

Leisure

SUNDAY, SEPTEMBER 29, 2019



INDRANI BOSE

IN RECENT YEARS, listing places like Airbnb have been offering villas and bungalows for homestays to their customers who prefer their travel to be a curated experience. Like Airbnb, OYO rooms, Saffron Stays, Vistas and Taj Hotel's Ama Stays and even MakeMy Trip are offering homestays to people who prefer non-hotel accommodation and desire a space to themselves without being at the mercy of a hotel or its policies. A hotel room, any day, will be more luxurious with top-notch services. But, if you desire to spend quality time with friends and family, enjoy home-made nutritious food, cook together, sit by the fireplace or library and catch up on each other's lives, homestays might be the right choice for you.

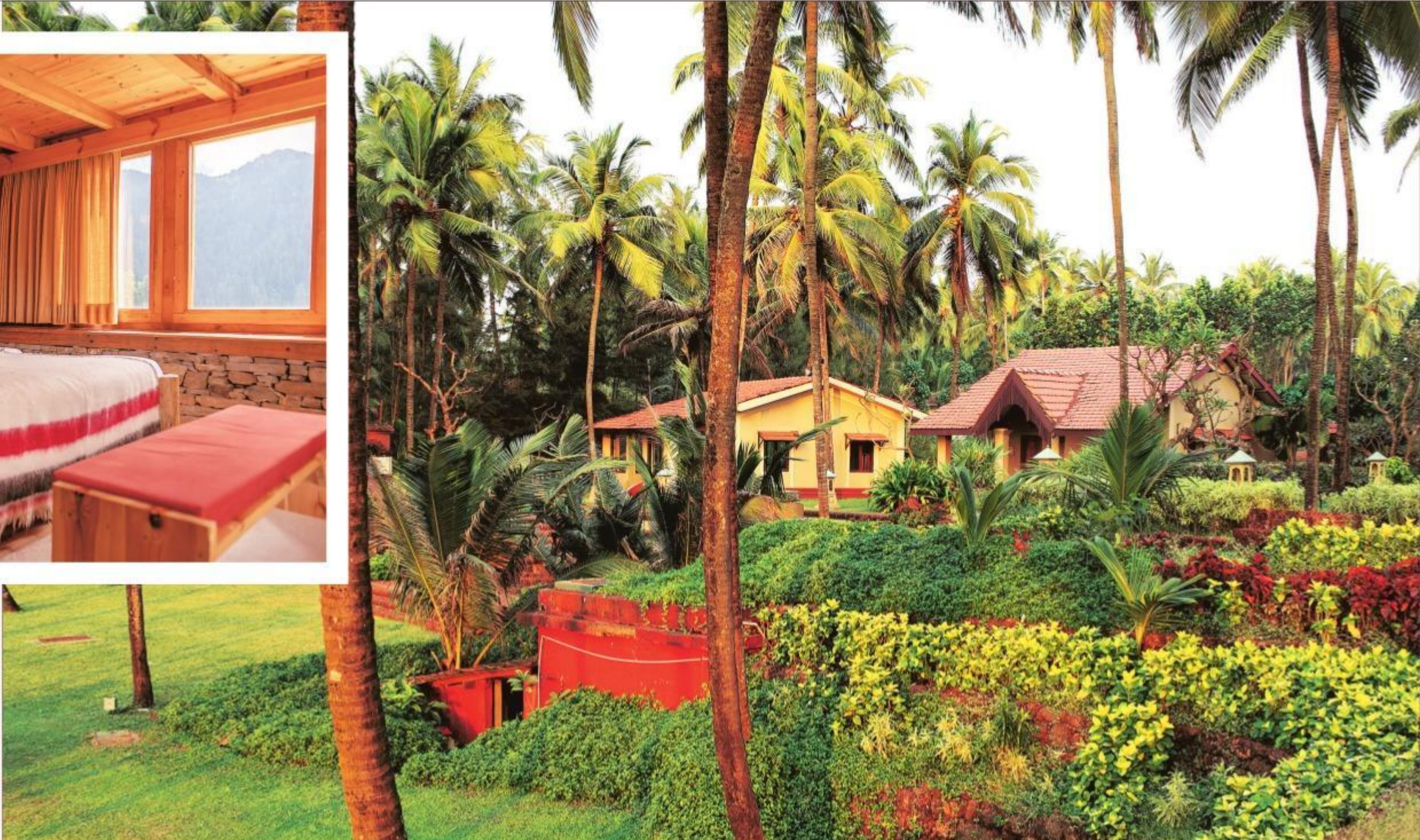
The rising popularity of homestays in India is because development and profitability of traditional hotels chains are marred by high real estate and financial costs. Homestays, on the other hand, are rooms that are either already in existence or are an addition to an existing property, which means the costs are minimal. Also, since most of these places have been built by the owners for their own use or have been inherited by owners who don't live there any more, maintenance, and not revenue, is usually the objective behind turning them into homestays.

Most homestay seekers are from metropolitan cities, bogged down by stress and looking for an escape. And, homestays are anything but mechanical. Unlike hotels, you are not stuck within four walls with your mobile and TV. Also, homestays are ideal for people with specific dietary requirements and those who seek a personal touch to their outing.

Identifying this demand, players like indianhomestay.org, Saffronstays.com, MyIndianStay.com, Airbnb and OYO are using villas, bungalows, and other kinds of houses as homestays. In exotic places like Coorg, the economics lean towards homestays and that's why players like SaffronStays have listed properties there.

Some owners who have listed themselves with online players, like Airbnb and OYO, want to maximise their revenues and so they have no qualms about giving their houses to these companies. But then, there are some whom you have to chase for a long time because either they are too attached to their home or they don't want strangers to come in and ruin the place.

Take, for example, Himachal Pradesh's Thanedhar estate. It took SaffronStays three years to convince its



A home away from home

The demand among vacationers for non-hotel lodgings is becoming popular, thanks to listing companies and start-ups converting bungalows, villas and other properties to homestays for the customer who wants a curated experience while travelling

owner, Damini Singh Bhalek, to allow homestays at the beautiful estate located near Narkanda, about 60 km from Shimla. The villa is located in the middle of an apple orchard with 1,500 trees, and offers travellers a unique and curated experience of plucking an apple from an orchard and eating it.

The prices for homestays keep on varying and rise as peak season approaches. For homestays like Thanedhar that are selling a curated experience to you, the villa comes at a price of ₹16,000 plus taxes for one night. Meals are charged extra and services like laundry are outsourced.



Homestays offer kitchen facilities for lodgers to enjoy home-cooked food. Vacationers can choose between soaking up the atmosphere and spending quality time with friends and family, sitting by the fireplace. Villas located in the middle of apple orchards allow travellers to pluck fruits and enjoy

It took some convincing for Bhalek, (who is an orchadist and comes to Thanedhar every year during the apple harvesting season), to share her house with strangers and give them the experience of not only living in a home filled with rich history and character, but also let them unlearn their urban lives for a while.

"Since it is a 100-year-old family home, I was initially reluctant to let strangers come in. I couldn't let yuppies come here as they may misuse the environment and property," says Bhalek,

who later changed her mind.

Bhalek's fears are shared by SaffronStays as well and that's why they decided to filter out people, with their pricing. And then there is the vetting that involves questions about a traveller's origin and profession. Bhalek said she was assured that the property would not be abused or harmed and this changed her mind. "I thought why be selfish and not share this experience with other people who can appreciate it and that's why I threw open my home," she says.

Before confusion prevails, know that SaffronStays is not a listing platform and the start-up selects homes that they want on their network — homes which have history and character. In the past four or five months, SaffronStays has linked up 135 homes in various parts of India, but has rejected proposals from owners of 50 homes. Potential property owners often contact the company to indicate interest in listing with them, following which SaffronStays sends people to check out their homes. If they find that the property is not up to the standards set by Saffron Stays, it is rejected.

"We don't want to cater to ordinary homes. We have 135 homes around India and each one of them has some uniqueness and character to it," says Mishal Shah, north India business head, SaffronStays.

Homestays are all about customised experiences for choicest memories. My most memorable experience in the homestay in Thanedhar was plucking apples and eating them, and meeting Bhalek's cousin — the granddaughter of Samuel Evans Stokes aka Satyananda Stokes. I learnt about how he made his journey to India and introduced apple cultivation to Himachal Pradesh, and furthermore ensured that the coming generations of farmers get a livelihood.

At Thanedhar, apart from the apple plucking, I also enjoyed soaking in the breathtaking views from the porch, learning about the history of the place through Bhalek and her manager, and going trekking.

The abstained life

Can we change the mocktail scene and the ostracised treatment it currently receives?



RECENTLY A VERY ghastly incident brought me to look closely at myself. I happen to step in front of a mirror. And this wasn't the kind of mirror at rich-folks' gyms which makes you look slimmer unlike car wing mirrors that carry no such warning. What stared back at me was an old raging frame. I immediately felt the need to make amends. The tightening jeans and oddly fitting t-shirts which were making me look like the old uncles who hang out in Goa nightclubs had been more than the premonition that anybody deserves but the man in the mirror metaphor wasn't at all lost on me.

First thing, get back to exercising. But weight loss doesn't all happen in the gym, it starts in the kitchen. Okay, I can boast of achieving many an unachievable feat but going all vegetarian or carb-free is not a diet plan for me. The next thing on the list then contributing to all this jiggliness was one thing that also happens to be work for me—alcohol.

So it was decided, I will stop drink-

BETWEEN SIPS

Magandeep Singh



ing socially till a certain sense of normalcy was restored. Tasting on the job, checking to see if a beer is fine or a pairing works is all okay but no two-sipping things. The pleasure would have to be separated from the professional. It has been 10 days that I have been, well, as sober as I will ever be. No, I don't feel any different yet, my skin hasn't started glowing, and if I had taken "before" picture when starting this regime, the "after" picture would only change on account of lighting, at best.

But I have come to notice a serious flaw in our F&B industry and it is this. Nobody puts effort into making non-alcoholic drinks. Just like the vegetarian and vegan section at a French bistro, 0% drinks are the passing glimpse of a

momentous ponder that comes even way after the afterthought. Take a few fruits juices, stick them together in a glass, give it a name that's most often a twist on the name of an existing cocktail, and voila!

So much for cutting down calories, a pint of beer would ply me with lesser than some of the mocktails that have been offered to me at places. I totally get why they are called mocktails now. Not because they mock cocktails but like Mr T they mock the fool who thinks s/he can curb calories by switching from alcohol to alcohol-free. That said, the beer industry isn't entirely incognisant of this reality. It's a rising trend, first with millennials and now with the Gen Z—they don't drink! More and more youngsters are opting for the no-cal/no-sugar/no-high life (why?) and are very happy with it. From Budweiser to Heineken to even Coca-Cola (with Barbican) are venturing aggressively to capture this portion of the market. Internationally, brands like Seedlip and Stryk are already popular with the par-

tying set for churning out non-alcoholic distillates that aren't syrupy sweet and show similar depth and complexity on a palate as an aged spirit. In fact, in my current avatar, I actively hunt out Seedlip as much as I can because it is a brilliant drink and doesn't once feel like a square peg at a circle party.

With exercise and the right nutrition I will soon return to a state when the mirror needn't be concave to reflect me thin. What this refrain is teaching me is to be mindful of my consumption pattern. I would never give up alcohol — it never gave up on me — but I will certainly take cognisance of how much I am partaking. And never ever fellas will I, as should you not too, get behind the wheel in a state when you aren't fit to be there. So hotels, bars, and restaurants, the safety and shapeliness of many of us rests in your capable hands. Let's change the mocktail scene and not mete out the ostracised treatment it currently receives.

The writer is a sommelier

Idea Exchange

SUNDAY, SEPTEMBER 29, 2019

It is not about Dhoni staying for next World Cup, it is about winning... Give opportunity to Pant, Samson, any young player... It is time for Indian cricket to look beyond Dhoni"



WHY GAUTAM GAMBHIR

STARTING OUT AS a reluctant politician in the recent general elections, the cricketer-turned-BJP East Delhi Member of Parliament Gautam Gambhir is gradually finding his feet as a people's representative. As is the case when he wears the hat of a cricket pundit, Gambhir, in his new avatar, hasn't let political correctness dictate his public

statements either. With the important Test series against South Africa just days away, speculation on M S Dhoni's retirement rife, captain Virat Kohli's side still in transition stage and Delhi's Assembly elections expected early next year, the 37-year-old former India opener has a lot to talk about



"I am against negative polarisation, that divides society on religious lines... You cannot lynch people based on religion. Nationalism is about wanting your country to grow... I don't endorse hyper-nationalism"

SANDEEP DWIVEDI: When you retired from cricket, you seemed reluctant to join politics. What changed?

I was always hesitant about joining politics because it is very different from the field I come from. (Cricket) is black and white... One day I was sitting with my dad and we were discussing my future plans. I had just signed the commentary contract with Star Sports. He asked me if it (commentary) excited me... I was like no, it's too boring for me. I told him that I don't want to be someone who just talks about issues and then forgets about them.

SANDEEP DWIVEDI: What made you join the BJP? Were there other options as well?

Of course I had options. There were offers from other political parties as well. (Late) Mr (Arun) Jaitley helped me a lot in joining the BJP. He said that people like me should get into politics. The relationship between our families went back 30 years. He kept saying that I should get into politics, and that people like me could make an impact, given our energy and intent. So maybe that was one reason for joining the BJP. Then, obviously, the decisive leadership that the party offered was something that the nation needed. So that was probably another reason that I joined the BJP. But the biggest reason was Mr Arun Jaitley.

SANDEEP DWIVEDI: In his book, Paddy Upton, the former mental conditioning coach of the Indian team, made an interesting observation about you. He said that Gautam has lots of insecurities, and that he is 'one of the most negative cricketers I have worked with'. But, at the same time, he goes on to say 'in case I want to pick one guy for a big match, I will always pick Gautam'. After you won the Cricketer Of The Year award from the International Cricket Council, you said that 'even this will not help work on my insecurities'. Can you elaborate?

The only complaint that I have with Paddy is that the timing (of his book) was n't right. I was campaigning when the book released. I was scared that people might take it up. It is out in the open that at that stage I would say that my insecurities are far greater than my securities. There is nothing wrong in it. People do feel insecure. It has a lot to do with one's experiences. It is not that I used to feel insecure only with Paddy. Probably when I was 10 or 11 years old, I had to fight for every opportunity that I got. I had to fight when I was playing for under-14, for under-16, even the Under-19 World Cup. So it is the experiences that I have had throughout my career which made me insecure. But I look at insecurities in a positive way. It has kept me going and made me work even harder. I was never content with my performances. Even when I scored a 100 or 50 runs, I would crib about it in the dressing room... Insecurities have been a very, very positive thing in my life. I actually had a debate with Paddy on the negativity (comment)... I was never cribbing, I always wanted to hit more balls, take more catches. I was the first one to arrive for practice and the last one to leave... I used to feel that every failure could push me out of the team. I wanted to be a part of the team for as long as I could, to play for India as long as I could, and to be the best cricketer. Probably these were the reasons that made me insecure.

MIHIR VASAVDA: As you took the political plunge, was it challenging to understand people's issues, their expectations from you?

Initially, yes, it was a challenge. The constituency was very new to me. All my life I have lived in New Delhi, I have practised in New Delhi. I had hardly been to East Delhi. I was surprised that Feroz Shah Kotla (now renamed the Arun Jaitley Stadium) comes under my constituency. But you learn.

The first challenge was getting exposed to a lot of people. Earlier, I would have a small group of people around me. When you are a part of public life you are exposed to all kinds of people. It's challenging but also exciting. I realised that as a sports person you can only bring smiles to people's faces, but with politics, if you go in with the right intent, you can change lives.

SANDEEP DWIVEDI: On Twitter you come across as a very different person. You have had some very angry exchanges with Omar Abdullah and Shahid Afridi.

They (the Abdullahs) need to take responsibility for whatever is happening in Kashmir. This is a family that has ruled Kashmir for the longest period of time... Both the Abdullahs and the Muftis. I have been very clear on that front... I agree the (tweet) could have been a bit over the top, I am not denying that. But it hurts me a lot when a young Kashmiri doesn't get opportunities. They stand on the roads and stones are thrown. That will hurt any Indian. (On Shahid Afridi) Some fights do get personal and there is nothing wrong with that. It has been like that for a very long time. Sometimes it is nice to get personal with someone. I have had decent relationships with Pakistani players, off the field, but not with Shahid Afridi. So that is the reason we got personal. Now obviously he doesn't play but you never know, he might just make a comeback. He will never retire... There is a bit of history to that (the relationship with Afridi), I am fine with that.

NIHAL KOSHIE: Since the BJP has come to power, there has been a sense of

Youth, including in Valley, want growth. Nationalism is about that for me... But I am against anything that divides

East Delhi MP Gautam Gambhir says Arun Jaitley was the "biggest reason" for him joining BJP, explains why he thinks his "insecurities" helped his cricket, talks about his Twitter clash with Omar Abdullah and Shahid Afridi, and says Cong cannot be taken lightly in Delhi



Former cricketer and BJP East Delhi MP Gautam Gambhir with National Sports Editor Sandeep Dwivedi in *The Indian Express* newsroom

GAJENDRA YADAV

ning the next cricket World Cup. You might want to give the opportunity to Rishabh Pant or Sanju Samson, any young cricketer... They should get the opportunity... I think personally, if you ask me, I think it's time for Indian cricket to look beyond Dhoni.

hyper-nationalism attached to issues related to Kashmir, Pakistan, cows etc. Are you comfortable with it?

For me nationalism is all about growth and development. Every youngster in the country, in every state, including Kashmir, wants opportunities. That is what nationalism is for me. Yes I do respect the national anthem, I will always respect it. I will always stand up for it. In a tweet I had said that there was nothing wrong in standing up for 52 seconds. But I am against polarisation, negative polarisation. Anything that divides the society on religious lines, the lynchings... I am absolutely against it. I think you cannot lynch people on the basis of religion. I have never endorsed it. For me India is one, and it will always remain one. Nationalism is everywhere, it is about treating your country like your mother... It is a feeling that you want your country to grow. I do not endorse hyper-nationalism.

NIHAL KOSHIE: Will you continue to speak about problematic issues in the future as well?

Why not? I am an Indian first, religion comes much later. I will always stand by what is right and what is wrong. There are two kinds of polarisation — positive and negative. Positive polarisation was a movement like the Anna Hazare movement and what happened after the Nirbhaya case. Anna Hazare taught us to fight against corruption. The Nirbhaya case taught us to talk about women security and safety. But lynching and dividing society are negative polarisation and I will never endorse it.

ABHINAV RAJPUT: You represent the East Delhi seat, which has been facing many issues — strikes by sanitation workers, teachers not getting salaries in municipal schools etc. The Ghazipur landfill site has crossed the height of the Qutub Minar, and the joke is that it



is now competing with the Statue of Unity. How do you plan on tackling these issues?

I am already working on a lot of the issues that you mentioned. The MP fund that I get for my constituency will never be enough. I am already talking to corporates and asking them to introduce CSR (Corporate Social Responsibility) initiatives in the region.

I have also spoken to everyone I know about the waste segregation issue. I know what it is to live around the Ghazipur landfill. The water that they drink, the air quality... I know what the families go through. Young kids have stomach issues, asthma, it is absolutely inhuman. I spoke to the Environment Ministry, the Prime Minister has taken note of the Ghazipur landfill issue. Things have started moving in a positive direction.

Education is a huge issue. There are six EDMC (East Delhi Municipal Corporation) schools in my area. They have poor infrastructure, they are in a shambles. Some corporates have decided to take up the schools and change the entire infrastructure, make it more kid-friendly. I am trying to do the best I can with help of corporates because the MP fund is very limited — ₹5 crore will never be enough.

Compared to other constituencies, my constituency has a lot more issues. For waste management, we have already started working on compost machines. Also, there are three-four big malls in my area. If they can go plastic free... I have already distributed 30,000-40,000 bags. Whatever little I can do in my capacity, I will definitely do it. I promise that in my tenure there will be a solution to the Ghazipur landfill. I am not saying it will happen in six months or one year, but it will happen.

MALLICA JOSHI: Delhi elections will be held in a few months. What is the BJP's plan for the polls?

I am too new... See, we can talk as

BJP needs to tell people what they can do, and not what Kejriwal hasn't done. Who wants to listen to negativity? Earlier, people would do little but show more. Now if you do it, people will hurt you badly...

much as we want about what our current Chief Minister has not delivered on. But, what we can bring to the table is also very important. I think this country is growing beyond negative politics. I think for me the most important thing is what the BJP needs to do, which is to tell people what they can bring to the table, and not what Mr Kejriwal has not achieved. So if you go to the people and tell them that this is what we can do, this is the positive politics we want to do, that can make an impact... That can change scenarios. Who wants to listen to negativity? People today know whether development is happening or not. Earlier, people would do little but show a lot more. But now if you don't do things, I am sure people are going to hurt you badly.

ANANT GOENKA: Is there some good work done by Arvind Kejriwal that you see in the city?

He keeps talking about education. But I am not going to agree with what he says about tackling dengue or what he says about air quality. That is completely, absolutely illogical. The air quality has improved, but he has not taken measures for it. He promised so many things. We will have artificial rainfall, we will have vacuum cleaners on the road... He has hardly done anything. Where are the vacuum cleaners? Where is the artificial rainfall? Where?

On the dengue issue, the MCD has done a lot. I spoke to all the councillors. They have been working day and night on it. He (Kejriwal) can market himself as much as he wants, and he is doing it, but ultimately I am sure if we go to people with a positive thing, they will connect with us.

MALLICA JOSHI: Do you think free Metro and DTC bus rides for women, and 200 units of free electricity, will make a difference on the ground?

It's a completely political move. Do you want Delhi to be helpless? You are making people helpless. If you can afford it, do you still want a free ride? It is only putting a burden on taxpayers. For four-and-a-half years you did not think of putting up CCTV cameras, and now you have given out tenders worth lakhs. Wasn't women security important four-and-a-half years ago?

SANDEEP DWIVEDI: What do you have to say about Dhoni wearing the Army insignia on his wicket-keeping gloves?

See, it's fine. If he enjoys it and if it comes from within, he is absolutely right in wearing it. But it should not be made into news. Honestly, I think, the Army

doesn't need any endorsement. The Army doesn't need any marketing. I have never been in favour of honorary ranks (in defence forces) as well. I have been very vocal about it. People have given their sweat and blood to achieve that uniform. There is honorary everything, at least leave the defence services out of it...

Yes, M S Dhoni has done a fabulous job, going to Kashmir, serving in the Army, hats off to him. But I will not endorse people getting honorary positions in the defence forces.

PARVEEN K DOGRA: After winning the Lok Sabha polls, you tagged Arvind Kejriwal in a very angry tweet...

I said I was ashamed to have a CM like you... It was because of the pamphlet controversy. See, for me, every other controversy is fine. I remember when I went to file my nomination, Atishi (AAP East Delhi candidate against Gambhir) was there. I walked up to her and said all the best. I said may the best person win and that whoever wins should be good for the people of Delhi because they deserve it. We started having a conversation... Some people said you should not have a conversation. I said why should I not have a conversation. We could have ideological differences but there are no personal differences between us. The next day, of course, they tried to cancel my nomination. Fair. Probably that's the rule of the game. Then there were FIRs filed against me... Fair enough, okay. That was fine because the court has to decide who is right and wrong. But the pamphlet controversy was something that no person can take. I have a family... In India, a media trial is very, very dangerous. I would never want anyone to tell my mother, my wife or my children that your father or your husband or your son has done something like this. That was hitting me under the belt. Probably that was the time that I had tweeted that I feel ashamed to have a CM like him.

RITU SARIN: You are making the Delhi elections a direct contest between the AAP and the BJP? What about the Congress?

We should not take the Congress lightly. It is a national party that has run the country for 70 years. But I personally feel that the loss of Mrs Sheila Dikshit has been a huge blow for the Congress in Delhi. She was a huge face in Delhi. I think it's a fight between the BJP and AAP at the moment, but you can't take the Congress lightly because it still has a legacy.

Mind & Games

SUNDAY, SEPTEMBER 29, 2019

At tech’s leading edge, worry about a concentration of power

AI research is becoming increasingly expensive, leaving fewer people with easy access to the computing firepower necessary to develop the technology behind futuristic products like self-driving cars

STEVE LOHR

EACH BIG STEP of progress in computing — from mainframe to personal computer to internet to smartphone — has opened opportunities for more people to invent on the digital frontier. But there is growing concern that trend is being reversed at tech's new leading edge, artificial intelligence.

Computer scientists say AI research is becoming increasingly expensive, requiring complex calculations done by giant data centres, leaving fewer people with easy access to the computing firepower necessary to develop the technology behind futuristic products like self-driving cars or digital assistants that can see, talk and reason.

The danger, they say, is that pioneering artificial intelligence research will be a field of haves and have-nots. And the haves will be mainly a few big tech companies like Google, Microsoft, Amazon and Facebook, which each spend billions a year building out their data centres.

In the have-not camp, they warn, will be university labs, which have traditionally been a wellspring of innovations that eventually power new products and services. “The huge computing resources these companies have pose a threat — the universities cannot compete,” said Craig Knoblock, executive director of the Information Sciences Institute, a research lab at the University of Southern California.

The research scientists’ warnings come amid rising concern about the power of the big tech companies. Most of the focus has been on the current generation of technology — search, online advertising, social media and e-commerce. But the scientists are worried about a barrier to exploring the



technological future, when that requires staggering amounts of computing.

The modern data centres of the big tech companies are sprawling and secretive. The buildings are the size of a football field, or larger, housing rack upon rack with hundreds of thousands of computers. The doors are bulletproof. The walls are fireproof. Outsiders are rarely allowed in.

These are the engine rooms of cloud computing. They help deliver a cornucopia of entertainment and information to smartphones and laptops, and they enable millions of developers to write cloud-based software applications.

But artificial intelligence researchers, outside the big tech companies, see a worrying trend in their field. A recent report from the Allen Institute for Artificial Intelligence, working with data from OpenAI, another artificial intelligence lab, observed that the volume of calculations needed to be a leader in AI tasks like language understanding, game playing and common-sense reasoning has soared an estimated 300,000 times in the last six years.

All that computing fuel is needed to turbocharge so-called deep-learning software models, whose performance improves with more calculations and more

data. Deep learning has been the primary driver of AI breakthroughs in recent years.

“When it’s successful, there is a huge benefit,” said Oren Etzioni, chief executive of the Allen Institute, founded in 2014 by Paul Allen, the billionaire co-founder of Microsoft. “But the cost of doing research is getting exponentially higher. As a society and an economy, we suffer if there are only a handful of places where you can be on the cutting edge.”

The evolution of OpenAI shows the changing economics, as well as the promise of deep-learning AI technology.

Founded in 2015, with backing from Elon Musk, OpenAI began as a nonprofit research lab. Its ambition was to develop technology at the frontier of artificial intelligence and share the benefits with the wider world. It was a vision that suggested the computing tradition of an inspired programmer, working alone on a laptop, coming up with a big idea.

This spring, OpenAI used its technology to defeat the world champion team of human players at a complex video game called Dota 2. Its software learned the game by constant trial and error over months, the equivalent of more than 45,000 years of gameplay.

The OpenAI scientists have realised they are engaged in an endeavour more like particle physics or weather simulation, fields demanding huge computing resources. Winning at Dota 2, for example, required spending millions of dollars renting access to tens of thousands of computer chips inside the cloud computing data centres run by companies like Google and Microsoft.

Earlier this year, OpenAI morphed into a for-profit company to attract financing and, in July, announced that Microsoft was making a \$1 billion investment. Most of the money, OpenAI said, would be spent on the computing power it needed to pursue its goals, which still include widely sharing the benefits of AI, after paying off their investors.

As part of OpenAI’s agreement with Microsoft, the software giant will eventually become the lab’s sole source of computing. “If you don’t have enough compute, you can’t make a breakthrough,” said Ilya Sutskever, chief scientist of OpenAI.

Academics are also raising concerns about the power consumed by advanced AI software. Training a large, deep-learning model can generate the same carbon footprint as the lifetime of five American cars,

including gas, three computer scientists at the University of Massachusetts, Amherst, estimated in a recent research paper.

(The big tech companies say they buy as much renewable energy as they can, reducing the environmental impact of their data centres.)

Etzioni and his co-authors at the Allen Institute say that perhaps both concerns — about power use and the cost of computing — could be at least partially addressed by changing how success in AI technology is measured.

The field’s single-minded focus on accuracy, they say, skews research along too narrow a path.

Efficiency should also be considered. They suggest that researchers report the “computational price tag” for achieving a result in a project as well.

Since their “Green AI” paper was published in July, their message has resonated with many in the research community. Henry Kautz, a professor of computer science at the University of Rochester, noted that accuracy is “really only one dimension we care about in theory and in practice.” Others, he said, include how much energy is used, how much data is required and how much skilled human effort is needed for AI technology to work.

A more multidimensional view, Kautz added, could help level the playing field between academic researchers and computer scientists at the big tech companies, if research projects relied less on raw computing firepower.

Big tech companies are pursuing greater efficiency in their data centres and their artificial intelligence software, which they say will make computing power more available to the outside developers and academics.

John Platt, a distinguished scientist in Google’s artificial intelligence division, points to its recent development of deep-learning models, EfficientNets, which are 10 times smaller and faster than conventional ones.

“That democratises use,” he said. “We want these models to be trainable and accessible by as many people as possible.” The big tech companies have given universities many millions over the years in grants and donations, but some computer scientists say they should do more to close the gap between the AI research haves and have-nots.

Today, they say, the relationship that tech giants have to universities is largely as a buyer, hiring away professors, graduate students and even undergraduates.

NYT



Developing taste for insects

- In 2013, the Food and Agriculture Organisation of the United Nations released a report declaring the need to swap traditional protein sources for insects to support a sustainable future. The report helped drive an explosion of efforts all dedicated to making mealworms your next meal.
- Presenters at a 2018 conference in Georgia, Eating Insects Athens, published papers this month in a special issue of the Annals of the Entomological Society of America. The volume showed how people who study insects scientifically are now spending more time thinking about eating them.
- As long as manufactured insects are “free from filth, pathogens, toxins,” the Department of Agriculture says it’s food. While regulations are clear about insect food sales, they’re more like guidelines for insect food and feed production. The lack of stronger regulations may be limiting the number of insect-based foods in the market today.
- Even if consumers become more comfortable with the idea of eating insects, they won’t stay that way without specific regulations meant to ensure quality and safety. That’s a goal supported by industry groups like the North American Coalition for Insect Agriculture, recently formed, in part, to work with regulators as more bugs are introduced into our diets.

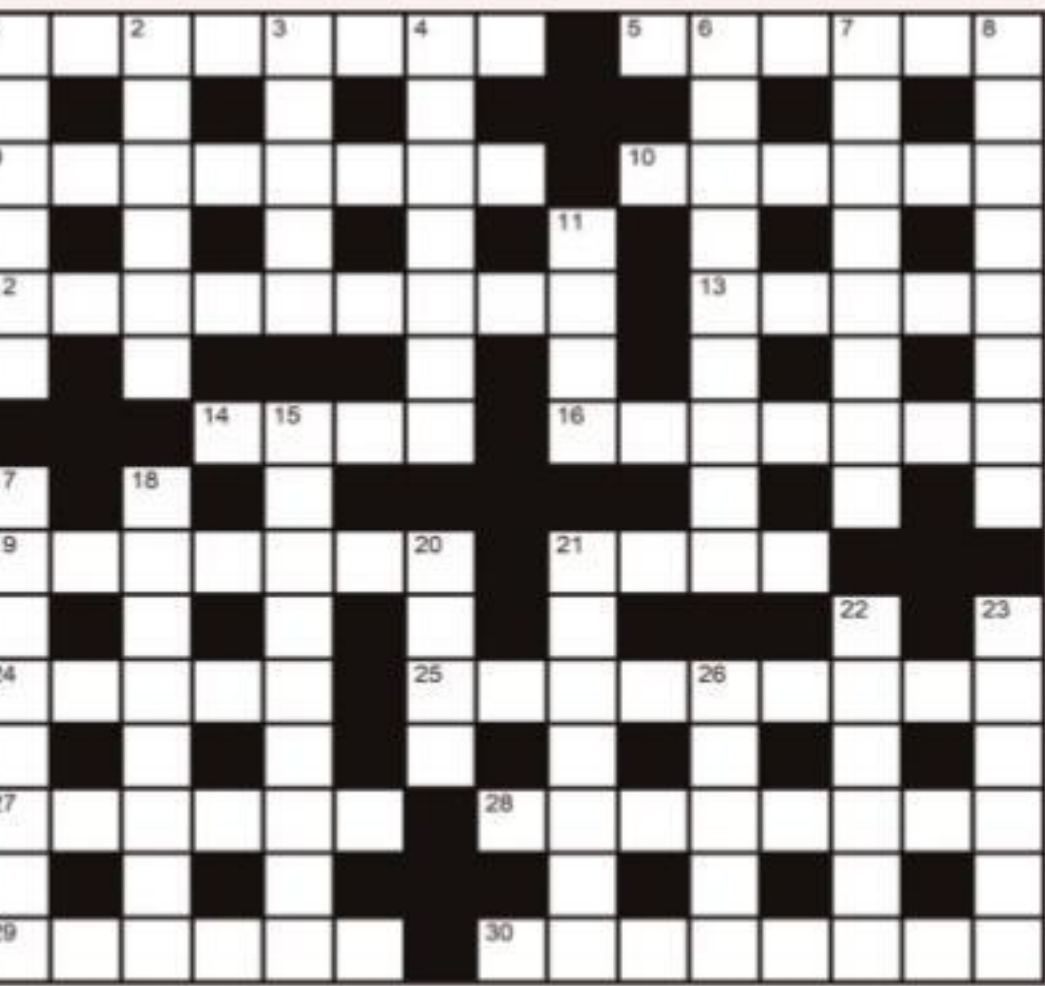
JOANNA KLEIN/NYT

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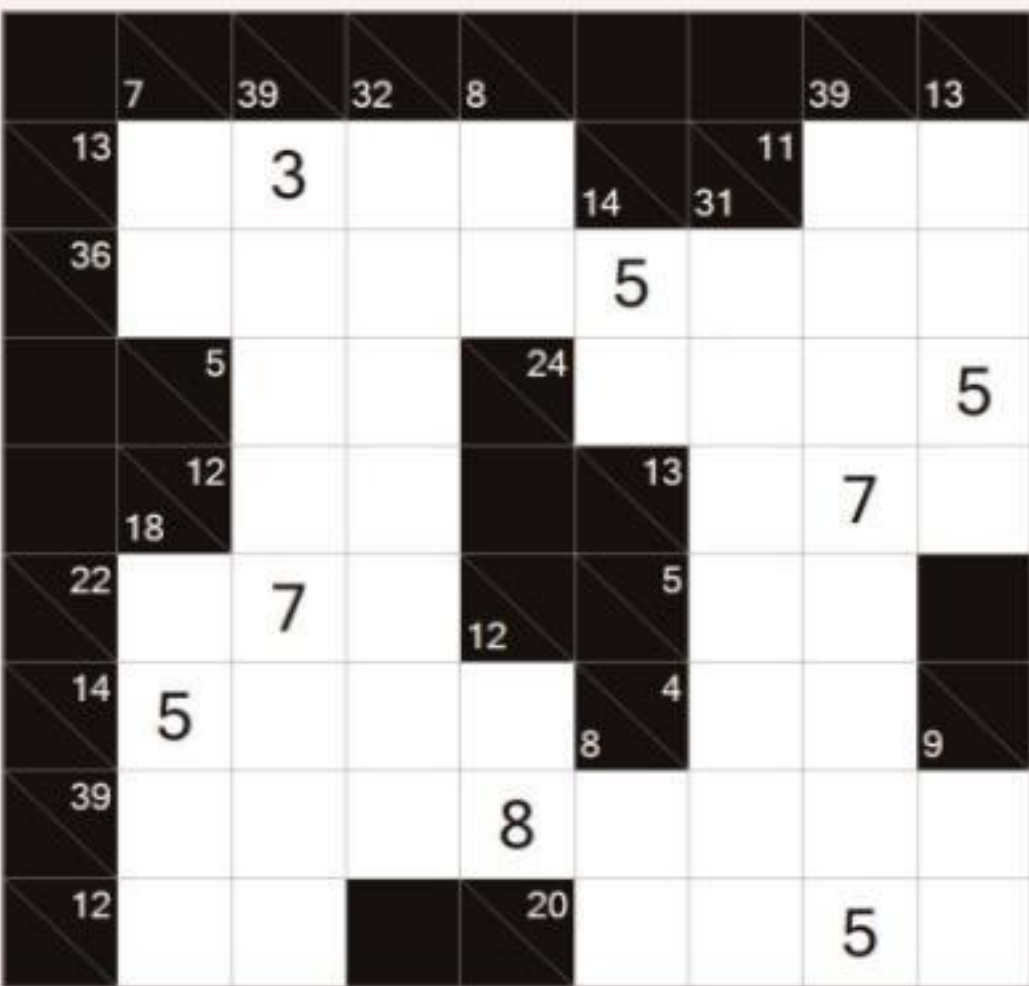
ACROSS

- Freedom or room to move about or carry out some action (8)
- Coins collectively (6)
- Reduction in the book value of an asset (5,3)
- A serve emotional shock (6)
- “UT” of UTI (4,5)
- Destinies (5)
- A position or job (4)
- Sailing ship (7)
- Not harsh (7)
- A short section or illustration that is often used for advertising (4)
- British currency or weight (5)
- An outdoors sign or poster (9)
- Religious ceremony or observance (6)
- Cutting instrument for paper (8)
- Wielding vigorously (6)
- Idleness (8)

DOWN

- Legal or legit (6)
- Something of little or no importance (6)
- Larceny, stealing (5)
- Fail to meet a financial obligation (7)
- A list of the financial assets held by an individual (9)
- Does he move in royal circles? (8)
- Passing (8)
- Doe’s mate (4)
- You pay interest if your account is ___ (9)
- Empty language (8)
- Business, trade or commerce (8)
- Wooden containers you can bathe in? (4)
- California-based IT hub ___ Valley (7)
- Spiritual enlightenment in Zen (6)

KAKURO



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

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

BIZ QUIZ

- Which electronic major has launched digital lending platform to boost smartphone sale?
- Asian Development Bank cut India’s GDP growth forecast for 2019-’20 from 7% to what?
- Which United Kingdom-based travel company has collapsed financially after 178 years of operations?

BUZZ WORD

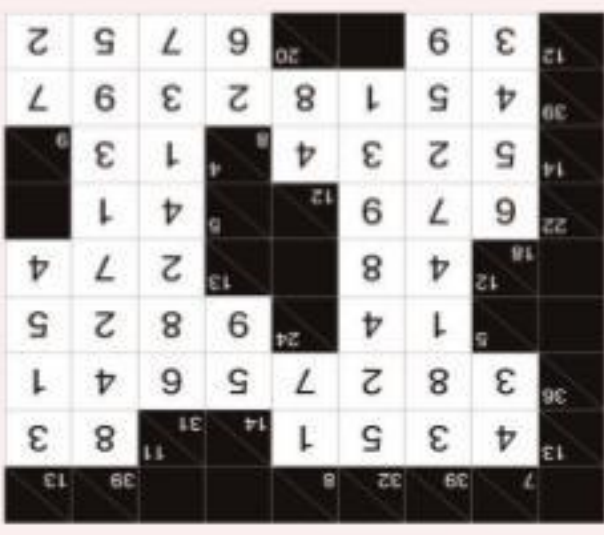
The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is

by trial and error.

Today’s clue: XZQ equals LOP.

Azvhqrwrwzd fepwdc zbr
rnfhfprwd qezibarp sdi rnh
lczprwd qhgzqxh. - Isuwi
Psedzzy

ANSWERS



BRIDGE BOUTS

L SUBRAMANIAN

WHO’S SAVING?

Take the east seat in today’s deal from a Swiss Pairs tournament. RHO open 1S in first seat. You pass with **S9-7-2 H Q-J-T-9 D 9-8-7-4-3 C 6** and your lefty raises to 4S. Your partner sitting west, doubles and north passes. What do you do?

This was the decision all the forty easts had to make as the bidding was the same at every table.

At one table, east chose to pass as he felt that their side may be too high in 5D. He led his singleton club, collected a ruff, and shifted to the HQ to defeat the contract. The complete hands were:

Dlr: North	S Q T 5 4 3	W	N	E	S
Vul: E-W	H A 8 2	-	1 S	Pass	4 S
	D K T 6	dbl	All pass		
	C K 9				

S -	N	S 9 7 2
H K 7 6 3	S	H Q J T 9
D A Q J 5		D 9 8 7 4 3
C A Q T 7 3		C 6

S A K J 8 6
H 5 4
D 2
C J 8 5 4 2

On thirty eight of the forty tables, east elected to bid 5D and when the bidding reverted to north, some of them doubled the contract to end the auction.

South led the SK which the dummy ruffed. A heart to declarer’s queen won and when declarer tried the diamond finesse, north won and played a second spade to promote a trump trick for his ten, thereby defeating the contract.

At another table, when east pulled out to 5D, south thought that 5D may not have a defence and so bid 5S as a save, which west was happy to double and defeat it by two tricks, for a score of +300 to E-W.

Discussion: South’s raise to 4S was a two-way bid. For one thing, it can easily make and for another, it can be an advance save against a possible 4H for E-W. He had the text-book requirement of five trumps, less than ten points, and a singleton/ two doubletons on the side.

Strictly, ace and another trump, can put declarer under extreme pressure in 4H.

At vast majority of tables, east assumed it would be better to save against 4S and so bid 5D.

In the last table, it was bad bridge by south to bid 5S. This is known as bidding the same hand twice, and he should have left the decision to his partner.

All in all, it was fun with both sides saving against non-existent game for the other.

From the Front Page

DHFL resolution plan paves way for lenders to take charge

THE COMPANY'S LARGEST borrowing was through non-convertible debentures, including masala bonds, to the tune of ₹41,431 crore.

The company's total assets stood at ₹89,476 crore, along with ₹1,752 crore in cash and investments. DHFL's retail loan book stood at ₹35,233 crore, while the wholesale book included ₹18,078 crore in project and mortgage loans, ₹11,967 crore in SRA loans and ₹17,565 crore in other project loans.

The proposed resolution plan details the projected cashflows into three separate categories, including retail assets alongside project and mortgage loans with the payment of liabilities and repayment schedules mapped against these.

The company will pay secured lenders over nine years to 10 years in interest rates of 8.5% in most cases, and 10% in one case, nil in another. Unsecured lenders will be paid over 12 years.

Unsecured public deposits payable till October 31 have been assumed to be paid with existing interest rates, while the balance are to be restructured over 10 years with no interest, the company said.

Any liquidation value required to be paid to the dissenting creditors under the ICA will be paid within a period of 12 months from the date of implementation of the proposed resolution plan, as required under the RBI's June 7 circular.

In the case, where the cash flow is linked to project and mortgage loans, the interest payout is nil in the first year, suggesting a moratorium of sorts, and then interest rate picks up.

In this case, the repayment schedule promises 0.01% of total outstanding in FY20 and FY21, and repayments of 11% and 12% of total outstanding over the next two years, in keeping with an increase in 'free cash-flow for debt servicing'.

DHFL has proposed staggered payment of interest, with an internal rate of return of 8.5% per year, for example, being paid off zero interest in the first year, and rates of 6.5%, 10.5%, 11% and 12% over subsequent years.

CPSEs vow to meet FY20 capex target

BESIDES ASKING THE CPSEs to clear pending dues held up due to lack of identification of bills or regular delays in

processing of bills, Sitharaman asked for review of post-arbitration counter-claims filed by CPSEs.

About ₹49,000 crore claims filed by industry against the 32 CPSEs are under various stages of arbitration, while the CPSEs have also filed counter arbitration for about ₹43,000 crore, expenditure secretary Girish Chandra Murmu said.

While a drive will be launched by the CPSEs to authenticate bills and release pending duties to goods and service providers by mid-October, the minister was surprised to find that most of the CPSEs are also procuring outside of the Government e-Marketplace (GEM) portal.

"A bit of shocker to me... Nearly ₹60,000 crore of purchases have been made by most of CPSEs for goods and services, which are available through GEM portal, outside of the GEM," she said, adding that officials would look into the reasons.

Public procurement (including CPSEs) as a percentage of GDP in the country is estimated to be 20-22%. For a size of Indian economy at \$2.7 trillion, this amounts to public procurement to the tune of \$500 billion annually.

The minister's vigorous push to capex clearly signals the government's thinking that apart from giving a cash booster to companies with steep tax cuts, the government sector will also have to play a timely and complementary role in advancing the much-awaited revival of the investment cycle.

The combined capital expenditure by 244 CPSEs and departmental undertakings such as the NHAI and the Indian Railways are projected to be ₹4.5 lakh crore in FY20 as compared with ₹4.36 lakh crore in FY19. They contribute in substantial measure to fixed assets creation in the economy.

Under prodding by the government, many large CPSEs have accelerated their capital spending in recent years and they have also had to pay liberal dividends and buy back own shares to support a revenue-hungry government.

The Centre's budget capex is estimated to rise about 10% year-on-year to ₹3.38 lakh crore in FY20 compared with ₹3.03 lakh crore in FY19.

Corrective action against Lakshmi Vilas Bank

THE PCA SWORD fell on LVB when it has been in the process of securing approvals from the authorities for a merger with Indiabulls Housing Finance. The proposed plan was to merge Indiabulls Housing Finance

and its wholly-owned subsidiary, Indiabulls Commercial Credit, with Lakshmi Vilas Bank. IBHFL is to hold around 90.5% of the post-merger enhanced equity capital of the merged entity, while shareholders of LVB are to hold around 9.5%.

Adding to the woes, the Economic Offences Wing of Delhi had registered a First Information Report (FIR) against its board members on a complaint filed by Religare Finvest (RFL) pertaining to adjustment of its deposits towards the dues of RHC Holding and Ranchem, a couple of days ago.

During the financial year 2017-18, the bank had adjusted deposit-loans aggregating to ₹794 crore, extended to RHC Holding and Ranchem, the group companies of RFL against the RFL's deposits. Disputing the said adjustment, RFL had filed a suit against the bank in May, 2018 before the Delhi high court and the same was being defended appropriately by the bank.

RFL had also filed an interim application in the suit claiming for attachment of the assets of the bank, its employees and directors. The said application was heard for more than an year and the same was reserved for orders.

Ordering the PCA in its communication dated September 27, the RBI has also advised the bank on the restrictions put in place and the actions to be taken by the bank, which the bank has taken note of for necessary compliance, with progress to be reported on a monthly basis to RBI. "The Prompt Corrective Action is aimed at improving the performance of the bank and will not have any adverse impact on the normal day-to-day operations of the bank including acceptance and repayment of deposits in the normal course," LVB said.

Parthasarathi Mukherjee

had in August this year resigned from his post of MD & CEO of LVB in the midst of the ongoing procedures of the merger process.

The net loss of LVB had widened to ₹237.25 crore during the quarter ended June 30, 2019, as compared to a net loss of ₹123.86 crore during the same quarter of the last year. The total income declined 14% during the period to ₹677.17 crore, as against ₹787.5 crore registered during the corresponding period last year.

The gross non-performing assets (NPA) as a percentage of gross advances stood at 17.30% (₹3,556.57 crore) during the three months ended June 2019, when compared to 10.73% (₹2,804.71 crore) in the same period of the previous year. Net NPA grew to 8.30% (₹1,539.40 crore) as compared to 5.96% (₹1,478.09 crore) in the same period of last year.

Smartphones to lead sales again

HE ADDED THAT however, it has to be primarily focused at states like West Bengal, Assam, Tamil Nadu, Odisha and Karnataka where installed base of non-4G smartphones is still above 30%," Kawoosa explained.

On performance of online channels this Diwali, he said, "It will easily top the last numbers by around 10%. As we explained that this season the sales could top 10 million units, which will be against 8-9 million last year."

Technology is also playing an important role in guiding retailers on how to lure customers to their online stores.

According to Satish Meena, a senior forecast analyst with Forrester, online marketplaces like Amazon are key purchase

influencers in a fashion shopper's purchase journey. Shoppers are spending more time on marketplace sites to discover and research products, thereby providing retailers insight into buyers' purchase decisions.

Artificial intelligence (AI) and machine-learning tools allow retailers to leverage this wealth of consumer data toward responsive design and better product recommendations.

This enables marketplaces to launch private-label fashion brands for entry-level customers, such as Moda Rapido and Here & Now by Indian online fashion retailer Myntra, and provide a superior customer experience, he added.

Forrester expects global online fashion market to hit \$765 billion by 2022, capturing 36% of total fashion sales. Countries like China, South Korea, Japan, US, UK, India and France are the key drivers to this spending growth.

Counterpoint Research associate director Tarun Pathak, too, expects that going forward the online market will get a strong push from all the major brands as they are gearing up for the upcoming festive season sale. "Also, we expect online platforms to focus on targeting higher average selling price

(ASP) models on their platforms rather than lower ASP devices to lure customers during the festive season sale," Pathak explained in a recent report.

According to market research firm RedSeer Consulting, retailers are estimated to do gross sales of \$3.7 billion during the six-day festive sale period starting September 29.

For the whole festive month, sales are expected to top \$7 billion for the e-tailing industry, more than 60% increase on year.

Almost 32 million consumers are expected to shop during the sale period against 20 million during the previous year on the back of increasing demand from tier-two cities and beyond.

Netflix spreads its net Bharat-wide

THE COMPANY'S SPY-thriller *Bar of Blood* that started streaming on September 27 is meant for a "very, very broad audience", says Shergill. Produced by Shahrukh Khan-owned Red Chillies Entertainment, the series promises to have a "full commercial tone" akin to a Bollywood potboiler.

Shot in various locales and steeped in action and special effects, the series is Netflix's next huge big-screen story after *Sacred Games*, says Shergill. "It is as big or better than even cinema in that sense," she adds. Asked on the content cost, she says: "I can just assure that whatever the story required, we bid for it."

Sacred Games with a top-notch cast and stirring plot is estimated to have cost over ₹10 crore per episode, said an analyst. "It is done for a few flagship shows. An average show might cost about ₹3.5 crore per episode or lower," the analyst said. Analysts at Boston Consulting Group (BCG) estimate Netflix to have invested around \$75 million on India original content in 2017, albeit lower than the \$300 million invested by Hotstar.

Hotstar is the top app in terms of downloads and monthly active users (MAU), according to a FICCI-EY report released in December 2018. It had 300 million

MAUs in June 2019, a RedSeer Consulting report showed.

Experts say players looking for mass adoption need to scale up like Hotstar. Since Hotstar has live cricket, customer acquisition becomes easier.

Ajay Gupta, partner at AT Kearney, points out that going mass for Netflix will be challenging as the mass segment is still averse to pay for content, more so as a lot of free content is already available.

To up its game, the platform has to churn out compelling vernacular content, bring affordable plans and create simplicity of access and use, Gupta adds.

Netflix claims to have around 151 million subscribers globally. According to research firm Media Partners Asia, the firm has about a million subscribers in India. "As we see our global base increasing, I am sure India will contribute to it significantly," says Shergill.

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RE-E-TENDER NOTICE
E-tenders are invited from experienced firms in TWO BID system for the following works. Tenders can be submitted only by online through the portal www.etenders.kerala.gov.in

S.No	Name of work and Tender No.	Tender ID	Due Date
1	Supply & Commissioning of Pressure Filter (1 No.), Re-Tender No.CD/CN/VC-34/RT/Press Filter/2019-20	2019_TTPL_300340_1	09.10.2019

For more details & tenders please visit our website www.travancoretitanium.com
Sd/-, Head of the Department(C)

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Phone: (91-11) 4157 7777, 2644 6666 Fax: 49862990
E-mail: corporate@ndtv.com; Website: www.ndtv.com

NOTICE
Notice is hereby given pursuant to provisions of Regulation 29 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the meeting of Board of Directors of New Delhi Television Limited will be held on **Monday, November 11, 2019**, inter-alia to consider and approve the unaudited financial results (standalone & consolidated) of the Company for the quarter and six months ended September 30, 2019.

Information in this regard is also available on the website of the Company i.e. www.ndtv.com and on the website of stock exchanges i.e. www.bseindia.com and www.nseindia.com.

For New Delhi Television Limited
Shiv Ram Singh
Company Secretary & Compliance Officer

Place : New Delhi
Date : September 28, 2019

MAFATAL INDUSTRIES LIMITED
CIN: L17110GJ1913PLC000035
Regd. Office: 301-302, Heritage Horizon, 3rd Floor, Off: C.G. Road, Navrangpura, Ahmedabad-380 009. Tele. No. 079-26444404-06 Fax No. 079-26444403
E-mail : ahmedabad@mafatal.com Web Site : www.mafatal.com

NOTICE
NOTICE IS HEREBY GIVEN pursuant to Regulation 29 and Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 a Meeting of the Board of Directors of the Company will be held on Wednesday, 13th day of November, 2019, at Mumbai, inter alia, to consider and approve the Unaudited Financial Results of the Company for the Quarter & Half Year ending on 30th September, 2019.

Further, We have to inform you that pursuant to SEBI (Prohibition of Insider Trading) Regulations, 2015 as amended read with the Company's Code of Conduct to Regulate, Monitor and Report Trading, the Trading Window in respect of dealings in the Equity Shares of the Company, would remain closed, for all the Directors, Designated (specified) Employees of the Company and "the connected persons" with the Company, with effect from **30th September, 2019 to 15th November, 2019 (both days inclusive)**. The trading window in respect of dealing in the shares of the Company shall reopen from **16th November, 2019**.

This information is also available on Company's website www.mafatal.com, as also on the website of the Bombay Stock Exchange Limited www.bseindia.com

Place : Ahmedabad
Date : 28th September, 2019

For Mafatal Industries Limited,
Ashish A. Karanjji
Company Secretary

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Tel No. +91 022 4303 1000 • Fax No. +91 022 4303 7662 • www.reliancecmutual.com

NOTICE NO. 77
DIVIDEND DECLARATION
Record Date
October 04, 2019

Notice is hereby given that the Trustee of Reliance Mutual Fund ("RMF") has approved declaration of dividend on the face value of Rs. 10/- per unit in the undernoted scheme of RMF, with October 04, 2019 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on September 26, 2019 (₹ per unit)
Reliance Interval Fund - Quarterly Interval Fund - Series I - Dividend Option	0.0001	10.3298
Reliance Interval Fund - Quarterly Interval Fund - Series I - Institutional Plan - Dividend Option		10.3300
Reliance Interval Fund - Quarterly Interval Fund - Series I - Direct Plan - Dividend Option		10.3398

*As reduced by the amount of applicable statutory levy.

Pursuant to payment of dividend, the NAV of the Schemes will fall to the extent of payout, and statutory levy, if any. *The dividend payout will be to the extent of above mentioned dividend per unit or the difference of NAV from the last Specified Transaction Date (Ex. NAV) to the Record Date mentioned above, whichever is higher. However the payout will be subject to the available distributable surplus in the Scheme as on the Record date. The specified Transaction period for Reliance Interval Fund - Quarterly Interval Fund - Series I is on 3rd & 4th October, 2019 (both business days). The following shall be applicable for application received during the specified transaction period.

For Subscriptions including Switch-ins under Dividend Option
In respect of valid applications for subscriptions received up to 3:00 p.m. on the aforesaid Record Date along with a local cheque or a demand draft payable at par at the place where the application is received, the Ex-Dividend NAV of the day on which application is received shall be applicable. The investors will not be eligible for dividend declared, if any, on the aforesaid Record Date.

In respect of valid applications received after 3.00 p.m. on the second day of the Specified Transaction Period the closing NAV of the next working day shall be applicable, provided such a day is/has been declared as a Specified transaction day for the fund. Otherwise, the application will be liable for rejection.

In respect of purchase of units in Income/ Debt Oriented scheme with amount equal to or more than Rs 2 lakhs, the applicable NAV shall be subject to the provisions of SEBI Circular Cir/IMD/DF/19/2010 dated November 26, 2010 and CIR/IMD/DF/21/2012 dated September 13, 2012 on uniform cut-off timings for applicability of NAV. With regard to Unit holders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting Units for the Income distribution/ Dividend amount at the prevailing Ex-Dividend NAV per Unit on the record date.

For Redemptions including Switch-out under Dividend Option
In respect of valid applications received up to 3.00 p.m. by the Mutual Fund, on the aforesaid Record Date the Ex-Dividend NAV of the date of receipt of application shall be applicable and the investors will be eligible for the dividend declared on the aforesaid Record Date.

For units in demat form: Dividend will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under dividend plan/option of the Schemes as on record date.

All unit holders under the dividend plan/option of the above mentioned schemes, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the dividend.

For RELIANCE NIPPON LIFE ASSET MANAGEMENT LIMITED
(Asset Management Company for RELIANCE MUTUAL FUND)

Mumbai
September 28, 2019

Authorised Signatory

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MUTUAL FUNDS
Sahi Hai

Trump envoy quits after being named in plaint

US SPECIAL REPRESENTATIVE on Ukraine Kurt Volker resigned after Congress ordered him to answer questions in an impeachment investigation on President Donald Trump, a source said.

A person familiar with the matter who requested anonymity confirmed Volker's resignation on Friday, which was first reported by the student newspaper at Arizona State University, where he directs an institute.

A whistleblower complaint released on Thursday said Volker met senior Ukrainian officials on how to "navigate" Trump's demands of President Volodymyr Zelensky. The complaint accused Trump of pressuring Zelensky in a July 25 phone call to supply dirt on former US vice president Joe Biden, the favourite to represent Democrats against Trump in the 2020 presidential election.

Committees in the Democratic-led House of Representatives ordered Volker to appear next Thursday to answer questions. In a letter released on Friday, the lawmakers pointed to a tweet by Rudy Giuliani, Trump's personal lawyer, in which he showed a screenshot of a conversation in which Volker spoke of connecting him with a top adviser to Zelensky.

—AFP



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E-AUCTION

SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF PROPERTIES
LAST DATE & TIME OF SUBMISSION OF EMD (Earnest Money) AND DOCUMENTS 29-10-2019 UPTO 4.00 P.M.

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002
 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Oriental Bank of Commerce, the constructive/physical possession of which have been taken by the Authorized Officer of Oriental Bank of Commerce Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **31.10.2019**. The amount due for recovery, name of borrower (s) & guarantor (s) the reserve price, earnest money deposit etc is as per table given below:

DESCRIPTION OF IMMOVABLE PROPERTIES													
Sr. No.	Name of the Borrower / Guarantor	Description of property	Reserve Price	Date of Demand Notice	EMD Remittance Account Details	Date / Time of e-Auction	Sr. No.	Name of the Borrower / Guarantor	Description of property	Reserve Price	Date of Demand Notice	EMD Remittance Account Details	Date / Time of e-Auction
			EMD	Possession Notice						EMD	Possession Notice		
			Bid Increase Amount	Outstanding Amount (Secured debt)						Bid Increase Amount	Outstanding Amount (Secured debt)		
1	Shyam Rastogi S/o Ram Prakash Rastogi (Borrower) & Mohit Agarwal S/o Sh. Vimal Agarwal (Guarantor) B/O –Kanth Road Moradabad	EQM of Residential land & Building situated at House No. 12/77/33, Mohalla Dindarpura, Moradabad, admeasuring 46.405 Sq.mtr. in the name of Shyam Rastogi S/o Ram Prakash Rastogi, Having bounded as : E-Rasta 3.55 mtr wide after that Rasta combined & in part House of Ram Bharosey Lal, W-House of Sanjay Agarwal & House of Rakesh Agarwal, N - Mandir Raghunath Ji, S-in part House of Sh. Ram Bharosey Lal & In part House of Umendra Kumar. (Constructive Possession with Bank)	₹ 10,35,000/- ₹ 1,04,000/- ₹ 10,000/-	13.06.2018 11.09.2018 Rs. 18,61,065.24 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)	11	M/s Durga Rice Mill (Borrower) Partner : Shri Arun Kumar, Shri Vinay Kumar Singh, Shri Rahul Kumar, Shri Ajay Kumar Singh, GUARANTOR(S): 1. Shri Rajeev Kumar 2. Mrs Anita Devi W/o Kripal Singh 3. Shri Satendra Singh S/o Shri Sukhpal, 4. Shri Shripal Singh S/o Vikram Singh, 5. Shri Ajay Kumar S/o Maiku Lal, 6. Omveer Singh S/o Ram Kumar Singh 7. Nirpendra Kumar S/o Kishan Lal	1. Commercial plot situated at gata No. 150 of village Kalyanpur Dharmai Tehsil Powayan . Distt. Shahjahanpur measuring 570 Sqr in the name of Vinay Kumar Singh S/o Kripal Singh having Bounded as :- N- Agricultural Land of Subhash Chandra Gangwar, S- Agricultural Land of seller/At present M/s Durga Rice Mill, E- Link road/At present Painted road to Village- Kalyanpur Dharmai, W-Agricultural Land of Kulwant Rai. (Constructive Possession with Bank) 2. Property situated at gata No. 150 of village Kalyanpur Dharmai Tehsil Powayan, Distt. Shahjahanpur. This property has two parts- (a) Area of 2260 Sq.mtr, Village Kalyanpur Dharmai, P/T Tehsil Powayan, Dist- Shahjahanpur standing in the name of Ajay Kumar S/o Kripal Singh and Shri Rahul Kumar S/o Shri Rajeev Kumar. Bounded as: N- Agricultural Land of Kulwant Sharma/At present Land of Vinay Kumar Singh. S- Agricultural Land of Natthu Singh/ At present Shops / godown of Rajeev Kumar, Arun Kumar & Others, E- Kharanja/ at present painted Road to Vill Kalyanpur Dharmai, W- Agricultural Land of Kulwant Sharma. (Constructive Possession with Bank) (b) Area of 1134.00 Sq mtr , Village Kalyanpur Dharmai, P/T-Powayan, Dist- Shahjahanpur standing in the name of Shri Vinay Kumar Singh S/o Kripal Singh and Shri Arun Kumar S/o Ram Bharosey. Bounded as : N- Agricultural Land of Kulwant Sharma/At present Land of Vinay Kumar Singh.S- Agricultural Land of Natthu Singh/ At present Shops/godown of Rajeev Kumar,arun Kumar & Others, E- Kharanja/ At present painted Road to Vill Kalyanpur Dharmai, W-Agricultural Land of Kulwant Sharma. (Constructive Possession with Bank) 3. Non Agricultural land situated at gata No. 95 of village Kulm Juharpur,Pargana & Tehsil Powayan, Distt. Shahjahanpur admeasuring 160.00 Sqm Shri Rajeev Kumar S/o Ram Bharosey and Shri Arun Kumar S/o Ram Bharosey. Bounded as: N- Plot of Ram Bharosey/At present M/s Durga Rice Mill, S – Rasta and Nikas/At present Painted Road to Vill Narendrapur, E- Land of seller, W- Plot of Kripal Singh/Shops & House of M/s Suraj readymade and janral Store. (Constructive Possession with Bank)	₹ 5,67,000/- ₹ 57,000/- ₹ 10,000/-	12-07-2018 24-10-2018 Rs. 1,28,18,201.40 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)
2	M/s Om Sai Ram Industries, Sh. Brij Lal S/o Sh. Tulsi Ram (Partner), Rahul Gupta S/o Sh. Kamlesh Kumar Gupta (Partner), Arun Kumar Johri S/o Sh. Ram Mohit (Partner) & Mohit Gupta S/o Sh. Kamlesh Kumar Gupta (Guarantor) B/O - Tilihar	1. EQM of Factory land and & building situated at Kh. No. 150, Vill. Dhaneli Paltu pargana & Tehsil Tilihar Distt Shahjahanpur, UP in the name of Sh. Braj Lal S/o Tulsi Ram, admeasuring 4580 Sq.mt. (820 sq. mtr. for road broadening) having Boundaries as under:- E- Land of Nanhe, W- Chak Road, N – Land of Kailash, S - Tilihar to batliaya road. (Constructive Possession with Bank) 2. EQM of Factory land and building situated at Kh. No. 116/1 Vill. Dhaneli Paltu pargana & Tehsil Tilihar Distt Shahjahanpur, UP in the name of Sh. Rahul Gupta S/o Sh. Kamlesh Kumar Gupta & Sh. Mohit Gupta S/o Sh. Kamlesh Kumar Gupta, admeasuring 2060 sqm. (130 sq. mtr. for road broadening) having boundaries as : - E-Land of Krishna Devi, W- Arazi Kamlesh Kumar & Others, N – Land of Shyama Devi, S-National Highway. (Constructive Possession with Bank)	₹ 1,21,47,000/- ₹ 12,15,000/- ₹ 10,000/- ₹ 49,41,000/- ₹ 4,95,000/- ₹ 10,000/-	04-02-2019 20-04-2019 Rs. 2,78,65,857.29 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)							
3	Dinesh Singh Raghav S/o Mahendra Singh Raghav & Suman W/o Dinesh Singh Raghav (Borrower) Guarantor: Vinod Kumar S/o Mahendra Singh B/O –Moradabad	EQM of Residential land and building of Total area 91 sqm situated at Mohalla Bhadoura ward No.19, Near Dropadi Ratan inter College Moradabad standing in the name of Sh. Dinesh Singh Raghav S/o Mahendra Singh Raghav, Bounded as: E-Plot of Mahesh Chandra Mourya, W- Plot of Ravi Shankar Sharma, N – Rasta 8 Feet Wide, S- Property of Vendor, (Constructive Possession with Bank)	₹ 22,50,000/- ₹ 2,25,000/- ₹ 10,000/-	13-07-2017 18-04-2018 Rs. 12,40,002.00 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)							
4	M/s Jeelani Automobiles (Istikhhar Jeelani Prop.) Guarantor: Abdul Sattar S/o Mohd. Islam B/O - Moradabad	EQM of commercial land situated at plot no. C-109 Transport Nagar Moradabad, UP admeasuring 72.60 Sq. mtr. standing in the name of Sh. Abdul Sattar S/o Mohd. Islam., Bounded as : E- Road 18 mtr wide, W- Plot no C-120, N- Plot no. C-110, S- Plot no. O-33. (Constructive Possession with Bank)	₹ 18,60,000/- ₹ 1,86,000/- ₹ 10,000/-	13-11-2018 08-02-2019 Rs. 2,52,832.60 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)	12	M/s Diamond Industries Partners - (Afzal Ahmad, Abdul Wahid, Anjum, Asif, Yusuf, Raees, Chandra Sen, Mahendra Pal, Hari Prasad, Smt. Vinesh Chaudhary, Shakeel, & Inderjeet Singh) / Gaurantor-Mukhtiyar & Muntiyaz Khan (Guarantor) Baker Nagar, CB Ganj Distt-Bareilly.	EQM of Commercial property at part of gata no. 185 & 183 Vill. Gargaiya (Behind fire station Colony Pilibhit Road) Pargana & Tehsil Nawabganj Distt Bareilly in the Joint name of Sh. Hari Prashad, Chandra Sen, Mahendra Pal & Others admeasuring 5920 sq. mtrs. E-Khet Irshad, Yaseen & others, W - Land of Har Prasad, Fire station & 18' wide rasta thereafter Pilibhit Road, N-Land of Chet Ram, S-Khet Fakker Bakhsh. (Constructive Possession with Bank)	₹ 1,53,58,500/- ₹ 15,36,000/- ₹ 10,000/-	05-04-2018 16-06-2018 Rs. 1,37,12,572.25 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)
5	Smt. Gurmeet Kaur W/o Sukhjeet Singh (Borrower) Hor Kishore S/o Roshan Lal and Malkheet Singh- Guarantor B/O- Ramnagar	Equitable mortgage of residential property in name of Smt. Gurmeet Kaur w/o Sukhjeet Singh situated at Mohalla Singh Colony, Tehsil Bilaspur Distt. Rampur U.P., Area measuring 58.00 Sq. mtr., Bounded as : E: House of Purshotam Sharma, W- Rasta 7ft, N: House of Mahendra Singh. S: Rasta 6ft. (Constructive Possession with Bank)	₹ 16,96,000/- ₹ 1,70,000/- ₹ 10,000/-	13-09-2018 07-12-2018 Rs. 10,65,133.00 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)	13	M/s M.K. Zari Center Sh. Misaryar Khan (Prop.) / Guarantor-Kumhtiyar & Muntiyaz Khan (Guarantor) Baker Nagar, CB Ganj Distt-Bareilly.	EQM Of Res. / Comm. building at part of Khasra No. 590/3, ward 22, Faridpur Choudhary, Nainital Road, Bareilly, of Mr. Misaryar Khan admeasuring 104.51 Sqm, E- H/o Shrivastava ji, W - Rasta 12'wide, N-Rasta 15' wide, S- Plot of seller (Physical Possession with Bank)	₹ 35,52,800/- ₹ 3,56,000/- ₹ 10,000/-	05-04-2018 18-06-2018 Rs. 1,98,98,878.00 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)
6	Smt. Munni Devi W/o Avinash & Navnit S/o Avinash (Borrower) Priyanshu Saxenna & Raj Pal Singh-(Guarantor) B/O- Ramnagar	EQM of the Residential property in the name of Munni Devi W/o Avinash Kumar admeasuring 213.20 sq. mtr. situated at Moh. Bhatti Tola (Shanti nagar) Tehsil Bilaspur Distt. Rampur, Bounded as: E: House of Ilyiaz Khan, W: House of Mohammdi Begum, N: Road10ft, S: House of Achchhan Khan, (Constructive Possession with Bank)	₹ 27,00,000/- ₹ 2,70,000/- ₹ 10,000/-	17-11-2016 14-07-2017 Rs. 14,63,718.79 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)	14	Sh. Misaryar Khan Sh. Mukhtiyar & Sh. Muntiyaz Khan, Khasra No. 144, Baker Nagar, CB Ganj Distt-Bareilly	EQM residential property at part of Khasra No. 144, Bankey Gram Govindapur, Bakernagar, Sundarsi, CB Ganj, Bareilly of Sh. Misaryar, Mukhtiyar & Sh. Muntiyaz Khan, admeasuring 980 sq. mtr. E-Road, W- Plot of Majid, N- H/o Sameem Khan, S-Rasta 6' wide rasta H/o Waseem Khan (Constructive Possession with Bank)	₹ 73,50,000/- ₹ 7,35,000/- ₹ 10,000/-	06-01-2018 18-06-2018 Rs. 47,08,369.00 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)
7	M/s B.S. Industries (Borrower) Partners-Surendra Kumar Gupta & Mukesh Kumar Gupta S/o Late Shyam Lal Guarantor- Umesh Kumar Gupta, Surendra Kumar Gupta & Mukesh Kumar Gupta S/o Late Shyam Lal, B/O Newazpur	Equitable mortgage of Industrial property (Factory, Land & Building) in the name of Umesh Kumar Gupta, Surendra Kumar Gupta & Mukesh Kumar Gupta S/o Shyam Lal bearing Khasra No. 160, at village Karaunda, Pargana / Tehsil-Sadar Distt. Shahjahanpur admeasuring 4752 sq.mtr. Bounded as : E : Khet of Panditji, W : Basauliya Road, N : Khet of pandit ji, S : Khet of Manisha. (Constructive Possession with Bank)	₹ 1,71,00,000/- ₹ 17,10,000/- ₹ 10,000/-	10-10-2018 28-12-2018 Rs. 1,75,27,709.91 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)	15	Chandu lal Gupta (Borrower) Nisha Gupta W/o Late Kuldeep Kumar Gupta / Shivam Gupta, Golu Gupta, Ashu Gupta, Komal Gupta (S/o - Dio Legal heirs of late Kuldeep Kumar Gupta) GUARANTOR: Ram Janki Gupta W/o Late Chandulal Gupta	1. EQM of Residential property situated at Mohalla Hussainpura (Sahar Khas daxini in side chungi) Shahjahanpur, Total 163.76 sq.m in the name of Ram Janki Gupta W/o Chandu lal Gupta, Having Bounded as: E- Arazi Bai Mehilji Bhai, W- 60' wide rasta nikas, N – Kharanja, S-Arazi of Pramod Mishra. (Constructive Possession with Bank) 2. House Building property situated at Village Bhudhia, Pargana atwa Pipariya, Tehsil Mohammadi, District Lakhimpur Kheri, Having Bounded as: E- Gola Mohammadi Road, W- Khet of Badshah, N – Khet of Arjun Singh, S- Khet of Badshah. (Constructive Possession with Bank)	₹ 48,87,000/- ₹ 4,88,700/- ₹ 10,000/- ₹ 87,51,119.21 plus interest thereon from 01-09-2019 with costs and other charges	01-01-2018 19-04-2018 ₹ 21,60,000/- ₹ 2,16,000/- ₹ 10,000/-	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)
8	Rajeev Kumar Saxena S/o Ranveer Sahai Saxena & Kiran Saxena (Borrower) B/O Dadraul	EQM of Residential House measuring 125.61 sq. mtr. In the name of Rajeev Kumar Saxena and Kiran Saxena situated at Mohalla Babuzai, Tehsil Sadar, Shahjahanpur. Bounded as :- E- Kharanja, W- House of Bachcho Ansari, N-House of Hanif Khan, S- House of Jaseen Doria. (Constructive Possession with Bank)	₹ 9,20,000/- ₹ 92,000/- ₹ 10,000/-	17-08-2009 05-01-2011 Rs. 11,95,994.00 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)	16	M/s. ELEMECO 88C, Civil Lines T.J. Market, Opp. Hind Talikes Bareilly Partner- Sh. Syed Imran Niyazi S/o Syed Yusoff Hasan & Mohd. Askari Niyazi S/o Mo. HM Niyazi & Sh. Aziz Hasan Ammar Niazzi S/o Sh. Anwaarul Hasan Niyazi Guarantor: Smt. Rafat Jahan W/o Sh. Syed Yusoff Hasan & Sh. Syed Yusoff Hasan. S/o Sh. Nabab Jaan Miya	1. EQM of Residential Property situated at H.No. 122 Mohalla, Kot Old City District- Bareilly in the name of Smt. Rafat Jahan, Area 72 2/3 sq. yds., East - H/o Mr. Jakir Hussain, West - Road North - Gali, South - H/o of Ikrar Husain (Constructive Possession with Bank) 2. EQM of commercial property situated at 88-C Civil line Bareilly in the name of Sh. Syed Yusoff Hasan Area 13.65 Sq.Mtr., East- Shop of Shri PK Gupta West-Shop of Sh. Sharma Ji, North- Kothi Smt Raj Kosalya, South- Road & Varandha (Constructive Possession with Bank)	₹ 14,57,600/- ₹ 1,46,000/- ₹ 10,000/- ₹ 16,37,600/- ₹ 1,64,000/- ₹ 10,000/-	01-08-2019 09-10-2018 Rs. 24,86,331.11 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)
9	Sh. Ameesh Dhand S/o Late Sh Dileep Dhand, A 61 Savanna heights, Golden Green Park Bareilly	Property at Gata no 25, Vill Behta Junu, Ram Nagar Road, Tehsil Aonla, Distt Bareilly in the name of Sh Ameesh Dhand S/o Late Sh Dileep Dhand. Measuring 319.80 sq. mtr., E- House Riyasat, W-Plot Riyazuddin, N- Ramnagar Road, S-Plot. (Constructive Possession with Bank)	₹ 27,43,000/- ₹ 2,75,000/- ₹ 10,000/-	22-05-2017 28-07-2017 Rs. 28,95,806.80 plus interest thereon from 01-09-2019 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)							
10	M/s Wuds N Bricks, Sh. Akash Bararia & Sh. Gur Dayal Singh Deshwal (Partner) B.R. Complex, Dadri Road Barola, Sector-48, Noida Gautam Budh Nagar	Industrial Land & Building in the name of Sh. Gur Dayal Singh Deshwal ad measuring 3706 Sq. yds situated at Industrial Area Bearing No. 579 Chhapraula Distt. Gautam Budh Nagar (UP) N-Agr. Land, S-Remaining Property, E-Road 40ft wide, W - Others Property. (Constructive Possession with Bank)	₹ 3,27,06,000/- ₹ 32,71,000/- ₹ 10,000/-	13-02-2017 29-07-2017 Rs. 8,94,86,944.00 plus interest thereon from 29-03-2018 with costs and other charges.	EMD Account Circle Bareilly Account No. 07121181000054 IFSC Code No ORBC0100712 Bareilly - Izzat Nagar	31-10-2019 01.00 PM to 02.00 PM (with unlimited extension of 5 minutes each)							

TERMS & CONDITIONS:

- The auction sale will be "online e-auction" bidding through website <https://www.bankeauctionwizard.com> on 31.10.2019 between 01:00 PM to 02:00 PM (IST) with unlimited Extensions of 5 minutes each.
- The intending purchaser/bidder is required to submit amount of the EMD by NEFT/RTGS/Demand Draft on or before the last date mentioned in the table hereinabove. The sale paper released in this regard and register their name at <https://www.bankeauctionwizard.com> and get user ID and password free of cost and get training on e-Auction from our service provider **M/s. Antares Systems Ltd.** on above number. After their Registration in the website, the intending purchaser/bidder is required to get the copies of uploaded of concern documents (1. Copy of the NEFT/RTGS challan; 2. Copy of PAN card and (3. Copy of proof of address. on the website before last date of submission of the tender(s) as mentioned in the advertisement released in the newspaper.
- The interested bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact **M/s. Antares Systems Ltd., Help Line No. +91-9453308405 Mrs. Rekha Yadav e-mail id: rekha.y@antaresystems.com** and for property related query, detailed terms and conditions and inspection of property interested bidders may contact the authorized officers **Sh. Mukesh Chaturvedi, (Chief Manager), Mobile No. 8077397469 or Sh. Paramjeet Singh (Chief Manager) M.No. 8191900221 E-mail: ridi_7608@obc.co.in or co.bar@obc.co.in** within office hours.
- Bids shall be submitted through online only in the prescribed format with relevant details.
- Last date for submission of online bids on **29.10.2019 upto 4.00 P.M.**
- A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to the Authorized Officer Oriental Bank of Commerce, Circle Office, Bareilly. Soft copies of the same by E-mail to- ridi_7608@obc.co.in or co.bar@obc.co.in. For any further clarifications, the intending bidders may contact the **Sh. Mukesh Chaturvedi, Chief Manager RR&L Cluster Bareilly Mobile No.8077397469 or Sh. Paramjeet Singh (Chief Manager) Circle Office, Bareilly, M. No. 8191900221.**
- The bid price to be submitted shall be above the Reserve Price and Bidders shall improve their further offers in multiple of Rupees as mentioned in the table hereinabove. Please note that first bid price that come system during the online forward auction can be equal to Reserve price or higher than the Reserve price by one increment or higher than the Reserve price by multiples of increment. While Auction the subsequent bid to outbid the H1 rate will have to be higher than H1 rate by one increment value or in multiples of increment value
- The successful bidder shall have to pay 25% of the Bid amount (Including earnest money) already paid, immediately on closure of the E-Auction Sale proceedings and receiving confirmation from the secured creditor latest by next working day. The balance 75% of the Bid Amount shall have to be paid within 15 days of acceptance/confirmation of sale conveyed to them, failing which the bank shall forfeit the amount already paid/ deposited by the successful bidder. The property shall be re-sold and defaulting purchaser shall not have any claim whatsoever.
- The EMD of unsuccessful bidder will be returned on the closure of the e-auction sale proceedings. No interest is payable on the EMD of the intending bidder's order.
- The sale is subject to confirmation by the Secured Creditor and handing over physical possession shall be subject to CMM/DM or any other competent court's order.
- The properties/ies is/ are sold on "As is, Where is", "As is What is" and "Whatever there is" basis and to the best knowledge and information of the Authorized officer, there is no encumbrance on the properties/ies and the intending bidder should make discreet enquiries as regards to the property of any authority besides the banks charges and should be satisfied themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges encumbrances over the property on any other matter etc. will be entertained after submission of the online bid.
- The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reasons.
- The purchaser shall bear the stamp duties charges including those of sale certificate registration charges, all statutory due payments to Government taxes and rates and outgoing both existing and future relating to the property. The sale certificate will be issued only in the name of successful bidder.
- As per Income Tax Rules, TDS @ 1% of auction price is payable by the auction purchaser if the purchase price is more than Rs. 50,00/lacs. The successful purchaser will have to deposit 1% of the bid amount with the IT Department, Government of India and proof thereof to be submitted to the bank.
- The intending purchaser for inspecting the property may contact **Sh. Mukesh Chaturvedi, Chief Manager, Oriental Bank of Commerce, RR&L Cluster Bareilly or Sh. Paramjeet Singh (Chief Manager) IT Office, Bareilly on any working day between 11:00 am to 3:00 pm.**
- The sale is subject to conditions prescribed in the SARFAESI Act/Rules 2002 and the conditions mentioned above.
- For detailed terms and conditions of the sale, please refer to the link provided in secured creditor's website i.e. www.obcindia.co.in.

Date: 26-09-2019, Place: Bareilly, U.P. Authorized Officer, ORIENTAL BANK OF COMMERCE



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MFL INDIA LIMITED

(CIN: L63040DL1981PLC012730)

Regd. Office: 94/4, UG-F, UG-9, Village Patparganj, Delhi 110091

Notice

NOTICE is hereby given that The Board of directors of the company in its board meeting held on 27.09.2019 has decided to adjourned forthcoming AGM of the company to be held on 30.09.2019 for one month or such other period as may be decided by the Board.

By order of Board of Directors

For MFL India Limited

Sd/-

Mr. Anil Thakral

Managing Director

DIN: 01168540

Date: 28.09.2019

Place: Delhi

G-504 Park View City-1, Sohna Road Sector-48, South City-II Gurgaon 122018 HR

● HATE CRIME

Sikh police officer killed in attack in US

PRESS TRUST OF INDIA
Houston, September 28

ATRAILBLAZING INDIAN-American Sikh police officer, who made national headlines when he was allowed to grow a beard and wear a turban on the job, has been shot and killed in an "ambush-style" attack in a "ruthless, cold-blooded way" in the US State of Texas, a senior official said on Saturday.

Sandeep Singh Dhaliwal, a 10-year veteran of the Harris County Sheriff's office and Q its first Sikh deputy, was gunned down while conducting a mid-day traffic stop in northwest of Houston on Friday, Harris County Sheriff Ed Gonzalez said.

The officers said Dhaliwal, 42, was taken by helicopter to a hospital where he died, a decade after becoming the force's first Sikh and pushing for a historic expansion of religious rights in the department.

"I'm sad to share with you that we've lost one of our own."

Our HCSO Texas was unable to recover from his injuries. There are no words to convey our sadness," Gonzalez said in a tweet.

"We mourn the loss of a wonderful father, husband, son brother, friend, and last but not least, a Texas Peace Officer," he said. Gonzalez said Dhaliwal, who kept his Sikh attributes of faith including a turban and beard, stopped a vehicle with a man and woman inside.

One of them got out and shot him at least twice in an "ambush-style" attack at least twice in a "ruthless, cold-blooded way", he said.

Dhaliwal worked with United Sikhs, a global humanitarian relief and advocacy non-profit, to help organise the donation of truckloads of supplies for first responders after Hurricane Harvey.

'Bank' opened in Hailakandi to collect single-use plastic

PRESS TRUST OF INDIA
Hailakandi, September 28

THE HAILAKANDI MUNICIPAL Board in south Assam's Barak valley has opened a plastic bank where citizens can go and deposit single-use plastic items. The Hailakandi district administration had banned single-use plastic in August this year. The initiative has been taken to bring about behaviour modification and to encourage an eco-friendly lifestyle, the Deputy Commissioner (DC) of Hailakandi district, Keerthi Jalli, said, after inaugurating the plastic bank here on Friday.

Under the 'Swachhata Hi Seva' campaign, single-use of plastic has been banned. We feel banning and penalising is the easier part. The bigger challenge is in bringing about behaviour modification and encouraging an eco-friendly lifestyle," said Jalli. Urging the citizens to shun single-use plastic, she said water bottles made of plastic, water pouches and plastic covers would be collected by the

bank. The DC said that the items collected by the plastic bank will be sent to cement factories for recycling. Following her appeal, some vendors voluntarily deposited their stockpiles of plastic bags at the bank, officials said on Saturday.

In return, the deputy commissioner gave them bags made of paper and cloth. Jalli also urged the traders to discard single-use plastic and help the local SHGs by endorsing their handmade

products for ushering in a healthy and wealthy Hailakandi. In his speech on August 15, Prime Minister Modi urged people to shun single-use plastic and encouraged usage of jute and cloth bags to protect the environment.

"By October 2, on the birth anniversary of dear Babu (Mahatma Gandhi), I want to urge the citizens to give up single-use plastic," Modi said on the 73rd Independence Day.

NORTH DELHI MUNICIPAL CORPORATION

OFFICE OF THE EXECUTIVE ENGINEER (M-II) KPZ
(SHAKTI NANGAR EXTN. DELHI-110052)

NIT No. : E.E.(M-II)/KPZ/TC/2019-20/38 **Dated: 25.09.2019**

Date of start for sale of Tender Document : 25.09.19 upto 18:01 P.M.
Last Date of download of Tender Document : 18.10.19 upto 12:00 P.M.
Last date of Bid Submission : 18.10.19 upto 12:15 P.M.
Opening of financial Bid : 18.10.19 at 12:30 P.M.

S.No.: 1, Name of work: Imp. Dev. of road by pdg. RMC on Hansapuri Road (from Chowdhary Sweet to PWD) in Tri Nagar, Ward 71N/KPZ., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 63,63,322, **Estt. Amt.:** 68,80,600, **Earnest:** 127300, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 1000/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 2, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 42 to 58 in Chander Lok in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 26,49,903, **Estt. Amt.:** 28,65,300, **Earnest:** 53000, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 3, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 70 to 88 in Chander Lok in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 26,49,903, **Estt. Amt.:** 28,65,300, **Earnest:** 53000, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 4, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 24 to 71 in Rajdhani Enclave in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 30,09,681, **Estt. Amt.:** 32,54,300, **Earnest:** 60200, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 5, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 25 to 201 in Sandesh Vihar in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 40,75,087, **Estt. Amt.:** 44,06,400, **Earnest:** 81550, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 6, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 35 to 49, H.No. 50 to 54 & H.No. 55 to 66 in Engineer Enclave in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 45,67,892, **Estt. Amt.:** 49,39,200, **Earnest:** 91400, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 7, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 90 to 67 in Harsh Vihar in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 27,47,510, **Estt. Amt.:** 29,70,900, **Earnest:** 54950, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 8, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 25 to 42 in Harsh Vihar in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 25,26,281, **Estt. Amt.:** 27,31,700, **Earnest:** 50550, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

S.No.: 9, Name of work: Imp. Dev. of road by pdg. RMC from H.No. 126 to 137, H.No. 138 to 141 & H.No. 150 to 160 in Engineer Enclave in Ward No. 68N, Kohat Enclave., **Head of A/c:** XL-VIII-S(d), **Tender Amt.:** 42,93,963, **Estt. Amt.:** 46,43,000, **Earnest:** 85900, **Time of:** 3 months, **Rates hold:** 6 months, **Cost of tender:** 500/-, **F.T.C. Code:** 14/66/ XL / VIII-S(d)

Note: These tenders are also available on the website <http://mcdetenders.com> for bidding by approved and eligible contractor with MCD. The validity of rates hold good for 6 months
EE(M-II)/KPZ has the right to cancel any or all the tenders without any reasons.

Sd/-
R.O. No. 104/North/DMC/2019-20 **Ex. Engineer (M-II) KPZ**

Saudi Arabia implements public decency code as it opens to tourists

REUTERS

Riyadh, September 28

SAUDI ARABIA SAID on Saturday it would issue fines for 19 offences related to public decency, such as immodest dress and public displays of affection, as the Muslim kingdom opens up to foreign tourists. The Interior Ministry decision accompanies the launch of a visa regime allowing holidaymakers from 49 states to visit one of the world's most closed-off countries.

Till now, most visitors have been Muslim pilgrims and business people. Violations listed on the new visa website also include littering, spitting, queue jumping, taking photographs and videos of people without permission and playing music at prayer times. Fines range from 50 riyals (\$13) to 6,000 riyals (\$1,600).

"The regulations are meant to ensure that visitors and tourists in the kingdom are aware of the law relating to public behaviour so that they comply with it," a government media statement said.

It said Saudi police had the sole responsibility for monitoring offences and imposing fines, a comment that appeared to marginalise the kingdom's religious anti-vice squads whose authority to pursue suspects or make arrests was curbed in 2016.

The religious force, known as the mutawa, used to ensure people prayed five times a day in line with Muslim teachings and that women covered their heads. They also enforced bans on music, alcohol, gender-mixing and women driving cars.

Alcohol remains illegal, which could deter some tourists. It also remains unclear if unmarried foreign men and women would be permitted to share a hotel room.

But the ban on women driving has been lifted and public entertainment, including once banned cinemas, has flourished. Many restaurants and cafes have removed physical barriers separating customers and no longer stop serving customers at prayer times.

Some women now wear more colourful abayas, the loose fitting robes worn over their clothes that are usually black, or no longer wear the robes at all.

Crown Prince Mohammed bin Salman, who has spearheaded the social opening and reforms to diversify the economy away from oil, said last year that women in Saudi Arabia did not need to wear a headscarf or abaya as they dressed respectively.

The changes have been viewed at home and abroad as proof of a progressive trend, although constraints remain and there have been no moves towards opening up a system that has kept the ruling Al Saud family firmly in control of political power.

OFFICE OF THE COMMISSIONER OF INCOME TAX (JUDICIAL)
ROOM NO. 162-A, C.R. BUILDING, NEW DELHI
Phone & Fax: 23379308, Email: delhi.cit.judicial@incometax.gov.in
F. No. CIT (Judl)/NCLT Matter/2019-20/876 Dated 27.09.2019

NOTICE REGARDING HEARING OF CASES IN NCLT MATTERS

Notice is hereby given to the following companies and their Directors for necessary compliance in respect of NCLT matters/cases, which are fixed for hearing before Hon'ble National Company Law Tribunal, CGO Complex, Lodhi Road, New Delhi on dates as mentioned in column no. 4 in the table below:-

S. No.	Case Number and Case Title	Name(s) of the Last Known Directors	Next Date of Hearing
1	Appeal No. 963/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Neeru Sagar Trading Exp Imp And General Supplier Pvt. Ltd. PAN : AADCN1509P Having Regd. Office at: Shop No. 6, Keshav Bhawan, Vill. Kurainni, Near Kasturi, Ram College, Delhi- 110040.	1. Ashok Kumar (DIN: 02852355) 2. Pankaj Balwan (DIN: 02858247)	30.09.2019
2	Appeal No. 970/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Neelam Telecommunication Pvt. Ltd. PAN : AADCN0623L Having Regd. Office at: 1-B, Deep Enclave, Phase-III, Ashok Vihar, Delhi-110052	1. Mr. Mohit Prakash Sharma (DIN: 02722117) 2. Mr. Nagender Sharma (DIN: 02724858)	23.10.2019
3	Appeal No. 953/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Number One Investment Pvt. Ltd. PAN : AABCN8347D Having Regd. Office at: 13/34, Karol Bagh, New Delhi-110005	1. Mr. Mohan Kumar (DIN: 01429040) 2. Mr. Giri Raj Goyal (DIN: 01429046)	23.10.2019
4	Appeal No. 1162/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s NI Securities Pvt. Ltd. PAN : AABCN5376N Having Regd. Office at: 52, Panchsheel Society 47, IP Extension, Patparganj, Delhi-110092	1. NK Singh 2. Naveen K. Singh	01.10.2019
5	Appeal No. 945/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s New Asia Trading Pvt. Ltd. PAN : AADCN2783K Having Regd. Office at: A-113, Vikas Tower, G-Block, Community Centre, Vikaspuri, New Delhi-110008	1. Mr. Mohan Kumar (DIN : 03561740) 2. Mr. Vikas (DIN: 03564931)	23.10.2019
6	Appeal No. 969/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Neutron Steel Trading Pvt. Ltd. PAN: AADCN2006M Having Regd. Office at : C-156/2, Ground Floor, Moti Nagar, New Delhi-110015.	1. Mr. Neetu Arhi (DIN: 02772901) 2. Mr. Harjinder Singh (DIN: 02772941)	01.10.2019
7	Appeal No. 1072/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s MY Trading Overseas Pvt. Ltd. PAN: AAECM2079G Having Regd. Office at: G-18, Garg Tower, Near PP Jewellers, Netaji Subhash Place, New Delhi- 110034.	1. Mr. Varun Garg (DIN: 03257393) 2. Mr. Ravi Verma (DIN: 03257417)	08.11.2019
8	Appeal No. 1061/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s MSK Enterprises Pvt. Ltd. PAN: AAFCM7868L Having Regd. Office at : H-63, Vijay Chowk, Laxmi Nagar, Delhi- 110092	1. Mr. Satya Ranjan Das (DIN: 02372592) 2. Mr. Sunil Kapur (DIN: 02372633)	01.10.2019
9	Appeal No. 1074/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Mutual Communication Pvt. Ltd. PAN: AAACS2192N Having Regd. Office at: JJJK Trust Bhawan, 18, Rouse Avenue, Near Bal Bhawan, ITO, New Delhi- 110002	1. Priyadarshi Sharma (DIN: 01053033) 2. Pravin Dubey (DIN: 01053079)	01.10.2019
10	Appeal No. 1085/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Moksha Business Solution Pvt. Ltd. PAN: AAECM0877E Having Regd. Office at : 308 3011, Vardhman Local Shopping Complex, New Delhi- 110009.	1. Mr. Amarbir Singh (DIN: 00161878) 2. Mr. Ramandeep Singh (DIN: 00161927) 3. Mr. Arvind Sekhmay (DIN: 00162154) 4. Simranbir Singh (DIN: 00986320)	01.10.2019
11	Appeal No. 1084/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Mohila telemarketing Pvt. Ltd. PAN: AADCN9074E Having Regd. Office at: A-1/17, 3rd Floor, Prashant Vihar, Rohini, New Delhi- 110085.	N/A	01.10.2019
12	Appeal No. 1121/252/ND/2018 Pr. Commissioner of Income Tax-6 Vs. M/s Moongipa Infosystems Ltd. PAN: AACCM5191M Having Regd. Office at: Property No. 207/3449, 2nd Floor, Delhi Chamber, Delhi Gate, New Delhi-10002	1. Sudhir Aggarwal (DIN: 00672659) 2. Madhur Aggarwal (DIN: 01055155) 3. Tara Bhandari (DIN: 01495437)	14.11.2019

In this connection, through this Notice, the Principal Officers/ Directors of the aforesaid companies are hereby informed and requested to attend their respective cases before Hon'ble National Company Law Tribunal on the dates fixed for hearing as mentioned above. Take notice that in case of your failure to appear on the above mentioned respective days, the case will be heard and decided in your absence.

Sd/-
(Amar Jeevan)
Income Tax Officer
(Judicial)-3, New Delhi

davp 15403/11/0011/1920

TATA CAPITAL HOUSING FINANCE LIMITED
Reg. Off.: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013 Contact No. (022) 66069383. (CIN NO. U67190MH2008PLC187552)

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorised Officer of the TATA Capital Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notices as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public, in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules.

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the TATA Capital Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.

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.

Loan Account No.	Name of the Obligor(s)/Legal Heir(s)/ Demand Notice	Amount as per Demand Notice	Date of Possession
10048203	Mr. Vishu Dhirga (Legal Heirs of Late Mr. Jatin Dhirga & Co-Borrower)	Rs. 14,69,554/- as on 29-May-2019	23-Sep-2019

Description of Secured Assets/Immovable Properties: All piece and parcel of residential One Room, one Drawing room Lobby and Bathroom kitchen and stair along with porch along with top of the roof measuring 63.54 Sq. mtr. Including RCC roof First Grade Build upon Plot having Khassra No. 627, Situated at Banker Biharam Nagla, District-Bareilly, U.P. 243001 Area Admeasuring 58.52 sq.Mtr. along with common amenities written in the Sale Deed- Bounded in the manner as Follow:- North: 12 feet wide road, South: Plot Fauzi, East: Property of Mohan Saxena, West: House of Alpina Sinha.

Sd/- Authorized Officer
Date: 27-09-2019, Place: Bareilly **For Tata Capital Housing Finance Limited**

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

FOR THE ATTENTION OF THE CREDITORS OF GREAT AID TECHNICAL SERVICES PRIVATE LIMITED

RELEVANT PARTICULARS	
1 Name of corporate debtor	GREAT AID TECHNICAL SERVICES PRIVATE LIMITED
2 Date of incorporation of corporate debtor	03-07-2000
3 Authority under which corporate debtor is incorporated / registered	Registrar of Companies, NCT of Delhi & Haryana (RoC-Delhi)
4 Corporate Identity No./ Limited Liability Identification No. of corporate debtor	U7140DL2000PTC106576
5 Address of the registered office and principal office (if any) of corporate debtor	301-302 Anand Chambers 25/34 East Patel Nagar New Delhi - 110008
6 Insolvency commencement date in respect of corporate debtor	24.09.2019 (Date of Order by NCLT) (Order received by RFP via email from financial creditor's advocate on 27.09.2019)
7 Estimated date of closure of insolvency resolution process	22.03.2020 (180 days from the order dated 24.09.2019)
8 Name and registration number of the insolvency professional acting as interim resolution professional	SAMEER RASTOGI (BBN/PA-002/IF-N00226/2017-18/10677)
9 Address and e-mail of the interim resolution professional, as registered with the Board	F-116, Lajpat Nagar-I, New Delhi-110024 Email: rsrastogi@indiajurs.com
10 Address and e-mail to be used for correspondence with the interim resolution professional	F-116, Lajpat Nagar-I, New Delhi-110024 Email: rsrastogi@gmail.com
11 Last date for submission of claims	07.10.2019
12 Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	NIL
13 Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	NA
14 (a) Relevant Forms and (b) Details of authorized representatives are available at:	https://bbi.gov.in/home/downloads NA

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the **Great Aid Technical Services Private Limited** on 24.09.2019. The creditors of **Great Aid Technical Services Private Limited**, are hereby called upon to submit their claims with proof on or before 07.10.2019 (date falling fourteen days from the appointment of the interim resolution professional) to the interim resolution professional at the address mentioned against entry No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit their claims with proof in person, by post or by electronic means. A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No.13 to act as authorised representative of the class [specify class] in Form CA. Submission of false or misleading proofs of claim shall attract penalties.

SAMEER RASTOGI
Interim Resolution Professional
Date: 28 September 2019
Place: New Delhi
IBBN/PA-002/IF-N00226/2017-18/10677

Syndicate Bank **POSSESSION NOTICE (For Immovable Property) Rule-8(1)**

Whereas, the undersigned being the Authorised Officer of the **Syndicate Bank**, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand Notice Calling upon the Borrower/Guarantors and owner of the property/surety to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The Borrower/Guarantors having failed to repay the amount notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under sub-section (4) of Section 13 of the Act read with rule 8 of the Security (Enforcement) Rules, 2002 on this mentioned date. The borrower's attention is invited to the provisions of sub-section (8) of Section 13 of the Act in respect of time available to redeem the secured assets.

The borrower/surety/owner of property in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Syndicate Bank, Respective Branch** for Notice amounts and interest thereon.

Sr. No.	Branch & Name of The Borrower/Guarantor	Description of Immovable Property/ Owner of Property	Date of Demand Notice	Date of Possession	Outstanding Amount
1.	Borrower: Insaf Ali, Zahir Ahmad, Naya Kadam Property Dealer And Builder. Branch: Gunj Dundwara.	All that part and parcel of Bahi 1, Zild 4587, Pages 253 to 268, Serial No. 923 DT 01/03/2017 Area 59.81 Sq.M Owned by Insaaf Ali and Bounded: North: House Chiddan Khan, South: House Bhure Khan, East: House of Firoz Quershi, West: Rasta.	27.06.2019	26.09.2019	Rs. 10,60,290.02 + Further Interest & other Charge.
2.	Borrower: Rajpal, Suresh Kumar, Dulari. Branch: Hapur.	All that part and parcel of Resi Plot Area 100 sq.yard within Abadi within Municipal Limit situated at Mohalla Kotla Mewatyan Hapur District Hapur along with west and north wall of 3. Owned by Dulari and Bounded: North: Bhujia Anya Bhujia 25, South: Rasta 6 Feet wide Bhujia 25, East: Bhumi Chhida Bhujia 36, West: Bhumi Anya Bhujia 36.	16.04.2019	26.09.2019	Rs. 5,44,021.54 + Further Interest & other Charge.
3.	Borrower: Sandeep Kumar, Rajdeep Singh, Bhudev Verma S/o Raghuvver Singh. Branch: Asmoli.	All that part and parcel of A commercial plot measuring total land area ½ part of 2.025 hectare in the name of K S Degree College Bhura Begumpur Sambhal having Gata no. 427 and situated at Village Bhuda Begumpur Block Asmoli, Distt. Sambhal Sale Deed Registered on 11/10/2015 Jild no. 6694 Page No. 235/256 Sr.no. 10936 in the office of sub registrar Sambhal Owned by Bhudev Verma and Bounded: North: Chack Marg, South: Khet Chandavati, East: Khet Ramprashad, West: Khet Baghanath.	03.12.2018	26.09.2019	Rs. 4,96,454.76 + Further Interest & other Charge.
4.	Borrower: Durga Construction. Branch: DAV Bulandshahr.	All that part and parcel of House bearing Municipal no. 82 at present 86 measuring about 183.66 sq.mtr., Shivpuri Bulandshahr Owned by Nripendra Singh and Bounded: North: House of Gulveer Singh, South: House of Jitendra, East: Railway Road, West: House of Sunil Singh.	17.07.2019	25.09.2019	Rs. 22,55,216.1 + Further Interest & other Charge.
5.	Borrower: F K F Bricks Works, Mohd Faizi. Branch: Asmoli.	All that part and parcel of Gata no. 431M, 432M, 433M, 429M, 430M, 1068 and Khata no. 156 of Village Bilalpat and District Sambhal measuring area of 4430 sq.mtr. Owned by Usman and Bounded: North: Property of Ansar, South: Property of Asad Ali, East: Rasta, West: Property of Sattar.	08.07.2019	26.09.2019	Rs. 13,56,138.48 + Further Interest & other Charge.
6.	Borrower: Sabir Hussain Cement Store. Branch: Asmoli.	All that part and parcel of A residential plot with Area 407.90 sq meter situated at Village Talwar, Tehsil and District Sambhal Registered in Registrar Office Sambhal on 27.01.2011 at Book no. 1, Jild No. 5730 page no. 313/344 and S.No. 727 Owned by Smt. Mehroon Nisha and Smt. Naseem and Bounded: North: Plot of Nafeesa, South: House of Fatma, East: Araji Piratpal, West: Rasta Aam.	08.07.2019	26.09.2019	Rs. 15,19,662.95 + Further Interest & other Charge.
7.	Borrower: Rajni Rathore, Jagatpal Rathore, Bhawarpal Singh. Branch: Gunj Dundwara.	All that part and parcel of Bahi 1, Zild 788, Pages 279 to 298, Serial No. 4805 Owned by Rajni and Bounded: North: Plot of Rajesh, South: Plot of Munendra, East: Road, West: Plot of Munendra.	20.05.2019	26.09.2019	Rs. 6,09,871.23 + Further Interest & other Charge.
8.	Borrower: Jagatpal Rathore, Lucky Machinery Store, Rajni Rathore. Branch: Gunj Dundwara.	All that part and parcel of Bahi 1 Zild 788 Pages 109 to 132 Serial No. 3681 Dt. 01.09.2014 Owned by Jagatpal and Bounded: North: Property of Munish, South: Property of Raja Ram, East: Rasta Kharanja, West: Property of Pappu.	20.05.2019	26.09.2019	Rs. 8,07,368.51 + Further Interest & other Charge.

Date: 28.09.2019 **Regional Office: Hapur.** **Authorised Officer**