

RISE IN RESERVES
India's forex kitty jumps by \$289 m to hit \$640.40 bn

SOVEREIGN SCHEME
Gold bond issue price fixed at ₹4,791 per gram; subscription opens Monday

ANNUAL SUMMIT
Putin to visit India on Dec 6 for talks with PM Modi

BLACK FRIDAY
Amazon faces climate activists, workers' strikes in Europe





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FINANCIAL EXPRESS

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SENSEX: 57,107.15 ▼ 1,687.94 NIFTY: 17,026.45 ▼ 509.80 NIKKEI 225: 28,751.62 ▼ 747.66 HANG SENG: 24,080.52 ▼ 659.64 ₹/\$: 74.87 ▼ 0.36 ₹/€: 84.34 ▼ 0.71 BRENT: \$77.95 ▼ \$4.27 GOLD: ₹48,153 ▲ ₹631

IN THE NEWS

GoM meet on rationalising GST rates deferred

A MEETING of the panel of state finance ministers looking into GST rate rationalisation has been deferred, sources told PTI. The Group of Ministers (GoM) on rate rationalisation, headed by Karnataka CM Basavaraj Bommai, also includes West Bengal FM Amit Mitra, Kerala FM N Balagopal, and Bihar deputy CM Tarkishore Prasad.

Puri: High oil prices to hurt global economic recovery

PETROLEUM MINISTER Hardeep Singh Puri on Friday said continuing high international oil prices will hurt the global economic recovery as he made a renewed pitch to Saudi Arabia and other Opec producers to not keep production levels artificially lower, reports PTI.

RBI slaps ₹1-cr penalty on SBI for lapses

RBI on Friday said it has imposed a penalty of ₹1 crore on State Bank of India (SBI) for deficiencies in regulatory compliance, reports PTI. The penalty has been imposed by an order dated November 16, RBI said in a statement.

RBI NORMS

No bank licences for large corporates yet

Promoters can now retain 26% shareholding in banks

FE BUREAU
New Delhi, November 26

RESERVE BANK OF INDIA (RBI) has refrained from permitting corporate ownership of banks, putting on hold a working group recommendation that said large corporate and industrial houses may be allowed to promote banks post amendments to the Banking Regulations Act, 1949. The central bank has also not accepted a recommendation to allow well-run, large NBFCs, including those owned by a corporate house, to become banks. Both suggestions, it said, on Friday, are "under examination".

However, RBI has allowed promoters to retain a 26% shareholding in banks, higher than the current cap of 15%, bringing relief to bankers like Kotak Mahindra Bank's Uday Kotak. The 26% is in line with the ceiling on the voting rights of a shareholder and in keeping with the current FDI policy. The PJ Nayak Committee



- Cap on promoters' stake, after 15 years, raised to 26% of the paid-up voting equity share capital, from 15%
- Post five-year lock-in, promoters can choose to lower holdings to below 26%
- Promoter stake during five-year initial lock-in remains at minimum 40%
- Cap of 15%, of the paid-up voting equity shares, for non-promoter shareholders — all categories of FIs, supranational institutions, PSUs, govt
- Cap of 10% for non-promoter shareholders — natural persons and non-FIs
- NOFHC mandatory only where individual promoters, promoting and converting entities have other group entities; however, promoters/promoting entities must be eligible to set up a universal bank or an SFB
- Minimum initial capital requirements for new bank licences raised to ₹1,000 crore for universal bank, ₹300 crore for an SFB

had in 2014 recommended a promoter holding of 25%, on the grounds that low promoter shareholding could make banks vulnerable by

weakening the alignment between the management and shareholders.

Continued on Page 2

COVID-19

India tightens screening for new variant, set to resume overseas flights

NEHAARORA
New Delhi, November 26

INDIA SAID ON Friday it will resume international passenger flights from mid-December with Covid-19 linked curbs for "at risk" countries, and ordered tightened screening at borders as fears over a new coronavirus variant spread globally.

The Union health ministry said reports of mutations in the variant, identified as B.1.1.529, had "serious public health implications", and asked states to adopt rigorous screening and testing for all passengers from South Africa and other "at risk" countries.

"This variant is reported to have a significantly high number of mutations, and thus, has serious public health implications for the country in view of recently relaxed visa curbs and opening up of international travel", health secretary Rajesh Bhusan said in a letter to states.

Continued on Page 2

FREAKY FRIDAY

Markets, rupee plunge as new Covid variant spooks investors

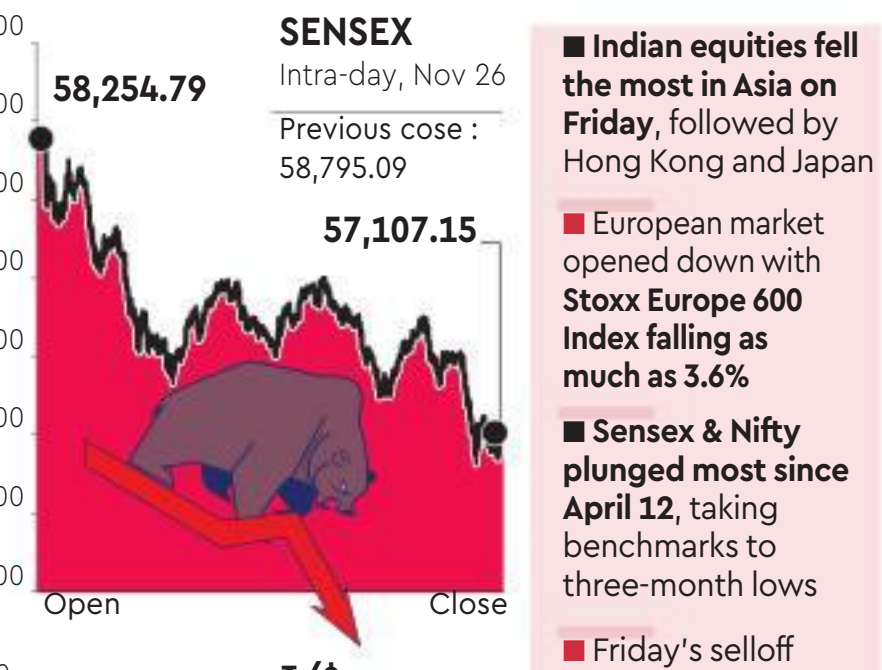
Global markets fall as countries begin to impose travel curbs

AGENCIES
Mumbai, November 26

SENSEX NOSEDIVED 1,688 POINTS while the Nifty slumped below the 17,100-level on Friday as a new and potentially vaccine-resistant coronavirus variant sent shockwaves through global markets.

Markets globally were lower after scientists said the new variant detected in South Africa has an unusual combination of mutations, may be able to evade immune responses and could be more transmissible. Countries like Britain and Japan have already imposed travel restrictions, raising the spectre of a fresh wave of lockdowns.

Sensex plummeted 1,687.94 points or 2.87% to close at 57,107.15 following an across-the-board selloff. Similarly, the NSE Nifty plunged 509.80 points or 2.91% to 17,026.45.



Indian equities fell the most in Asia on Friday, followed by Hong Kong and Japan

European market opened down with **Stoxx Europe 600 Index falling as much as 3.6%**

Sensex & Nifty plunged most since April 12, taking benchmarks to three-month lows

Friday's selloff wiped out **₹7.36 lakh crore of investor wealth**

Five firms — **RIL, HDFC, ICICI Bank, HDFC Bank & Infosys** — contributed more than half to Sensex fall

Currency markets, too, were not spared, with the rupee sinking 37 paise versus the dollar, in tandem with other emerging market currencies.

The losses also pushed the Nifty 50 to its worst weekly performance since late January, with both the main indexes losing over 4% this week to move further away from a record high struck in October.

Continued on Page 2

Special Features

Opting for financing while purchasing a two-wheeler



While credit participation is relatively low in the entry-level two-wheeler segment as compared to four-wheelers, taking a loan can be a beneficial in the long term

■ Motobahn, P7

The quantum of tariff hike by Bharti Airtel came as surprise



Firm focus shifting to higher realisations; India mobile estimates up 8-15%; Ebitda CAGR of 21% is expected over FY22-24; target price raised to ₹925 from ₹860; 'Buy' rating maintained

■ Investor, P7

Quick Picks

New Bill may provide for 26% minimum govt holding in PSBs

THE BANKING Laws (Amendment) Bill, 2021, which will be introduced in the Winter Session of Parliament starting November 29, will likely propose that the minimum government holding in public sector banks (PSBs) be trimmed to 26% from 51%, an official source said, reports **fe Bureau in New Delhi**. The move is aimed at facilitating the privatisation of two PSBs, in sync with the announcement in the Budget for 2021-22. **PAGE 2**

Dr Reddy's to seek DCGI nod for Sputnik Light vaccine soon

DR REDDY'S Laboratories is in the midst of clinical trials for the Russian Sputnik Light Covid-19 vaccine in India and is soon expected to seek regulatory nod from Drugs Controller General of India (DCGI), reports **fe Bureau in Pune**. Dr Reddy's has partnered with Russian Direct Investment Fund for the Sputnik vaccine supplies in India. Sputnik Light vaccine is based on human adenovirus serotype 26, which is the first component of the Sputnik V vaccine. **PAGE 4**

Sebi considers overhaul of preferential allotment rules

SEBI ON Friday proposed relaxing pricing norms and lock-in requirements to make it easier for companies to raise funds through preferential allotment of shares, reports PTI. In addition, it has proposed allowing pledging of shares allotted to promoter or promoter group under preferential issue during the lock-in period. The consultation paper comes against the backdrop of PNB Housing Finance's proposed allotment of preference shares to Carlyle & other investors hitting a roadblock. **PAGE 6**

LOOKING BACK

Made mistakes in telecom biz: Birla

FE BUREAU
Kolkata, November 26

ADITYA BIRLA GROUP chairman Kumar Mangalam Birla on Friday said the telecom business has been a "tough one" for the diversified conglomerate and it could have done better on "several factors".

Birla also said one of the biggest regrets in his life was to lose out on Hindustan Zinc, the country's largest zinc-lead miner. Currently, the company is a subsidiary of Anil Agarwal-led Vedanta Group, which acquired it when the government divested its majority stake way back in 2002-03.

"Telecom has been a tough one for us. I think there have been several factors where we could have done better. It's one of a few sectors in which we have not done well. But, it is the story that is going to play out," Birla said, replying to a question on

Hindustan Zinc we lost out very relatively. We just missed some details in due diligence. So, the learning from it is that the devil is in the details. It could have been a great investment...



his "key learning" from telecom industry investment at the ICC annual session and AGM. He, however, said Vodafone Idea (the Aditya Birla Group holds 27% stake in the company) was in a much better situation now compared with a month ago.

Continued on Page 2

Ashok Leyland MD Vipin Sondhi quits

VIPIN SONDHI, MD & CEO of Ashok Leyland (ALL) has decided to move on to take care of his personal and family responsibilities, reports **fe Bureau in Chennai**.

ALL on Friday announced Sondhi has expressed his intention to devote

more time to take care of certain personal and family commitments in the post-Covid situation, that requires his extended presence in New Delhi and consequently step down as MD & CEO with effect from December 31. **■ Report on Page 4**

CRYPTO CRACKDOWN

China looks to set up digital asset bourse in virtual yuan push

BLOOMBERG
November 26

CHINA IS CONSIDERING setting up a digital asset exchange in Beijing as officials push to promote usage of the digital yuan and crack down on cryptocurrencies.

Beijing will explore the possibility of establishing a bourse for digital assets trading, as part of broader efforts to boost financial services in the capi-

tal, according to guidelines issued by the State Council.

The cabinet called for faster trials of the digital yuan and urged big banks to set up e-CNY operation firms. The statement provided no further details on the planned digital asset exchange. China

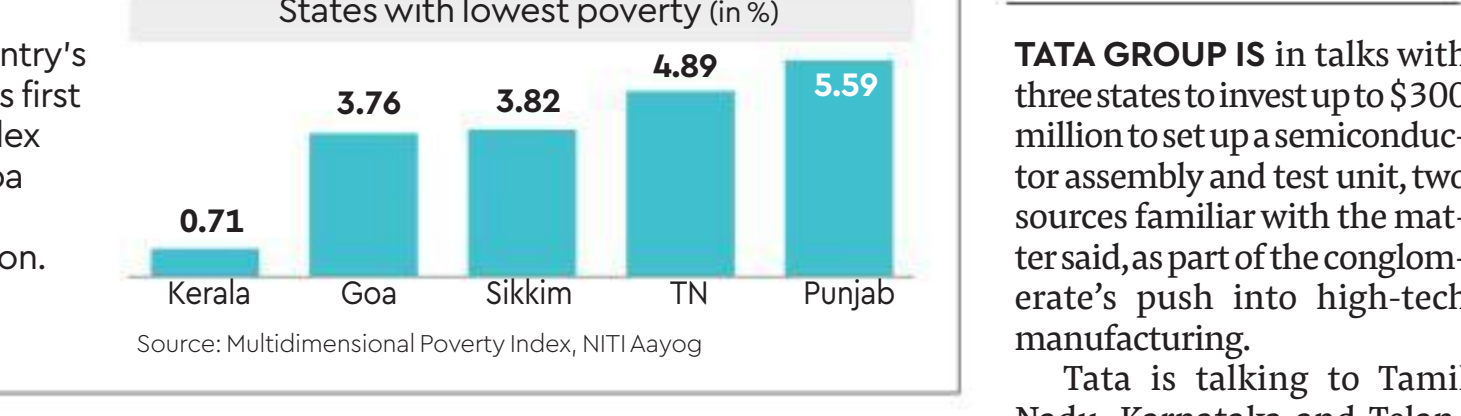
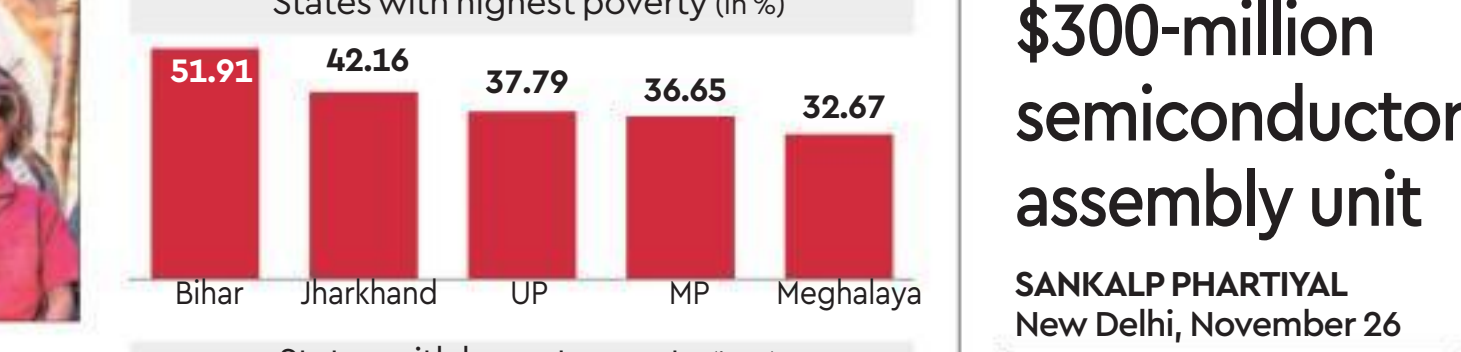


IN MEMORIAM
People pay tribute to those who lost their lives during the 26/11 attacks, in Mumbai on Friday

EXPRESS PHOTO: PRADIP DAS

Poverty index

Over half of Bihar population poor



Bihar, Jharkhand and Uttar Pradesh emerged as the country's poorest states in NITI Aayog's first Multidimensional Poverty Index (MPI) report, while Kerala, Goa and Sikkim had the lowest percentage of poor population. As per the index, 51.91% population of Bihar is poor.

Source: Multidimensional Poverty Index, NITI Aayog

CHIPPING IN

Tata Group in talks to set up \$300-million semiconductor assembly unit

SANKALP PHARTIYAL
New Delhi, November 26

TATA GROUP IS in talks with three states to invest up to \$300 million to set up a semiconductor assembly and test unit, two sources familiar with the matter said, as part of the conglomerate's push into high-tech manufacturing.

Tata is talking to Tamil Nadu, Karnataka and Telangana and scouting for land for the outsourced semiconductor assembly and test (OSAT) plant, the sources said, declining to be identified. While Tata has previously said it would likely enter the semiconductor business, this is the first time news about the group's foray into the sector and its scale has been reported.

An OSAT plant packages, assembles and tests foundry-made silicon wafers, turning them into finished semiconductor chips. Tata has looked at some potential locations for the factory, one of the sources said, adding a venue was likely to be finalised by next month.

Continued on Page 2

26/11 Mumbai terror case: India asks Pak to expedite trial

PRESS TRUST OF INDIA New Delhi, November 26



People hold placards at the Gateway of India to mark the 13th anniversary of the 26/11 terror attacks, in Mumbai on Friday

INDIA CANNOT FORGET the wounds of the Mumbai terror attacks, Prime Minister Narendra Modi said on Friday on the 13th anniversary of the carnage even as a senior diplomat of the Pakistani High Commission was summoned and told that Islamabad must ensure expeditious trial in the case.

In a short video released by the ministry of external affairs (MEA) on the 26/11 attacks, Modi also said today's India is combating terrorism with a "new policy and new ways" as he paid tributes to the victims of the

strikes. The MEA said a note verbal was handed over to the Pakistani diplomat, reiterating New

Delhi's demand for an expeditious trial in the Mumbai attacks case and asking that country to

abide by its commitment to not allow territories under its control for terrorism against India.

"I pay homage to all those who died in the Mumbai attack. Many brave police personnel were also martyred in the strike. I also pay homage to them," Modi said in Hindi in the video posted by the MEA on Twitter.

"India cannot forget the wounds of the Mumbai attack. Today's India is combating terrorism with a new policy and new ways," he said.

In a statement titled "Thirteen years of seeking justice for the victims of 26/11 Mumbai terror attacks," the MEA asserted that the terror attack was "planned, executed and launched" from Pakistani territory. "It is a matter of deep anguish

that even after 13 years of this heinous terror attack, the families of 166 victims from 15 countries across the globe still await closure, with Pakistan showing little sincerity in bringing the perpetrators to justice," it said.

The MEA said India will continue to make every effort to seek justice for the families of the "victims and the martyrs" of the attacks. "The former Prime Minister of Pakistan had gone on record and admitted that the terrorists were sent from Pakistan's soil," the MEA said, in a reference to comments made by former premier Nawaz Sharif.

"We once again call on the government of Pakistan to give up double standards and to expeditiously bring the perpetrators of the horrific attack to justice."

Modi hits out at dynastic parties, says matter of concern to people committed to Constitution

PRESS TRUST OF INDIA New Delhi, November 26

PRIME MINISTER NARENDRA Modi on Friday tore into the Congress and some other opposition parties, saying India is heading towards a kind of crisis in the form of dynastic parties, from Kashmir to Kanyakumari, that are run and controlled by the same family for generations to pose the "biggest threat" to a healthy democracy and a concern to people committed to the Constitution.

As the prime minister targeted the opposition parties over their boycott of the event to commemorate the Constitution day at the Central Hall of Parliament, President Ram Nath Kovind said all MPs, whether representing the ruling party or the opposition, are defenders of the dignity of Parliament and competition should not be confused



Prime Minister Narendra Modi addresses a function, as President Ram Nath Kovind (centre) and Vice-President M Venkaiah Naidu look on, to commemorate the Samvidhan Divas at Parliament in New Delhi on Friday

with rivalry. A total of 14 opposition parties including the Congress, the TMC and the DMK gave the event a miss.

While President Kovind said there may be differences of opinion but no difference should be so great as to hinder the real purpose of public service, Vice-President M Venkaiah Naidu, who is the Chairman of the Rajya Sabha, stressed that the Constitution requires the country to be a democratic republic and said

legislatures should be guided by dialogue and debate and not be rendered dysfunctional through disruptions. At another Constitution Day event organised by the Supreme Court in the evening, Modi said Constitution is the country's greatest strength to remove obstacles being created by a colonial mindset. He said India's growth story is being disrupted by forces of colonial mindset, including in the name of freedom of expression.

KERALA STATE ROAD TRANSPORT CORPORATION Transport Bhavan, Fort P.O, Thiruvananthapuram-695023 E-TENDER NOTICE

STOP CORONA: Wear Mask, Follow Physical Distancing, Maintain Hand Hygiene DELHI JAL BOARD: GOVT OF NCT OF DELHI OFFICE OF THE EXECUTIVE ENGINEER(E&M)-II WAZIRABAD WATER WORKS, CIVIL LINES, TIMARPUR DELHI-110054

Delhi Jal Board tender notice table with columns: S.No., Name of Work, Estimated Cost, Earnest Money, Date of release of Tender, Last date/Time of receipt of Tender

TATA CONSUMER PRODUCTS LIMITED (Formerly Known as Tata Global Beverages Limited) Registered Office: 1, Bishop Lefroy Road, Kolkata-700020

NOTICE OF POSTAL BALLOT NOTICE is hereby given that pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 (the Act) read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (the Rules)

Description of the Special Resolutions table with columns: Sr No, Description of the Special Resolutions

Instructions for Remote E-Voting: The Remote E-Voting will commence on Monday, November 29, 2021 at 09:00 hours IST and will end on Tuesday, December 28, 2021 at 17:00 hours IST.

KERALA WATER AUTHORITY e-Tender Notice Tender No: 12/2021-22/PHC/KNR. Jal Jeevan Mission - Kannur District - Pariyaram Panchayath - Balance JMM works. EMD : Rs. 200000.

OFFICE OF THE EXECUTIVE ENGINEER (TENDERING) M-3 DELHI JAL BOARD: GOVT OF NCT OF DELHI H-BLOCK : SECTOR-15 : ROHINI : DELHI-89 E-mail Id:- eetingenderm3.djb@gmail.com

Delhi Jal Board tender notice table with columns: S.No., Name of Work, Amount put to Tender/Estimated cost, Tender Fee, Date of release of tender procurement solution/ID No., Last date/time of receipt of bid through e-procurement solution

OFFICE OF THE EXECUTIVE ENGINEER (WB)-I DELHI JAL BOARD: GOVT. OF N.C.T. OF DELHI ROOM NO. 31, B-BUILDING, JHANDEWALAN, NEW DELHI-110005. Phone: 09558007601, E-mail Id:- djbwaterbody@gmail.com

Delhi Jal Board tender notice table with columns: S.No., Name of Work, Estimated Contract Value (ECV)/Amount put to tender, Earnest Money (EMD), Tender Fee, Date of Release of tender in E-Procurement Solution & Tender ID No., Last Date/Time of receipt of tender E-Procurement Solution

DELHI JAL BOARD : GOVT. OF N.C.T. DELHI OFFICE OF THE EXECUTIVE ENGINEER (PROJECT) W-IX, ASHOK VIHAR, OVERHEAD TANK: DELHI-110052 Tel: 011-27303265 Email id: projectwater9@gmail.com

Delhi Jal Board tender notice table with columns: SN, Name of work, Amount put to Tender (Rs.), Earnest Money (Rs.), Tender Fees (Rs.) (non-refundable), Date of Release of tender in e-procurement solution, Last date/time of submission of tender through e-procurement solution, Tender ID

ICICI Prudential Asset Management Company Limited Corporate Identity Number: U99999DL1993PLC054135 Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.

BEML Limited (CIN: L35202KA1964GOI01530) (Schedule A Company under Ministry of Defence) Regd. Office: "BEML SOUDHA", 23/1, 4' Main Road, S.R. Nagar, Bengaluru - 560 027.

TATA POWER DELHI DISTRIBUTION LIMITED A Tata Power and Delhi Government Joint Venture Regd. Office: NDPL House, Hudson Lines, Kingsway Camp, Delhi 110 009

NOTICE INVITING TENDERS Nov 27, 2021 TATA Power-Delhi invites tenders as per following details:

Table with columns: Tender Enquiry No. Work Description, Estimated Cost/EMD (Rs.), Availability of Bid Document, Last Date & Time of Bid Submission/ Date and time of Opening of bids

CORRIGENDUM / TENDER DATE EXTENSION Table with columns: Tender Enquiry No. Work Description, Previously Published Date, Revised Due Date & Time of Bid Submission/ Date & time of opening of bids

Complete tender and corrigendum document is available on our website www.tatapower-deli.com -> Vendor Zone -> Tender / Corrigendum Documents

KIRLOSKAR FERROUS INDUSTRIES LIMITED A Kirloskar Group Company Registered Office: 13, Laxmanrao Kirloskar Road, Khadi, Pune - 411 003. (Maharashtra) CIN: L27101PN1991PLC063223

FINANCIAL EXPRESS

Union Bank of India Asaf Ali Road Branch at 2/2A, Laxmi Insurance Building, Asaf Ali Road, New Delhi -110002

बैंक ऑफ इंडिया Bank of India POSSESSION NOTICE (For Movable/Immovable property)

बैंक ऑफ बड़ोदा Bank of Baroda POSSESSION NOTICE (For immovable property under Rule 8(1))

CLIX HOUSING FINANCE LIMITED POSSESSION NOTICE

OFFICE OF THE RECOVERY OFFICER-II DEBTS RECOVERY TRIBUNAL-III, DELHI

ICICI Bank PUBLIC NOTICE

Name and Address of Borrower / Co-Borrower: Mr. Praveen Sharma S/o Mukesh Sharma...

Bank of India vs Oberoi Trading and Bank of India vs Yash Overseas and Anr. Sale Proclamation

Table with columns: Loan A/C No., Customer Name, Branch Name, Amount, etc.

Name and Address of Borrower / Co-Borrower: Mr. Pankaj Nodia, 2 Mrs. Jyoti Nodia...

AXIS BANK LTD. POSSESSION NOTICE

Table with columns: Loan A/C No., Customer Name, Branch Name, Amount, etc.

Name and Address of Borrower / Co-Borrower: Mr. Rakesh Datta, S/o Manan Singh...

"IMPORTANT" Whilst care is taken prior to acceptance of advertising copy...

इण्डियन ओवरसीज बैंक Indian Overseas Bank (A GOVERNMENT OF INDIA UNDERTAKING)

Table with columns: Loan A/C No., Customer Name, Branch Name, Amount, etc.

LA No.948 of 2019
R.A. No. of 2019
Against
S.A. No. 25 of 2019
(On the file of Debt Recovery Tribunal-III)
Asset Reconstruction Company (India) Limited
Represented by its authorised signatory
Mr. Nishith Doshi, 10th Floor, The Ruby, 29, Senapati Bapat Marg, Dadar (West), Mumbai-400028 and also at No.715-C, 7th Floor, Phase-2, Spencer Plaza, 796, Anna Salai Chennai-600 002.
(Petitioner has been substituted in place of South Indian Bank Limited by Order dated 22.04.2015)
Applicant/Appellant
M/s. Mittal Ispat Limited
Represented by its Directors, 4th Floor, Opposite Kalini Colony, Ring Road, New Delhi and others.
Respondents/Respondents
To,
AIR No.317 of 2019
1. M/s. Mittal Ispat Limited (R1) Represented by its Directors, 4th Floor, Opposite Kalini Colony, Ring Road, New Delhi.
2. M/s. Sharda Casting Limited (R2) Represented by its Directors, 4th Floor, Opposite Kalini Colony, Ring Road, New Delhi.
The above matter came up for hearing on 05.10.2021 the Hon'ble Tribunal was pleased to order notice to the 1st, 2nd & 7th Respondents in A.No.948 of 2019 in AIR No.317 of 2019 by paper publication and posted the matter to 01.12.2021 for considering the delay in condonation. Take notice of the same and be present when the matter is listed on 01.12.2021 for any other date, either in person or through duly instructed Counsel failing which, the matter will be heard and decided in your absence.
Mr. K. S. Giriprasath
9443914953
Advocate

POSSESSION NOTICE - (for immovable property) Rule 8(1)
Whereas, the undersigned being the Authorized Officer of IFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IFL HFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorized Officer of the company to the borrowers/co-borrowers mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower 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 said rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IFL HFL for an amount as mentioned herein under with interest thereon.
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act. If the borrower clears the dues of the "IFL HFL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IFL HFL" and no further step shall be taken by "IFL HFL" for transfer or sale of the secured assets.

Table with 5 columns: Name of the Borrower(s), Description of secured asset (immovable property), Total Outstanding Dues (Rs.), Date of Demand Notice, Date of Possession. Includes details for Mr. Seeta Ram and co-borrowers.

State Bank of India
Stressed Assets Recovery Branch-II, 18/1, SBI House, 4th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005 Phone No.: 011-28752163, E-mail: sbi.s1521@sbi.co.in
(CORRIPIEND)
CANCELLATION OF AUCTION
Public at large is hereby informed that the sale of the Property (at Serial no. 3) all three properties M/s. Eureka Plumbings by way of E-Auction on 30.11.2021 as per Auction Notice published in 'Jansatta' and 'Financial Express' dated 12.11.2021 is cancelled due to certain unavoidable reasons.
All other terms and conditions will remain the same.
Authorized Officer
State Bank of India, SARB-II, Karol Bagh, New Delhi (branch code 51521)

The Federal Bank Limited
Branch Ghaziabad, B-7, Rajnagar District Centre (RDC), Raj Nagar, Ghaziabad-201001 (U.P.)
FEDERAL BANK
YOUR PERFECT BANKING PARTNER
Regd. Office: Always, Kerala
NOTICE FOR PRIVATE SALE OF GOLD
Notice is hereby given for the information of all concerned that Gold Ornaments pledged in the following Gold loan accounts, with the under mentioned branch of the Bank, which are overdue for redemption and which have not been regularized so far in spite of repeated notices, will be put for sale in the branch on or after 15-12-2021 as shown below:
BRANCH/VENUE: NAME & ACCOUNT NUMBER
B-7, Rajnagar District Centre (RDC), Raj Nagar, Ghaziabad-201001 (U.P.) VIKAS KUMAR 16146100023442
SUDDHA CHATURVEDI 16146100021750
Date: 26-11-2021, Place: Ghaziabad Branch Manager, The Federal Bank Ltd.

SAURYA URJA COMPANY OF RAJASTHAN LIMITED
Corporate/Registered Office: 701-703, 7th Floor, Kailash Tower, Tonk Road, Jaipur-302015, Rajasthan Ph: 0141-4271514/512, 9116047475, 8763720847
NOTICE INVITING TENDER
To download complete set of Tender Documents, log on to our e-service provider - https://www.mstcecommerce.com/eproc/
Issued By : Saurya Urja Company of Rajasthan Limited

KOTAK MAHINDRA BANK LIMITED POSSESSION NOTICE
Whereas, the undersigned being the authorized officer of Kotak Mahindra Bank Ltd., under the securitization and reconstruction of financial assets and enforcement of security interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the security interest (Enforcement) rules 2002 issued demand notices to the borrower/s as detailed hereunder, calling upon the respective borrower/s to repay the amount mentioned in the said notices with all costs, charges and expenses till actual date of payment within 60 days from the date of receipt of the same. The said borrower/s (co) borrower/s having failed to repay the amount, notice is hereby given to the borrower/s (co) borrower/s and the public in general that the undersigned has taken possession of the property described hereunder in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said rules. The borrower/s in particular and the public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of Kotak Mahindra Bank Ltd., for the amount specified therein with future interest, costs and charges from the respective dates. 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. Details of the borrowers, scheduled property, outstanding dues, demand notices sent under section 13(2) and amounts claimed there under, date of possession is given herein below:
Name and Address of the Borrower, Co-Borrower, Loan Account No., Loan Amount, Details Of the Immovable Property, Date of possession, Demand notice date, Amount due in Rs.

For any Query Please Contact Mr. Somesh Sundryal (+91 9910563402) & Mr. Sumit Sinha (+91 8920882703)
Authorized Officer: For Kotak Mahindra Bank Ltd.

Canara Bank POSSESSION NOTICE (For Immovable Property)
Whereas, the undersigned being the authorized officer of the Canara Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of Powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice on the property/surety to repay the amount mentioned in the notice within 60 days from the receipt of the said notice. The respective Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general, that the undersigned has taken possession of the property described herein below in exercise of power conferred on him/her under section 13(4) of the said Act read with rule 8 & 9 of the said rule. The Borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for the amount mentioned below plus interest thereon along with other expenses

Table with 5 columns: Name of Branch, Name of Borrowers/Mortgagor, Description of the Immovable Property, Date of Demand Notice & Amount as per Notice, Date of Symbolic Possession & Price. Lists multiple properties with details like 'PROPERTY NO. 1', 'PROPERTY NO. 2', etc.

HINDUJA HOUSING FINANCE 203, 2nd Floor, Padam Business Park, Awasthika, Agra-282007

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)
In respect of loans availed by below mentioned borrowers / guarantors through HINDUJA HOUSING FINANCE LIMITED, which have become NPA with below mentioned balance outstanding on dates mentioned below. We have already issued detailed Demand Notice dated as mentioned below Under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 by Registered Post / Speed Post / Courier with acknowledgement due to you which has been returned undelivered / acknowledgement not received. We have indicated our intention of taking possession of securities owned by you on one of you as per Sec. 13(4) of the Act in case of your failure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred vide section 13(4) of SARFAESI Act and while publishing the possession notice / auction notice, electronically or otherwise, as required under the SARFAESI Act, the Bank / Secured Creditor may also publish your photograph. Details are hereunder:-

Table with 4 columns: Sr. No., Name of Borrowers/Guarantors & Date of NPA, Demand Notice Date, Amount Outstanding, Details of Secured Assets. Lists multiple borrowers with details like 'Mr. Ashish Kumar S/o Mr. Omkar', 'Mr. Akhalak Ahmad S/o Mr. Khurshid Ahmad', etc.

HDFC BANK Department For Special Operations - 5th Floor, Plot No. 1, Ansal Classique Tower, Block J, Rajouri Garden, New Delhi-110027

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)
Whereas, the Authorized Officer of 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 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 21.09.2020 calling upon the borrower M/s Ned Communications, Pursharth through its Proprietor / Guarantors/ Mortgagors/ Mr. Jai Pal Singh Mr. Rishi Pal Singh to repay the amount mentioned in the notice being Rs. 5,63,80,750.25 (Rupees Five Crores Sixty Three Lacs Eighty Thousand Seven Hundred Fifty Five Paise Twenty Five only) together with future interest and charges thereon within 60 days of the receipt of the said notice. The Borrower/Guarantor/Mortgagor having failed to repay the amount, notice is hereby given to the borrower/guarantor/mortgagor 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 said Rules, on the 26th day of November, 2021 at Delhi. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower/s/Mortgagor, in particular, and the public in general are hereby cautioned not to deal with this property and any dealings with this property will be subject to the charge of HDFC Bank Ltd. for an amount of Rs. 5,63,80,750.25 (Rupees Five Crores Sixty Three Lacs Eighty Thousand Seven Hundred Fifty Five Paise Twenty Five only) and interest thereon w.e.f. 01.09.2020 as foreclosed together with expenses and charges etc.

Notice: The above notice is also considered as 30 days notice for sale under rule 6, 8 and 9 of the Act.
Place: Delhi Date: 26.11.2021 Authorized Officer HDFC Bank Ltd.

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

Table with 2 columns: RELEVANT PARTICULARS, DETAILS. Lists details for Jagtar Singh & Sons Hydraulics Private Limited, including name of corporate debtor, date of incorporation, registered office, etc.

Notice is hereby given that the National Company Law Tribunal, Court No. III, New Delhi Bench has received the Corporate Insolvency Resolution Process of Corporate Debtor namely JAGTAR SINGH & SONS HYDRAULICS PRIVATE LIMITED on 23rd November, 2021 vide order in IA No. 2085/2021 in BIF/IB/PA-001/IP-P00990/2017-18/11630. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorized representative from among the three insolvency professionals listed against entry No. 13 to act as authorized representative of the class in Form CA - Not Applicable. Submission of false or misleading proofs of claim shall attract penalties. Date: 26th November 2021 Place: Ghaziabad

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

Table with 2 columns: RELEVANT PARTICULARS, DETAILS. Lists details for Vishal Footwear Limited, including name of corporate debtor, date of incorporation, registered office, etc.

Notice is hereby given that the National Company Law Tribunal, New Delhi, Bench-II, has ordered the commencement of Corporate Insolvency Resolution Process of the Vishal Footwear Limited on 23.11.2021. Copy of order was made available to Interim Resolution Professional on 24.10.2021 by NCLT New Delhi Bench. The Creditors of Vishal Footwear Limited are hereby called upon to submit their claims with proof on or before 08.12.2021 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. Submission of false or misleading proofs of claim shall attract penalties. The submission of proof of claims should be made in accordance with Chapter IV of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016. The proof of claims to be submitted by way of following specified forms: Form B for claims by Operational Creditors except Workmen and Employees; Form C for claims by Financial Creditors; Form D for claims by Workmen and Employees; Form E for claims by Authorized Representatives of Workmen and Employees; Form F for claims by Creditors other than Financial Creditors and Operational Creditors. Date: 25.11.2021 Place: Kolkata IP Regn No.: IBB/PA-002/IP-P00286/2017-18/10844



CIRCLE OFFICE: VIPIN KHAND, GOMTI NAGAR, LUCKNOW-226010

E-AUCTION SALE NOTICE

E-AUCTION 30 DAYS SALE NOTICE OF SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 RULES 8(6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

LAST DATE OF RECEIPT OF EMD : 29.12.2021 UPTO 5:00PM DATE AND TIME OF E-AUCTION : 30.12.2021 11:30AM TO 12:30PM

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor(s) that the below described immovable property mortgaged charged to the Secured Creditor, the Symbolic/ Physical (Strike whichever is not applicable) possession of which has taken by the Authorised Officer of the Canara Bank, will be sold "As is where is", "As is what is" and "whatever there is" basis on 30.12.2021, with auto extension of five minutes till sale is completed.

Table with columns: Sr. No., Name & Address of Borrowers/Guarantors /Mortgagor, Brief Description of Property / ies, Total Liabilities (Earnest Money Deposit Account Details), Reserve Price (Rs.), Nature of possession, Person to contact Mobile No.

For detailed terms and conditions of sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Manager, above mentioned Branch Canara Bank, during office hours on any working day.

E-Auction service provider M/s CanBank Computer Services Ltd., Website: www.ccs.co.in, Mobile No 9832952602 / 080- 23469665, email id : eauction@ccs.co.in

Date : 26.11.2021 Authorised Officer, Canara Bank

IDFC First Bank Limited

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



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

Whereas the undersigned being the authorised officer of the IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 30.06.2021 calling upon the borrower, co-borrowers and guarantors 1.Mrs. Santosh Satpal, 2.Mr. Akshay Kumar, to repay the amount mentioned in the notice being Rs.3,80,373.24/-Rupees Three Lakhs Eighty Thousand Three Hundred Seventy Three And Paise Twenty Four Only) as on 23.06.2021 within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under sub - section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 24th day of November 2021. The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of Rs.3,80,373.24/-Rupees Three Lakhs Eighty Thousand Three Hundred Seventy Three And Paise Twenty Four Only) and interest thereon.

Description of the Immovable properties. All The Piece And Parcel Of The Property Consisting Of Property Plot, Comprised In Khaton No.121, Khatoni No. 144, Muramba No. 73, Killa No. 5/22 (1-16), 6/1(4-5), 15/2(7-0), 16/1(7-0), 25/1(2-3-10), Kitta 5, Rakba 23 Kanal 11 Marla Its 5/942 Share I.E. 2- 1/2 Marla // 80 Sq. Yards, Situated At Ram Nagar, Gharanda, Tehsil Gharanda And District Karnal Measuring 2- 1/2 Marla // 80 Sq.Yards (Approximate) (Dimension As Per Deed) And Bounded As: East: Street West: Other's Property North: Property Of Sh. Pitmo Devi South: Other's Plot

Date: 24-11-2021 Place: Karnal. Loan Account No: 15241335. Authorised Officer IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)

Canara Bank 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. Includes details for M/s United Cold Chain & Food Processing Ltd. and M/s United Cold Chain & Food Processing Ltd. (Hayana).

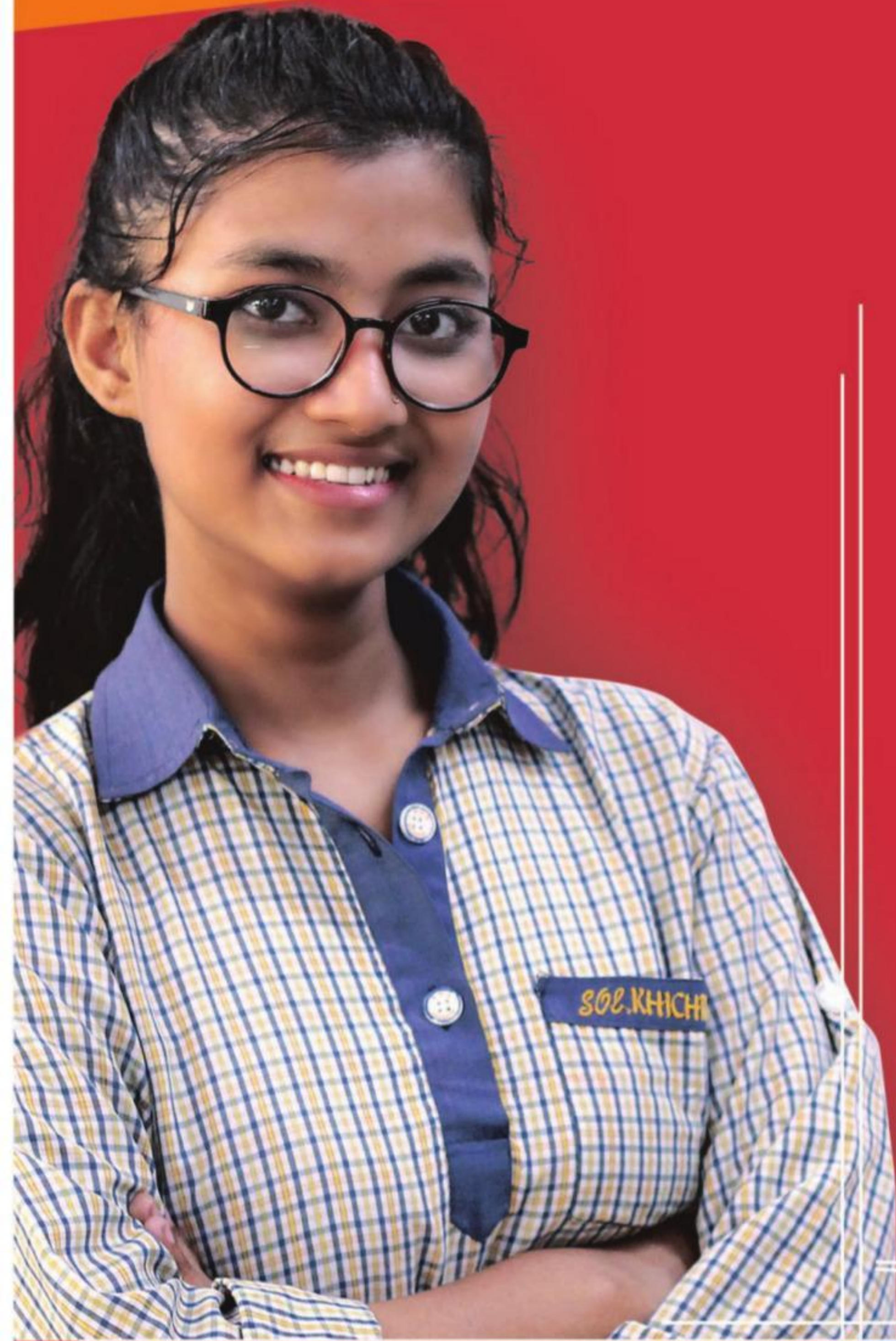
Canara Bank E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Includes details for M/s Uno Enterprise Prop. Sh. Basant Bhandari S/o Late Sh. B.S. Bhandari, R/o Main Market, Gopeshwar Road, Chamoli, Uttarakhand.

UCO Bank POSSESSION NOTICE (For Immovable Property) [Under Rules 8(1)]. Includes details for Branch: Chamoli and Branch: Saharanpur. Includes details for M/s Uno Enterprise Prop. Sh. Basant Bhandari S/o Late Sh. B.S. Bhandari, R/o Main Market, Gopeshwar Road, Chamoli, Uttarakhand.

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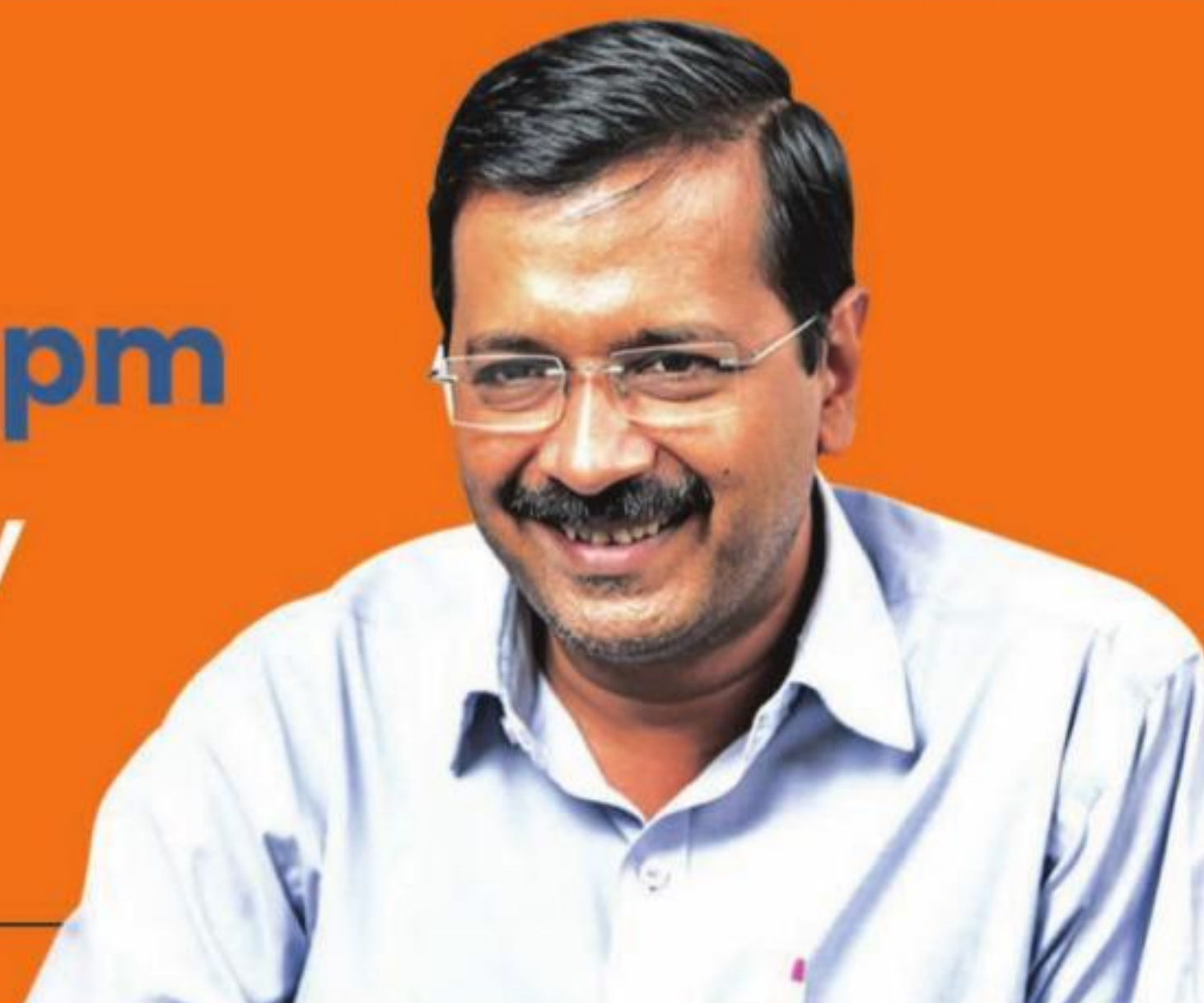
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