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**BEN STOKES RETURNS
FOR SECOND TEST
AGAINST PAKISTAN**
12 SPORTS

Communal conflagration in Uttar Pradesh

**BISWAJEET BANERJEE ■
LUCKNOW**

Tensions escalated in Bahraich district on Monday, as protests and violence erupted following a communal clash during a Durga idol immersion procession in the Mahasi area. The violence, which broke out on Sunday, led to the death of a 22-year-old man, Ram Gopal Mishra, who succumbed to a gunshot wound during the incident. The clash reportedly began over loud music being played from a Durga procession as it passed through the Mahrajganj area of Mansoor village. The altercation led to further violence, including incidents of stone-pelting and gunfire, which left around six people injured. As tensions mounted, a local hospital and several shops were set ablaze on Monday morning, prompting the local administration to suspend internet services in an effort to curb the spread of rumors and restore order. Vrinda Shukla, the Superintendent of Police (SP) in Bahraich, confirmed that over 30 persons have been detained in connection with the violence. Police have been deployed in the affected areas to maintain order and prevent further escalation. A case has been registered against a man named Salman, from whose house, gunshots are believed to have been fired during the clash.



Security personnel deployed to maintain law & order in a violence-affected area, a day after a 22-year-old man was killed in communal violence during a Goddess Durga idol immersion procession, in Bahraich, Uttar Pradesh, Monday PTI

Authorities, including Home Secretary Sanjeev Gupta and Additional Director General of Police (Law and Order) Amitabh Yash, have arrived in Bahraich to assess the situation and coordinate the security response. Police have conducted flag marches in the area to ensure a visible presence and to deter further unrest. Despite these efforts, sporadic protests continued, with locals raising slogans against police and administrative officials. In response to the violence, Deputy Chief Minister Keshav Prasad Maurya condemned the incident and warned against any attempts

to disturb the peace and harmony in Uttar Pradesh. He emphasized that the state government would take stringent action against those involved in the violence, assuring that the victims would receive justice. Maurya appealed to the public to maintain peace and patience during this sensitive time, stating, "The bright future of the state will not be allowed to be tampered with." Senior Congress leader Priyanka Gandhi Vadra expressed concern over the incident, criticizing what she described as the "inaction" of the administration. In a statement on X (formerly

Twitter), she called for immediate intervention by the state government and urged the public to avoid taking the law into their own hands. Vadra emphasized the need for the state administration to take the public into confidence and to ensure that the perpetrators are held accountable. As the situation in Bahraich remains tense, the local administration is working to restore normalcy. The suspension of internet services is expected to remain in effect until the situation stabilizes, to prevent the spread of rumors and

misinformation. Authorities have also appealed to community leaders to help in maintaining peace. What had happened: The initial clash in Bahraich reportedly stemmed from a dispute over loud music being played during the Durga idol immersion procession. As tensions flared, the situation escalated dramatically after the death of Ram Gopal Mishra, which triggered outrage among local villagers. In retaliation, angry residents vandalized vehicles and set fire to several properties in the Mahrajganj market area. According to Mishra's family, he was shot while walking with the procession and was rushed to a nearby hospital, where he succumbed to his injuries. His death intensified the already volatile atmosphere in the area, leading to further acts of arson and damage to property. Uttar Pradesh Chief Minister Yogi Adityanath condemned the violence and assured that those responsible would face strict consequences. He directed authorities to ensure that the process of idol immersion continues smoothly, despite the communal tensions. The Chief Minister stressed the importance of coordinating with local religious organizations to carry out the immersions as planned, while also maintaining law and order.



Manic Monday for Air India

STAFF REPORTER ■ NEW DELHI

In a worrying trend, five hoax bomb threat messages to three international flights, a mail train and a university, made it a manic Monday for security agencies. Three separate international flights with 600 passengers on board departing from Mumbai received bomb threat messages early this morning. Besides, Gujarat based National Law University and Mumbai-Howrah mail train number 12809 also received bomb threat messages, which proved to be hoaxes. Since any threat is taken seriously, one flight Air India Mumbai-New York was diverted to Indira Gandhi international airport at New Delhi and two others delayed for being checked thoroughly before being allowed to proceed for their destinations. According to the Bureau of Civil Aviation (BCAS), the affected flights were AI 119, that was the Mumbai-New York Air India flight that diverted to IGI airport, IndiGo Mumbai-Muscat 6E 1275 and Mumbai-Jeddah

6E56. Hoax messages severely cripple flight schedules. On getting a threat like this airports/aircraft, passengers and baggage has to be thoroughly checked. Getting the all clear nod takes several hours and by then sometimes the maximum time for which crew can operate is about to lapse. "Flight AI 119 operating from Mumbai to JFK on October 14 received a specific security alert and on instructions of the government's security regulatory committee, (it) was diverted to Delhi," Air India said in a statement. "Staff on ground are working to minimise the inconvenience caused to our guests by this unexpected disruption, it said. All 258 people onboard the aircraft have disembarked and are currently undergoing security procedures. Once the security protocols are completed, the passengers will be moved to hotels, it added. There were 239 passengers and 19 crew members onboard the plane. The flight has been rescheduled and will now depart for New York from

Delhi on Tuesday morning, the airline said. "The aircraft was thoroughly checked at the Indira Gandhi International Airport, and all standard safety protocols were diligently followed to ensure the safety of the passengers and the crew on board," a senior police officer said, adding that nothing suspicious was found during checking. The Boeing 777 aircraft - VT-AER - departed Mumbai at 2:27 am, nearly 50 minutes behind its scheduled departure of 1:40 am, and landed around one-and-a-half hours later, according to flight tracking service Flightradar24. Passengers were made to deplane the aircraft at around 4:10 am, but were asked to leave their bags on board. The bomb threat was received through a post on the microblogging platform X and the handle is being verified, the officer said. Minister of State for Civil Aviation Murlidhar Mohol visited the Delhi airport to take stock of the situation.



Opposition MPs boycott Waqf parliamentary committee meet

PNS ■ NEW DELHI

Several opposition MPs on Monday boycotted a meeting of the parliamentary committee examining the Waqf (Amendment) Bill alleging that the panel is not functioning in accordance with rules, after Congress president Mallikarjun Kharge was accused by a deposer of being involved in Waqf land scams. The lengthy meetings of the Joint Committee of Parliament have been marked by the exchange of words between its Bharatiya Janata Party (BJP) and Opposition members, and things turned especially stormy on Monday as the latter questioned the rationale behind calling members of Hindu groups for deposition on a law concerning Muslims. Opposition MPs walked out in protest against the submission of Anwar Maniappady, a former chairman of the Karnataka State Minorities Commission and the Karnataka Minorities Development Corporation. He is also a former Karnataka BJP vice-president. Maniappady named several Congress leaders from Karnataka, including Kharge and Rehman Khan, and others for their alleged involvement in embezzling Waqf properties.

MHA hosts Meitei, Kuki, Naga MLAs meeting

**PIONEER NEWS SERVICE ■
NEW DELHI**

Hosted by the Ministry of Home Affairs under the direct supervision of Union Home Minister Amit Shah, Manipur's Meitei, Kuki, and Naga legislators will meet on Tuesday, in a bid to restore peace in the strife-torn state. According to officials, three Naga MLAs will attend the meeting, while the exact number of Meitei and Kuki legislators is not yet clear. This is the first meeting convened by the MHA, since the ethnic violence broke out in Manipur last year. Among the Meitei representatives attending the talks are Thongam Biswajit, Speaker Thokchom Satyabrata, Thounaojam Basantakumar, Khongbantabam Ibomcha, Dr. Sapam Ranjan, Thokchom Radheshyam, and Tongbram Robinro. Representing the Kuki community are Letpao Haokip, Paoliennial Haokip, and Haokholet Kipgen. Naga leaders such as Awangbow Newmai, L. Dikho, and Ram Muivah will also be part of the discussions. The dialogue will be the first face-to-face meeting between Kuki and Meitei leaders, signalling what some political observers described as "the



FILE PHOTO

central government's intent to secure a peaceful resolution." Some of the Manipur MLAs have welcomed the Home Ministry's initiative to restore peace in the strife-torn state. Over 200 people have been killed and thousands rendered homeless in ethnic violence in Manipur since May 2023. "From the Naga side, three MLAs - Awangbow Newmai, L. Dikho and Ram Muivah - will be attending the meeting in New Delhi. Muivah is currently in the national capital over a personal issue," an official source said. All three MLAs are from the Naga People's Front (NPF), an ally of the ruling Bharatiya Janata Party (BJP) in the state. Several BJP legislators also left for the national capital on different flights from Imphal. "We have been asked to come to Delhi to discuss certain

things. I don't know the exact agenda now. We have been exploring all means for bringing peace," Water Resources Minister Awangbow Newmai told reporters at Imphal airport. NPF legislator L. Dikho said it is difficult to bring peace to Manipur unless all the communities and people are involved. The violence in Manipur began on May 3, 2023, when protests broke out against a Manipur High Court ruling that favoured granting the Meitei community access to land ownership in tribal areas, a benefit traditionally reserved for the state's minority tribes like the Kukis and Nagas. The ruling was seen as a threat to the land rights of the tribal communities, sparking ethnic clashes between the Meiteis and the Kukis.

SC tells govt to issue River Conservation Zone notification

**PIONEER NEWS SERVICE ■
NEW DELHI**

The Supreme Court on Monday sought response from the Centre and other agencies on a plea against unauthorised constructions and encroachments on the riverbeds, floodplains and catchments of all rivers. A bench of Chief Justice DY Chandrachud and Justices JB Pardiwala and Manoj Misra issued notices to the Environment Ministry, Ministry of Jal Shakti, Ministry of Earth Sciences, Central Water Commission and the Central Pollution Control Board while seeking their replies within three weeks. The SC was hearing a plea filed by former IPS officer Dr Ashok Kumar Raghav seeking directions to demolish all unauthorised constructions and encroachments on the riverbeds, floodplains and catchments of all rivers, water courses and water channels, including the tributaries and restore the same to their original forms. The plea also sought directions to notify the 2015 draft of the River



Conservation Zone (RCZ) Regulation without any further delay and demarcation of the floodplains of all rivers, water courses and water channels within a time-bound period not exceeding three months. The draft River Regulation Zones (RRZ) notification proposes to establish River Conservation Zones (RCZs) to prevent encroachments on rivers and floodplains. Advocate Akash Vashishtha, appearing for the petitioner, submitted that increasing illegal and unauthorised constructions and encroachments on the floodplains and catchments of rivers and water courses have become the biggest cause of devastation across the country.



Gasp! Delhi AQI is already over 200

STAFF REPORTER ■ NEW DELHI

As the Air Quality Index (AQI) already crossed over 200 at several areas of the National Capital Region (NCR) for the second consecutive day, the Commission for Air Quality Management (CAQM) on Monday imposed restrictions, invoking the first stage of the Graded Response Action Plan (GRAP) to prevent further deterioration of air quality in entire Delhi and also in districts of Haryana, Uttar Pradesh, and Rajasthan that fall under the NCR. The ban will be in force from 8 am on Tuesday. According to the Central Pollution Control Board (CPCB), Delhi's 24-hour average air quality index stood at 234 (poor category) as of 4 pm on Monday. Following Dussehra, the AQI in Delhi entered the "poor" category on Sunday, recording a reading of 224. This marked the first instance of poor air quality since September 25, according to the Central Pollution Control Board (CPCB). The GRAP's Stage 1 has a 27-point action plan, which includes sprinkling water on roads, using anti-smog guns, and ensuring proper disposal of construction and demolition waste. It also imposes a ban on the use of coal and firewood in hotels, restaurants, and open eateries.



E-rickshaws, the Capital's ticking time bombs

The untrained drivers carry extra passengers, choke traffic on busy stretches

BY **RAJESH KUMAR**

Be it Laxmi Nagar to CR Park or Seelampur to Aerocity, e-rickshaws have become a ubiquitous sight across the capital, often seen wobbling slowly on roads overloaded with passengers, choking traffic on busy stretches. They congregate mostly at bus stands, metro stations, markets, malls and shopping centres. Experts say the design of e-rickshaws is inherently faulty and their operation by non licensed/untrained/underage drivers render them dangerous on the roads. They always park and travel on the wrong side. Another danger associated with e-rickshaws is the illegal charging of batteries which has caused fire and explosion in the past. According to the transport

official, the major complaints against e-rickshaws were clustering on the road that was leading to traffic jams and long tailbacks, improper parking, violation of restrictions on road use, one-way violations, overloading passengers and underage driving. Since they usually do not move until they pick up a certain number of passengers, they block roads and cause congestion. These vehicles also pose risk to people in different ways. Data showed there are approximately 120,000 registered e-rickshaws in the national capital. However, there are many plying on the road without valid registration causing congestion and safety hazards. Recently, a 40-year-old e-rickshaw driver died after being



PHOTO: RANJAN DIMRI/THE PIONEER

electrocuted at an illegal charging station in Shahbad Dairy. He was sitting in his vehicle while it was being charged. Last month, two men sustained serious injuries while a woman succumbed at the hospital after an e-rickshaw they were travelling in caught fire in north-east Delhi's Nand Nagri,

Besides, they not only cause traffic jams on most arterial roads and Inter State Bus Terminals but also engaged in power theft. In its report earlier, power Discoms flagged to government agencies that around half of these are engaged in power theft, resulting in a loss of 15-20 MW across the

city. This translates to an annual loss of around Rs 120 crore. Approximately 200 e-rickshaw charging locations, with a load of about 3 MW, are booked for theft every year in Delhi. These e-rickshaws were largely engaged in illegal charging

through direct theft and the use of sub-standard batteries, which posed significant safety hazards. Exposed electricity wires left open during illegal charging and non-adherence to safety standards often cause sparks and short circuits. These live wires also pose a danger to the public, especially children playing in these areas during the daytime. Such open wires have led to electrocutions in the past. The areas where such illegal businesses are proliferating include Sangam Vihar, Jamia, Kalkaji, Tughlakabad, Sarai Kale Khan, Paschim Vihar, Matiyala and Mahavir Enclave in south and west Delhi. In East Delhi, the breeding grounds for such activity are Shastri Park, Karawal Nagar, and Mustafabad, while Civil Lines, Mukherjee Nagar and Rohini are

hotbeds in north Delhi. Officials say the number of e-rickshaws has been spiralling in the city. Though they have slowly progressed towards becoming a traffic hazard, there is almost no regulation with Delhi government and traffic police passing the buck to each other. The first e-rickshaws started plying in 2012. In the past 12 years, they have mushroomed on neighbourhood as well as arterial roads. The reason for the meteoric rise in their numbers can be attributed to first and last mile connectivity at pocket-friendly rates. Without any regulations, almost anyone can become an e-rickshaw driver. These vehicles have now become a major nuisance even on arterial roads, where they are not allowed to ply.

Panchayat Polls to Proceed Amid Tight Security After Court Clears the Way

MONIKA MALIK
CHANDIGARH

Punjab is set to witness gram panchayat elections on Tuesday, marking a significant political event in the state's rural governance. The elections, scheduled for more than 13,000 panchayats, will take place amidst tight security arrangements following a decisive ruling by the Punjab and Haryana High Court on Monday, which dismissed over 700 petitions and vacated a stay on elections for 250 panchayats.

The path to the panchayat elections has not been smooth, with opposition from various quarters raising concerns about alleged irregularities and the fairness of the process. The Congress party, earlier in the day, also called for a postponement of the elections, citing issues during the nomination process. However, the High Court's decision on Monday cleared the way for polling, much to the relief of the Aam Aadmi Party (AAP) led State Government.

The Double Bench had been hearing nearly 700 petitions, many of them filed by members of the Shiromani Akali Dal (SA) and Congress, challenging various aspects of the election process, including the nomination and eligibility of candidates.

Punjab Advocate-General Gurbinder Singh said that the High Court's ruling had brought much-needed clarity and relief to the people of Punjab, ensuring that the elections would go ahead as scheduled. The decision came as a victory for the state's democratic process, quelling uncertainty that had lingered over the elections.

Punjab Chief Minister

Bhagwant Mann also expressed his gratitude to the judiciary for its swift decision. Taking to social media, he thanked the High Court for paving the way for the elections and urged the people of Punjab to vote peacefully, maintaining the spirit of unity and harmony. "I appeal to all Punjabis to cast their votes peacefully and choose representatives who will contribute to the development of their villages," Mann wrote on X (formerly Twitter).

The gram panchayat elections in Punjab will see over 13,000 panchayats go to the polls, with more than 1.33 crore registered voters — comprising 70.51 lakh men and 63.46 lakh women — set to cast their votes. Polling will be conducted from 8 am to 4 pm through traditional ballot boxes, a method favoured in rural areas for its simplicity and reliability. Results will be announced the same day following counting of votes.

Officials have set up over 19,000 polling booths across the State to accommodate the large number of voters. Voting for the posts of both 'Sarpanch' (village head) and 'Panch' (village council members) will take place simultaneously, and the results will be declared on the same day, with votes being counted at the polling stations themselves.

This year's elections are distinct because they are being held without the use of political party symbols, following the Punjab Panchayati Raj (Amendment) Bill, 2024, passed by the Vidhan Sabha the previous month. The intent behind the move was to ensure that panchayat elections remain a grassroots, community-driven affair, free from overt political influence. However, this hasn't stopped political parties from trying to exert

their influence. Despite the lack of party symbols on the ballot, opposition parties, particularly Congress and the Shiromani Akali Dal, have accused the ruling AAP of manipulating the nomination process to favour their candidates. Allegations of candidates' nominations being forcibly rejected and the refusal to issue No Objection Certificates (NOCs) have been raised, prompting complaints to the State Election Commission.

In response, the AAP has dismissed these claims, accusing opposition parties of resorting to political drama and obstructionism. The situation reached a boiling point when AAP claimed that some of its own workers had been killed in politically-motivated attacks. The acrimony between the parties, although typical of election seasons, has added a layer of tension to an already high-stakes contest.

To ensure the peaceful conduct of elections, the Punjab Government has left no stone unturned in its security preparations. A total of 96,000 election officials have been deployed, with police personnel stationed at polling booths to prevent any disturbances. In light of potential security threats, the state has canceled all leaves for police officers and other security personnel. Additionally, the Government has declared a state-wide holiday on election day to encourage voter turnout.

A special control room has also been established at the State Election Commission office in Chandigarh to monitor the situation throughout the day. The control room, open from 8:30 am to 9 pm, will serve as a helpline for voters and officials to report any irregularities or security con-

cerns. A dedicated hotline number has been set up, along with provisions for addressing complaints through the commission's official website.

As election day approaches, candidates are leaving no stone unturned to secure votes. With the stakes high, many candidates have mobilized their entire social networks, including extended families, to rally support. Some candidates have reportedly visited voters multiple times, hoping to persuade them to back their bid for village leadership.

In villages across Punjab, discussions are rife about which candidate is most suitable for the role of sarpanch. Many voters are looking for leaders who are educated, honest, and capable of driving development in their communities. The competition is intense, and in many areas, a three-way contest is unfolding between candidates with support from AAP, Congress, and the BJP.

Despite the tension and political jockeying, there is a palpable sense of civic responsibility in the air. Voters are keen to elect representatives who will work toward the betterment of their villages, focusing on infrastructure, education, and public services.

Punjab Government has declared a holiday in all the Sewa Kendras of the state on October 15, 2024 (Tuesday) for the Gram Panchayat elections. Punjab Governance Reforms and Public Grievances Minister Aman Arora said that all Sewa Kendras will be closed on October 15 to allow the staff to exercise their right to vote. He maintained that except October 15, the Sewa Kendras will continue to remain operational as per their existing timings, that is from 9 am to 5 pm.

Punjab Cong Calls for Postponement of Polls Amid Allegations of Irregularities

A day before panchayat polls, Punjab Congress on Monday sought its postponement by three weeks, raising concerns about alleged irregularities in the nomination process. Led by Leader of Opposition in Vidhan Sabha Partap Singh Bajwa, a Congress delegation met the Punjab State Election Commissioner in Chandigarh, expressing their apprehensions and urging action to ensure fairness in the electoral process.

Bajwa, after the meeting, emphasized that the Congress was not seeking a cancellation of the elections but rather a postponement to rectify the flaws in the nomination process. "We want the election process to be postponed by three weeks. We do not want cancellation," Bajwa asserted. He alleged "massive irregularities" during the nomination process, claiming that numerous opposition-backed candidates were unjustly disqualified, with many failing to obtain the required no-objection certificates (NOCs).

In response, AAP strongly criticized the Congress's stance, dismissing the allegations as an expression of fear and frustration. AAP MP and spokesperson Malvinder Singh Kang accused Bajwa and the Congress of attempting to delay the elections because they anticipated a heavy defeat. "Villagers are not giving any importance to Congress-backed candidates. People have seen their past actions and have now decided to support AAP candidates for sarpanch posts to ensure progress under the Mann government," Kang stated.

Panwar resigns from Rajya Sabha, likely to get ministerial berth in Hry

PNS ■ CHANDIGARH

BJP Rajya Sabha MP Krishan Lal Panwar, who won the Assembly election from Israna Constituency in Panipat district on Monday resigned from the Upper House. Panwar, a former minister and six-time MLA and prominent Dalit face of the saffron party, was specially picked up by the BJP to contest October 5 election polls from Israna (Reserved) assembly segment. He submitted his resignation to Jagdeep Dhankar, Vice-President and Rajya Sabha Chairman, in New Delhi.

Panwar is a front-runner for a ministerial berth in the new Council of Ministers to be sworn in at Panchkula on October 17. He was a minister in the first BJP Government headed by Manohar Lal Khattar from 2014 to 19. He

was later sent to Rajya Sabha by the BJP in 2022 in a bid to woo the crucial Dalit vote bank. With the resignation of Panwar from Rajya Sabha, lobbying has picked up among senior BJP leaders for nomination to the Upper House from Haryana. Out of five Rajya Sabha MPs, the BJP has three members — Subhash Barala, Ram Chander Janra and Kiran Chaudhry. An Independent MP Kartikeya was also elected with the support of the BJP.

Meanwhile, following the Bishnoi family's first electoral defeat in their Adampur stronghold, BJP leader Kuldeep Bishnoi is reportedly lobbying for a Rajya Sabha nomination. Bishnoi's son, Bhavya Bishnoi, suffered a narrow defeat in Adampur, losing to Congress candidate Chander Prakash by just 1,268 votes.

Punjab Govt tightens rules on firecracker use ahead of festive season

PNS ■ CHANDIGARH

Punjab Government on Monday issued stringent regulations governing the sale and use of firecrackers for upcoming festive season. With Diwali, Gurburab, Christmas, and New Year's Eve celebrations around corner, these new guidelines are designed to curb environmental pollution and safeguard public health, particularly for vulnerable groups such as elderly, who are more susceptible to respiratory issues caused by firecracker pollution.

Acting in accordance with directives from the Supreme Court of India and National Green Tribunal, State Government has imposed a statewide ban on manufacture, distribution, and sale of hazardous firecrackers. Only "green crackers" — devoid of harmful chemicals such as barium salts and compounds of antimony, mercury, and arsenic — will be permitted for sale and use. The official Spokesperson highlighted that these measures aim to ensure compliance with environmental safety norms, addressing increasing concerns over air quality. Under new regulations, firecracker sales will be limited to licensed traders authorized to deal exclusively in green crackers. Firecrackers exceeding permissible decibel levels or containing banned substances are strictly prohibited.

Pb CM meets Union Minister Prahlad Joshi on paddy procurement; Gets concessions

PNS ■ CHANDIGARH/NEW DELHI

As the harvest season is already underway in Punjab, Chief Minister Bhagwant Mann on Monday managed to get concessions from the Centre, addressing critical demands during a meeting with Union Food Minister Prahlad Joshi. The Centre agreed to adjust the procurement rate for dry paddy from 0.5 to one percent — a key request by the Punjab Government.

There was an assurance that 120 lakh metric tons (LMT) of rice would be cleared from Punjab's storage by March 2025, allowing for smoother operations in the upcoming procurement cycle.

The Chief Minister also raised demands related to transportation costs, milling space, restoration of commissions for commission agents (arhtiyas), and an increase in milling allowances, all of which were given favourable consideration by the Union Government.

During the meeting, Mann presented a comprehensive list of demands, emphasizing the urgent need for transportation provisions, reimbursement of additional transport costs, an increase in storage space, and the restoration of the diarge rate (grain weight loss due to drying) from 0.5 to one percent. He also pressed for reconsideration of the Out-Turn Ratio (OTR) for hybrid paddy varieties and an increase in commission rates for arhtiyas from the current two percent to 2.5 percent of the Minimum Support Price (MSP). The Centre, in turn, committed to addressing most of these concerns, paving the way for a more efficient and farmer-friendly procurement process.

Chief among the demands met by the Centre was the adjustment in the diarge rate for dry paddy procurement. Previously set at 0.5 percent, this reduction had been a point of contention for rice millers and farmers alike. Mann's insistence that the rate be restored to one percent was grounded in concerns about the financial strain on rice millers, who have faced severe losses due to space shortages and extended milling seasons. The Centre agreed to Mann's demand, committing to a detailed study on the diarge rate by a team from IIT Kharagpur, with Punjab's concerns being incorporated into the analysis.

This restoration to one percent will allow millers to operate with fewer financial losses and enhance the overall efficiency of the procurement process.

Another major victory was the commitment to create additional storage space in Punjab by moving 120 LMT of rice outside the state by March 2025. This measure will alleviate the severe storage shortages that have hampered previous procurement cycles, where only seven LMT of storage space was available at the start of the season.

Mann urged the Centre to liquidate 20 LMT of foodgrains per month, utilizing schemes like the Open Market Sale Scheme (OMSS) and ethanol allocations to ensure smooth operations in the state's mandis. The Centre's agreement to this demand ensures



that procurement will continue uninterrupted, assured that this demand would be sympathetically con-

- Procurement rate for dry harvest increased from 0.5% to 1%
- Centre to transport 120 LMT paddy out of Punjab by March 2025
- Reimbursement for extra transportation costs of rice millers approved
- Diarge rate restoration to 1% of MSP under consideration
- Central support for Punjab's less water-consuming hybrid paddy varieties
- Centre to consider increasing Arhtiyas' commission to 2.5% of MSP

bottlenecks that could otherwise lead to widespread farmer dissatisfaction.

A significant concern raised by the Chief Minister was the additional transportation costs incurred by rice millers when delivering rice to Food Corporation of India (FCI) depots located far from Punjab's milling centers. In many cases, these depots are situated 50 to 100 kilometers away, with some even located outside the state.

This distance adds a financial burden on the millers, which is not accounted for in the bilateral agreements between millers and the state procurement agencies (SPAs). Mann successfully convinced the Centre to reimburse the extra transportation costs, ensuring that millers are fairly compensated for the logistical challenges they face during delivery.

The issue of milling capacity was also prominently featured in the discussions. With the rice milling season set to begin on November 15, Mann highlighted the need for increased milling space to handle the 185 LMT of paddy expected to be procured. He further requested that the Centre prioritize the movement of foodgrains to create additional space for the upcoming milling season.

The Centre's agreement to shift 120 LMT by March 2025 addresses this concern, offering much-needed relief to millers and farmers alike.

Mann also raised the longstanding demand for an increase in commissions for arhtiyas, who have been crucial in ensuring smooth procurement despite numerous challenges. The current commission, set at Rs 45.38 to Rs 46 per quintal, has not been revised since the 2019-20 procurement season.

The Chief Minister called for a raise to Rs 58 per quintal, in line with the 2.5 percent commission stipulated by the Punjab Agriculture Produce Market Committee (APMC) Act. The Union Minister

considered in upcoming meetings, signaling a possible increase that would benefit arhtiyas across the state.

Furthermore, Mann raised concerns about the Out-Turn Ratio (OTR) for hybrid paddy varieties. The current OTR for Grade A paddy is set at 67 percent, but the Chief Minister pointed out that hybrid varieties, which are less water-intensive and have higher yields, do not meet this standard.

He requested that the Centre send a team to reassess the OTR for these varieties, recognizing their importance in promoting sustainable farming practices in Punjab. The Union Minister praised Punjab's efforts to promote less water-intensive crops, committing to continued support for such initiatives.

The outcome of the meeting has come as a relief to farmers and millers in Punjab, who were anxious about potential disruptions to the procurement process.

Earlier, farmer leader Balbir Singh Rajewal had criticized the Punjab and Union Governments for failing to initiate crop procurement on time, warning of a potential agitation similar to the farmers' protests at the Delhi border if the government did not address their concerns. Rajewal's warning underscored the tension in the mandis, where commission agents, farmers, and millers had expressed frustration over delayed procurement and inadequate government policies.

By securing key concessions from the Centre, Bhagwant Mann has managed to avert a potential crisis in the state's agricultural sector. His efforts to ensure smooth procurement operations, fair compensation for millers and arhtiyas, and support for hybrid crop varieties reflect a commitment to addressing the needs of Punjab's farming community while balancing the broader demands of national food security.

Take action against fraudulent agents involved in immigration fraud: Hry DGP

PNS ■ CHANDIGARH

To tackle the issue of immigration fraud in the State, Haryana Director General of Police (DGP) Shatruej Kapur on Monday directed the senior police officers to take firm action against agents who deceive people on the pretext of sending them abroad.

Presiding over a video conference meeting with senior police officers, including Inspectors General, Police Commissioners, and Superintendents of Police, Kapur stressed the need to break the nexus of fraudulent agents, particularly in five-six districts where this issue is prevalent. "We must act on all complaints and ensure that cases of fraud are dealt with according to the SOPs," Kapur said, highlighting that under new laws, the properties of those found guilty of such fraud can be attached.

In the meeting, DGP Kapur emphasized the importance of advanced weapons training for police officers to control violent crimes and

ensure public safety. He directed police officials to select young officers in their districts and form batches for advanced weapons training. "It is crucial to equip our officers with high-quality training to handle weapons effectively in appropriate situations," Kapur stated. He also instructed that top-notch trainers be selected for this task, with the Police Headquarters designing the courses. Officers will receive both weapons training and soft skills training during the program, which is set to begin on October 21 and will last 7-10 days. Training centers at HPA Madhuban and PTC Sunaria have been selected for this purpose. The DGP directed Superintendents of Police to personally monitor cases of immigration fraud, focusing on visa scams. He emphasized that such cases can have devastating consequences for young people, often leading them into criminal activities abroad. The DGP stressed the importance of thorough investigations and proper police action.

Punjab's Cyber Helpline '1930' Enhanced with New Call Centre and Chatbot

PNS ■ CHANDIGARH

Punjab's fight against cybercrime received a significant boost on Monday as the state DGP Gaurav Yadav inaugurated an enhanced call centre for the 'Cyber Helpline 1930' and launched the 'Cyber Mittra Chatbot' to assist citizens with cybercrime queries. The initiative aimed at streamlining reporting processes for victims of cyber financial fraud and ensure quick resolutions.

DGP Yadav conducted a trial call to the helpline, interacting directly with a representative to assess its functionality. He emphasized that Cyber Helpline 1930 allows victims to freeze their funds in the accounts of suspected fraudsters immediately upon filing a complaint, showcasing its effectiveness as a Citizen Financial Cyber Fraud Reporting and Management System (CFCFRMS).



Haryana Chief Minister Nayab Singh Saini, accompanied by his wife Suman Saini on Monday, offered prayers at the Kamakhya Temple in Guwahati, Assam, wishing for a prosperous future for the state and its people. State BJP President Mohan Lal Badoli was also present during this visit. Pioneer Photo

Major SDRF training institute to be established in Palampur: CM Sukhu

PNS ■ SHIMLA

Himachal Chief Minister Sukhvinder Singh Sukhu on Monday said that climate change has led to an increase in the frequency of disasters, making it crucial to adapt to living with these challenges. He highlighted that awareness is the key to effectively facing disasters and minimizing the loss of life and property.

Presiding over the International Disaster Reduction Day event, 'Samarth-2024', Sukhu said that the state government is spending significant amounts of money to raise public awareness about disaster preparedness and has implemented several measures to mitigate the effects of disasters.

To this end, a Rs. 800 crore project is being executed in collaboration with the French agency AFD, and Rs. 500 crore is being spent from the mitigation fund. He also announced that a major SDRF training institute will be established in Palampur and that the state is strengthening its infrastructure for better weather forecasting.

Sukhu said the people of the state experienced significant devastation last year during the monsoon season, with over 500 lives lost and damages amounting to Rs 10,000 crore. Despite receiving no assistance from the central government,



the state government has successfully rehabilitated 23,000 affected families and implemented a disaster relief package of Rs 4,500 crore. Under this package, compensation for completely destroyed homes has been raised from Rs 1.30 lakh to Rs 7 lakh. Furthermore, the government has amended rules to ensure compensation for families of individuals who went missing during disasters.

He criticized political interference in disaster relief efforts, stating, "We have yet to receive the Rs 10,000 crore for the Post-Disaster Needs Assessment (PDNA). Although some progress has been made following my intervention. There should be no politics in such matters, and full assistance must be provided to those affected." Sukhu stated that during the disaster, he

remained on the ground for 72 hours, personally overseeing the evacuation of 75,000 tourists and 15,000 vehicles from the state.

Within 48 hours, essential services like electricity, water, and communication were temporarily restored, which helped stabilize the situation. The government also ensured minimal disruption for farmers, especially apple growers, allowing their produce to reach markets on time.

The Chief Minister also shared how the government successfully rescued 303 stranded tourists from Chandratral in Lahaul-Spiti district.

He said "Revenue Minister Jagat Singh Negi and Chief Parliamentary Secretary Sh. Sanjay Awasthi, risking their lives, led this challenging mission and ensured the safe

return of all tourists."

He emphasized the importance of maintaining Himachal Pradesh as a clean and green hill state, urging the involvement of all segments of society in this effort. He reiterated the state government's commitment to transforming Himachal Pradesh into a Green Energy State by March 31, 2026, with a focus on harnessing renewable energy sources.

The CM launched a State Disaster Mitigation Fund portal and introduced an Earthquake Retrofitting Program for Critical Buildings in Himachal Pradesh.

This initiative is supported by technical expertise from CBRI Roorkee, NITTTR Chandigarh, and NIT Hamirpur. Additionally, a program titled Rebuilding Live was also launched to develop a Resilient Model Village at Gram Panchayat Bawasni in District Solan, in collaboration with Bal Raksha Bharat and Zee Enterprises Limited.

The Himachal Pradesh State Disaster Management Authority (HPSDMA) also signed a MoU with CBRI Roorkee to enhance the skills of engineers, architects, builders, and masons across the state. As part of this collaboration, a Training and Demonstration Unit (TDU) would be established at Rait in Kangra district, aligning with the goals of the AFD program.

UCO BANK GOLD AUCTION CUM INVITATION NOTICE. Branch Office: Chandigarh - Ambala Highway, VPO Derabassi, Distt. Sas Nagar, Mohali - 140507. Auction details for gold ornaments.

UCO BANK SYMBOLIC POSSESSION NOTICE (for Immovable Property). Branch Office: SAI ROAD, BADDI, DISTT. SOLAN, HIMACHAL PRADESH - 173205. Notice regarding property possession.

OFFICE of Executive Engineer Jaisinghpur Division HPPWD Jaisinghpur Himachal Pradesh Works Department Jaisinghpur 176095. Phone No. 01894-228030 Email ee-jaihpwd-hp@gov.in

"NOTICE INVITING TENDERS". Sealed percentage rates tenders are hereby invited on behalf of Governor of Himachal Pradesh for various works. Includes table with Sr. No., Name of Work, Estimated cost, EMD, Time limit, and Cost of Tender form.

ICICI Bank SYMBOLIC POSSESSION NOTICE. Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rahtak Road, Karol Bagh, New Delhi-110005. Notice regarding property possession.

ICICI Bank PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET. Branch Office: ICICI Bank Ltd First Floor, Mc International, The Mall, Mall road Amritsar 143001. Notice regarding asset sale.

USP Bureau of Indian Standards, Northern Regional Office, Chandigarh. Celebrating 'World Standards Day' on 14th October 2024. Includes photo of the event.

Disaster Management Authority Jharkar: Mr. Manoj Kumar Project Head, EnzaiHPS, SJVN was awarded Samarth-2024 at the Gaiety Theater on 14/10/2024.

Airtel's AI-powered network solution enables customers to bid farewell to spam calls and SMSes. Chandigarh: Bharti Airtel's new AI-powered spam detection system has provided much-needed relief to customers.

Nexus Elante recreates Sheesh Mahal for Diwali 2024. Chandigarh: This Diwali, Nexus Elante has recreated the Sheesh Mahal as a part of the festive experience.

Canara Bank's Mega Retail Loan Expo will be organized from 14 October 2024 in all Branches of Sonapat, Panipat, Jind and Jhajjar districts.

PUBLIC NOTICE: 1 Mamta Devi wife of Prem Singh resident of Prem Colony Futti Tarawadi district Karnal Haryana state that my house registration deed number 971 dated 12/07/2012 which is in Prem Colony Futti Tarawadi Karnal has been lost in Go Market Nilokheri area on 08/10/2024.

ICICI Bank SYMBOLIC POSSESSION NOTICE. Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rahtak Road, Karol Bagh, New Delhi-110005. Notice regarding property possession.

Piramal Finance Registered Office Address: Unit No.601, 6th Floor Piramala Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp Fire Station, LBS Marg, Kuria (West), Mumbai-400 070. Notice regarding property possession.

ICICI Bank SYMBOLIC POSSESSION NOTICE. Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rahtak Road, Karol Bagh, New Delhi-110005. Large notice regarding property possession with multiple entries.

SYMBOLIC POSSESSION NOTICE

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

Table with 5 columns: 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. Includes details for Atul Chaturvedi/Romi Chaturvedi/LBCH00005856036.

The above-mentioned borrower(s)/guarantor(s) is/are hereby issued a 30 day Notice to repay the amount. The above 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.

Registered Office Address: Unit No.601, 6th Floor Piramala Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp Fire Station, LBS Marg, Kuria (West), Mumbai-400 070.

Piramal Finance logo and address details. Registered Office Address: Unit No.601, 6th Floor Piramala Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp Fire Station, LBS Marg, Kuria (West), Mumbai-400 070.

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised officer of Piramal Capital & Housing Finance Limited (PCHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to PCHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to PCHFL by the said Borrower(s) respectively.

Large table with 4 columns: Sr. No., Name of the Borrower(s)/ Guarantor(s), Demand Notice Date and Amount with NPA date, Description of secured asset (immovable property). Contains multiple entries for various borrowers and their secured assets.

CORRIGENDUM. Punjab National Bank, MCC, Sadar Bazar, Ambala Cantt having C/Nr. SMT. POONAM GUPTA W/O SH. AASHESH GUPTA & SMT. SEEMA DAHIYA W/O SH. SUNIL DAHIYA, the advertisement published in Dankh Bhaskar Ambala and The Pioneer newspaper dated 12th October 2024 regarding the lost registry of the property the last DDR number should be read as 132210142401163 instead of 1322101424016.

हमिचल प्रदेश, Himachal Pradesh Public Works Department

'NOTICE INVITING TENDERS' Sealed item rate tenders on form 6&8 are hereby invited by the Executive Engineer, Palampur Division H.P.P.W.D., Palampur on behalf of the Governor of H.P. for the following work from the approved and eligible contractors enlisted in H.P.P.W.D. (B&R) whose registration stood renewed as per revised rules and also registered under the H.P. General Sales Tax Act 1968 so as to reach in his office on or before 18.10.2024 up to 11.00 A.M. And the same shall be opened on the same day at 11.30 A.M. in the presence of intending contractors or their authorized representatives. The tender documents can be had from his office against cash payment (Non-refundable) on 16.10.2024 up to 4.00 P.M and the application for issue of tender form shall be received on 15.10.2024 up to 12.00 noon.

Table with 5 columns: S. No., Name of work, Amount, Earnest Money, Time Limit. Lists restoration of rain drainage boundary wall, link road, and minor repair work.

Terms & Conditions:- Following documents should accompany the application for tenders. 1. G.S.T. No. 2. Valid copy of Registration 3. Machinery will be of the contractor where required. 4. Certificate regarding possession of machinery. 5. Telegraphic/Fax tenders are not acceptable. 6. The tender documents can be received by registered/ Insured post which should be received in this office on or before the date of opening of tender by 11.00 A.M positively. 7. Contractor should have successfully executed two works of similar nature of 1/3 amount of estimated cost or similar single work of amount equal to estimated cost during the last preceding three years 8. The Contractor will have to submit affidavit along with application for issue of tender that he has not worked more than two works in hand. Next tender will be issued only after completion of previous works in hand.

HIM SUCHANA AVM JAN SAMPARK Executive Engineer, Palampur Division, H.P.P.W.D. Palampur

RO NO. 2652/2024-2025 Dated: 14-10-2024

PIRAMAL CAPITAL & HOUSING FINANCE LTD. Registered Office: Unit No.601, 6th Floor, Piramal Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kuria (west), Mumbai-400070. Contact Person: 1. Raj Kumar- 9041087500, 2. Gurpreet Singh- 9023036347, 3. Vishal Ketele- 9584966653

DIRECTORATE OF PUNJAB STATE LOTTERIES. DRAW TIME: 06:00 PM ONWARDS. RESULT OF PUNJAB STATE DEAR 10 GOLD MONDAY WEEKLY LOTTERY. MRP Rs.10/- Per Ticket. 1st Prize Amount (10)Rs.10,000/-, Common to all series (On last 4 digits) 6252. 2nd Prize Amount (10)Rs.2000/-, Common to all series (On last 4 digits) 1517. 3rd Prize Amount (100)Rs.500/-, Common to all series (On last 4 digits) 0679 0734 0864 1204 1343 1609 2658 6649 9514 9258. 4th Prize Amount (1000)Rs.200/-, Common to all series (On last 4 digits) 0223 0581 1482 1521 4796 5953 6565 8560 8623 8986. 5th Prize Amount (2000)Rs.100/-, Common to all series (On last 4 digits) 0032 0070 0123 0168 0181 0187 0295 0367 0427 0528. 0547 0559 0637 0658 0660 0714 0719 0724 0796 0818. 0907 0919 1003 1048 1086 1116 1117 1220 1271 1331. 1415 1424 1438 1582 1604 1667 1668 1706 1722 1846. 1868 1922 2136 2145 2151 2160 2201 2260 2300 2444. 2487 2531 2545 2578 2630 2728 2805 2809 2821 2849. 2885 2999 3010 3033 3074 3090 3166 3266 3276 3303. 3313 3414 3475 3499 3516 3539 3565 3590 3616 3618. 3861 3893 3903 3979 3994 4140 4301 4429 4436 4500. 4563 4579 4603 4612 4638 4703 4764 4722 4827 4829. 4833 4845 4852 4892 4903 5022 5172 5200 5327 5329. 5341 5443 5468 5584 5712 5728 5733 5758 5769 5772. 5807 5808 5898 5915 5950 6013 6112 6143 6204. 6250 6279 6301 6309 6327 6394 6589 6600 6633 6657. 6669 6703 6713 6795 6838 6920 6943 7249 7265 7281. 7301 7310 7345 7376 7411 7421 7523 7625 7640 7688. 7744 7755 7827 7821 7905 7940 7943 7968 8021 8083. 8357 8358 8448 8450 8494 8512 8525 8548 8660 8769. 8858 8883 8914 8937 8950 8967 8995 9049 9057 9214. 9314 9354 9425 9559 9626 9670 9695 9702 9822 9861.

Registered Office Address: Unit No.601, 6th Floor Piramala Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp Fire Station, LBS Marg, Kuria (West), Mumbai-400 070. Piramal Finance logo and address details.

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised officer of Piramal Capital & Housing Finance Limited (PCHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to PCHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to PCHFL by the said Borrower(s) respectively.

Table with 3 columns: Sr. No., Name of the Borrower(s)/ Guarantor(s), Demand Notice Date and Amount with NPA date, Description of secured asset (immovable property). Includes details for Vijay Sitarum and Ramesh Chander Ganjoo.

PUBLIC NOTICE (In case of chain title deed is lost/misplaced) J. Joravar Singh alias Raj Kumar son of Shri Jit R/o. Gohana, District Sonapat declare that an owner house measuring 173 sq. yards in village Gohana, District Sonapat through 30.09.2022 and mutation no. 27943, my previous sale deed wasika no. 422 dated 15.05.1998. I lost some whose whose DDR no. 1323040252403692. If any have objection please contact Rakesh Kumar, Advocate, Chamber no. 613, District Court, Panipat-Contact no. 9541444484.

पब्लिक नोटिस विच- मरगोपल पुनर वृत्त नम्बर 3R को मस्कीसत नगरपरिषद सिरसा के रिकार्ड में मुक के कारतम के नाम पर सबलिट करने के लिए।

THE MUNDI CO-OPERATIVE HOUSE BUILDING SOCIETY LTD. MOHALI-190071 (Regd. No. 811, Dated 08.04.78) Office: 2401-02, Site No. 1, Sector 70, Mohali, Phone: 0172-3511905

PUBLIC NOTICE It is hereby for the information of the public that Harmal Singh S/O Sh. Surinder Singh (Aadhar No 6822 4439 9021) R/O Flat No 2403 GF, Mundi Complex, Sector 70, SAS Nagar Mohali, Pin-160071 & Owner of 2403-GF, Mundi Complex, Sector 70 Mohali, Membership no 80 & Allotment letter no. 08/HB/M/2001/191 dated 27.03.2001, 495(9)-A, 743/49(1)-19 Kit 3 Rajab 23 Bha 1 Bha. He has applied to the above stated Society for the transfer of his Share (7/2 To Naldan Aman Kaur (Aadhar No 5172 6228 7784) C/o Sh. Gurcharan Singh R/O Plot No 681, Pearl City, Sector 100, S A S Nagar Mohali, Punjab, Pin No- 140306. Where-as if any Loans agency or Bank etc. or anybody has any objection regarding encumbrance litigation, claim, charges, sale, transfer etc. should submit his/her objection in writing within 15 days from the date of publication otherwise Transfer will be made and there shall be no responsibility of the Society. Dated: 14.10.2024 President

PUBLIC NOTICE This is to inform that Hanish Batta S/o Sh. Pawan Kumar was the owner of the Property being Land Measuring 3 Bigha, bearing Khata/Khatouni No. 58/57 Comprising Under Khalsa Nos. 495(11-18), 495(9)-A, 743/49(1)-19 Kit 3 Rajab 23 Bha 1 Bha. He has applied to the above stated Society for the transfer of his Share (7/2 To Naldan Aman Kaur (Aadhar No 5172 6228 7784) C/o Sh. Gurcharan Singh R/O Plot No 681, Pearl City, Sector 100, S A S Nagar Mohali, Punjab, Pin No- 140306. Where-as if any Loans agency or Bank etc. or anybody has any objection regarding encumbrance litigation, claim, charges, sale, transfer etc. should submit his/her objection in writing within 15 days from the date of publication otherwise Transfer will be made and there shall be no responsibility of the Society. Dated: 14.10.2024 President

BHAKRA BEAS MANAGEMENT BOARD (IRRIGATION WING)

NOTICE INVITING E-REVERSE BIDDING TENDERING NIT No.: 492 Name of Office : The Executive Engineer, Civil Mtc. Division BBMB, H. No. 1030, Sector-35-B, Chandigarh Name of the work : Replacement of old wiring and switch socket, OBD etc. in remaining 12 nos. Type II quarters pump houses, including basement area and 20 Nos. SDO. type III houses in BBMB colony, Sector 36 A and B, Chandigarh. (Rs. 26.51 Lac) The due dates against above NIT are as per the following schedule

PUBLIC NOTICE The above GD was registered with the statement of Kirpal Singh S/o Gurcharan Singh R/o Anand Nagri Gali no. 1, Abohar. In which GD No. 007 dt. 30.09.2024 in P.S. City 1 Abohar was registered. Applicant is having a vacant plot on which he wants to construct a house and willing to take a loan from Punjab & Sind Bank in which regarding on 26.09.2024 I took the old registreties to the Tehsil Complex to meet Arjanvees and Advocate after reaching there he found that the registreties got misplaced on the way which are as: Wasika no. 3765 dt. 22.11.1999 which sold by Balbir Kaur to Sukhdev Singh after tracing I did not found the same. The applicant is free by the authorities as no case pending on the above said registry. Rpat is registered. ASIKulwinder Singh P.S. City 1 Abohar Dated 30.09.2024

Form INC - 26 [Pursuant to Rule 30 the companies (Incorporation) Rules, 2014] Before the Central Government Regional Director, Ministry of Corporate Affairs, Northern Region, B-2 WING, 2ND FLOOR, PT. DEENDAYAL ANTYODAYA BHAWAN, 2ND FLOOR, CGO COMPLEX, NEW DELHI - 110003. In the matter of the Companies Act, 2013, Section 13 of Companies Act, 2013 and Rule 30 (6)(a) of the Companies (Incorporation) Rules, 2014 AND In the matter of KINERK DIRECT MARKETING SOLUTIONS PRIVATE LIMITED (CIN: U52599CH2006PTC030484) having its Registered Office at S.C.O. 35-36, FIRST FLOOR SECTOR 17 C, CHANDIGARH - 160017.

.....Petitioner Company Notice is hereby given to the General Public that the company proposes to make application/petition to the Central Government under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the company in terms of the special resolution passed at the Extra Ordinary General Meeting held on Tuesday, 14th May, 2024 to enable the company to change its Registered Office from the "UNION TERRITORY OF CHANDIGARH" to "STATE OF PUNJAB". Any person whose interest is likely to be affected by the proposed change of Registered Office of the Company may deliver or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Ministry of Corporate Affairs, Northern Region, B-2 WING, 2ND FLOOR, PT. DEENDAYAL ANTYODAYA BHAWAN, 2ND FLOOR, CGO COMPLEX, NEW DELHI - 110003 within 14 days from the date of publication of this notice with a copy of the same to the Petitioner Company at the address mentioned below: KINERK DIRECT MARKETING SOLUTIONS PRIVATE LIMITED S.C.O. 35-36, FIRST FLOOR SECTOR 17 C, CHANDIGARH - 160017. For and on behalf of KINERK DIRECT MARKETING SOLUTIONS PRIVATE LIMITED Sd/- (ABHINESH KUMAR GOYAL) Director (DIN No. 10255251)

POSESSION NOTICE APPENDIX IV [RULE 8(1)] Whereas, the undersigned being the authorized officer of the HDFC BANK LTD. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice dated 27/06/2024 calling upon the borrower(s) 1. Mr. Gokul Chand S/o Sh. Surinder Singh 578 Kunnu Distt. Mandi Hb 176121 & 2. Aahana Trading Company 3. Meera Devi to pay the amount mentioned in the notice Rs. 14,71,473/- (Rupees Fourteen Lakh Seventy One Thousand Four Hundred Seventy-Three) within 60 days from the date of receipt of the said notice. The borrower(s) having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules 2002 on this 10th day of Oct, 2024 (Thursday). The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to charge of HDFC BANK LTD. for an amount of Rs. 14,71,473/- (Rupees Fourteen Lakh Seventy One Thousand Four Hundred Seventy-Three) and interest thereon together with expenses and charges etc. less amount paid if any. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. KINERK DIRECT MARKETING SOLUTIONS PRIVATE LIMITED Property Part Of Khata Khatouni No 114/114 Khalsa No 206,207,208,209,210,211,213,215 & 216 Kila-9 Measuring 37-18-16 Bigha Out Of Which Share Of Applicant Is =1288 Share Ie.00-02-13 Bigha Situated At Mohal Chelli/578 Tehsil Padhar Distt Mandi H.P. As Per Jamabandi 2017-2018. Authorised Officer, HDFC Bank Ltd. Date : 10/10/2024, Place : Kunnu (PADHAR)



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PAPER WITH PASSION

Speeding up 'GatiShakti'

GatiShakti gets a fresh boost as PM Modi hails it as a game-changer for India's infrastructure

Prime Minister Narendra Modi has lauded 'GatiShakti,' describing it as a transformative initiative poised to revolutionise India's infrastructure. Speaking on the third anniversary of 'GatiShakti' PM Modi hailed its potential to enhance the efficiency and effectiveness of the country's logistical network, thereby driving economic growth and development. The 'GatiShakti initiative,' introduced by the Central Government in 2021, aims to streamline and integrate various infrastructure projects across sectors, including roads, railways, ports and airports. The programme seeks to bridge gaps in existing networks, eliminate bottlenecks and promote the use of advanced technology and data analytics in planning and execution. GatiShakti goes beyond traditional infrastructure planning, as it involves the coordination of multiple departments and incorporates feedback from state governments, private sector stakeholders and local communities. The initiative is expected to transform



how infrastructure projects are conceived and executed, bringing about a paradigm shift in the country's growth trajectory. By fostering seamless integration of various sectors and improving the synergy between different modes of transport, GatiShakti is set to play a pivotal role in accelerating India's economic development.

By improving logistical efficiency, reducing costs and promoting seamless connectivity, the initiative can significantly bring down the cost of production. China's rapid economic growth provides a valuable lesson for India. Over the past few decades, China has focused heavily on large-scale infrastructure

development, including extensive networks of high-speed railways, highways and ports. This not only improved connectivity but also drastically lowered logistics costs, making it easier for businesses to thrive. Following a similar path, 'GatiShakti' can serve as a catalyst for India's economic transformation, driving sustainable growth and helping the country achieve its ambition of becoming a \$5 trillion economy. While 'GatiShakti' promises to transform India's infrastructure, several challenges may hinder its implementation. Key impediments include land acquisition issues, where delays and disputes over land ownership can stall projects. Regulatory bottlenecks also pose challenges, with complex approval processes across different ministries slowing down progress. Additionally, financing constraints may arise, as large-scale infrastructure projects require substantial investment and public-private partnerships. To overcome these hurdles, the government can implement policy reforms to streamline land acquisition and simplify approval procedures, reducing bureaucratic delays. Encouraging private investment through tax benefits and offering risk-sharing models can attract more participation from the private sector. GatiShakti is the need of the hour and must be prioritised to realise India's growth potential.

PICTALK



Devotees carry the palanquin of the deities to participate in the Dussehra festival, in Kullu

Ratan Naval Tata: A gem of a person



BHOPINDER SINGH

The passing of Ratan Tata has left the nation mourning not just an industrialist, but a rare leader who transcended divides, representing the 'Idea of India'

The year was 2000 and the list of Padma Awardees sent to the Rashtrapati Bhawan had included a list of super achievers. The scholarly constitutionalist in President K R Narayanan went through each name carefully, as he always did. The list had included luminaries like Pandit Hariprasad Churasia, Prof J B Bhagwati, Rajnikanth, Tarlok Singh etc., but one particular name brought a smile to the face of the otherwise reserved and ultra-correct Rashtrapati K R Narayanan, and it was the name of the then relatively young, 63-year-old Chairman of the Tata Group, Ratan Tata.

Arguably the most accomplished President ever, with a curriculum vitae of achievements that included recognition as the 'best diplomat of Indian Foreign Service,' Ambassadorship to countries like USA, China etc., Vice Chancellorship of JNU, 3 consecutive wins as Member of Parliament, posts of Union Minister, Vice President of India, all on merit was no small achievement. Unbeknownst to many, his brilliant journey had the benefit of winds in his sails instilled by the Tata Group, long back! K R Narayanan had never forgotten what the Tatas had done to make its version of the 'Indian Dream' - the story from Uzhavoor in Kottayam to the Rashtrapati Bhawan had an unmistakably selfless, generous, and humble hand of the Tatas.

The topper from his school days who overcame unimaginable tribulations of financial and social nature fought against all odds and with the timely aid of the Travancore Royal family. In 1944, K R Narayanan was helped immeasurably by the Tata Scholarship to pursue his obvious genius in economics, politics and journalism at the London School of Economics - it was just the academic break that the precocious talent needed, and the rest as they say, is history. JRD Tata had heeded a recommendation letter stating that Narayanan had secured an MA at Travancore University, ranking first. He further noted that he achieved the distinction after surmounting many personal obstacles. Ironically, there



was yet another name in the 2000 Padma awardees who had a Tata hand in his own life story, the illustrious scientist, RA Mashelkar. Given his financial hardship, he too would attribute a large part of his success to the "Tata scholarship of 60 rupees per month for six years that helped me study".

He conflated his own story to that of K R Narayanan's, "Both of us were Tata scholars. We both left India, only to return when we were fairly young with a zeal to do more for our homeland". The surreal moment was described by Mashelkar, "Padma Bhushan, was bestowed on both me, a Tata scholar, and Ratan Tata, head of the house of Tatas. By whom? President Narayanan, another Tata scholar. This was the best endorsement of President Narayanan's remarks about moving from the 'side-lines of the society to the hub of social standing'".

As President Narayanan's Military Secretary, I was responsible for protocols et al, and I distinctly remember the President telling me that presumably Ratan Tata knew of the Tata connection in Narayanan's life, yet he had never sought any favour, consideration, or familiarity, out of any sense of entitlement.



HIS DEATH SHOWED WHAT A COLOSSUS HE WAS, WHOSE LOSS IS FELT BY ALL, WITHOUT ANY EXCEPTIONS. HE WAS UNBELIEVABLY ABOVE ALL POSSIBLE 'DIVIDES' THAT BESET A 5000-YEAR-OLD CIVILISATION AND DEMOCRACY CALLED INDIA

Always one for puns with languages, he suggested fondly that perhaps the Tata leaders were not 'Captains of the Industry', but more fittingly 'Generals of the Industry'.

As one from the 'Uniform' and knowing Narayanan personally, I knew immediately that the remark was not about seniority (ranks) but about leadership, inviolable values, and personal integrity, which is asked of an individual, as she/he is in a position to walk-the-talk. Much before expressions like affirmative action, corporate social responsibility or corporate trusteeship were defined - Tatas were already doing the same, with no vested interest, whatsoever. It was always about a larger purpose. It is with this sense of immutable responsibility that Ratan Tata stepped into the shoes of the legendary JRD Tata, who had been passed the baton by Nowroji Saklatwala and Jamsetji Tata. The silent dignity, grace, and magnanimity of the typical Tata way of doing things were upheld and reinforced by Ratan Tata - in his passing, the nation lost its most loved son and the 'Idea of India' its finest exponent.

The passing away of Ratan Tata has also exposed just how poor (in leadership) we have suddenly become. In

wounded and polarised times of bitter conflicts between the realms of majority-minority denominations, capitalist-socialist societies, agrarian-industry priorities, and white collar-blue collar dimension - it is ironic that Ratan Tata was never ascribed to be working for a restricted denomination. His death showed what a colossus he was, whose loss is felt by all. He was unbelievably above all possible 'divides' that beset a 5000-year-old civilisation and democracy called India.

Today there are many leaders of political parties, communities, regions, corporations and even perhaps of causes - but none who can be said to be a leader of the inclusive and caring 'Idea of India'. In such desperate times, his passing away has also inadvertently posited the relevance of 'humility' and basic 'decency' that is so sadly missing in the national discourse. So, there may be leaders or even 'Captains of Industry', but 'General' of Leadership (and beyond) - absolutely none. Ratan Tata was the last of the knights, a first-rate hero.

(The writer, a military veteran, is a former Lt Governor of Andaman & Nicobar Islands and Puducherry; views are personal)

LETTERS TO THE EDITOR

RSS CALLS FOR HINDU UNITY

Madam - Apropos of the news 'Hindus be united, empowered, weakness not an option: RSS' (October 13). The message of RSS Sar Sangh Chalak for unity of Hindus amidst political subversion on caste lines has made a wide impact and sensitises Hindus to diminish caste lines. The media made it headlines like never before. This is highly worrisome, as religious conversions by Islamic and missionary institutions and consequent demography change are the most potent threats emanating from caste divisions. Kashmiri Hindus have faced the worst violence and mass exodus since independence and even before, which is yet another consequence of weakened and divided Hindus but which was taboo for a selected media and the intellectuals to even discuss.

Narratives have been set on caste divisions weakening and dividing Hindus for more than a century on misrepresentation of oppression bereft of any evidence, whereas the former rulers of various princely states, entrepreneurs of traditional businesses, and defeated warriors faced persecutions by the Mughal and British rulers and were reduced to penury and ruins and classified later as lower castes. Such narratives should be busted. The movies and OTT platforms are equally responsible for inculcating inferiority complexes among Hindus selectively. Lately, there is a noticeably undercurrent among Hindus against those who are insulting Hindus and their Gods and undercutting their religious faiths. The constitutional term secular has been misused to the extreme for dividing Hindus. The demand for caste census selectively for Hindus only while excluding other religions, though not provided in the Constitution is yet another shot to divide Hindus and create vote banks. Sangh Pramukh's message is loud and clear.

Vinod Johri | Delhi

TRAIN CRASH SPARKS PANIC

Madam - Gruesome rail accidents in the recent past caused concern and created a

Md Siraj appointed as DSP



Star Indian pacer Mohammed Siraj has been appointed as Deputy Superintendent of Police (DSP) by the Telangana state. The post has been extended to him by the state government in appreciation of his exceptional and splendid achievement in international cricket. Siraj no doubt fought all odds to get into the national team and has carved a niche of his own with his superb

performance since his entry. The state in its declaration cited that the young cricketer has made Telangana proud and brought honours to the nation, hence this great honour for him. Among his noteworthy accomplishments are his participation in the Cricket World Cup series and the ongoing series with various teams before World Test Championship finals.

It has to be noted that the state made amendments in its regulations of appointments to felicitate and honour sportspersons as heads of government departments. He now joins the likes of Joginder Sharma (Cricketer), Akhil Kumar, Jitender and Vijender (Boxers) and Hima Das (Athlete) to name a few who became police officers for their contributions to sports. This no doubt will attract more youngsters to sports and encourage them to showcase their best to bring laurels to the state and the nation.

M Pradyu | Kannur

panic among railway passengers. This is a serious lapse and it will be treated as a human error to save heads from sacking. Following a collision between Darbhanga-bound Bagmati Express and a stationary goods train on Friday night, the Railways ordered a high-level inquiry to ascertain the cause.

Nine injuries and no fatalities have been reported, although 11 coaches of the express train derailed on impact, leaving a parcel van in flames and mangled coaches strewn across the crash site. After crossing Ponneri railway station, the Darbhanga-bound train received the green signal to pass through the main line towards the next station, Kavaraipeetai, near Gummidipoondi. However, the express train carrying more than 1,600 passengers experienced a "heavy jerk" while entering the station. It ended up entering the loop line instead and colliding with the rear of a goods train stabled there around 8:30 PM, according to the Railways. This is a serious lapse on the part of the railways and heads must roll.

CK Subramaniam | Mumbai

BABA SIDDIQUE ASSASSINATED

Madam - Former Maharashtra minister and Nationalist Congress Party leader Baba Siddique was killed in Mumbai. He was shot outside his office by three unidentified men. Siddique, 66, was a key Muslim political leader in Maharashtra and also served as Minister of State for Food and Civil Supplies, Labour and FDA. More than politics, Siddique was known for his social image and hosting grand iftar parties every year. During his time as an MLA, Siddique worked extensively on improving the infrastructure of his constituency, focusing on slum rehabilitation, upgrading healthcare facilities, and enhancing educational institutions. It is too premature to say anything as an investigation is going on. The law and order situation is deteriorating. This is not good for the city and state of Maharashtra. If the third shooter is also arrested, then we can make a breakthrough in this murder case.

MR Jayanthi | Trichy

Send your feedback to: letterstopioneer@gmail.com

Navigating the complex path of integrity

In a world where honesty is often presented as situational, staying true to one's principles can be a daunting task



SANJAY CHANDRA

I caught snatches of an interesting conversation on the radio recently. The host and the guest were having a free-flowing discussion on the role of honesty and truthfulness in life. The conclusion was that honesty always pays, but a half-truth may be acceptable to avoid hurting the other person. I did not agree to subjective honesty as the situation demands. I remembered a few incidents while working in the government. These were lessons learned about integrity and honesty in public life. I was working on an arbitration case a few decades back. The advocate representing the contractor approached me to tilt the report in his favour for consideration. I told him that the case would be dealt with on merits. He was expecting elevation as a High Court judge, and I was warned of being hauled up in his court. I do not know if he was promoted. I was certainly not summoned. I moved to a government company in Delhi. I started commuting to work with my senior colleague in his official vehicle. New to the organisation, I claimed the



entitled conveyance allowance for the commute. He gently pulled me up and told me that I could not claim the money till the time he chauffeured me. I continued to travel with him till I was elevated and had been provided with an official vehicle. Another acquaintance from the private sector informed me about his promotion. Having received my congratulatory wishes, he hesitantly told me he was now in a position of authority to do something for me. I pointed out that I was better placed to do his company a favour, and not broach the subject again if he wished to remain a friend and a business associate. We continue to be friends. The word got around. I was not subject to any more proposals of illegal gratification.

A gentleman joined the dispute resolution board that I am part of only when he was assured by a former senior colleague about my proven integrity in public life. I am not vain, or at least try not to be demonstrative of my vanity, but I could not resist a proud smile. There were also incidents when I was on the receiving end. I did not live up to the standards that I had set. My father-in-law met an untimely death three decades back. A few days after the rituals were over, I accompanied my brother-in-law to the local post office to withdraw the savings. The dealing assistant's table was piled high with earlier case files. The work was done within the time frame promised, without his touching the money that we

were asked to put in the office drawer. I could have refused and waited out. I chose the easy way. I once read an article that corruption is a global phenomenon. It exists even in developed countries like America and Japan. The difference is that it is at the highest levels and does not affect the common man. I recently flew with a senior corporate leader who echoed exactly similar sentiments. This is the conundrum that I am unable to resolve. We should not be teaching our children conflicting lessons. To me, being truthful or honest are the two sides of the same coin. There cannot be two standards, be it in business, politics, personal life, or at the common man's level. American author, H Jackson Brown Jr said "Live so that when your children think of fairness, caring and integrity, they think of you." That will be the day when we will be truly proud of ourselves.

(The author is an electrical engineer with the Indian Railways and conducts classes in creative writing; views are personal)



FIRST COLUMN

THE CHANGING FACE OF RAM LEELA

As traditional values blur, concerns grow about the erosion of cultural heritage of Ram Leela



VINOD TAKIAWALA

The connection between Delhi's residents and Ram Leelas is a deeply rooted tradition, with the historic Ram Lila Maidan serving as a living testament to this cultural bond. Stories linked to the venue continue to be shared even today. During the Ram Leela performances, the atmosphere in Delhi and the NCR resonates with the chants of "Jai Shri Ram" and "Har Har Mahadev." As evening falls, families eagerly set out to partake in the festivities. I, too, had the opportunity to witness some of these performances. However, to my disappointment, the portrayal of Ram's story often appeared distorted, with dialogues sounding jarring and performances lacking in choreography. It seemed as though the actors, much like the director and scriptwriter, had little familiarity with the original Ramayana.

The Ram Leela I watched during my younger days has transformed into a commercial event, with little regard for the religious and cultural essence of this annual festival. It has become more of an entertainment spectacle than an exploration of the Ramayana's teachings. For some, it's a means to profit, while others use it as a platform to pursue their personal agendas. In the capital, the celebrations—including the enactment of the Ram Leela and the ritual of burning Ravana's effigy—frequently feature prominent figures such as politicians and businessmen as guests of honour. It often feels as though the Ram Leela is being staged to honour them, as the announcements from the stage are filled with praises for their greatness and importance.

Yet, I couldn't help but wonder whether any of them truly embodied the



virtues of Maryada Purushottam Ram. Whether ministers, political leaders, social workers, or other distinguished personalities holding official positions, none struck me as being worthy of comparison to Ram. I kept asking myself, "Is there anyone among them who genuinely understands Ram or upholds his ideals?"

Moreover, the management of the Ram Leelas raises several concerns. From the chaotic parking outside the venues to the giant advertisements plastered on temporary boundaries, the arrangements leave much to be desired. The presence of high-ranking officials, Delhi police, and businessmen with their families often overshadows the experience of the common people. Organisers are granted access to public spaces with government support, including subsidised electricity, water, security, and other amenities. Despite this, substantial funds are collected through donations for staging the Ram Leelas, though there is no clear accounting or auditing of these finances. Only God knows where the money goes.

At one Ram Leela in Delhi, the organisers spared no expense in creating luxurious settings for themselves, while visitors had minimal or no facilities. A statue of Lord Ram was placed in an open field, and the idols of other Hindu deities were carelessly laid out on the ground. Meanwhile, the organisers and their close circle enjoyed lavish facilities in opulent tents with exclusive arrangements for food, photoshoots, and private promotions. Ordinary visitors, who came with their families to enjoy the performance, often struggled to gain entry. Once inside, they were met with private security guards employed to serve the organisers' guests, who sometimes treated the common people poorly.

Ram Leelas have now become major attractions and money-making opportunities, with little consideration for the people who come to witness them. The entire event is chaotic, and all one can hope for is that it concludes without any unfortunate incidents. The ideals of Ram seem to be the last thing on the minds of those who organise these events. The essence of Ram Leela has been overshadowed by the spectacle of wealth and status. Even the story of Ram is distorted, and the dialogues are awkward—but that is the reality of modern-day Ram Leela.

(The writer is a freelance journalist; views are personal)

Why RBI should not look at food inflation



UTTAM GUPTA

Concerns over persistent food price volatility and the need for economic growth support have prompted the Reserve Bank of India to keep its options open



On October 9, 2024, the Reserve Bank of India (RBI) Governor Shaktikanta Das announced the decisions taken by the six-member Monetary Policy Committee (MPC) in its fourth bi-monthly meeting of the current financial year (FY). It has kept the policy rate (the interest rate at which the RBI lends to banks) unchanged at 6.5 per cent. However, it has altered its policy stance from "withdrawal of accommodation" to a neutral stance. In 2016, the Union Government put in place an institutionalised framework to enable the MPC to formulate monetary policy and determine the key interest rates including the policy rate for inflation targeting. It mandated the RBI to fix the policy rate in such a manner as to maintain the Consumer Price Index or CPI (it corresponds to a basket that includes food, fuel, manufactured goods and select services) within the target range of 4 per cent (+/- 2 per cent). The RBI decides the policy rates once in two months during each FY.

The mandate initially given for five years ending March 31, 2021, has since been extended till March 31, 2026. The other crucial policy instrument the banking regulator uses for targeting inflation is Liquidity - a jargon for the quantum of credit available in the banking system. Pumping more liquidity along with a reduction in the policy rate represents a scenario which in jargon is described as an 'accommodative' policy stance. The terminology was coined by Das in June 2019 when he started going for aggressive cuts in the policy rate and an increase in credit availability. Since June 2022 the RBI changed its stance to "withdrawal of accommodation" and has since stuck to it till date.

From October 9, 2024, it has decided to go for what it terms a "neutral" stance. A "neutral" stance connotes that the RBI has vowed to keep its options flexible meaning it will neither squeeze liquidity by restricting credit availability and keeping policy rates high nor go

for unrestrained lending at low interest rates.

At the time of taking charge in December 2018, Das was confronted with a legacy of policy rate at a peak of 6.5 per cent, courtesy of a tight stance taken by his predecessor Urjit Patel. In February 2019, he initiated a process of aggressive cut that led to its plummeting to a low of 4 per cent by May 2020. It stayed at that level for over two years. Beginning May 2022, the RBI delivered a hike of 1.4 per cent during the first half of FY 2022-23 and another dose of 1.1 per cent during the second half.

A total hike of 2.5 per cent thus restored the policy rate to its earlier peak of 6.5 per cent by February 2023. Since then, the rate has remained unchanged to date.

Why hasn't RBI reduced the rate? Look at the trajectory of the CPI inflation. It had scaled to a high of 7.8 per cent in April 2022. During FY 2022-23, it hovered around 8 per cent. In the following FY, it started decreasing from 7.4 per cent in July 2023 to 5 per cent in September 2023, 4.8 per cent in October 2023 and 5.1 per cent during January/February 2024. For the whole of FY 2023-24, it was 5.4 per cent. During the current FY also, the CPI inflation has kept low; 5.08 per cent in June 2024 and 3.54 per cent in July 2024. During FY 2024-25, the RBI expects the CPI inflation to be 4.5 per cent. Given the above, from the third quarter of FY 2023-24, the CPI inflation has remained well within the target range of 4 per cent (+/- 2 per cent). Moreover, as per RBI's assessment, this position will be sustained till the end of the current FY.

There was thus a strong case for reducing the repo rate. This would have given a boost to economic

growth besides helping millions of borrowers reduce their EMIs and helping industries, especially MSMEs (micro, small and medium enterprises) reduce the cost of servicing their loans. Yet, the RBI remains unfazed and has stuck to its stance of 'not reducing the policy rate'. This has to do with a mindset that was reflected in Das's observation while announcing the first bi-monthly policy of the current FY. He had said "The elephant has now gone out for a walk and appears to be returning to the forest. We would like the elephant to return to the forest and remain there on a durable basis." Put simply, he meant there was no need to start reducing interest rates until inflation reached the target of 4 per cent and stayed at that level. If, that figure of 4 per cent was so sacrosanct, then why keep (+/- 2 per cent)?

The short point is the RBI is clamoring for a scenario that is unlikely and even if it is reached, it won't be possible to stay there for long. A potent reason for this is food inflation which has a weight of around 40 per cent in the overall CPI and is impacted predominantly by supply side/seasonal factors whereas monetary policy instruments work on the demand side.

Invariably, food inflation maintains an upward trend even as a small disruption in supply caused by seasonal factors can lead to spiralling prices. This, in turn, lifts the CPI inflation more so because of its high weight of 40 per cent. In July 2023, food inflation was 11.8 per cent which led to CPI inflation of 7.4 per cent. In October 2023, the former decreased to 6.6 per cent, and so did the latter to 4.8 per cent. At the start of the current year, food inflation spurted to around 8 per cent and by June 2024, it had fur-

ther moved up to 9.4 per cent. As long as food (whose prices are fundamentally affected by supply-side factors) remains a part of the CPI basket, inflation targeting will always remain a problem. There is an urgent need to exclude it while setting benchmark interest rates, an idea that was mooted by the Chief Economic Advisor in the Economic Survey (ES) for 2023-24. The CEA argued that monetary policy has no bearing on the prices of food items, which are dictated by supply-side pressures. For instance, during 2021-22, wheat output was affected by unusually high temperatures. During 2022-23, rains accompanied by hailstorms acted as a spoiler. During the first half of FY 2023-24, food inflation went up due to a spike in the prices of vegetables caused by seasonal factors. The current inflationary trend in food prices also has to do with supply-side pressures only. The RBI can achieve little to control them by keeping the policy rate high.

The RBI should take the idea mooted in the ES - 2023-24 on board. Meanwhile, it should consider reducing the weight of food inflation in CPI to reflect the contemporary reality. The current 40 per cent weight is based on the Consumption Expenditure Survey (CES) of 2011-12 whereas Summary Statistics from the 2022-23 CES point towards a significant reduction. While formulating its monetary policy, the RBI's prime responsibility is to ensure macro-economic stability its pivotal focus being on keeping inflation within reasonable bounds. However, it can't be oblivious of the dire need to support economic growth which could be adversely impacted if it keeps the interest rates high.

(The writer is a policy analyst; views are personal)



AS LONG AS FOOD (WHOSE PRICES ARE FUNDAMENTALLY AFFECTED BY SUPPLY-SIDE FACTORS) REMAINS A PART OF THE CPI BASKET, INFLATION TARGETING WILL ALWAYS REMAIN A PROBLEM

Laapataa Ladies: India's Oscar entry poised to captivate the world

This year's selection for Oscar marks a bold statement about the future of Indian cinema and its universal appeal

India is ready to stun the world once again, not only with its glamorous presence but also with its captivating storytelling at the 2025 Oscars. With Kiran Rao's *Laapataa Ladies* chosen as India's official entry for Best International Feature Film, the global stage is about to witness a film that exemplifies the power of Indian cinema where tradition meets modernity, and women's stories are told with gradation, strength and authenticity.

From the grand stages of Cannes and TIFF to the prestigious halls of the Oscars, India's cinematic journey continues to break boundaries, capturing hearts across the globe. The selection of *Laapataa Ladies*



CHAITANYA K PRASAD

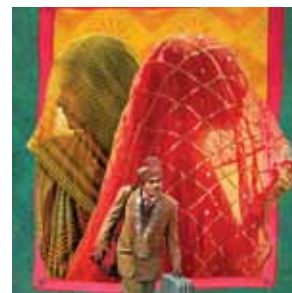
stands out as a justified move that speaks volumes about the direction the Indian cinema will take in the future.

It signifies not just a bold statement but also a deeper narrative that India aims to convey to the world. The decision has stirred passionate discussions about the nature of Indian cinema, the evolving landscape of

global filmmaking, and the art of storytelling that resonates universally. It signifies not just a bold statement but also a deeper narrative that India aims to convey to the world. One characterised by powerful storytelling and emotional depth, laced with cultural authenticity that delves into the unique yet universally relatable experiences of women.

Kiran Rao's return to the director's chair after more than a decade has proven to be nothing short of a cinematic triumph of her evolution as a filmmaker. *'Laapataa Ladies'* offers more than a film, it's an experience that beautifully blends humour and poignant social commentary and a fresh perspective on the complex-

ities of Indian womanhood. Set against the backdrop of rural India, the story revolves around two brides mistakenly swapped due to their veils, igniting a whirlwind of confusion and identity crisis. But beneath the surface, the film tackles deeper societal themes, portraying the often unspoken struggles women face while navigating tradition and personal identity. Rao's masterful storytelling elevates this from a simple narrative to a cultural dialogue, one that resonates with both Indian and global audiences. It's this jugabandi of emotion, drama, and humour that makes *'Laapataa Ladies'* stand out as a universal story about women's empowerment.



The film doesn't just reflect the plight of Indian women, it taps into the global consciousness of gender roles, the subtle acts of defiance, and the resilience required to reclaim one's identity in a patriarchal society. By sending *'Laapataa Ladies'* to the Oscars, India is presenting the world with a film that balances entertainment with a serious undercurrent. This

is the kind of storytelling that Hollywood needs to see an authentic narrative that reflects the socio-cultural realities of a nation while remaining universally relatable. With well-written characters, immersive performances, and a storyline that oscillates between light-heartedness and gravitas, *'Laapataa Ladies'* will serve as a testament to Indian filmmaking talent. The performances of Nitanishi Goel and Pratibha Ranta shine, their portrayals brimming with vulnerability and strength, making their characters relatable on a universal scale. This film is not just a story about two women but about the entire spectrum of Indian womanhood—its beauty, complex-

ity, and contradictions. The landscape of global filmmaking is undergoing a revolution. The world is slowly waking up to the storytelling brilliance that many nations like South Korea, China, Turkey and India have always possessed but are now showcasing with greater confidence and finesse. India's selection of *'Laapataa Ladies'* is part of this global wave of cinema that is redefining the narrative structure, giving voice to local stories with universal appeal. Much like South Korea's *Parasite*, which used the backdrop of class disparity to tell a universally compelling story, *'Laapataa Ladies'* uses rural India's traditions to explore gender,

identity and empowerment in a way that transcends cultural boundaries. As *'Laapataa Ladies'* makes its way to the Oscars, it carries with it the hopes of millions who believe in the power of authentic storytelling. The film's emotional depth, paired with Rao's visionary direction, is set to make waves on the international stage, showing Hollywood and the world what Indian cinema is truly capable of. With *'Laapataa Ladies'*, India has not just sent a film—it has sent a message.

(The writer is a former additional DG, DFF, and festival director at IFFI. Inputs provided by Zoya Ahmad and Vaishnavie Srinivasan; Views are personal)

3 share Nobel prize in economics

AP ■ STOCKHOLM

The Nobel memorial prize in economics was awarded Monday to Daron Acemoglu, Simon Johnson and James A. Robinson for research that explains why societies with poor rule of law and exploitative institutions do not generate sustainable growth. The three economists "have demonstrated the importance of societal institutions for a country's prosperity," the Nobel committee of the Royal Swedish Academy of Sciences said at the announcement in Stockholm. Acemoglu and Johnson work at the Massachusetts Institute of Technology and Robinson conducts his research at the University of Chicago. "Reducing the vast differences in income between countries is one of our time's greatest challenges. The laureates have demonstrated the impor-

portance of societal institutions for achieving this," Jakob Svensson, Chair of the Committee for the Prize in Economic Sciences, said. He said their research has provided "a much deeper understanding of the root causes of why countries fail or succeed." Reached by the academy in Athens, Greece, where he is due to speak at a conference, the Turkish-born Acemoglu, 57, said he was surprised and shocked by the award. "You never expect something like this," he said. Acemoglu said the research honoured by the prize underscores the value of democratic institutions. "I think broadly speaking the work that we have done favours democracy," he said in a telephone call with the Nobel committee and reporters in Stockholm. But he added that "democracy is not

a panacea. Introducing democracy is very hard. When you introduce elections, that sometimes creates conflict." Asked about how economic growth in countries like China fits into the theories, Acemoglu said that "my perspective is generally that these authoritarian regimes, for a variety of reasons, are going to have a harder time ... in achieving ... long-term sustainable innovation outcomes." Acemoglu and Robinson wrote the 2012 bestseller "Why Nations Fail: The Origins of Power, Prosperity, and Poverty," which argued that man-made problems were responsible for keeping countries poor. In their work, the winners looked, for instance, at the city of Nogales, which straddles the US-Mexico border. Despite sharing the same geography, climate, many of the same ancestors and a common culture, life is very dif-

ferent on either side of the border. In Nogales, Arizona, to the north, residents are relatively well-off and live long lives; most children graduate from high school. To the south, in Mexico's Nogales, Sonora, "residents here are in general considerably poorer. ... Organised crime makes starting and running companies risky. Corrupt politicians are difficult to remove, even if the chances of this have improved since Mexico democratised, just over 20 years ago," the Nobel committee wrote. The difference, the economists found, is a US system that protects property rights and gives citizens a say in their government. Acemoglu expressed worry Monday that democratic institutions in the United States and Europe were losing support from the population. "Democracies particularly underper-

form when the population thinks they underdeliver," he said. "This is a time when democracies are going through a rough patch. ... It is, in some sense, quite crucial that they reclaim the high ground of better governance." The economics prize is formally known as the Bank of Sweden Prize in Economic Sciences in Memory of Alfred Nobel. The central bank established it in 1968 as a memorial to Nobel, the 19th-century Swedish businessman and chemist who invented dynamite and established the five Nobel Prizes. Though Nobel purists stress that the economics prize is technically not a Nobel Prize, it is always presented together with the others on December 10, the anniversary of Nobel's death in 1896. Nobel honours were announced last week in medicine, physics, chemistry, literature and peace.

Armed man held at checkpoint near Trump's rally in Southern California

AP ■ LOS ANGELES



A Nevada man with a shotgun, ammunition and several fake passports in his vehicle was arrested at a security checkpoint outside Donald Trump's rally Saturday night in the Southern California desert, authorities said. He was released the same day on \$5,000 bail. The suspect, a 49-year-old resident of Las Vegas, was driving an unregistered black SUV with a "homemade" license plate that was stopped by deputies assigned to the rally in Coachella, east of Los Angeles, Riverside County Sheriff Chad Bianco said at a news conference Sunday afternoon. The driver claimed to be a journalist but it was unclear if he had the proper credentials. Deputies noticed the interior of the vehicle was "in disarray" and a search uncovered the weapons and ammo, along with multiple passports and driver licenses with different names, Bianco said. The man was arrested on suspicion of possessing a loaded firearm and possession of a high-capacity magazine, the department said in a statement. "This incident did not impact the safety of former President Trump or attendees of the event," the Saturday statement said. Trump had not yet arrived at the rally at the time of the arrest, the sheriff said Sunday. The suspect is scheduled to appear in court on Jan. 2, 2025, according to online records. Bianco declined to speculate about the suspect's motives or frame of mind. "We know we prevented something bad from happening, and it was irrelevant what that bad was going to be," Bianco said. The man made it past an outer security boundary and

was stopped at an inner perimeter patrolled by the sheriff's department, Bianco said. Another security checkpoint closer to the rally site was operated by the Secret Service. "The US Secret Service assesses that the incident did not impact protective operations and former President Trump was not in any danger," the US Attorney's Office said in a statement Sunday. "While no federal arrest has been made at this time, the investigation is ongoing." Media members, as well as VIP ticket holders, were routed through a number of intersections manned by state and local law enforcement officers before arriving at a large, grassy area where drivers were asked to open hoods and trunks, and each vehicle was searched by a K-9 officer. Other general ticket holders were directed to a site roughly 3 miles away from the rally, where they were boarded onto buses and driven to the site. Trump's campaign did not immediately respond to a request for comment on the arrest. Security is very tight at Trump rallies following two recent assassination attempts. Last month, a man was indicted on an attempted assassination charge after authorities said he stalked out the former president for 12 hours and wrote of his desire to kill him. The Florida arrest came two months after Trump was shot and wounded in the ear in an assassination attempt during a campaign rally in Pennsylvania.

EU condemns attacks on peacekeepers in Lebanon

AP ■ BEIRUT

The European Union on Monday condemned attacks on UN peacekeepers in Lebanon and rejected Israeli allegations that the UN was keeping them there to obstruct military operations against Hezbollah. Five peacekeepers have been wounded in attacks that struck their positions since Israel began a ground campaign against the Hezbollah militant group, with most blamed on Israeli forces. EU foreign policy chief Josep Borrell said that "their work is very important. It's completely unacceptable attacking United Nations troops." Five peacekeepers have been wounded in attacks that struck their positions, with most blamed on Israeli forces. Speaking in Luxembourg before chairing talks between EU foreign ministers, Borrell underlined that the UN Security Council decides whether UNIFIL should be moved, "so stop blaming Secretary Guterres." Austrian Foreign Minister Alexander Schallenberg, whose country is one of Europe's strongest backers of Israel, said the attacks are "simply unacceptable" and that UNIFIL will not be leaving. "No, they will not withdraw. Yes, they will continue to fulfil the mandate. And yes, we demand on each and every party to respect this mandate and respect the security and safety of our blue helmets," he told reporters.

fighters but say women and children make up more than half of the fatalities. The war has destroyed large areas of Gaza and displaced about 90 per cent of its population of 2.3 million people. It's been more than a year since Hamas-led militants blew holes in Israel's security fence and stormed into army bases and farming communities, killing some 1,200 people, mostly civilians, and abducting another 250. They are still holding about 100 captives inside Gaza, a third of whom are believed to be dead. The European Union condemned attacks on UN peacekeepers in Lebanon and rejected allegations that UN Secretary-General António Guterres is responsible for obstructing the Israeli army. Sixteen EU countries are contributing to the UNIFIL peacekeeping force. EU foreign policy chief Josep Borrell said that "their work is very

important. It's completely unacceptable attacking United Nations troops." Five peacekeepers have been wounded in attacks that struck their positions, with most blamed on Israeli forces. Speaking in Luxembourg before chairing talks between EU foreign ministers, Borrell underlined that the UN Security Council decides whether UNIFIL should be moved, "so stop blaming Secretary Guterres." Austrian Foreign Minister Alexander Schallenberg, whose country is one of Europe's strongest backers of Israel, said the attacks are "simply unacceptable" and that UNIFIL will not be leaving. "No, they will not withdraw. Yes, they will continue to fulfil the mandate. And yes, we demand on each and every party to respect this mandate and respect the security and safety of our blue helmets," he told reporters.

4 killed in Hezbollah drone attack on Israeli army base

AP ■ DEIR AL-BALAH (GAZA ATRIP)

A Hezbollah drone attack on an army base in central Israel killed four soldiers and severely wounded seven others Sunday, the military said, in the deadliest strike by the militant group since Israel launched its ground invasion of Lebanon nearly two weeks ago. The Lebanon-based Hezbollah called the attack near Binyamina city retaliation for Israeli strikes on Beirut on Thursday that killed 22 people. It later said it targeted Israel's elite Golani brigade, launching dozens of missiles to occupy Israeli air defense systems during the assault by "squadrons" of drones. Israel's national rescue service said the attack wounded 61. With Israel's advanced air defense systems, it's rare for so many people to be hurt by drones or missiles. Hezbollah and Israel have traded fire almost daily in the year since

the war in Gaza began, and fighting has escalated. Inside Gaza, an Israeli airstrike killed at least 20 people including children at a school Sunday night, according to two local hospitals. The school in Nuseirat was sheltering some of the many Palestinians displaced by the war. Meanwhile, explosions hit early Monday outside Al-Aqsa Martyrs Hospital in Deir al-Balah. People were carried into the hospital. Hezbollah's deadly strike in Israel came the same day that the United States announced it would send a new air-defense system to Israel to help bolster protection against missiles, along with troops needed to operate it. An Israeli army spokesperson declined to provide a timeline. Israel is now at war with Hamas in Gaza and Hezbollah in Lebanon — both Iran-backed militant groups — and is expected to strike Iran in retaliation for a missile

attack earlier this month. Iran has said it will respond to any Israeli attack. **Bodies rot in the streets in northern Gaza:** Israel continues to strike what it says are militant targets in Gaza almost daily. The military says it tries to avoid harming civilians and blames their deaths on Hamas and other armed groups because they operate in densely populated areas. In northern Gaza, Israeli air and ground forces have been attacking Jabaliya, where the military says militants have regrouped. Over the past year, Israeli forces have repeatedly returned to the built-up refugee camp, which dates to the 1948 war surrounding Israel's creation, and other areas. Israel has ordered the full evacuation of northern Gaza, including Gaza City. An estimated 400,000 people remain in the north after a mass evacuation ordered in the war's opening weeks.

Seoul says North Korea prepares to destroy inter-Korean roads

AP ■ SEOUL (SOUTH KOREA)

South Korea said Monday it has detected signs that North Korea is preparing to destroy the northern parts of inter-Korean roads no longer in use, as the rivals are embroiled in soaring tensions over North Korea's claim that South Korea flew drones over its territory. Destroying the roads would be in line with leader Kim Jong Un's push to cut off ties with South Korea and formally cement it as his country's principal enemy. South Korea's military said Monday that it was observing various activities in North Korea that appeared to be preparations for demolishing the roads, such as installing screens. "They have installed screens on the road and are working behind those screens, preparing to blow up the roads," Lee Sung Joon, spokesperson of South Korea's Joint Chiefs of Staff, told a briefing. He said the demolitions could be carried out as early as Monday.

Lee said that the South Korean military believes that the North could also attempt to launch a space rocket, which is viewed by the UN as a banned test of long-range missile technology. Lee said North Korea may conduct unspecified "small provocations" to ramp up pressure on Seoul. It's not clear how much parts of the roads North Korea would destroy. The development comes as North Korea has recently accused South Korea of launching drones to drop propaganda leaflets over Pyongyang three times this month and threatened to respond with force if it happened again. In a statement Sunday, the North's Defense Ministry said that the military had issued a preliminary operation order to artillery and other army units near the border with South Korea to "get fully ready to open fire." The spokesperson said that the entire South Korean territory "might turn into piles of ashes" following the North's powerful

attack. North Korea often releases warlike rhetoric when animosities with its rivals increase. Experts say it's highly unlikely for North Korea to launch full-scale, preemptive attacks as it militarily is outmatched by the combined US and South Korean forces. South Korea has refused to confirm whether it sent drones but warned it would sternly punish North Korea if the safety of its citizens is threatened. Last week, North Korea said it will permanently block its border with South Korea and build front-line defense structures to cope with "confrontational hysteria" by South Korean and US forces. South Korean officials said North Korea had already been adding anti-tank barriers, planting mines and reinforcing roads on its side of the border since earlier this year in a likely attempt to boost its front-line security posture and prevent its soldiers and citizens from defecting to South Korea.

China holds military exercises drills around Taiwan to 'warn against separatists'

AP ■ TAIPEI

China held large-scale military exercises surrounding Taiwan and its outlying islands Monday, deploying an aircraft carrier along with warplanes, in a move that underscores the tense situation in the Taiwan Strait. China's Defence Ministry said the drills were a response to the Taiwanese president's refusal to concede to Beijing's demands that self-ruled Taiwan acknowledge itself as a part of the People's Republic of China under the rule of the Communist Party. The drills came four days after Taiwan celebrated the founding of its government on its National Day, during which Taiwan's President Lai Ching-te said in a speech that China has no right to represent Taiwan and declared his commitment to "resist annexation or encroachment." "Our military will definitely deal with the threat from

China appropriately" said Joseph Wu, secretary-general of Taiwan's security council at a forum in Taipei. "Threatening other countries with force violates the basic spirit of the United Nations Charter to resolve disputes through peaceful means." The Presidential Office of Taiwan called on China to "cease military provocations that undermine regional peace and stability and stop threatening Taiwan's democracy and freedom." A map aired on China's state broadcaster CCTV showed six large blocks encircling Taiwan indicating where the military drills are being held, along with circles drawn around Taiwan's outlying islands. China's Defense Ministry has not said how long the drills will last. China deployed its Liaoning aircraft carrier for the drills, and CCTV showed a J-15 fighter jet taking off from the decks of the carrier, though

the exact location of the carrier is unclear. The PLA's Eastern Theater Command spokesperson Navy Senior Captain Li Xi said the navy, army air force, missile corps were all mobilized for the drills, as it was an integrated operation. "This is a major warning to those who back Taiwan independence and a signifier of our determination to safeguard our national sovereignty," Li said in a statement on the service's public media channel. Taiwan's Defense Ministry said it had deployed its warships to designated spots in the ocean where they'd carry out surveillance and stand at ready. It also deployed its mobile missile and radar groups on land to track the vessels at sea. As of Monday morning, they had tracked 25 Chinese warplanes and seven warships and four Chinese government ships, though it did not specify what types of ships they were.

China held similar large-scale exercises after Lai was inaugurated in May. Lai continues the eight-year rule of the Democratic Progressive Party that rejects China's demand that it recognize Taiwan as a part of China. Also on Monday, China's Taiwan Affairs Office announced it was sanctioning two Taiwanese individuals, Puma Shen and Robert Tsao, for their work in promoting Taiwan independence. Shen is the co-founder of the Kuma Academy, a nonprofit that trains civilians on wartime readiness. Tsao donated \$32.8 million to fund the academy's training courses. Shen and Tsao are forbidden to travel to China, including Hong Kong. China also held massive military exercises around Taiwan and simulated a blockade in 2022, after a visit to the island by Nancy Pelosi, who was then speaker of the US House. China routinely states that Taiwan independence is a

"dead end" and that annexation by Beijing is a historical inevitability. China's military has increased its encircling of Taiwan's skies and waters in the past few years, holding joint drills with its warships and fighter jets on a near-daily basis near the island. On the streets of Taipei, the capital, residents were undeterred. "I don't worry, I don't panic either, it doesn't have any impact to me," Chang Chia-ru said. Another Taipei resident, Jeff Huang, said: "Taiwan is very stable now, and I am used to China's military exercises. I have been threatened by this kind of threats since I was a child, and I am used to it." Taiwan was a Japanese colony before being unified with China at the end of World War II. It split away in 1949 when Chiang Kai-shek's Nationalists fled to the island as Mao Zedong's Communists defeated them in a civil war and took power.

Chinese premier arrives in Pak for SCO meet

PTI ■ ISLAMABAD

Chinese Premier Li Qiang on Monday arrived for a four-day visit during which he will attend the SCO summit and hold bilateral meetings with his Pakistani counterpart Shehbaz Sharif and discuss issues of mutual interests, including the strategic CPEC. This is the first visit by any Chinese premier to Pakistan in 11 years and comes on the back of recent attacks on Chinese nationals working on infrastructure projects in Pakistan. Prime Minister Sharif received Li along with cabinet ministers at the Nur Khan airbase at Rawalpindi near here. Li and other foreign leaders will attend the 23rd Meeting of the Council of Heads of Government (CHG) of Member States of the Shanghai Cooperation Organisation (SCO) in Islamabad to be held on Tuesday and Wednesday. Sharif later took to social media to welcome visiting Chinese premier by saying he was delight-

ed to welcome Li to Islamabad. "Looking forward to a historic & productive visit by my brother that will further strengthen and deepen our friendship," he said in a message on X. "We will review progress on existing initiatives, especially CPEC and also explore new avenues of mutually beneficial cooperation. Pakistan-China All-Weather Strategic Cooperative Partnership is a cornerstone of regional stability & prosperity." Earlier there were speculations about Li's participation in the wake of the killing of two Chinese workers in a suicide attack in Karachi and the ongoing agitation by the opposition Pakistan Tehreek-e-Insaf (PTI) party for the release of its jailed leader and former premier Imran Khan. State-run the Associated Press of Pakistan (APP) reported ahead of Li's visit that he would be meeting Pakistan's civil and military leadership and attend the SCO summit during his October 14 to 17 visit.

Sharif and Li will lead their respective delegations to comprehensively discuss all aspects of Pakistan-China relations, including economic and trade ties and cooperation under the USD 60 billion CPEC. The two sides will also discuss regional and global developments. Premier Li will also call on President Asif Ali Zardari and hold meetings with parliamentary leaders. Li is accompanied by ministers and senior officials, including from the ministries of foreign affairs and commerce, the National Development and Reform Commission and the China International Development Cooperation Agency. Pakistan's Foreign Office termed the Chinese leader's visit as "an expression of the importance attached by Pakistan and China to their All-Weather Strategic Cooperative Partnership." Earlier last week, Sharif assured the Chinese of personally overseeing the investigation into the

Karachi attack, for which the outlawed Baloch Liberation Army (BLA) has claimed responsibility. Later, on Friday, China said it had dispatched an inter-agency working group to Pakistan to review the security of scores of Chinese personnel working on the CPEC projects. Elaborate security measures are in place as Pakistan on Monday was gearing up to host the Shanghai Cooperation Organisation summit starting Tuesday here in Islamabad. Foreign delegations have started to reach Pakistan to attend the mega international event being held under the shadow of increased terror attacks across the country and the continued protests by jailed former prime minister Imran Khan's party threatening to disrupt the law and order situation. External Affairs Minister S Jaishankar and prime ministers of China and Russia among others are attending the two-day 23rd SCO Council of Heads of

Government (CHG) meeting of the Shanghai Cooperation Organisation (SCO) here to discuss the ongoing cooperation in economy, trade and environment. The CHG meeting will discuss ongoing cooperation in the fields of economy, trade, environment, socio-cultural linkages and review the performance of the Organisation. The leaders will adopt important organisational decisions to further enhance cooperation among SCO member States and approve the budget of the Organisation. Prime Minister Shehbaz Sharif, in his capacity as the current Chair of the CHG, will preside over the upcoming CHG meeting. According to the Foreign Office, the SCO member States will be represented by the Prime Ministers of China, Russia, Belarus, Kazakhstan, Kyrgyzstan, Tajikistan and Uzbekistan as well as the First Vice President of Iran apart from Jaishankar.



China's Premier Li Qiang (left) walks Pakistan's Prime Minister Shehbaz Sharif (second left) upon his arrival at an airbase in Rawalpindi, Pakistan on Monday. AP/PTI

RBI calls for cheaper, faster remittances

PTI ■ NEW DELHI

Reserve Bank Governor Shaktikanta Das on Monday made a case for reducing time and cost of overseas remittances, which are important for developing economies including India. According to the World Migration Report 2024 released by the International Organisation for Migration (IOM), India's remittances surged to USD 111 billion last year, surpassing all other nations.

As per the Bank of England projection, the value of global cross-border payments is estimated to surpass USD 250 trillion by 2027.

The significant volume of cross-border worker remittances, the growing size of gross flows of capital, and the increasing importance of cross-border e-commerce have acted as catalysts to this growth, he noted.

"Remittances are the starting point for many emerging and developing economies, including India, to explore cross-border peer-to-peer (P2P) payments. We believe there is immense scope to significantly reduce the cost and time for such remittances," Das said in his keynote address at the conference on 'Central Banking at Crossroads'. Besides, he said, the feasibility of expanding real-



time gross settlement (RTGS) to settle transactions in major trade currencies such as dollar, Euro and Pound can be explored through bilateral or multilateral arrangements. India and a few other economies have already commenced efforts to expand linkage of cross-border fast payment systems both in the bilateral and multilateral modes, he said.

These include Project Nexus, a multilateral international initiative to enable instant cross-border retail payments by interlinking domestic Instant Payment Systems (IPSS) of four ASEAN countries (Malaysia, Philippines, Singapore, and

Thailand) and India. Under bilateral arrangements, cross-border payment linkages have already been established by India with Singapore, UAE, Mauritius, Sri Lanka, Nepal, etc.

The Central Bank Digital Currency (CBDC) is another area which has the potential to facilitate efficient cross-border payments, he added. On November 1, 2022, the RBI started the wholesale pilot of CBDC for settlement in government bonds. A month later, the pilot of the retail CBDC kicked off.

Going forward, he said, harmonisation of standards and interoperability would be important for CBDCs for cross-border payments and

to overcome the serious financial stability concerns associated with cryptocurrencies.

"A key challenge could be the fact that countries may prefer to design their own systems as per their domestic considerations. I feel we can overcome this challenge by developing a plug-and-play system that allows replicability of India's experience while also maintaining the sovereignty of respective countries," he said.

Talking about the risk of digitisation, the RBI Governor said, in the modern world with deep social media presence and vast access to online banking with money transfer

happening in seconds, rumours and misinformation can spread very quickly and can cause liquidity stress.

Banks have to remain alert in the social media space and also strengthen their liquidity buffers, he said.

The RBI Governor also raised concerns over misuse of Artificial Intelligence in the banking space saying it could lead to more cyber attacks and data breaches.

"Banks and other financial institutions must put in place adequate risk mitigation measures against all these risks. In the ultimate analysis, banks have to ride on the advantages of AI and Bigtech and not allow the latter to ride on them," he said.

Observing that the global economy is more financially integrated than ever before, Das said, the divergence in global monetary policies monetary easing in some economies, tightening in a few, and pause in several other economies can be expected to lead to volatility in capital flows and exchange rates, which may disrupt financial stability.

Private credit markets have expanded rapidly with limited regulation, he said, adding, they pose significant risks to financial stability, particularly since they have not been stress-tested in a downturn.

Blockchain leaders discuss future opportunities

PTI ■ DUBAI

Participants from across the global blockchain and cryptocurrency community gathered at the Future Blockchain Summit 2024 to explore the latest advancements and opportunities within the blockchain ecosystem.

The event features a series of sessions under the theme 'Investments in Blockchain & Gaming.'

Marwan AlZarouni, CEO of AI, Dubai Department of Economy & Tourism led a session, highlighting Dubai's leadership in AI and blockchain innovation, as well as its approach to AI. "Here, you can engage with us and our regulators to bring your projects to life. If it can't be done anywhere else in the world, it can be done here," he said.

Ahmed Bin Sulayem, Executive Chairman & CEO, Dubai Multi Commodities Centre (DMCC), talked about the potential impact of AI, crypto and gaming in the future of trade.

"I think from 2026 you won't recognise your life. It will continue to change. Security will be the deciding factor of how far we go, but automated systems, AI and blockchain would be very well embraced," he said.

The accelerated institutional



adoption of blockchain technology was a key focus area. John Fan, Venture Partner, Inception Capital, USA, Marcel Kasumovich, Deputy Chief Investment Officer, Coinbase Asset Management, Oliver von Wolff, Founder & CEO, Helion Edge, UAE and

According to Mansoor Madhavji, Partner, Blockchain Founders Fund, UAE, "the UAE is rapidly becoming a global hub for blockchain innovation, with key industry players and potential founders converging here, especially during major conferences."

Mike Williams, Chief Communication Officer, Toobit shed light on the investment opportunities in blockchain technology. Projects are increasingly using blockchain to fractionalise traditionally

illiquid assets such as real estate and commodities, making them accessible to a broader audience, he said.

"Today, crypto is not just an asset class, it is a growing community. Geographically, we see regions like Southeast Asia, Middle East and Africa becoming key players in driving innovation and creating new crypto markets," Williams said.

Meanwhile, Blowfish Studios, a fully-owned subsidiary of Animoca Brands, showcased their AAA open-world space adventure with integrated blockchain technology as well as a new cooperative game mode where players can team up to complete objectives online, offering attendees a hands-on experience of the future of blockchain gaming.

Consumer Affairs Minister criticises air purifier false claims

PTI ■ NEW DELHI

Consumer Affairs Minister Pralhad Joshi on Monday criticised air purifier manufacturers for making false claims about their products, and called for increased consumer awareness ahead of winter when air pollution worsens in Delhi due to crop stubble burning in neighbouring states.

Addressing an event commemorating World Standards Day, Joshi expressed concern over misleading marketing tactics adopted by some air purifier companies.

"Discussion on air pollution has begun. Looking at Air Quality Index (AQI) on mobiles, people out of fear, go and buy air purifiers. Air purifiers make such false claims... We see air purifiers and so much is written but nothing is there in it. There is just a fan in it, yet claims are still made," the minister stated.

Joshi called for a collaborative approach involving the Bureau of Indian Standards (BIS), the consumer affairs ministry and consumers to address the issue. While praising the BIS for their "exceptionally wonderful job" in recent years, the minister emphasized that more needs to be done.

"I do not blame BIS for this. BIS in the last few years has done an exceptionally wonderful job. But both BIS and the consumer affairs ministry and consumers together need to create



awareness. It is important, and I strongly feel (this way)," the minister said stressing the collective responsibility in combating misleading product claims. He emphasized the government's commitment to ensuring every Indian has access to safe, reliable, and high-quality products and services.

These comments come as concerns grow about air quality in major Indian cities and expansion of the air purifier market. Joshi also announced plans to make BIS standards mandatory for public procurement on the Government e-Marketplace (GeM) portal. "BIS standards are partially implemented on GeM. We'll try to make it mandatory." The minister highlighted the government's focus on quality standards, noting that Cabinet proposals now include global standard notes.

"These days, the tradition has started in the Union Cabinet. Wherever a bill to be introduced in Parliament comes before the Cabinet,

the global standard note comes with it. That has been made mandatory for the Cabinet," he said.

This note mentions which countries perform best in the particular field, rules and how India can achieve it. "So, we have to match every Cabinet note with the global standards. This helps our government to make decisions to set high standards whether it is quality infrastructure or urban metro trains."

Implementation of standards at national level has been given a top priority by the government and is actively bringing more products under mandatory quality controls, he said.

He said that over 22,300 standards are currently in force, with 94 per cent harmonized with international standards. The number of Quality Control Orders has risen from 14 (covering 106 products) in 2014 to 174 (covering 732 products) now.

Also, 94 per cent of Indian Standards are harmonised with with international standards.

Indian markets outperform China in last five years, says SEBI



PTI ■ MUMBAI

Sebi Whole-time Member Ananath Narayan G on Monday reminded investors that Indian equities have consistently delivered 15 per cent returns over the last five years whereas the same has been zero or even negative in China.

"Termining the Indian markets 'some pe suhaga' for delivering higher returns for lower risks, Narayan also flagged a few areas of caution for investors and asked them to be conscious of the risks. "There's a lot of talk about China markets over the last few days. But over the last five years, while Indian markets have given around 15 per cent compound annual growth rate consistently, Chinese markets are nowhere close to that. It's almost zero. In fact, in some cases, like in Hong Kong, it's actually negative," Narayan said. Speaking at an event marking the start of the Investor

Awareness Week at NSE, Narayan said FY24 was a "remarkable" year for India, with the benchmark indices returning 28 per cent and the volatility just 10 per cent.

"That's like 'some pe suhaga'. It's like the best of all worlds: low risk and very high return," Narayan said, underlining that there are side effects of this as well.

Making it clear that it will not be the same going forward and investors should not assume it to be a one-way street, Narayan said such handsome returns can lead to complacency and pointed to a lot of youngsters opening up demat accounts to join the bandwagon.

Educating people about risks is very important, Narayan said, giving the analogy of driving a car. "There has to be a light push on the accelerator to get more investors to provide risk capital for the economic growth, we also need to be aware of risks and use the brakes if need be."

He said that 40 per cent of the small and midcap scrips have shot up by 5 times in the last five years, because of an imbalance between inflow of investor money and supply of new paper.

On its part, the capital markets regulator is trying hard to ensure that fund-raising clearances are done early so that there is a steady stream of quality paper supply in the market.

From a broader, longer-term perspective, Indian markets will only go north from here given the economic growth prospects in the country, Narayan said, issuing specific advice to investors.

Investors need to have the right intermediaries to capitalise on this opportunity presented by India, and not fall for the unregistered and fly-by-night 'influencers' who might be driven by vested interests, he said.

Using the oft-repeated idiom of "all roads lead to Rome", Narayan remarked that Rome is not a traveller-friendly place and one may get scammed there as well. Therefore, it is important to seek advice from the right people for the investors, he said.

He also said that it is in investors' interests to trade less and stay invested for longer for higher returns, and added that studies prove the same.

Sebi, which has flagged certain areas like derivatives recently, is not against speculation or participants taking short-term trades, but it would want investors to understand the risks, Narayan said.



WPI inflation rises to 1.84 per cent in September

PTI ■ NEW DELHI

The wholesale price inflation rose to 1.84 per cent in September as food items, especially vegetables, turned costlier, as per the government data released on Monday.

The wholesale price index (WPI) inflation was 1.31 per cent in August. It was (-)0.07 per cent in September last year. Inflation in food items shot up to 11.53 per cent last month against 3.11 per cent in August. This was led by 48.73 per cent inflation in vegetables as against (-)10.01 per cent in August.

Inflation in potato and onion continued to be high at 78.13 per cent and 78.82 per cent, respectively in September.

Fuel and power category witnessed deflation of 4.05 per cent in September against a deflation of 0.67 per cent in August.

"Positive rate of inflation in September 2024 is primarily due to increase in prices of food articles, food products, other manufacturing, manufacture of motor vehicles, trailers & semi-trailers, manufacture of machinery & equipment, etc," the commerce and industry ministry said in a statement. The Reserve Bank of India (RBI), which mainly takes into account retail inflation while framing monetary policy, kept benchmark interest rate or repo rate unchanged at 6.5 per cent in its monetary policy review earlier this month.

Mobius Foundation calls for Green Curriculums

PNS ■ NEW DELHI

The 6th International Conference on Sustainability Education (ICSE), organized by the Mobius Foundation in collaboration with key global organizations, concluded in New Delhi, sending a strong message on the urgency of incorporating sustainability into educational frameworks. The two-day event, which centered around the theme "Greening Education for a Sustainable Future," brought together over 500 educators, policymakers, environmentalists, and thought leaders from more than 20 countries.

The conference underscored the need for an education system that actively promotes eco-conscious living and sustainable lifestyles. Discussions

highlighted the critical role of the National Education Policy 2020 and the National Curriculum Framework 2023 in furthering sustainable education efforts.

The recognition of these policies as instrumental in embedding environmental consciousness into curriculums was one of the event's key takeaways. This year's ICSE focused on the emerging importance of "green education" and "green jobs" as essential components in driving future sustainability initiatives in India and beyond. By advocating for the integration of these elements into educational systems, the conference aimed to foster a collective movement towards a more sustainable world.

Windy India 2024 set to propel wind energy growth

PNS ■ NEW DELHI

The sixth edition of Windy India, a key international trade fair and conference for the wind energy sector.

It will be held from October 23-25, 2024, at the Chennai Trade Centre, Tamil Nadu. The event will host over 300 exhibitors from 25 countries, showcasing cutting-edge innovations and driving discussions on India's renewable energy future. The conference, themed "Wind: Powering India's Energy Transition," will feature industry leaders, policymakers, and innovators addressing key topics such as: policy frameworks,

technology trends, and investment strategies.

India, a global leader in wind energy, ranks fourth in installations and aims to achieve 140 GW of wind power capacity by 2030. The Union Cabinet recently approved 1 GW of offshore wind projects in Gujarat and Tamil Nadu, with an investment of Rs 7,453 crore, highlighting the nation's commitment to its Net Zero 2070 goals.

Hosted by the Indian Wind Turbine Manufacturers Association (IWTMA) and PDA Ventures Pvt Ltd, Windy India 2024 is supported by the Ministry of Power, Ministry of New and Renewable Energy, and Niti Aayog.

BACL breaks ground on major Bengaluru Business Park

PTI ■ BENGALURU

Bengaluru Airport City Limited (BACL), a subsidiary of Bangalore International Airport Limited (BIAL), broke ground for its ambitious two million sq. Ft. Business Park, aimed at promoting the city as a global hub for Global Capability Centres (GCCs).

This comes as part of the Karnataka Government's new GCC policy (2024-2029), which aims to create 3.5 lakh jobs and contribute USD 50 billion to the economy, a BIAL statement said on Monday. Located within the larger Kempegowda International Airport's (BLR Airport) campus, Bengaluru Airport City is being developed as a mixed-use destination, featuring business parks, an education & health district, R&D hubs, and multiple entertainment and hospitality options, it said.



The Business Park will be built over 17.7 acres. Executive Director & CEO of BACL, Rao Munukutla, said: "The city has cemented its status as India's premier hub for Global Capability Centres (GCCs), with 36 per cent of India's GCC workforce driving growth across IT, biotechnology, automotive, and aerospace." The upcoming Airport West metro station, located within

walking distance from the Business Park, will enhance connectivity to Bengaluru's city centre, providing faster and eco-friendly travel for employees and visitors, it was noted. As a future entertainment and hospitality hub, plans include India's first 'Concert Arena' within an airport ecosystem and a Convention & Exhibition Centre, it added.

SW Energy arm, NTPC sign agreement

PTI ■ NEW DELHI

JSW Renew Energy Thirteen Ltd, a step-down subsidiary of JSW Energy, has signed a 25-year power purchase agreement with state-owned NTPC.

The tariff for the 700 MW solar project is Rs 2.59/kilowatt hour, JSW Energy said in an exchange filing. JSW Renew Energy Thirteen has signed a power purchase agreement (PPA) with NTPC for ISTS/STU-connected solar capacity of 700 MW, the company said. The project is expected to be commissioned by June 2026.

The current solar pipeline capacity stands at 3.2 GW, with PPAs signed for 2.0 GW.

SINDHU, LAKSHYA AIM TO REGAIN FORM AT DENMARK OPEN



PTI ■ ODENSE (DENMARK)

Indian badminton stars PV Sindhu and Lakshya Sen will be eager to bounce back from a disappointing resumption to their season when they compete in the USD 850,000 Denmark Open Super 750, starting Tuesday. Both players found the going tough in the Arctic Open in Vantaa, Finland, last week where former world champion Sindhu suffered a first-round exit, while 2021 world bronze winner Sen bowed out in the second round. At Arena Fyn in Odense, they will hope for better results as they lead India's challenge in this prestigious tournament, the 13th event of the 2024 BWF World Tour. Sen, who finished fourth at the Paris Olympics, went down fighting to Chinese Taipei's Chou Tien Chen last week. Here, the 23-year-old from Almorea will face China's Lu Guang Zu in his opening match an opponent he is yet to meet in professional badminton.

Should he advance, Sen might face Indonesia's Jonatan Christie in the second round, with reigning world champion Kunlavut Vitidsarn of Thailand will, in all likelihood, be waiting for him in the quarter-finals. Sindhu, a two-time Olympic medallist, will need to quickly address the issues affecting her performance after a disappointing first-round loss to Canada's Michelle Li, an opponent she had previously

defeated 10 times. Under the guidance of new coaches Anup Sridhar and Korea's Lee Hyun-il, she will open against Chinese Taipei's Pai Yu Po and could potentially face China's Han Yue in the second round if she progresses. In addition to Sindhu, India will have several other competitors in women's singles, including the in-form Malvika Bansod, Akarshi Kashyap, and promising talent Unnati Hooda.

Bansod, who had reached the quarterfinals of China Open, will go up against Vietnam's Nguyen Thuy Linh at first, while Kashyap faces Thailand's Supanida Katethong. Hooda, the 2022 Odisha Open winner, will compete against Lauren Lam from the USA. While there will be no Indian representation in men's doubles, Treasa Jolly and Gayatri Gopichand, who had missed the Paris Olympics, will compete in the women's doubles, taking on the fifth-seeded Malaysian duo of Pearly Tan and Thinnah Muralitharan. The Panda sisters, Swetaparna and Rutaparna, will face off against Chang Ching Hui and Yang Ching Tung of Chinese Taipei.

In mixed doubles, the husband-wife combination of B Sumeeth Reddy and Sikki Reddy are set to face Canada's Kevin Lee and Eliana Zhang, while Sathish Karunakaran and Aadya Variyath will take on Indonesia's Rehan Kusharjanto and Lisa Kusumawati.



Australia faces toughest of challenges in Asian World Cup qualifying

AP ■ TOKYO

Australia faces the most daunting road trip in Asia on Tuesday when it faces a dominant Japan at Saitama Stadium, knowing a win would put the Socceroos back on track for a sixth successive World Cup appearance after a mixed start in the third round of qualification. The Group C meeting is also a chance for new coach Tony Popovic, appointed in September to replace Graham Arnold, to make a statement win in his second game in charge and cross swords with a former team-mate. Popovic played for Japanese club Sanfrecce Hiroshima from 1997 to 2001 alongside Hajime Moriyasu - now coach of Japan. "I know their head coach very well; he was my captain during my time in Japan. A remarkable person who has dedicated years to developing the national team," said Popovic. Japan is on course for an eighth successive World Cup appearance with three wins against China, Bahrain and Saudi Arabia, scoring 14 goals and conceding none. "This is undoubtedly a significant challenge, but it also presents a fantastic opportunity to etch our name in history by winning in Japan," Popovic said after defeating China 3-1 in his

first game in charge on Thursday, a result that took Australia to four points in the group, five behind Japan. The top two teams from each of the three groups of six qualify automatically for the 2026 World Cup with the third and fourth place finishers advancing to the next stage. Like Australia, Saudi Arabia and Bahrain have four points and meet in Jeddah, while winless China hosts Indonesia at home. The top two in Group B meet as South Korea hosts Iraq with both teams on seven points. The game has been switched to the city of Yongin, due to the poor condition of the playing surface at Seoul World Cup Stadium. South Korea will be without English Premier League stars Tottenham Hotspur captain Son Heung-min and Hwang Hee-chan of Wolverhampton Wanderers due to injury. Third-placed Jordan hosts Oman in fourth while the bottom two meet as the Palestinians take on Kuwait with both looking for a first win. In Group A, Uzbekistan and Iran are top with seven points each. Iran will host fourth-place Qatar in Dubai, due to the security situation at home while Uzbekistan takes on the United Arab Emirates in third.

CHANGE OF NAME

I, Gursahib Singh S/o Dalbir Singh R/o Village Sarangra Tehsil Lopoke PO Sarangra District Amritsar have declare that Gursahib is my Given name and Singh is my Surname

I, Jordeep Singh S/o Jorawar Singh R/o Village. Nangli Khurd, P.O. Udho Nangal, Tehsil Baba Bakala Distt Amritsar have declare that Singh is my Surname and Jordeep is my Given Name

I, Ahtari Begum Mother of Islam Mohammad (Rank Spr, 15597992X is serving in Unit: 421 (I) Engr Sqn C/O 56 Apo) R/o Vill. Saray Pengu, Post-Fattepur Gaji, Sarai Pengu, Hardoi, State: Uttar Pradesh, Pin-241124 have declare that my date of birth in his Army Service Record is wrongly mentioned as 05-07-1960 instead of 01-01-1956.

I, Didar Singh S/o Mohinder Singh R/o Village Jogewala Tehsil Zira Ferozepur have changed my name from Didar Singh Chandi to Didar Singh

I, Kulwant Kaur W/o Didar Singh R/o Village Jogewala Tehsil Zira Ferozepur have changed my name from Kulwant Kaur Chandi To Kulwant Kaur

I, Sonika Khanna W/o Vikram Kapoor R/o H.No.972X-5, Gali Gujra Chowk Katra Bhai Sant Singh Amritsar have changed my name from Sonia Khanna to Sonika Kapoor

I, Dimple Kaur W/o No.15580672M Hav Sukhwinder Singh Unit 439 (I) Engr Sqn C/O 56 Apo have changed my name from Dimple Kaur To Dimple Kaur Vide Affidavit No.IN-PB70401287879512W Dt.14.10.2024 before Notary Public Amritsar

I, No.15574047P L/Hav Patil Vijay Naval Unit 270 Engr Regt C/O 56 Apo have changed my son's name from Sanket Patil to Sanket Vijay Patil Vide Affidavit No.IN-PB70296422756438W Dt.09.10.2024 before Notary Public Amritsar

I, Amirun Nisha Mother of No.15599838X Spr Mohammad Tasalim Unit 270, Engr Regt C/O 56 Apo have changed my name from Ashirun Nisha to Amirun Nisha Vide Affidavit No.IN-PB70294694308508W Dt.09.10.2024 before Notary Public Amritsar

I, Sabana Khatoun W/o No.15581944N Hav Hibirj Rahman Unit 439 (I) Engr Sqn C/O 56 Apo have changed my name from Shabana Khan to Sabana Khatoun Vide Affidavit No.IN-PB70293548739231W Dt.11.10.2024 before Notary Public Amritsar

I, No.15574047P L/Hav Patil Vijay Naval Unit 270 Engr Regt C/O 56 Apo have changed my son's name from Chetan Patil to Chetan Vijay Patil Vide Affidavit No.IN-PB70296073230546W Dt.09.10.2024 before Notary Public Amritsar

I, Sarbjit Kaur Spouse of Lakhvir Singh R/o Vill. Mansoorwal Kalan, PO Pandori Khetria, Teh. Zira Distt. Ferozepur Punjab-142047 have changed my name from Sarbjit Kaur to Sarbjit Kaur Vide Affidavit No.IN-PB7040311091112W Dt.14.10.2024 before Notary Public Amritsar

I, Rekha Sachdeva W/o Arun Om Parkash R/o H.No.117-A, The Mall Amritsar have changed my name from Rekha Sachdeva to Rekha Om Parkash

I, Mahinder Kaur W/o Mukhtar Singh R/o Vill Kaler Mangat PO Kathu Nangal Distt Amritsar have changed my name from Mohinder Kaur Kaler to Mahinder Kaur

I, Charnjit Kaur W/o Jarnail Singh R/o Khuh Dogra Wala Patti Mansoor Ki Nawi Abadi Vill.Bundala Tehsil and Distt. Amritsar have changed my name to Charan Kaur

I, Gurpreet Singh Rajput S/o Jaswinder Singh R/o H.No.A-225, New Partap Nagar, Sultanwind Road, Amritsar have changed my name from Gurpreet Singh Rajput to Gurpreet Singh

I, Jasmeen Kaur Saluja W/o Jagdeep Singh R/o H.No.10 Street No.2 B/S Nirankari Bhawan New Garden Enclave Amritsar have changed my name from Jasmeen Kaur Saluja to Jasmeen Kaur

I, Jagdeep Singh Saluja S/o Harbhajan Singh R/o H.No.10 Street No.2 B/S Nirankari Bhawan New Garden Enclave Amritsar have changed my name from Jagdeep Singh Saluja to Jagdeep Singh

I, Rekha Kumari W/o Pavan Singh R/o VPO Januthar Tehsil Deeg Distt Bharatpur (Rajasthan)-321203 have changed my name from Rekha Devi to Rekha Kumari due to wrong name record in Army Service record of my husband.

I, Rupendra Kumar S/o Mangeram R/o Village Sakoti PO Udhpur Tehsil Kairana Distt Muzaffarnagar (UP) have changed my mother name from Kela Devi to Kela due to wrong name record in my Army Service record.

I, Paramjit Kumar S/o Kartar Chand R/o Umapura, Batala Distt. Gurdaspur have changed my name from Paramjit Kumar to Paramjit. Concerned note.

I, Ashwini Sunil Lakhade is legally wife of Sunil Lakhade Residence of Lonere, Raigarh, State- Maharashtra, Pincode-402103 have changed my name from Ashwini Narayan Pichurle to Ashwini Sunil Lakhade vide affidavit No IN-PB70506377017292W Dated 14/10/2024 before District Court, Gurdaspur (Punjab).

I, Mahendri W/o Basadev, H.No. 281, Jarnail Enclave, Phase-2, Zirakpur (SAS Nagar) have changed my name from Mahendry Devi to Mahendri.

I, Nisha Devi W/o Rammehar R/o H. No. 76 Block No 3 VPO Kaimla Karnal, Haryana, have changed my name Manisha Urf Nisha Devi to Nisha Devi.

We, Balwinder Kumar S/O Om Parkash and Komal Garg W/O Balwinder Kumar R/O Ward Kona 15 Advocate Colony Cheeka Tehsil Guhla District Kaitthal Haryana have changed my minor son's name from Arun to Arun Garg.

I, Neeru w/o Mangeshwar r/o village kamba Tehsil Barara (Ambala) Haryana India have changed my name Neeru to Neeru Devi.

I, Gurmit Kaur w/o Balkar Singh #2737 Basantpura Tehsil Barara (Ambala) Haryana India have changed my name Gurmit Kaur to Gurmeet Kaur.

I, Deepanshi Kathpal D/o Sh. Manoj Kathpal R/O 266, Sector -6, Urban Estate, Karnal declare that in my Adhar Card my name written as Deepanshi Kathpal but my other documents my name written as Deepanshi. Both names are mine one and same person.

I, Jatinder Kumar S/o Sh. Vijay Kumar, R/O 985, Ward no.6, Near PNB Bank, VPO Nigdhru, District Karnal, declare that I have changed my minor daughter's name from Garima to Garima Doda.

I, Rajinder Kumar S/o Sh. Mangha Ram R/O House No.106, Subhash Colony, Karnal have changed my name from Rajinder Kumar Sardana to Rajinder Kumar.

I, Manjeet Kaur Pannu Wife of Parmjeet Singh Resident of Village Manghera Tehsil Ratia District Fatehabad Haryana declared that I have changed my name to Manjeet Kaur. All Concerned Please Note.

I, Mohan Singh Father of Army No. JC 511347P Sub. Jarnail Singh R/o Village Mohadipur, PO, and Tehsil Dasuya, Distt. Hoshiarpur, Punjab-144205 have changed my name from Mohan Singh to Mohan Lal and change my date of birth from 28-10-1958 to 01-01-1956.

I, Sudesh Kumari W/O Krishan Kumar R/O H.No. 25 Near Badwala chubutra, Sisi Bola(108), Hisar, Haryana, declare that I have changed my name from Sudesh to Sudesh kumari for all further purposes.

I, Chandermohini Jain W/o Sanjay Kumar R/O Gali No. 5, Ward No. 20, 7B, Hargobind Nagar, Salarpur Road, District Kurukshetra, have changed my name from Chandermohini Jain to Chandra Mohini Garg.

I, Mohini Chandra W/o Sanjay Kumar R/O Gali No. 5, Ward No. 20, 7B, Hargobind Nagar, Salarpur Road, District Kurukshetra, have changed my name from Mohini Chandra to Chandra Mohini Garg.

I, Parwinder Singh S/o Gurcharan Singh Vill.Siana Saidan, Pehowa, Kurukshetra have Changed my Given name Parwinder Surname Singh

I, Prithevik Godara S/o Kamaldeep Vill.Landhri Distt.Hisar have Changed my Given Name Prithevik Surname Godara

I, Harinder Pal S/o Harbail Singh R/O 1131 Faridkot House Thanesar District Kurukshetra have changed my name from Harinder Pal to Harender Pal.

I, Deeksh D/o No. 4082283P Ex/L Nk Khilap Singh R/O House No. 9, PRC, Phase-6, SAS Nagar (Mohali), Punjab, have changed my name from Deeksh to Diksha.

I, Khilap Singh S/o Har Chandra Singh R/O House No. 9, PRC, Phase-6, SAS Nagar (Mohali), Punjab, have changed my minor son's name from Narendra Singh to Narendar Singh.

I, Neelam Rani W/o Naresh Kumar R/O House No. FCA-204, One Rise Society, Sector-99, SAS Nagar (Mohali), Punjab, have changed my name from Neelam Kataria to Neelam Rani.

Classifieds

I, Naresh Kumar S/o Mohan Lal R/O House No. 62, Block-2, Village Sardarwala, PO Nangal, Tehsil Ratia, District Fatehabad, Haryana have changed my name from Naresh Kataria to Naresh Kumar.

I, Purohit Jignasaben Miteshbhai w/o No.15625175X Rank: NK Purohit Miteshbhai Prafullbhai Unit: 14 Guards c/o 56 APO R/O Kantela, Darbar Fariyu, Kuchhdi, Porbandar, Gujarat, 360579 declare that in my husband's service record my name is mentioned as Purohit Jignasaben Miteshbhai, but my correct name is Purohit Jignasaben Miteshbhai

I, Mayank Vashisht S/o Mr. Narinder Kumar R/o H.no. 19, Sec-14, Sonipat declare that my Mayank and Mayank Vashisht both names is one and same person.

I, Simarjeet Singh S/o Harcharan Singh r/o H.No. 25 New Rasila Nagar Basti Danishmandia Jalandhar have changed my name as Simarjeet (First Name) and Singh (Last name).

I, Sukhjinder kaur W/o Harcharan Singh r/o H.No. 25 New Rasila Nagar Basti Danishmandia Jalandhar have changed my name as Sukhjinder (First Name) and Kaur (Last name).

I, Manpreet Kaur D/o Harcharan Singh r/o H.No. 25 New Rasila Nagar Basti Danishmandia Jalandhar have changed my name as Manpreet (First Name) and Kaur (Last name).

I, Army No. 16123050P NK Kona Udaya Baskararao of Unit 03 Engr Regt. C/O 56 APO, PIN-914003, Yol Cantt, have changed my name from Kona Udaya Baskararao Vide Affidavit at Notary Ferozepur.

I, Rupali Pal is Spouse Of No. 15483063y Dfr Baghel Rajendrakumar Prabhudayal Of Unit 90 Armrd Regt C/O 56 Apo Residing At 12 Ajanta Apartment, Vitthai Nagar Tekro, Jasodanagar, Daskroi, Ahmedabad, Vatva Industrial State Gujarat Pin 382445 Have Changed My Name From Rupali Pal To Baghel Rupa Vide Affidavit Dated 11 October 2024 Before At Notary Ferozepur.

I, No. 15483063y Dfr Baghel Rajendrakumar Prabhudayal Of Unit 90 Armrd Regt C/O 56 Apo Residing At 12 Ajanta Apartment, Vitthai Nagar Tekro, Jasodanagar, Daskroi, Ahmedabad, Vatva Industrial State Gujarat Pin 382445 Have Changed My Name From Bghel Rajendra Kumar Prabhudyal To Baghel Rajendrakumar Prabhudayal Vide Affidavit Dated 11 October 2024 Before At Notary Ferozepur.

I, No. 15483063y Dfr Baghel Rajendrakumar Prabhudayal Of Unit 90 Armrd Regt C/O 56 Apo Residing At 12 Ajanta Apartment, Vitthai Nagar Tekro, Jasodanagar, Daskroi, Ahmedabad, Vatva Industrial State Gujarat Pin 382445 Have Changed My Son Name From Lakshay To Baghel Lakshya Rajendrakumar Vide Affidavit Dated 11 October 2024 Before At Notary Ferozepur.

I, Ramtar S/o Karam Chand R/O H.No. 5, Bank Colony, Basti Bawa Khel, Jalandhar, Punjab, India declare that I am known by two names Ramtar and Ramavtar. Both the names are of one and the same person. Concerned note.

I, Satwinder Singh S/O Karnail Singh R/O Village-Sadhu Chak Tehsil/Distt-Gurdaspur-143521 Punjab. Have Changed My Name From Satwinder Singh To Singh Satwinder Concerned Note.

I, No.Jc-286793y Rank Nb. Sub Manjinder Singh S/O Ajit Singh R/O Village & Posa-Sahawal. Tehsil/Distt-Gurdaspur, Punjab, Pin-143531 India. Declare That In My Serving Record My Mother Name Mahinder Kaur Is Wrong. But My Mother Name Mohinder Kaur Is Correct. Vide Affidavit No.In-Pb70371450371028W Dated 14-10-2024 Before Notary Public Gurdaspur Punjab.

I, Chhyia Manna mother of No. 15779590F Rank HAV Name Swapna Manna resident of Village - Danikola, Post Office - Kantadaraja, Tehsil - Ghatlal, Distt - Paschim Medinipur, State - West Bengal, PIN - 721232, have changed my name from Chhyia Manna to Chaya Rani Manna vide Affidavit No IN-PB70553662372097W Dated 14-10-2024 before Notary Public Pathankot (Punjab).

I, Biswanath Manna father of No. 15779590F Rank HAV Name Swapna Manna resident of Village - Danikola, Post Office - Kantadaraja, Tehsil - Ghatlal, Distt - Paschim Medinipur, State - West Bengal, PIN - 721232, have changed my name from Biswanath Manna to Biswanath Manna vide Affidavit No IN-PB70553662372097W Dated 14-10-2024 before Notary Public Pathankot (Punjab).

I, Sneh Lata Pal is Legally wedded spouse of No.15179045A Rank Hav(Gnr) name Pramod Kumar Pal presently residing at Village/Town- Hans Nagar New Basti Haldi, PO- Haldi, TO- Ballia, Tehsil- Ballia, District- Ballia, State- Bihar, Pin-277402, have changed my name from Sneh Lata to Sneh Lata Pal vide affidavit No.IN-PBW67645141958816W dated 04 Oct 2024 before notary public Pathankot

I, Chabbi Mandal Mother of No.14647937K Hav Anup Kumar Mandal resident of Village- Bhatra, Post- Bhatra, Tehsil- Tehsil- Bolpur, District- Birbhum, State- West Bengal, Pin-731304, have changed my name & DOB from Chabbi Mandal to Chhabirani Mondal and date of birth from 01 July 1954 to 01 Jan 1959 vide affidavit No.IN-PB67644023793416W dated 04 Oct 2024 before notary public Pathankot

I, Banka Shyam Mandal Father of No.14647937K Hav Anup Kumar Mandal resident of Village- Bhatra, Post- Bhatra, Tehsil- Tehsil- Bolpur, District- Birbhum, State- West Bengal, Pin-731304, have changed my name & DOB from Banka Shyam Mandal to Bankashyam Mandal and date of birth from 01 July 1950 to 01 Jan 1952 vide affidavit No.IN-PB67637749686797W dated 04 Oct 2024 before notary public Pathankot

I, Bhagat Singh Sodhi S/o Sh. Dalip Singh, resident of House No.1940, Sector-26, Panchkula, Haryana-134109 have changed my name from Bhag Singh to Bhagat Singh Sodhi

I, Archana Sachin Shinde am legally Wedded Spouse of Army No: 15569835P Rank: Hav Name-Shinde Sachin Yashvantrao Permanent Address: Tambave, Satara, Maharashtra-415521 Declare that I have Correct My Date of birth from 05/05/2005 to 08/12/1983. Vide Affidavit No-54AA 645542, Dated: 14/10/24

I, Rampal Singh am Father of Army No-18011213H Rank: NK Name: Avanesh Kumar Singh Presently Posted At 57 Engr Regt C/O 56 APO Permanent Address: 104, Dabkaura, Davkora, Bulandshahr, Navi Nagar, Uttar Pradesh-202394 Declare that I have changed my name from Rampal Singh to Rampal. Vide Affidavit No-54AA 645538, Dated: 14/10/24

I, Rajani Devi am Mother of Army No-18011213H Rank: NK Name: Avanesh Kumar Singh Presently Posted At 57 Engr Regt C/O 56 APO Permanent Address: 104, Dabkaura, Davkora, Bulandshahr, Navi Nagar, Uttar Pradesh-202394 Declare that I have changed my name from Rajani Devi to Rajani. Vide Affidavit No-54AA 645539, Dated: 14/10/24

I, Baru am Father of Army No-18014847K Rank-L/NK Name-Yogendra Kumar Presently Posted At Unit: 57 Engr Regt C/O 56 APO Permanent Address: Chhur, Meerut, Uttar Pradesh-250342 Declare that I have changed My Name from Baru to Baru Singh. Vide Affidavit No-54AA 645545, Dated: 14/10/24

I, Ramesh Prasad am Father of Army No-18010688A Rank: NK Name: Amit Kumar Saini Presently Posted At Unit: 57 Engr Regt C/O 56 APO Permanent Address: Mali Tola, Sadat, Sadat, Ghazipur, Sadat, Uttar Pradesh- 275204 Declare that I have changed my name from Ramesh Prasad to Ramesh Mali. Vide Affidavit No-54AA 645544, Dated: 14/10/24

I, Poonam Devi am Legally Wedded Spouse of Army No-15344574X Rank-Hav Name-Madan Singh Negi Presently Posted At Unit: 57 Engr Regt C/O 56 APO Permanent Address: Green Vailly Colony, Balbhadrapur, Balbhadrapur, Pauri Garhwal, Kotdwara, Uttarakhand-246149 Declare that I have changed my name from Poonam Devi to Punam Negi. Vide Affidavit No-54AA 645520, Dated: 14/10/24

I, Indra Devi am Mother of Army No: 14930729X Rank: Hav Name- Tara Chand Permanent Address: H.No: 26, Korwa Khurd (52), Dist: Ambala, Haryana-134202 Declare that I have changed my name from Indra Devi to Indro Devi. Vide Affidavit No-54AA 645548, Dated: 14/10/24

I, Pushpa Devi am Mother of Army No-18004489W Rank: NK Name: Komal Singh Presently Posted At Unit: 57 Engr Regt C/O 56 APO Permanent Address: 155, Bich ka Purva, Ajhwa, Kanwar, Kaushambi, Uttar Pradesh-212217 Declare that I have changed my name from Pushpa Devi to Dulariya. Vide Affidavit No-54AA 645540, Dated: 14/10/24

I, Gurmeet Bhatia am legally Wedded Spouse of Army No:14930729X Rank: Hav Name- Tara Chand Permanent Address: H.No: 26, Korwa Khurd (52), Dist: Ambala, Haryana-134202 Declare that I have changed My Name from Gurmeet Bhatia to Gurmeet Kaur. Vide Affidavit No-54AA 645503, Dated: 14/10/24

I, Swati Oberoi W/o Sandeep Kumar R/o H.No.717, Vijay Nagar, Mahour Road, Khanna (Ludhiana) have changed my name to Swati Johar.

I, Dilbar Singh S/O Shakti Singh R/O W.No.04 Balachaur Teh-Balachaur (SBS Nagar) Pb, India, have changed my name from Dilbar Singh to Dilbar Singh Rana.

I, Karamjit Singh Khangura S/o Jarnail Singh R/o VPO. Ramgarh Distt. Barnala have changed my minor Son name Karanveer Singh to Karanveer Singh khangura.

I, Khushpreet Singh S/o Gurjeet Singh R/o Ram Nagar Teh-Maur (Bathinda) have changed my name from Khushpreet Singh Bhullar to Khushpreet Singh.

I, Sahil S/o Shri Dharampal R/O Vill-Machhrauli Teh-Bilaspur Distt-Yamunanagar have changed my name from Sahil to Sahil Saini.

I, Pawandeep Kaur Brar D/o Baljinder Singh Brar R/O Faridkot W/o Jaswinder Singh R/O W.No. 14 Subhash Colony Zira (Ferozepur) have changed my name to Pawandeep Kaur after marriage.

I, Dharmjit Singh S/o Malket Singh R/O Vill: Lehra Roli Teh-Zira (Ferozepur) have changed my name to Dharmjeet Singh.

I, Labhjeet Singh S/O Tarsem Singh R/O Vpo Naushehra Pannuan, Tehsil & Distt Tarn Taran, Have Changed My Name To Prabhdeep Singh.

I, Bachiter Singh S/O Harbajan Singh R/O Village Gandiwind Tehsil & District Tarn Taran Have Changed My Name From Bachiter Singh To Bachitar Singh.

I, Reena Devi wife of Sanjay Kumar Singh resident of Village- Dubwal, Post- Gaudarh Tehsil- Jagdishpur, District- Bhojpur, State- Bihar, Pin-802183, have changed my name from Reena Devi to Rina Devi Vide affidavit No.IN-PB7070453136492400W dated 14 Oct 2024 before notary public Pathankot

I, Beero Devi Mother of Mahesh Singh resident of Village- Tassai, Post- Tassai, Tehsil- Kathumar, District- Alwar, State- Rajasthan, Pin-321605, have changed my name from Beero Devi to Veero Devi affidavit No.IN-PB70034013775646W dated 11 Oct 2024 before notary public Pathankot

I, Sangeeta W/o Brahm Dutt Sharma R/O H. No. 1023 Near Indian Bank Boh Ambala Cantt distt. Ambala Haryana that I have changed my name Sangeeta Rani to Sangeeta. Concerned note

I, Rammehar S/o Hawa Singh R/O 7 Lulu Pana Near Hanuman Mandir Gangathery District Karnal Have Changed My Name From Rammehar To Ram Mehar Singh.

I, Ramandeep S/O Harpal Singh R/O VPO. Garcha, Tehsil Nawanshehar, Distt. S.B.S. Nagar have changed my name to Ramandeep Mahey.

I, Kamaljeet Kaur W/O Tejinder Singh Samra R/O H.No.79, Defence Colony, Jalandhar- 144001, Punjab have changed my name spelling from Kamaljeet Kaur to Kamaljit Kaur.

I, Rama W/o Raj Kumar R/O H.No.169, Kala Singha Road, Doli Palace, AS Villa, Jalandhar, Punjab have changed my name from Rama to Rama Rani.

I, hithero Known as Simran W/O Raman Kumar R/O H.No.37, Sudarshan Park, Nandanpur Road, Maqsudn, Jalandhar-144008, Punjab have changed my name and shall hereafter be known as Jasvir Kaur.

I, Kuldip Singh Banga S/O Parkash Singh Banga R/O VPO. Daroli Kalan, Distt. Jalandhar, Punjab have c2hanged my name from Kuldip Singh Banga to Kuldip Singh.

I, Jaspreet Kumar S/O Makhan Lal R/O Vill. Kuttbewal, P.O. Goraya, Tehsil Phillaur, Distt. Jalandhar, Punjab have changed my name to Given name as Jaspreet & Surname as Kumar.

I, Parmjeet Singh S/O Chhotu Singh R/O Vill: Ajitwal (Moga) have changed my name to Parmjeet (name) Singh (Surname).

I, Devinder Singh S/O Darshan Singh R/O Vill: Aitiana (Ludhiana) have changed my name to Devinder Singh Khangura.

I, Monika Kirandeep Khattar W/O Kirandeep Khattar R/O H.No. 101, Amloh Road, Sunny Enclave, Khanna (Ludhiana) have changed my name to Monika Khattar.

I, Gurkirat Singh Grewal S/O Harjinder Singh R/O Jalalidial (Ludhiana) have changed my name to Gurkirat Singh.

I, Swati Oberoi W/o Sandeep Kumar R/o H.No.717, Vijay Nagar, Mahour Road, Khanna (Ludhiana) have changed my name to

IT MAY HAVE BEEN DIFFERENT IF WE TOOK CHANCES: MUZUMDAR

PTI ■ SHARJAH
A disheartened India head coach Amol Muzumdar rued the missed opportunities that could have altered the game's outcome after his team's hopes of reaching the women's T20 World Cup semifinals were dashed by a loss to Australia. In a bid to control their own destiny, the Indian team delivered a lackluster performance on the field, ultimately resulting in a nine-run loss to defending champions Australia in their must-win game on Sunday. "I think we were right in the game, right till the last over. Just that experience of Australia, saw them through," Muzumdar said at the post match press conference. "Just a little disappointing

with the loss. And I feel we've fielded pretty well. But yeah, a couple of chances could have been, we could have taken those chances and then the things could have been different. "Maybe 10-15 runs less, even the last over. But at the same time, I would like to say that we put in our best effort forward in this game," he added. India dropped as many as three catches, while also missing a stumping opportunity. To add to their woes, a close lbw call also went against them. In the 17th over of the Australian innings, Phoebe Litchfield, batting on 5, had attempted a reverse sweep with the on-field umpire giving her leg-before-wicket after she missed the shot. However, a decision to review



handed her a reprieve because the ball pitched outside leg stump. India players, including vice-captain Smriti Mandhana, protested, claiming the ball pitching outside the leg-stump line should be deemed inconsequential given the batter had switched stances. Litchfield went on to add 10 more crucial runs, helping Australia post the highest team total at Sharjah in the ongoing tournament. "What I gathered from that non-dismissal is that she didn't move before the ball was released. So, the leg mark, what was there, it stood as it

is. That was my only understanding about it. Whether it was out or not, it was up to the umpires to decide or the third umpire. So yeah, it was a crucial one." Australia posted a total of 151/8. In response, India fell short, finishing at 142/9 despite skipper Harmanpreet Kaur's unbeaten 54. With senior players Harmanpreet and Deepti Sharma in the middle, India needed 85 off 10 overs. Asked what message was being sent to the duo in the middle at the time, Muzumdar said: "First and foremost, it was about the run

chase. Second was keeping the net run rate also in account. But the only message was if we take it a little deeper, then we do have a good chance to chase these runs down. "I think Harman's presence was very important till the end. That is what I felt in her run chase. We almost got it through." India's chances of making the semifinal now hinge on Pakistan beating New Zealand on Monday. "Well, I just want to wish Pakistan all the best. That's all I can say. But we will be watching the game very closely, that's for sure."



Ben Stokes returns for second Test against Pakistan



Cummins to lead Australia in Pakistan ODIs, McGuirk retained

AP ■ SYDNEY
Pat Cummins will captain Australia's one-day squad for the first time since lifting the Cricket World Cup in November in its three-match series against Pakistan at home next month. Cummins was named Monday in the 14-man Australia squad for the matches at Melbourne, Adelaide and Perth along with Josh Hazlewood and Mitchell Starc, the other regular members of Australia's test pace lineup. Jake Fraser-McGuirk has been given another chance after struggling in Australia's Twenty20 series against Scotland in September, in which he made 16 runs in three innings with two ducks. While he made a 30-ball 50 against England, he wasn't selected for the subsequent five-match ODI series. Fraser-McGuirk will likely open the batting with Matt Short in the absence of Travis Head and Mitch Marsh who are on paternity leave. The squad also includes batters Steve Smith and Marnus Labuschagne and white ball regulars Glenn Maxwell, Josh Inglis and Adam Zampa. Cooper Connolly also has been

retained after making his one-day and T20 debuts on Australia's September tour to Britain. Allrounder Aaron Hardie who scored 67 runs in two innings while batting No. 8 and took four wickets in the England series has kept his place while Marcus Stoinis returns after being left out of the England one-dayers. Seamer Sean Abbott also has held his spot with several bowlers recovering from injuries suffered in England. Nathan Ellis, Xavier Bartlett, Ben Dwarshuis and Riley Meredith all left that series with injuries while Spencer Johnson was ruled out with a side strain before it began. Meanwhile, test allrounder Cameron Green confirmed Monday he will undergo surgery on a stress fracture in his back and will be out of action for six months. A squad for the Twenty20 series against Pakistan will be named later this month. The Pakistan series which comprises matches at the Melbourne Cricket Ground on Nov. 4, the Adelaide Oval on Nov. 8 and Perth Stadium on Nov. 10 is Australia's last one-day series before the ICC Champions Trophy in Pakistan in February.

PTI ■ MULTAN
Captain Ben Stokes made a return to the England Test team as he was on Monday named in the playing eleven for the second match against Pakistan beginning here Tuesday, after he was declared to have been recovered from an injury he sustained in August. Stokes, who has been out of action due to a hamstring problem, is one of the two changes in the England side that beat Pakistan in the first Test by an innings and 47 runs. Fast bowler Matthew Potts was included in place of Gus Atkinson. Stokes has replaced pacer Chris Woakes while England have retained both spinners Shoaib Bashir and Jack Leach in their eleven. According to the visiting team management, Stokes has bowled and batted without any discomfort in the nets in the last few days and was cleared by medical experts to make his comeback. The 33-year-old all-rounder last played in the Hundred where he sustained his injury in August forcing him to miss the entire three-match series against Sri Lanka at home. He also missed the first Test against Pakistan here. Pakistan is yet to announce its playing eleven although the selectors on Sunday dropped Babar Azam, Shaheen Shah Afridi and Naseem Shah for the remaining two Tests and also released Sarfaraz Ahmed from the squad. **England Playing XI:** Ben Stokes (capt), Zak Crawley, Ben Duckett, Ollie Pope, Joe Root, Harry Brook, Jamie Smith (wk), Brydon Carse, Matthew Potts, Jack Leach, Shoaib Bashir.

Kohli hungry for runs, no need to judge after every match: Gambhir



PTI ■ BENGALURU
India head coach Gautam Gambhir is not too concerned about the recent lukewarm form of Virat Kohli, insisting that the star batter remains as hungry as he was when he made his debut and should not be judged after every match. Kohli has made only one fifty, a 76 against South Africa at Centurion in December 2023, in his last eight innings, and him remaining his touch is crucial for India against New Zealand in a three-Test rubber starting on Wednesday and during the five-match series against Australia next month. Gambhir is confident that Kohli will come good very soon. "See, my thoughts about Virat have always been very clear that he is a world-class cricketer. He has performed for such a long period of time. He is as hungry as when he made his debut. To now, his hunger is always there," Gambhir told reporters here on Monday. "That hunger is what makes him a world-class cricketer. I am sure that he will be hungry to get runs in this series and probably moving forward to Australia as well," he added. Gambhir said the prolific batter, once he

gets into "those runs scoring phases", is remarkably consistent. "So, I am sure that he will be looking for these three Test matches in the series and then to Australia." Gambhir reiterated his opinion that a player should not be judged on the basis of a one bad match or a series. "You don't keep judging people after every game. If you keep judging people after every game, that's not fair on them. It's a sport and people are bound to fail. "But more importantly, I think if we can get the results, if people are doing what is needed of them to get the results in our favour, that is fine," he noted. The former opener said his job is to back the players and keep them hungry for success, particularly during a long season where India is scheduled to play eight more Test matches. "Everyone doesn't have the best days everyday. I think the kind of vibe we have is to keep backing our players. My job is to keep backing the players. My job is to keep selecting the best playing 11, not dropping anyone. "I'm sure everyone is hungry and they know there are eight Test matches in a row. So, this is probably the start of them looking at eight Test matches in a row and performing well," said Gambhir.

KOTAK MAHINDRA BANK LIMITED
Regd. Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai 400 051 Corporate Office: Kotak Infiniti, Bidg No 21, Infiniti Park, General AK Vaidya Marg, Malad (E), Mumbai 400 097 www.kotak.com

AUCTION - NOTICE
That the below mentioned Borrowers had availed gold loan facility against security of the gold ornaments/items, as specified below. The Borrowers defaulted in due repayment of the installments and outstanding dues and as a result of which the Bank was constrained to issue notices calling upon the Borrowers to repay the outstanding amounts. However, the Borrowers failed to repay/clear his outstanding dues thereby compelling the Bank to auction the gold ornaments pledged in favour of the Bank. The auction of the below mentioned gold ornaments would be held on/after :- Date: 24-Oct-2024 Time: 11.00 AM Place: Respective Branch Premises

Appr/Account No	Borrower Name	State	Location	Branch	Gross weight (In Gms)
GLN 3144032	LOVEPREET SINGH	PUNJAB & CHANDIGARH	LUDHIANA	AEASTMNAGA	82.50
GLN 3148948	JASPAL SINGH	PUNJAB & CHANDIGARH	LUDHIANA	AEASTMNAGA	19.10
GLN 3182755	KULWINDER SINGH	PUNJAB & CHANDIGARH	LUDHIANA	AEASTMNAGA	57.30
GLN 3352013	SUNITA KAUR	PUNJAB & CHANDIGARH	LUDHIANA	AEASTMNAGA	10.60
GLN 3099746	RACHNA BHANDARI	PUNJAB & CHANDIGARH	LUDHIANA	AMRITSAR	41.20
GLN 3273521	ATINDERPAL SINGH	PUNJAB & CHANDIGARH	LUDHIANA	AMRITSAR	129.00
GLN 3320829	AMARJIT SINGH	PUNJAB & CHANDIGARH	LUDHIANA	AMRITSAR	79.00
GLN 3333862	GURSHARAN SINGH SANDHU	PUNJAB & CHANDIGARH	LUDHIANA	AMRITSAR	93.90
GLN 3335830	KARAMJEET KAUR	PUNJAB & CHANDIGARH	LUDHIANA	AMRITSAR	142.80
GLN 3343740	DAVINDER KUMAR	PUNJAB & CHANDIGARH	LUDHIANA	AMRITSAR	200.40
GLN 3356002	RAGHAV KHANNA	PUNJAB & CHANDIGARH	LUDHIANA	AMRITSAR	85.40
GLN 3362928	AKSHAY	PUNJAB & CHANDIGARH	LUDHIANA	AMTPECHK	30.20
GLN 3384240	SANDEEP SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	BARNALA	23.25
GLN 3092791	PARTIK	PUNJAB & CHANDIGARH	CHANDIGARH	HISAR	28.50
GLN 3297410	SHEETAL	PUNJAB & CHANDIGARH	CHANDIGARH	HISAR	15.40
GLN 3357620	HARISH KUMAR	PUNJAB & CHANDIGARH	CHANDIGARH	HISAR	14.00
GLN 3347724	SANT WACHAN	PUNJAB & CHANDIGARH	CHANDIGARH	HUDACMPLEX	8.90
GLN 2920347	TILAK RAJ	PUNJAB & CHANDIGARH	CHANDIGARH	JHAJJAR	60.50
GLN 3099981	NARENDER KAUR	PUNJAB & CHANDIGARH	CHANDIGARH	JHAJJAR	112.80
GLN 3064719	SUNITA	PUNJAB & CHANDIGARH	CHANDIGARH	JHAJJAR	48.24
GLN 3123229	DEEPAK DHANKHAR	PUNJAB & CHANDIGARH	CHANDIGARH	JHAJJAR	22.60
GLN 3328527	BHUPENDER	PUNJAB & CHANDIGARH	CHANDIGARH	JHAJJAR	7.90
GLN 3028470	ASHWANI KUMAR RANA	PUNJAB & CHANDIGARH	CHANDIGARH	KARNAL	11.39
GLN 3151085	MUNISH DUA	PUNJAB & CHANDIGARH	CHANDIGARH	KARNAL	398.97
GLN 3377959	SANDEEP KUMAR	PUNJAB & CHANDIGARH	CHANDIGARH	KARNAL	107.61
GLN 3257438	AJAY KUMAR	PUNJAB & CHANDIGARH	LUDHIANA	LDHSECT32	90.60
GLN 3345111	RAJESH BEHL	PUNJAB & CHANDIGARH	CHANDIGARH	MANIMAJRA	15.01
GLN 2971655	AMANPREET KAUR	PUNJAB & CHANDIGARH	CHANDIGARH	MOHALI3B2	22.60
GLN 3287175	ANCHAL PASSI	PUNJAB & CHANDIGARH	CHANDIGARH	MOHALI3B2	60.60
GLN 3287629	ANJU	PUNJAB & CHANDIGARH	CHANDIGARH	MTOWN	12.26
GLN 3218630	BHUPINDER SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	PATIALA	91.90
GLN 2014481	JASPREET SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	33.38
GLN 2919578	RAJJEET KAUR	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	22.13
GLN 2285240	RAVINDER KAUR	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	48.24
GLN 2853213	GURJANT SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	25.35
GLN 2904717	SURINDER KAUR	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	37.63
GLN 3076862	VIJAY KUMAR	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	19.19
GLN 3099470	RAM KISHAN	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	55.59
GLN 3164019	JAGIR SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	15.01
GLN 3183760	RAHUL KUMAR	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	30.71
GLN 3222941	GURDEEP SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	29.18
GLN 3234574	BALJEET SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	71.58
GLN 3337924	BHUPINDER SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	191.64
GLN 3357413	NARINDER KUMAR	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	26.98
GLN 3375310	MOHAMMAD SHAMSHAD	PUNJAB & CHANDIGARH	CHANDIGARH	RAJPURA	24.42
GLN 3345630	HARSH	PUNJAB & CHANDIGARH	CHANDIGARH	REWARI	32.50
GLN 2971823	RAVI KUMAR	PUNJAB & CHANDIGARH	CHANDIGARH	ROHTAK	84.90
GLN 2137392	RAJ SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	SAMANA	20.60
GLN 2167536	JANPAL SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	SAMANA	150.60
GLN 3154667	JASPAL SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	SAMANA	107.00
GLN 3343325	JAGSEER SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	SAMANA	74.80
GLN 3382735	SATNAM SINGH	PUNJAB & CHANDIGARH	CHANDIGARH	SAMANA	38.30
GLN 3354145	SEETA RANI	PUNJAB & CHANDIGARH	CHANDIGARH	SANGRUR	15.75

Bidders are requested to Submit a copy of their Photo - identity, signature and address proof along with their original for verification together with two recent photographs on the day of auction. The Bank reserves the right to change the venue/date/time of auction or cancel the auction without any notice to bidders. The cost of the auction process will be debited to the customer account. Bank reserves the right to recover the balance amount from the customer if the bid amount is insufficient to meet the payoff amount of the account. For any further details regarding the terms and conditions of the auction, you are required to contact the below mentioned persons.

Kotak Mahindra Bank Ltd. Mr. Subhash Kumar
Email: subhash.kumar2@kotak.com Cont. +91-865501988/9465375684

AU SMALL FINANCE BANK LIMITED
(A SCHEDULED COMMERCIAL BANK)
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

Demand Notice Under Section 13(2) of Securitisation Act of 2002

As the loan account became NPA therefore the Authorized officer under section 13(2) of "The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002" had issued 60 days demand notice to the borrowers/co-borrowers/Mortgagors/Guarantors (collectively referred as "Borrowers") as given in the table. According to the notice the borrowers do not deposit the entire amount within 60 days, the amount will be recovered from auction of the mortgage properties/secured assets as given below. Therefore you the borrowers are informed to deposit the entire loan amount along with future interest and expenses within 60 days from the date of demand notice, otherwise under the provisions of 13(4) and 14 of the said Act, the Authorized officer is free to take possession for sale of the mortgage properties/secured assets as given below.

Borrowers to note that after receipt of this notice, in terms of Section 13(13) of the Act, 2002, you are prohibited and restrained from transferring any of the secured assets by way of sale, lease or otherwise, without prior written consent of the secured creditor. Borrowers attention are attracted towards Section 13(8) r/w Rule 3(5) of The Security Interest (Enforcement) Rules, 2002 Act that the borrowers shall be entitled to redeem their secured asset upon the payment of the complete outstanding dues as mentioned below before the publication of auction notice, which thereafter shall cease to exist.

Loan A/c No./ Name of the Borrower/ Co-Borrower/ Mortgagor/ Guarantor	Date and Amount of Demand Notice Under Sec. 13(2)	Description of Mortgaged Property
2021211629083478	08-Oct-24	SCHEDULE OF HYPOTHECATION Rs. 1,03,77,437/- (Rupees One Crore Three Lakh Seventy Seven Thousand Four Hundred Thirty Seven Only) AS ON 07-Oct-24
M/S. SAHIL FERTILIZER THROUGH IT'S PROPRIETOR MR. SANDEEP KUMAR (Borrower), MR. SANDEEP KUMAR S/O RAJINDER NATH (Guarantor), MRS. VEENA RANI W/O MR. SANDEEP KUMAR (Guarantor), MR. SAHIL DANG S/O MR. SANDEEP KUMAR (Mortgagor/Guarantor)		Exclusive first charge by way of hypothecation on current assets and movable fixed assets both present and future. SCHEDULE OF IMMOVABLE PROPERTY MORTGAGED:- All That Part and Parcel of Residential Property, Bearing Old House Tax Unit No. 18/432, New House Tax Unit No. B-18/550, measuring 156.44 Sq. Yards. Situated at Inder Puri Mohalla, Near Shiv Chowk, Under MC Sira, Sira, Haryana. Owned by Mr. Sahil Dang. Boundaries:- East-House of Subhash Chander, West-House of Krishna Devi, North-House of Krishan Chand, South-Street
Place: HARYANA	Date : 14-October-2024	Authorised Officer AU Small Finance Bank Limited

AU SMALL FINANCE BANK LIMITED
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Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

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Name of the Borrower/ Co-Borrower /Mortgagor/Guarantor/ Loan A/c No.	Date and Amount of Demand Notice Under Sec. 13(2)	Description of Mortgaged Property
(A/c No.) L9001060117650400 Rakesh Footwear Through It's Proprietor Rakesh (Borrower), Smt.Santosh Rani (Co-Borrower), Rakesh Lalchand Goyal (Co-Borrower), Lalchand (Co-Borrower)	09-Sep-24 Rs. 589173/- Rs. Five Lac Eighty-Nine Thousand One Hundred Seventy-Three Only As on 07-Sep-24	Property Situated At House Bearing Kharsa No. 85/11/2/2/8(1/2-13), Basti Bhvha, Tehsil & Dist- Fatehabad, Haryana Admeasuring 56.22 Sq. Yrd.)
(A/c No.) L9001060726350041 Bhumi Medicos & Cosmetics (Borrower), Anil Kumar (Co-Borrower), Smt. Deepmala (Co-Borrower)	11-Sep-24 Rs. 2785202/- Rs. Twenty Seven Lac Eighty-Five Thousand Five Hundred Two Only As on 10-Sep-24	Property Situated At- Plot No- 72, Khawat No- 202/165, Khatoni No- 314/295, M.U. No- 49, Killa No- 12, 19, 22, VIII- Agawahampur, Teh. & Dist- Faridabad, Haryana Admeasuring- 204 Sqyds
(A/c No.) L900106071878274 Baba Enterprises (Borrower), Chandher Bhusan Giri (Co-Borrower), Smt.Aman Dev Giri (Co-Borrower), Smt.Uma Giri (Co-Borrower)	11-Sep-24 Rs. 2726571/- Rs. Twenty Seven Lac Twenty-Six Thousand Six Hundred Seventy- One Only As on 10-Sep-24	Property Situated At Khawat No 249/227, Khata No 405, Killa No 23, Mauza - Parnalia, Vivekanand Nagar, Bahadurgarh, Dist -Jhajjar, Haryana Admeasuring 83.3 Sqyds
(A/c No.) L900106018777491 Prachi Bhe Bhandar Through Its Proprietor Sunil (Borrower), Sunil Kumar (Co-Borrower), Smt.Krishna Devi (Co-Borrower), Vijay Singh (Co-Borrower)	11-Sep-24 Rs. 878749/- Rs. Eight Lac Seventy-Eight Thousand Seven Hundred Forty-Nine Only As on 10-Sep-24	Property Situated At Khew No 81, Khat 98, Khas No 75, Faizab Post Hudaina, Dist- Mahendragarh, Haryana Admeasuring 180 Sqyds
(A/c No.) L9001060118969721 Yadav Tent Ad D (Borrower), Rajesh Yadav (Co-Borrower), Rakesh Yadav (Co-Borrower)	12-Sep-24 Rs. 940292/- Rs. Nine Lac Forty Thousand Two Hundred Ninety-Two Only As on 10-Sep-24	Property Situated At- Khawat No- 731, Khatuni No- 836, Mu No- 12, Mohila- Kutubpur, Gulabi Bagh, Beril, Th & Dist- Rewari, Haryana Admeasuring 100 Sq Yds
(A/c No.) L9001060824982815 Multan Singh (Borrower), Smt.Kusum (Co-Borrower), Smt.Meena (Co-Borrower), Balkar Singh (Co-Borrower)	11-Sep-24 Rs. 466160/- Rs. Four Lac Sixty-Six Thousand One Hundred Sixty-Only As on 10-Sep-24	Property Situated At- Kharsa No 58, Khatoni No 63, Khawat No 60, Killa No 1, 2, VIII- Munna Rehri, Dist- Kailthal, Haryana Admeasuring 200 Sqyds.
(A/c No.) L9001060121306670, L9001060834323935 & L9001060829185131 Balbir Singh (Borrower), Smt.Salinder Kaur (Co-Borrower), Jasraj Singh (Co-Borrower), Jasbir Singh (Co-Borrower)	11-Sep-24 Rs. 431165/- Rs. Four Lac Thirty-One Thousand One Hundred Sixty-Five Only & Rs. 209534/- Rs. Two Lac Nine Thousand Five Hundred Thirty-Four Only & Rs. 202514/- Rs. Two Lac Two Thousand Five Hundred Fourteen Only As on 10-Sep-24	Property Situated At- Kharsa No 31/4/3-1 31/7/1-1-11 31/4/2-1-11, Barwala, Dist- Panchkula, Haryana Admeasuring 111.2 Sqyds.
(A/c No.) L9001060122662181 Anil Kumar (Borrower), Smt.Sunita (Co-Borrower), Ved Parkash (Co-Borrower)	11-Sep-24 Rs. 373966/- Rs. Three Lac Seventy-Three Thousand Nine Hundred Sixty-Six Only As on 10-Sep-24	Property Situated At- Gram Panchatayat Wakya Rampura Dhillon Khawat No 150 Kharsa No 466 Residential Sira Natsarua Chopta, Haryana Admeasuring 457.5 Sqyds
(A/c No.) L9001060124956798 Anar Singh (Borrower), Babli (Co-Borrower), Subh Ram (Co-Borrower), Surender (Co-Borrower)	12-Sep-24 Rs. 1180208/- Rs. Eleven Lac Eighty Thousand Two Hundred Eight Only As on 10-Sep-24	Property Situated At- Khawat No- 697/639, Village- Badli, Tehsil- Badli, Dist- Jhajjar, Haryana Admeasuring 163 Sq.Yds
(A/c No.) L9001071025156792 Pawan Kumar (Borrower), Smt.Krishna (Co-Borrower), Ram Niwasi (Co-Borrower)	11-Sep-24 Rs. 995472/- Rs. Nine Lac Ninety-Five Thousand Four Hundred Seventy-Two Only As on 10-Sep-24	Property Situated At- Gram Panchatayat Khawat No.314 Kharsa No.420 Sqe Kailthal, Haryana Admeasuring 2142 Sqft
(A/c No.) L9001060125300243 Vikram Kriyana Store (Borrower), Smt. Kuldeep Kaur (Co-Borrower), Vikram Singh (Co-Borrower), Smt.Saroj Devi (Co-Borrower)	11-Sep-24 Rs. 728669/- Rs. Seven Lac Twenty-Eight Thousand Six Hundred Sixty-Nine Only As on 10-Sep-24	Property Situated At- Khatauni 149 Mus 15 Killa No 202/3/0-3, Khawat 116, Near Bypass Road Mahendergarh, Dist- Mahendergarh, Haryana Admeasuring 80 Sqyds
(A/c No.) L9001060126633493 Anil Kumar (Borrower), Jasraj Singh (Borrower), Ajit Pal (Co-Borrower), Smt.Sunita (Co-Borrower)	12-Sep-24 Rs. 595967/- Rs. Five Lac Ninety-Five Thousand Nine Hundred Eighty-Seven Only As on 10-Sep-24	Property Situated At- Plot No- 45, Khawat No- 2813, Khatoni No- 4886, Kharsa No- 2051, Mouja- Rohtak Bhivani Road, Rajendra Colony, Dist- Rohtak, Haryana Admeasuring 102.62 Sq.Yds
(A/c No.) L9001060133532223 Ravinder Ji (Borrower), Smt.Kalpana Ji (Co-Borrower), Smt.Angury (Co-Borrower)	12-Sep-24 Rs. 1416174/- Rs. Fourteen Lac Sixteen Thousand One Hundred Seventy-Four Only As on 10-Sep-24	Property Situated At- Khawat No.1467 Khatauni No.1645 Kharsa No.105/1/2/101, Mauja- Bondkalia, Charhki Dadr, Dist- Bhiwani, Haryana Admeasuring 617.57 Sqare Yard
(A/c No.) L9001060128954320 & L9001060834923230 Sanjay Milk Dairy (Borrower), Smt. Kanta Devi (Co-Borrower), Sanjay (Co-Borrower)	12-Sep-24 Rs. 701840/- Rs. Seven Lac One Thousand Eight Hundred Forty Only & Rs. 778732/- Rs. Seven Lac Seventy-Eight Thousand Seven Hundred Thirty-Two Only As on 10-Sep-24	(1) Property Situated At- Plot No. 84 & 85, Property Id: 83C625U420, Mandi Gate No 1, Dhani Shyam Lal, Near New Sabji Mandi Mill Road, Dist- Hisar, Haryana Admeasuring 222.22 Sqyds. (2) Property Situated At- Plot No 86, Bagh Shyam Lal, Mill Gate Road, Dist- Hisar, Haryana Admeasuring 55.55 Sqyds.
(A/c No.) L9001060130285281 Surender Painter (Borrower), Surender Nathuram (Co-Borrower), Smt.Sushma Devi (Co-Borrower)	12-Sep-24 Rs. 340105/- Rs. Three Lac Forty Thousand One Hundred Fifty Only As on 10-Sep-24	Property Situated At- Khawat No. 2400, Khatuni No. 2765, Kh. No. 1651477, Vill- Bighar, Dist- Fatehabad, Haryana Admeasuring 204 Sqyft
(A/c No.) L900106013077202 Guru Kirpa Motor Garage (Borrower), Smt. Ashwini Devi (Co-Borrower), Dilbag Singh (Co-Borrower)	12-Sep-24 Rs. 1106699/- Rs. Eleven Lac Six Thousand Six Hundred Ninety-Nine Only As on 10-Sep-24	Property Situated At-Plot/House U.I.D.No.059320E52M25X0294 Vasika No.2637, Vill. Bilonia, Tehsil- Assandh, Dist- Karnal, Haryana Admeasuring 299.93 Square Metre
(A/c No.) L9001060135454885 Hashpreet General Store (Borrower), Geeta (Co-Borrower), Sanjay (Co-Borrower)	12-Sep-24 Rs. 518925/- Rs. Five Lac Eighteen Thousand Nine Hundred Twenty-Five Only As on 10	