines must keep their portable chargers within arm’s reach and out of overhead bins. The government implemented the rule to ease anxiety about the risk of battery fires, the Transportation Ministry said.

Some Taiwanese airlines implemented similar changes that also took effect on March 1. EVA Air and China Airlines announced a ban on using or charging power banks on their planes, although the batteries can still be stored in overhead compartments.

Thai Airways, Thailand’s flagship airline, announced that it would implement a similar ban. The airline cited “incidents of in-flight fires on international airlines, suspected to be linked to power bank usage.” Since 2016, the International Civil Aviation Organization, the United Nations agency that coordinates global aviation regulations, has banned lithium-ion batteries, the kind commonly found in power banks, from the cargo holds of passenger planes.

But there is no industry standard on how airlines regulate power banks, said Mitchell Fox, the director of the Asia Pacific Center for Aviation Safety.

They have become a part of everyday life only in recent years, and some consumers may be unaware of the risks, he said. “When you have an emerging issue, it takes a while for everyone to catch on.”



What are the risks behind these batteries?

Lithium-ion batteries have been used for decades to power smartphones and laptops, and are commonly used in portable power banks.

Each lithium-ion battery has a cell that can heat up quickly in a chain reaction that causes it to catch fire or explode. The Federal Aviation Administration warns that this reaction can happen if the

battery is damaged, overcharged, overheated or exposed to water. It can also happen if the battery has a manufacturing defect.

Some products that use lithium-ion batteries, including smartphones, laptops and electric vehicles, have strict regulations and quality control standards, said Neeraj Sharma, a professor of chemistry at the University of New South Wales in Sydney, Australia, who studies

batteries. Others, like power banks, e-cigarettes and vehicles such as e-bikes and scooters, are less regulated, he said, raising the risk of malfunction.

“Make sure you get your devices from reputable manufacturers,” professor Sharma said.

How often do batteries catch fire on planes?

Incidents involving lithium-ion batteries on US airlines have been increasing. There were 84 last year, up from 32 in 2016. These included cases, in the cabins of both passenger and cargo planes, where batteries caught fire, emitted smoke or overheated. Portable chargers were the biggest culprit in these incidents, followed by e-cigarettes, according to the FAA. Airlines around the world require passengers to pack spare lithium-ion batteries in their carry-on luggage instead of in their checked bags so that any smoke or fire from the batteries can be noticed quickly. In the cargo hold, a fire may not be detected by a plane’s automatic fire-extinguishing system until it has already become a critical problem.

“If there is a fire, you’d rather have it in cabin than checked baggage, and you’d

rather have it closer to a person rather than in the overhead bin, where it’s more difficult to get it out and manage the fire,” said Keith Tonkin, the managing director of Aviation Projects, an aviation consulting company in Brisbane, Australia.

What do flight crews do when there is a fire?

Fires in plane cabins that are caused by lithium-ion batteries are rarely deadly, and flight crews are generally well prepared to deal with them, Tonkin said.

In many cases, passengers will notice their electronics overheating and inform crew members, who will put the device into a thermal containment bag or into water, with little disruption to the flight, according to the FAA. In some cases, flight attendants or passengers will notice smoke in the cabin and discover that a device has overheated or caught fire.

In 2024, two portable batteries that were connected to each other caused a fire aboard a flight from Bangkok to Seoul operated by Eastar Jet, a budget South Korean carrier, according to *Yonhap*, a South Korean news agency. The flight crew noticed the smoke and immediately poured water on the batteries to douse the fire, the agency reported. —**NYT**

LITHIUM-ION BATTERIES, USED IN PORTABLE POWER BANKS, HAVE A CELL THAT CAN HEAT UP QUICKLY IN A CHAIN REACTION

REWATI KARAN

SOCIAL MEDIA IS replete with suggestions about what's good for your health and what's not, especially when it comes to your diet. If a certain food choice works for somebody, he or she shares ideas around it and many people tend to follow them without thinking of their repercussions or health aspects scientifically. One such viral trend is about ghee.

While some people have endorsed the traditional Indian household staple, calling it a fat burner, others warn against the high concentration of saturated fat in ghee, which may lead to weight gain and be considered harmful for the body and for cardiovascular health. Let us hear it from the experts themselves.

Packed with nutrients

Ghee is packed with nutrients like fat-soluble vitamins (A, D, E, and K), antioxidants, and unique fatty acids that offer a range of health benefits. Beyond being a versatile cooking medium with a high smoke point, ghee supports digestion, immunity, and even cognitive health.

“Medium-chain fatty acids in ghee, particularly butyric acid, act as lubricants for the digestive tract, reducing constipation and strengthening gut health,” says Ritika Samaddar, regional head, south zone, nutrition and dietetics at Max Super Speciality Hospital, Saket, Delhi. Additionally, the conjugated linoleic acid (CLA) in ghee is known for its anti-inflammatory properties, potentially aiding in reducing inflammation and boosting immunity.

Experts also point to ghee's crucial role in early development. “Ghee is vital for neuronal development and plays an important role in the lubrication of joints, particularly during the growth years,” explains Dr LK Jha, associate director and head, cardiology, Asian Hospital, Faridabad.

While studies suggest potential anti-carcinogenic effects, particularly in cow's ghee, experts urge caution. “Ghee downregulates enzymes linked to carcinogenic effects in the liver and mammary tissue,” says Dr Amitabh Parti, senior director and unit head, department of internal medicine, Fortis Memorial Research Institute, Gurugram. However, he adds, “More research is needed before these benefits can be conclusively applied to humans.”

Moderation is key, as excessive consumption can lead to adverse effects. With prudent use, ghee remains a powerful addition to a balanced diet, say doctors and health experts.

Not so healthy

Even though ghee is often praised for its nutritional benefits, excessive consumption can lead to serious health concerns, say experts. Ghee is high in saturated fatty acids (SFA), including palmitic acid, which is known to raise LDL (bad) cholesterol levels. Elevated LDL cholesterol increases the risk of cardiovascular diseases, including coronary artery disease and heart attacks. According to experts, the saturated fats in ghee, when consumed in large amounts, contribute to an unfavourable lipid profile and cholesterol deposition in the arteries, heightening the risk of vascular events.

“Ghee contains 50% saturated fats. An excess of saturated fats can lead to an increase in LDL which is the bad cholesterol leading to heart disease,”

Golden truth about ghee

The traditional Indian household staple is once again catching the internet's eye. While some say it's a fat burner and is good for overall well-being, others find it fattening and harmful for health. Amid the social media debate, experts weigh in on its consumption



NUTRITIONAL VALUE (per 100 gm)	
Energy	870 kcal
Carbohydrates	0 gm
Fat	99.5 gm
Saturated fat	61.9 gm
Monounsaturated fat	28.7 gm
Polyunsaturated fat	3.69 gm
Protein	0.3 gm
Cholesterol	256 mg
Calcium	4 mg

points out Dr Parti of Fortis Memorial Research Institute. “One tablespoon (14 gm) typically contains around 9 gm of saturated fat,” adds Anshul Singh, team leader, clinical nutrition and dietetics department at Artemis Hospitals, Gurugram.

Moreover, ghee is calorie-dense, and overconsumption can lead to weight gain and obesity. Combined with a carbohydrate-heavy diet and sedentary lifestyle (common among Indians), this can increase the likelihood of metabolic diseases such as diabetes and non-alcoholic fatty liver disease (NAFLD).

Excessive intake of ghee can indirectly contribute to coronary artery disease (CAD), especially if consumed in large amounts. “If you have a genetic predisposition to CAD, consuming more ghee than usual can put you at risk. It is important to monitor your

lipid profile and be aware of your genetic risks for CAD. Additionally, if ghee is burnt or not consumed in moderation, it can contribute to the development of coronary artery disease,” explains Dr Sukriti Bhalla, senior consultant and head, cardiology, at Aakash Healthcare in Delhi.

How much is too much

Ghee, known for its nutritional value, should be consumed in moderation to maximise its benefits while avoiding health risks. Experts emphasise tailoring the intake to individual health, age, and activity levels.

“A typical serving size is around 1 tablespoon (14 gm) per day, but the exact amount depends on a person's needs and health conditions,” advises Singh of Artemis Hospitals.

For healthy individuals, limiting ghee to 1-2 teaspoons daily is recommended. Samaddar of Max Super Speciality Hospital, says, “Moderation is key. Choose high-quality, organic ghee and pair it with a balanced diet rich in vegetables, whole grains, and lean proteins.”

Special populations may require adjusted amounts. “The recommended intake is 1-2 tablespoons (15-30 gm) per day, but this may vary for children, pregnant women, or the elderly,” explains Dr Parti of Fortis Memorial Research Institute. However, he cautions against excess, par-

ticularly for those with heart, liver, or weight issues (obesity).

Individuals with conditions like hypercholesterolemia (high levels of cholesterol in the blood), dyslipidemia (unhealthy levels of one or more kinds of lipid in blood) or liver disorders should be even more cautious. “Limit visible fat intake to 3 teaspoons daily, with just 1 teaspoon from ghee,” says Fiona Sampat, clinical dietitian at Dhirubhai Ambani Hospital in Mumbai. Incorporating ghee wisely, alongside regular exercise and mindful eating, ensures a balance between nutrition and health.

Who should avoid ghee

Emphasising on moderation in consumption, doctors say it may not be suitable for everyone. According to Singh of Artemis Hospitals, “Ghee should be consumed in moderation, especially by individuals with heart disease, high cholesterol, or weight concerns, as it's high in saturated fats and calories.”

Ghee can be included in daily meals, but those with coronary artery disease or at risk of heart-related issues should limit their intake, says Dr Jha of Asian Hospital, Faridabad.

THE RECOMMENDED INTAKE OF GHEE IS 1-2 TABLESPOONS PER DAY, BUT THIS MAY VARY FOR CHILDREN, PREGNANT WOMEN, OR THE ELDERLY

“Ghee can benefit those who are active, maintain a healthy BMI, or need it for immune support, but should be avoided by those with genetic predisposition to hypertension or metabolic issues,” underscores Dr Parti of Fortis Memorial Research Institute, Gurugram.

Weight & watch

Ghee, often touted for its health benefits, can also act as a fat burner when consumed in moderation, say doctors, but emphasise that individuals who have any prior health conditions or issues should not try it as a fat burning method. Rich in medium-chain triglycerides (MCTs), ghee provides quick energy, boosting metabolism. “Some ingredients of ghee, like CLA, can induce weight loss,” explains Dr Parti of Fortis Memorial Research Institute.

These MCTs may help the body burn fat more effectively by increasing energy expenditure. However, ghee is calorie-dense, and excessive consumption may counteract its potential fat-burning benefits. Experts suggest moderation, particularly when combined with a balanced diet and regular exercise.



WELL-GUARDED

Ghee has a long shelf life. If left unopened and refrigerated, it can be stored for an entire year. Even if you do open it, you can safely consume it for anywhere between six and 10 months

HEALTH CAPSULES



No sleep

A new report by *LocalCircles*, a citizen engagement platform, titled *How India Sleeps: 2025*, revealed that almost 60% Indians do not sleep uninterrupted for even six hours on a daily basis. For 59% Indians, disruptions during sleep often impact sleep continuity; for some, the cause was health issues like sleep apnoea, for others, it was poor schedules and disturbance from mobile phones.



The memory game

Individual neurons in our brain store any learnings and memories we encounter, a new study, published in *Cell Reports*, has found. This is the first time that scientists have been able to observe this behaviour of the neurons, which researchers say, “confirms neurons can distinguish objects or people” even without being reminded of the context they first encountered them in, figuring out how humans form abstract relationships.



Breathe in, breathe out

Researchers at Canada's McMaster University are starting the phase-2 clinical trials of their needleless (or inhaled) COVID-19 vaccine, under the AeroVax study grant (funded by the Canadian Institutes of Health Research). The phase-1 results had revealed that the needleless vaccine is more effective than the injected vaccines. However, more data needs to be collected through phase-2 and eventually phase-3 clinical trials with bigger groups.



Plant oils for the win

A new study published in *JAMA Internal Medicine* states that eating food cooked with plant-based oils (rather than butter) is much better for health and reduces the risk of premature death from cardiovascular diseases. Plant oils are also better because they have more unsaturated fatty acids which improve cholesterol levels and reduce inflammation in the body. However, further research is required.

Acidity? It can be GERD

Know all about gastroesophageal reflux disease

FE FEATURES

GASTROESOPHAGEAL REFLUX DISEASE (GERD) is not just “acidity”. But most people are unaware of the condition, and dismiss it as indigestion. Dr Arun Prasad, senior consultant, gastroenterology and bariatric surgery, Indraprastha Apollo Hospitals, says: “It is possible for people to have GERD without realising it. GERD occurs when stomach acid frequently flows back into the oesophagus, causing irritation. While many people experience classic symptoms like heartburn or acid regurgitation, others may have ‘silent GERD’, where symptoms are less obvious or atypical. For instance, some individuals may only experience chronic coughing, hoarseness, sore throat, or a sensation of something being stuck in their throat. Additionally, mild reflux episodes may go unnoticed until complications arise. Over time, untreated GERD can lead to damage to the esophagus, such as inflammation, strictures, or Barrett's oesophagus, a precancerous condition. Silent GERD can be particularly dangerous because people may not

seek treatment until the disease has progressed. It is important to pay attention to persistent symptoms like unexplained coughing, throat discomfort, or difficulty swallowing and consult a healthcare provider for evaluation. Early detection and management of GERD can prevent complications.”

What are the symptoms to watch out for?

GERD presents with a variety of symptoms that can range from mild to severe. The most common symptom is heartburn. Regurgitation, where stomach contents flow back into the throat or mouth, is another hallmark sign. Less obvious symptoms include chest pain, difficulty swallowing, a persistent sore throat, hoarseness, and chronic coughing. Some individuals may also experience a sensation of a lump in the throat or bad breath caused by acid reflux. Nighttime symptoms such as disrupted sleep due to acid reflux or waking up with a sour taste in the mouth are also common. In some cases, GERD can trigger respiratory issues like wheezing or worsening asthma symptoms due to acid irritating the airways. Persistent or worsening symptoms should never be ignored. If you notice these signs frequently, seek medical advice.



Dr Arun Prasad

Can GERD cause ulcers, cancer?

Yes, untreated GERD can lead to serious complications such as ulcers and even increase the risk of cancer over time. Chronic exposure of the oesophagus to stomach acid can cause inflammation, which may progress to erosive damage and result in ulcers in the oesophagus lining. These ulcers can be painful and may lead to bleeding or scarring that narrows the oesophagus, making swallowing difficult. Another significant complication of long-term GERD is Barrett's oesophagus, a condition where the normal lining of the oesophagus changes into tissue similar to that found in the intestines due to repeated acid exposure. Barrett's oesophagus is considered precancerous because it increases the risk of developing oesophageal adenocarcinoma. While not everyone with Barrett's oesophagus will develop cancer, regular monitoring through endoscopy is essential for early detection of any malignant changes. The risk of complications underscores the importance of managing GERD effectively with early intervention.

Is there a cure for GERD?

There is no permanent cure for GERD; however, it can be effectively managed



through lifestyle changes, medications, and in some cases, surgical interventions. Lifestyle modifications are often the first step in managing GERD. These include maintaining a healthy weight, avoiding trigger foods, eating smaller meals, and avoiding lying down immediately after eating. Over-the-counter antacids can provide quick relief for occasional symptoms, while medications like proton pump inhibitors (PPIs) or H2 receptor blockers are commonly prescribed for long-term symptom control and healing of the oesophageal lining. For individuals whose symptoms persist despite medication and lifestyle changes, or those who wish to avoid lifelong medication, surgical options

like fundoplication may be considered. This procedure strengthens the lower oesophageal sphincter to prevent acid reflux. While these treatments help control GERD effectively, they do not eliminate its underlying cause entirely; ongoing management is typically required.

Can it be tackled with diet? What is a safe diet?

Diet plays a critical role in managing GERD symptoms and reducing flare-ups. Certain foods are known triggers for acid reflux and should be avoided; these include fatty or fried foods, spicy dishes, citrus fruits, chocolate, caffeine-containing beverages, carbonated drinks, alcohol, garlic,

onions, and tomatoes or tomato-based products like sauces. A safe diet for managing GERD typically includes lean proteins such as chicken or fish, non-acidic vegetables like broccoli, green beans, zucchini, and leafy greens; whole grains like oatmeal or brown rice; low-fat dairy products; and non-citrus fruits. Eating smaller portions throughout the day instead of large meals can also help reduce pressure on the stomach and minimise reflux episodes. Additionally, staying upright after meals for at least two hours is recommended to prevent acid from flowing back into the oesophagus. Drinking plenty of water throughout the day can also aid digestion.

While dietary adjustments alone may not cure GERD entirely, they are an essential part of symptom management when combined with other treatments like medications or lifestyle changes tailored by healthcare professionals. Endoscopic treatments for GERD provide less invasive alternatives to long-term medication and traditional surgery, utilising techniques such as transoral incisionless fundoplication (TIF), antireflux mucosal resection (ARMS), radiofrequency ablation, and bulking agent injections to enhance the function of the lower oesophageal sphincter (LES) and reduce acid reflux.

Surgical options primarily include fundoplication. Robotic surgery has also gained popularity for its enhanced precision, while incisionless techniques allow for fundoplication to be performed through the mouth, reducing recovery time and complications.

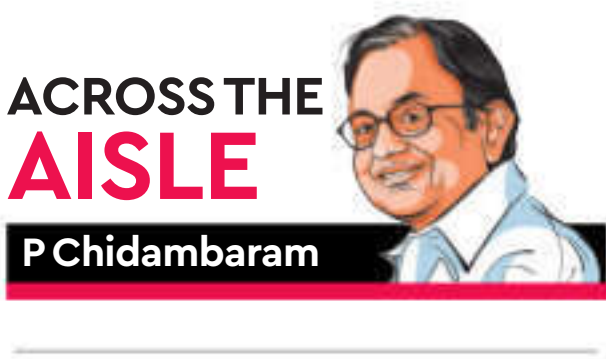
Opinion

SUNDAY, MARCH 16, 2025



When Collin Morikawa refused to speak with the press at the 2025 Arnold Palmer Invitational, he couldn't have picked a worse place and time to play truant

INSTAGRAM



Mr Trump has made no distinction between foe (China) and friend (India), and is willing to make deals. “I have made deals all my life”, he boasted and, after inviting, humiliating and throwing out President Zelensky, he invited him back “when he is ready to sign an agreement” for presumably critical minerals — Mr Trump called it ‘payback’

THE FIRST CHARTER of Rights is believed to be the *Magna Carta* agreed by the King of England in 1215. The first *Parliament* in the world is believed to be the ‘Althing’ in Iceland established in 1262. The first *bicameral legislature* can be traced to 1341 in Britain. The first *written Constitution* of a country was of the Republic of San Marino in 1600. The doctrine of *separation of powers* is attributed to the ‘Spirit of Laws’ published in 1748 by Montesquieu, a French philosopher. The *judicial power* of a country was first vested in a Supreme Court in the United States on September 24, 1789.

The good under threat

The great and good lessons of constitutional history were embodied in the U.S. Constitution, and it has been copied by many countries including by the makers of the Constitution of India. Free and democratic countries led by the United States promised to make a new world order that will end war, poverty and disease. They succeeded to a large extent. Though the new order could not end local wars, the world had never before witnessed eight decades of relative peace, unprecedented growth and widespread prosperity. It has, therefore, come as a major shock that developments of the last three years — and, in particular, the developments since January 20, 2025 — threaten to reshape the world in a selfish and authoritarian mould.



AN ODD THING happened after my column appeared last Sunday. Soon after I posted it on X, it came under full attack from hyper-sensitive, hyper-nationalistic Indians who thought that I had portrayed China in a better light than India. The thrust of the attack was that I had failed to notice that China was not a democratic country with a free press, aggressive opposition parties and the freedoms we take for granted. When it became clear that there were many readers of the column who felt this way, I responded to a particularly belligerent critic by saying that instead of behaving like a chippy Indian with an inferiority complex, he would do well to notice what China had got right and what we in India have not. Suddenly I was inundated with an unexpected flood of support. So let me begin by admitting that I was gratified to see that I had touched an empathetic nerve. There are clearly many Indians who agree that China invested in the things that go towards making a strong country and we did not. No country can be strong if its population is weak. I am personally not mad about the term ‘human resource development’ but use it here because it is in exactly this



If US President Donald Trump starts a tariff war, it will upend rule-based world trade and India's economy will be ruined. Like Germany and France have realised, India must fend for itself

FILE PHOTO: REUTERS

Prepare to deal with dealmaker

The office of President of the United States is unique because of its vast specified and unspecified powers, aided by the fact that America is the richest country in the world. Exercising those powers, William McKinley expanded the territory of the United States and annexed Puerto Rico, Guam, the Philippines and Hawaii. Woodrow Wilson and Franklin D Roosevelt suppressed free speech and used executive orders to detain or deport foreigners and dissidents. Barack Obama started a war in Libya without the authorisation of the US Congress under the War Powers Act, 1973. Other presidents have tested the limits of the office and got away with apparently unconstitutional acts.

Tearing apart world order

None more so than the 47th President of the United States, Donald J Trump. For *eight decades*, despite aberrations and misadventures, America was considered the leader of the free, democratic countries and the underwriter of the world order. Numerous world institutions were created to advance the cause of peace, education, healthcare and human rights. However, in barely *eight weeks* under Mr Trump, the US has quit the WHO and threatened to quit or halt funding to the United Nations Human Rights Council (UNHRC) and the United Nations Relief and Works Agency (UNRWA). Mr Trump has shut USAID and brought to a halt dozens of programmes throughout the

world. He may quit NATO and abandon the European allies.

Domestically, egged on by Mr Elon Musk, the world's richest person, Mr Trump has begun to dismantle the structure of the US government. He has fired thousands and is likely to shut down the Department of Education.

Under Mr Trump, friend has become foe (President Zelensky) and foe may become friend (President Putin). Mr Trump covets Canada to be the 51st state of the USA and has openly invited Greenland to join the US adding ominously that “we will get it one way or the other”.

Mr Trump has made no distinction between foe (China) and friend (India), and is willing to make deals. “I have made deals all my life”, he boasted and, after inviting, humiliating and throwing out President Zelensky, he invited him back “when he is ready to sign an agreement” for presumably critical minerals — Mr Trump called it ‘payback’.

Dark cloud over world

Where will the world go with a transactional president of the United States and a confessed deal maker? And what are the implications for India?

For the world, the authoritarian rulers will form a club — Mr Trump, Mr Putin and Mr Xi. They will grab territory — America eyes the Panama Canal, Canada, Greenland and Gaza; Russia, having already annexed Crimea, Abkhazia and

South Ossetia, wants Ukraine and perhaps Georgia; and China, after forcibly integrating Tibet and Hong Kong, has made no secret of its desire to annexe Taiwan, significant parts of India and the South China Sea and its islands. The three countries will attempt to divide the world into ‘areas of influence’ and exploit the resources in the respective dominant area. India will be vulnerable to China and neither America nor Russia will help.

For India, the country will be forced to buy more military equipment from the US. India will also be obliged to import more goods from America at low tariffs. A detente between America and Russia will mean that Russian oil will no longer be available at cheap prices. India may be ‘persuaded’ to downplay BRICS. QUAD will not be seen as hostile to China. Pakistan and Bangladesh will forge closer ties under their common patron, the US. If Mr Trump starts a tariff war, it will upend rule-based world trade and India's economy will be ruined. Like Germany and France have realised, India must fend for itself.

Mr Modi may think that his *dosti* with Mr Trump will bail India out. Not a chance. Mr Trump is selfish and an egotist, and will not care even if he crashes the world's economy. Hang on, world, for four years.



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“HOW STUPID, I am,” Roberto Di Vincenzo told the press after he signed an incorrect scorecard that cost him a chance to win the 1968 Masters Tournament. “This isn’t a funeral you know...It’s a great disappointment, and it tears at my gut...but it was not to be,” said 59-year-old Tom Watson to lighten the mood after he came up just short of winning the 2009 Open Championship. Phil Mickelson was clearly out of sorts after giving away a two-shot lead with three to play at the 2006 US Open: “I’m still in shock that I did that. I’m such an idiot,” he said wryly. Jean Van De Velde was even more introspective, squandering a three shot lead on the final hole of the 1999 Open Championship. “I wouldn’t say I wasn’t focussed...I think I wasn’t humble enough,” he said. And no one could accuse Rocco Mediate of not being humble after he summoned the courage to spend over an hour with the press, dissecting his 18-hole playoff loss at the 2008 US Open to Tiger Woods. Stuff like this is golflore: moments of courage and inner strength in the face of devastating loss; to be able to lay themselves bare at their most vulnerable moments without fear of undermining their confidence. Victories are the obvious yardstick, but often it’s how players deal with, and conduct themselves in the face of their biggest failures, that comes to define them.

It was appropriate that a discussion about pro golfers’ obligations to fans and the press should have come into circulation at the PGA Tour’s Arnold Palmer Invitational earlier this month. You see, Palmer’s graciousness with fans and the press remains pro golf’s model for public relations. He set the example and players like Jack Nicklaus and Tom Watson followed suit. The long-standing goodwill and popularity of the PGA Tour with fans and sponsors is often attributed to the brand these three players, and their cohorts, built in the Tour’s early years.

So, when Collin Morikawa refused to speak with the press at the 2025 Arnold Palmer Invitational last week, he couldn’t have picked a worse place and time to play truant. Morikawa, understandably upset at not being able to convert a three-shot lead going into the final round lost by a stroke to Russel Henley. If that wasn’t enough, his blunt clarification at this week’s Players Championship, where he told the press, that “I don’t owe anyone anything, no offense to you guys,” has added fuel to the fire. Commentators across the board have

wasted no time in reminding Morikawa that most of the money he makes on the PGA Tour comes from media and broadcast rights. So he certainly has commitments to the Tour, the broadcasters and the sponsors. And as fans, the ultimate consumers who buttress this entire exercise, we do want to know how players feel about failures. Getting your teeth knocked out by golf is a story we can all relate to, and to see these players pick themselves up again, and again, is fascinating stuff. These human stories are at the heart of golf’s appeal. I mean just watch the latest season of Netflix’s *Full Swing*, and the stories that are showcased.

More than anything, as far as the PGA Tour is concerned, this is bad timing: in the wake of the power struggle with LIV Golf, the Tour has been attempting to build bridges with fans and sponsors, not burn them. And to have so much media distracted away from its flagship event—the ongoing Players’ Championship is hardly desirable. So let’s get back to the event at hand: with \$25 million in the kitty, the Players Championship still has (LIV

events included) the biggest purse of any event in golf played at the same top-notch venue—TPC Sawgrass—every year. Until LIV came around, The Players also had the strongest field in the game. I’m not going to criticise the Tour for

not inviting the LIV players to augment the field: while there’s no question that doing so would have sent a clear message that it’s committed to resolving things with LIV, it’s likely to have further incensed players who’ve stayed in the PGA Tour’s fold.

That notwithstanding, it’s still a top-notch field. More than anything else, to win the players, you need self-belief. Hal Sutton, the 1983 champion was feeling pretty good about his game when he teed it up at TPC Sawgrass in 2000. Tiger fever was in full swing and Colin Montgomerie famously remarked that “we’re all playing for second.” As it turned out Sutton led from the start that year. And every post-round presser was dominated by questions on how he was planning to keep Tiger at bay. “Let me tell you, when I get down on my knees to pray, I don’t pray to Tiger,” remarked an exasperated Sutton. He later clarified that he didn’t want to build up Tiger in his mind so much that it crippled him.

If I was to conjure up a story for the next season of *Full Swing*, it would be Morikawa’s loss at the Arnold Palmer Invitational, the ensuing outrage over his comments, and then a comeback win at the Players Championship. What sort of triumph would it be if it didn’t have its share of travails? By the time you read this, it’s probably clear who’s in the hunt and who’s out. If Scheffler’s in the lead, then players need to internalise what Sutton said in 2000. May the best player win.

Meraj Shah is a seasoned golf writer and video producer

With \$25 million in the kitty, the Players Championship still has the biggest purse of any event in golf played every year

Mind & Games

SUNDAY, MARCH 16, 2025

Saturn gains 128 new moons, now bringing its total to 274

The objects around the ringed planet are tiny, but some of them may have formed relatively recently in the solar system’s history

JONATHAN O’CALLAGHAN

ASTRONOMERS SAY THEY have discovered more than 100 new moons around Saturn, possibly the result of cosmic smashups that left debris in the planet’s orbit as recently as 100 million years ago.

The gas giant planets of our solar system have many moons, which are defined as objects that orbit around planets or other bodies that are not stars. Jupiter has 95 known moons, Uranus 28, and Neptune 16. The 128 in the latest haul around Saturn bring its total to 274.

“It’s the largest batch of new moons,” said Mike Alexandersen at the Harvard-Smithsonian Center for Astrophysics, an author of a paper announcing the discovery that will be published in the days ahead in Research Notes of the American Astronomical Society.

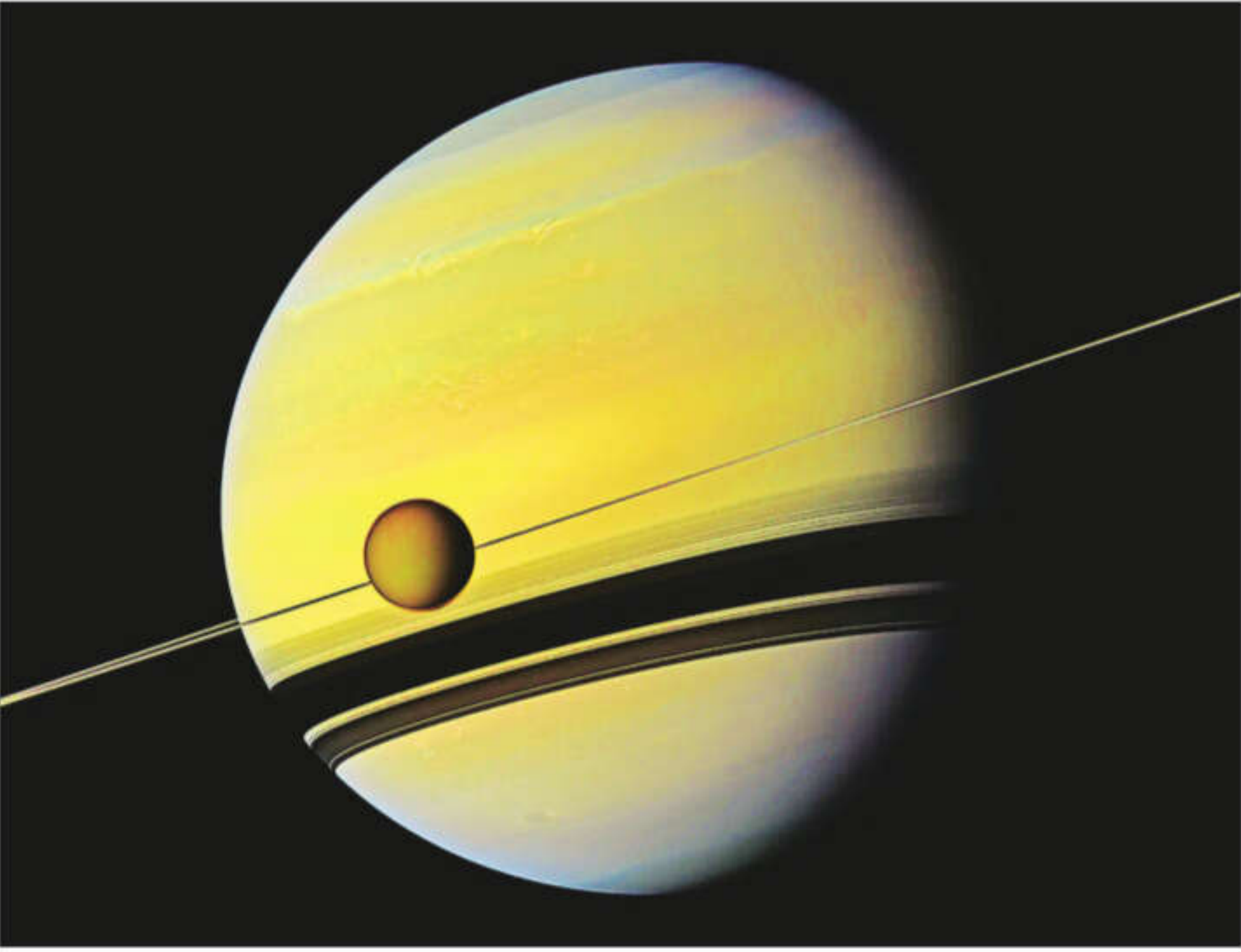
Many of these moons are rocks only a few miles across — small compared with our moon, which is 2,159 miles across. But as long as they have trackable orbits around their parent body, the scientists who catalogue objects in the solar system consider them to be moons. That is the responsibility of the International Astronomical Union, which ratified the 128 new moons of Saturn on Tuesday.

The forthcoming paper’s lead author, Edward Ashton of the Academia Sinica Institute of Astronomy and Astrophysics in Taiwan, will have naming rights for the objects.

“Whoever discovers them gets the right to name them,” said Alexandersen, who works with the International Astronomical Union to confirm the existence of objects in the solar system. The current naming scheme for moons on Saturn is based on characters from Norse and other mythology.

“Maybe at some point they’ll have to expand the naming scheme further,” Alexandersen said.

The moons were discovered in 2023



Many of these moons are rocks only a few miles across — small compared with our moon, which is 2,159 miles across — NYT

using the Canada France Hawaii Telescope at Mauna Kea in Hawaii. Ashton and his colleagues observed patches of space near Saturn, and over time this allowed them to track the motion of previously unknown moons.

“You need to be able to prove that the object is in orbit around the planet,” said Ashton, who was also responsible for finding 62 new moons of Saturn two years ago.

All the moons are irregular, meaning they are small, orbit at a highly angled slope relative to Saturn’s equator, and often travel around the planet backward relative to the other major moons. Not much else can be gleaned about them because they are just faint dots of light in telescopic views. But they extend from about 6.5 million to nearly 18 million miles from the planet. For comparison, the planet’s rings extend to just 175,000 miles, and its major moons - including Titan and Enceladus - are up to two million miles away.

The existence of so many moons

around Saturn hints at multiple dramatic collisions in space. Ashton and his team believe that the irregular moons were captured by Saturn at some point in its history. Some may be fragments of large objects that collided elsewhere in the solar system, while others may be further fragments of collisions between moons up to tens of miles in size that crashed together in Saturn’s orbit.

The team has grouped many of the moons, identifying potential families that may have come from the same collisions. “You’re trying to conclude what the great-great-grandparents were like, five generations later,” said Brett Gladman, an author of the paper at the University of British Columbia.

A particularly interesting subgroup is named Mundilfari, after a deity of Norse mythology, and includes 47 of the 128 new moons. The team thinks this subgroup might be the result of a collision within Saturn’s orbit as recent as 100 million years ago, which was not so long ago on cosmic time scales.

The group’s age could be a window into chaotic activity in the outer solar system, which has typically been assumed to be more calm in the past 100 million years.

“This is implying we could be having collisional events, and we’re seeing the shrapnel in the population of tiny moons,” said Michele Bannister, an astronomer at the University of Canterbury in New Zealand, who was not involved in the paper.

Learning more about these moons is difficult considering their small size, but astronomers might be able to study them with the James Webb Space Telescope, said Heidi Hammel, an astronomer at the Association of Universities for Research in Astronomy.

There may be even more moons around Saturn awaiting discovery, potentially in the thousands, Ashton said.

But he may leave those discoveries to others. “I’m a bit mooned out at the moment,” he said. —NYT

Do you understand your dog? Think again

People interpret a dog’s emotions based on its situation and have ‘a big blind spot’, finds a study

EMILY ANTHERS

DOGS CAN’T TALK, but their body language speaks volumes. Many dogs will bow when they want to play, for instance, or lick their lips and avert their gaze when nervous or afraid. But people aren’t always good at interpreting such cues — or even noticing them, a new study suggests.

In the study, the researchers presented people with videos of a dog reacting to positive and negative stimuli, including a leash, a treat, a vacuum cleaner and a scolding. When asked to assess the dog’s emotions, viewers seemed to pay more attention to the situational cues than the dog’s actual behaviour, even when the videos had been edited to be deliberately misleading. (In one video, for instance, a dog that appeared to be reacting to the sight of his leash had actually been shown a vacuum cleaner by his owner.)

“When it comes to just perceiving dog emotions, we think we know what’s happening, but we’re actually subconsciously relying on a lot of other factors,” said Holly Molinaro, who is a doctoral student at Arizona State University and the first author of the new paper, which was published on Monday in the journal *Anthrozoös*. That bias could mislead owners about their dogs’ well-being, Molinaro said. People who want to be attentive to their dog’s experiences and emotions need to “take a second or two to actually focus on the dog rather than everything else that’s going on,” she said.

The idea for the study was born in 2021, when Molinaro was just beginning her doctoral work in canine emotions but the Covid-19 pandemic had sharply limited her ability to do in-person research. She was inspired by studies that explore how context clues affect people’s perceptions of others’ emotions.

She was also inspired by a distinctly pandemic-era technology: Zoom. The video conferencing software has a feature that blurs out workers’ backgrounds. Molinaro and her adviser, Clive Wynne - a canine-behaviour expert at Arizona State — began to wonder if they could do something similar, creating videos that allowed people to see a dog’s behaviour without seeing what was unfolding around it. And so, while visiting her parents in Connecticut, Molinaro began recording videos of her family dog, Oliver, a

14-year-old pointer-beagle mix, interacting with her father. In some of the videos, Molinaro’s father did things that Oliver was likely to respond to positively, such as show him his leash or a toy. In others, he did things that were likely to elicit more negative reactions, such as gently scold Oliver or present him with Molinaro’s cat, Saffron. (“He was not a fan,” she said.)

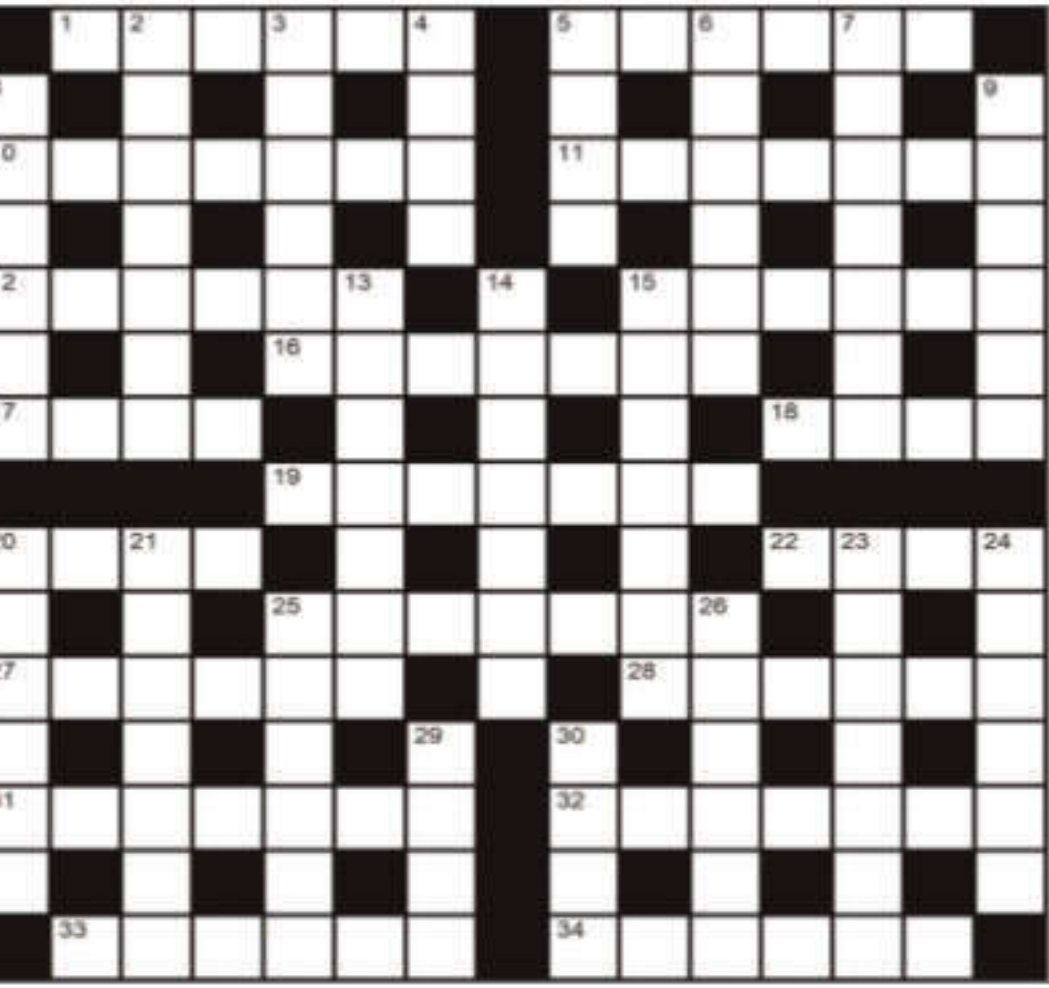
Then, after a crash course in video editing, Molinaro made versions of each video that removed all of the situational context, leaving footage of Oliver, alone, on a black background. The researchers asked hundreds of undergraduates to watch both sets of videos and assess Oliver’s emotional state in each clip. When the subjects evaluated the original videos, they rated Oliver’s emotions as more positive in the positive scenarios than in the negative ones. But when the context was removed, they rated Oliver’s emotions as equally positive in both types of situations.

Then, the scientists took things a step further by splicing together footage from different situations — showing, for instance, Molinaro’s father presenting a vacuum alongside footage of Oliver’s response to seeing his leash. Viewers seemed to be swayed more by the context than by Oliver’s behaviour. When Molinaro’s father was depicted doing something positive, subjects judged Oliver’s emotions to be positive, even if he had been filmed reacting to something negative. “There’s no evidence at all that people actually see the dog,” Wynne said. “They seem to have a sort of a big blind spot around the dog himself.”

The study has limitations, including that it was based on the behaviour of just a single dog. People might also perform better when asked to evaluate the emotions of their own dogs, Wynne said, and probably would have noticed signs of intense terror or trauma. (The scientists did not subject Oliver to any extremely negative experiences.) Still, he hoped that the study would be a wake-up call for pet owners. “I’m taking it to heart in my own life,” said Wynne, who recently adopted a retired racing greyhound. —NYT



CROSSWORD KAKURO BRIDGE BOUTS L SUBRAMANIAN LEXICON

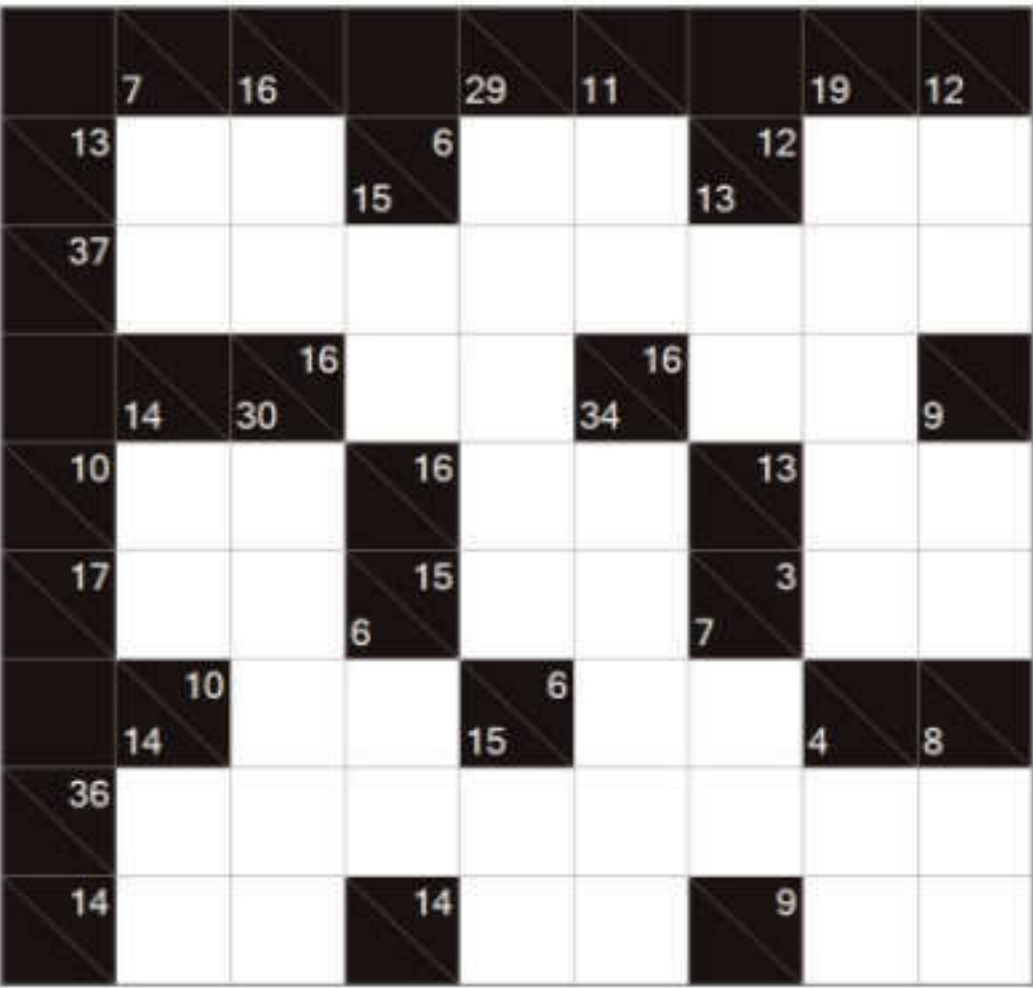


ACROSS

1 Sci-fi guru: Isaac ____ (6)
5 "Slit up" into flowers? (6)
10 Praise unduly (7)
11 A notation on a draft which indicates that payment is due upon its presentation (2,5)
12 ____ Clothing's Ltd : the menswear company (6)
15 ____ Nitrite Ltd : manufacturers of nitric acid and organic chemicals (6)
16 Abhorred (7)
17 Called (4)
18 South African currency (4)
19 Thin, wavering (of handwriting) (7)
20 Statistical averages - ____, mode and median (4)
22 Aikido cousin (4)
25 The ____ Steam Navigation Co. Ltd : India's second oldest shipping company (7)
27 All ad-agencies will ____ a lucrative contract (4,2)
28 Big name in Swiss wrist watches since 1853 (6)
31 Loud insects (7)
32 One of the G-7 nations from Europe (7)
33 Went by two-wheeled vehicle (6)
34 ____ on the dotted line: agreed (6)

DOWN

2 ____ for : be in place of (5,2)
3 Mr Saurabh ____ is the co-founder of Indiabulls (6)
4 Differ or change (4)
5 A frog which lives chiefly on land; a repulsive person (4)
6 Struck violently at or against? (6)
7 Corporate Affairs Minister in Manmohan Singh's cabinet (2,5)
8 Major pharmaceutical company (6)
9 Added fuel to (a fire) (6)
13 "C" in CD (7)
14 One going to school, you will agree? (7)
15 A major US car-making city (7)
20 Active ill-will (6)
21 Lawlessness or terrorism; disorder (7)
23 Having a look, feel or price designed to appeal to a well-to-do urban market (7)
24 Belgian port (6)
25 ____ wood smuggling : Veerappan's forte, should we say? (6)
26 Being unwell or sick (6)
29 Not as new (4)
30 A wading bird (4)



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

BIZ QUIZ

1. What is the name of tech billionaire Elon Musk's internet service which is set to make a debut in the Indian market?
2. Which real estate company has won the bidding for ₹36,000 crore redevelopment project at Mumbai's Motilal Nagar?
3. What is the name of the Flipkart's former CEO Binny Bansal's new venture, a franchising business for consumer brands?

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: YLJ equals KID

L mrlay mrrpm ieo neajpuhampz shzlnh lt mrrpm nio et qoivmr lt p vpw in zlnh pajvh rpxh ml qoiv pm pzz mlht. — Ueyhtk Puspai

ANSWERS

1. Startlink 2. Adani Realty Group 3. Optra

SOLUTIONS

1. SCIENCE 2. SIGMA 3. BELL 4. BELL 5. BELL 6. BELL 7. BELL 8. BELL 9. BELL 10. BELL 11. BELL 12. BELL 13. BELL 14. BELL 15. BELL 16. BELL 17. BELL 18. BELL 19. BELL 20. BELL 21. BELL 22. BELL 23. BELL 24. BELL 25. BELL 26. BELL 27. BELL 28. BELL 29. BELL 30. BELL

IT'S A BIDDERS' GAME

In the final analysis, how good your bidding is, will generally decide the outcome, be it IMPs or match-points. That's why they say, 'it's a bidder's game'. Take the south seat in today's deal from a match-point tournament.

You are vulnerable and the opponents are not. RHO passes in first seat, and you are looking at: S A-7 H J-8 D A-T-9-5-4-3-2 C 6-3. You pass as well. LHO opens 1S. Partner doubles and your righty bids 2S. What should you do?

Analysis: Partner obviously has values in the other suits. If he has an ace and the DK, you are cold for 3NT. There should be no thinking other than to shoot 3NT. Everyone passes. LHO leads a spade. The complete hands were:

Dlr: East	S J T	W	N	E	S -
Vul: N-S	H A K 6 3	-	pass	pass	
	D K Q J 6	1S	dbl	2S	3NT!!
	C A 8 5 2	All pass			
S K 9 7 5 3	N	S Q 8 6 4			
H A K 9 4	S	H T 7 5 2			
D 7		D 8			
C Q 9 7		C K J T 4			
		S A 2			
		H J 8			
		D A T 9 5 4 3 2			
		C 6 3			

Contract: 3NT by south. West led the S5, and declarer swiftly claimed nine tricks.

Discussion: nimps, you should be aggressive in bidding close games. When the odds are overwhelmingly in your favor, you should have no hesitation. For bidding and making nine tricks, you get 93%.

Suppose east assumes that 3NT should be cold and bids 4S as a save. South will naturally double this. North leads the DK. You should overtake with the ace and shift to a club. North should argue that his partner should be having the SA and encourage a continuation. On winning the SA, you can play a second club to obtain a club ruff. After ruffing, you should be careful to exit in a heart, for a two-trick set. You will receive 85% score.

What if you have a singleton club? Isn't it necessary for partner to put up the ace and give a ruff immediately? you may ask. There is a wonderful solution to the tricky situation. What is it?

You should cash the SA at trick two and play a club. Partner will wake up, go with the CA, and give the all-important ruff. Ingenious, don't you think?

DMI HOUSING FINANCE PRIVATE LIMITED
Express Building, 3rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi - 110002 Tel.: +91-11-41204444, Fax: +91-11-41204000, Email: rahul.gupta@dmihousingfinance.in www.dmihousingfinance.in

E-AUCTION SALE NOTICE THROUGH PRIVATE TREATY (under SARFAESI Act)

E-Auction Sale notice for Sale of Immovable Secured Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under provisions of section 13(8) of SARFAESI Act, Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular, by the Authorized Officer, as mentioned below, that the PHYSICAL POSSESSION of the under mentioned properties mortgaged to **DMI HOUSING FINANCE PRIVATE LIMITED (Secured Creditor)** had already been taken over under provisions of section 13 (4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on 14th November 2024. Whereas the Secured Creditor acting through its Authorized Officer, in exercise of its powers under Section 13(4) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI), will put the below mentioned property to E-Auction in private treaty for recovery of dues and further interest, charges and costs etc. The properties are being sold in Private treaty on "AS IS WHERE IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" as such sale is without any kind of warranties and indemnities.

Inspection Date & Time: 22/03/2025 at 11:00 AM to 03:00 PM **Date & Time of e-Auction:** 31/03/2025 at 11:00 AM to 01:00 PM
Last Date of submission of Bid/EMD: 27/03/2025 at 04:00 PM

Name of Borrower/Guarantor	Outstanding Amount	Details of Secured Assets	Rs. Reserve Price	EMD 10%
Late. Sunil Kumar S/o Late. Arjun Lal (being Deceased) Through :- It's Legal Representative/Legal Heir Sunita Kumar W/o Late. Sunil Kumar	In Loan Account No. HFC0000234865 and vide Application No. G6908933 Rs.23,02,849/- (Rupees twenty-three lakh two thousand eight hundred and forty-nine only) as on 18th Dec 2023	*Awasiya Flat No. UG 01, L1 G, Upper Ground Floor, Right Hand Side, Awasiya Plot No. 9, Situated at Kharsa No. 1302, Awasiya Colony, P.M. Vihar, Hadbast Gram, Loni (Out Of Chikabandi), Pargana & Tehsil Loni, Distt. Ghaziabad, Uttar Pradesh 201102	5,00,000/-	50,000/-

Terms & Conditions:

- Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues/outstanding statutory dues/taxes etc.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- The assets will not be sold below the Reserve Price. The Authorized Officer is not bound to accept the highest offer, and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- The EMD of successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded within 7 working days from the date of auction. The EMD shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, working days from the EMD already paid, immediately i.e. on the same day or not later than next working day and the balance 75% of the sale price within 15 days from the date of confirmation of sale or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer.
- The interested parties may contact the Authorized Officer for further details/ clarifications and for submitting their application. The details of the Authorized Officer are as follows: **Mr. Rahul Gupta, Mobile No: 921111430 & e-mail ID: rahul.gupta@dmihousingfinance.in**
- The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties, society dues in respect of purchase of the property.
- The aforesaid Borrower/s/ Co-Borrower's attention is invited to provisions of section 13(8) of SARFAESI Act for redemption of secured assets mentioned hereinabove by tendering the afore mentioned outstanding dues together with all costs, charges and expenses incurred by the bank before the sale of secured asset within 15 days from the date of this notice failing which the assets will be sold as per terms and conditions mentioned above.

Sd/- (Authorized Officer)
Place: Ghaziabad, UP Date: 13th March 2025 **DMI Housing Finance Private Limited**

Electronic Finance Limited
Audumber, Plot No 101/1, Erandwane, Dr Ketkar Road, Pune 411004, Maharashtra, India

POSSESSION NOTICE [(Appendix IV) Rule 8(1)]

Where the Authorized Officer of Electronic Finance Limited, a Non-Banking Financial Institution, under the provision of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) (herein after referred to as "SARFAESI Act, 2002") having its registered office at Audumber, Plot No 101/1, Dr. Ketkar Road, Opp. To Paranjape Builder Office, Erandwane, Pune-411004 (hereinafter referred to as "EFL") and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice Upon you the Borrower/Co-Borrower/ Guarantor mentioned in the below table. This is to inform you that the Notice issued under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and thereby calling upon you to repay the amount mentioned in the below table with interest 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 and the public in general that the undersigned taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrower in particular and the public in general is hereby cautioned not to deal with the Asset mentioned in below table and any dealing with the Asset described in below table shall be subject to the charge of "EFL" FOR Outstanding amount and interest other charges thereon. The attention of the Borrower is invited to Provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

Sr. No.	Name of Obligor(s)/ Legal Heir(s)/ Legal Representative(s)/Loan A/c No.	Total Outstanding Dues (Rs.) as on below date*	Date of Demand Notice & Possession Notice
1.	Loan A/c No./Ref: APPL00023072 / LOAN0000005010565 1. Dharmendra Dayal Singh (Borrower) 2. Pyari Devi Dayal Singh (Co-Borrower) 3. Laxman Dayal Singh (Co-Borrower) All Residing At - Village Narabkhhera, District Ajmer, P.o Narbad Khara, State-Rajasthan, 305901	Rs. 49,547/- (Rupees Four Lakhs Ninety Five Thousand Four Hundred Seventy Five Only)	16-12-2024 06-03-2024
Schedule II Property Description. Property All That Peace And Parcel Of Immovable Property Bearing Patta No 24, Book No. 48, Kharsa No. 739, Area Admeasuring 100 Sq. Yd., Village Narabkhhera, Gram Panchayat- Narabkhhera, Panchayat Samiti Jawaja, The- Beaswar, Dist- Ajmer, Surrounded By Boundaries :- East :- Empty Land, North :- Road, West :- House Of Seeta Ram S/o Mr Lakha Singh, South :- Govt Sr School Narabkhhera			
2.	Loan A/c No./Ref: LOAN0000005025320 1. Mahaveer Prasad Ramswaroop Rav (Borrower) 2. Sonu Kumar Mahaveer Prasad Rao (Co-Borrower) Both Residing At - Ward No 9, Deoli Gaon Deoli, Th Deoli Tonk, Rajasthan	Rs. 44,252/- (Rupees Four Lakh Forty Two Thousand Five Hundred Twenty Six Only)	30-10-2024 08-03-2024
Schedule II Property Description. Property Patta No. 14, Book No. 84, Kharsa No. 1261, Village- Devli Gram Panchayat- Devli, Panchayat Samiti- Devli, Teh- Devli Dist- Tonk (Raj). Pin Code 304804. Measuring Area 91.52 Sq. Yds. Surrounded By Boundaries :- East :- House Of Kunti Lal JI, North :- House Of Bans Lal JI, West :- Common Road, South :- House Of Hemant JI			
3.	Loan A/c No./Ref: LOAN0000005021947 1. Rajesh Kumar Chhoga Lal (Borrower) 2. Kanchan Devi Rajesh Kumar (Co-Borrower) Both Residing At - Shanti Nagar Nedi Rajasmand Rajasthan 305921	Rs. 56,684/- (Rupees Five Lakh Sixty Eight Thousand Six Hundred Forty Four Only)	25-10-2024 06-03-2024
Schedule II Property Description. Property All That Peace And Parcel Of Immovable Property Bearing Patta No. 37 Book No. 16 Kharsa No. 14908, Admeasuring Area 1700 Sq. Ft., Village - Nedi (shanti Nagar), Gram Panchayat - Balato Ki Gavar, Panchayat Samiti Bham, Teh Bham, Dist-Rajasmand (raj) Surrounded By Boundaries :- East :- House Of Mr. Tilok Singh North - Empty Land & Road, West :- Self House South :- House Of Mr Bhanwar Lal			
4.	Loan A/c No./Ref: LOAN0000005022149 1. Shri Narayan Ramphool Saini (Borrower) 2. Kishni Devi Shiv Narayan Saini (Co-Borrower) Both Residing At- Tiba Wali Dhani, Rajwas, Dausa, Rajasthan, 303004	Rs. 45,457/- (Rupees Four Lakh Fifty Four Thousand Five Hundred Seventy Three Only)	18-11-2024 27-02-2025
Schedule II Property Description. Property Kharsa No. 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321 Part 1/105 at Gram Rajvaas Teh: Lawan Dist: Dausa Area Adm 144.44 Sq. Yards As per Provided Gift Deed draft. Area adm 144.44 Sq. Yard Surrounded by Boundaries :- East :- Kishore Ka Makan, North :- Aam Rasta, West :- Sweiyam Ka Makan, SOUTH :- Aam Rasta			
5.	Loan A/c No./Ref: LOAN0000005042876 1. Seema Devi Sanvar Lal Gurjar (Borrower) 2. Jivraj Sanvar Lal Gurjar (Co-Borrower) Both Residing At - Village - Sangani, Tehsil - Asind, Barsani, Bhilwara, Rajasthan, 311204	Rs. 45,778/- (Rupees Four Lakh Fifty Seven Thousand Seven Hundred Eighty Two Only)	29-10-2024 08-03-2025
Schedule II Property Description. Property Description Of The Property- Residential Plinthhouse (patta No. 25) Area 1508.51 Sq ft Situated In Araji No. 100 At Vill. Sangani G.p Barasani The. Asind Dist. Bhilwara (raj.) 311204 Surrounded By Boundaries :- East :- Gotical Gurjar North - Bhenulal Gurjar West :- Shambhulal Gurjar South - Common Road			
6.	Loan A/c No./Ref: LOAN0000005023117 1. Ramkishor Rampool Saini (Borrower) 2. Chhoti Devi Ramkishor Saini (Co-Borrower) Both Residing At - Tibaswali Dhani Rajwas Sher Singh Rajwas Dausa Rajasthan 303004	Rs. 44,551/- (Rupees Four Lakh Forty Five Thousand Five Hundred Sixteen Only)	18-11-2024 27-02-2025
Schedule II Property Description. Property Kharsa No. 311, 312, 313, 314, 315, 316, 317, 318, 319, 320 And 321 Part 1/105 At Gram Rajvaas Teh Lawan Dist Dausa 303004 303004 Surrounded By Boundaries :- East :- Sweiyam Ka Bada, North :- Aam Rasta, WEST :- Shree Narayan Ka Makana South :- Aam Rasta			
7.	Loan A/c No./Ref: LOAN0000005018700 1. Rakesh Madan Lal (Borrower) 2. Neetu Rakesh (co-borrower) Add- Nasoon Th Masuda Ajmer Rajasthan 305401	Rs. 7,03,438/- (Rupees Seven Lakh Three Thousand Four Hundred Thirty Eight Only)	04-10-2024 07-03-2025
Schedule II Property Description. Property Residential plot (bearing patta no. 04), situated in Araji no. 145, at Vill. Nasun Gram Panchayat Devmanjari Tehsil Masuda Distt. - Ajmer (Raj) - 305401, Ajmer, Rajasthan- 305401, India Surrounded by Boundaries :- East :- House Of Ramswaroop Imoti Lal JI, North:- House Of Rajesh Goyar/Imadan Lal, West :- Common Road South - Common Road			
8.	Loan A/c No./Ref: LOAN0000005023117 1. Chetan Singh Raju Singh (Borrower) 2. Iadu Devi Raju Singh (Co-Borrower) Both Residing At - 39 Diga Ka Bass Rayara Kalan And Khurd Raira Kalan Pali Rajasthan 306307	Rs. 50,775/- (Rupees Five Lakh Seven Thousand Seven Hundred Seventy Five Only)	25-10-2024 06-03-2025
Schedule II Property Description. Property All That Peace And Parcel Of Immovable Property Bearing Patta No. 07, Book No. 01, Admeasuring Area 222.22 Sq. yards, Village-Hingo Ka Baas Rayra Kalan, Gram Panchayat-Rayra Kalan, Panchayat Samitisojat, Teh- Sojat, Dist Pali (raj) Surrounded by Boundaries :- East :- Laxman Singh / Poonam Singh, North :- Open Square & Exit West :- Pratap Singh / Vane Singh, South :- Self Khatedari			
9.	Loan A/c No./Ref: APPL00092338/LOAN0000005028667 1. Om Mool Singh Borrower 2. Indira Singh Rathore Om Singh Rathore (Co-Borrower) 3. Sonu Singh Rathore Om Singh Rathore (Co-Borrower) 4. Choti Kanwar Om Singh (Co-Borrower) 5. Bhim Singh Om Singh (Co-Borrower) Both Residing At - 70-b Bajrang Colony, Nagar Jaisa Bohra, Jhotwara, Jaipur, Rajasthan, 302012	Rs. 11,15,314/- (Eleven Lakh Fifteen Thousand Three Hundred Fourteen Only)	07-11-2025 22-02-2025
Schedule II Property Description. Property 70-b Bajrang Colony, Nagar Jaisa Bohra, Jhotwara, Jaipur, Rajasthan, 302012			

DATE: 16-03-2025 **PLACE:** Rajasthan **Sd/- Authorized Officer, For Electronics Finance Limited**

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)
Corporate Off.: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
Regd. Off.: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116, TN

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

WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) a Housing Finance Company (fully registered with National Housing Bank (Fully Owned by RBI)) (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has Taken Possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	LAN :- 1. Daya Vanti Jai Pal 2. Ankit Babu Ram	All the Piece and Parcel of the Property Measuring 49 Sq. Yards, Comprised in Kharsa No-1373, Situated at Plot Part of House Vakeya Gali No-1, Shiv Colony, Within MC Limits, Karnal as per Sale Deed bearing Waska No. 413 dated 19-4-2001 recorded in the name of Daya Wanti W/O Jaipal, Bounded as Under:-East:- Plot Ramkumar, West-Street, North-Portion House Khayal Ram, South-Property Shakuntala Devi.	24.12.2024 Rs. 5,24,798.85 (Rupees Five Lacs Twenty Four Thousand Seven Hundred Ninety Eight and Paise Eighty Five Only) as on 19.12.2024	13.03.2025

Place: Karnal, Haryana **Date:** 13.03.2025 **Authorized Officer, SMFG INDIA HOME FINANCE CO. LTD. (Formerly Fullerton India Home Finance Co. Ltd.)**

ICICI Bank Branch Office : ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rahtak Road, Karol Bagh, New Delhi-110005

THE AUTHORIZED ICICI BANK OFFICER under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Abhishek Kumar/ Ashish Kumar/ Upasna/ TBMBDB00006321103	Plot on Kharsa 909, Mauja Bhogpur Mithoni Shirikuli Tehsil, and District Moradabad, Uttar Pradesh 244001/ 10-Mar-2025	November 22, 2024 Rs. 17,18,049.38/-	Moradabad
2.	Bhoop Singh Saini/ Amita Saini/ LBMDB000005455604/ LBMDB000005455611	Plot No. A-08, Gate No. 975 Bhogpur Mithoni Alias Sirikui, Samrat Ashok Nagar, Kashiram Yojna Moradabad Uttar Pradesh/ 10-Mar-2025	October 21, 2024 Rs. 44,83,644.06/-	Moradabad

The above-mentioned borrower(s)/guarantor(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: March 15, 2025, **Place:** Moradabad

Sincerely Authorised Signatory, For ICICI Bank Ltd.

FUTURE RETAIL LIMITED (In Liquidation)
Registered Office: 2nd Floor, Future Group Office, SOBO Brand Factory, Pandit Madan Mohan Malviya Marg, Cross Road Hajj Ali, Tardeo, Mumbai 400034
Email: fri.eauction@gmail.com

E-AUCTION-SALE OF ASSETS UNDER IBC, 2016

Date and Time of Auction - April 7th, 2025
03:00PM to 05:00PM (With unlimited extension of 5 minutes each)

Sale of Assets owned by **FUTURE RETAIL LIMITED (In Liquidation)** forming part of Liquidation Estate under sec 35(f) of IBC 2016 read with Regulation 33 of Liquidation Process Regulations. E-Auction will be conducted on "AS IS WHERE IS, AS IS WHAT IS BASIS AND NO RECOURSE BASIS."

The Bidding Shall take place through E-Auction Service Provider via **eBkay** auction platform website **www.ibbi.baanknet.com/eauction-ibbi/home**.

ASSETS	DESCRIPTION	RESERVE PRICE (Rs)	EMD (Rs)
Lot No. 26	100 % Equity stake of FRL in Travel News Services India Pvt Ltd, which is the holding company of TNSI Retail Pvt Ltd and of Welcome Retail Private Limited	6,16,00,000 (Rupees Six Crores Sixteen Lakhs only)	61,60,000 (Rupees Sixty One Lakhs Sixty Thousand Only)

Submission of Eligibility Documents March 16th, 2025 to March 22nd, 2025
Due Diligence Date March 24th, 2025 to April 1st, 2025
Last Date of submission of EMD April 4th, 2025
Date and Time of E-Auction April 7th, 2025 from 3PM to 5PM
Declaration of Highest Bidder April 7th, 2025
Declaration of Successful Bidder April 10th, 2025

Note - "Taxes as applicable"

Terms and Condition of the E-auction are as under:

- E-auction sale will be conducted on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS BASIS" AND "NO RECOURSE BASIS" only and as such, the E-auction sale shall be without any kind of waivers, warranties and indemnities. It is to be noted that the bidder(s) cannot place a bid at a value below the reserve price.
- The intending bidders are required to deposit EMD amount through NEFT/RTGS/DD in the favor of **Future Retail Ltd in Liquidation** having Account No.:016020110000388 with Bank of India, Spl. Asset Recovery Management Mumbai-400038 and IFSC Code: BKID0000154.
- The present Sale Notice must be read with the E-Auction Process Document wherein details of the process and timelines for submission of eligibility document, access to VDR, due diligence, Terms and Conditions and Eligibility Criteria of participation are outlined.
- Interested bidders shall participate after mandatorily reading and agreeing to the relevant terms and conditions as prescribed in the E-Auction Process document and accordingly submit their EOI by **March 22nd, 2025** in the manner prescribed in the E-Auction Process Document.
- For any query relating to E-auction please mail at **fri.eauction@gmail.com** or Liquidator on his email **sanjay@sgaiaia.in** and mobile no. **9540007506**.
- The Bidder shall submit an undertaking that the bidder does not suffer from any ineligibility under Section 29A of the Insolvency and Bankruptcy Code, 2016 and that if the Bidder is found ineligible under section 29A of the Code at any stage, the EMD shall be forfeited.

Sd/- Sanjay Gupta
Liquidator- Future Retail Ltd
IBBI Reg. No: IBBI/PA-002/IP-N00982-C01/2017-2018/10354
Registered Address: Primus Insolvency Resolution and Valuation Pvt Ltd
D-58 Defence Colony, New Delhi-110024
Mobile No. 9810041074

Date: March 16th, 2025
Place: New Delhi

Form No.3 [See Regulation-13(1)(a)]
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)
1st Floor SCO 33-34-35 Sector-17 A, Chandigarh (Additional space allotted on 3rd & 4th Floor also)

Case No.: OA/660/2024
Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Deb Recovery Tribunal (Procedure) Rules, 1993.

INDIAN OVERSEAS BANK VS BHAVASHYA TRADER

To, (1) BHAVASHYA TRADER SINGH DWS/O- narendar M/S BHAVASHYA TRADERS, A PROPRIETORSHIP CONCERN HAVING ITS REGISTERED OFFICE AT HOUSE NO. PLOT NO. 9, 18/3, AROUNDNA ROAD, TRANSPORT NAGAR, FARIDABAD HARYANA - 121007 THROUGH ITS PROPRIETOR SHRI NARENDER SINGH. Faridabad, HARYANA (2) SH NARENDER SINGH PROPRIETOR M/S BHAVASHYA TRADERS D 266 THAKUR MOHALLA AJRONDA GAON SECTOR 15 A FARIDABAD, HARYANA

SUMMONS

WHEREAS, OA/660/2024 was listed before Hon'ble Presiding Officer/Registrar on 06/02/2025.

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. 2143578.35/- (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 a appear before Registrar on 30/04/2025 at 10:30AM. failing which the application shall be heard decided in your absence.

Given under my hand and the seal of this Tribunal on this date:21/02/2025.

Signature of the Officer Authorised to issue summons

Note : Strike out whichever is not applicable.

CAN FIN HOMES LTD
DDA Building, 1st Floor, Near Paras Cinema, Nehru Place, New Delhi-110019
Ph: 011-26435815, 2643023, 011-26487529, 7625079108
Email: delhi@canfinhomes.com CIN : L85110KA1987PLC008699

APPENDIX-IV-A [See proviso to rule 9(1)]
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 9(1) of the Security Interest (Enforcement) Rules, 2002.

NOTICE is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Can Fin Homes Ltd, Nehru Place, New Delhi, Branch, will be sold by holding e-auction on "As is where is", "As is what is", and "Whatever there is" on 03/04/2025, for recovery of Rs. 16,82,460/- (Rupees Sixteen Lakh Eighty Two Thousand Four Hundred Sixty Only) due to Can Fin Homes Ltd. from Mrs. Rakhi W/o Late. Dalip Singh & All Legal Heirs of Late. Dalip Singh S/o Mr. Alis (Borrowers) and Mr. Ashish S/o Late. Dalip Singh (Guarantor), as on 15/03/2025 together with further interest and other charges thereon. The reserve price will be Rs. 9,80,000/- (Rupees Nine Lakh Eighty Thousand Only) and the earnest money deposit will be Rs. 98,000/- (Rupees Ninety Eight Thousand Only).

Description of the property
Flat No-SF-5, Second Floor, Back Side, Plot No-B-91, Block-B, SLF Ved Vihar, Loni Distt- Ghaziabad (UP)-201102. (Admeasuring 51 Sq Mtrs Approx) Boundaries of the property are as under:- North: Plot No-SF-10, East: Flat No-SF-4 South: Flat No-SF-1, West: Plot No-B-92

Encumbrances: NIL

The detailed terms and conditions of the sale are provided in the official website of Can Fin Homes Ltd., (<https://www.canfinhomes.com/SearchAuction.aspx>). Link for participating in e-auction: www.bankauctionwizdard.com

Date: 15.03.2025 **Sd/-**
Place: New Delhi **Authorized Officer, Can Fin Homes Ltd.**

IIFL SAMASTA FINANCE LIMITED
CIN No: U65191KA1995PLC057884
Regd. Office: 110/3, Lalbagh Main Road, Krishnapura Layout, Bengaluru - 560027, Karnataka, India. Tel: 080- 42913500, Web: www.iiflsamasta.com

Invitation of EOI for Assignment of Stressed assets Under Open Offer Process

IIFL Samasta Finance Limited (hereby IIFL Samasta) invites bid from all eligible ARCs for sale on SR structure under Open offer bid method on "As is where is" "As is what is" and "Wherever there is basis" in terms of the Regulatory Guidelines. The sale is under Open Offer Method which will have the right to match the highest bid. However please note that the sale will be subject to final approval by the competent authority of IIFL Samasta.

We place 2,39,850 accounts with equal distribution of written off and non-written off stressed accounts total outstanding INR 654.21 Cr, the details of the accounts are available with our Registered office at Bangalore. The Account is proposed to be sold as a pool and not on individual basis.

The copies of all documents for carrying out due diligence is pooled and centralized at Bangalore Registered office.

The interested ARCs who would like to participate in auction, are requested to intimate their willingness to participate by submitting, bid for the open offer EOI latest by 5:00 P.M. 22nd March, 2025 by email to **secretarial@iiflsamasta.com**.

Please note that any taxes that may be arising out of the transactions shall be payable by the purchaser. In case of any query/clarification, you may contact the authorized representative mentioned below.

For IIFL Samasta Finance Limited
S/d
Date: March 14, 2025 **Sneha Sharma**
Place: Bengaluru **Compliance Officer**

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR ARCH PHARMALABS LIMITED
OPERATING IN PHARMACEUTICAL INDUSTRY AT GURUGRAM, HYDERABAD AND MAHARASHTRA (Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS

1. Name of the corporate debtor along with PAN & CIN/ LLP No.	Arch Pharmaceuticals Limited CIN: U24231MH1993PLC150691 PAN: AACCM0306Q
2. Address at the registered office	Unit No. 301, 302 and 303, H Wing 3rd Floor, Tex Centre, Off Sakhi Vihar Road, Chandivali, Andheri East, Mumbai, Maharashtra, India, 400072
3. URL of website	https://www.archpharmalabs.com/
4. Details of place where majority of fixed assets are located	Manufacturing facilities are located at Gurugram, Hyderabad and Maharashtra
5. Installed capacity of main products/ services	Details can be sought by emailing the Resolution Professional on crp.archpharmalabs@gmail.com
6. Quantity and value of main products/ services sold in last financial year	Turnover of Rs. 1,37,329.27 Lacs as per the audited financials for the FY 2023-24
7. Number of employees/ workmen	As per limited information available Total No. of Workmen & Employees as on 28.02.2025 is approx.776.
8. Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Details can be sought by emailing the Resolution Professional on crp.archpharmalabs@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Details can be sought by emailing the Resolution Professional on crp.archpharmalabs@gmail.com
10. Last date for receipt of expression of interest	31.03.2025
11. Date of issue of provisional list of prospective resolution applicants	10.04.2025
12. Last date for submission of objections to provisional list	15.04.2025
13. Date of issue of final list of prospective resolution applicants	25.04.2025
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	30.04.2025
15. Last date for submission of resolution plans	30.05.2025
16. Process email id to submit Expression of Interest	crp.archpharmalabs@gmail.com
17. Details of the corporate debtor's registration status as MSME.	Not Applicable.

Note:
1) The Form G is published pursuant to the resolutions passed by the CoC members in its meeting dated 13th March, 2025 to invite expression of interest.

Sd/- Anshul Gupta
Resolution Professional
Arch Pharmaceuticals Limited
IBBI Reg. No. IBBI/PA-002/IP-N00310/2017-2018/10899
IBBI Reg. Address: 410, 4th Floor, Blue Rose Industrial Estate, Next to Metro Mall, Borivali East, Mumbai, Maharashtra-400066 (AFA valid till 31.12.2025)

Date: 16.03.2025
Place: Mumbai

Home First Finance Company India Limited
CIN: L65990MH2010PLC240703, Website: homefirstindia.com Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

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

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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Co-Borrower (s) as per column (ii) that the below described immovable properties as per column (iii) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Home First Finance Company India Limited for realization of its dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(2) of the said Act proposes to realize dues by sale of the said properties and it will be sold on "As is where is", "As is what is", and "Whatever there is" as described hereunder. The auction will be conducted "On Line", for the recovery of amount due from Borrower(s) and Co-Borrower(s) as per column (i), due to Home First Finance Company India Limited.

Sr. No.	Name of Borrower (s) and Co-Borrower (s)	PROPERTY ADDRESS	Date of Demand Notice	Demand Notice Amount	Date of Possession	Market Value	EMD Amount	Date and Time of Auction	Last Date & Time of Submission Of Emd & Documents	Number of Authorised officer
1.	Hemant Sharma, Shivadatta .Rajvati .	FF-01 Front LHS,KHASRA No. 399,PREM VIHAR-III,VILLAGE SADULLABD, LONI GHAZIABAD, Ghaziabad, Uttar Pradesh 201102. Bounded by:- North- Plot of Tajammul, East:- Other's plot, West:- Road 20 wide, South:- Plot of Markandey Prajapati	04-07-2024	13,85,519	10-09-2024	8,40,000	84,000	31-03-2025 (11am-2pm)	29-03-2025 (upto 5pm)	7838815471

E-Auction Service Provider

Company Name



TATA CAPITAL LIMITED

Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Gangpatra
Kadamb Marg, Lower Parel, Mumbai-400013.

DEMAND NOTICE

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

This is to inform that **Tata Capital Ltd.(TCL)** is a non-banking finance company and incorporated under the provisions of the Companies Act, 1956 and having its registered office at Peninsula Business Park, Tower A, 11th Floor, Gangpatra Kadamb Marg, Lower Parel, Mumbai-400013 and a branch office amongst other places at New Delhi ("Branch"). That vide Orders dated 24.11.2023, the National Company Law Tribunal (NCLT) Mumbai has duly sanctioned the Scheme of Arrangement between Tata Capital Financial Services Limited ("TCSFL") and Tata Cleantech Capital Limited ("TCLCL") and transfers and Tata Capital Limited ("TCL") as transferee under the provisions of Sections 230 to 232, read with Section 65 and other applicable provisions of the Companies Act, 2013 ("said Scheme"). In terms thereof, TCSFL and TCLCL (Transferor Companies) along with its undertaking have merged with TCL, as a going concern, together with all the properties, assets, assets, rights, benefits, interest, duties, obligations, liabilities, contracts, agreements, securities etc. w.e.f. 01.01.2024. In pursuance of the said Order and the Scheme, all the facility documents executed by TCL, and all outstanding in respect thereof stood transferred to Applicant Company and thus the TCL is entitled to claim the same from the (Borrowers/Co-Borrowers) in terms thereof.

A Notice is hereby given that the following obligors/legal representatives/legal heirs (**BORROWER/CO-BORROWERS**) have defaulted in the repayment of principal, along with interest and other charges, obtained from Tata Capital Limited (TCL). The below mentioned Loan Accounts have been classified as Non-Performing Assets, as per RBI guidelines pursuant to the default in repaying TCL's dues. TCL, through its Authorised Officer, in pursuance to the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (**The Act**) has issued below mentioned **Tata Demand Notices** under Section 13 (2) of the Act calling upon the Borrowers to discharge the said outstanding amount, along with future interests and costs, within 60 days of the notices, failing which the TCL shall exercise all or any of the rights detailed under Section 13(4) of the Act including enforcement of the security interest created by the Borrowers in favour of the TCL over the properties described below:

Loan Account No(s)	Name of Obligor(s)/TCL Heir(s)/ Legal Representative(s)	NPA Date	Outstanding Amount as per Demand Notice/ Date of Demand Notice
20827221	1. Mr. Pardeep Jindal , S/o. Mr. Pawan Kumar, RZ-21, Upper Ground Floor, Front Side, New Uttam Nagar, Near Shanti Nursing home, Delhi-110059 Mob.: 9212429356, 2. Mrs. Kamlesh , W/o. Mr. Pawan Kumar, RZ-31-A, Subhash Park Extn., Uttam Nagar, New Delhi- 110059, 3. M/s. Pawan & Son's Steel Traders , Through its Proprietor, Ground Floor, Plot Nos. 66, 75 & 85, New No. 80, Kharsa No. 31/16 & 31/25, Matiala Extn. Matiala, Delhi- 110059	07.02.2025	Rs. 35,07,509/- & 15.02.2025
Description of Secured Asset: SCHEDULE - A - UPPER GROUND FLOOR, WITHOUT ROOF/TERRACE DELHI:- (FRONT SIDE PORTION OF BUILT UP AREA), BUILT ON PORTION OF PLOT NUMBERS 21/1, & 21/3 AND 21/2 & 21/4, PVT. FLOOR NUMBER A-1. LAND AREA ADMEASURING 100 SQUARE YARDS. I.E. 83.82 Sq. MTRS. AND OTHER RIGHTS, OUT OF TOTAL LAND AREA MEASURING 200 SQUARE YARDS, OUT OF KHASRA NUMBER 68 & 69, VILLAGE BINDAPUR, COLONY KNOWN AS NEW UTTAM NAGAR, ABADI KNOWN AS UTTAM NAGAR, NEW DELHI. MORE PARTICULARLY DESCRIBED IN SALE DEED DATED 08.08.2014, EXECUTED IN FAVOR OF KAMLESH, BOUNDED AS: EAST : REMAINING PORTION OF PROPERTY, WEST : ROAD 30 FT. NORTH : PLOT NUMBER 22, SOUTH : PLOT NUMBER 20			
TCLFA103590 2010908954 & TCLFA103590 201522077	1. Arya Hosliery , W/ 1864 Mutlani Mohalla Near, Krishna mandir Rani Bagh North, West delhi-110034. 2. Mr. Vishav Gandhi B , W/ 1864 Mutlani Mohalla Near Krishna mandir Rani Bagh North West delhi-110034. 3. Vibut Gandhi , W/ 1864 Mutlani Mohalla Near Krishna mandir Rani Bagh North West delhi-110034	01-02-2025	Rs. 2,56,66,816/- & 13.02.2025
Description of Secured Asset: SCHEDULE - A - Property, bearing Property No. 917/22/1 (Old) and New No. IX/29/28 with its whole of the structure, built thereon, according to the site, area measuring 68.14 Sq.Mtrs. (i.e 81.1/2 Sq.Yds) with roof / terrace and upper construction rights upto the last storey, fitted with electricity connections with meters in running condition, out of Kharsa No.470/114, Khewat No. 1/1, built on part of Plot No. 22.23, and 24, situated in the area of village Seelampur, in the abadi of Dharampura, village Shadara, Gandhi Nagar, Delhi-31. Bounded as under: On the side of East by : Part of said Property. On the side of west by :Part of said Property. On the side of North by : Property of others. On the side of South by : Road.			
4852054 & 5965566	1. Mr. Kalyan Singh House No. — 115, Pocket — 6, Sector-22, Rohini New Delhi- 110085, Contact no. 9211805176. 2. Mrs. Asha Devi , House No. — 115, Pocket — 6, Sector-22, Rohini New Delhi- 110085. 3. Mr. Narendar Singh House No. — 115, Pocket — 6, Sector-22, Rohini New Delhi- 110085	07-02-2025	Rs. 45,11,794/- & 20.02.2025
Description of Secured Asset: SCHEDULE - A - Property, bearing No. 115 land area measuring 90sq. mtr situated in the Layout Plan Rohini Residential Scheme Pocket 6 - Sector 22 Rohini Delhi - 110085 more described in Conveyance deed dated 25.02.2006 in favour of Mr. Kalyan Singh with the lease hold rights of the Land underneath which is bounded as Under:- North: Plot No. 116, South: Plot No. 114, East: Service Lane 4 mtr, West: Entry			

With a view to ensure efficacious service of the above-mentioned Demand Notices, we are hereby effecting service of the said Notices vide the public notice. The aforesaid Borrowers are hereby called upon under Section 13(2) of the Act to discharge the above-mentioned liabilities within 60 days of this Notice failing which the TCL will be exercising all or any of the rights under Section 13(4) of the Act. Pertinently, the Borrowers are also put to notice that as per the terms of Section 13(13) of the Act, they shall not transfer by sale, lease or otherwise the aforesaid secured assets.

Date: 16th Feb 2025: Delhi

Sd/- Authorised Officer, For Tata Capital Ltd.

<div> <div><div>केनरा बैंक</div><div>Canara Bank</div></div> <div> <div>भारत सरकार का उद्यम</div> <div>Virtutibus Syndicate</div> <div>A Government of India Undertaking</div> </div>  </div>						E-Auction Sale Notice
Regional Office: Civil Lines, Moradabad						
E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9(1) of the Security Interest (Enforcement) Rules, 2002						
Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive/ Symbolic/ physical possession of which has been taken by the Authorised Officer of the Canara Bank., Secured Creditor, will be sold on “As is where is”, “As is what is” and “Whatever there is without recourse” for the recovery of dues to the Bank as per Demand Notice under Section 13(2) & futher interest thereon, charges and costs due to the Canara Bank, as detailed in the table below.						
Date & Time of E-Auction: 31.03.2025 between 10:00 PM to 2:00 PM (With unlimited extensions of 5 minutes duration each)						
EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkray) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 29.03.2025 before 5:00 PM.						
Sr. No.	Name of Borrowers / Account Branch Name	Description of Properties	O/s Amount	Reserve Price Earnest Money Type of possession		
1-	1. Ali Lamination Photo Fram Centre (Borrower) M/s Mohammed, R/o MohallaThakuran, Tehsil Bilari, MORADABAD, UP- 244411. 2. Rizwan (Guarantor) R/o Mohalla Abdulla Purvi, Tehsil Bilari, MORADABAD, UP- 244411. 3. Mohabbe Ali (Guarantor) R/o 416, Mohalla Thakuran, Tehsil Bilari, MORADABAD, UP- 244411. Branch: Bilari.	Property measuring 64.80 Sq. mtr. Is a residential building situated at MohallaAnsariyan Ward no. 13, Near Abdul Hameed Park, Bilari, Moradabad,UP. Bounded As: East: Road 6 feet wide, West: House of Mr. Rahimuddin, North: House of Mr Akbar Hussain, South: House of Mr AjajAhmed.	Rs. 10,62,248.61/- + intt. & other expenses	8,58,000/-		
				85,800/-		
				SYMBOLIC		
2-	1. M/s Kartik Readymade Garments, Prop. Mr. Rahul S/o Ramveer Singh Mohalla Mahajanana ward no.23 Near Old OBC Bank Bilari Distt Moradabad UP 202411 2. Mr. Rahul S/o Ramveer Singh Mohalla Mahajanana ward no.23 Near Old OBC Bank Bilari Distt Moradabad UP 202411 3. Mrs. Rukmani Devi W/o Sri Ramveer Singh Mohalla Mahajanana Near Holi Chowk Tehsil Bilari DIlist Moradabad UP-202411 Branch: Dharampurkalan.	Residential House Single Story Building Mohalla Mahajanana Ward No.23, Near Holi Chowk Tehsil Bilari Distt Moradabad Uttar Pradesh 202411. Area 46.14Sq.Mt. Bounded As: East: Rasta 6 Ft. West: House of Charan Singh, North: House of Uma Shankar, South: Rasta 18 ft	Rs. 8,61,302.00/- + inttt. & other expenses	8,95,000/-		
				89,500/-		
				SYMBOLIC		
3-	1. Mr. Banti S/o Nathu Singh, R/O Mohalla Abdulla Near Kali Mandir, Tehsil Bilari and District Moradabad, Uttar Pradesh- 202411. 2. Mrs. Radha , W/o Nathu Singh, R/O Mohalla Abdulla Near Kali Mandir, Tehsil Bilari and District Moradabad, Uttar Pradesh- 202411 Branch: Dharampurkalan.	Residential Plot/House measuring 238.54 Sq. Mtr. Survey No. 00140, situated at Village Rustam Nagar Sahaspur, Moradabad. Bounded As: East: Plot of Mahendra Pal, West: Rasta 10 Ft. Wide, North: Property of Kailash Chandra, South: Rasta 12 Ft. Wide.	Rs. 19,89,760/- + inttt. & other expenses	55,99,000/-		
				5,59,900/-		
				SYMBOLIC		
4-	1. M/s Gori Enterprises, Prop. Smt. Parul Gupta, R/o 185, Sagar Sarai, Budh Bazar, Moradabad, Up- 202411. 2. Smt. Parul Gupta W/o Shri Rinku, R/o 187, Sagar Sarai, Budh Bazar, Moradabad, Up- 202411 3. Late Smt. Shanti Devi W/o Shri Deen Dayal Through Legal Representative, Shri Rinku S/o Sh. Deen Dayal, R/o 187, Sagar Sarai, Budh Bazar, Moradabad, Up- 202411 4. Shri Rinku R/o 187, Sagar Sarai, Budh Bazar, Moradabad, Up- 202411 Branch: Mandi Chowk, Moradabad.	Three Storeyed Shop Cum Residential Building measuring Area 51.13 Square mtr situated at MohallaSagar Sarai, Near Punjab Electronics, Station Road, Tehsil and District Moradabad, UP. Bounded As: Shyam Ice Cream Factory and Arajhi Shri Rameshwara Prasad & Rasta, West: House of Madan Bhutni, North: Rasta & Shop of Kailash, South: House of Shri Kameshwara Prasad & Shri Kailash Chandra.	Rs. 28,64,587.18/- + inttt. & other expenses	35,00,000/-		
				3,50,000/-		
				SYMBOLIC		
5-	1. M/s Irfan Handicrafts, Proprietor Irfan Khan S/O Shabbu Khan, Purani Abadi, Jayantipur, Moradabad, Distt Moradabad. 2. Smt.Asgari Begum W/o Shabbu Khan, Purani Abadi, Jayantipur Moradabad, Distt. Moradabad . Branch: Gulab Bari	A single storied workshop shed building/ Plot measuring area 91.20 Sq. Mtr. Situated at Gata No.179, Jayantipur West, Near Police Chowki, Moradabad, Distr- Moradabad. Bounded As: East: Rasta 3.66 mtr wide, West: House of Shabbu, North: Property of Sarfaraz, South: House of Bittan.	Rs. 5,71,595.40/- + inttt. & other expenses	9,09,000/-		
				90,900/-		
				SYMBOLIC		
6-	1. Mohd. Shahid S/o Riyasat Ali, R/o House no.246, Society Rehmat Nagar Gali no.1 Near ChapparWali Masjid Karula Moradabad 244001 2. SriAnil Kumar S/o Sri Veer Pal, R/o House no. D1/23, Avantika Colony Moradabad 244001 Branch: Majhola SME.	Four storeyed Residential property owned by MohdShahid S/o RiyasatAli measuring 66.00 sqmtr located at house no 246, Society Rehmat Nagar Gali No.1 near Chappanwali masjid karula, Moradabad 244001. Bounded As: East: Road 4.00 mtr wide, West: H.no.236 of Sageer Ahmed, North: H. no.245 of Iqram, South: H/o Rafaeq Ahmed.	Rs. 5,99,698.61/- + inttt. & other expenses	40,14,000/-		
				4,01,400/-		
				SYMBOLIC		
7-	1. NEW DIWAKER PACKERS, Prop. Dharmendra Kumar Diwaker, R/O Gate no.2 Mandi Samiti Majhola Line Par Moradabad, UP. 2. Shri Dharmendra Kumar, R/O H.No.- CL- 166, Deen Dayal Nagar (MDA), Phase-1, Moradabad, UP. 3. Guarantor- Shri Virender Kumar S/o Jitender Singh, R/o H.No. 17, Harthala Ambadkar Colony, Moradabad, UP. Branch: Moradabad Station Road.	A Plot measuring 210.00 Sq. Mtrs. Bearing gate no 2410/15 situated at Lakri Fazalpur North, Near Rajkiya Health Centre, Moradabad, UP in the name of Shri Dharmendra Kumar S/O Shri Chandrasain. Bounded As: East: Rasta 15 ft. Wide, West: Property of Totaram, North: Property of Gajram Singh, South: Property of Vendor.	Rs. 40,			

Note: Statutory 15 Days Sale Notice Under Rule 8 (6) & 9(1) of the Sarfaesi Act, 2002 **Bid Increment Amount: 10,000/- for All Property**

* Other terms and Conditions: • Auction/bidding shall be only through "online Electronic Bidding" through the website <https://ebkray.in/> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceeding. • The property can be **inspected before 29/03/2025** with Prior Appointment with Authorised Officer, on any working day during office hours. • Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider E-bkay (M/s PSB Alliance Pvt. Ltd.), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.ebkay@psballiance.com/ support.ebkay@procure247.com) • For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% or applicable as on date the Sale proceeds and submit the original receipt of TDS certificate to the Bank. • All charges for conveyance, stamp duty, GST, registration charges etc., as applicable shall be borne by the successful bidder only. • Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. • In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office who, as a facilitating centre, shall make necessary arrangements. • For further details contact Canara Bank, Branch OR the service provider **E-bkay (M/s PSB Alliance Pvt. Ltd.), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.ebkay@psballiance.com/ support.ebkay@procure247.com)** SPECIAL INSTRUCTION/CAUTION • Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

for any queries contact from Branch/ Regional Office Moradabad

Date: 16.03.2025 **Place: Moradabad** **Authorised Officer Canara Bank**

financialexp.epapr.in New Delhi

ALLEGATION OF ‘SUPPORTING HAMAS’

Visa revoked by Trump, Indian PhD student at Columbia self-deports

● The scholar entered the US on an F-1 student visa

DIVYAA
New Delhi, March 15

AN INDIAN PHD student at Columbia University, whose visa was recently revoked by the Donald Trump administration for allegedly “advocating for violence and terrorism” by supporting Hamas, has self-deported and left the country.

Ranjani Srinivasan, an Indian citizen, entered the US on an F-1 student visa as a doctoral student in Urban Planning at Columbia, the Department of Homeland Security (DHS) said Friday.

Stating that Srinivasan was “involved in activities supporting” Hamas, a terrorist organisation, the Department of State revoked her visa on March 5.

The department said it had obtained footage of Srinivasan using the Customs and Border Protection (CBP) Home App to self-deport on March 11. “Today, Secretary of Homeland Security Kristi Noem announced that one of the Columbia students who had her student visa revoked for advocating for violence and



Department of Homeland Security said it obtained footage of Ranjani Srinivasan while self-deporting

terrorism self-deported using the CBP Home App and ICE arrested a Palestinian student for overstaying her expired F-1 visa,” a DHS statement said.

This comes shortly after another Columbia University student, Leqaa Kordia, a Palestinian from the West Bank, was arrested by ICE HSI Newark officers for overstaying her student visa. In April 2024, Kordia was among those arrested for her involvement in pro-Hamas protests at Columbia.

“It is a privilege to be granted a visa to live and study in the US. When you advocate for violence and terrorism that privilege should be revoked,

and you should not be in this country. I am glad to see one of the Columbia University terrorist sympathisers use the CBP Home app to self-deport,” Noem said in a statement.

The Trump administration has repeatedly red-flagged participation in campus protests against Israel’s war in Gaza, equating it with support for Hamas. Columbia University, which has a sizable number of international students, including from India, has become a focal point in Trump’s crackdown on campus activism.

In a letter issued late Thursday night, the administration demanded that Columbia’s

Department of Middle Eastern, South Asian and African Studies (MESAAS) be placed in on “academic receivership”, wherein an outside authority takes control, often as punishment for mismanagement.

The letter specified that the university must come up with a plan to create the academic receivership role no later than March 20. Failure to comply, the university warned, would negatively affect “Columbia University’s continued financial relationship with the US govt”.

The university became an epicentre of pro-Palestinian protests as students rallied against the devastation caused by the war. More than 3,000 protesters are estimated to have been arrested in a crackdown across campuses.

Last week, the Trump administration announced the immediate cancellation of approximately \$400 million in federal grants and contracts to Columbia University due to the “school’s continued inaction in the face of persistent harassment of Jewish students”.

After taking office on January 20, Trump immediately issued an executive order calling for the removal of foreigners who bear “hostile attitudes” to US “citizens, culture, government, institutions, or founding principles” or who support “threats to our national security”.

As per the University’s website, Srinivasan holds a Bachelor’s in Design from CEPT University in Ahmedabad and was awarded the Fulbright Nehru and Inlaks Scholarships to pursue her master’s degree in Critical Conservation at the Graduate School of Design, Harvard.

Srinivasan’s research explored the continuities and transformations of caste rights within extractive economies in post-colonial India and received support from the Lakshmi Mittal South Asia Institute. She has also worked as a project associate at an environmental conservation and planning advocacy nonprofit in Washington DC, and as a field researcher for international development agencies in South Asia.

The Trump administration has repeatedly red-flagged participation in campus protests against Israel’s war in Gaza, equating it with support for Hamas

Not retiring, playing for joy of game: Kohli



PRESS TRUST OF INDIA
Bengaluru, March 15

CHAMPION BATTER VIRAT Kohli on Saturday emphatically said he is not mulling retirement at the moment as he has been enjoying the game, and the “competitive streak” inside him is very much intact.

Kohli displayed the old spark while playing an important hand in India’s recent Champions Trophy victory in Dubai, after which skipper Rohit Sharma too dismissed the retirement talks surrounding him. “Don’t get nervous. I’m not making any announcements. As of now everything is fine. I still love playing the game,” Kohli said at the RCB Innovation Lab.

Kohli said he no longer aspires to achieve milestones, but he is playing cricket for the “pure joy” of it.

“It’s pretty much come down to just the pure joy, enjoyment, competitive streak, and love for the game. And as long as that is there I will continue to play. As I said today I am not playing for any achievement,” he said.

He also welcomed the inclusion of cricket in the 2028 Los Angeles Olympics. He said he believed a new generation of Indian athletes would be ready to

strike gold.

Cricket, which enjoys a huge following in India and has a rapidly growing global audience, is returning to the Games after more than a century with a proposed six-team Twenty20 format for men and women in LA.

The batter, who continues to play T20 for the Royal Challengers Bengaluru in the IPL, said there was little chance of him coming back to the national team in the format.

“I don’t know, maybe if we’re playing for the gold medal, I might sneak in for one game, get the medal and come back home,” Kohli said with a smile. “No, but I think it’s a great thing. To be Olympic champions would be an absolutely magnificent feeling. A first of its kind and I’m sure we’ll be somewhere close to that.” Kohli said that the innate “competitive streak” makes it tougher for a sportsperson to find the right time to move away from the game.

“You know the competitive streak doesn’t allow you to find the answer (for the retirement question). At this point of time in my life I feel pretty happy,” he said. But Kohli admitted that the advancing age has made the whole process of staying at the top of his game a bit more tough.

Kohli welcomed the inclusion of cricket in the 2028 Los Angeles Olympics, saying he believed a new generation of Indian athletes would be ready to strike gold at the games

India’s 2036 Olympics bid a shot at boosting infra: Expert

REUTERS
Bengaluru, March 15

INDIA’S BID TO host the 2036 Olympic Games is a massive opportunity to “turbo-charge” investment in its infrastructure but it must ensure the benefits are shared across local communities, a sports governance expert said.

India has never hosted the Olympics, though New Delhi staged the Asian Games in 1951 and 1982, as well as the Commonwealth Games in 2010.

Ahmedabad is expected to be at the centre of India’s plans to host the Games but a multi-city bid cannot be ruled out.

Former FIFA council member Moya Dodd, who previously served on the International Olympic Committee’s (IOC) Athlete Entourage Commission, said developing the facilities needed to host the Olympics would have long-term benefits for the country.

“Leaving the voting politics aside, it’s a great opportunity to turbo-charge investment into sports infrastructure that’ll be able to bear fruit for many years to come,” Dodd said during the RCB Innovation Lab Indian Sports Summit, adding, “Making sure those investments are the right ones in the right places, serving the right people, and taking a holistic view of that is a big opportunity, not just in hosting rights but also to improve communities that will be hosts.”

Indonesia, Turkey and Chile have confirmed their intention to compete for the 2036 hosting rights.

Several other countries including Egypt and South Korea are also expected to join the race.

Former Australian soccer player Dodd said there had to be a legacy from hosting the Games.

If serious about peace, sign ceasefire: Starmer to Putin

ASSOCIATED PRESS
London, March 15

BRITISH PRIME MINISTER Keir Starmer said European nations and Western allies were stepping up preparations to support Ukraine in the event a peace deal was struck with Russia, with defence chiefs to firm up “robust plans” next



UK PM Keir Starmer after the ‘coalition of the willing’ meet

week and urged Russian President Vladimir Putin to sign up to a ceasefire in its war against Ukraine now, if he is “serious about peace”.

At the virtual meeting with allies in what he has termed the “coalition of the willing,” Starmer said the Kremlin’s “dithering and delay” over US President Donald Trump’s

ceasefire proposal, and Russia’s “continued barbaric attacks” on Ukraine, “run entirely counter” to Putin’s stated desire for peace.

“In the event of a ceasefire, we emphasised the need for strong monitoring arrangements, to ensure that any violations of a deal are identified and called out,” he said. Around

30 leaders were involved in the call, including French President Emmanuel Macron, and Ukrainian President Volodymyr Zelensky.

“We reaffirmed our commitment to Ukraine’s long-term security, and agreed that Ukraine must be able to defend itself and deter future Russian aggression,” Starmer said.

CELEBRATING THE FINEST IN INDIAN JOURNALISM

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NMDC Limited

(A Government of India Enterprise)
"Khanji Bhavan", 10-3-311A, Castle Hills, Masab Tank, Hyderabad - 500 028
Corporate Identity Number (CIN) - L13100AP1958GOI001674

CONTRACTS DEPARTMENT

Tender Enquiry No.: HO(Works) / Contracts / Integrated MRSS / DIOM / 2025 / 1068 / 244
Dated: 15/03/2025

NMDC Limited, A "NAVARATNA" Public Sector Company under Ministry of Steel, Govt. of India, invites **online bids** through **MSTC Portal** from experienced, reputed and competent **domestic bidders** for the work of "Design, Engineering, Manufacture, Supply, Storage, Handling at site, Civil & Structural Work, Erection, Testing, Commissioning and Demonstration of Performance Guarantee for an Integrated Main Receiving and Stepdown Substation (MRSS) at Screening Plant-II (SP-II) Complex, Donimalai, Karnataka"

The detailed NIT and Bid documents can be viewed and / or downloaded from 15/03/2025 to 16/04/2025 from following website links:

1. NMDC website - <https://nmddportals.nmdd.co.in/nmddtender>
2. Central Public Procurement Portal (CPP PORTAL) <http://www.eprocure.gov.in/epublish/app> and
3. MSTC Portal - portal <https://www.mstcecommerce.com/eproc/> and search NMDC Tender Event No NMDC/Head Office/Contract/44-25/ET/845. For further help refer to 'vendor guide' given in MSTC website.

The bidders are requested to submit their bids online through **MSTC portal only**. The details of submission of bid through online are given in NIT. The Bidders on regular basis are required to visit the NMDC's website / CPP Portal / MSTC website for corrigendum, if any, at a future date.

For further clarification, the following can be contacted:

1. GM (Project, Contract & Steel), NMDC Limited, Hyderabad
Tel No. +91-040-23533536, email: contracts@nmdd.co.in
2. Sr. General Manager & Head - Contract, M. N. Dastur & Company (P) Ltd.,
Kolkata Ph: +91-033-2225 0500/ 5420, email: Souvik.G@dastur.com
Executive Director (Works)

SALE NOTICE under IBC, 2016

G S BIOTECH LIMITED (IN LIQUIDATION)

Liquidator's Office: B-725, Western Plaza, OU colony, H S Darga, Hyderabad - 500 008. Email: gsbiotech.cirp@gmail.com

E-AUCTION

Notice is hereby given to the public at large for inviting bids for Sale of **M/s. G S Biotech Limited (In Liquidation)** CIN No. U01403TG2007 PLC054391 having its registered office at Plot no. 22 & 23, G S Estates Adilabad, Telangana 504001, India as a going concern by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, Hyderabad Bench-I vide order dated 13-09-2024.

Description of Assets	Reserve Price	EMD	Bid Increase Amount
Corporate debtor as a whole (as a going concern basis). (For complete details about the corporate debtor please refer to the e-auction process document.)	Rs. 54.14 crores	Rs. 5.41 crores	Rs. 10 lacs.

1. The sale is on "as is where is", "as is what is", "whatever there is", "without any recourse" basis.
2. The Sale will be done by the undersigned through e-Auction platform (with unlimited extension of 5mins each).
3. For detailed terms & conditions of E-Auction sale, interested Applicants may refer COMPLETE E-AUCTION PROCESS DOCUMENT available on <https://ibbi.baanknet.com/eauction-ibbi/home> or can be obtained by sending an email to the Liquidator: gsbiotech.cirp@gmail.com.
4. For e-auction process / helpline no. Phone No. +91 82912 20220, Email: support.ebkay@gsballiance.com.
5. For site inspection and for property related queries please send an email to gsbiotech.cirp@gmail.com.
6. Qualified bidders intending to submit bids are requested to visit service provider website <https://ibbi.baanknet.com/eauction-ibbi/home>.
7. Prospective bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited.
8. The liquidator have the right to accept or cancel or extend or modify any terms and conditions of the e-auction.
9. The last date and time for submission of Expression of Interest (EOI) by the interested bidders is **IST 5:00 PM on 31-03-2025**.
10. The last date and time for payment of EMD & other forms only by qualified bidders is **IST 5:00 PM on 05-04-2025**.
11. The date and time of e-Auction is **08-04-2025 between 11:00 AM to 1:00 PM**.

Place: Hyderabad
Date: 16-03-2025

Rajesh Chillale, Liquidator
G S Biotech Limited
IBBI/IPA-001/IP-P00699/2017-2018/11226

The Kerala Minerals and Metals Ltd

(A Govt. of Kerala Undertaking), Sankarumangalam, Kollam 691583
Phone : 0476-2651215 to 217, E-Mail : md@kmmll.com

TENDER NOTICE

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

Sl No	Tender Id	Items
1	2025_KMML_744240_1	For supply of 3216 MT of Sodium Silicate
2	2025_KMML_746961_1	For the supply of Hydrated Lime

Chavara 14.03.2025 Sd/- Managing Director for The Kerala Minerals and Metals Ltd

NATIONAL MARITIME HERITAGE COMPLEX

Ministry of Ports, Shipping and Waterways, Govt. of India

CALL FOR RESEARCH PAPERS AND PROPOSALS PERTAINING TO INDIA'S MARITIME HERITAGE

The Ministry of Ports, Shipping and Waterways invites Research Proposals and Research Papers related to India's Maritime Heritage and related global cultural & civilizational influence from the interested scholars, experts and institutions. The Research Proposals and Research Papers shall be submitted before **26 June 2025**. For further details please visit "Events & Media" at website <https://nmhc.in> or www.iprcl.in, CAREERS Tab.

Ramesh Prasad
Chief General Manager (HR), IPRCL

FORM A

PUBLIC ANNOUNCEMENT

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

FOR THE ATTENTION OF THE CREDITORS OF OFFSHORE INFRASTRUCTURES LIMITED

RELEVANT PARTICULARS

1. Name of corporate debtor	Offshore Infrastructures Limited
2. Date of incorporation of corporate debtor	05.09.1995
3. Authority under which corporate debtor is incorporated/registered	Registrar of Companies, Mumbai
4. Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U45200MH1995PLC092409
5. Address of the registered office and principal office (if any) of corporate debtor	22, Udyog Kshetra, Mulund Link Road, Mulund (West) Mumbai - 400053 Maharashtra
6. Insolvency commencement date in respect of corporate debtor	11.03.2025
7. Estimated date of closure of insolvency resolution process	Order received on 13.03.2025 07.09.2025 (As per Insolvency Commencement Date)
8. Name and registration number of the insolvency professional acting as interim resolution professional	Mr. Milind Khankhoje IBBI Registration No. - IBBI/PA-001/IP-P-02922/2024-2025/14483
9. Address and e-mail of the interim resolution professional, as registered with the Board	Registered Address: 1401, T4, VTP Beaumonts, NATIONR2 Manjari Khurd, Near Godrej Boulevard, Pune, Maharashtra-412307 Registered Email: milindkhankhoje.jp@gmail.com
10. Address and e-mail to be used for correspondence with the interim resolution professional	Communication Address: 903-906, 09th Floor, TOWER-C, Unitech Business Zone, The Close South, Sector 50, Gurugram, Haryana 120018 Email: cirp.offshoreinfra@resurgentprl.com
11. Last date for submission of claims	27.03.2025 (14 th day from the date of receipt of the order)
12. Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable
13. Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not Applicable
14. (a) Relevant Forms and (b) Details of authorized representatives are available at:	Web link: https://ibbi.gov.in/en/home/downloads

Notice is hereby given that the National Company Law Tribunal, Mumbai, Bench-VI (under CP (IB) No. 182/MB/2022) has ordered the commencement of a corporate insolvency resolution process of the Offshore Infrastructures Limited on 11.03.2025. The creditors of Offshore Infrastructures Limited are hereby called upon to submit their claims with proof on or before 27.03.2025 to the interim resolution professional at the address mentioned against entry No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No. 13 to act as authorised representative of the class [specify class] in Form CA. Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Mr. Milind Khankhoje
Interim Resolution Professional
In the matter of Offshore Infrastructures Limited
IBBI Registration No. - IBBI/PA-001/IP-P-02922/2024-2025/14483
AFA Certificate No. - AA/114483/11/311225/108026
AFA Valid till- 31.12.2025

Date: 16.03.2025
Place: Pune

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**DMI HOUSING FINANCE PRIVATE LIMITED**
Registered Office: Express Building, 3rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi-110002. T: +91 11 41204444 F: +91 11 41204000
Email: dmi@dmihousingfinance.in U55923DL2011PTC16373

[See rule-8(1)] POSSESSION NOTICE (for Immovable property)
Whereas, the undersigned being the authorized officer of the DMI Housing Finance Private Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 02-May-24 calling upon the borrower SHALINI W/O SAHIL AND SAHIL S/O SAHIL NEHA D/O SAHIL to repay the amount due on the said notice being Rs. 23.66,093/- (Rupees Twenty Three Lacs Sixty Six Thousand and Ninety Three Only) as on 19-Apr-24 within 60 days from the date of receipt of the said notice.
The Borrower(s)/Co-borrower(s)/Mortgagor(s)/Guarantor(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/Co-borrower(s)/Mortgagor(s)/Guarantor(s) and the public in general that the undersigned has taken the **PHYSICAL POSSESSION** of the property described herein below in exercise of powers conferred on him/ her under Sub Section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **10th day of March of the year 2025**.
The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the DMI Housing Finance Private Limited for an amount being Rs. 23.66,093/- (Rupees Twenty Three Lacs Sixty Six Thousand and Ninety Three Only) as on 19-Apr-24 together with further interest thereon at the contractual rate of interest till the date of payment & expenses thereon.
The Borrower(s)/Co-borrower(s)/Mortgagor(s)/Guarantor(s) is/are 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
All that part and parcel of the property consisting of **BUILD UP RESIDENTIAL SECOND FLOOR (RHS WITHOUT ROOF RIGHT), PLOT NO. 36-A, KHASRA NO. 80/1, GALI NO. 10, MOHAN GATE PRATAP ENCLAVE, VILLAGE HASTSAL, NEAR METRO PILLAR SWEST, METRO PILLAR NO. 745, WEST DELHI, NEW DELHI 110059. Bounded as follows:- On the North by: Gali 5 Feet, On the South by: Gali 16 Feet, On the East by: Plot No. 36 & 37, On the West by: Plot No. 38 (PORTION OF PLOT)**
Date: 15-03-2025 Place: New Delhi
Authorized Officer
DMI Housing Finance Private Limited

FORM NO. NCLT 3A

Advertisement detailing petition (Rule 35)

In the matter of

STAR IMAGING AND PATH LAB LIMITED Vs.

MINISTRY OF CORPORATE AFFAIRS, Delhi & Others

APPLICATION NO: CP/12/ND/2025

A petition under section 131 of the Companies Act, 2013, for voluntary revision of financial statements and Board report was presented by STAR IMAGING AND PATH LAB LIMITED having CIN U85110DL2004PLC126679 situated at 4B/4, Tilak Nagar, Near Sarai Pura, West Delhi, New Delhi - 110018 India through its authorized representative Ms. Manisha Rawat, Practicing Company Secretary on 25th February 2025, and the said petition is fixed for hearing before Court No.4 of Delhi bench of National Company Law Tribunal on 1st April 2025.

Any person desirous of supporting or opposing the said petition/application/reference should send to the petitioner's authorized representative, notice of his intention, signed by him or his advocate, with his name and address, so as to reach the petitioner's authorized representative not later than 5 (five) days before the date fixed for the hearing of the petition/application/reference. Where he seeks to oppose the petition/application/reference, the grounds of opposition or a copy of his affidavit shall be furnished with such notice.

A copy of the petition/application/reference will be furnished by the undersigned to any person requiring the same on payment of the prescribed charges for the same.

Dated: 14-03-2025 Manisha Rawat
(Authorized Representative)

**PNB Housing Finance Limited**
Registered Office: Express Building, 3rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi-110002. T: +91 11 41204444 F: +91 11 41204000
Email: dmi@dmihousingfinance.in U55923DL2011PTC16373

[See rule-8(1)] POSSESSION NOTICE (for Immovable property)
Whereas, the undersigned being the authorized officer of the DMI Housing Finance Private Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 20th Nov-24 calling upon the borrower LATE. ROHTAS S/O PALA RAM (Since Deceased) THROUGH -IT'S LEGAL REPRESENTATIVE/LEGAL HEIR SANTOSH W/O LATE. ROHTASH, SHAMSHER S/O LATE. ROHTASH AND SANTOSH W/O LATE. ROHTASH, SHAMSHER S/O LATE. ROHTASH (Co-Borrower) to repay the amount mentioned in the notice being Rs. 11,30,141/- (Rupees eleven lakh thirty thousand one hundred and forty-one only) as on 7th Nov-24 within 60 days from the date of receipt of the said notice.
The Borrower(s)/Co-borrower(s)/Mortgagor(s)/Guarantor(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/Co-borrower(s)/Mortgagor(s)/Guarantor(s) and the public in general that the undersigned has taken the possession of the property described herein below in exercise of powers conferred on him/ her under Sub Section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **12th day of March of the year 2025**. The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the DMI Housing Finance Private Limited for an amount being Rs. 11,30,141/- (Rupees eleven lakh thirty thousand one hundred and forty-one only) as on 7th Nov-24 together with further interest thereon at the contractual rate of interest till the date of payment & expenses thereon.
The Borrower(s)/Co-borrower(s)/Mortgagor(s)/Guarantor(s) is/are 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
All that part and parcel of the property consisting of **BUILD UP RESIDENTIAL "PLOT NO. 123 AREA MEASURING 200 SQ. YARDS COMPRISED IN KHEWAT NO. 2597 MIN. KHASRA NO. 294/1(0-19), 295/1(0-13) KITE 2 AREA MEASURING 1 BIGHA 12 BISWA PUKHTA 200/4820 SHARE MEASURING 1 BISWA 6 BISWANSI PUKHTA (EQUAL TO 200 SQ. YARDS) SITUATED IN MOJUA ROHTAK TEHSIL & DISTT. ROHTAK WITHIN M.C. S.O. SITUATED IN MOJUA ROHTAK, TEHSIL & DISTT. ROHTAK, AT SURYA NAGAR ROHTAK, ANDRUR NAGAR NIGAM ROHTAK, HARYANA 124001". Bounded as follows:- On the North by: Plot No. 122, On the South by: Plot No. 123, On the East by: Plot No. 115, On the West by: Gali 20 Feet wide**
Date: 15-03-2025 Place: Rohtak, Haryana
Authorized Officer
DMI Housing Finance Private Limited

**PNB Housing Finance Limited**
Registered Office: Express Building, 3rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi-110002. T: +91 11 41204444 F: +91 11 41204000
Email: dmi@dmihousingfinance.in U55923DL2011PTC16373

[See rule-8(1)] POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
Whereas the undersigned being the Authorized Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of the 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 each account calling upon the respective borrowers to repay the amount as mentioned against each account within 60 days from the date of notice(s) dated of receipt of the said notice(s).
The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the properties described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 9 of the said Rules on the dates mentioned against each account.
The borrower/s in particular and the public in general is hereby cautioned not to deal with the properties and any dealing with the properties will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. The borrowers' attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Loan Account No.	Name of the Borrower/Co-Borrower/Guarantor	Demand Notice Date	Amount Outstanding	Date of Possession Taken	Description Of The Property Mortgaged
NHL/JAN/0719/730120 B.O.: JANAKPURI	Mr. Jassver Singh & Mr. Rakhi Yadav	21.12.2024	Rs. 34,76,469.38/- (Rupees Thirty Four Lakhs Seven Thousand Four Hundred Sixty Nine And Thirty Eight Paisa Only)	11/03/2025 (Symbolic)	Shop No. UG17, 1st Floor, Sigmum-93, Sector-93, Gurgaon, Haryana-122001.

Place: JANAKPURI, DATE: 14-03-2025

AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.

**INDIA SHELTER FINANCE CORPORATION LTD.**
Regd. Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurgaon, Haryana-122002 Branch Office: Kota: 10-D 1st Floor, Puranjani Complex, Gurgaon, Kota-324007, Sawai Madhopur: Ground Floor, Alampur Link Road, Opp Bank of India, Sawai Madhopur-322021


POSSESSION NOTICE FOR IMMOVABLE PROPERTY
Whereas, the undersigned being the authorized officer of the India shelter finance and corporation ltd. under the securitisation and reconstruction of financial assets and enforcement (security) interest act, 2002 and in exercise of power conferred under section 13(12) read with rule 3 of the security interest (enforcement) rules, 2002 issued a demand notice on the date noted against the account as mentioned hereinafter, calling upon the owner of the property to repay the amount within 60 days from the date of receipt 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 possession of the properties described herein below in exercise of the powers conferred on him/her under section 13(4) of the said act and the said rules on the dates mentioned against each account, now, the borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealing with the properties will be subject to the charge of India shelter finance corporation ltd for an amount mentioned as below and interest thereon, costs etc.

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)	Date Of Demand Notice, Amount Due As On Date Of Demand Notice	Date & Type Of Possession
MR/ MRS Heera Devi Ramkishan & Rupsingh Hajar Reside At: Gram- Kanwarpora, Dist- Balaora, Tehsil- Chauth ka barwara, Sawai Madhopur/Rajasthan-322702	All Piece And Parcel of Patta No. 36, Book No 105, Gram Panchayat, Kotha Basi, Tehsil- Ladpura, Dist. Kota, Rajasthan-324001, Admeasuring Area 100 Sq. Ft. Boundary- EAST- Vacant Plot Sh. Radhesyam main, WEST- Road, NORTH- Vacant Land, SOUTH- Vacant Plot Sh. Muslim Deswali	12.04.2024 Rs. 4,54,828.08/- (Rupees Four Lakhs Fifty Four Thousand Eight Hundred Twenty Eight And Eight Paisa Only) due as on 10.04.2024 together with interest from 10.04.2024 and other charges and cost till the date of the payment.	09-03-2025 Physical
MR/ MRS Vishwanath, Manoj & Hemant Reside At: H.No. 349, Birjari Colony, Nayapura, Ward No. 24, Tehsil Ladpura, Kota Rajasthan-324001	All Piece And Parcel of Patti Basse (Survey No. 24, Birja Colony, Kotha Basi, Tehsil- Ladpura, Dist. Kota, Rajasthan-324001, Admeasuring Area 68.33 Sq. Ys. Boundary- EAST- House of Shankar Lal, WEST- Open Land, NORTH- Rasta, SOUTH- Open Land Vacant Plot Muslim Deswali	29.05.2024 Rs. 8,25,373/- (Rupees Eight Lakhs) Twenty Five Thousand Three Hundred Seventy Three Only) due as on 27.05.2024, together with interest from 28.05.2024 and other charges and cost till the date of the payment.	11-03-2025 Physical

FOR ANY QUERY, PLEASE CONTACT MR. Vinay Rana (+91 79886 05030) & MR. Neeraj Singh (+91 714999205)

Place: Rajasthan DATE: 16.03.2025

INDIA SHELTER FINANCE CORPORATION LTD

**PPGCL**
PUNJ LLOYD POWER GENERATION COMPANY LTD.

NOTICE INVITING EXPRESSION OF INTEREST
Prayagraj Power Generation Company Limited invites expression of interest (EOI) from eligible vendors for Title of Procurement: Procurement of Instrument of Air Compressor of 3x600 MW The power Plant at Prayagraj Power Generation Company Limited, Bara, Dist. Prayagraj, Uttar Pradesh, India.
Details of pre-qualification requirements, bid security, purchasing of tender document and can be downloaded using the URL: <https://www.ppgcl.co.in/tenders.php> Eligible vendors willing to participate may submit their expression of interest along with the tender fee issue of bid document latest by 23rd March 2025.

**PNB Housing Finance Limited**
Registered Office: Express Building, 3rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi-110002. T: +91 11 41204444 F: +91 11 41204000
Email: dmi@dmihousingfinance.in U55923DL2011PTC16373

E-Auction Sale Notice 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) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below. Notice is hereby given to the Borrower(s)/Co-borrower(s)/Mortgagor(s)/Guarantor(s) (Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successors(s), assignee(s) of the respective borrowers' mortgagor(s) (since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date.
For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.

Loan No. Name of the Borrower/Co-Borrower/ Guarantor(s)/Legal heirs (A)	Demand Amount & Date (B)	Nature of Possession (C)	Description of the Properties Mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances (Last Date) (K)
HOU/ME/0416/280174, HOU/ME/0815/235719, B.O.: Meerut, Omvir Singh, Divya Mohan	Rs.14,72,960.65 as on 01-11-2019	Physical Possession	House No.16, Part of Kharsa No.634, Indraprastha, Modl Nagar, Ghaziabad, Uttar Pradesh, India.	Rs. 1047000	Rs. 104700	29-03-2025	Rs. 10,000	20.03.2025 10.00 AM 5.30 PM	31.03.2025 02:00 PM 03:00PM	Not Known
NHL/NO/1216/38290, B.O.: Noida, Robin Kant Upadhyay, Mrs. Saroj Upadhyay & Ms. Medicare Inc.	Rs.12,23,504.6 as on 24-02-2024	Physical Possession	Shop No.FF-37, Second Floor, Omvate Park Plaza, Plot No.D, Shakti Khand -2, Indraprastha, Ghaziabad, Uttar Pradesh-201001, India.	Rs. 900000	Rs. 90000	29-03-2025	Rs. 10,000	20.03.2025 10.00 AM 5.30 PM	31.03.2025 02:00 PM 03:00PM	Not Known

"Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred up to the date of payment and/or realization thereof, " To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the column no-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser's/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. 1. As on date, there is no order restraining and/or court injunction PNBHFL the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets. 2. The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form 3. Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money, if any, deposited) on the same day or not later than next working day. The sale may be confirmed in favour of bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the property/secured asset shall be resold. 4. C1 INDIA PRIVATE LIMITED would be assisting the Authorized Officer in conducting sale through an e-Auction having its corporate office at Plot No.68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website- www.bankauctions.com. For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Amit Sharma, Munendra Kumar, Contact Number 1800120 8800, is authorised person of PNBHFL or refer to www.pnbhousing.com.
Place: Uttar Pradesh, Dated: 16.03.2025

AUTHORIZED OFFICER, M/s PNB Housing Finance Limited

**केनरा बैंक Canara Bank**
भारत सरकार का उपक्रम A Govt. of India Undertaking

**सिंडिकेट Syndicate**

RECOVERY & LEGAL SECTION : Mumbai South Regional Office, Canara Bank, Cuff Parade, Maker Tower, E Wing, 14th Floor, Mumbai -mail :rorecoverymums@canarabank.com website : www.canarabank.com

SALE OF IMMOVABLE PROPERTY
E-Auction Sale Notice for Sale of Immovable Properties 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 to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on "As is Where is", and "As is What is" basis on **25.04.2025**, through online E-auction between 11.00 am to 1.30 PM, for recovery of dues as described here below, due to our various branches indicated therein.
The Earnest Money Deposit shall be deposited on or before **24.04.2025, up to 4:00 pm**. Details of EMD and other documents to be submitted to service provider on or before **24.04.2025 up to 05.00 pm**. The property can be inspected, with prior appointment with Authorised Officer on **23.04.2025 between 11.00 am to 4.00 pm**.

Sr. No.	Name of Borrower(s)/ Guarantor(s) / Mortgagor(s)	Outstanding	Details of Security/ies Area in Sq. Ft. (Status of Possession)	Reserve Price (R.P.) Earnest Money Deposit (EMD)	Canara Bank Account Details Name & Contact Detail of Branch
1	Borrower (S):- M/s. Cardier Foods and Beverages Private Ltd. through its Directors Mr. Ajit Kumar Jena and Mr. Gopal Chaturvedi S/o. Bal Mukund Chaturvedi Guarantor (S):- M/s. Cardier Foods and Beverages Private Ltd.	Rs. 4,85,72,394.86 (Rupees Four Crore Eighty Five Lakhs Seventy Two Thousand Three Hundred Ninety Four and Paisa Eighty Six Only) as on 30.06.2024 plus up to date interest and other charge due	Shop /Hall old property No. 329 & New Water Rate No. 79/325, 79/325E, 79/325F & 79/325M made on part of Complex (Part of First Floor) Situated at Laxmi Complex, Dalpat Khidki Mathura belongs to M/s Cardier Foods & Beverages Pvt. Ltd. North: House Narayandas, Vijay Kumar, Ajay Kumar & Rajaram, South: Open to Sky & Raasta at Ground Floor; East: House Babulal & Lala Mistri Etc. West: Lift Stairs & Open to Sky CERSAI Security Interest ID - 4000774859462 Name of Title Holder: M/s. Cardier Foods and Beverages Private Ltd. Area : 248.85 Sq. M. (Super Area) (Possession Symbolic)	Rs. 5,76,49,000/- Rs. 57,64,900/-	CANARA BANK A R STREET BRANCH A/C NO 209272434, IFSC CODE: CNRB0000102/ Manager Canara Bank A R STREET 8655963168/ 8160439507/ 7021343367/ 9491457391
2	Borrower (S):- M/s. Cardier Foods and Beverages Private Ltd. through its Directors Mr. Ajit Kumar Jena and Mr. Gopal Chaturvedi S/o. Bal Mukund Chaturvedi Guarantor (S):- M/s. Cardier Foods and Beverages Private Ltd.	Rs. 6,30,89,571.62 (Rupees Six Crore Thirty Lakhs Eighty Nine Thousand Five Hundred Seventy One and Paisa Sixty Two Only) as on 30.06.2024 plus up to date interest and other charge due	Commercial Shop on the 2nd floor (North-East Side) Building Known as "Laxmi Complex", on water tax No old 329, New 79/325 situated at Gali Ludhiana, Dalpat Khirki, Kotwali Road, Mathura, Uttara Pradesh-281001. North: House Narayandas, Vijay Kumar, Ajay Kumar & Rajaram South: Open to Sky & Raast at Ground Floor; East: House Babulal Overseer & Lala Mistri Etc. West: Lift & Jheena & Open to sky CERSAI Security Interest ID - 400077540644 Name of Title Holder: M/s Cardier Foods and Beverages Private Ltd. Area : 246.64 Sq M (Super Area) (Possession Symbolic)	Rs. 3,90,68,000/- Rs. 39,06,800/-	CANARA BANK A R STREET BRANCH A/C NO 209272434, IFSC CODE: CNRB0000102/ Manager Canara Bank A R STREET 8655963168/ 8160439507/ 7021343367/ 9491457391

For Detailed terms & Condition of sale please refer the link E-auction provided through <https://baanknet.in/>. a. Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://baanknet.in/>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. b. The property can be inspected with prior appointment with Authorized Officer on the dates mentioned in Sale Notice. c. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process with multiples of 10000/- d. EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft in favour of Authorized Officer, Canara Bank, Branch. OR shall be deposited through RTGS / NEFT/ Funds Transfer to credit of account of Canara Bank, on or before 4.00 p.m of 24.04.2025. Details of EMD and other documents to be submitted to service provider on or before 5.00 p.m of 24.04.2025. e. After payment of EMD amount the intending bidders should submit a copy of the following documents/details on or before 5.00 p.m of 24.04.2025 to Canara Bank Branch by hand or by email. i. Demand Draft / Pay Order towards EMD amount. If paid through RTGS/ NEFT, acknowledgement receipt thereof with UTR No. ii. Photocopies of PAN Card, ID proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount. iii. Bidder Name, Contact No., Address, Email ID. iv. Bidder's A/c details for online refund of EMD. f. The intending bidders should register their names at portal M/s. PSB Alliance (BAANKNET) <https://baanknet.in/> and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider M/s. PSB Alliance (BAANKNET), Contact No. 8291220220, support.baanknet@psballiance.com; <https://baanknet.in/>. g. EMD Deposited by the unsuccessful bidder shall be refunded to them after 24 Hours of Bidding Process Completed and within 7 Working days. The EMD shall not carry any interest. h. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000/-. The bidder who submits the highest bid (above the Reserve price) on closure of "Online" auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor. i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him / her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorized Officer without any sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again. j. For sale proceeds of Rs.50.00 lakhs (Rupees Fifty lakhs only) and above, the successful bidder will have to deduct TDS at the rate 1% on the sale proceeds and submit the original receipt of TDS certificate of the Bank. k. All charges for conveyance, stamp duty / GST registration charges etc., as applicable shall be borne by the successful bidder only. l. There is no encumbrance in the property to the knowledge of the Bank. Successful Bidder is liable to pay all society dues, municipal taxes / Panchayat taxes / electricity / water charges / other charges, duties and taxes whatsoever, including outstanding, if any, in respect of and / or affecting the subject property. m. Authorized Officer reserves the right to postpone / cancel or vary the terms and conditions of e-auction without assigning any reason thereof. n. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank, Mumbai Circle Office or Regional Office, who, as a facilitating center shall make necessary arrangements. o. For further details contact Canara Bank, Recovery and Legal Section, Second Floor, BandraKurla Complex, Circle Office, Mumbai" Contact No. 022-26728432 and may be contacted during office hours on any working day or the service provider M/s PSB Alliance (BAANKNET), Contact No. 8291220220, support.baanknet@psballiance.com; <https://baanknet.in/>
Date : 13.03.2025
Place : Mumbai

**केनरा बैंक Canara Bank**
भारत सरकार का उपक्रम A Government of India Undertaking

E-AUCTION NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 8(6) & 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002
Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold through e-auction on the following terms & conditions, through M/s PSB Alliance (Ebkay) on the website <https://baanknet.com>
Date & Time of E-Auction:- 31.03.2025; Time 11.00 am-4.00 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
Last date of depositing EMD :- before the close of e-Auction on 31-03-2025.

S. No.	Name and Address of the Borrower	Total Liabilities as on	Details of Properties	Reserve Price & EMD Amount & Last Date of Depositing EMD
1.	1. M/s Jumbo Finvest (India) Limited (Borrower); 102, Kanchan Apartment, Plot No. 31, Opp. LBS College, Tilak Nagar, Jaipur-302004. 2. Mr. Ajay Kumar Singh (Director & Guarantor); Flat No. 201, Kanchan Apartment, Plot No. 31, Opp. LBS College, Tilak Nagar, Jaipur-302004. 3. Mr. Siddharth Singh S/o Sh. Ajay Kumar Singh (Director & Guarantor); Flat No. 201, Kanchan Apartment, Plot No. 31, Opp. LBS College, Tilak Nagar, Jaipur-302004. 4. Smt. Rekha Singh (Director & Guarantor); Flat No. 201, Kanchan Apartment, Plot No. 31, Opp. LBS College, Tilak Nagar, Jaipur-302004. 5. Mr. Vishal Ajay Singh S/o Sh. Ajay Kumar Singh (Director & Guarantor); Flat No. 201, Kanchan Apartment, Plot No. 31, Opp. LBS College, Tilak Nagar, Jaipur-302004	As on 12-03-2025 Rs. 29,90,847.25 (Rupees Two Crores Twenty Nine Lakhs Ninety Thousands Six Hundred Forty Seven and Paise Twenty Five) further interest & other expenses thereon.	Basement B-1, Wonder Residency, Oasis Green, Kharsa No 2385, 2388 &amp; 2392, Vill. Alwar No.-01, Alwar, Rajasthan -301001 Measuring 5827.00 Sq. Ft. in the name of M/s Jumbo Finvest (India) Ltd.	Rs. 17,37,000.00 (Rupees Seventy One Lakhs and Thirty Seven Thousands Only). Rs. 7,13,700.00 (Rupees Seven Lakhs Thirteen Thousands Seven Hundreds Only) before the close of e-Auction on 31-03-2025. Bid Multiple Amount of Rs. 10,000/-
2.	1. M/s Tulsi Health care Centre (Borrower); Kharsa No. 2625/2623, Near Gokuldharm Temple Village- Mal, Teh. Naddai, Bharatpur-321028, Rajasthan. 2. Smt. Reema Chaudhary (Partner) / W/o Shri Yogendra Chaudhary; A-6, Triveni Awas, Gali No. 7 Krishna Nagar, Bajarang Nagar Police Line, Kota- 324001, Rajasthan. 3. Shri Yogendra Chaudhary (Guarantor) S/o Shri Badri Singh Chaudhary; A-6, Triveni Awas, Gali No. 7 Krishna Nagar, Bajarang Nagar Police Line, Kota- 324001, Rajasthan. 4. Renu Chaudhary (Partner) / W/o Shri Badri Singh Chaudhary; A-6, Triveni Awas, Gali No. 7 Krishna Nagar, Bajarang Nagar Police Line, Kota- 324001, Rajasthan.	As on 10.03.2025. Rs. 14,71,357/- + 4.64,428/- (To be refunded to CGTMSE), i.e. Total Rs. 19,35,785/- (Rupees Nineteen Lakhs Thirty Five Thousand Seven Hundred Eighty Five Only) + further interest & other expenses thereon.	All Part and Parcel of EMT of Commercial Property (Land and Building) Kharsa No 2623/2335 situated at Gram Mal, Tehsil Naddai, Bharatpur -321028 admeasuring area 2000 Sq.mtr. Boundaries: On the North by: Part of Kharsa 2335 On the South by: Road On the East by: Kharsa 2334 On the West by: Part of Kharsa 2335	Rs. 81.46 Lakhs (Rupees Eighty One Lakhs Forty Six Thousands only). Rs. 8,14,600/- (Rupees Eight Lakhs Fourteen Thousands and Six Hundred only) before the close of e-Auction on 31-03-2025. Bid Multiple Amount of Rs. 10,000/-

Other Terms & Conditions: 1. The property will be sold in "as is where is and as is what is and whatever there is" basis including encumbrances, if any. There is no encumbrance to the knowledge of the bank. 2. The asset will not be sold below the Reserve Price. 3. Auction / bidding shall be only by "Online Electronic Bidding" through the website <https://baanknet.com/auction-psb-x-login> 4. The contact details of the service provider M/s PSB Alliance Private Limited on Helpdesk No. 8291220220 and e-mail ID: support.ebkay@psballiance.com. 5. The property can be inspected, with Prior Appointment with Authorized Officer, on/before 31.03.2025 before the close of e-Auction. 6. EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan. 7. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance 75% within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited. 8. All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. 9. The borrower/guarantor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and proceeds will be adjusted towards outstanding dues of the bank and recovery process will continue for remaining outstanding liability. 10. For further details contact respective branches & service provider on their number & email id. 11. For Sale proceeds above Rs. 50 Lacs (Rupees Fifty Lakhs), TDS shall be payable at the rate 1% of the sale amount, which shall be payable separately by the successful buyer. 12. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. 13. In case, no bid is received during the scheduled e-auction for the aforesaid mentioned properties, the Bank shall at its discretion may sale the said properties through private treaty as per the provisions of the SARFAESI Act and no further notice shall be issued by the Bank for the same. This publication of e-auction notice is made for the general public to participate in e-auction and is also an advance notice to the Borrowers/Partners/Guarantors/Mortgagors/Directors pertaining to the above mentioned accounts in terms of the stipulated provision of the SARFAESI Act."

Name and Address of the Secured Creditor & Address in which the tender document to be submitted :- CANARA BANK, ARM Branch, Orbit Mall, Civil Line, Jaipur-302006. MOB. No. 9972105635 / 8140603872 / 9414752802 / 7022290607, Email: cb7258@canarabank.com
Date: 12.03.2025 Place: Jaipur

AUTHORISED OFFICER, CANARA BANK, ARM BRANCH, JAIPUR

 Sitarra A SEWA INITIATIVE		SEWA GRIH RIH LIMITED Corporate office Address: Building No. 8, Tower C, 8th Floor, DLF Cyber City, Gurugram 122002			
RULE-8(1) POSSESSION NOTICE (For immovable Property)					
Whereas, The undersigned being the Authorized officer of the SEWA GRIH RIH LIMITED under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2), issued a Demand Notice calling upon the Borrowers/Co-borrower/Guarantor to repay the amount mentioned in the notice and further interest within 60 days from the date of receipt of the said notice. The Borrowers/Co-borrower/Guarantor having failed to repay the amount, notice is hereby given to the Borrowers/Co-borrower/Guarantor and the public in general that the undersigned has taken possession of the property described hereby in exercise of powers conferred on him / her under Section 13 (4) of the said Act read with Rule 8(1) of the said Rules. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the SEWA GRIH RIH LIMITED for better mentioned Outstanding amount plus interest and incidental expenses, costs secured. 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 same assured assets.					
Sr. No.	Name & Add. of Borrower/ Morgagor/ Guarantor/LAN	Outstanding Amount (Rs.)	Notice Date	Description of secured asset (immovable property)	
1.	Loan Account Number: H2CP000005008428 (1) Mrs. Kajal Sharma, Husband Mr. Dheeraaj Sharma, (2) Shri Dheeraaj Sharma, Father Shri Ravi Dutt Sharma	Rs. 3,08,484/- (Rupees Three Lakh Eight Thousand Four Hundred Eighty Four Only)	18.11.2024	House No. 62 B, 2nd Floor, EWS Block H, Sector 11 Shiv Mandir, Pratap Vihar, Ghaziabad, Uttar Pradesh	
			10.03.2025	201008 Morgaged Property Plot Area 17.77 Sqm, Boundaries: East - House No 63 B, West - Path 15 F Wide, North - House No 61 S, South - Open Land	
2.	Loan Account Number: H2CP000005008427 (1) Mrs. Kajal Sharma, Husband Mr. Dheeraaj Sharma, (2) Shri Dheeraaj Sharma, Father Shri Ravi Dutt Sharma	Rs. 7,36,123/- (Rupees Seven Lakh Thirty Six Thousand One Hundred Twenty Three Only)	22.07.2024	House No. 62 B, 2nd Floor, EWS Block H, Sector 11 Shiv Mandir, Pratap Vihar, Ghaziabad, Uttar Pradesh	
			10.03.2025	201009 Morgaged Property Plot Area 17.77 Sqm, Boundaries: East - House No 63 B, West - Path 15 F Wide, North - House No 61 S, South - Open Land	
3.	Loan Account Number: LAP10000404526 (1) Mrs. Pramila Devi, Husband Mr. Dinesh Shah, (2) Shri Dinesh Shah, Father Shri Ram Surat Shah, (3) Shri Chandankumar, Father Shri Dinesh Shah	Rs. 30,81,82.52/- (Rupees Three Lakh Thirty Thousand Eight Hundred Twelve Rupees Fifty Two Paise Only)	07.09.2024	Plot No. D 66, Kharsa No. 312, Block B-C Phase-2, Khurana Enclave, Village Pawai, Pal Hotel, Ram Park, Sadaspur, Ghaziabad, Loni, Uttar Pradesh- 201102	
			10.03.2025	Morgaged Property Area Of Plot 33 Sq. Yds., Boundaries: East - Block B Phase 2 Road 12 Ft Wide, North - Other Plot, South - Other Plot	
4.	Loan Account Number: HAR0000005002524 (1) Mrs. Pramila Devi, Husband Mr. Dinesh Shah, (2) Shri Dinesh Shah, Father Shri Ram Surat Shah, (3) Shri Chandankumar, Father Shri Dinesh Shah	Rs. 3,25,310/- (Rupees Three Lakh Twenty Five Thousand Three Hundred Ten Only)	16.11.2024	Kharsa No. 312, Block B Phase 2, Khurana Enclave Village Pawai Sadaspur, Pargana Loni, Tehsil & District Ghaziabad, Uttar Pradesh, Morgaged Property Area Of Plot 27.59 Sq. Ml., Boundaries: East - Other Plot, West - 12 Ft Road, North - Other Plot, South - Other Plot	
			10.03.2025		
5.	Loan Account Number: H2CP000005009167 (1) Mrs. Tulsi Ralhor, Husband Mr. Vimal Singh, (2) Shri Vimal Singh, Father Shri Shiv Narayan Singh	Rs. 10,14,556/- (Rupees Ten Lakh Fourteen Thousand Five Hundred Fifty Six Only)	18.10.2024	Flat No. 371 C, Second Floor Of Block C, Sector - 122, Noida, Gautam Budh Nagar, Ghaziabad, Uttar Pradesh,	
			10.03.2025	201007 Morgaged Property Area Of Plot 28.10 Sqm, Boundaries: East - 30 Feet Wide Road, West - 15 Feet Wide Road, North - Unit No. C-370, South -Unit No. C-372	
6.	Loan Account Number: HLP3000000218 (1) Mrs. Kavita Jha, Husband Shree Shri Dilip Kumar, Jha, (2) Shri Dilip Kumar Jha, Father Shri Ghuran Jha	Rs. 2,29,313.02/- (Rupees Two Lakh Twenty Nine Thousand Three Hundred Thirt Two Paise Only)	04.01.2023	Part Of Plot No D-48, Kharsa No. 365, Panchsheel Enclave Colony, Village Bahmrauli Alias Bhaupura, Pargana Loni, District Ghaziabad, Uttar Pradesh-201005 Having Area Of 20.90 Sqm Boundaries: East- Rest Part Of Plot Rampal, West - Road 10 Feet, North - Plot Other, South - Plot Other Owner.	
			10.03.2025		
Disc: DEH & MCD, Date: 15.03.2025					
Authorized Officer: Sawa GRIH Ri Limited					



GRIHUM HOUSING FINANCE LIMITED

(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 6th Floor, B Building, Ganga Trueno, Loheganga, Pune,
Maharashtra 411014

WITHDRAWAL OF POSSESSION NOTICE & SALE AUCTION NOTICES

To,

ABHINAV MISHRA S/D/W Of - 120 481 Lajpat Nagar Kanpur Nagar,208005

Also At ABHINAV MISHRA Plot Situated At Part Of Arazi No 524m1 Village Mohsinpur Kanpur Nagar UP Kanpur Pin 208019.

Neha Mishra, S/D/W Of - 120 481 Lajpat Nagar Kanpur Nagar,208005

SUBJECT: Withdrawal of Possession Notice dated 25th April 2024 & Auction Notices dated 30th April 2024 & 21st January 2025 respectively by Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) in Loan Account No. HF0045H21100317 & HF0045H21100349

Dear Customer,

In pursuant to the captioned subject matter, we hereby inform you that the Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) taken possession over both properties situated at Arazi No 524m1 Village Mohsinpur Kanpur Nagar UP Area Adm. 209.02 SQ.MTRS. Registered on dated 19-Jan-23 in Bahi No 1, Zild No 10386, pages 391 to 416, Sr No 548 and property situated on Arazi No 524m1 Village Mohsinpur Kanpur Nagar UP Adm. 209.02 SQ.MTRS. Registered on dated 19-Jan-23 in Bahi No 1, Zild No 12329, page 99 to 124, Sr No 542. We hereby recalled the **possession notice dated 25-April-2024 & Auction notices dated 30th April 2024 & 21st January 2025** respectively in connection to **Loan Nos. HF0045H21100317 & HF0045H21100349** and withdrawn it with immediate effect with liberty to file afresh as and when needed in accordance with the law.

Place: Kanpur Nagar

Date: 16.03.2025

Sd/- Authorized Officer
For Grihum Housing Finance Limited
(Formerly Known as Poonawalla Housing Finance Limited)

NEWSPAPER ADVERTISEMENT BEFORE THE CENTRAL GOVERNMENT REGISTRAR OF COMPANIES, DELHI

In the matter of sub-section (3) of Section 13 of Limited Liability Partnership Act, 2008 and rule 17 of the Limited Liability Partnership Rules, 2009.



STAT

079-2658079
sbi.04199@

SALE Appendix – II-A (For 52 Appendix (S

E-Auction Sale Notice for Sale of Security Interest Act. 2002 read with



बैंक ऑफ बड़ौदा
Bank of Baroda

Regional Office Gurgaon, 1st Floor, Ircon International Tower,
Tower-1, Plot No.-16, Institutional Area, Sector-32, Gurgaon –122018, India
Phone:01244096734-35, Email : recovery_gurgaon@bankofbaroda.com.

E-AUCTION SALE NOTICE SALE OF MOVEABLE ASSETS

E-Auction Sale Notice for sale of moveable Assets under agreement of Hypothecation of moveable assets. Notice is Hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described moveable assets charged to the Secured Creditor, possession of which has been taken by the bank. Will be sold **"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/Secured Asset/s/ Dues/ Reserve Price/- Auction date & Time, EMD and Bid Increase Amount are mentioned below –

The Auction will be Online e-auction through website <https://bob.auctiontiger.net> on 31.03.2025 between 02:00 PM to 6:00 PM.

Name of Branch/ Contact No.	Details of Borrower/ Guarantor	Brief Description of the Asset to be sold	NPA Date	Total Dues (Rs.)	Reserve Price / Earnest Money Deposit (EMD) Amount (in Rs)	Account No in which Amount to be deposited/IFSC Code
Mansar Branch 9892443589, 7206160466	Mrs. Rajwinder Kaur, Mr. Sukhdev Singh, Mrs. Jasbir Kaur	Jaguar XE 2.0L Petrol Reg- HR26EE7653 Chassis no- SAJAB4AX6KL996795 Engine no- 180904P0004PT204	29.01.2024	Rs. 26,38,018.89 plus interest & other charges	14,80,000/- 1,48,000/-	82780015181869 BARB0VJMANE

The last date for submission of EMD shall be on 30.03.2025. The interest bidders may inspect the asset at site between **1:00 PM and 4:00 PM on 18.03.2025 to 30.03.2025** on working days. Bid increment amount will be Rs 10000.00/(Rupees Ten Thousands Only). All further detailed terms & conditions of sale can be accessed from our website of e-auction agency <https://bob.auctiontiger.net>

STATUTORY 15 DAYS SALE NOTICE. The Borrowers/Guarantors are hereby given notice to pay the sum mentioned as above before the date of auction, failing which the asset will be auctioned and balance if any will be recovered with interest and cost from them by legal avenues.

DATE: 15.03.2025, PLACE : GURGAON (HR)

AUTHORISED OFFICER, BANK OF BARODA

BANK OF INDIA

079-26581081 E-mail: team6samb.ahm@sbi.co.in,
 co.in.Dealing Officer : P R Patel : Mob: 9427223984

Stressed Assets Management Branch, 4th Floor,
OLD LHO Building, Laldarwaja, Bhadra, Ahmedabad-380001
Authorised Officer : Harshad Saholia; Mob: 7600043736

NOTICE FOR SALE OF MOVABLE & IMMOVABLE PROPERTIES

(of movable properties) & Appendix – IV-A (For sale of immovable properties)

V-A [See Proviso to rule 6 (2)] - (For sale of movable properties) &

Proviso to rule 8 (6)] - (For sale of immovable properties)

able Assets & Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of

proviso to Rule 6(2) [For sale of movable properties] & Rule 8(6) [For sale of immovable properties] of the Security Interest

FORM NO. INC-24

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

Advertisement to be published in Newspaper for the change in Registered Office of
the Company from one state to another
Before the Central Government Northern Region, Delhi

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

AND

In the matter of TECHNICO AGRI SCIENCES LIMITED having its Registered Office at 25
Community Centre Basant Lok, South West Delhi, Vasant Vihar, Delhi, India, 110057

Notice is hereby given to the General Public that the Company proposes to make an application to the Central Government under Section 13 of the Companies Act, 2013, seeking confirmation of alteration of Memorandum of Association of the Company in terms of special resolution passed at Extra Ordinary General Meeting held on Friday, 28th day of February, 2025 to enable the Company to change its Registered Office from "National Capital Territory of Delhi" to "State of West Bengal".

Any person whose interest is likely to be affected by the proposed change of the Registered Office of the Company, may deliver either on MCA 21 portal (www.mca.gov.in) by filling investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director at the Address B-2 Wing, 2nd floor, Pt. Deendayal Anandya Bhawan, 2nd floor, CGO Complex, New Delhi-110003, within 14 days of date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:

ADDRESS OF REGISTERED OFFICE: 25 COMMUNITY CENTRE BASANT LOK, South West Delhi, VASANT VIHAR, Delhi, India, 110057

For and on behalf of
Technico Agri Sciences Limited
Director
Ashok Dharmarajan
Place: New Delhi

Date: 15.03.2025

BEFORE THE CONSUMER DISPUTE
REDRESSAL COMMISSION SALEM
M.A./19/2025 IN C.C. 11/2025

P. Krishnamoorthy
S/o. Periyasamy
D.No. 2321, Sellyilayam Kaval Street
Ward-1, Anuppur, Vazhapadi Taluk,
Salem District. -Petitioner/Complainant

-VS-

The Managing Director
Honda Motorcycle & Scooter India Pvt.
Ltd., Commercial Complex II sector 49-
50, Golf Course Extension Road,
Gurgaon, Haryana -122 018

- Respondent/ Opposite Party 1

**Notice to the Respondent /
Opposite Party 1**

Take notice that the above application
has been filed for appearance of
respondent/opposite Party 1 in a
pending commercial case when the
above application came up for hearing
before this Honourable court on
19.03.2025 at about 10.30am for your
appearance inperson or through your
pleader otherwise the above matter will
be decided in your absence.

//As per the order of this Honourable Court //

V.A.Saravanan, B.Com.,B.L.,
(MS. 118/1996)

S.Hariprasanth., B.B.A., LL.B.,
(MS.59/2023)

Advocates
51/21, Cherry Road, Hastampatty,
Salem -7

M : 08651 90565 8938054/07 887823495

**NEWSPAPER
ADVERTISEMENT
BEFORE THE CENTRAL
GOVERNMENT
REGISTRAR OF
COMPANIES, DELHI**

In the matter of sub-section (3) of Section 13 of Limited Liability Partnership Act, 2008 and rule 17 of the Limited Liability Partnership Rules, 2009.

In the matter of the Limited Liability Partnership Act, 2008, Section 13 (3) AND in the matter of JET-AGE REAL BUSINESS LLP having its registered office at Flat No. 88, Shubham Apartment, Pkt 4, N.S.I.T Dwaraka, South Delhi, Delhi-110078..Petitioner.


Notice is hereby given to the General Public that the LLP proposes to make a petition to Registrar of Companies, Delhi, under section 13 (3) of the Limited Liability Partnership Act, 2008 for seeking permission to change its Registered office from the NCT of "Delhi" to the State of "Haryana".

Any person whose interest is likely to be affected by the proposed change of the registered office of the LLP may deliver or cause to be delivered or send by Registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition supported by an affidavit to the Registrar of Companies, Delhi, within 21 (twenty one) days from the date of publication of this notice with a copy to the petitioner LLP at its registered office at the address mentioned above.

**For and on behalf of
JET-AGE REAL BUSINESS LLP
SD/-
RAJESH DABAS
DESIGNATED PARTNER
DPIN: 02116994**

ADDRESS: FLAT NO. 88, SHUBHAM APARTMENT, PKT 4, N.S.I.T DWARKA, SOUTH DELHI, DELHI- 110078

Date: 16/03/2025



STATE BANK OF INDIA

079-26580795 / 079-26581081 E-mail: team@smb.ahm@sbi.co.in,
sbi.04199@sbi.co.in Dealing Officer : P R Patel : Mob: 9427223984 Authorised Officer : Harshad Saholia; Mob: 7600043736

Stressed Assets Management Branch, 4th Floor,
OLD LHO Building, Laldarwaja, Bhadra, Ahmedabad-380001


SALE NOTICE FOR SALE OF MOVABLE & IMMOVABLE PROPERTIES

Appendix – II-A (For sale of movable properties) & Appendix – IV-A (For sale of immovable properties)
Appendix - IV-A [See Proviso to rule 6 (2)] - (For sale of movable properties) &
[See Proviso to rule 8 (6)] - (For sale of immovable properties)

E-Auction Sale Notice for Sale of Movable Assets & Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) [For sale of movable properties] & Rule 8(6) [For sale of immovable properties] of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s), Guarantor(s) and Mortgagors that the below described movable properties hypothecated / charged & immovable properties mortgaged / charged to the Secured Creditor, the **Symbolic possession** of which has been taken by the Authorised Officer, State Bank of India, the Secured Creditor will be sold on 'As is Where is', 'As is What is' and 'Whatever there is' basis on 17.04.2025 for recovery of dues of **Rs. 39,89,75,231.88 (Rs. Thirty Nine crore Eighty Nine Lakhs Seventy Five thousand Two hundred Thirty one & paise eighty eight only)** as on 30.09.2024 plus interest, expenses & costs thereon and thereafter, as per Demand Notice dated 15.10.2024 less: Recoveries thereafter if any due to the secured creditor-State Bank of India (Consortium Leader) and for recovery of dues of **Rs. 6,29,929,500.12 (Rs. Six Crore Twenty Nine Lakhs Ninety Nine Thousand Five hundred and paise Twelve only)** as on 11.11.2024, plus interest, expenses & costs thereon and thereafter, as per Demand Notice dated 12.11.2024 less: Recoveries thereafter if any due to the secured creditor-Panjab National Bank (Consortium Member) from Varidhi Cotspin Private Limited (Borrower) and (i) Shri Ankit Ajitsaria (Director / Guarantor/ Mortgagor) (ii) Nitu Ajitsaria (Director / Guarantor/ Mortgagor), (iii) Shakuntala Devi Ajitsaria (Director / Guarantor/ Mortgagor) (iv) Krishnakumar Ajitsaria (Guarantor/ Mortgagor). The reserve price will be Rs 8,28,00,000/- and the earnest money deposit will be Rs.82,80,000/-.

Date & Time of public E-Auction : 17.04.2025 from 11:00 AM to 04:00 PM
with unlimited extension of 10 minutes each.

Lot No	Detail of Property & Type of Possession	Reserve Price (Rs.)	Earnest Money Deposit (Rs.)	Bid increase Amount (Rs.)	Date & time of inspection
SBIN473650009 	Residential Building (Combined) (1) Arazi No. 21, admeasuring total Area 2262 Sq Ft. Mohalla Chak Jalal, Tappa Pargana Havelli, Ta. Sadar Dist- Gorakpur, UP in the Name Smt Shakuntala Devi W/o Parmeshwar Prashad Ajitsariad. (2) House No. 87A, admeasuring total Area 2262 Sq Ft. Mohalla Chak Jalal, Tappa Pargana Havelli. Ta. Sadar Dist. Gorakpur. in the name Krishna Kumar Ajitsaria S/o Parmashwar Prasad Ajitsaria. Title Deed No-1298, Registered on 09-FEB-15, at: Gorakhpur, UP. (Symbolic Possession)	8,28,00,000	82,80,000	1,00,000/-	08.04.2025 Time 02:00 pm to 04:00 pm

Encumbrances : To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank. 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 properties are 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.

Sale Confirmation will be subject to consent of mortgagor/borrower if auction do not fetch more than the reserve price as per provision of SARFAESI rule 9 (2). Applicable GST / TDS will be borne by successful buyer over and above bid amount.


For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's Website <https://sbi.co.in> and <https://baanknet.com/eauction-psb-ib-login> or contact – 7600043736 (Harshad Saholia) OR 9427223984 (P R Patel).

This Notice Should Also Be Considered As 30 Days Notice To The
Borrower/ Guarantors / Mortgagors Under Rule 8(6) Of The Security Interest (enforcement) Rule 2002

Date: 12.03.2025 Place: Ahmedabad


By: Authorised Officer, State Bank of India

 HINDUJA HOUSING FINANCE	<h2 style="margin: 0;">HINDUJA HOUSING FINANCE LIMITED</h2> <p style="font-size: small; margin: 0;">Corporate Office: No 27A, Developed Industrial Estate, Guindy, Chennai - 600 032, Tamil Nadu. Regional Office: 2nd Floor, 212B & 212C, Plot no - TC-6/2 & TC-6/5 Cyber Heights, Vibuthi Khand, Gornji Nagar Lucknow, UP - 226010, Authorized Officer: Mr. Brijesh Awasthi, Contact No. + 91 8973277474, Email: hindujahousingfinance.com</p>
<h3 style="margin: 0;">NOTICE OF SALE THROUGH PRIVATE TREATY</h3> <h3 style="margin: 0;">SALE OF MOVABLE & IMMOVABLE ASSETS CHARGED TO HHFL UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 (SARFAESI ACT).</h3>	
<p>The undersigned as Authorized Officer of HHFL has taken over possession of the schedule property UP/KNP/KANP/A000001864. The Public at large is informed that the secured property as mentioned in the Schedule are available for sale through Private Treaty, as per the terms agreeable to HHFL for realization of it's dues on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".</p>	
<p>Standard terms & conditions for sale of property through Private Treaty are as under:</p> <ol style="list-style-type: none"> 1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS". 2. The purchaser will be required to deposit 25% of the sale consideration on the next working day of receipt of HHFL's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter. 3. The purchaser has to deposit 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above. 4. Failure to remit the amount as required under clause (2) above, will cause forfeiture of amount already paid including 10% of the amount paid along with application. 5. In case of non-acceptance of offer of purchase by the HHFL, the amount of 10% paid along with the application will be refunded without any interest. 6. The property is being sold with all the existing and future encumbrances whether known or unknown to HHFL. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims, rights / dues. 7. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date. 8. HHFL reserves the right to reject any offer of purchase without assigning any reason. 9. In case of more than one offer, HHFL will accept the highest offer. 10. The interested parties may contact the Authorized Officer for further details / clarifications and for submitting their application. 11. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties in respect of purchase of the property 12. Sale shall be in accordance with the provisions of SARFAESI Act / Rules. 	
<p>SCHEDULE Description of the Property (Part of Secured Asset)</p> <p>UP/KNP/KANP/A000001864 . Mr. Madan Gopal Narang - Property Address-124A/183 quarter no 38 block 11 Govind Nagar Kanpur, Govind Nagar Kanpur , Metro , Kanpur , Uttar Pradesh , India - 208006. Area-49.98. Bounded by: EAST: 15 Feet Wide Gali, WEST: 30 Feet Wide Road, NORTH: Quarter No. 39 SOUTH: Quarter No. 37</p> <p>Reserve Price :Rs. 1900000/- (Rupees Nineteen Lacs Only)</p>	
<p>Place: Kanpur Date: 16.03.2025</p>	<p>SD/- Authorised Officer For HINDUJA HOUSING FINANCE LIMITED</p>



पंजाब नैशनल बैंक

..... भरोसे का प्रतीक!



punjab national bank

... the name you can BANK upon!

Circle Office : Raj Tower, Shivaji Nagar

Delhi Road, Saharanpur-247001 (UP)

E-AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with 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.

SCHEDULE OF THE SECURED ASSETS

S. No.	Name of Branch Name of the Account Name & Addresses of the Borrower/Guarantor	Description of the Immovable Properties Mortgaged/ Owner's Name (Mortgagors of Property (ies))	Dt of Demand Notice u/s 13(2) of SARFAESI ACT, 2002	Reserve Price	DATE & TIME OF AUCTION	Details of the Encumbrances Known To The Secured Creditors
			Outstanding Amount	EMD		
			Possession Date of u/s 13(4) of SARFAESI ACT, 2002	Last Date of Deposit of EMD		
			Nature of Possession Symbolic/ Physical/ Constructive	Bid Increase Amount		
1.	PNB : Railway Road, Deoband, Saharanpur M/s Shri Hit Sai Nirmal And Company Shiv Puri Colony, Mohalla Kayasthwada, Deoband & Shri Gautam Tyagi (Prop.) R/o House No 833 Mohalla Kayasthwada, Khand-3 Deoband & Shri Ankit Gupta S/o Shri Vijay Gupta (Guarantor) R/o- House No.575 Shivpuri, Kayasthwada, Deoband	Residential Cum Commercial Property Situated at Mohalla Shivpuri Colony, Near Manglore Chowki Kasba Deoband Measuring Area 40.99 Sq Meter or 49.00 Sq Yards measuring East 25 Ft, West 25 ft, North 13 ft 8.5 inch, South 13 Ft 8.5 inch. In The Name of Shri Gautam Tyagi S/o Late Shri Mahaveer Singh Tyagi Bounded As Under: East: Shop Seller, West: Nali after Sadak, North: House Vinod Kumar Jain, South: House Shyam Lal	03-02-2018 Rs. 10,52,805/- with further interest and other expenses 12-10-2021 Symbolic	Rs. 16,65,000/- Rs. 1,66,500/- 07-04-2025 Rs. 17,000/-	08-04-2025 from 11:00 AM to 04:00 PM	Not Known
2.	PNB :Railway Road, Deoband, SRE M/s Unchagaon Indane Gramin Vitrak Village Rajpuri Near Corporation Bank P.O. Rajpuri Tehsil Deoband, Distt. Saharanpur, (Prop.) Sh. Sachin Kumar S/o Sh. Jagdish Prasad, R/o 431, Pathanpura, Dangra Wali Masjid Tehsil Deoband, Bairon Kotla, Tehsil Deoband, Distt. Saharanpur	One Building situated in Abadi area at khasra no. 683 measuring 735 sq. Meters Wake at gram unchagaon pargana & tehsil deoband vide sale deed no. 10990 Dated 29.11.2012 in the name of Sh. Sachin Kumar. Bounded as under East: Chak Road, West: Remaining land of seller, North: Rest part of Khasra no. 683, South: Remaining land of seller	21-09-2021 Rs. 11,71,052.86/- with further interest & other expences 20-12-2021 Symbolic	Rs. 13,50,000/- Rs. 1,35,000/- 07-04-2025 Rs. 15,000/-	08-04-2025 from 11:00 AM to 04:00 PM	Not Known
3.	PNB Branch : Civil Lines, SRE Sh. Surender Kumar S/o Baljeet Singh, Sh. Deshraj Kumar S/o Baljeet Singh, Sh. Sushil Kumar S/o Baljeet Singh (All) R/o- 140, Rohit Vihar Colony, Opp. Green Park, Delhi Road, Saharanpur-247001 & (Guarantor) Smt. Kasturi Devi R/o- 6362, Gali No.12, J.J., Puram Colony, Madhuban Vihar, Delhi Road, Saharanpur	One Residential House built on Plot No.122-A measuring area 150.00 sq yards or 125.41 sq mtr having Dimension in East 45ft, West 45ft, North 30ft & South 30ft of Khasra no. 197M situated at Mauza Mohd. Pur Mafi Bairoon P.T. & District Saharapur Dar Abadi Rohit Vihar Colony, Saharanpur. Owned by Shri Surender Kumar, Shri Dehsraj Kumar & Shri Sushil Kumar. Bounded as under: East- House owned by Other built on Plot no. 122-B, West- Part of Plot no. 122-A, North- Rasta 25ft wide, South- House owned by Satish Sharma Ji	18-05-2021 Rs. 31,16,978.70/- with further interest and other expenses 02-02-2022 Symbolic	Rs. 43,20,000/- Rs. 4,32,000/- 07-04-2025 Rs. 45,000/-	08-04-2025 from 11:00 AM to 04:00 PM	Not Known
4.	PNB :Khalasi Lines, Saharanpur Sh. Sonu Kumar S/o Sh. Manmchand Singh R/o Mullapur Majabata, Distt. Saharanpur- 247001, (U.P.), Smt. Sushma Devi W/o Sh. Manmchand Singh R/o Mullapur Majabata, Distt. Saharanpur- 247001, (U.P.) & Sh. Manoj S/o Sh. Manmchand Singh R/o Mullapur Majabata, Distt. Saharanpur- 247001, (U.P.)	One Residential House measuring area 100 Sq. Yards or 83.61 Sq. Mtr. having dimension in East 20 Feet, West 20 Feet, North 45 Feet & South 45 Feet, Plot No 7, Khara No. 37 situated at mauza Hasanpur Kadeem P.T. & Distt. Saharanpur Dar Abadi Delhi Road Saharanpur. Owned by Jointly by Sh. Sonu Kumar S/o Manmchand & Smt. Sushma Devi W/o Manmchand; ½ equal share of each. Bounded by: East: Rasta 18 feet wide, West: Plot No. 14 owned by other, North: Plot No. 8 owned by other & South: Plot No. 16.	08-08-2024 Rs. 23,17,435.40 /- with further interest and other expenses 05-11-2024 Symbolic	Rs. 19,00,000/- Rs. 1,90,000/- 07-04-2025 Rs. 20,000/-	08-04-2025 from 11:00 AM to 04:00 PM	Not Known
5.	PNB :Shastri Market, Saharanpur M/s Satnam Wires (Prop. – Shri kanwar beer Singh) Chajpara Industrial Area, Part of Plot No. 21 & 22, Kumarhera, Dehradun Road, Saharanpur 247001, Sh. Kanwar Bir Singh S/o Sardar Satendra Pal Singh R/o 154, Janakpuri, State Bank Colony, Saharanpur, Smt. Kailash Kaur W/o Sardar Pavitra Singh R/o Govind Nagar, Saharanpur	Single Storied Industrial Building situated at Kumharhera Industrial Area, Dehradun Road Part of Plot no 21 & 22 belonging to Khasra no. 56 M, Pargana & Tehsil Saharanpur, measuring 200 Sq yards. Bounded As Under: East – Other's Property, West – Plot of Kurbaan, North – Plot of Khan Sahab, South – Rasta	03-02-2016 Rs. 66,99,433.50/- with further interest and other expenses 03-08-2017 Symbolic	Rs. 25,36,000/- Rs. 2,53,600/- 07-04-2025 Rs. 26,000/-	08-04-2025 from 11:00 AM to 04:00 PM	Not Known
6.	PNB Branch : N.A.V., Saharanpur Shri Vijay Kumar S/o Shri Bool Chand R/o- New Sharda Nagar, Nala Patni, Near Gitanjali Public School, Saharanpur & Smt. Baby W/o Shri Vijay Kumar R/o- New Sharda Nagar, Nala Patni, Near Gitanjali Public School, Saharanpur & (Guarantors) Shri Dinesh Kumar S/o Shri Brj Mohan R/o- 950, New Awas Vikas, Near Riti Ashram, Saharanpur & Shri Tinku Saini, S/o Shri Goverdhan Saini R/o- 158, New Brahampuri Colony, Delhi Road, Saharanpur	One Residential House Built on Plot No.104 Measuring 98.45 Sq Yards or 82.31 Sq Mtr of Khasra No. 715, 716, 717, 718, 719, 720 & 721 consisting all constructions therein & Land Beneath the same with all rights related to it situated at Dara Shivpuri Swad P.T. & District Saharanpur Dar Abadi Sharda Nagar, Saharanpur. Bounded As Under: East- Rasta Gali 6ft Wide, West- House of Deepak at Plot No.108, North- House of Manoj Kumar at Plot No.105, South- House of Guptaaji at Plot No.105	13-08-2018 Rs. 21,81,251.00/- with further interest and other expenses 27-11-2018 Symbolic	Rs. 18,90,000/- Rs. 1,89,000/- 07-04-2025 Rs. 20,000/-	08-04-2025 from 11:00 AM to 04:00 PM	Not Known
7.	PNB Branch : G.T. Road, Deoband, SRE M/s Siddharth Education Foundation (unit- Siddharth Degree College) Village Akhlor-kheri, P.O. Rankhandi Deoband, Mr. Mahak Singh S/o Sh. Kallan Singh (chairman), Mrs. Rekha Singh W/o Sh. Mahak Singh, Smt. Chitto Devi W/o Shri Kallan Singh All R/o Village Akhlor-kheri, P.O. Rankhandi Deoband, Mr. Virendra Kumar Singh S/o Sh. Ram Lal Singh Magdodown Road, Saini Nagar, Shyamपुर, Khatauli Distt. Muzaffarnagar & Mr Bhopal Singh S/o Sh. Jhabeer Singh R/o Village Bijori, P.o. Najibabad, District Bijnore	1- College land and building at khasra No. 924 measuring 0.5400 hect, khasra no. 928 measuring 0.1720 hect, khasra no.940 measuring 0.1150 hect, khasra no.941 measuring 0.1150 hect. & khasra no. 942 measuring 0.1150 hect. Distt. area 1.0570 hect at village akhlor kheri P.O. Rankhandi, Tehsil deoband, distt. Saharanpur in the name of Siddharth education foundation Boundaries of khasra no.928				

"FORM NO. URC-2"

Advertisement giving notice about registration under Part 1 of Chapter XXI of the Act [Pursuant to section 37(4B) 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 this notice hereinafter to the Registrar at NCT of Delhi & Haryana that Ms. NIKHI GOENKA LLP may be registered under Part 1 of Chapter XXI of the Companies Act 2013, as a company limited by shares.
2. The Principal objects of the company are as follows:-
 - (i) To carry on the business of agriculture and other sector which required services of inspection, pesticides spraying, photography of farms and other work help of machines and equipments like drones and sprayers.
 - (ii) Agricultural activities on a fee or contract basis (preparation of fields, establishing a crop, treatment of crops, crop spraying, trimming of fruit trees and vines, transplanting of noe, thinning of beets, harvesting, pest control in connection with agriculture etc.)
3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the office at A 1715 Green Field Colony, Faridabad, Haryana, India, 12101.
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.

Names of Applicant

1. SHANKAR GOENKA (DIN 02075790)
2. PARTHH GOENKA (DIN 08070583)
3. RADHIKA GOENKA (DIN 08099927)

Dated this 15th day of March, 2025.

Form No. 3
[See Regulation-13 (1)(a)]

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)
1st Floor SCO 33-34-35 Sector-17 A, Chandigarh
(Additional space allotted on 3rd & 4th Floor also)

Case No.: OA/1202/2024

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, 1999.

Exh. No. 25590

**YES BANK
VS
PARDHUMAN PARDHUMAN**

(1) PARDHUMAN PARDHUMAN
D/W/S/O-TARACHAND
SHRI PARDHUMAN SON OF SHRI TARACHAND R/O JAMAL, SIRSA, HARYANA - 125110. Sirsa, HARYANA

(2) DEFENDANT NO. 2 - SHRI TARA CHAND SON OF SHRI HARDEV RAM NOW DECEASED REPRESENTED THROUGH ITS LR'S:-
Legal heirs: 1
2 (A) PARDHUMAN (SON OF DECEASED TARACHAND) I.E. DEFENDANT NO. 1 R/O JAMAL, SIRSA, HARYANA - 125110.
Legal heirs: 2
2 (B) VIMILA WIFE OF TARA CHAND (WIDOW OF DECEASED TARA CHAND) I.E. DEFENDANT NO. 3 R/O JAMAL, SIRSA, HARYANA - 125110.
(3) DEFENDANT NO. 3 - VIMILA WIFE OF TARA CHAND R/O JAMAL, SIRSA, HARYANA - 125110.

SUMMONS

WHEREAS: OA/1202/2024 was submitted before Hon'ble Presiding Officer/Registrar on 07/03/2025.

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. 27,557,64.05/- (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 21/03/2025 at 10:30 A.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: 11/03/2025

DEBTS RECOVERY TRIBUNAL - II, CHANDIGARH

PUNJAB & SIND BANK
(A Government of India Undertaking)

BRANCH: MATKA CHOWK JAGADHRI
DISTT. YAMUNANAGAR (HARYANA)
Email: j0316@psb.co.in

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY) APPENDIX IV-RULE 8 (I)

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 below.

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's attention is invited to provision of sub-section (8) of Section 13 of the Act, in the respect of the time available, to redeem the secured Assets.

Name of the Borrower & Guarantor	Description of the Immovable property	Date of Demand Notice	Date of possession	Amount outstanding as per demand notice
Shri Vijay Partap Verma S/o Hari Shankar Verma Depot Holder, Ward No. 7, Shanti Colony, Jagadhri and Residential of Hanuman Gate, Jagadhri Distt Yamunanagar and Sh. Jawahar Lal Verma S/o Sh. Raja Ram, R/o House No.896, Shanti Colony Jagadhri, Yamunanagar and Muni Lal S/o Sh. Raj Man, R/o House No. 1221-X, Ward No. 16, Siri Nagar Colony Jagadhri, Yamunanagar (Loan A/c No. 0316160000216).	Immovable residential property having House No. C-2-207/1 (Eastern Part of House on Plot No. 75) bearing Property ID No. 1K2TP9G1 (Old-77C176U155) situated at Wakau Jagadhri, Yamuna Vihar, Near Goga Madi, District Yamunanagar regd via title deed(s): Sale deed No. 7783 dated 22.03.1999 registered in the O/o Sub Registrar Jagadhri in the name of Vijay Partap Verma is bounded as under: North: Street 22' Wide, South: House No. 104 of Ravinder Kumar, East: House on Plot No. 74 of Sh. Saini, West: Remaining Part of Plot No. 75 of Tara Chand.	18.11.2024	12.03.2025	Rs. 3,08,639.73 as on 30.11.2024 plus interest and costs thereafter.

Date: 15.03.2025 Place: Jagadhri Authorized Officer, Punjab & Sind Bank

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

Where Service is a way of life

CORRIGENDUM

This With reference to E-Auction Notice Published in FINANCIAL EXPRESS & DESH SEWAK NEWSPAPER on 09/03/2025, it is to be informed that Last Date and Time of EMD Submission is "24.03.2025 upto 2:00 PM" instead of "25.03.2025 upto 4:00 PM". All other shall remain the same.

Authorised Officer,
Punjab & Sind Bank

Date : 16.03.2025 Place : Ludhiana

OFFICE OF THE MUNICIPAL COUNCIL NURPUR (KANGRA) HP
NO. MC/NZ/2024.389 DATED 13 MARCH, 2025

NOTICE INVITING QUOTATION

Sealed quotations are hereby invited by the undersigned on behalf of Municipal Council Nurpur for Supply of Street Light maintenance materials M.C.

Nurpur. So as to reach in this office on or before 19-03-2025 at 11.00 A.M. and the quotation will be opened on the same day at 11.30 A.M. in the presence of their authorized representative who may like to be present

Sr. No.	Description of item	Rate
1	Driver 18W	
2	Driver 35W	
3	Driver 70W	
4	Driver 150W	
5	P.C.B. 18W	
6	P.C.B. 35W	
7	P.C.B. 70W	
8	P.C.B. 150W	
9	Timer	
10	Contactor Three Phase	
11	Service wire 4mm	
12	Service wire 6mm	
13	Service wire 10mm	
14	Service wire 16mm	
15	Kit Kat 100Amp	
16	Tap Roll	
17	Screw Driver Kit	
18	Plier	
19	Street light angle	

TERMS AND CONDITIONS:

- The conditional quotations shall not be entertained.
- The authority also reserves the right to curtail or increase the quantity at the time of placing the order.
- The rate shall be F.O.R. DESTINATION.

Executive Officer
Municipal Council,
Nurpur (Kangra) HP

HDFC BANK
We understand your world

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES) (AS PER APPENDIX IV (RULE 8(1)) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Whereas, The undersigned being the Authorized Officer of the HDFC Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 13.11.2024 by registered post calling upon the borrower M/s S K Enterprises through its Partners Sh. Sanjeev Dhawan & Smt Shuchi Dhawan, Mortgagors/ Guarantors to repay the amount mentioned in the notice being Rs. 4,94,50,398/- (Rupees Four Crore Ninety Four Lakhs Fifty Thousand Three Hundred Ninety Eight only) together with future interest @ 18% per annum thereon within 60 days from the date of the said notice and also issued demand notice dated 13.11.2024 by registered post calling upon the borrower M/s Holly City Impex through its Partners Sh. Rajiv Chopra, Smt. Santosh Chopra and Smt. Komal Chopra to repay the amount mentioned in the notice being Rs. 8,20,93,912/- (Rupees Eight Crore Twenty Lakhs Ninety Three Thousand Nine Hundred Twelve only) together with future interest @ 18% per annum thereon within 60 days from the date of the said notice.

The respective borrowers/mortgagors, having failed to repay the amount, notice is hereby given to the respective borrowers/mortgagors, in particular and the public, in general, that the undersigned being the Authorized Officer of HDFC Bank Ltd., has taken symbolic 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 9 of the said Rules on this 13th day of March, 2025.

The respective borrowers/mortgagors, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the HDFC Bank Ltd, for an amount of being Rs. 4,94,50,398/- (Rupees Four Crore Ninety Four Lakhs Fifty Thousand Three Hundred Ninety Eight only) together with interest @ 18% from the Date of Demand Notice thereon as aforesaid in S K Enterprises and Rs. 8,20,93,912/- (Rupees Eight Crore Twenty Lakhs Ninety Three Thousand Nine Hundred Twelve only) together with interest @ 18% from the Date of Demand Notice thereon as aforesaid in Holly City Impex.

DESCRIPTION OF IMMOVABLE PROPERTY/IES

- All Part & Parcel of Private Property F H Private No. A 23 measuring 586.66 Square Yards bearing Khasra No. 62/71/12, 7/2 min situated in the area of village heir, Tehsil Amritsar II Distt. Amritsar owned by Mr. Sanjeev Dhawan S/o Mr. Manohar Lal Dhawan & Mrs. Shuchi Dhawan W/o Mr. Sanjeev Dhawan. Boundaries- East :- Road 40 feet, West :- F H Private No. A 10, North :- F H Private No. A24, South :- F H Private No. A22.
- All Part & Parcel of Private Property No. 80 min, measuring 467 Square Yards bearing Khasra No. 2868/725, 727 min, situated at Tung Pai Sub Urban, Abadi - Jawahar Nagar, Tehsil & Distt. Amritsar, owned by Mr. Sanjeev Dhawan S/o Manohar Lal Dhawan. Boundaries- East :- Street 20 feet wide, West :- Property of others, North :- Property of others, South :- Property of Vijay Sharma.
- All Part & Parcel of Plot Property No. 80 min, measuring 111.77 Square Yards bearing Khasra No. 2330, Hadbast No. 387, situated in the area of Amritsar Urban Circle No. 110, Dasoda Singh, Near Jamun Road, Tehsil & Distt. Amritsar, owned by Mr. Sita Ram Chopra S/o Mr. Des Raj Chopra. Boundaries- East :- Ownership of Brij Lal, West :- Ownership of Nirmala Wanti, North :- Brij Lal, South :- Road.
- All Part & Parcel of Property ½ No 2019/1, 2021/1, measuring 43.58 Square Yards, situated in the area of Katra Jaimal Singh, Tehsil & Distt. Amritsar, owned by M/s Chopra Radio and Electric Works. Boundaries- East :- House of Kartar Chand, West :- Market, North :- Remaining ½ portion of Sh. Tulsi Ram, South :- Property of Raj/Surinder.

Note: The above notice be also considered as 30 days' notice for sale under Rule 6, 8 and 9 of the Act.

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.

DATE: 13.03.2025 **FOR HDFC BANK LTD.,**
PLACE: AMRITSAR **AUTHORISED OFFICER**

Zonal SASTRA Centre, Mumbai
PNB Pragati Tower, 1st Floor, Plot C - 9, Block - G, Bandra Kurla Complex, BKC, Bandra East, Mumbai - 400051, E Mail : zs8356@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

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

SCHEDULE OF THE SECURED ASSETS

Lot No	Name of the Branch	Description of the Immovable Properties	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002		B) Outstanding Amount as on 31.12.2024.	C) Possession Date u/s 13(4) of SARFESI ACT 2002	D) Nature of Possession Symbolic/Physical/Constructive	A) Reserve Price (Rs. in Lacs)	B) EMD (Rs. in Lacs)	C) Bid Increase Amount (Rs. in Lacs)	Date/Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	Zonal Sastra Center M/s. TVC SKY SHOP Ltd.	Factory land & Building only at Village Manakpura, Lodhi, Majra, Baddi, Nalagadh Road, Solan, HP, Khasra No. 290/1-16, 291/11-17, 292/5-11, Kita 3, Jamabandi 1999-2000, wakya, Vill- Manakpur, Area 8 Bigha-10 Biswa Supported by sale deed dated 24.03.2004 No.742 As per latest Valuation report Area of Plot as per Measurement is 7.62 Bigha and Total Plinth Area of the building is 74508 sq.ft.	a) 25.04.2016	b) 44.92 Cr. plus interest and charges thereon from 31-12-2024	c) 14.06.2017 (paper publication 20.06.2017	d) Physical possession.	A) 1167.00	B) 116.70	C) 0.50	15.04.2025 11:00AM to 04:00PM	Not Known	
	Mr. Sameer Ghag (Director), Hari OM Niwas, Bhimnagar, kurar Village, Malad (E), Mumbai-400097. Jagdish Agarwal (Guarantor/ Mortgagor) Comm Unit No. 101, at Khandwala, Shopping center, Malad (E), Mumbai-400097 TVC Life Sciences Ltd. (Corporate Guarantor / Mortgagor) Factory at Village Manakpura, Lodhi, Majra, Baddi, Nalagadh Road, Solan, Himachal Pradesh, Pin-173212. Mr. Vinod Jagdish Agarwal (Director/ Mortgagor) and also Director of M/s. TVC Life Sciences Ltd.) Mrs. Anshika Agarwal (Director) 1501/A, Oberoi Sky Garden, Lokhandwala Complex, Andheri (W), Mumbai-400053. Mrs. Angooridevi Agarwal (Guarantor/ Mortgagor) Comm Unit No. 202, at Khandwala, Shopping center, Malad (E), Mumbai-400097. Bestline Mercantile Co. Pvt. Ltd. (Corporate Guarantor) Plot No 20, Mira Industrial Estate, Kashi Mira, Mira Road East, Opp. Hotel Amar Palace, Thane-401104. Rakshit Leasing & Finance Pvt. Ltd. (Corporate Guarantor) B-202, Khandwala Center, Daffary Road, Malad (E), Mumbai-400097.											

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

- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.comon> 15.04.2025 @ 11.00 AM to 04:00 PM.
- For detailed term and conditions of the sale, please refer <https://baanknet.com> & www.pnbindia.in.

Sd/-
Punjab National Bank
Secured Creditor, Mob: 8637084022

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

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

BRANCH OFFICE:
INTERNATIONAL
BANKING DIVISION

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

Whereas, the Undersigned being the "Authorized Officer" of Punjab & Sind Bank, Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act and in exercise of powers conferred under section 13(12) read with rule 9 of the Security Interest (Enforcement) Rules 2002 issued a demand notice(s) on the dates mentioned against account calling upon the respective Borrower(s) Guarantor(s) to repay the amount as mentioned against account within 60 days from the date of notice / date of receipt of the said notice. The Borrower's/Guarantor's having failed to repay the amount, notice 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 said Act read with Rule 9 of the said rule. The Borrower's/Guarantor's in particular and the public in general are hereby cautioned not to deal with the Property and any dealing with the Property will be subject to the charge of the Punjab & Sind Bank, for the amounts, other charges, costs and interest thereon against calling account.

The Borrower's/Guarantor's attention is invited to provisions of Sub Section (8) of the Section 13 of Act, in respect of time available to them, to redeem the secured assets.

Name of Branch Borrower(s) and Guarantor(s)	Description of the Immovable Properties	Date of Demand Notice	Date of Possession / TYPE
1. M/s Monga Ispat Limited (Borrower/Mortgagor), B-30 Adjoining Phase VII Focal Point, Village Dhandari Khurd, Ludhiana 141003. E-mail: mongaispat@gmail.com, mongaispat@yahoo.com, mongaispat@hotmail.com, 2. Rajiv Gupta S/o Sh. Joginder Lal Gupta (Director/ Mortgagor /Guarantor) R/o 36-A, Aggar Nagar Extension, Ludhiana -141113, Also at House No. 156, Village Kot Gangu Rai, Ludhiana -141113, Also at House No. 3145, Sector 32-A, Chandigarh Road, Ludhiana, 3. Malti Gupta W/o Sh. Rajeev Gupta (Director/ Mortgagor/Guarantor) R/o 36-A, Aggar Nagar Extension, Ludhiana -141113, Also at House No. 156, Village Kot Gangu Rai, Chandigarh Road, Ludhiana, No. 1311/539, 1328/565, 1329/570 and 1330/1/577, 582, 1384/586, khatra No. 39/60, khatra No. 1335/586, 1336/586, 1337/586, 1339/599, 1340/606, 1477/543, khatra No. 39/61, khatra No. 1338/588 min, khatra No. 61/121-122 and khatra No. 781 min, khatra No. 187/361-362 and khatra No. 1518/1316/531 min, khatra No. 44/72, 73, 74, khatra No. 65/113-114 and khatra No. 612 min, 612 min, khatra No. 66/115-116, as per jamabandi for year 1985-86 situated at village Kanganwal Hadbast No. 245, Tehsil & District Ludhiana having Boundaries as mentioned below:- North: Land of Super Ispat Udyog-Nirmal Ind. Corporation, South: Street and Land Vishvakarma Ispat Limited, East: Land Vishvakarma Strips & Investment Ltd & Vishvakarma Alloys Ltd, West: Land Vishvakarma Strips & Investment Ltd & Vishvakarma Alloys Ltd, b) Property measuring UB-148-18B (Pukhta), comprised in khatra No 43,46,47,44 khatrauni No 63,66 to 69, 70 to 72, 64 in khatra No. 1319/539, 1328/565, 1329/570, 1330/1/577, 582,1382/586, 1335/586, 1337/586, 1339/599, 1340/606, -1477/543, 1311/543, 1517/1316/531, 1338/588 as per jamabandi for year 2000-01 at village Kanganwal Hadbast No. 245, Tehsil & District Ludhiana having Boundaries North: Land of Nirmal Ind. Estate, South: Land Vishvakarma Strips & Investment Ltd, East: Land Vishvakarma Strips & Investment Ltd (Pawa side), West: Land Balwinder Singh, c) Property measuring 1B-12B-5B (Pukhta), comprised in khatra No. 942 min, 942 min, 942 min, 942 min, 942 min, 942 min, khatra No. 102/197, 198, 199, 200, 201, 202, 203 and khatra No. 1001 min, 1001 min, 1001 min, 1001 min, khatra No. 103/204, 205, 206, 207, 208, 209 and khatra No. 1400/806 min, 1400/806 min, 1400/806 min, khatra No. 188/363, 364, 365 and khatra No. 821 min, 821 min, 821 min, 821 min, khatra No. 189/366, 367, 368, 369, 370 and khatra No. 1319/539, 1328/565, 1329/570 and 1330/1/577, 582, 1384/586, khatra No. 39/60 and khatra No. 1335/586, 1336/586, 1337/586, 1339/599, 1340/606, 1477/543, khatra No. 39/61 and khatra No. 1338/588 min, khatra No. 40/62 and khatra No. 1311/543 min, 1311/543 min, 1311/543 min, khatra No. 42/64, 65, 66, 67, 68 and khatra No. 1517/1316/531 min, 1517/1316/531 min, 1517/1316/531 min, khatra No. 43/69-70-71 and khatra No. 613 min, 613min, khatra No. 67/117-118 and khatra No. 614 min, 614 min, khatra No. 68/119-120 15A, J.L Nehru Road, Ground Floor, Kolkata, Also at Village Kanganwal, P.O Jugiana, 1518/1316/531 min, 1518/1316/531 min, khatra No. 610 min, 610 min, khatra No. 65/113-114 and khatra No. 612 min, 612 min, khatra No. 66/115-116, as per jamabandi for year 1985-86, Hadbast No. 245, situated at village kanganwal Tehsil & District Ludhiana having Boundaries as mentioned below:- North: Land of Super Ispat Udyog-Nirmal Ind. Corporation, South: Street and Land Vishvakarma Ispat Limited, East: Land of Balwinder Singh, West: Land of Super Ispat Udyog, iii) Property Measuring 8 kanal 7 Marla comprised in Khasra No 7/11/2, 10, 8/12, 3,4,5,6,7,8, 14/1, 13, 17/2, 18/1, 19 in Khatra No 218/258 as per Jamabandi for the year 2001-2002 situated within revenue estate of Dhandari Khurd, Hadbast No 242, Tehsil and District Ludhiana registered vide wasika No 8760 dated 25.08.2005 in the name of M/s Monga Ispat Limited having Boundaries as mentioned below:- iv) Property measuring 14 Kanal 3 Marla comprised in Khasra No 7/1/-2-10-8/12-3-4-5-6-7-8-14/1-13-17/2-18/1-19 in Khatra No 178/214 and Khasra No 8/9-12 in Khatra No 277/322 as per Jamabandi for year 1996-97 situated within revenue estate of wakia Mauja Dhandari Khurd, Hadbast No 242, Tehsil and District Ludhiana registered vide wasika No 14622 dated 07.03.2003 in the name of M/s Monga Ispat Limited Properties mentioned at iii) and iv) being combined property having Boundaries as mentioned below:- North: Neighbour land 338', South: Market Road 353', East: Neighbour land 322', West: Road 359'	03.12.2024	11.03.2025 / Symbolic	
1. M/s Manglam Recycling Limited (Borrower / Mortgagor) Boom Digital, 15A, J.L Nehru Road, Ground Floor, Kolkata, Also at Village Kanganwal, P.O Jugiana, Ludhiana -141020 E-mail: manglamrecycling@yahoo.com, 2. Rajiv Gupta S/o Sh. Joginder Lal Gupta (Director /Guarantor) R/o 36-A, Aggar Nagar Extension, Ludhiana -141113, Also at House No. 156, Village Kot Gangu Rai, Ludhiana -141113, Also at House No. 3145, Sector 32-A, Chandigarh Road, Ludhiana, No. 1311/539, 1328/565, 1329/570 and 1330/1/577, 582, 1384/586, khatra No. 39/60, khatra No. 1335/586, 1336/586, 1337/586, 1339/599, 1340/606, 1477/543, khatra No. 39/61, khatra No. 1338/588 min, khatra No. 40/62 and khatra No. 1311/543 min, 1311/543 min, 1311/543 min, khatra No. 42/64, 65, 66, 67, 68 and khatra No. 1517/1316/531 min, 1517/1316/531 min, 1517/1316/531 min, khatra No. 43/69-70-71 and khatra No. 613 min, 613min, khatra No. 67/117-118 and khatra No. 614 min, 614 min, khatra No. 68/119-120 15A, J.L Nehru Road, Ground Floor, Kolkata, Also at Village Kanganwal, P.O Jugiana, 1518/1316/531 min, 1518/1316/531 min, khatra No. 610 min, 610 min, khatra No. 65/113-114 and khatra No. 612 min, 612 min, khatra No. 66/115-116, as per jamabandi for year 1985-86, Hadbast No. 245, situated at village kanganwal Tehsil & District Ludhiana having Boundaries as mentioned below:- North: Land of Super Ispat Udyog-Nirmal Ind. Corporation, South: Street and Land Vishvakarma Ispat Limited, East: Land of Balwinder Singh, West: Land of Super Ispat Udyog, iii) Property Measuring 8 kanal 7 Marla comprised in Khasra No 7/11/2, 10, 8/12, 3,4,5,6,7,8, 14/1, 13, 17/2, 18/1, 19 in Khatra No 218/258 as per Jamabandi for the year 2001-2002 situated within revenue estate of Dhandari Khurd, Hadbast No 242, Tehsil and District Ludhiana registered vide wasika No 8760 dated 25.08.2005 in the name of M/s Monga Ispat Limited having Boundaries as mentioned below:- iv) Property measuring 14 Kanal 3 Marla comprised in Khasra No 7/1/-2-10-8/12-3-4-5-6-7-8-14/1-13-17/2-18/1-19 in Khatra No 178/214 and Khasra No 8/9-12 in Khatra No 277/322 as per Jamabandi for year 1996-97 situated within revenue estate of wakia Mauja Dhandari Khurd, Hadbast No 242, Tehsil and District Ludhiana registered vide wasika No 14622 dated 07.03.2003 in the name of M/s Monga Ispat Limited Properties mentioned at iii) and iv) being combined property having Boundaries as mentioned below:- North: Neighbour land 338', South: Market Road 353', East: Neighbour land 322', West: Road 359'	03.12.2024	11.03.2025 / Symbolic	

DATE : 11-03-2025 **PLACE : LUDHIANA** **AUTHORISED OFFICER**

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