

OPINION 6
PRESUMPTION
OF INNOCENCE**WORLD 8**
CHINA FLIES 18 WARPLANES NEAR
TAIWAN DURING US ENVOY'S VISIT**SPORT 12**
LIVERPOOL
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CHANDIGARH, SATURDAY SEPTEMBER 19, 2020; PAGES 12 ₹2



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Farm Bills anger farmers, protest spreads

Protests in Maharashtra, Punjab, Haryana, Telangana, Chhattisgarh, western UP; farmers' body plans rail roko from September 24 to 26



Farmers raise slogans during an ongoing protest outside the residence of former Chief Minister Parkash Singh Badal against three agriculture-related bills, at Badal village in Sri Muktsar Sahib, on Friday

PTI

PNS ■ NEW DELHI

A day after the Lok Sabha passed two contentious agriculture Bills, despite the opposition by BJP's oldest ally Shiromani Akali Dal terming it as an "anti-farmer" move, farmers' protests have spread in several States, including Maharashtra, Punjab, Haryana, Telangana, Chhattisgarh and western Uttar Pradesh.

A protesting farmer in Punjab on Friday tried to commit suicide by consuming poisonous substance. Farmers' organisations have decided to hold a "rail roko" agitation from September 24 to 26 in protest against the Bills. Thousands of farmers from western Uttar Pradesh held a sit in protest on the Delhi-Meerut expressway on Friday.

The Congress has announced to launch a nationwide agitation against the farm Bills and is in talks with other Opposition parties to corner the Modi Government. Punjab Finance Minister Manpreet Singh Badal on Friday said Punjab alone would suffer a loss of ₹4,000 crore every year due to these legislations that will lead to mass destruction of rural livelihoods, increase farmer distress.

"We have decided to hold a rail roko nationwide agitation from September 24 to 26 against the three agriculture legislations," Kisan Mazdoor Sangharsh Committee general secretary Sarwan Singh Pandher said. Already, different farmer organisations in Punjab have given a call for a "bandh" on September 25.

A protesting farmer has tried to commit suicide in Badal village, the hometown of the Badals, in Muktsar district. He ate poison on Friday morning around 6:30 and his condition is still critical.

Thousands of farmers are sitting on dharna in Muktsar, Amritsar and other areas in Punjab under the banner of Kisan Mazdoor Sangharsh Committee, Bhartiya Kisan Union, All India Kisan Sangharsh Coordination Committee and Rashtriya Kisan Mahasangh. The farmers argue that the legislations would lead to the dismantling of the minimum support price (MSP) system, leaving them at

THE ESSENTIAL COMMODITIES (AMENDMENT) BILL 2020

To remove commodities like cereals, pulses, oilseeds, edible oils, onion and potatoes from the list of commodities	Big players to have an edge and are likely to dictate prices
To attract foreign direct investment	Latest decision to ban onion export creates uncertainty over execution

the "mercy" of big corporates. According to Rakesh Tikait, Bharatiya Kisan Union, thousands of farmers have protested at the Delhi-Meerut Expressway against the passage of farm Bills.

A member of Punjab Aarhtia Association, said, "These legislations will ruin the agriculture marketing infrastructure network created in the past five decades. Benod Anand of Rashtriya Kisan Mahasangh, an organisation of 62 farmers unions," he said, adding that farmers will hit the road on September 24 across India.

The Centre has brought the Bills without discussion with stakeholders, he alleged.

"Agriculture falls in the State list of subjects," he said, adding that the Union Government's action impinges on the State's rights. Traditionally at odds (farmers and arthiyas) are together in this one-on-one against the BJP-led Centre aided by Opposition parties, farmers' organisations and activists. Perhaps the real issue is too technical and the threat of new ecosystem rendering MSP irrelevant more impacting. In

The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill 2020

PROVISIONS	CONCERNS
To provide for the creation of an ecosystem where the farmers and traders enjoy the freedom to sell and purchase products outside mandi	State govts will not able to get mandi fee if farmers sell their purchase to private players
To encourage interstate and intra state trade	The Bill is against Minimum Support Price procurement system
Reducing marketing /transportation cost	The role of commission agent is eliminated if farmers trade outside mandi

The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Bill, 2020

To provide for a national framework on farming agreements that protects and empowers farmers to engage with agri	Farmers in a contract farming arrangement may find it difficult to negotiate
Access to modern technology	Monopoly of big players and exporters in the market

The Congress said any move to "disturb" the present procurement system may deepen "social unrest" amongst farmers of the state.

"We urge upon the Government to review and reconsider these measures as these are unlikely to deliver on the promises made to them. Agri-marketing should be left to the states as envisaged in the Constitution," the party said.

Breaking his silence after his resignation as a Minister last year, the cricketer-turned-politician Navjot Singh Sidhu described farming as the "soul of Punjab". In a tweet in Punjab, he said, "Farming is the soul of Punjab, the wounds of the body can heal but an attack on our spirit, our existence will not be tolerated. The war trumpet says Inqilab Zindabad, Punjab, Punjabiyat and each Punjabi are with the

Haryana, the members of the Bharatiya Kisan Union blocked the national highway-44 on September 10, demanding the immediate withdrawal of the agriculture ordinances. Protesters were also baton charged in Pipli near Haryana's Kurukshetra, for defying the administration's warnings during the coronavirus pandemic. Harsimrat Kaur Badal, an Akali Dal MP who resigned from the Prime Minister's Cabinet on Thursday over the farm Bills, said she has opposed the ordinance and requested it to a select committee.

With strained relation with SAD, BJP to fight its own battle in Punjab

MONIKA MALIK ■ CHANDIGARH

With strong opposition by the Shiromani Akali Dal (SAD) to the BJP-led Central Government's three agriculture-related bills coupled with Harsimrat Badal's resignation from the Union Cabinet in protest, the already-strained relationship between the decades old alliance partners, the Bharatiya Janata Party (BJP) and the SAD, has taken another hit with the saffron party toughening its stand against the Akalis.

Not only Harsimrat's resignation as the Union Minister of Food Processing Industries was accepted by the President Ram Nath Kovind, Punjab's BJP top brass has given enough indications that it would not be bogged down by Akalis' decisions. In fact, the senior BJP leaders have made it clear that it was upon the Akali Dal to decide whether they want to make or mar the coalition.

What is more! In the absence of support of its ally, SAD, on the issue of agri bills, the saffron brigade has decided to fight its own battle. It has decided to go house to house,

covering all villages, meeting people, and making them aware of the benefits of these bills. "BJP will go to each village in the State and readdress the issues of any misunderstanding over this ordinance to the farmers," said Punjab BJP president Ashwani Sharma, adding that the party would clear their doubts.

Sharma said the party would also "work out on any suggestions by the agrarian community and will strive to always work for economic betterment". At the same time, he appealed to the farmers not to be misled by "petty politics of Opposition parties".

The State BJP chief alleged that the Opposition was a "fraud" by misleading the farmers that MSP (minimum support price) will be withdrawn. "MSP was there for decades, MSP will stay and every grain of the farmer will be purchased by the government," said Sharma, adding that the option is being given to the farmers that they can sell their produce anywhere in the country at the best price offered. "Never in history has the

farmer been given the opportunity to merchandise his crop at optimum price. It's a revolution in the farming sector," said Sharma hailing the three bills which he described as "revolutionary" which would economically uplift the agriculture community in the nation. Even as the SAD had given indications that it would continue its support to the NDA, the talks of snapping ties in Punjab has once again gained steam.

State BJP leaders have all along been pushing the proposal of claiming a larger seat share than its ally, and play the role of a big brother in the alliance, which Akali Dal has been playing till date. And with SAD deciding to quit the Cabinet in protest against its own Government's move, the BJP leaders in the State have once again laid claim on 59 seats out of total 117.

"We have not snapped ties, nor did we ask them to do so or pressurised them. Staying in coalition or not, is upon them to decide," said senior BJP leader Madan Mohan Mittal, adding that if they wanted to fight polls together, "we will give them 58".



The coalition between the SAD and BJP dates back since 1997, and has a settled seat-sharing formula. Out of the total 117 assembly seats in Punjab, the BJP fights on 23 while the Akalis contest the rest, while in parliamentary

Bills 'rakhsha kavach' to save interests of farmers, says Modi

PNS ■ NEW DELHI

Accusing the opponents of the agriculture Bills passed by the Lok Sabha of "standing with middlemen", Prime Minister Narendra Modi on Friday assured farmers that the Government's purchase of their produce and Minimum Support price (MSP) would continue. He asked them "not to be misled by the lies" of those "who ruled the country for decades".

Asserting that three Bills passed by the Lok Sabha on Thursday were aimed at "reforming agriculture", the Prime Minister said the legislation would "free" farmers to sell their produce anywhere in the country and fetch them more returns. He said new moves by the Government would provide farmers with "rakhsha kavach" and save them from brokers.

"But a few people who ruled the country for decades are trying to mislead farmers and telling lies. They had promised about the reform in their manifesto but forgot after reforms and when the

NDA implementing them, these people are creating misgivings," Modi said on the occasion of inauguration of Kosi rail mega bridge in Bihar while addressing through video conference.

Without naming the Congress, Modi hit out at the Opposition party for "double crossing" farmers and creating "disinformation".

Praising Bihar Chief Minister Nitish Kumar, Modi said, "Nitish understood what damage Agriculture Produce Market Committee (APMC), set up by States to regulate markets, had done to the farmers and "removed APMC Act in the State."

farmers."

The three Bills will now be tabled in the Rajya Sabha and become laws after the Upper House also passes them. The Bills seek to open up the farm sector to more competition, modernise supply chains by allowing bigger agribusinesses to engage directly with farmers and create seamless access to markets.

These path-breaking legislations of the Modi Government will transform the agriculture sector, set farmers free from the clutches of middlemen and help them overcome other obstacles. These Bills will provide farmers with new avenues to sell their produce, which will increase their income

AMIT SHAH

I met every farmer union and farm leaders. Our effort was that whatever feelings they have should be incorporated in the Bills...But they did not agree to it... Then in the end, we had no choice

SUKHBIR BADAL

Farmers have lost faith in the Modi Government as there is a difference between its deeds and actions. This Government wants to benefit its "friends" by attacking the lives and livelihood of farmers

RAHUL GANDHI

Dushyant meets Khattar to discuss way out

JJP leader Digvijay accuses Congress of misleading farmers, says coalition strong

MANOJ KUMAR ■ CHANDIGARH

A day after Akali Dal's Harsimrat Kaur Badal resigned from the Union Cabinet opposing the controversial farms Bills, Haryana Deputy Chief Minister and JJP leader Dushyant Chautala met Chief Minister Manohar Lal Khattar on Friday in a bid to find a way out of the vexed situation with farmers on the warpath in the State.

Sources said the State Government would reach out to the farmers and their organisations to take the message across that the Bills would actually help their cause.

JJP leader Digvijay Singh Chautala asserted that the party's coalition with the BJP in Haryana is going strong and accused the Opposition Congress of trying to mislead the farmers. He downplayed reports that there was fissure in the alliance saying the Congress spreads rumours.

Interestingly, JJP had earlier apologised for the lathicharge on farmers in Kurukshetra's Pipli last week when farmers were protesting against the three farm ordinances promulgated by the Union Government.

Asked if the JJP was facing any pressure in its alliance with the BJP after Harsimrat's resignation, Digvijay said, "Our tie-up is strong. Our responsibility is to ensure that farmers' crops are procured as per the MSP and we will ensure this in the upcoming procurement season. The biggest issue is the MSP. It is our commitment to farmers that we will not allow their crops to be procured below the minimum support price."

Digvijay's elder brother and Deputy Chief Minister Dushyant and Khattar held a

meeting in the backdrop of the developments in both Punjab and Haryana where farmers have repeatedly taken to the streets against the farm Bills, which they have dubbed as "anti-farmer".

They have expressed apprehension that the passage of these Bills would pave the way for the dismantling of the MSP system and leave the farming community at the "mercy" of big corporates.

On the meeting between Khattar and Dushyant, Digvijay said the two held discussions on a range of issues, including the steps to be taken to ensure smooth crop procurement in the upcoming season. The lathicharge on farmers also figured in the discussions, he said without elaborating.

Meanwhile, the Opposition Congress sought a special Session of the Haryana Assembly to discuss the impact and ramifications of the three farm-related Bills passed by the Lok Sabha.

Former Chief Minister Bhopinder Singh Hooda said his party will move a resolution against the legislation when the assembly session is convened.

Led by Hooda, who is the Leader of the Opposition in the State Assembly, a delegation of Haryana Congress MLAs submitted a memorandum to Governor Satyadev Narayan Arya. "We request you to recommend to the Union Government not to pursue the Bills recently passed in the Lok Sabha as these are against the interest of millions of small and marginal farmers," the Congress said in the memorandum.

The Congress said any move to disturb the present procurement system may deepen social unrest amongst farmers of the State. "We urge upon the Government to review and reconsider these measures as these are unlikely to deliver on the promises made to them. Agri-marketing should be left to the states as envisaged in the Constitution," the party said.

Row over Nehru barb, LS resumes only after Anurag says sorry

PNS ■ NEW DELHI

The Lok Sabha on Friday witnessed heated exchanges between the Congress and the BJP members, leading to four adjournments over Minister of State for Finance Anurag Thakur barb that Sonia "Gandhi family was cheating the public", during a debate on the tax laws amendment Act to include tax concessions to donations in PM Cares Fund. The Lok Sabha resumed only after Thakur apologised. Chaos started after

Congress MPs Shashi Tharoor, Manish Tewari and TMC MP Sougata Roy opposed the creation of PM Cares Fund and Finance Minister Nirmala Sitharaman allowed her deputy Thakur to reply to the Opposition charges.

Praising Prime Minister Narendra Modi and the fund, Thakur started attacking the Opposition and alleged that "Gandhi family" fooled the people by including the Congress president in the PMNRF set up by Jawaharlal Nehru.

Punjab has 2,817 fresh Covid-19 cases, 62 deaths

PNS ■ CHANDIGARH

Punjab on Friday reported 2,817 fresh cases of the novel coronavirus besides 62 casualties, pushing the State's Covid-19 tally to 92,833, and the death toll to 2,708. Friday's infection tally is the second highest the State has witnessed in a single day. Only a day before, as many as 2,896 cases were reported in a span of 24 hours.

Maximum number of infections were reported from Ludhiana with 437 new cases of Covid-19, followed by Amritsar with 401 cases, SAS Nagar

(Mohali) with 312, Jalandhar with 307, Patiala 219, Hoshiarpur 163, Gurdaspur 131, Pathankot 119, Bathinda 105, Kapurthala 85, Fazilka 73, Faridkot 69, Ferozepur 57, Sangrur 55, Tarn Taran 49, Muktsar 43, Barnala 43, Ropar 42, Mansa 42, Fatehgarh Sahib 32, SBS Nagar (Nawanshahr) with 27 cases, and Moga with six.

As many as seven districts of the state have active cases in four-digit figure - SAS Nagar (Mohali) has the highest with 2,613, followed by Jalandhar with 2,435, Patiala (2,139), Ludhiana (1,898), Bathinda (1,670), Amritsar (1,566), and

Gurdaspur (1,537) - accounting for 63.97 per cent of the total active cases in the State, and 14.93 per cent of the total positive cases reported till date in the State. Punjab has 21,662 active cases, which is 23.33 per cent of the total cases. Among these, 501 patients are on oxygen support; while 76 are critical and on ventilator support.

Among the Covid-19 fatalities, Ludhiana reported highest with 12 new deaths; followed by 10 in Jalandhar; seven in Hoshiarpur; six in SAS Nagar (Mohali); five in Patiala; two each in Amritsar, Barnala, Gurdaspur, Kapurthala,

Muktsar, SBS Nagar, Sangrur, and Tarn Taran; and one each in Bathinda, Faridkot, Fatehgarh Sahib, Moga, Pathankot, and Ropar.

A total of 2,645 coronavirus patients - including 382 from Gurdaspur, 228 from Mohali, 223 from Kapurthala, 208 from Amritsar, 206 from Patiala, 174 from Jalandhar, 113 from Bathinda, 100 from Hoshiarpur, among others — were discharged in the last 24 hours after recovering from the contagion. With this, the total number of recoveries has increased to 68,463 -73.75 per cent.

23 MORE DIE IN HARYANA; STATE REPORTS 2,488 FRESH CASES

Haryana on Friday reported 23 more Covid-19 fatalities, taking the death toll to 1,092, while 2,488 fresh cases pushed the infection count in the State to 1,06,261. Of the 23 fatalities, three each were from Gurgaon and Panchkula. Two each persons died in Faridabad, Ambala, Hisar, Kurukshetra, Sirsa and Yamunanagar while one death each took place in Fatehabad, Bhiwani, Hajar, Karnal and Rohtak, according to the health department's daily

bulletin.

Among the districts which reported a big spike in coronavirus cases included Gurugram (339), Faridabad (287), Sonapat (171), Hisar (167), Panchkula (157), Kurukshetra (131) and Sirsa (121). The active cases in the State currently are 21,291, while 83,878 have been discharged after recovery, as per the bulletin. As of Friday, the state has a recovery rate of 78.94 per cent. The fatality rate is 1.03 per cent while the rate at which infections are doubling is 27 days. The Covid-19 positivity rate is 6.57 per cent, it stated.

4 deaths, 260 fresh cases in Chandigarh

PNS ■ CHANDIGARH

The Union Territory of Chandigarh on Friday reported four Covid-19 fatalities and 260 fresh positive cases. With this, the death toll due to Covid-19 reached 110 while the total case tally stood

at 9,506 in the city.

"Out of total 9,506 positive cases, there were 2,978 active cases in the city. With 353 fresh recoveries reported in the past 24 hours, a total of 6,415 residents have so far recovered from the virus," stated Chandigarh Health

Department's evening bulletin.

In the past 24 hours, Manimajra recorded a maximum of 31 fresh positive cases. 12 fresh cases were reported in Mauli Jagran, 11 in Sector 45, 10 cases each were reported in Sectors 44, 52 and 20.

Classifieds

LOST AND FOUND

It is notified for the information that my Original certificate of 10th Examination Year 2016, Roll No. 2102961 issued by CBSE has been actually Lost/ misplaced. Name of the Candidate - Bhawana D/o Shri Prasanta Samal R/o Shipuri-B, Near Kaku GYM, Distt. Yamuna Nagar

I, Reena W/O Mr Dinesh Kumar Would Like To Inform The General Public That I Have Misplaced My Original Sale Deed Doc Bearing No 2713 Registered At Gharuanda Sro If Anyone Finds It Kindly Contact Me At 9813481389 With In 15days From The Date Of Issue Of This Ad

PUBLIC NOTICE

I, Paramjit Kaur W/o Balwinder Singh R/o Village Khokhar Distt Gurdaspur declare that in School record of my son Harshdeep Singh, my name is wrongly mentioned as Paramjeet Kaur. My correct name is Paramjit Kaur. Concerned note.

I, Mukha Masih S/O John Masih R/O Vpo- Hayat Nagar Tehsil/Distt- Gurdaspur Pin-143521 Punjab India. Declare That My Service Record My Son Name Micheal His Dob 29/01/1994 Which is Wrong But Correct His Dob 11/11/1994. Vide Affidavit No An875242 Dated 14/09/2020 Before Executive Magistrate Gurdaspur.

I, Sukhjith Singh Bombara, Passport No. U0894133 S/o Balbir Singh R/o Nawa Pind PO Gurdas Nangal Distt Gurdaspur (Punjab) have changed my name to Sukhjith Singh.

I, Shukuntla Devi W/o Ashok Kumar R/o H.No 989/6 Gouri Shankar Ka Ahata Ambala City inform that my Son Davinder Kumar, his wife Sunita are out of my control. So I disown both of them from my movable/immovable properties. If anybody deals with them will do so his/her at their own risk.

I, Fatima Begam W/o Nurul Huda R/o H. No 33/332 Near Manji Sahib Gurudwara, Ambala City inform that my Son Nur Hassan, his wife Balwinder Pal Kaur & his Daughter Pernavi are out of my control. So I disown all of them from my movable/immovable properties. If anybody deals with them will do so his/her at their own risk.

I, Madan Lal S/o Kartar Chand/Vard No-1, Village Bajidpur, District Karnal inform that my son Amit kumar and his wife Pooja out of my control. I Disown them from my moveable/ immovable properties. Anybody deals with them at their own Risk.

I, Raghubir Singh S/O Puraan Singh, Vill/Post Blana, Teh/Dist. Ambala Declared That My Sons Rohit And Raman Kumar Are Out Of My Control So I Disowned Them From My Movable And Immovable Properties.

I Ajay Kumar S /o. Babu Ram R/o. Village Nagar Tehsil Raita distt Fatehabad Haryana declare that I belong to Hindu Religion by birth. Now I have converted from Hindu Religion to Christian religion with my free Will and without any kind of inducement threat or undue influence or pressure. I am interested to adopt the Christian Religion. All concerned please note.

We Sawan Singh S/o Sh. Ram Singh and Lajjo devi W/O Sh. Sawan Singh declared that we have disowned our son Sukhjeet Singh and her wife Rekha from our moveable and immovable property. So from now onwards they don't have any rights on our property.

I, Dev Singh S/o Chand Ram, Village Ranimajra, Tehsil Derabassi (SAS Nagar), disown my son Gurpreet Singh from moveable/immovable property as he is beyond my control. Anybody deals him at own/ responsibility. We shall not be responsible.

We, Pawan Kumar S/o Kishor Chand & Shimla Rani W/o Pawan Kumar R/o H.No. B-42/104 St.No. 1 Near Bus Stand SBS Colony Rampura Phul Teh-Phul (Bathinda) declare that our son Eshan Garg and his wife Ritika are out of our control. So I disown with them from our moveable/immovable property. If anybody dealing with them at his/her own risk.

CHANGE OF NAME

I, Babu Lakkan Pahal S/o Sh. Mahipal Singh R/o H.No. 2799, Sector 20-C, Chandigarh. I have changed my name from Babu Lakkan Pahal to Babu Lakkan.

I, Sunita W/o Dinesh Kumar R/o H.No.217-A, Sector 19, Panchkula, have changed my name to Sunita Rani.

I, Denesh S/o Dhanpat Rai R/o H.No.217-A, Sector 19, Panchkula, have changed my name to Dinesh Kumar.

I, Harjeet Kaur W/o Rajesh Kumar R/o Vill. Roran PO Bhunga Distt. Hoshiarpur Punjab have changed my name to Harjit Kaur. Concerned note.

I, Dharampal Singh S/o Nanjo ram Vill Pandori sumla PO dhoot kalan Distt. Hoshiarpur have changed my minor son's name from Pravyot singh to Prabhotj Singh.

I, Pooja Vashishat W/o Dheeraj Kumar R/o #16, ward-6, Sunder Bagh Colony, Jai Road, Gurdaspur have changed my name from Pooja Vashishat to Pooja Sharma.

I, JC 255038N Ex Nb SUB (CLK) Mahabir Singh S/o Sh. Amilal R/O Agroha, Teh. & Distt Hisar, do hereby solemnly affirm and declare as under that I have changed the name of my son from Sandeep Singh to Sandeep His Date of Birth is 20/03/1990 and his Adhar no. is 7344 7805 5017. Deponent

I, Subhash Chander alias Subhash Chand Patwari S/o Kehar Singh R/o Village Bibipur Kalan, Pehowa (Kurukshetra) changed my name to Subhash Chander.

I, Lakhwinder Sandhu S/o Gulzar Singh R/o Village Bir Pipli, Tehsil Thanesar, District Kurukshetra declares that Lakhwinder Sandhu & Lakhwinder Singh is one & same person. Lakhwinder Sandhu is my correct name. Note down all my concerned.

I, NO 15701794F Rank NK Dinesh Kumar Roy S/o Late Channa Roy of (Unit) 21 Sub Area Signal Coy C/o 56 APO declare that in my Service record my wife's name wrongly recorded as Rinku Kumari kindly correct it as Rinku Devi. Concerned Note.

I, Sukhwant Singh S/o Lachhman Singh, H.No. 28, Ram Nagar, Nangal Tehsil Nangal (Ropar) have changed my name to Sukhwant Singh Bhasin.

I, Rajat S/o Roshan Lal, R/o Parslu Ram Colony, Street No. 1, Fazilka, have changed my name to Rajat Siroyia.

I, Nancy Singh W/o Shri Gajender Pal Singh R/o VPO Kharwan, Tehsil Jagadhri, Distt. Yamuna Nagar.Have changed my name from Nancy To Nancy Singh.

I, no JC 773196N Rank Nb Sub K. Ajit Singha S/O K. Rajani Singha R/O 864 FD Wksp COY C/O 56 APO Declare that in my service record my daughter name wrongly written K.Amurtia Singha Please correct it K.Amritia Singha

I, no JC 768703M Rank Sub Ganesh Kumar S/O Maheshwar Prasad R/O 864 FD Wksp COY C/O 56 APO Declare that in my service record my son Aditya Kumar DOB Wrongly written 20-10-2001 Please correct it 29-12-2000

I, Sunil Kumar S/o Sh. Chatter Singh R/o Tower No. 4,Flat no. 305.Genex Tower ,Omaxe Heghts City, Sonipat (Hr.)131001 have changed my daughter name from Kirti to Kanika Khatri for all future purposes.

I, Sunil Kumar S/o Sh. Chatter Singh R/o Tower No. 4,Flat no. 305.Genex Tower ,Omaxe Heghts City, Sonipat (Hr.)131001 have changed my daughter name from Kirti to Kirti Khatri for all future purpose.

I, Tapan Kumar Dass S/o Mukul Chand Dass R/o # 877, Huda Plots, Sector 19, Panchkula have changed my name to Tapan Basak.

I, Antima spouse of Army No 14663998L Rank Hav (TECH OPELE) Name Sudhakar Mishra V/o Gahnag Teh Milkipur, Distt Faizabad, State U.P. 224121 here by declare that I have changed my name from Antima to Antim Mishra vide affidavit dated 17/07/2020 before Session Court, Hisar.

I, Chanda Devi spouse of No. 13767910M NK Ramesh Singh Khadka R/o Village Nadinna PO Chakarpur Tehsil Khatima District Udhm Singh Nagar state Uttarakhand Pin-262308, in my husband service record my name wrongly recorded as Chanda Devi instead of Chanda Khadka vide affidavit no Z337396 before notary Pathankot.

I, Savita Singh spouse of SWR Niten R/o VPO Sundana Tehsil Kalanaur District Rohtak State Haryana Pin-124412, In my husband service record my name wrongly recorded as Savita Singh instead of Savita Kumari vide affidavit no Z337414 dated 11-09-2020 before Notary Pathankot.

I, Vridhi Legally Daughter Of JC 674071N Rank Nb Sub Veerendra Singh Yadav R/O Ward No - 1, Vill & Po - Sadat, Tehsil - Jakhniana, Distt Ghazipur (UP) Pin 275204 Declare that in my Father Service Record My Name and DOB Wrongly written Kumari Bradhi DOB 22-2-2001 Please correct it Vridhi DOB 22-2-2003 Vide affidavit No Z 437671 before Notary Pathankot.

I, Delight Senva D/o Kewal Krishan Bhatia R/o H.No. 3084 Sector 47-D Chandigarh have changed my name from Delight Senva to Delight Bhatia.

I, Jasmeet Nagpal Dob 27-02-2001 D/O Kamal Dip Singh R/O 126-127/4 Improvement Trust Colony, Scheme No-5, Jai Road, Gurdaspur. Have Changed My Name From Jasmeet Nagpal To Jasmeet Kaur Nagpal Please Note.

I, Mahender Singh S/O Sh Sardara Ram Residing At H.No.438 Bad Wali Gali, W/No-5 Balsamand, Hisar, Tehsil And Distt. Hisar, I Have Changed My Name Mahender To Mahender Singh As Such In Future For All Purpose.

I, Ritu Kumari, Spouse of No. 14677536K, NK, Anil Kumar Presently Residing at Village Pana Pur, P.O Hardiya, District Bhojpur (Bihar) 802152 have changed my name from Ritu Rai to Ritu Kumar Vide Affidavit Dated 18 September 2020 Before at Notary Ferozepur.

I, Cecilia Pena W/o No. 14641542M Rank Nk. Jing Joibul Pena Unit 120 Armed Workshop C/o 56 APO have changed my name from Cecilia Dung Dung and DOB 01/04/1984 to Cecilia Pena and DOB 16/04/1982 in my husband's service record.

I, Roopa W/o Manish R/o H.No.508, Gopal Nagar, Jalandhar Have Changed My Name From Roopa To Rupka. After Marriage.

I, Rohit Vivek S/o William R/o H.No. BX-1168, Moh Chack Hussaina, Lamba Pind, Jalandhar Have Changed My Name From Rohit Vivek To Rohit Vivek Sahota.

I, Rashim Sharma S/o Sohan Lal Sharma R/o 192, Cheema Nagar, Jalandhar Have Changed Name Of My Minor Son From Ramneek Sharma To Swastik Sharma.

I, 15390945N, CHM, Shinde Dilip Dnyandeo of 7 IDSР Regt. C/o 56 APO have changed my minor son name Raj to Raj Dilip Shinde.

I, 15390945N, CHM, Shinde Dilip Dnyandeo of 7 IDSР Regt. C/o 56 APO have changed my minor daughter name Sneha to Sneha Dilip Shinde.

I, 15694327Y, L/NK, Zanzavadiya Manasukh Kumar Giradhar Bhai, Unit 7 Inf Division Signal Regt C/o 56 APO have changed my son name Vashu to Zanzavadiya Vashu.

I, Shyam Dyal S/O Madan Lal R/O Sonemajra, Teh. Rajpura District Patiala Have Changed My Name To Shyam Singh.

I No. 10316083W Ex Sep Gurdev Singh S/o Sh. Bakhshish Singh VPO. Dhotian, Tehsil & Distt Tarn Taran Changed My Daughter Name Prabhotj Kaur To Prabhotj Kaur

I, Bugar Singh S/o Bhola Singh R/o Vill. Haryau Kalan Teh-Patran (Patiala) Pb, India, have known by both names Bugar Singh and Sukhwant Singh. Both names are one & the same person.

I Neeru W/O Pardeep Kumar R/O House No. C-100, Jai Ma Lachmi Enclave, Ferozepur City Changed My Name From Neeru To Neeru Grover.

I Daljit Singh S/O Tarsem Singh R/O Guru Ram Das Nagar Ward No. 8 Ferozepur City Changed My Name To Daljeet Singh.

I Subhash S/O Jagdish Chand R/O B-38/792, Top Khanna More, Patiala Changed My Name To Subhash Chand.

I Gurwinder Singh S/O Amrjeet Singh R/O Village Bhagewala Distt Sri Muktsar Sahib Changed My Name To Gurwinder Singh Bar.

I Rajani Bala W/O Satish Kumar R/O Old Tanda Road S.A.S Nagar Hoshiarpur Punjab Have Changed My Minor Son's Name Naman Badhan To Naman.

I Dharam Pal Son Of Chanan Singh R/O Vpo. Kamam Tehsil Nawanshahr District S.B.S. Nagar Have Changed My Name From Dharam Pal To Dharampal Singh.

I Kulwinder Kaur Wife Of Dharampal Singh R/O Vpo. Kamam Tehsil Nawanshahr District S.B.S. Nagar Have Changed My Name From Kulwinder Kaur To Gurbax Kaur.

I Jasvir Kaur Sangar W/O Amrit Pal R/O Kalgidhar Colony, Rampura Phul Distt. Bathinda Have Changed My Name To Jasvir Kaur.

I Dilbag Singh And Deezbag Singh S/O Kulwant Singh R/O Chotian Kalan Distt. Moga Am One And The Same Person Of Above Both Names.

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Classified Advertisement Contact : 94174-19351

MONSOON SESSION HIMACHAL ASSEMBLY ADJOURNED SINE DIE

PNS ■ SHIMLA

The Himachal Pradesh Assembly was adjourned sine die on Friday, with ten sittings held since September 7 in its Monsoon Session amid strict Covid-19 protocols. This was the first Session of the State Assembly after restrictions were imposed on March 24 in Himachal Pradesh in the wake of coronavirus outbreak.

Before adjourning the House, Speaker Vipin Singh Parmar said this Session would become history as it had been held under adverse circumstances. Several important issues were discussed in the House during the Session, he said, added a discussion on Covid-19 situation by an adjournment motion under Rule 67 lasted 6 hours and 25 minutes.

This is the first time that a discussion was held under Rule 67, the Speaker said. Under Rule 67, all other business of the House is "interrupted in the course of a sitting by an adjournment motion", according to the rules and procedures of the assembly. Parmar said that answers to 434 starred and 223 unstarred questions were laid during the Question Hour of the session. The Speaker thanked the leader of the House Jai Ram Thakur and the Leader of the Opposition Mukesh Agnihotri for smooth conduct of the Monsoon Session.

Parmar in a special mention said that the senior-most member of the House and former chief minister, Virbhadra Singh, was present for the Session despite the Covid-19 scare. Earlier the Chief Minister and Leader of Opposition also spoke in the Assembly.

CM ANNOUNCES RESTORATION OF MLALAD FUND FOR LEGISLATORS

Himachal Pradesh Chief Minister Jai Ram Thakur on

Friday announced the restoration of the MLA local area development (MLALAD) fund over five months after it was suspended. Informing the State Assembly on the last day of Monsoon Session on Friday, the chief minister said the MLALAD fund would be restored and its first installment of Rs 25 lakh would be released in October.

The State Government had in April decided to suspend the MLALAD fund for two years to fight the Covid-19 pandemic. Thanking the Chief Minister, Leader of Opposition Mukesh Agnihotri said the Congress legislators had met him to discuss the issue. It is not a personal fund for the MLAs but will be spent on different areas and villages of the constituencies, he added. Majority of MLAs were in favour of restoration of the MLALAD for ensuring development work in their segments.

They were of the view that this fund of Rs 1.75 crore per year should be restored for legislators immediately for ensuring development work in their respective constituencies.

COVID-19 LED TO DELAY IN REPAIR OF DAMAGED KULLY BRIDGE

Covid-19 has delayed the repair work of Kullu's damaged Bhoonthath bridge and a new target of opening it for vehicular traffic has been fixed for next year, Himachal Pradesh Chief Minister Jai Ram Thakur informed the state assembly on Friday. Replying to a call attention motion of Kullu MLA Sunder Singh Thakur regarding delay in repair of the bridge, the CM said it was delayed due to Covid-19 related restrictions.

The bridge is significant for the smooth flow of traffic in Kullu and also connects tourist destination Manali, he said. The State Government wants to get the repair work completed at the earliest but some technical prob-

lems and Covid led to delays, Thakur added. Now, a new target has been fixed to open the bridge after its repair by March 31, 2021, he stated. Earlier, it was supposed to be opened in June, he pointed out. The tenders for repair were invited in April last year after the bridge had been closed for vehicular traffic in January, 2019 as it had developed cracks, he added.

The company to which the repair work has been allotted submitted its design on July 3 and the work has now also been started. Meanwhile, an alternative Bailey bridge has been constructed for smooth flow of traffic, he added. Having remained opened around five years ago, the bridge near Kullu city bus stand and Bhoonthath temple was not safe for vehicular traffic. The 96-metre-long double-lane bridge over the Beas river at Bhoonthath was constructed at a cost of Rs 10 crore and was inaugurated by then chief minister Virbhadra Singh on October 9, 2013.

Schools to reopen in HP from Sept 21

Shimla: The Himachal Pradesh Cabinet on Friday gave its nod to reopen educational institutions outside the containment zones in the state, from September 21 as per the standard operating procedure of the Union Ministry of Home Affairs.

It was decided that the institutes would open with 50 per cent teaching and non-teaching staff for students from Class IX to XII, provided the students are willing to take guidance from the teachers. For this, written consent of the parents or guardians of the student is mandatory.

The Cabinet also gave its approval to start BSc (Honours) in forestry in Government College for Forestry and Horticulture in Mandi district from this session.

PNS

INBRIEF

PUNJAB'S ADVISORY PANEL TO PROMOTE INVESTMENT

Chandigarh: To further woo investment in the food processing sector in the State, Punjab Government has issued a notification to constitute an advisory committee. Food Processing Minister will be the chairman of this committee, chairman Punjab Agro Industries Corporation, Chairman Milkfed Punjab and Chairman Markfed are the non-official members of this committee, said a spokesman. Additional Chief Secretary (Development), Principal Secretary Department of Finance, Principal Secretary Department of Food, Civil Supplies & Consumer Affairs, Principal Secretary Department of Animal Husbandry, Principal Secretary Department of Industries & Commerce, Principal Secretary Punjab Bureau of Investment Promotion (PBIP) are official members. The committee will meet at least once in two months to identify probable projects for new investment, he added.

HP I&PR DEPART MOURNS DEATH OF DPRO BILASPUR

Shimla: Director, Information and Public Relations Harbans Singh Brascon and officers and officials of the department have mourned the demise of Krishan Pal, who was serving at the post of District Public Relations Officer, Bilaspur. He passed away on Thursday night in a private hospital in Chandigarh. Brascon said that Krishan Pal rendered his valuable services to the department for long years on the post of Assistant Public Relations Officers and was later promoted as DPRO. All the staff members of the department have expressed their sympathies with the bereaved family members and prayed to the Almighty for peace of the departed soul.

CITCO BANQUET HALLS REOPEN

Chandigarh: With the Government's directive permitting gathering of 100 individuals in social events from September 21 under unlock 4.0 phase, CITCO's five star property Hotel Mountview and four star property Hotel Shivalikview are opened to register bookings for organizing Weddings, conferences or any gatherings up to 100 people. A spokesman said, the Banquets will strictly adhere to standard operating procedure to provide greater care to guests and attendees. The SOPs include temperature check on arrival for all guests, mandatory masks for all guests and staff and frequent sanitization of all common areas, including the kitchens. Hotel Shivalikview's famous restaurant - Cloud 9 reopened its gates on Friday. The main Banquets namely 'Majlis, Aadab Arz, Anjuman , New Conference Room , Board Room , Executive lounge — Roof Top Banquet Hall , Rain Forest are in Shivalik View and the main venues include Confluence- convention hall — Executive lounge , Viewpoint and Private dining room — attached to Rusties in Hotel Mountview.

HARYANA FARMERS CAN UPLOAD DETAILS BY SEPT 20

Chandigarh: Bajra growers in Haryana who have missed out on registering under the 'Meri Fasal Mera Byora' (MFMB) scheme for any reason, can now upload details of their crop on the portal till September 20, whereas farmers growing other Kharif crops can register till September 25. As many as 7,80,867 farmers have so far registered 43,08,444.97 acres on the portal. Additional Chief Secretary, Agriculture and Farmers' Welfare Department, Sanjeev Kaushal, said that a decision to this effect was taken in a meeting in order to ensure complete coverage of all farmers in the state. Urging the farmers to register on the MFMB portal, Kaushal said, the Department had set a target to ensure 100 per cent coverage of farmers under the scheme during Kharif-2020.

AICTE SIGNS MOU WITH YMCA

Chandigarh: All India Council for Technical Education (AICTE) has signed MoU with J.C. Bose University of Science and Technology, YMCA, Faridabad to conduct joint training programmes for teachers on technical education quality parameters and providing certification to them. Vice-Chancellor Prof. Dinesh Kumar said, the partnership with AICTE can play an important role to achieve high standards in Technical Education and to implement the quality initiatives taken by AICTE to improve the capacity of Technical Institutions. The University is working to support and provide mentorship services to its affiliated colleges to get NAAC and NBA Accreditation, he added.

SPECIAL CONCESSION NOD OF ₹500 IN STREET VENDING FEE

Chandigarh: A meeting of Town Vending Committee, Municipal Corporation of Chandigarh resolved to approve Rs 500 concession in the monthly Street Vending Fee for those street vendors who will avail the benefit of PM SVANidhi Yojna. The same will be effective from the date of the approval of the loan till the loan period i.e. for a total 12 months. Around 6,000 vendors will be benefited from this, a spokesman said. The committee also discussed the consideration of surveyed street vendors but not registered yet by the MCC for availing the benefit under PM SVANidhi under which the work has already been completed for Phase-I as per the bylaws and registration under Phase-2 will be commenced shortly.

THREE JUVENILES ARRESTED IN CHANDIGARH

Chandigarh: The UT Police has arrested three juveniles wanted in the murder case of 20 years old Karan in Dadumajra colony, two days back. A spokesman said, after committing the murder of Karan, a resident of Sector-38, all the three juveniles went to Ludhiana (Punjab) by hiring a three-wheeler and when they came to know that a special team of Chandigarh Police (PS-Maloya) is searching for them in Ludhiana then they returned to Chandigarh. A case under Sections 302, 34 IPC was registered against the three juveniles who murdered Karan due to an old rivalry, he added.

PUBLIC NOTICE

Please take notice that I Razaul Haque Mallick & Rabial Mallick have lost. Original three sale deeds dated 01.02.2001 bearing vasika No. 12491 in favor of Smt. Indu Bala w/o Sh. Jagmohan Malhotra, state dated dated 17.05.2004 bearing vasika No. 2933 in favor of Sh. Rajinder Kumar s/o Sh. Son Nath & sale deed dated 24.03.2006 bearing vasika No. 22863 in favor of Smt. Ram Piya w/o Sh. Yogi Ram in respect of the House measuring 100 Sq. Yds., comprised in the Khasra No. 30/6/2, 7/3, 8/1, 13/2, 14, 15/1, 16/2, 17, 18, 19/1 situated in the village "Kakwala" Locality Known as "Gagandeep Colony" Tehsil and Distt. Ludhiana, which was purchased vide registered sale deed dated 26.11.2015 bearing vasika No. 13303. A DDR dated 18.09.2020 was lodged with Sanjiv Kender PSCC City Jodhewal Ludhiana, LR No. 73164/2020. I am availing a loan facility from Shriram City Union Finance against this property. If anyone has any objection please contact Mr. Sherry Sandhu, Advocate at 9814493393 within 15 days of the publication of this notice otherwise no claim shall be entertained.

PUBLIC NOTICE

Subject: Transfer of ownership in respect of constructed property No. 767, Sector-15, Sonipat built on old plot No.767, Sector-15, Sonipat in respect of 100% share upon the intestate death of Sh. Daryao Singh who was the owner of the subject cited property to the extent of 100% as per Record has died on 24.08.2019 and has no registered or unregistered will. Sh. Anil Rana S/o Late Sh. Daryao Singh R/o H.No. 767, Sector-15, Sonipat intends to apply for the transfer of the said property in his /her/ their favour being the legal heirs. If any person is having any objection against the transfer of ibid/plot/house he/she can submit objections in writing to the Estate Officer Huda, Sonipat along with supporting documents within 30 days from date of publication of this notice, Otherwise the Estate Officer may sanction mutation of the property as per HUDA policy and may not entertain subsequent claim if any.

Anil Rana, Legal heirs

Public Notice

My client Sh. Pardeep Kumar S/o Sh. Jai Bhagwan R/o Garhi Sarai Nandara Kha, Tehsil Gohana Distt. Sonapat (HR) wants to avail a housing loan i.e. Construction Loan From Utksar Small Finance Bank Limited having its branch at Atlas Road, Sonapat (HR) for Plot and measuring 150 Sq. Yards i.e. 5 Marla, 3 Marla is 1774 share out of property 11 Kana 1 Marla Comprised in Khewa No.55, Khatu No. 55, Rectangle & Killa No. 30/26/1 and property 2 Marla which is 1709 share out of land measuring 10 Kana 1 Marla comprised in Khewa No. 56, Khatu No. 56, Rectangle & Killa No. 30/26/2 Situated in the revenue estate of Garhi Sarai Nandara Kha, Gohana, Distt. Sonapat (HR), the owner of the above said plot is Smt. Sunita W/o Sh. Pardeep Kumar S/o Sh. Jai Bhagwan R/o Garhi Sarai Nandara Kha, Tehsil Gohana, Distt. Sonapat (HR) and it is informed that the original documents i.e. 1. Original Sale Deed Vaskia No. 971 dated 10/07/1992 with regard to the above said property is missing anywhere. If any other person/ Entity/OSA/Financial Institution/Bank/Govt. Department may have obtained or issue any loan/Stay Order/Court Case against this property as well as this documents. They can file an objection regarding the use of the above said document within 15 days (Fifteen Days) from the date of Publication to below named at below mentioned address or can contact on below mentioned contact numbers and after 15 days no claim shall be entertained.

Ashish Kumar Sharma Advocate Office No. Near Bansal Iron Foundry G.T. Road, Samalka Distt. Panipat-132101 Contact No. 9896883337/9311909427

Farm legislations will destroy farmers, State: Punjab CM

PNS ■ CHANDIGARH

Punjab Chief Minister Capt Amarinder Singh on Friday slammed the farm legislations “being forced on to the nation” by the Central Government as part of the *Kisan maaru*, *Punjab maaru* (Destroy Farmers, Destroy Punjab) conspiracy of the BJP-led NDA, of which the Akalis “shamelessly” continue to be a part at the cost of their own State and its people.

“I don’t know what enmity the BJP and the Akalis have with Punjab and why they are out to destroy us,” said the Chief Minister while launching the virtual Kisan Mela of the Punjab Agriculture University, Ludhiana. The launch was held with virtual connectivity at 100 locations and participated by farmers, farmer representa-



tives, and other stakeholders, including Ministers, MLAs and Punjab Congress president Sunil Jakhar.

Warning again that the legislations will lead to growing angst among the people in the border State, thus giving Pakistan the opportunity to stoke more fires, Capt Amarinder said that the anti-farmer move will spoil Punjab’s

abo hawa (environment). “Delhi has to rethink on this issue,” he stressed, adding that the legislations would undo the sacrifices made by Punjab and its farmers over 65 years to make India self-sufficient in food.

Accusing the Akalis of playing their own political games in this entire affair, Capt Amarinder asked the Badals why the SAD had failed to stand with the Punjab Government on these Bills and even on the critical water issue. “Did you not think even once what will happen to Punjab without agriculture and without water?” he asked the Akalis, pointing out that with the SYL issue hanging over the State, the situation was perilous and the SAD had only contributed to the crisis by supporting the farm ordinances.

“Notwithstanding the

Centre’s denials, these new laws will eventually pave the way for the elimination of the MSP regime and end of the FCI (Food Corporation of India), leaving the farmers at the mercy of big corporates, as recommended by the Shanta Kumar committee.

Strongly opposing the legislations, the Chief Minister also trashed the Centre’s guarantee of MSP not being tampered with, saying that it was a Constitutional guarantee given by the Parliament, which, in fact, the incumbent government at the Centre was trying to destroy with their brute majority. “Even the MSP already announced on items like Maize is not being given to the farmers,” he noted, questioning the sincerity of the Government of India.

Categorically rejecting BJP and SAD claims that Punjab was on board with the farm ordinances, the Chief Minister made it clear that the issue of any such ordinances or new laws on agriculture was never discussed at any of the meetings in which his Government was represented at the high-powered committee set up by the Centre on agricultural reforms.

“Politicians should not lie on such grave issues with serious implications for our future generations,” said Capt Amarinder, in an obvious reference to the false and misleading claims of Union Minister Raosaheb Patil Danve and SAD president Sukhbir Singh Badal. Politics aside, this is an issue concerning the future of our children, he added.

With only 13 seats in Lok

Sabha, the Congress was browbeaten and the dangerous and vicious Bills were passed by the Centre with brute majority, he pointed out, adding that India’s future generations will not forgive the damage being inflicted on the nation by the NDA and its allies.

The high-powered committee was clearly an eyewash, the Chief Minister said, waving the draft report shared with

Punjab, which made no mention whatsoever of the ordinances.

It was shameful that despite knowing these facts as part of the ruling coalition, the Akalis continued to side with the Central Government and did not oppose the ordinances during the all-party meeting convened by him and did not even come to the Assembly to vote for the resolution against them, said Capt Amarinder.

Taking a dig at Harsimrat Badal’s remarks of standing with her ‘farmer brethren’ by resigning from the Union Cabinet, Capt Amarinder asked why she forgot that the farmers were her brothers when the Centre brought in the ordinances. Had SAD stood with his government from the outset and put pressure on their ally, the BJP, the current situation may not have arisen, he added.

‘AGRI BILLS TO CAUSE ₹4,000 CR LOSS TO PUNJAB EVERY YEAR’

PNS ■ CHANDIGARH

Accusing the NDA Government of violating the federal structure of the Constitution by passing bills on items reserved on the State List, Punjab Finance Minister Manpreet Singh Badal on Friday said that Punjab alone would suffer a loss of Rs 4,000 crore every year that will lead to the mass destruction of rural livelihoods, increasing farmer distress and pauperisation.

Addressing the media at Bathinda, Manpreet said that the NDA Government is shying away from issuing a categorical assurance to the Indian farmers that the Minimum Support Price (MSP) will remain intact. “Why is the Union Government hesitating in announcing that unlimited and uninterrupted MSP will continue?” he asked.

Agriculture falls in the State List of subjects, said the Minister, adding that the Union Government’s action impinges on the state’s rights. “This is not

the first time the NDA Government has harmed the rights of the states. Despite including a provision in the Indian Constitution regarding compensating states in case of GST revenue shortfall, the NDA Government has deliberately ignored the federal fabric of the Constitution,” he added.

“This is the death knell of the MSP and the Agriculture Produce Marketing Committees that have served the nation very well since the 1960s,” said Manpreet.

Presenting the minutes of the meeting with the Union Government, the Finance Minister said he had raised seven issues with the Centre including a categorical assurance from them that the MSP will not be removed. “Other matters included inclusion of maize within the ambit of MSP, more resources to States for agricultural research, greater powers to States under the Insecticide Act, and need for further research in other crops,” he said.

Navjot Sidhu slams Centre

PNS ■ CHANDIGARH

Staying away from the active spoliational scene for over a year, the senior Congress leader Navjot Singh Sidhu on Friday made his presence felt in his distinct style to support the protesting farmers in their agitation against the Centre’s three agriculture-related bills.

Former Cabinet Minister, Sidhu, declared that “Punjab, Punjabiyat and every Punjabi” are with the peasants, “farming is the soul of Punjab and attack on the soul would not be tolerated”.

Slamming the BJP-led Central Government for bringing the farm bills, Sidhu took to Twitter, more than a year after

he resigned from the Punjab Cabinet. “Farming is the soul of Punjab, the wounds of the body can heal but an attack on our soul, our existence will not be tolerated. The war trumpet says Inqilab Zindabad, Punjab, Punjabiyat and each Punjabi are with the farmers,” he tweeted in a series of tweets.

Maintaining that the farmers “are the pride and identity of every Punjabi”, Sidhu asked the farmers to prepare for a struggle against the Government which has “snatched their rights”.

Taking a jibe on the rivals in his philosophical style, the cricketer-turned-politician said, “The Governments time and again kept on making mistakes that they kept cleaning the mirror while the dirt is actually on their face”.

Interestingly, Sidhu, who is ‘upset’ with his Congress Government in Punjab, last used Twitter on September 25, 2019, to declare that he vacated his official bungalow as the Cabinet Minister after resign-


ing from the Capt Amarinder Singh-led Cabinet.

Harsimrat Kaur Badal, who belongs to Punjab, resigned as the Union Minister of Food Processing Industries on Thursday to protest a new legislation that sought to liberalise the agricultural markets.

Several farmers’ outfits in Punjab are protesting against the farm bills the government has tabled in Parliament during the ongoing monsoon session. Farmers have expressed apprehension that the proposed legislations would pave the way for dismantling of the minimum support price system and they would be at the “mercy” of big corporates.

The Lok Sabha passed the Farmers Produce Trade and Commerce (Promotion and Facilitation) Bill and the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill on Thursday. Earlier, it had earlier passed the Essential Commodities (Amendment) Bill.



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

Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount With NPA data	Description of secured asset (immovable property)
(LC No. 0000969 of Noida Branch) Innovative Infra-developers Pvt Ltd (Borrower) Ram Kanwar Bansal (Co Borrower 1) Amit Bansal (Co Borrower 2) Sumit Bansal (Guarantor 1)	19-08-2020/ ₹ 66,68,309/- (Sixty Six lakh Sixty Eight Thousand Three Hundred Nine) NPA (01-03-2020)	Unit No. 220 Second Floor Legend Heights Sector 80 Gurgaon Gurgaon Haryana:- 122001
(LC No. 0000644 of Chandigarh Metro Branch) Gresh Gupta (Borrower) Preeti Gupta (Co Borrower 1)	19-08-2020/ ₹ 33,83,001/- (Thirty Three lakh Eighty Three Thousand One) NPA (01-05-2020)	Kh No. 100/18/1/1 18/2/2 Shiv Colony Himalayan College Mauji Dera Naraingarh Ambala Ambala Haryana:- 134203
(LC No. 00000529 of Haridwar Branch) Kulwinder Singh (Borrower) Surinder Kaur (Co Borrower 1)	19-08-2020/ ₹ 26,58,583/- (Twenty Six lakh Fifty Eight Thousand Five Hundred Eighty Three) NPA (01-03-2020)	House No 1202 E Part Of Plot No 93 & 94, Workshop Road Vishnu Nagar, Sasoli Yamuna Nagar Yamunanagar Haryana:- 135001
(LC No. 00002834 of Karnal Branch) Shari Kaur (Borrower) Amit Sirohi (Co Borrower 1) Karan Gorden (Co Borrower 2) Sumit Sirohi (Guarantor 1) Manoj Kumar (Guarantor 2)	19-08-2020/ ₹ 42,07,826/- (Forty Two lakh Seven Thousand Eight Hundred Twenty Six) NPA (01-04-2020)	Murba No. 97/17 & 97/24 Etc Khewat No. 53/45 Etc Shastri Nagar, Kaithal Kaithal Haryana:- 136027
(LC No. 00006316 of Patiala Branch) Hardeep Singh (Borrower) Rajwant Kaur (Co Borrower 1)	19-08-2020/ ₹ 19,64,991/- (Nineteen lakh Sixty Four Thousand Nine Hundred Ninety One) NPA (01-04-2020)	Village Majri, Near Dera Of Mata Gujri Tehsil Guhla, District Kaithal Kaithal Haryana:- 136035
(LC No. 00001014 of Noida Branch) Innovative Infra-developers Pvt Ltd (Borrower) Ram Kanwar Bansal (Co Borrower 1) Amit Bansal (Co Borrower 2) Sumit Bansal (Guarantor 1)	19-08-2020/ ₹ 30,58,670/- (Thirty lakh Fifty Eight Thousand Six Hundred Seventy) NPA (01-03-2020)	Unit No. 219 Second Floor Legend Heights Sector 80 Gurgaon Gurgaon Haryana:- 122001
(LC No. 00042473 of Chandigarh- Madhya Margh Branch) Gurmeet Singh (Borrower) Charanjit Kaur (Co Borrower 1)	19-08-2020/ ₹ 4,27,104/- (Four lakh Twenty Seven Thousand One Hundred Four) NPA (01-03-2020)	Kheta No. 50/54 Min, K Hasra No. 8, (0-9 Village Manakpur Nanakchand, Near Gugga Madi Mandir Pijore Panchkula Haryana:- 134102
(LC No. 00005470 of Karnal Branch) Kapil Sharma (Borrower) Pooja Rani (Co Borrower 1)	19-08-2020/ ₹ 14,43,522/- (Fourteen lakh Forty Three Thousand Five Hundred Twenty Two) NPA (01-04-2020)	Vaka Moja Dhand Khewat No420, Plot No. 3 B.P.R School Plot No. 3 Khetoni No. 643 Dhand Kaithal Haryana:- 136020
(LC No. 00000505 of Rewari Branch) Sanju Srivastava (Borrower) Santosh Srivastava (Co Borrower 1)	27-07-2020/ ₹ 19,21,043/- (Nineteen lakh Twenty One Thousand Thirty Four) NPA (01-07-2016)	Flat No. - G-202, Second Floor, Genesis Gardenia, Bhiwadi, Alwar- 301019 Rajasthan Haryana:- 122006
(LC No. 00043363 of Gurgaon-Sohna Road Branch) Yudhisthir Mandal (Borrower) Pandu Mandal (Co Borrower 1)	07-07-2020/ ₹ 18,47,291/- (Eighteen lakh Forty Seven Thousand Two Hundred Ninety One) NPA (01-01-2020)	H. No. 1599 Kh. No. 2955 Laxman Vihar Phase 2 Gurgaon Haryana:- 122006

If the said Borrowers shall fail to make payment to DHFL as aforesaid, DHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of DHFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Date : 19-09-2020
Place: Haryana

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RS passes Bill to cut MPs' salaries by 30% for yr



PNS ■ NEW DELHI

Parliament on Friday passed a Bill to reduce for one year the salaries of MPs by 30 per cent “to meet the exigencies arising out of the Covid-19 pandemic”. The Bill was passed in Rajya Sabha with a voice vote while Lok Sabha had passed the Salary, Allowances and Pension of Members of Parliament (Amendment) Bill, 2020 Bill earlier this week. The Rajya Sabha also approved two Bills, replacing ordinances related to the Central Council of Homoeopathy and the Indian Medicine Central Council.

While supporting the cuts in salaries, most Opposition members who participated in the discussion urged the government to review its decision to suspend the Members of Parliament Local Area Development (MPLAD) scheme for two years saying it

was necessary to carry out development works in their respective constituencies. Parliamentary Affairs Minister Pralhad Joshi, however, said this was a temporary suspension.

Minister of State for Home G Kishan Reddy moved the Salaries and Allowances of Ministers (Amendment) Bill, 2020 and both bills were taken up simultaneously and passed by voice vote.

During the debate, Joshi said it did not matter how much money was being saved through salary cuts of members. “Charity should begin from home and that is the concept we have started. It is not ₹4 crore saving as said by DMK member but ₹53.9 crore per year from members’ salary,” he said. DMK member P Wilson had earlier during the discussion said the measure would entail savings of just ₹4

Indian genes helpful in battling coronavirus, reducing mortality rate: Study

PNS ■ NEW DELHI

Indian genes are helping battling coronavirus and reducing the mortality rate in comparison to the US and Europe, according to scientists including an expert from the Banaras Hindu University (BHU). The study is published in the PLOS ONE journal.

A team comprising distinguished genetic experts from six institutions, led by Prof Gyaneshwer Chaubey of the BHU, analysed complete DNA data of the Angiotensin-converting enzyme 2 (ACE2) gene of X chromosome from various continental populations and found that it is the Indian genes that have protected the population and helped battle the deadly virus.

This explains why the mor-



ality rate of COVID-19 has been much higher in European countries and in the US, as compared to India and Southeast Asian countries, they said.

The scientists have provid-

ed in the current global distribution of reported COVID-19 cases per 1,00,000 inhabitants.

The international team analysed complete DNA data of the ACE2 gene from various continental populations and found that certain mutations in this gene are helping South Asian and East Asian populations in successfully battling the virus and reducing mortality rate in comparison to the US and Europe.

There have been a few initial studies on the ACE2 gene by other research groups, but all of them looked for the presence or absence of various mutations, whereas, this team used more powerful haplotype-based analysis (the method in which experts break the whole length of DNA into several pieces and make com-

parisons).

The second important finding is about two major mutations which are responsible for strengthening the entry point of the Coronavirus among South Asians. “Thus, this paper adds important potential implications to understanding the transmission patterns of Coronavirus in various populations across the world,” said Anshika Srivastava, one of the authors of the paper.

Rudra Pandey and Prajwal Singh from BHU, Avinash Rasalkar, Pankaj Srivastava from Sagar Central University, Rakesh Tamang from Calcutta University and Pramod Kumar from National Centre for Disease Control (NCDC) were also involved in this research.

Senior Congress leader Ghulam Nabi Azad said around 70 per cent MPs depend on their salaries and have to take care of every expense through these emoluments alone. He said MPLAD funds are meant for taking care of needy people in their constituencies and are utilised for various things like purchasing ambulances, making

small roads and community centres. “It (MPLAD) should not be suspended for two years. How did you presume that corona will go on for two years? Even if you had to do it you should have reduced it by half to ₹2.5 crore. My suggestion to the Government will be to reduce it to one year and in that one year ₹2.5 crore fund be

kept,” he said. Similarly, Vishambhar Prasad Nishad (SP), V Vijaysai Reddy (YSRCP), K Somaprasad (CPI-M), Fauzia Khan (NCP), Veer Singh (BSP), Nazir Ahmed Laway (PDP) while supporting the reduction in salaries, sought restoration of the MPLAD scheme. Pointing at the PM CARES fund, Congress MP Rajeev

Homoeopathy Central Council (Amendment) Bill passed

PNS ■ NEW DELHI

Earlier in the day, the Homoeopathy Central Council (Amendment) Bill, 2020 seeking to further extend the time to form the Central Council of Homoeopathy by a year and the Indian Medicine Central Council (Amendment) Bill, 2020 also seeking a year’s time to reconstitute the central council and provides for a board of directors to exercise its powers in the interim period was passed in the Upper House after a debate.

Satav said “no one knows to whom it is caring”. He also pointed out expenses by the government during the pandemic on projects such as Central Vista, Bullet train and a special ₹850 crore aircraft for the PM. Trinamool Congress member Dinesh Trivedi said the bill for reduction of members’ salaries was decided only by some MPs on whatsapp.

Cong to launch nationwide stir against farms Bills

PNS ■ NEW DELHI

The Congress on Friday announced to launch a nationwide agitation against the Centre’s three agriculture-related Bills. It is in talks with other Opposition parties to come on board to corner the Modi Government on the farmer related issue which has also led to the resignation of Union Minister Harsimran Kaur of Shiromani Akali Dal, BJP’s oldest ally in the NDA.

With farmers protesting against the bills, Congress alleged that Prime Minister Narendra Modi has misled the farmers and the country and Modi is a big liar.

“Person sitting on prime minister’s post should not mislead farmers and country. The PM is lying at a time when the country is battling coronavirus and China is breathing down our neck,” Congress chief spokesperson Randeep Singh Surjewala said

at AICC Press conference near Parliament.

Congress said any move to “disturb” the present procurement system may deepen “social unrest” amongst farmers of the state. “We urge upon the government to review and reconsider these measures as these are unlikely to deliver on the promises made to them. Agri-marketing should be left to the states as envisaged in the Constitution,” the party said. Congress again ques-

tioned as to why the Modi Government is trying to finish off MSP. “Both the Agriculture minister and the PM are saying that MSP will continue but when mandis will be finished, who will give MSP? Will FCI (Food Corporation of India) go to farmers’ fields to give MSP?” Prime Minister Narendra Modi says now farmers can sell produce anywhere, 86.2 per cent farmers own less than six acres of land and 60

per cent own less than two acres of land. How can such poor farmers have access to far-off markets,” Surjewala said. He was joined by his party colleagues and Parliamentarians Gaurav Gogoi, Rajeev Satav, Jasbir Singh Gill, Hibi Eden, and Amar Singh.

Surjewala further asked the Centre, “How will small farmers fight for rights against mega corporate?” “When APMC act will no longer be there, how will small farmers, mandi workers and transporters earn their livelihood? The mandi fees helps development in villages,” Surjewala said also announcing for the joint agitation against the decision.

AICC sources said that agitation being planned with other parties can be both physical and virtual.

Accusing the Congress of doublespeak, the BJP has been pointing out that the opposition party itself had in its manifesto for 2019 Lok Sabha elections proposed the abolition of APMC Act and making agricultural produce free from restrictions.

But former Haryana Chief Minister Bhupinder Singh Hooda said his party will move a resolution against the legislations when the assembly session is convened. Talking to reporters later, Hooda said Haryana farmers are facing an existential crisis due to the three “black laws”, which will “take away” the protection provided to them. It is important that all parties raise their voice in the interest of the State’s farmers, he said, adding that they will not allow the implementation of the legislations in Haryana.

Corps Commander-level talks between India, China likely in next 3 days

PNS ■ NEW DELHI

Following the agreement between External affairs minister S Jaishankar and his Chinese counterpart Wang Yi on September 10 to defuse tension at the Line of Actual Control (LAC) at the earliest, the next round of military level talks will see India urging simultaneous disengagement and de-escalation. The Corps Commander-level talks between the two armies are likely to take place in the next two to three days. The Indian stance during

the forthcoming military level talks was discussed at great length for more than 90 minutes in the China Study Group (CSG) meeting chaired by National Security Advisor Ajit Doval here on Friday, sources said. The top defence brass including Chief of Defence Staff (CDS) General Bipin Rawat took part in the crucial meeting, they added.

The two commanders Lt General Harinder Singh and Major General Liu Lin have held five rounds of parleys so far since June 6 but no significant improvement took place

on the ground. The last round was held on August 2 when it was agreed to disengage and de-escalate.

However, China did not honour the commitment and in fact tried to unilaterally alter the LAC in south bank of the Pangong Tso (lake) on August 29 and 30. The aggressive action was thwarted by the Indian army.

Moreover, both the sides in the last fortnight fired more than 200 rounds in the air on at least four occasions thereby increasing tension at the already volatile border.

Sudarshan TV requests SC for live telecast of hearing on ‘Bindas Bol’

PTI ■ NEW DELHI

Sudarshan TV, which is facing legal proceedings in the Supreme Court, has moved an application seeking a live telecast of the hearing of the plea, which has raised a grievance over its “Bindas Bol” programme, the promo of which had claimed that the channel would air a “big expose on the conspiracy to infiltrate Muslims in government service”.

On September 15, the top court had restrained the channel from telecasting the episodes of “Bindas Bol” till further orders, saying that “the intent” of the episodes “prima facie” appeared to “vilify” the Muslim community.

The application filed by Sudarshan News through its director and editor Suresh Chavhanke said, “It is respect-

fully submitted that the present case is one of the most important cases concerning the public at large as the question of freedom of press protected by Article 19(1)(a) of the Constitution of India is involved.”

It said crores of viewers of the channel want to know about the legal proceedings and hear the points of arguments being raised by the parties.

“Direct for a live telecast of the proceedings of this case through audio-visual broadcasting/telecasting universally by an official agency as the court may deem fit and proper,” the application said.

A bench comprising justices D Y Chandrachud, Indu Malhotra and K M Joseph will take up the matter for hearing at 12 noon.

Apex court hikes damages for victims of road accidents

PTI ■ NEW DELHI

The Supreme Court has enhanced the compensation to a victim of road accident saying that courts should be mindful that a serious injury not only imposes disabilities but also inflicts deep mental and emotional scars.

The apex court said it has emphasised time and again that “just compensation” should include all elements that would go to place the victim in as near a position as she or he was in, before the occurrence of the accident.

The top court said that no amount of money or other material compensation can erase the trauma, pain and suffering of the victims.

States bank on herbal immunity boosters to defeat corona

PNS ■ NEW DELHI

As the Covid-19 battered world continue to scout for vaccine to combat the deadly virus, States in India are banking on herbal immunity boosters among other safety norms like masks and social distancing to keep the pathogen at a bay which has so far infected 54 lakhs people and claimed 83,000 lives across the country.

While Tamil Nadu is distributing Siddha-based herbal immunity boosters like ‘Athimathuram’ and ‘Kabasura Kudineer’, Karnataka is supplying ayurveda-based immunity enhancing tablets and decoction to the locals as part

of the fight against coronavirus. So is the case with Delhi and Punjab where cops are being armed with the formulation based on medicinal plants and essential oils to fight the virus from the front.

Punjab has recently announced doling out to its police personnel Covid-care kits having medical gadgets like mask, oximeter besides medicines and an herbal immunity booster Amynity Plus to combat the virus. Nearly 3,800 police personnel have tested Covid positive in the State.

The herbal formulation is extract of around 51 herbs like harad, Neem, Amla, Sunthi, Ashwagandha, Gudduchi

besides eight essential oils to empower immunity of the body system.

Dr Sanchit Sharma, Executive Director of AAILM Pharmaceuticals which has developed the herbal brew, noted that not only a strong immune system but multi-system immune defence could be the perfect solution to tackle the infection which has brought the world standstill.


Like in Punjab, police personnel in Delhi are being distributed ‘Ayuraksha Kit’ comprising of ‘Kadha’ concoction (herbal tea), ‘Sanshmani’ tablet (made from Giloy), oil to be used as nasal drops and pack of Chyawanprash while Tamil Nadu is offering the concoction like ‘Athimathuram’ and ‘Kabasura Kudineer’.

“These are not a cure for Covid-19 but for boosting the immunity of an individual,” said Chief Minister Edappadi K

Palaniswami launched the scheme by distributing the drink to police personnel.

Similarly, Karnataka Government is offering ayurveda-based immunity boosting tablets and decoction to lakhs of families in Shivamogga under an initiative by Karnataka Rural Development and Panchayat Raj Minister K S Eshwarappa as part of the fight against covid-19. Likewise, Uttar Pradesh too is pushing herbal immunity boosters to fight the virus.

In fact, scientists from Government organisations too are doing their bit in this regard. For instance, Dr Sanjay Jachak, scientist from Researchers from National Institute of Pharmaceutical Education and Research (NIPER) in Mohali, Punjab has developed an immunity booster herbal tea—a combination of six herbs such as Ashwagandha, Giloy, Mulethi, Tulsi and GreenTea—to strengthen the body and build physical resistance to the virulent infections.



Government of India
Ministry of Social Justice and Empowerment
Department of Empowerment of Persons with Disabilities (Divyangjan)
5th Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, Lodhi Road, New Delhi - 110003
SCHOLARSHIPS FOR STUDENTS WITH DISABILITIES

Department of Empowerment of Persons with Disabilities is implementing the umbrella scheme “Scholarships for Students with Disabilities” for their empowerment through education w.e.f. 1st April, 2018. There are six components of this scheme i.e. Pre-matric, Post-matric, Top Class Education, National Overseas Scholarship, National Fellowship and Free Coaching. The brief details of the umbrella scheme are given below:

S No.	Components	Courses covered	No. of Scholarships per year	Parental income ceiling per annum (Rs.)	Rate of scholarship	How to apply								
1.	Pre-matric Scholarship for Students with Disabilities	Class IX and X	25,000	2.50 lakh	Scholarship of Rs.500 per month for day scholars and Rs.800 per month for hostellers plus book grant and disability allowance ranging from Rs.2000/- to Rs.4000/- per annum.	These three scholarships scheme are being implemented through National Scholarship Portal (NSP). Apply on-line on National Scholarship Portal (www.scholarships.gov.in). The portal has been opened for registration from 16th August 2020.								
2.	Post-matric Scholarship for Students with Disabilities	Class XI to Master's Degree or Diploma level	17000	2.50 lakh	There are different rates maintenance allowance for Post-Graduate, Graduate, Diploma, professional courses leading to degree, diploma etc. in different disciplines. It ranges from Rs.900-1600 p.m. for hosteller and Rs.550-750 p.m. for day scholars plus tuition fee (maximum ceiling Rs.1.50 lakh per annum), book allowance and disability allowance ranging from Rs.2000/- to Rs.4000/- per annum	Last date for submission and verification of applications on NSP is as under:- <table><thead><tr><th>Levels</th><th>Last Dates</th></tr></thead><tbody><tr><td>Student registration</td><td>31.10.2020</td></tr><tr><td>Institute Verification</td><td>15.11.2020</td></tr><tr><td>State Verification</td><td>30.11.2020</td></tr></tbody></table>	Levels	Last Dates	Student registration	31.10.2020	Institute Verification	15.11.2020	State Verification	30.11.2020
Levels	Last Dates													
Student registration	31.10.2020													
Institute Verification	15.11.2020													
State Verification	30.11.2020													
3.	Scholarship for Top Class Education for Students with Disabilities	Graduate/ Post Graduate Degree or Diploma in 241 notified institutions of excellence	300	6.00 lakh	Monthly maintenance allowance of Rs.3000/- for hostellers, Rs.1500/- for day scholars, Rs.2000/- per month disability allowance, book grant Rs.5000/- per annum and tuition fee upto Rs.2.00 lakh per annum.	(*) for latest updates, please visit website: www.scholarships.gov.in								
4.	National Overseas Scholarships for Students with Disabilities	Master's degree and Doctorate degree in foreign universities abroad	20	6.00 lakh	Maintenance allowance of 9,900 Pound (Great Britain) per annum for UK and for other countries US \$15,400, plus Tuition fees, Annual Contingency Allowance, cost of air passage, etc.	Receipt of application is open throughout the year. The proforma for submission of application is given on the website of this Department i.e. www.disabilityaffairs.gov.in . Application may be submitted in the prescribed proforma to Under Secretary (Scholarships), Department of Empowerment of Persons with Disabilities, Room No.519, 5th Floor, Pt. Deendayal Antyodaya Bhawan, Lodhi Road, New Delhi - 110003								
5.	National Fellowship for Persons with Disabilities	M.Phil/Ph.D in Indian Universities	200	No income Ceiling	Monthly Rs.31,000/- for JRF (first two years) and Rs.35,000/- for SRF (3rd year onwards up to complete duration of the course) and Contingency Grant, Escort Allowance/ Reader Allowance and House Rent Allowance (at applicable rates).	Selection is done by the University Grants Commission. The candidates may apply online as and when applications are invited by UGC. No application is required to be sent to Department of Empowerment of Persons with Disabilities								
6.	Free Coaching	For appearing in competitive examinations for jobs in Government/ Public Sector and admission to technical and professional courses	2000	6.00 lakh	Coaching fee shall be payable to empanelled Institute by this Department. Stipend and Special allowance for Disability @ Rs.7,000/- per month for outstation candidates and Rs.4,500/- per month for local candidates shall be payable.	The Coaching Institute may send their proposals in the prescribed application form with the recommendations of concerned State Govts./UTs and having registration certificate under the Rights of Persons with Disabilities Act, 2016 for empanelment of the Coaching Institute.								

All the above scholarships are applicable to students with 40% & above disability and having a valid disability certificate to this effect issued by the competent medical authority. **Disability is as defined in the Rights of Persons with Disabilities Act, 2016.**

For further details, please visit: www.disabilityaffairs.gov.in

davp 38117/11/0014/2021

Farmers' woes

The farm Bills may claim to open up the agricultural sector but the implied corporatisation may engulf farming communities



Corporatisation of agriculture in the US, where factory farming birthed an uninterrupted chain of “farm to fork,” has wiped out rural communities, their organic methods, their unique produce, their relevance and independent existence. It all began in the 1970s to realise a dream of becoming big enough to command the world’s food market with industrialised processes, merging of lands and shifting priorities to commodity crops. But in no time there was a glut due to over-production, farmers could never get the commensurate prices and were driven to debts. They had no option but to foreclose and sell out. Now farmers do not even make up a quarter of the total US agricultural production. Buying into the promise of “making it big,” they stretched their resources and were subsumed by food giants. This is exactly the scenario that our farmers fear following the passage of farm Bills, which began as ordinances during the lockdown, in the Lok Sabha. Yes, structurally, they may seem to streamline the agricultural processes but the farmer is not willing to give up his right to exist on his terms. Worse, he fears that these could ultimately reduce the current system of open-ended FCI procurement by the State. Little wonder then that farmers have taken to the streets across North India despite the Prime Minister’s assurance that the new Bills would “empower” them by giving them direct linkages to the market and that their minimum support price (MSP) would still be guaranteed. Such has been the cascading effect of their anxieties that regional parties that sustain on the rural votebank, namely the Shiromani Akali Dal (SAD) and the Jannayak Janata Party (JJP), are under pressure to withdraw support to the ruling BJP as allies. The farmers have made it very clear that there would be no political future for parties and MPs that voted with the Government. So the lone SAD Minister, Harsimrat Singh Badal, resigned as Union Minister of Food Processing Industries while in Parliament Sukhbir Singh Badal warned that the proposed laws would “destroy” the 50 years of hard work done by successive Punjab governments to build the farm sector. While the Government insists that the new laws will help create “one nation, one market” and remove trader barriers so that farmers can sell their produce outside notified grain markets, the latter fear that in an open, competitive market, they would not get the minimum support price that the Government has promised to continue. Besides, they feel that entering into contracts with corporations would willy-nilly give the latter negotiating rights and greater control that would impinge on their autonomy and decision-making. And that although the older system would continue, as a weakened parallel mechanism, it would ultimately crumble before emerging monopolies. It is the implication behind the grandiloquence of a prosperous countryside and the devil in the detail that have our farming community up in arms. For example, the Farmers’ Produce Trade and Commerce (Promotion and Facilitation) Bill 2020, allows buys and sales outside the notified Agricultural Produce Market Committee (APMC) *mandis*, thereby limiting their cartelisation tendencies. It also prohibits State Governments from collecting the fee, cess or levy for trade outside the APMC markets. A licence won’t be required to trade in farm produce and anyone with a PAN card can now buy directly from growers. Hence they want clarity on what “outside” means and contrary to perception that they want middlemen out, they actually have a trusted bond with their existing commission agents, as their licence is proof enough of their credibility and delivery abilities, and would not want to experiment with an untested model. With most of them not literate enough about exercising their rights, dispute resolution could also end up being loaded against them. Besides, they would want direct payment as banks could deduct amounts as loan recovery. State Governments like Punjab are obviously upset that access to another market would dry up their own revenue from APMC *mandis* and are seeing this as an affront to federal controls. The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill, 2020, seeks to bring uniformity in contractual farming rules and State APMC acts. So the farmer can now enter into a contract with a corporate entity at a mutually agreed price. The problem here is that the mechanism for price fixation is not codified and farmers fear that corporations could use their institutional heft to manipulate or browbeat them into accepting their terms. Finally, the Essential Commodities (Amendment) Bill, 2020, aims to remove cereals, pulses, oilseeds, edible oils, onion and potatoes from a regulated list, which is being seen as a major threat to the food security of the poor. The Government argues that as a food-surplus nation, we don’t need it anymore but the pandemic-induced crisis has shown us how supply chain disruptions and local level hoarding can lead to a price spiral.

Farmers are not entirely without reason, battling as they are bad loans and non-payment of sugarcane dues in Uttar Pradesh and Rajasthan. They do not want to be swamped. Many experts would argue that it is easy enough to push reforms in a sector that anyway makes a very small portion of our GDP. But farmers make up 60 per cent of the country’s population, a voter base that no political party can ignore. Both the SAD and JJP owe their political legitimacy to farmers and have no option but to advocate their rights. Besides, both represent States that are heavily dependent on procurement at MSP. The Bills may well turn out to be the BJP’s Achilles’ heel provided the Opposition is quick enough to mount a united campaign.

Flight of fancy

Aerial sightseeing has become very popular as several nations still have travel restrictions on incoming arrivals



It began with some intrepid folks chartering planes to fly around. Then airlines such as Singapore Airlines and Australia’s Qantas caught wind of the idea and ran with it. What are we talking about? The concept of “flights to nowhere in particular” seems to have taken off, literally. Qantas’ recent trip, involving low-flying, aerial survey of the Great Barrier Reef, was sold out. Airlines are happy as this allows them to fly their aircraft relatively full, thus keeping some jobs safe and their expensive assets, the planes themselves, flying. Of course, scenic flights that operate in and out of the same airport are not a new concept. Qantas itself has run seasonal flights to Antarctica for several years every southern summer. But 2020, as we all know, is not like any other year, with several nations still putting travel restrictions on incoming arrivals, some not even allowing non-citizens to return and others instituting strict quarantine regulations, even for travel within a country.

As a result the global aviation business is hurting, thousands of pilots, cabin crew, ground crew and aircraft maintenance engineers have already lost jobs and unless things change dramatically, several thousand more will lose their jobs in the coming months. Many airlines have already shut for good and many more are in deep financial distress. It is not a good time to be an airline or be employed by one. So yes, while these flights of fancy might seem extravagant and a waste of money and resources, even adding pollution, their popularity means that airlines will probably survive as well as regain some overall confidence in flying. Let us not forget, these flights are being bought by people, who after six months of being grounded, want to get back in the air. They want to experience airport security and airline food for better or for worse. The very frequent flyer might have celebrated the first couple of months of no flying but almost every single person in that category misses that experience now and these flights, pointless as they might seem, allow these people to get a fix. There are many willing to take off in India as well and maybe a scenic flight or two around the Himalayas or the wonderful coastal areas may not be a bad idea here.

opinion06Presumption of innocence

The media overlooked the principles of ethical juridical coverage while tracking Sushant Singh Rajput’s death and its sordid aftermath



HIRANMAY KARLEKAR

Media, particularly television, coverage of Sushant Singh Rajput’s suicide — I will call the manner of his death so until established otherwise — and its aftermath has raised questions. Avoiding the mutually accusatory statements that have been doing the rounds, I would rather focus on some of the deeper issues involved. The first is whether the extent of coverage extended to it is justified.

The event, doubtless, was most tragic. A young man, who has given much to Indian cinema, and could have given more, has been cut short in his prime. The unnatural nature of his passing, the allegations and counter-allegations ranging over it, the controversy about who should investigate it, the Centre’s decision to put the CBI in charge, the Supreme Court’s verdict endorsing the transfer and the subsequent developments, certainly merited media coverage. But did it have to take up huge chunks of prime-time coverage on most channels since June 14 when the alleged suicide occurred?

The question is relevant when the country is facing a serious threat of Chinese aggression, a raging and escalating COVID-19 pandemic and an economy in crisis — to mention three of the most important challenges. The argument that these are also receiving attention raises the question: Is the attention of the deserved quality and extent? The question can be countered by two arguments. First, any answer, in the negative or affirmative, will involve a large measure of subjective judgement and, hence, cannot be regarded as definitive. The second can be that viewers want the kind of coverage provided.

As to the first, all judgments on all issues are subjective in the sense that whatever the quality of the evidence, a person or a group must assess it and come to a conclusion. The assessment is by individuals who have their own predilections and orientations, which they may or may not be able to overcome. But then, a society would not have been able to function if it did not proceed by accepting as valid judgements that, under the normative criteria embedded in its underlying social contract, passed the tests of rationality and morality.



Here, rationality dictates the question: Whether Rajput’s death and its sordid aftermath has greater relevance to the lives of the country and its people than the Chinese aggression, the COVID-19 pandemic and/or the economic crisis? One can argue that the aftermath’s importance can hardly be under-stated because it is leading to the unravelling of the Bollywood drug network, which in turn may lead to the eradication of the drug trade’s tentacles throughout the country. Against this, one has the Union Minister of State G Kishan Reddy’s written reply to a question by a Congress MP, K Sudhakaran, in the Lok Sabha on September 15 stating, “Narcotics Control Bureau (NCB) carries out search, seizure, arrest and investigation continuously throughout the year on the actionable inputs developed on its own and/or on receipt from other sources. During the period of COVID-19 lockdown, no such actionable inputs were received by the NCB revealing the nexus between people in the film industry and drug traffickers.” He, however, added, “However, a case in this regard has been registered by NCB Mumbai zonal unit on August 28, 2020. Till date, in this case 10 persons have been arrested. Drugs such as *Ganja*, *Hashish*, *Tetra Hydro Cannabinol* and *Lysergic acid De-ethylamide* have been seized in the operation.”

Clearly, one has to see what the NCB produces. Until then it would be a bit too much to cite the possibility of its unearthing a pan-India drug racket to justify the massive coverage given to the train of events following Rajput’s death. This leads to the second justification cited above: Viewers want it. This may be true given that the titillation and voyeuristic pleasure that a very large number of people get from watching the lives of celebrities unscramble or the aftermath of a shocking tragedy unfold.

The mere fact that people want to see something does not make it acceptable. Time was when nothing was considered wrong with masses assembled in Rome’s Colosseum roaring in applause as a gladiator killed another or a lion. Even now, many in Spain are happy to witness bullfights in which matadors kill bulls in unequal combat, and thousands participate in what the German social philosopher, Jurgen Habermas, calls the “public sphere.” The latter, he states in *The Structural Transformation of the Public Sphere* (1962), is a virtual or imaginary community which does not necessarily exist in any identifiable space. In its ideal form, the public sphere is “made

up of private people gathered together as a public and articulating the needs of society with the state.” It is a space where private individuals discuss public matters, which mediates between society and the state, leading to a critical consensus translating itself into a coherent public opinion, which makes the state accountable to citizens.

The media has a critical role in providing information for discussion in the public sphere. It, however, also has a responsibility to ensure that investigations proceed along right lines. Investigating and prosecuting agencies charged with delivering criminal justice are known to make mistakes and even frame innocent persons, often when under pressure to solve a crime. This writer’s decision to become a journalist has been significantly influenced by his witnessing, as a school student in the early 1950s, the film *Call Northside 777*. Directed by Henry Hathaway, it was based on the real life efforts by a *Chicago Daily Times* reporter, James McGuire, undertaken at the behest of the city editor, Karin Walsh, that led to the release of Joseph Majczek, wrongly convicted of murdering a police officer and serving a 99-year prison term.

One, however, must proceed with extreme caution. Pressures on investigative agencies to produce results can make probes go horribly wrong, leading to prolonged, rough interrogation, arrest and prosecution of innocent people whose lives are dev-

asted in the process even if the judiciary exonerates them in the end. The matter reminds one of the title of Malcom Feeley’s much-discussed book, *The Process is the Punishment: Handling Cases in a Lower Criminal Court*, first published in 1979. Doubtless, the book deals with lower criminal courts in the US and not India. Also, we are talking here not just about lower criminal courts but the entire process. It can be a long haul, involving expenses in the form of lawyers’ fees and transport, time spent in preparations, which often involves time taken off from income-generating activities and, of course, stress and worry.

Should a person, eventually proved innocent, have been made to suffer all this because media pressure led to him/her being pronounced guilty? This does not mean that investigative journalism should not extend to cases under investigation. But it does mean scrupulous observance of the canons of fair play and integrity and two cardinal principles of democratic, libertarian jurisprudence, wedded to respect for human rights.

The first is enshrined in Article 11(1) of the Universal Declaration of Human Rights adopted by the United Nations in 1948. It reads, “Everyone charged with a penal offence has the right to be presumed innocent until proved guilty according to law in a public trial at which he has had all the guarantees necessary for his defence.” It is also incorporated in The European Convention for the Protection of Human Rights, originally Convention for the Protection of Human Rights and Fundamental Freedoms, which came into force on 3 September 1953. It states in Article 6(2), “Everyone charged with a criminal offence shall be presumed innocent until proved guilty according to law.”

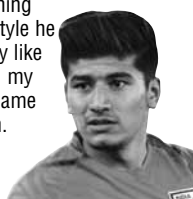
The famous English jurist, William Blackstone, articulated the second principle when he wrote in *Commentaries on the Laws of England*, “...all presumptive evidence of felony should be admitted cautiously, for the law holds that it is better that ten guilty persons escape than that one innocent suffer.” Benjamin Franklin, one of the founding fathers of the United States, went further and said, in a letter in March, 1785, “That it is better 100 guilty Persons should escape than that one innocent Person should suffer, is a Maxim that has been long and generally approved.”

Journalists should remember both, always.

(The writer is Consultant Editor, The Pioneer, and author)

SOUNDBITE

I have always enjoyed watching Dhoni play because of the style he has. The aggression...I really like that. It has influenced me in my game, too, as football is a game where you need to be tough.



Footballer
—Anirudh Thapa

Farming is the soul of Punjab. Wounds on the body can heal but wounds of the soul will not be tolerated and condoned.



Congress leader
—Navjot Singh Sidhu

Since the beginning of the Coronavirus pandemic, Asian-Americans have been forced to endure demeaning and disgusting acts of bigotry and hate.



US Congresswoman
—Grace Meng

No matter how hard you work and what you do, the President is going to do something that is detrimental to keeping the Americans safe.



Ex-White House Aide
—Olivia Troye

LETTERS TO THE EDITOR

Tension continues to simmer at LAC



recurring frictions could escalate anytime. The Defence Minister underlined the state of preparedness of Indian troops for any eventuality. At the same time, he sounded statesman-like when he observed that there are many ways to start a war, not many to end it. Hence, it is axiomatic that cooperation is better than confrontation.

G David Milton
Maruthancode

Question Hour matters

Sir — Question Hour is the liveliest hour in Parliament and lends a certain depth to proceedings. MPs ask questions to hold the Government and its Ministers accountable. It is a sacred parliamentary device meant for exercising legislative control over executive actions. Unfortunately, the ruling party has watered down the Question Hour for this monsoon session. This decision erodes the constitutional mandate of parliamentary oversight over executive actions as envisaged under Article 75 (3) of the Indian Constitution.

Noor Ahmad
Hyderabad

Stranded Indians

Sir — It was heart-wrenching to watch the viral video on social media, which claimed that thousands of Indians, mostly from UP and Bihar, are lodged in jails of Saudi Arabia for more than six months now. With the lockdown eased, many Governments have evacuated their citizens as has ours. But somehow we have been callous about these helpless

migrants, who have not been able to articulate their plight.

AMS Nadwi
Lucknow

Biased investigation

Sir — The ongoing investigation into the Delhi riots of February 2020 has begun to assume a farcical character. The focus of the

investigation has shifted from the perpetrators of the riot and its instigators and turned towards only civil society dissenters and protesters of Government policies. In effect, the conspiratorial net has been cast so wide as to capture anyone who opposed the Citizenship (Amendment) Act (CAA), be it a student activist, political leader or voluntary worker. The investigation must

be thorough, fair and transparent, and deemed as such.

Bhagwan Thadani
Mumbai

China’s digital theft

Sir — The collection of digital data on our President, Prime Minister, politicians, judges, military officers, industrialists and other dignitaries by China is a

matter of national security. An English newspaper report said that a company associated with the Chinese Government and the military is monitoring the Internet and social media activities of about 10,000 distinguished Indians and their close ones. It is clear from this that along with strategic and economic aggression, the digital breach is also a part of China’s hybrid war against India. Along with the expansion of information technology and the Internet, the issue of data security is a matter of grave concern.

Bhupendra Singh Ranga
Haryana

Classes resume

Sir — The Telangana Government has announced that senior students of classes IX to XII should start attending school with 50 per cent teachers. However, with many parents unwilling to pay the fees for the month of June, the State Government must arrange the necessary amount from its Treasury to get the system rolling.

SM Arif Hussain
Hyderabad

Send your feedback to: letterstopioneer@gmail.com

FIRST COLUMN

The expanding judicial remits

Over the years, the courts have changed the face of justice in India and focussed on issues where the executive has failed in its duty



VK BAHUGUNA

In any system of governance, the judiciary is always an essential part of civilised life. In Indian history, too, kings played a very important part in dispensing justice. In the days of yore, population pressure was less, crimes were few as people were more law-abiding, resources were available in abundance and the system of justice was not stretched like it is today. By and large the judicial system followed the diktats of the rulers and it sufficed. However, with the advent of democracy, modern jurisprudence developed. Independent jurisprudence got a big boost after the Magna Carta was signed by the King of England in 1215. Now, people in most parts of the world recognise the judiciary as an independent pillar of Government. It is complementary to the executive and the legislature but independent from the other branches of Government, as judicial accountability enshrines the principle of neutrality.

The beginning of codified common law in India can be traced back to 1726 when a Mayor’s Court in then Madras, Bombay and Calcutta was established by the East India Company. Needless to say, the courts changed the face of justice in India and focussed on issues where the executive failed in its duty. This judicial assertion started from the Kesavananda Bharati case when it ruled that basic features of the Constitution cannot be changed. The enunciation of the doctrine of Public Interest Litigation (a relaxation on the traditional rule of *locus standi*) by Justice PN Bhagwati opened the courts to socially-disadvantaged sections of society and course correction in the functioning of the executive.

In the recent past, many landmark judgments in the field of environment have endeared judges to the people of the country. Notable among them were Justice Kuldeep Singh and Justice AN Verma. The 1996 Godavari case turned the trajectory of forest and wildlife management in India. Despite the enactment of the Forest Conservation Act, 1980 and the Wildlife Protection Act, 1972, the lackadaisical attitude of the Central and State Governments put forests and biodiversity at great risk. Interventions by courts in the last 24 years forced executive agencies to act for the smooth implementation of constitutional provisions for the conservation of forests and wildlife resources.

India was one of the earliest nations in the tropical world to implement working plan provisions for managing forests sustainably. However, the working plans were almost forgotten by it. The Supreme Court, through its interventions, streamlined forest management in the country and forced respective governments to prepare and regulate management of forests through working plans. Now the results are visible on the ground.

Similarly, rampant mining in forest areas is being closely monitored by the apex court. This positive action of the Supreme Court struck a balance in restoring the constitutional obligation of the executive. Yet another instance of excellent intervention relates to declaring Ganga River a live entity by the Uttarakhand High Court. Such decisions have touched the lives of millions of our citizens. What is most significant in this regard is the recognition of the rights of those who cannot speak for themselves like trees, animals and rivers which are crucial for sustaining life on Earth. The establishment of the Compensatory Afforestation Fund Management and Planning Authority (CAMPA) in the country, which now has an impressive collection of nearly ₹50,000 crore in its kitty, was possible on the direction of the Supreme Court.

In yet another epoch-making intervention, the apex court came down heavily on the real estate-politician-bureaucrat nexus in Noida. A Supreme Court Bench, headed by Justice Arun Mishra, sent a stern message to those involved in the Amrapali housing projects. The builder Anil Sharma, who was allegedly in league with politicians and officers of the Noida Authority, swindled more than ₹8,000 crore of homebuyers’ hard-earned money. This crime was perpetrated under the noses of those who were supposed to protect the interest of the people. The problem with our governance system is such that it gleefully ignores the sufferings of the people at the hands of criminals and the corrupt. The Supreme Court has been relentlessly trying to restore faith in the rule of law among the 40,000 hapless homebuyers while the executive with all its power has failed miserably on all counts. The court had appointed a receiver for the case, tied up funds from banks and asked the National Building Corporation to complete the projects. The promoters of Amrapali are cooling their heels in jail for the last six months and their properties are under auction.

The vital question is why does the executive fail in its duty and why does the judiciary have to step in? The answer lies in the lopsided democracy we follow, wherein only vote-fetching and Government formation are a priority of our political masters and public interest takes a back seat. Because of this the remits of the judiciary are being redefined. The judiciary, however, also needs to reinvent itself on certain issues concerning quick delivery of affordable justice so that it does not fall into the same rut like the executive.

(The writer is a retired civil servant)

POINTCOUNTERPOINT

YOU LOOK AT COUNTRIES. IN AUSTRIA THEY LIVE IN THE FOREST. AND THEY DON’T HAVE FIRES LIKE THIS. AND THEY HAVE MORE EXPLOSIVE TREES. —US PRESIDENT DONALD TRUMP



AUSTRIA IS A COUNTRY WHERE PEOPLE DO NOT LIVE IN THE FOREST, BUT RATHER WITH THE FOREST AND IN A CLOSE, SUSTAINABLE RELATIONSHIP WITH NATURE. —AUSTRIAN AGRICULTURE MINISTER ELISABETH KOESTINGER

A matter of interest

If borrowers get interest relief during the moratorium period, bank investors and depositors would stand to lose unless compensated by the Govt, like it happens in farm loan waivers



SUBHASH CHANDRA PANDEY

Responding to the pandemic, the Reserve Bank of India (RBI) had “permitted” banks to grant moratorium on payment of instalments of term loans due after March 1 up to August 31. A similar dispensation was “allowed” on recovery of interest on working capital. The moratorium was initially permitted up to the end of April and 55.1 per cent of customers of Scheduled Commercial Banks (SCBs), accounting for 50 per cent of outstanding credit, had availed this facility. In Public Sector Banks (PSBs), 80.3 per cent of all individual customers, accounting for 80 per cent of total outstanding individual loans, opted for the moratorium. A whopping 74 per cent of Micro, Small and Medium Enterprise (MSME) borrowers and 28.8 per cent of corporate borrowers, covering 81.5 per cent and 58 per cent (by outstanding amount in category loans), availed the facility.

For private banks, 41.8 per cent of individual customers, accounting for 80 per cent of outstanding individual loans, and 20.9 per cent of all MSME customers opted for moratoriums, comprising 42.5 per cent of outstanding loans to MSMEs. About 21.6 per cent of corporate borrowers, covering 19.6 per cent of total outstanding corporate loans, had availed the facility.

The Supreme Court has extended the moratorium and the Central Government has appointed an expert panel to look into the issue. Exactly how many loans accounts and what loan amount is under moratorium are not known. Some borrowers may have decided against seeking the moratorium facility due to uncertainty about relief on interest. Had the interest relief been announced upfront, almost all borrowers would have instantly opted for the moratorium, except possibly for borrowers too proud of their financial standing to seek any relief.

Since the verdict of the apex court was not available by August 31, it was the borrowers’ call to take a wager on the verdict and decide whether to opt for a moratorium or not. It is unclear if the relief, if and when granted, would be available only to those availing of the moratorium. Overall, the system lacks incentives for those remaining fully compliant while the non-compliant people may hope to get some relief. Had the interest relief been a matter of legal right under the Banking Regulation or Disaster Management Acts, it would have been through by now. The Disaster Management Act (DMA), empowering the Government to take immediate relief and rescue measures, cannot be over-read to give it unfettered powers to deal with the full economic fallout of the disaster. It certainly does not empower the Government to alter terms of private contracts on jobs, rentals, sales, lending and so on. That explains why the tone and tenor of parts of the “orders” issued under the DMA is not peremptory, prescriptive, definitive but indicative, persuasive and advisory in nature. Hence, legally binding orders regarding timely payment of full salaries, non-recovery of rent and school fees and so on could not be issued for this reason. Appeals to good conscience is a different matter.

Likewise, the Banking Regulation Act (BR Act) would by itself not confer any rights on the RBI to mandate any alteration in individual contracts entered into by the banks unless supplemented with legal remedies under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI Act) or the Insolvency and Bankruptcy Code (IBC). Appropriately, the RBI has “permitted” grants of moratorium while extending regulatory forbearance on recognition of the non-performing asset (NPA). The BR Act does not empower the RBI to mandate

“ IN THE ABSENCE OF FULLY DISAGGREGATED DATA ON DIFFERENT TYPES OF LOANS UNDER MORATORIUM, A BACK-OF-THE-ENVELOPE QUANTIFICATION OF THE IMPACT OF INTEREST RELIEF CAN BE ₹1 LAKH CRORE PER MONTH ASSUMING INTEREST RELIEF TO BE ABOUT ONE PER CENT PER MONTH ON TOTAL PRE-PANDEMIC OUTSTANDING CREDIT OF ABOUT ₹100 LAKH CRORE. EVEN DIRECT FISCAL RELIEF TO THE GENERAL POPULATION IS NOT OF THIS MAGNITUDE ”



changing loan terms already contracted. Loan contracts can be changed only on the orders of insolvency courts. Mandatory moratorium requires more than the BR Act.

There are no free lunches in economics except those paid for by others. If borrowers get interest relief during the moratorium period, bank investors and depositors would stand to lose unless compensated by the Government, like it happens in farm loan waivers. Charity at others’ expense is systemic. Relief to borrowers at the expense of depositors is akin to relief to consumers ending up suppressing remunerative market prices for farmers. The bank depositors are also adversely impacted by the pandemic-induced fall in interest rates that stand to benefit new borrowers as well as the borrowers who are able to refinance high-cost old loans. The post-outbreak rate cuts and liquidity infusion by the RBI, aided by rising foreign exchange reserves, has caused a precipitous fall in interest rates. Some are offering record-low home loan interest rates under seven per cent per annum with new products of repo-linked home loans on offer. Low interest rates bring cheer to borrowers but gloom to depositors.

There are no fiscal guarantees to depositors on minimum interest rates and the IBC haircuts have been too costly in some cases. When corporate borrowers get a tax reduction bonanza, they don’t share the booty with lenders as they are not obliged to. When farm loans are waived, Governments provide fiscal support to banks but at present the Centre does not seem able and willing to compensate the banks for interest relief.

In the absence of fully disaggregated data on different types of loans under moratorium, a back-of-the-envelope quantification of the impact of interest relief can be ₹1 lakh crore per month,

assuming interest relief to be about one per cent per month on total pre-pandemic outstanding credit of about ₹100 lakh crore. Even direct fiscal relief to the general population is not of this magnitude.

Financial stakes on the Supreme Court’s verdict are very high. The interest relief has been sought from the highest court of justice precisely because it is not a legal right. The golden balance of justice is being watched by distressed borrowers and anxious depositors. All borrowers are not equally distressed by the pandemic. Some differentiating criterion based on quantum of liability outstanding on March 1 and purpose of loan (whether educational; for first home/car or second one, for the Economically Weaker Section or affordable housing, past credit history) and proven impact of the contagion on income can be evolved to give relief to a truly needy class of borrowers. The relief even to this subset should not be entirely a burden on bank depositors. Ideally such relief is best provided by governments under fiscal stimulus paid by taxpayers, current or future.

The need to maintain the health of banks can hardly be overemphasised. Deep-rooted socio-cultural beliefs stigmatising indebtedness (indebted person embarrassed and lenders reviled) continue to change worldwide.

Post World War, the wheels of growth are lubricated by the continuous supply of credit. India joined the borrow/spend bandwagon in the 80s. Lending by Scheduled Commercial Banks rose from ₹8,64,300 crore (30 per cent of the Gross Domestic Product [GDP]) at the end of March 2004 to ₹67,35,200 crore at the end of March 2014 (60 per cent of the GDP). At present, bank lending is only about 50 per cent of the GDP.

As on July 31, the total deposits of SCBs were ₹141,61,689 crore (₹127,44,583 crore a year ago); outstanding credit was

₹102,65,888 crore (₹97,29,002 crore a year ago) and investments were ₹42,78,294 crore (₹35,57,063 crore a year ago). The combined effect of risk aversion of banks to lend and predominantly domestic financing of fiscal deficit is that only about two-third of deposits get lent to non-Government entities.

We have made great strides in terms of expanding the reach of banking services and financialisation of savings but high-profile delinquencies by those who can afford to pay continue to eclipse these achievements.

The gross NPA of SCBs that had peaked to 11.2 per cent in 2017-18 has been brought down to 8.5 per cent by March. This achievement is at great cost to bank investors/depositors on account of hefty haircuts following not-so-competitive slump sales of distressed companies under the conventional, single round bidding system being followed under the IBC. The RBI has assessed that the gross NPA of all SCBs may increase from 8.5 per cent in March to 12.5 per cent by March 2021 and even to 14.7 per cent if the adverse economic impact of the pandemic is very severe. Seeing the plight of forecasting tools, the economic fallout of the contagion is hard to predict and measure.

Since bank lending is only about 50 per cent of the GDP and post-pandemic recovery would require a heavy dose of credit, it is imperative to maintain incentives for financial savings.

Erosion of bank profitability runs the risk of dire consequences of de-financialisation or informalisation of savings, derailing the hard-won recovery. The banking system needs calibrated support to prevent relapse into transmitted sickness.

(The writer is a retired IAAS officer and former Special Secretary, Ministry of Commerce and Industry.)

Fight hunger with an inter-sectoral strategy

The ‘POSHAN Abhiyaan’ seems to have made some headway with an ambitious target of achieving a malnutrition-free India by 2022



SUNIL RAJPAL

It is disconcerting that every second child in India suffers some form of nutritional failure in India. Over the years, Government data have borne witness to how many people, especially women and children, do not get three square meals in a day. Worryingly, the potential disruptions caused by the lockdown may make the varied forms of malnutrition a lasting reality. However, the launch of the Government’s flagship programme ‘POSHAN Abhiyaan’, seems to have made some headway, with an ambitious target of achieving a malnutrition-free India by 2022.

It also aims to reduce stunting in children aged between zero and five

years from 38.4 per cent to 25 per cent during the same period, along with reducing the level of anaemia and low birth weight in children.

With inter-sectoral convergence being the key strategy, the programme makes a shift from the existing approach of making planning and implementation the responsibility of one Ministry. Instead, it rightly notes the various critical components of success and makes ‘POSHAN Abhiyaan’ a multi-ministerial initiative. While the Ministry of Women and Child Development acts as the nodal office, the Ministry of Drinking Water and Sanitation is responsible for the Swachh Bharat Mission (SBM) that ensures cleanliness and hygiene and the Ministry of Education is responsible for the Mid-Day Meal Scheme (MDMS).

Two other Ministries, that of Health and Family Welfare and the one responsible for Rural Development, are looking after health programmes such as Mission

Indradhanush for immunisation coverage and rural income schemes, such as MNRGA, respectively. The LPG distribution scheme by the Ministry of Petroleum and Natural Gas enabled safe and hygienic cooking in underprivileged households.

But will India accept malnutrition as everyone’s problem? The copious fund allocation for the ‘POSHAN Abhiyaan’ and its increase in the past three years have shown the Government’s sincerity in taking the mission to its intended conclusion. From ₹950 crore in 2017-18, the current allocation for the ‘POSHAN Abhiyaan’ reached a sum of ₹3,400 crore for the financial year 2019-20. However, the potential challenge can be bringing social and behavioural change towards malnutrition at the community level. Ensuring equitable nutrition to build a healthier nation will require the following.

Eating local and seasonal food: This comprises a part of the trend known as ‘sustainable eating’ and has

been proven to be an economical solution to the food crisis globally. This saves time and the cost of transportation while promoting the use of fewer preservatives. Such food items are also suitable to fulfil the nutritional needs of the people in a way that is commensurate with the local environment.

The concept of introducing kitchen gardens in schools to fulfil some part of the requirements under the MDMS is an innovative step. In the coming days, introducing more steps, such as promotion of local, nutritious millet and crop diversification to promote traditional millet will be the right steps to complement this ongoing effort. Recent studies have observed that investing \$1 in nutrition-related interventions will have economic gains of about \$19 to \$22.

Addressing intrinsic social and cultural biases: In his paper ‘POSHAN Abhiyaan: Making Nutrition a Jan Andolan’, NITI Aayog member Vinod K Paul and co-

authors observe that despite the Prohibition of Child Marriage Act, 2006 mandating the legal age of marriage at 18 for girls, 30 per cent of them are married before that age and eight per cent are already pregnant by the time they are 15-19 years of age. Facing intra-household deprivations due to their sex and abject poverty, these young girls often forego necessary nutrition, care, and rest even during their pregnancy, thus delivering low birth weight babies. For these babies, the cycle of malnutrition has already begun, they note.

This long-standing social bias deepens with socio-economic nuances. For example, in tribal households, the overall amount of food is anyway low and the men, by tradition, get the larger share of it, considering the physical labour they must undertake. A male child may get less to eat than his father, but is likely to get more than his mother, grandmother or sister. There is a need to free nutrition from the perceived requirement of the

receiver. Disseminating a scientifically-validated diet chart according to age and sex to the Panchayat level can help in spreading awareness and help households modify their practices.

Clear and visible measures for better accountability: Owing to the possible institutional leakages, Government initiatives should be monitored by some metric for accountability. For this, an enhanced information and process system is crucial. Monitoring, surveillance, and evaluation remain critical to all Government initiatives not only to firm up the people’s trust but for better outcomes as well. Understanding ground-level realities will not only enrich policymakers’ understanding, it may help in building a positive perspective among beneficiaries about public interventions. Public consultations, surveys among beneficiaries and social audits are some of the most effective ways to do this.

Building a case against hidden hunger: Few realise that malnutrition

is not exclusively a rural phenomenon. Many people, especially children, in the cities, too, suffer from malnutrition, albeit of a different kind. Since a good part of their diet is filled with refined and finished items, not to mention the large amounts of salt, sugar and trans-fat they consume, the children lack micronutrients such as iron and zinc. Traditional crops and millet, marked as nutri-cereals that should have been part of our diet, are fast becoming a favourite of the educated and wealthier part of the society. However, as companies producing fast-moving consumer goods look to the rural market to revive from the economic effect of the pandemic, it is important to ensure that rural consumers do not acquire the habits of cities. The onus is on the Government to ensure that the learnings from the cities reach the villages before it is too late.

(The writer is Associate Professor, Health Economist, IIHMR University, Jaipur)

US bans TikTok from Sun, WeChat from November 12

Washington: The United States on Friday ordered a ban on downloads of popular Chinese-owned video app TikTok and use of the messaging and payment platform WeChat, saying they threaten national security.

The move, to be implemented Sunday, comes amid rising US-China tensions and efforts by the Trump administration to engineer a sale of TikTok to American investors.

"The Chinese Communist Party has demonstrated the means and motives to use these apps to threaten the national security, foreign policy, and the economy of the US," Commerce Secretary Wilbur Ross said in a statement.

The initiative would ban WeChat, an app with massive use among Chinese speakers, and TikTok from the online marketplaces operated by Apple and Google.

But while WeChat will effectively be shut down from Sunday in the US, existing TikTok user

will be able to continue using the app until November 12 -- when it would also face a full ban on its US operations.

But the Commerce Department said if national security concerns over TikTok were resolved before then, the order may be lifted.

TikTok's brand of brief, quirky videos made on users' cellphones has become hugely popular, especially among young people.

The plan follows through on a threat by President Donald Trump, who has claimed Chinese tech operations may be used for spying, and it ramps up the pressure on TikTok parent ByteDance to conclude a deal to sell all or part of TikTok to ally US security concerns.

A deal which appeared to be taking shape would allow Silicon Valley giant Oracle to become the tech partner for TikTok, but some US lawmakers have objected to allowing ByteDance to keep a stake. **AFP**

China flies 18 warplanes near Taiwan during US envoy's visit

Senior US envoy holds talks in Taiwan amid Chinese drills

Taipei: China's military sent 18 planes including fighter jets over the Taiwan Strait in an unusually large show of force on Monday as a US envoy held a day of closed-door meetings on the self-governing island claimed by China.

Under Secretary of State Keith Krach, who handles the economic growth, energy and the environment portfolio, held talks with Taiwan's minister of economic affairs and vice premier. He also met with business leaders over lunch and was to dine with President Tsai Ing-wen later Friday.

In response to Krach's visit, the Eastern Theater Command of the Chinese People's Liberation Army held combat exercises near the Strait, in at least the second round of war games this month aimed at intimidating supporters of the

island's independent identity.

Taiwan's defense ministry said two bombers and 16 fighter jets from China crossed into Taiwan's air defense identification zone. It said it scrambled jets in response and monitored the movements of the Chinese planes. Chinese defense ministry spokesperson Ren Guoqiang called the drills a "legitimate and necessary action taken in response to the current situation across the Taiwan Straits to safeguard national sovereignty and territorial integrity."

"Recently, the U.S. And (Taiwan's ruling) Democratic Progressive Party authorities have stepped up their collusion and frequently stir up troubles," Ren told reporters Friday morning.

"Whether it is using Taiwan to contain China or relying on foreign powers to threaten others, it is wishful thinking and is destined to be a dead end." In a brief message on its microblog, the Eastern Theater Command said the exercises involved naval and air force units in the Taiwan Strait aimed at gauging their ability

to carry out joint operations.

China's Ministry of Foreign Affairs also defended the move. Ministry spokesman Wang Wenbin said China has the "firm will, full confidence and sufficient ability to thwart all external interference and separatist actions by Taiwan independence forces." Beijing views Taiwan as part of its own territory and strongly opposes any type of formal interaction between other countries and the self-ruled island democracy.

Krach's trip follows a visit in August by U.S. Health Secretary Alex Azar, the highest-level U.S. Cabinet official to visit since the U.S. Switched formal relations from Taiwan to China in 1979.

It is one of a series of moves by the Trump administration to strengthen relations with Taiwan, including stepped-up arms sales and support for the island's participation in international forums.

Before Krach's arrival, the U.S. Ambassador to the United Nations, Kelly Craft, had lunch Wednesday with Taiwan's top official in New York, in a meeting she called historic. **AP**

China biopharma plant leak infects thousands with bacterial disease

Beijing: Thousands of people in northwest China have tested positive for a bacterial disease after a leak from a state-owned biopharmaceutical plant making animal vaccines last year.

Health officials in Lanzhou city said 3,245 people had contracted brucellosis, a disease often caused by close contact with infected animals or animal products that can bring about fevers, joint pain and headaches.

Another 1,401 people tested as an early positive for the disease, and health authorities said there was no evidence of person-to-person transmission so far.

Chinese authorities found a biopharmaceutical plant had used expired disinfectant in its production of Brucella vaccines for animals between July and August last year — meaning the bacteria was not eradicated in its factory exhaust. **AFP**



Hasidic Jewish pilgrims dance as they gather in front of Ukrainian border guards at the checkpoint Novaya Guta near Novaya Guta, Belarus on Friday **AP**

US court turns down challenge to Trump's temporary ban on H-1B

Washington: An Indian-American federal judge has turned down an appeal by 169 Indian citizens who had challenged President Donald Trump's order that barred foreign nationals on H-1B specialty occupation visas from entering the US till the end of the year.

The H-1B visa is a non-immigrant visa that allows US companies to employ foreign workers in specialty occupations that require theoretical or

Kosovo awards Trump with Order of Freedom for peace efforts

Pristina: Kosovo awarded US President Donald Trump on Friday with one of the country's highest honours for his government's efforts on peace and reconciliation in the former war-torn region.

President Hashim Thaci awarded Trump with Kosovo's Order of Freedom "for his exceptional contribution for the freedom of Kosovo and the strengthening of Peace and reconciliation in the region."

The honour is given to local and foreign citizens for their high contribution in defending Kosovo's freedom.

Trump's administration has been working to normalise relations between Serbia and Kosovo, two former Balkan war foes, and two weeks ago Serbian President Aleksander Vucic and Kosovo Prime Minister Avdullah Hoti signed an economic normalisation deal at the White House.

Thaci also awarded Trump's National Security Adviser Robert O'Brien and his envoy for Serbia-Kosovo talks Richard Grenell with the lower Presidential Medal of Merits. **AP**

AP EXCLUSIVE

More migrant women say they didn't OK surgery

Houston: Sitting across from her lawyer at an immigration detention center in rural Georgia, Mileidy Cardentey Fernandez unbuttoned her jail jumpsuit to show the scars on her abdomen. There were three small, circular marks.

The 39-year-old woman from Cuba was told only that she would undergo an operation to treat her ovarian cysts, but a month later, she's still not sure what procedure she got. After Cardentey repeatedly requested her medical records to find out, Irwin County Detention Center gave her more than 100 pages showing a diagnosis of cysts but nothing from the day of the surgery. "The only thing they told me was: 'You're going to go to sleep and when you wake up, we will have finished,'" Cardentey said this week in a phone interview.

Cardentey kept her hospital bracelet. It has the date, Aug. 14, and part of the doctor's name, Dr. Mahendra Amin, a gynecologist linked this week to allegations of unwanted hysterectomies and other procedures done on detained immigrant women that jeopardize their ability to have children.

An Associated Press review of medical records for four women and interviews with lawyers revealed growing allegations that Amin performed surgeries and other procedures on detained immigrants that

CARDENTEY KEPT HER HOSPITAL BRACELET. IT HAS THE DATE, AUG. 14, AND PART OF THE DOCTOR'S NAME, DR. MAHENDRA AMIN, A GYNECOLOGIST LINKED THIS WEEK TO ALLEGATIONS OF UNWANTED HYSTERECTOMIES AND OTHER PROCEDURES DONE ON DETAINED IMMIGRANT WOMEN THAT JEOPARDIZE THEIR ABILITY TO HAVE CHILDREN

they never sought or didn't fully understand. Although some procedures could be justified based on problems documented in the records, the women's lack of consent or knowledge raises severe legal and ethical issues, lawyers and medical experts said.

Amin has performed surgery or other gynecological treatment on at least eight women detained at Irwin County Detention Center since 2017, including one hysterectomy, said Andrew Free, an immigration and civil rights lawyer working with attorneys to investigate medical treatment at the detention center. Doctors on behalf of the attorneys are examining new records and more women are coming forward to report their treatment by Amin, Free said. **AP**

UNSC welcomes start of Afghan Peace Negotiations; encourages parties to engage in good faith

United Nations: The UN Security Council on Friday welcomed the start of the Afghanistan Peace Negotiations in Doha and strongly encouraged the parties to continue pursuing confidence-building measures, including reduction in violence and to continue to engage in good faith.

In a statement, the 15-member powerful organ of the world body reaffirmed its strong commitment to the sovereignty, independence, territorial integrity and national unity of war-torn Afghanistan.

"The members of the Security Council recognised that a sustainable peace can be achieved only through a comprehensive and inclusive Afghan-led, Afghan-owned peace process that aims at a permanent and comprehensive ceasefire as well as an inclusive political settlement to end the conflict in Afghanistan," it said. **PTI**

They "strongly encouraged parties to the negotiations to continue pursuing confidence-building measures including reductions in violence and to continue to engage in good faith."

The Council reaffirmed the importance of the UN's role in promoting peace and stability in Afghanistan and welcomed the efforts of all regional and international partners of Afghanistan in facilitating intra-Afghan negotiations and in helping the parties reach peace.

The Security Council members also thanked the government of Qatar for facilitating the first round of negotiations.

The first-ever direct talks between the Afghan government representatives and the Taliban began on September 12.

Negotiators from the Afghan government and the Taliban will hold talks as part of intra-Afghan negotiations in Doha to bring a lasting peace to Afghanistan. **PTI**

CAPRI GLOBAL CAPITAL LIMITED

Capri Global Capital Limited
Registered & Corporate Office - 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013
Circle Office - Capri Global Capital Limited 2nd Floor, 38 Pusa Road Rajendra Place, New Delhi-110005

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Capri Global Capital Limited (CGCL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub –section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower 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 CGCL for an amount as mentioned herein under with interest thereon.

S. No.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	(Loan Account No. LNCGCDDTL0000008192 LNCGCDELTL0000002506 of our Delhi Branch) Ganesh Traders (Borrower) Maruti Overseas, Mr. Sooraj Kumar, Mrs. Deepa Goenka, Mr. Mayoor Kumar, Mrs. Lata Rani Goenka, (Co-Borrower)	All that piece and parcel of Shop bearing No. 5223 on Ground floor, area admeasuring 350 sq feet, Part of Plot No. 20 and Plot No. 20-A situated at Kohlapur Road, Delhi-110007 ALONGWITH CONSTRUCTION THEREON PRESENT AND FUTURE BOTH. AND All that piece and parcel of Office Space No. TF-04 (A) on third floor, super area approximately 840 sq ft, JMD Regend Plaza, M.G.Road, Gurgaon, Haryana-122002 ALONGWITH CONSTRUCTION THEREON PRESENT AND FUTURE BOTH.	07-05-2020 Rs. 1,42,63,388/-	15-09-2020

Place : Delhi+NCR Date : 19/09/2020 **Sd/- (Authorised Officer) For Capri Global Capital Limited (CGCL)**

DEWAN HOUSING FINANCE CORPORATION LIMITED

National Off.: HDIL Towers, B-wing, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (East), Mumbai - 400051.
Branch Off.: Dhiraj Baug, Building "A" Ground & 1st Floor, Beside Axis Bank, Opp. Monalisa Building, Agra Road, Hari Niwas Circle, Naupada, Thane (West) 400602.

DEMAND NOTICE

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

Loan Agreement No./Name of the Borrower/Co Borrower/Guarantor	Demand Notice Date and Amount With NPA Data	Description of secured asset (immovable property)
(LC No. 00004988 of Lucknow Branch) Jitendra Kumar (Borrower) Reena Yadav (Co Borrower 1)	19-08-2020 /₹ 998054 /- (₹ Ninety Eight Thousand Fifty Four) NPA (01-04-2020)	Plot No C 24 & Plot C 25 Part Of Khalsa No 835 Vill Saranda Pargana Lucknow Lucknow Uttar Pradesh - 226020
(LC No. 00000972 of Netaji Subhash Place Branch) Mukul Chandel (Borrower) Sawitri Devi (Co Borrower 1) Babu Ram (Co Borrower 2)	19-08-2020 /₹ 8422619 /- (₹ Eighty Four lakh Twenty Two Thousand Six Hundred Nineteen) NPA (01-03-2020)	Plot No-283/38, Mustatl No-20 Killa No-10/1 Khewal No-31 Village Khyala Vishnu Garden Extn-1 Delhi Delhi New Delhi Delhi - 110018
(LC No. 00001165 of Netaji Subhash Place Branch) Vandana Bhushan (Borrower) Shakuntla (Co Borrower 1) Sunit Kumar (Co Borrower 2)	19-08-2020 /₹ 2565490 /- (₹ Twenty Five lakh Ninety Five Thousand Four Hundred Ninety) NPA (01-03-2020)	Property no-219, Block-D, Pocket-00 sector-1, Rohini New delhi Delhi New Delhi Delhi - 110085
(LC No. 00006907 of Lucknow Branch) Rakesh R (Borrower) Kusum Yadav (Co Borrower 1)	19-08-2020 /₹ 580698 /- (₹ Five lakh Eighty Thousand Six Hundred Ninety Eight) NPA (01-05-2020)	Plot No. B-154, Part Of Khalsa No. 188 Gha, Village- Dahiyar, Pargana & Tehsil Mohanlalgarh Lucknow Lucknow Uttar Pradesh - 226020
(LC No. 00000925 of Calicut Branch) Vijayakumar Koppattla (Borrower) Jitha B S (Co Borrower 1)	19-08-2020 /₹ 2161995 /- (₹ Twenty One lakh Sixty One Thousand Nine Hundred Ninety Five) NPA (01-03-2020)	9.6cents Of Land In Resurvey No 21/5 Nellithode Village Kozhikode Taluk Kozhikode Dist Kozhikode Kerala - 673017
(LC No. 00000963 of Ghaziabad Branch) Abhijeet Sharma (Borrower)	07-07-2020 /₹ 1609779 /- (₹ Sixteen lakh Nine Thousand Seven Hundred Seventy Nine) NPA (01-01-2020)	Unit No. K-201, 2nd Floor, Tower/ Block K Amrapali Heartbeat City, Plot No. GH-01/d Sector-107, Noida Noida Uttar Pradesh - 201301

If the said Borrowers shall fail to make payment to DHFL as aforesaid, DHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of DHFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Sd/- (Authorised Officer)
Dewan Housing Finance Corporation Limited

Place : Delhi Date : 19.09.2020

UJVN Limited

HO "UJJWAL", Maharani Bagh, GMS Road, Dehradun-248006
Telephones: 0135-2763508 Fax: 0135- 2763808
CIN No. U40101UR2001SGC025866, Website: www.ujvn.com

पत्र सं: 559 18/09/2020

TENDER NOTICE

Office of the Executive Engineer (Maint). Chilla Power House via Haridwar, Pauri Garhwal (Uttarakhand), invites sealed tenders from interested parties. Brief summary of tender is given below:

(i) NIT No.06/EEM/2020-21 (ii) NIT No.07/EEM/2020-21

Name of work : (i) Dismantling of Shaft Sleeve, Cland Seal System, Strainer Housing Cover & Removal of SS broken studs of Chilla Power House.

(ii) O&M & Repairing and Maintenance works of 125 HP and 40 HP Three Phase Induction Motor of Chilla Power House.

Estimated cost : (i) Rs. 205380.00/- (ii) Rs. 593257.00/-

Date of availability of bid document : 18.09.2020 from 16:00 Hrs on website Last date for submission of bids : 13.10.2020 upto 16:00 Hrs on website

For fuller & further details, kindly visit our website. The tender documents can be downloaded from the Nigam's website **www.ujvn.com**

Executive Engineer (Maint).

"Avoid wasteful use of Electricity"

CHITTARANJAN LOCOMOTIVE WORKS

E-TENDER NOTICE

Tender Notice No: PCMM/CLW/Dankuni/E-Procurement/20-21/14 Dated:16-09-2020. PCMM/CLW/DKAE on behalf of the President of India invites electronic bids from established reliable manufacturer for supply of the followings. The following E-Tender/s is/are for supply of materials for manufacture of Electric Locomotive. The Prospective/ likely suppliers are requested to look up the website **www.irops.gov.in**. These are E-Tenders; only electronic offer bids shall be accepted. For detailed instructions please refer to website. **Sl., Tender No., Description of Stores, Qty., Due On, Tender Cost** are as follows :
(1) 34202596A, 1] Illuminated Push Button - 1 to CLW Specn. No.CLW/ES/3/0072/E. 2] Illuminated Push Button-2 to CLW Specn.No -CLW/ES/3/0072/E. 3] Illuminated Push Button Emergency Flasher Light, to CLW Specn.No-CLW/ES/3/0072/E. 4] Illuminated Push Button Reset Vigilance Control toCLW Specn.No - CLW/ES/3/0072/E. 5] Illuminated Push Button For Configuration InSB1 to CLW Specn.No -CLW/ES/3/0072/E. 6] Illumination Push Button ConstantSpeed Control to CLW Specn.No -CLW/ES/3/0072/E.7] Illuminated Push Button ForFailure Acknowledge to CLW Specn.No -CLW/ES/3/0072/E; As per Tender Doc., 09.10.2020, 0.00; **(3) 34202739**, Contactor On/Off And Adaption [ContactorType-1] to CLW Specn.No.CLW/ES/3/0086/A; As Per Tender Doc., 09.10.2020, 0.00; **(3) 34202542**, Contactor For Main Compressor And Bur-1/2 (Contactor Type-3) To CLW Specn. NO. CLW/ES/3/0095/C or latest; As per Tender Doc., 14.10.2020, 0.00; **(4) 34202611A**; Fuse Auxiliary, 415/110V along with Base with Micro Switch as per CLW Drg./Specn.No.CLW/ES/3/0092/C; As per Tender Doc., 20.10.2020, 0.00, **(5) 34202526**, Earthing Switch For VCB with locking arrangement to CLW Specn.No.CLW/ES/3/0010/D or Latest; As per Tender Doc., 12.11.2020, 0.00. **(6) 34202699**, Contactor Auxiliaries In HB-1 & HB-2 to CLW SPECN. NO. CLW/ES/3/0201/C; As Per Tender Doc., 16.11.2020, 0.00 **(7) 34202739**, Fire Detection Equipment along with Connector in SB2 as per Spec. No. CLW/ES/3/0057; As Per Tender Doc., 10.12.2020, 0.00; **(8) 34202740**, MaximumCurrent Relay In SB-1 as per CLW Specn. CLW/ES/3/0059/D; As Per Tender Doc., 15.12.2020, 0.00.

SIDDH -111 PCMM/CLW/DANKUNI

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WESTERN RAILWAY

VARIOUS ELECTRIFICATION WORKS

Deputy Chief Electrical Engineer (Construction), Western Railway, 1st Floor, Headquarter Building, Churchgate, Mumbai - 400 020 invites offer through e-tender portal **www.irops.gov.in** for the following tender: **Tender No. : ELT/R/C/2019-20/12R-R. Name of Work :** Electrification of : (A) AC Coach depot with pre-cooling point facilities, Train lighting depots facilities at UDN, UDNRRI building, Island platform, FOBs, Service building at UDN with LHB coach maintenance facilities at UDN, newly constructed PWII/OV offices at various locations in UDN-JL section on Mumbai Division of Western Railway. (B) Niyol station building and platform in connection with DFCCIL alignment on Mumbai Division of Western Railway. **NIT Cost : ₹ 3,51,76,814/- EMD : ₹ 3,25,900/- e-Bid Submission Closing on : 09/10/2020 at 15.00 hrs e-Bid Opening Date : 09/10/2020 at 15.30 hrs. Instructions to the Tenderers :** 1) Only e-offers submitted online through e-tender portal will be considered. **Please note that printed offers will not be entertained.** 2) The date of tender, terms & conditions and scope of work are uploaded and are available in electronic format on our website **www.irops.gov.in**

Like us on: facebook.com/WesternRly

EAST CENTRAL RAILWAY

Open E- Tender Notice

OPEN TENDER NOTICE No.: S&T/SEE/OET/20-21/11, Date: 17.09.2020

The DRM (Sig. & Telecom) SEE for and on behalf of the President of India invites Open E-Tenders for the following works. The last date of online E-tendering is 14.10.2020 up to 12.00 hrs. Information and tender documents related to E-tender is available on website - **www.irops.gov.in**. **Sl.No.: 1. E-Tender No.: S&T/SEE/E-OET/20-21/11, Name of Work:** Provision of IBH between MNE - MSK., **Approx Cost (₹): 1,19,16,474.11, Earnest Money (₹) : Rs. 2,09,600.00, Cost of Tender Document (₹) (Non refundable): Rs. 5,000.00, Completion period:** 06 (Six) Months from date of issue of LOA. The above tender notice is available on website - **www.irops.gov.in**. Uploading date 17.09.2020 RIGHT OF RAILWAY TO DEAL WITH TENDER: Railway Administration reserves the right to postpone /modify or to cancel any one or all the tenders without assigning any reasons.

Divl. Signal & Telecom Engineer, East Central Railway/Sonpur PR/655/SEE/S&T/T/20-21/44

NORTHERN RAILWAY

TENDER NOTICE

Invitation of Tender through E-Tendering (E-Procurement Systems)

N.I.T. No.	07/20-21 dated 17.09.2020
1 Name of work with its location	Comprehensive housekeeping for NRCH including upkeep & sanitation work, and supply linen its washing and distribution, receptionist etc for one year in the section of ADEN/NRCH under DIRECTOR/ADMIN/NRCH.
2 Approx. Cost of work	58103835.37
3 Earnest Money	(It should be in the form of net banking or payment gateway Only. Note :- FDR will not be accepted as EMD for tender invited on IREPS as per Railway Boards letter no 2015/CE-I/C/T/5/1 dated 31.08.2016).
4 Completion period of Work	365 Days
5 Cost of tender on cash/by post	(It should be in the form of net banking or payment gateway Only. Note :- FDR will not be accepted as EMD for tender invited on IREPS as per Railway Boards letter no 2015/CE-I/C/T/5/1 dated 31.08.2016).
6 Date and time for submission of tender and opening of tender	Upto 15.00 hrs on 13.10.2020 Opening of tender at 15.00 hrs. On 13.10.2020
7 Website particulars notice board location complete details of tender can be seen and address of the office from where the tender form can be purchased etc.	Above tender available on IREPS site i.e. www.irops.gov.in

128-W/269/OET/20-21/NRCH/NIT 07 Dated : 17.09.2020 2031/2020

SERVING CUSTOMERS WITH A SMILE

Retail inflation for farm workers, rural labourers eases

New Delhi: Retail inflation for farm workers and rural labourers cooled down to 6.32 per cent and 6.28 per cent, respectively, in August compared to the year ago period mainly due to the softening of prices of some food items. Point-to-point rate of inflation based on the CPI-AL (Consumer Price Index-Agricultural Labourers) and CPI-RL (Consumer Price Index-Rural Labourers) was 6.39 per cent and 6.23 per cent respectively in August 2019, the labour ministry said in a statement.

Inflation based on food index of CPI-AL is at 7.76 per cent and of CPI-RL at 7.83 per cent in August 2020 compared to 7.27 per cent and 6.98 per cent, respectively, in the same

Inflation based on food index of CPI-AL is at 7.76 per cent and of CPI-RL at 7.83 per cent in August 2020

month last year.

Among states, the maximum increase in the CPI-AL and CPI-RL was experienced by West Bengal State (27 points and 28 points respectively) mainly due to rise in the prices of wheat-atta, pulses, mustard-oil, milk, chillies-green, ginger, country liquor, firewood, bidi, meat goat, fish dry, bidi, bus fare, vegetables and fruits etc.

The maximum decrease in CPI-AL and CPI-RL was experienced by Kerala (6 points and 8 points respectively)

mainly due to fall in the prices of pulses, coconut oil, chillies-dry, onion, fish fresh etc. Labour Minister Santosh Gangwar said, "The continued softening of inflation in succession for seven months may be mainly attributed to the relief measures announced by the government to help poor people including labourers during the COVID-19 pandemic. "The increase in the index will have a positive impact on the wages of millions of workers working in the unorganized sector in rural areas." Director General Labour Bureau D S Negi said, "Labour Bureau has been able to bring out the monthly indices as per the pre-defined schedule consistently even during the tough time of COVID-19." **PTI**

Sensex erases gains in late selloff; bank, financial stocks weigh

Mumbai: Equity benchmarks nursed losses for the second consecutive session on Friday as investors offloaded banking, finance and consumption stocks amid mixed global cues.

The BSE Sensex, which opened on a firm footing, came under fag-end selling pressure and closed at 38,845.82, down 134.03 points or 0.34 per cent.

Similarly, the broader NSE Nifty slipped 11.15 points or 0.10 per cent to finish at 11,504.95. HDFC Bank was the top loser among the Sensex constituents, skidding 2.39 per cent, followed by Kotak Bank, Bajaj Finserv, Maruti, Titan, SBI, HUL, HDFC and Tata Steel.

Bharti Airtel led the gainers' list with a jump of 3.73 per cent. M&M, NTPC, Tech Mahindra, Sun Pharma, PowerGrid and ONGC were among the other winners, climbing as much as 2.72 per cent. During the week, the Sensex dropped 8.73 points or 0.02 per cent, while the Nifty advanced 40.50 points or 0.35 per cent. "Indian benchmark indices, after trading in the

green for most of the day, succumbed to a round of selling in the last hour of trading, to close out the day flat, with a slight negative bias. **PTI**

Rupee rises by 21 paise to over 1-week high as dollar weakens

Mumbai: The rupee strengthened by 21 paise to close at more than one-week high of 73.45 against the US dollar on Friday as the greenback weakened in the global markets.

At the interbank forex market, the domestic unit opened higher at 73.47 against the dollar and touched a day's high of 73.15 as the dollar fell against its major rivals.

The local unit later lost some ground to close up by 21 paise at 73.45, a level not seen since September 7. On Thursday, the rupee depreciated by 14 paise to end at 73.66 against the US dollar. The rupee advanced largely due to broad dollar decline globally. **PTI**

TRAI issues rules for clear communication of tariff plans, terms by telcos

New Delhi: Telecom regulator TRAI on Friday issued a fresh set of rules for publication and advertisement of tariff plans by telcos, in a bid to boost transparency in mobile offers and to help subscribers make informed decisions.

The consumer-oriented move assumes significance as telecom subscribers often grapple with issues such as lack of information, unclear or hard to find plan details - a situation that affects subscribers' ability to make proper choices.

Tightening the rules for telcos, Telecom Regulatory Authority of India (TRAI) on Friday issued directions on tariff publication and tariff advertisements. "...It has been observed that existing measures adopted by telecom service providers are not transparent as they should be and that some of the telecom service providers are not prominently highlighting additional terms and conditions," TRAI directive said. **PTI**

Google says will remove apps that facilitate sports betting from Play Store

New Delhi: Google on Friday said it does not allow apps facilitating sports betting and will remove such apps from the Google Play Store. There is often a surge in launch of such apps before major sporting tournaments like the IPL. The latest season of the IPL is scheduled to start from September 19 in the United Arab Emirates. "We don't allow online casinos or support any unregulated gambling apps that facilitate sports betting. This includes if an app leads consumers to an external website that allows them to participate in paid tournaments to win real money or cash prizes, it is a violation of our policies," Google said in a blog post. **PTI**

Sebi extends deadline for public comments till Oct 18 on biz responsibility reporting format

New Delhi: Markets regulator Sebi on Friday extended the deadline till October 18 to submit public comments on the proposed format for business responsibility and sustainability reporting in view of the impact of the COVID-19 pandemic.

The proposed format for business responsibility and sustainability reporting covering environmental, social and Governance perspectives will be applicable to top 1,000 listed firms by market capitalisation.

The comments on the proposed format were invited till September 18. **PTI**

Over 4.87 cr e-way bills worth ₹13.85 lakh cr generated in Aug

New Delhi: Over 4.87 crore e-way bills, valued at over Rs 13.85 lakh crore, were generated by businesses and transporters in August, reflecting a pick up in economic activity, GSTN data showed.

Electronic way or e-way bills are required for interstate movement of goods worth over Rs 50,000. For intra-state movement, limits vary from state to state.

As per the data shared by the Goods and Services Tax Network (GSTN), 4.76 crore e-way bills, valued at over Rs 13.66 lakh crore, were generated in July.

The number stood at 4.27 crore in June (worth Rs 12.40 lakh crore), 2.51 crore in May (Rs 8.98 lakh crore), 84.53 lakh in April (Rs 3.90 lakh crore) and 4 crore in March (Rs 11.43 lakh crore).

In February, before the

coronavirus lockdown came into force, 5.63 crore e-way bills were generated, valued at Rs 15.39 lakh crore.

In a statement, GSTN, which manages the technology backbone of GST, said businesses can now download their e-way bill data for past one-month period from the e-way bill portal run by the National Informatics Centre (NIC).

So far, taxpayers or transporters could download e-way bills generated by them for a limited period of 5 days. GSTN said it had received suggestions from taxpayers to increase the number of days for which e-way bills could be downloaded.

"Taxpayers can now make use of this facility to download the e-way bills in excel format and use in their systems. This facility is presently available daily between 8 AM to 12 noon," it said. **PTI**

'Festive season to push auto sales but disproportionate billings may lead to stress for dealers'

New Delhi: Although festive season demand may provide some temporary relief to the auto industry in the next two-three months, the continued disproportionate wholesale billings by original equipment manufacturers could lead to increased stress for dealers if uptake is lower than expected, according to a report.

In its latest report on the auto sector, India Ratings and Research (Ind-Ra) on Friday said retail sales are likely to continue to lag behind wholesale sales in September 2020 although the sector has reported a month-on-month rise in sales over May-August 2020 after the washout in April.

"After an above-average acreage backed by adequate monsoon, the prospects of a robust kharif harvest have original equipment manufacturers

US-China investment at 9-year low amid bilateral tensions

Hong Kong: Investment between the United States and China tumbled to a nine-year low in the first half of 2020, hit by bilateral tensions that could see more Chinese companies come under pressure to divest US operations, a research report said. Investment, both direct investment by companies and venture capital flows, between the two countries fell 16.2% to \$10.9 billion in January-June from the same period a year earlier - also hurt by the coronavirus pandemic, according to figures from consultancy Rhodium Group and the National Committee on US-China Relations, an NGO. That's a far cry from half-yearly totals of nearly \$40 billion seen in 2016 and 2017. Flows are unlikely to recover this year, regardless of the outcome of the U.S. presidential election, the report said.

Strict customs scrutiny of FTA imports from Sept 21; importers must satisfy value addition norm

New Delhi: Beginning Monday, Indian customs authorities will strictly scrutinise documents provided by importers claiming duty benefits under free-trade agreements, a move aimed at curbing serious misuse of the concessions under these pacts, finance ministry sources said.

Importers will now have to provide sufficient proof to the domestic customs authorities that the goods being imported have a minimum 35 per cent value addition in the country from which it is being exported to India, they said.

"It will be the responsibility of importers to ensure that the goods being imported by them should have been only manufactured or produced on the foreign countries and minimum 35 per cent value addition have

taken place in those countries," the sources said.

For example, if a mobile is exported from, say, Indonesia to India, then it would qualify to be of Indonesian origin only if such mobile is made significantly in Indonesia and 35 per cent of its value is contributed by that country. The move assumes significance in the backdrop of concerns being raised by certain quarters of the domestic industry about misuse of free trade agreement (FTA) benefits from 10-member ASEAN countries.

The importer has to possess all documentary proof to prove that the 35 per cent value addition requirement has been met and showing a mere 'certificate of origin' provided by the exporting country to Indian importer would not suffice. **PTI**

NBFC delinquencies could see up to 250 bps spike this fiscal

New Delhi: The rapid increase in Covid-19 afflictions and intermittent lockdowns will increase asset quality challenges of non-banking financial companies (NBFCs), already grappling with the economic slowdown since last fiscal, Crisil Ratings said on Friday. According to Crisil, the trend in monthly collection efficiency till August 31, 2020 (unadjusted for moratorium) shows there is still some way to go before reaching pre-pandemic levels.

While the recent restructuring scheme afforded by the Reserve Bank of India (RBI) would be a leash on reported non-performing assets (NPAs), underlying challenges continue. Loan delinquencies of NBFCs could dart up 50-250 basis points (bps) this fiscal, depending on the segment of operation, because of vulnerability in borrower cash flows. **IANS**

Fan manufacturers want GST for sector be lowered to 5% from 18%

New Delhi: Indian fan manufacturers on Thursday sought lower GST rate at 5 per cent on fans, saying the existing 18 per cent tax is "adversely" impacting the industry.

The lower GST (goods and services tax) slab would make the fans a promptly accessible commodity for everyone by increasing grass-root level penetration, exceptionally in rural India, the Indian Fan Manufacturers Association (IFMA) said in a statement after its virtual Annual General Meeting.

The fan industry lost around 35 per cent of its annual sales due to the outbreak of COVID-19 this year during the peak sale period, causing huge financial losses for fan companies, said the association. **PTI**

JK Jain joins as Director (HR) of Delhi Transco Ltd

New Delhi: Shri J K Jain has taken over as Director (HR) of Delhi Transco Limited. With proficiency in Hindi, English and Bengali, Shri Jain is a qualified Chartered Accountant. He has also done courses in Marketing & Financial Management as well as Business & Labour Laws from Indian Institute of Management, Kolkata (IIM-C). An officer of DANICS of 1994 batch, Shri Jain has extensive work experience of more than 26 years. Shri Jain started his career as SDM of Haus Khas, Delhi and move to become Deputy Secretary (Finance). The other important postings Shri Jain has handled in Delhi include, Collector - Property Taxes in MCD.

ITES announces share buyback at ₹265 per share

Gurgaon: RITES Ltd. (NSE: RITES, BSE: 541556), the leading Transport Infrastructure Consultancy and Engineering firm, reported that its Board of Directors has approved buyback of ₹6,98,113 equity shares of face value of '10 each at '265 per share, translating into the total buyback amount not exceeding ₹257 crore. The company was listed in July 2018 and at present 72.02 % shares are held by Gol and balance is with the public & FIs. Commenting on the share repurchase program, Mr. Rajeev Mehrotra, Chairman and Managing Director, RITES Limited, said, "The company has strong financial fundamentals with debt free balance sheet. This repurchase reflects management's confidence in the company and growth in sectors".

'DELHI witnesses the launch of first of its kind networking platform for women'

New Delhi: 29th August 2020 was a day which will be marked as a special occasion in the diaries of many women. On this day, a unique networking platform for Global Indian Women, GIWA - was launched at the Taj Ambassador, New Delhi. Though keeping in mind, the restrictions of COVID 19, the gathering was of only 25 women (maintaining the social distancing norms), the excitement they demonstrated was massive and mind blowing. Based on the idea of giving women 'Wings to Fly', GIWA Women Association aims at helping women from diverse backgrounds to come forward and fulfil their dreams. Giving them the requisite platform to showcase their talents and getting for them the much-awaited accolades.

Tuticorin Airport undergoing major expansion to offer better services

New Delhi: In order to cater the rising passenger traffic and the demand for better services, AAI's Tuticorin Airport is undergoing major up-gradation in phases with cost of Rs 381 crores. The master project includes widening extension and strengthening work of existing Runway and associated infrastructure. In order to cater to the rising passenger traffic, construction of the new Domestic Terminal Building is also planned, spreading over an area of 13530 sqm. The new Terminal Building will be able to handle 600 passengers during peak hours. The Terminal Building will be equipped with all the modern facilities and passenger amenities.

**AXIS BANK**

Retail Assets Centre, Noida: Axis Bank Ltd. K-10, 2nd Floor, Sector-18, Noida, **Office** - Axis Bank Ltd., Axis House, Tower T-2, 2nd Floor, I-14, Sector-128, Noida Expressway, Jaypee Greens (Wistown, Noida (U.P.))

201301, Corporate Office: Block-B, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai-400 025, **Registered Office:** "Fishli", 3rd floor, opposite Samartheshwar Temple, Law garden, Ellisbridge, Ahmedabad-380006

DEMAND NOTICE

Whereas the borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from Axis Bank Ltd. We state that despite having availed the financial assistance, the borrowers/guarantors/mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder in accordance with the directives/guidelines issued by Reserve Bank of India, consequent to the Authorized Officer of Axis Bank Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002, calling upon the following borrowers/guarantors/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc until the date of payment within 60 days from the date of receipt of notices.

The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice about the same.

Name of The Borrower / Address/ Co-Borrower And Guarantor Name	1. NPA Date	2. Date Of Demand Notice	Property Address Of Secured Assets
1. M/S Unnati Engineers & Fabricators, Plot No.8, Gali No.8/B, Saroorpur Industrial Area, Sohana Road, Faridabad-Haryana - 121005, Through Its Proprietor Sh Girihari Sehrawat.	1. 29-Jan-20	2. 7-Sep-20	IMMOVEABLE ASSETS (identified as Plot No.8, Gali No.8/B-W, Sarurpur Industrial Area, Teshli-Balabagarh, District Faridabad, Haryana)
2. Sh Giridhari Sehrawat, Proprietor Of M/S Unnati Engineers & Fabricators, Plot No.8, Gali No.8/B, Saroorpur Indl. Area, Sohana Road, Faridabad-121005, Haryana.	1. 29-Jan-20	2. 7-Sep-20	Property comprising in khasra No. 11/B, 13, 18, 23, khasra No. 14/3/1, situated at Mauza Sarurpur, Teshli-Balabagarh, District Faridabad, Haryana
3. Ms. Suman Devi W/O Sh. Balram, Guarantor Of M/S Unnati Engineers & Fabricators, Plot No.8, Gali No.8/B, Saroorpur Indl. Area, Sohana Road, Faridabad-121005, Haryana.	1. 29-Jan-20	2. 7-Sep-20	Rs. 11,75,715/-
Also At :- Ms. Suman Devi W/O Sh. Balram, 2nd Address- R/O H.No.133, Gaon-Karimpur, Majra Kushak, Teh. Palwal, Dist. Palwal. (Guarantor)	1. 29-Jan-20	2. 7-Sep-20	Rs. 11,75,715/-

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules thereunder.

Kind attention is invited to provisions of sub-Section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Bank only till the date of publication of the notice for sale of the secured asset(s) by public auction, by public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the Bank is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s) Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Date : 19.09.2020
Place: Delhi

Sd/-,
Authorized Officer,
Axis Bank Ltd.

SEARCH OF MISSING/KIDNAPED

General public is hereby informed that one girl (depicted in the photo), **Name:** Sonam, **D/o:** Harish Chand, **R/o:** Khasra No. 749-50, Gali No. 01, F-Block, Swami Shardanand Park, Delhi, **Aged:** 17 years 6 months, has been missing/ kidnapped from her house since 14.08.2020. In this regard a **FIR No. 486/20, u/s 363 IPC, Dated 15.08.2020, has been lodged at P.S. Bhalswa Dairy, Delhi.** Her physical description is as under:
Height: 5' feet, **Complexion:** Fair, **Face:** Round, **Physique/Build:** Normal, **ID Mark:** Bruise under eye, **Clothing:** White Colour T-Shirt, Blue Colour Pajama and Slipper in feet.
Any person is having any information/clue about this missing/kidnaped girl, may inform **SHO, Bhalswa Dairy, Delhi** at **E-mail: cbc@cbi.gov.nic.in** or **website : http://cbi.nic.in** **Tele No. : 011-24368638 or 24368641**

**Sonam**

S.H.O
P.S. Bhalswa Dairy, Delhi
Ph.: 011-27811933, 27811934

DP/475/ON/2020.

Appeal for Identification

General Public is hereby informed that a male dead body **Name:** Unknown, **S/o** Unknown, **R/o:** Unknown, **Age:** about 60 years, **Height:** 5'7", **Complexion:** Shallow, **Sex:** Male, **Face:** Oval, **Build:** Medium, **Wearing :** Pant and Bare Footed, has been found at WZ-57, Basai Darapur, Delhi at 10:44 Hrs Dt. 08.09.2020 During Treatment at Safdarjang Hospital Patient dead on 08.09.2020. In this regard, a **DD No. 26-A, dated 06.09.2020** has been lodged at PS Moti Nagar, Delhi. Sincere efforts have been made by local police to trace out information about this person but no clue has come to light so far. Any person having any information or clue about this person may kindly inform to the following.

**SHO**
P.S., Moti Nagar, Delhi
Ph. : 011-25101150, 8750871125

DP/210/WD/2020

PUBLIC NOTICE

This is for notice of the general public that a political party is proposed to be registered by the name of UDAY BHARATAM PARTY. The office of the party is located at C-310, Sigma-II, Greater Noida, Gautam Buddha Nagar, U.P.-201308. This Party has submitted application to the Election Commission of India, New Delhi for its registration as Political Party under Section 29A of the Representation of People Act, 1951- Name/address of the office-bearers of the Party are as follows:
President : Dr. Rajendra Prasad, R/O : 6-1, Adusumili Vari Veedhi, Siripuram, Medikonduru Mandal, Guntur DT, A.P.-522401
General Secretary : Mr. Alok Kumar, R/O : P-166, Sanjay Nagar, Ghaziabad, U.P.-201002
Treasurer : Mr. P. Sureshan, R/O : B 1107, OXY Homez, Near Koyal Enclave, Ghaziabad-201102
If any one has any objection to the registration of UDAY BHARATAM PARTY they may send their Objection with reasons thereof, to the Secretary (Political Party) Election Commission of India, Nirvachan Sadan, Ashoka Road, New Delhi-110001 within 30 days of the publication of this notice.

SEARCH FOR MISSING/KIDNAPPED

General Public is hereby informed that one girl **Name:** Shabam, **D/o Md. Hakim,** **R/o:** M-208, Shastri Nagar, Sarai Rohilla, Delhi, has been missing/ kidnapped since **26.05.2020** at 11:00 am. from the area of P.S. Sarai Rohilla, Delhi In this regard a case vide **DD No. 95A dated 27.05.2020** has been registered at P.S. Sarai Rohilla, Delhi.

**Shabnam**

The description of the missing/ kidnapped girl is as under: **Age:** 19 years, **Sex:** Female, **Height:** 5', **Face:** Round, **Complexion:** Shallow, **Wearing:** Red colour top, grey colour salwar and slipper in her feet. Sincere efforts have been made by local police to trace out the girl but no clue has come to light so far. Any person having any information or clue about this girl kindly inform to the following.
Website: http://cbi.nic.in
E-mail Id - cbc@cbi.gov.in
Ph: 011-24368638, 24368641
Fax No. 011-24368639

SHO
P.S. Sarai Rohilla, Delhi
Ph.: 011- 23693611, 8750870133

DP/245/N/2020

MISSION DIRECTOR, NATIONAL HEALTH MISSION, J&K

Jammu Office: Regional Institute of Health & Family Welfare, Nagrota, Jammu - 181221
Fax: 0191-2674141, Tele: 2674244, e-mail: mdnshmjk@gmail.com

Kashmir Office: Block 'A', Ground Floor, Old Secretariat, Srinagar Pin: 190001
Fax: 0194-2470486, 2477309, Tele: 2477337, e-mail: mdnshmjk@gmail.com

NHM Help Line for Jammu Division: 18001800104, Kashmir Division: 18001800102

Notice Inviting On-line Proposal(s) from ICMR approved Labs for undertaking RT-PCR Testing, alongwith reporting as per ICMR Testing Protocols of Samples from J&K for COVID-19 on 'As & When Required Basis'

For and on behalf of the Lt. Governor of Jammu and Kashmir, online proposals are invited for on-line proposal(s) are invited from ICMR approved labs for undertaking RT-PCR testing, and reporting, of samples from J&K for CIVID-19, in time-bound manner, on '**As & When Required Basis**', as per the terms & conditions mentioned in the Notice Inviting Proposals available on the website(s) **www.jktenders.gov.in** and **www.jknhm.com** : **S.No. 1** Date of Publishing SBD :- **19.09.2020 at 1400 Hrs**
2. Start Date of Downloading SBD from Website :- **19.09.2020 from 1400 Hrs**
3. Websites for Downloading SBD :- **www.jktenders.gov.in, www.jknhm.com**
4. Last Date of Downloading SBD from Website :- **29.09.2020 upto 1400 Hrs**
5. Seek Clarification Start Date :- **19.09.2020 from 1400 Hrs**
6. Seek Clarification End Date :- **28.09.2020 upto 1600 Hrs**
7. Pre-Bid Meeting :- No
8. Website for Submission of Bids (Technical as well as Financial) :- **www.jktenders.gov.in**
9. Start Date for Submission of Online Bids :- **19.09.2020 from 1400 Hrs**
10. Last Date for Submission of Online Bids :- **29.09.2020 upto 1600 Hrs**
11. Date of Opening of Technical Bids :- **30.09.2020 at 1100 Hrs**
12. Place of Opening of Technical Bids :- **State Health Society, NHM, Regional Institute of Health & Family Welfare, Near Sainik School, Kandoli Nagrota, Jammu - 181221 (J&K)**
13. Date of Opening of Financial Bids :- **30.09.2020 at 1400 Hrs**
14. Place of Opening of Financial Bids :- **State Health Society, NHM, Regional Institute of Health & Family Welfare, Near Sainik School, Kandoli Nagrota, Jammu - 181221 (J&K).**

Sd/- Mission Director
National Health Mission Jammu

No. DPK-NB-245/20
Dated:- 18.09.2020

SHORT CIRCUITS

NORA FATEHI
I feel lucky that I have been chosen to perform on Neha's (Kakkar) songs. Whenever I get a song, I get very excited knowing that it's hers as we know it will be a big hit. I will be performing on a beautiful voice, not all artists get a chance to do that. There are other singers with amazing voice but she has something which cannot be explained.



ANKUR BHATIA
Crackdown is a gallant project. I am playing the Pakistani Army Chief. It's a difficult character, totally contrary to what I am as a person. It is based on the secret services across borders. I think the level that web series are setting on OTT is commendable. It's important especially during the lockdown.



AKSHAY OBEROI
I've launched myself into the preparation and I'm going to be stationed in Dubai for 25 days. I'm super excited to be facing the camera after being quarantined for so long. I am glad to go back to the usual shooting drill in this beautiful city (Dubai)! We are all taking the required precautions and doing our best.



SONA MOHAPATRA
Calling others gold digger, mafia bimbo, *sasti* copy? Playing the messiah of the masses by using a tragic death is the worst act of opportunism. This doesn't make you the pillar of virtue, justice or the flag-bearer of Hindu Cultural values. It highlights the worst side.

PARIS HILTON
I see little girls nine and 10 years trying to get the perfect selfie, they're putting the filters on, they can't even look at themselves in the phone without putting a filter. I can't even imagine being a 13-year-old girl today.



VOGUE 45 MINUTES



THE SHOW MUST GO ON

As the India Couture Week kicks off digitally, designer GAURAV GUPTA's collection revolved around the themes of love and inclusivity and presented wedding fashion in sophisticated shades. By SAKSHI SHARMA

to reflect me and my choices. It had to be very 'Gaurav Gupta'. I also discovered new colours like Cerise, Bright Emerald, Berry Pink, Snow Pink, Shadow Pink and more. I wanted to give a new life to these sophisticated colours. I also wanted to do a whole Black-and-White line. It was very new and cool for me. I also played with a lot of organza giving rise to new forms," he said.

Another notable thing about his collection, he pointed out, was the indigenous technique of sculpting, which was reinvented in the form of structured wings, graphic spiralling ruffles and architected waves. "We have also incorporated dramatic shimmers, sheer fabrics, 3D floral applique, intricate hand embroideries along with pearls and metallic sequins," said Gaurav.

The designer's men's wear was refined with embroideries and mystical motifs. Said he, "We have introduced full Bordeaux vel-

vet suits with the house's signature sculpting techniques, punctuating the looks and creating perfect statement pieces for a cocktail or reception."

The garments, sharply tailored and accented with ornate hand embroideries, gave a meticulous and detailed look — coming all the way from the crisp 'Downtown Abbey' shirt in Egyptian cotton. The collection was further elevated with timeless accessories across all categories like pocket squares, bow-ties and loafers.

Gaurav's collection also found their way to the couture jewellery. The line was expressed through five distinct elements of infinity, classic, pearl, feather and forest and



featured pieces created with rare diamonds, rubies, emeralds, opals and tanzanite — sourced from Burma, Botswana, Colombia and Hyderabad.

The handmade collection was created with precious stones, crafted in shades of white and rose gold. It was rendered with details of a custom wedding gown. The jewellery was inspired by the Indian heritage integrated with the influences of the Victorian era. Said Gaurav, "We have taken this ideology to construct and reinvent these jewels.

What makes our jewellery couture unique is a distinct approach, where each diamond is individually cut according to the design." His latest collection included necklaces, bracelets, rings, earrings and ear-cuffs.

Talking about whether the festive market is trending more than the wedding one, the designer chose the latter. He said, "The wedding market is more in trend and will always be. Brides are looking for authentic sculptures and that 'wow' factor, something timeless that they can wear even after four to five



years. They can also mix and match a lot of things from my collection. They wear our lehenga blouses with saris because there's so much detail in each element that one is able to play it up as and when they want to."

When we talk of the Couture Week, it is imperative to know the consumer behaviour as the buying pattern internationally has undergone a drastic change. The gulf countries are purchasing more as they are comparatively less affected from COVID-19. Added Gaurav, "But slowly and gradually, the international markets are coming back into line. We have a big market in the gulf all across UAE and Middle East. Earlier, they used to fly down and have couture appointments but this time they're all purchasing our products online, even couture. They do video consultation with our stylists and get garments fitted virtually."

TRIBUTE

A woman who knew men

As fashion designer SHARBARI DUTTA breathed her last, netizens remember her immense contribution to ceremonial menswear

Fashion designer Sharbari Dutta was found dead inside the bathroom of her South Kolkata's Broad Street residence on the intervening night of Thursday and Friday.

As per police sources, Dutta was found dead inside her bathroom at around 12.15 am on Friday. Officials of local police station and the Kolkata Police headquarters Lalbazar's homicide branch reached the spot at night.

Her family members said Dutta (63) was last seen during the dinner on Tuesday. After that she also went incommunicado.

Primary investigation suggests that she died of a sudden cardiac attack in the toilet. But Dutta's family members claim that she was otherwise keeping fine and had no such chronic ailment.

Kolkata Police's homicide branch will carry out the investigation to find out the actual reason of the designer's sudden demise.



Dutta's body was sent for the post-mortem examination.

Daughter of celebrated Bengali poet Ajit Dutta, Sharbari Dutta was a popular name in the costume designing industry for over past few decades, and was the only women designer to work on men's ethnic fashion wear. It was Dutta who had introduced coloured Bengali dhotis and designer Punjabi kurtas to the mainstream fashion world with her exclusive touch on bright colours along with embroidery works.

The fashion mogul has also styled present Prime Minister of Pakistan Imran Khan and cricketer Sachin Tendulkar.

Dutta has shattered stereotypes defining men's ethnic fashion over the years. Well, through a flood of condolences from models, actors and people from the film industry for her family on social media, we can certainly see how significantly she contributed to the Indian fashion at large.

—With inputs from agencies

STUDIO CHAT 15 MINUTES

Farhan kickstarts IPL

Actor Farhan Akhtar will open Star Sports' Live Broadcast on 'Cricket Live', ahead of the opening match of Dream11 IPL 2020.

The nation has been going through tough times due to COVID-19, making this season even more special since it gives a reason for people to come together to watch our very own tournament.

Farhan will set the tone of the tournament by introducing 'Cricket Live', before the much-anticipated clash between Mumbai Indians and Chennai Super Kings. He will be addressing today's testing times, and how we need to ride over this crisis.

Speaking on this, Farhan said, "These are trying times and our nation continues to persevere and move forward. With the world picking up pace in the new normal, the announcement of the IPL was a breath of fresh air. I have been looking forward to some sporting action, and Live Indian cricket is back after a long hiatus. There's much to learn from the journey of a team or an individual in it. To rise after you fall, to learn from ones mistakes and most importantly, to stay grounded and humble in victory. I resonate with this feeling even more after working on my forthcoming film *Toofaan* in which sport is the backdrop, made on sim-



ilar ethos. It is important to stay resilient, optimistic and ready to battle all odds for a better tomorrow. Personally, it also is an absolute pleasure to open the maiden show. Looking forward to a grand opening game."

(Watch the actor on Star Sports' pre-show Cricket Live from 6 pm onwards on September 19.)

Djokovic finds a way to win in Rome

AP ■ ROME

Novak Djokovic was being pushed so hard in the first set by Filip Krajinovic that he urgently needed somewhere to sit down and catch his breath. Since it was 5-5 and not time for a changeover, he plopped down on one of the new boxes installed behind the court for players' towel - which are there because ball kids are no longer providing towel service amid the coronavirus pandemic. It would take Djokovic quite a bit more work before he finally closed out the first set in 1 hour, 28 minutes and went on to finish off a 7-6 (7), 6-3 vic-

tory for a spot in the quarter-finals for the 14th straight year. "It was a great battle," said Djokovic, who is playing his first tournament since being defaulted from the U.S. Open. "Definitely one of the longest sets I've ever played. We went toe to toe. It could have gone a different way." With the temperature on Campo Centrale soaring to 32 degrees C (90 degrees F), Djokovic said that "we both struggled physically in that first set." The set was so close that both players won the same exact number of points - 61 - and Djokovic didn't close it out

until his fifth set point when Krajinovic's forehand sailed long. Shadows moved across the court in the second set. "That allowed us to feel better," Djokovic said. "But I'm very pleased with this first set. There were some very long rallies. This is what clay tennis is all about." Djokovic, a four-time Rome champion, will next play one of two qualifiers, either 18-year-old Italian Lorenzo Musetti or Dominik Koepfer. Later, nine-time Rome champion Rafael Nadal was playing Dusan Lajovic for a spot in the last eight. Also at the Foro Italico, 15th-seeded Grigor Dimitrov

ended the run of Italian teenager Jannik Sinner with a 4-6, 6-4, 6-4 win. Sinner, who had beaten third-seeded Stefanos Tsitsipas in the previous round, missed an easy overhead smash into the net on Dimitrov's fifth match point. "A loss like that hurts. But I'll try to take the positive aspects out of it," Sinner said. "That wasn't the end I wanted." Dimitrov's quarterfinal opponent will be Denis Shapovalov, who rallied past Ugo Humbert 6-7 (5), 6-1, 6-4. Shapovalov, who reached the U.S. Open quarterfinals in both singles and doubles, is

aiming to do even better in both events this week. Matteo Berrettini, the big-serving Roman who reached last year's U.S. Open semifinals, beat Stefano Travaglia 7-6 (5), 7-6 (1). He'll next meet Casper Ruud, who defeated Marin Cilic 6-2, 7-6 (6). In the women's tournament, top-seeded Simona Halep improved to 7-0 in tennis' restart with a 7-5, 6-4 win over Dayana Yastremska. Halep, who is actually on an 11-0 run overall stretching back to February, recovered an early break in the opening set and then overpowered her 29th-ranked opponent the rest of the way. "After I lost the first three games, I had just to focus a little bit better and to stop giving her the ball that she likes,"

Halep said. "So I tried to change a little bit, to make her move, a little bit up high. ... I found some solutions that were good to win." "It gives me confidence that even in these conditions with a big hitter I could win in two sets." After winning a title in Dubai before the lockdown, Halep marked her return after tennis' five-month break with another trophy in Prague last month. She then skipped the U.S. Open because of health and travel concerns amid the pandemic. Halep, who lost two straight finals in Rome to Elina Svitolina in 2017 and 2018, will next face 10th-seeded Elena Rybakina, who overcame Yulia Putintseva 4-6, 7-6 (3), 6-2.

Public Notice

Public is informed that Anju W/o Rajender Singh has lost her previous Sale deed dated 10/05/2007 no. 1533 in favour of Geeta W/o Jai Bhagwan the property situted at plot in Khasra no. 10482/7983 Mouja Rohtak in Prem Nagar, Near Saini B.ed College, Rohtak. Measuring 100sq.yards. If any person has found/Intimation/Possession/ Knowledge for above said document the Submi/Intimate within 7days to Pankaj Sharma, Advocate Chamber 392, Distt. Courts Courts Rohtak-09896553019. Thereafter no claim will be accepted.

Pankaj Sharma Advocate

बेदखली सूचना

मैं मनोज कुमार पुत्र मदन लाल निवासी वार्ड नं० 6, शक्ति नगर रतिया, हल आबाद मकान नं० 17, मॉडल टाऊन रतिया, तहसील रतिया, जिला फतेहाबाद ब्यान करता हूँ कि मेरा बेदा अभिषेक कुमार मेरे व मेरे परिवार के कहे सुनने से बाहर है। इसीलिए मैं उसे अपनी चल-अचल संपत्ति से बेदखल करता हूँ। भविष्य में उससे लेन-देन करने वाला खुद जिम्मेवार होगा। मेरी व मेरे परिवार की कोई जिम्मेवारी नहीं होगी।

राधकर्ता

Public Notice

It is for the information of General Public that Sh Sunil Kumar S/o Sh Mahavir Singh R/o VPO Saini-pura, Distt Hisar has applied for transfer of H.no 3507/MIG/GF in Housing Board Colony, Sector-1 & 4, Part-II, Hisar in Favour of Sh Vikas S/o Sh Mangat Ram R/o VPO Jamalpur,Tehsil Bawani Khara, Distt Bhiwani if any person has any objection regarding transfer of this flat. he/she could file objection with documentary proof in writing, in person, to this office within 15 days from the date of publication of this notice. If no objection is received from any person within stipulated period,the permission for transfer of flat will be granted in favour of Sh Vikas S/o Sh Mangat Ram on the Basis of documents submitted as per policy of the board. No Claim/ Objection shall be entertained after that in this regard. Estate Manager, Housing Board Haryana, Hisar

LOST: I Avtar Singh S/o Ajit Singh R/o Ward No. 7, Amloh, Distt. Fatehgarh Sahib. Inform that I bought a plot from Rajesh Kumar S/o Lachman Dass, Vasika No. 757 dated 17.7.2008 at Sub-registrar, Amloh, earlier registered in name of Rajesh Kumar S/o Lachman Dass with Vasika No. 1345 dated 16.10.2007. During construction of my house I lost the old registry. DDR No. 19 lodged with Police Station Amloh 17.9.2020. Whosoever find the same please contact 8427830600. Myself or Mr. Rajesh Kumar never misused this property or not taken any kind of loan from any Govt. or Private Bank against this property. I wish to create charge viz. Equitable/ registered mortgage on the said property for an education loan from State Bank of India, Amloh branch code 500118. If anyone has objection contact State Bank of India, Nabha Road, Amloh, Branch Code: 500118, Distt. Fatehgarh Sahib (Punjab), Ph. 01765-230027, e mail: sbi.500118@sbi.co.in

PUBLIC NOTICE

BEFORE MANISH KUMAR LOHAN, HCS, ASSISTANT ESTATE OFFICER, EXERCISING THE POWERS OF THE ESTATE OFFICER, U.T., CHANDIGARH. Subject:- Transfer of ownership rights to the extent of 100% share in respect of House No.1802, Sector-22-B, Chandigarh, in the names of Smt. Amita Nagpal W/o Late Sh. Rakesh Nagpal, on the basis of Registered WILL of Late Sh. Rakesh Nagpal. It is notified for the information of general public and all concerned that as per record of this office the property known as House No.1802, Sector-22-B, Chandigarh, to the extent of 100% share stands in the name of Sh. Rakesh Nagpal S/o Late Sh. Chaman Lal. It has been reported by Smt. Amita Nagpal W/o Late Sh. Rakesh Nagpal, that Sh. Rakesh Nagpal, owner of the 100% share of the said property had expired on 02.04.2020. Now Smt. Amita Nagpal W/o Late Sh. Rakesh Nagpal has applied for transfer of ownership rights in respect of House No.1802 Sector-22-B, Chandigarh in her name on the basis of Registered WILL dated 26.06.2014 of Sh. Rakesh Nagpal S/o Late Sh. Chaman Lal and informed the names of all the legal heirs of deceased as under:- Smt. Amita Nagpal Wife S. Paras Nagpal Son Sh. Sahil Nagpal Son However, if anybody has any information about any others legal heirs of the deceased owner other than mentioned above, the same may be intimated to the Estate Office U.T., Chandigarh immediately. If anybody has any objection upon the mutation of the said property in favour of above named applicant they may furnish in writing in the office of the undersigned within 30 days from the date of publication of this notice, failing which the said share in the said property will be mutated accordingly and no further claim whatsoever shall be entertained at any later stage. Manish Kumar Lohan, HCS, Assistant Estate Officer

Public Notice

This is to inform, the general public that, I Sudesh Rani W/o Harbans Lal R/o H.No.296/97, Shivaji Nagar, Basti Danishmanda, Jalandhar is absolute owner of property i.e. shop No. W.O.169, situated at Lasuri Mohalla, Basti Danishmanda, Jalandhar. I had lost original conveyance deed no. 1928, dated 26-05-1967 executed by Managing Officer (Property) Jullundur in favour of Gobind Ram S/o Amir Chand. A police report has also been got registered in this respect having details:- ID No. 2246059 dated 08-09-2020 Sanjh Kendra Jalandhar. If anybody found the above said lost documents, then may contact with the undersigned.

Sudesh Rani W/o Harbans Lal
Contact No. 90410-59378

GOVERNMENT OF PUNJAB

E-Tender Notice No. BCSM/25, dated 18.09.2020

Department : The Bhogpur Cooperative Sugar Mills Ltd. Bhogpur invites online bids for the sale of the following items:

S.No.	Item	Quantity
01.	Sale of Trees in the premises of The Faridkot Cooperative Sugar Mills Ltd., Faridkot	2058 (Nos.)

Closing Date & Time : 08.10.2020 at 05:00 PM
Opening Date & Time : 09.10.2020 at 11:30 AM
For detail log into : www.eproc.punjab.gov.in

Note: For any enquiry/help regarding e-tender please contact on 99882-53273 and for other enquiry contact on 90419-23098, 99151-12559, 98558-93604. Any Corrigendum(s) to the Tender Notice shall be published on the above website only.

General Manager

HOSPITALITY DEPARTMENT CHANDIGARH ADMINISTRATION

U.T. State Guest House, Sector 6, Chandigarh

E-Tender Notice

E-Tenders are re-invited for supply of Karyana and Housekeeping materials at UT State Guest House, Sector-6, Chandigarh, Chandigarh a unit of Hospitality Department, UT Chandigarh from reputed firms/ agencies. For participating in the above e-tenders, the firms shall get themselves registered with <http://etender.chd.nic.in/nicgep>, which is mandatory to participate in the e-tendering process. The terms and conditions of the e-tenders and list of items to be supplied have been uploaded at the website "etenders.chd.nic.in/nicgep".

Sd/-

Director Hospitality,
Chandigarh Administration

Public Notice

It is for the information of General Public that SmtShanti W/o Sh Gulab Singh R/o H.no. 951,VPO Ghirai, Distt Hisar has applied for transfer of H.no 1237/GF in HBC, Sector-5, Hansi in Favour of Smt Mukesh Devi W/o Sh Krishan Kumar R/o VPO Khumba, Distt Hisar if any person has any objection regarding transfer of this flat. he/she could file objection with documentary proof in writing, in person, to this office within 15 days from the date of publication of this notice. If no objection is received from any person within stipulated period, the permission for transfer of flat will be granted in favour of Smt Mukesh Devi W/o Sh Krishan Kumar on the Basis of documents submitted as per policy of the board. No Claim/ Objection shall be entertained after that in this regard.Estate Manager, Housing Board Haryana, Hisar

Public Notice

It is for the information of General Public that Sh Mahavir Singh S/o Sh Rameshwar R/o Village Lohari Ragho, Distt Hisar has applied for transfer of H.no 1234/SF in HBC, Sector-5, Hansi in Favour of Smt Neelam Devi W/o Sh Naresh Kumar R/o VPO Lajwana Khurd, Distt Hisar if any person has any objection regarding transfer of this flat. he/she could file objection with documentary proof in writing, in person, to this office within 15 days from the date of publication of this notice. If no objection is received from any person within stipulated period,the permission for transfer of flat will be granted in favour of Smt Neelam Devi W/o Sh Naresh Kumar on the Basis of documents submitted as per policy of the board. No Claim/ Objection shall be entertained after that in this regard.Estate Manager, Housing Board Haryana, Hisar

Public Notice

I Jogender Singh Deshwal S/O Balbir Singh R/O Village Mahawati Teh Samalkha Distt Panipat declared my client missing description allotment letter dt.5.12.2012 and receipt copy in sec no.c-3 (PPT no.11685) situated in plot-36-39 TDI City Panipat at bus stand panipat dated 3.12.2019 if some one found plz contact my chamber no.356 at Distt Court Panipat.

HIMACHAL PRADESH PUBLIC WORKS DEPARTMENT

*** Notice Inviting Tender ***

Sealed item rate tender on form No. 6 & 8 are hereby invited by the Executive Engineer, HP PWD Division Tanda at Nagrota Bagwan on behalf of Governor of Himachal Pradesh for the following work from the approved and eligible contractors enlisted in HP PWD (B & R) whose registration stood renewed as per revised rules so as to reach in his office on or before on 16.10.2020 up to 11:00 A.M. And the same shall be opened on the same day at 11:30 A.M. in the presence of intending contractors or their authorized representatives. The tender form can be obtained from his office on cash payment (non refundable) on 15.10.2020 up to 4:00 P.M and the application for issue of tender form shall be received on 14.10.2020 up to 12:00 noon. The applications for issue of tender forms accompanied with enlistment letter or renewal letter and the earnest money in the shape of National Saving Certificates/Saving Account of the Post Office /Time Deposit account/FDR in Himachal Pradesh duly pledged in favour of Executive Engineer, HP PWD Division Tanda at Nagrota Bagwan.

The conditional tender and the tender received without earnest money will summarily be rejected. The offer of the tender shall be kept open for 120 days.

Sr. No.	Name of Work	Estimated cost	Earnest Money	Time limit
1	Providing way side facilities on Kangra Tanda road Near floor mil in Distt Kangra (HP) (SH: -Construction of balance work of rain shelter & drinking water etc; at RD 1/200).	247387/-	4950/-	Three months
2	Special repair of Paralcidic block (SH: -Providing and laying interlocking paver block) deposit	231788/-	4650/-	Two months
3	C/O Link road To Village Bhujleta Km 0/000 to 1/000 (SH:-Providing and laying WBM G -I, G-II & Tarring in Km 0/580 to 1/000) Under Deposit Work	499873/-	10000/-	Three months
4	Restoration of rain damages on link road to Duni Chand House in G.P. Chandrot (SH: -Providing and laying Cement concrete pavement in Km 0/000 to 2/000) Under Deposit	303859/-	6100/-	Two months

Terms & Conditions:-

- The contractor/firm should be registered as or dealer GST No.
- The intending contractor / firm have to produce the copy of latest enlistment and renewal enlisted in HPPWD.
- If any of the date mentioned above happened to be Gazetted Holidays the same shall be processed on next working day.
- The Executive Engineer reserves the right to accept/reject any tender/application or all tenders without assigning any reason.
- The Contractor will have to submit affidavit along with application for issue of tender that he has not more than two works in hand.
- Next tender will be issued only after completion of previous works in hand.

Executive Engineer

H.P.P.W.D. Tanda Division

at Nagrota Bagwan

(On behalf of Governor of Himachal Pradesh

HIMSUCHANA AVAM & JAN SAMPARK

RO 3116/20-21 Dt. 18-09-2020

SYMBOLIC POSSESSION NOTICE

ICICI Bank

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

Whereas

The undersigned being the Authorized Officer of ICICI Bank Limited under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower 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 Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Bank Limited.

Sr. No.	Name of the Borrower/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Pankaj Kumar/ Ajay Kumar Goyal/ Radha Goyal/ Sanjay Kumar/ Sulakshana Devi LBMGH00001662984	Property 1: Shop No 40, Property No 437 Block No-B, Sector-3 Main Market, Opposite M/s Shivani Electricals Distt- Fatehgarh Sahib Mandi Gobindgarh Punjab And Property 2: Prop No- 504- 404-405, Block B, Main Market, Distt- Fatehgarh Sahib Mandi Gobindgarh Punjab September 16, 2020	January 25, 2020 Rs. 1,09,56,079/-	Mandi Gobindgarh

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date : 19-09-2020

Place: Punjab

Authorized Officer

ICICI Bank Limited

यूको बैंक
(भारत सरकार का उपक्रम)

UCO BANK
(A Govt. of India Undertaking)

ZONAL OFFICE: SCO 55-56-57, BANK SQUARE, SECTOR 17-B, CHANDIGARH-160017, PHONE NO. 0172-5037339, 5037340, E-mail: zochng.rec@ucobank.co.in

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

Whereas, the undersigned being the Authorised Officer of the UCO Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice(s) calling upon the following borrower(s)/ guarantor(s) to repay the amount mentioned in the notice within 60 days from the date of the said notices. The borrower(s)/ guarantor(s) having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned has taken Possession of the property/ies described herein below in exercise of powers conferred on him/ her under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules 2002, on the date mentioned against the account.

The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealings with property/ies will be subject to the charge of UCO Bank, for the amounts mentioned here in below against account and interest and incidental expenses incurred by the bank thereon, less recovery if any.

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

Name of the Branch/ Borrower/ Guarantor	Description of immovable property	Date of Demand Notice	Date of Possession	Amount as per Demand Notice
BRANCH: MANDI GOBINDHGARH	All that part and parcel of property measuring 3 Biswa comprising of khatta no. 40/105 Khasra No. 455/220(6-17) having 60/2740 share i.e. 3 Biswa as per jamabandi for the year 2009-2010 situated within the revenue limits of Village Gobindgarh, Tehsil Amloh, District Fatehgarh Sahib. Registered vide Title Deed No. 3043 dated 06.02.2012 in the name of Saroj W/o Sh. Maghar Singh. Bounded as under: East: Street 20' wide, North: Vacant Plot, West: House, South: Street 20' wide.	30.12.2019	17.09.2020	Rs. 4,94,900.50 as on 22.11.2019 (inclusive of interest upto 30.09.2019) with interest & incidental expenses, thereon.
Sh. Maghar Singh S/o Sh. Kaka Singh and Smt Saroj Rani (Deceased) W/o Sh. Maghar Singh through legal heirs 1. Mr. Mandeep Singh S/o Sh. Maghar Singh, 2. Ms. Deepika Kaur D/o Sh. Maghar Singh R/o House No. 202, Sector 10A, Gurudwara Sahib, Guru Ki Nagri, Mandi Gobindgarh.	All that part and parcel of property measuring 8 Biswas (Plot size 75'2"x50') comprising of khatta no. 1033/1536 Khasra No. 2216/272(2-16) to the extent of 167/1120 share i.e. 8 Biswa 7 Biswas as per jamabandi for the year 2011-2012 Hadbast No. 64 situated in the revenue limits of Village Kukar Majra, Tehsil Amloh.	18.01.2020	17.09.2020	Rs. 33,72,167.18 as on 31.12.2019 (inclusive of interest upto 31.08.2019) with interest & incidental expenses, thereon.
Mr. Rakesh Goyal & Mrs. Akshi Goyal both R/o WZ-13A, 1st Room , Ground Floor, Channamal Park, East Punjabi Bagh, Delhi-110026.	All that part and parcel of property measuring 8 Biswas (Plot size 75'2"x50') comprising of khatta no. 1033/1536 Khasra No. 2216/272(2-16) to the extent of 167/1120 share i.e. 8 Biswa 7 Biswas as per jamabandi for the year 2011-2012 Hadbast No. 64 situated in the revenue limits of Village Kukar Majra, Tehsil Amloh.	18.01.2020	17.09.2020	Rs. 33,72,167.18 as on 31.12.2019 (inclusive of interest upto 31.08.2019) with interest & incidental expenses, thereon.

District Fatehgarh Sahib, wasika No. 876 dated 20.06.2011 in the name of Smt. Akshi Goyal W/o Shri Rakesh Goyal. Bounded as under: East: Plot of Amar Singh Patwari, North: Plot of Lalita Parshad, West: House of Dharam Pal & Raj Kumar, South: Street 20' wide.

Date: 18.09.2020 Place: Mandi Gobindgarh Authorised Officer

DHFL
Changing Rules Changing Lives

DEWAN HOUSING FINANCE CORPORATION LTD (DHFL)
National Off: HDIL Tower, Ground Floor, Anant Kanekar Marg, Station Road, Bandra East, Mumbai-400 051.

DEMAND NOTICE

(THE NOTICE U/S 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (the SARFAESI Act") READ WITH RULES 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

The undersigned being the Authorized Officer of Dewan Housing Finance Corporation Ltd. ("DHFL") issued notice dated 27.08.2020, U/s 13(2) of the SARFAESI Act to below mentioned Borrowers, Guarantors and Mortgagors who have availed loans under loan account no. 00033310 from Mumbai Metro Branch of DHFL and have failed to pay Pre Equated Monthly Instalments/Equated Monthly instalments (Pre-EMIs/EMIs) of their loans to DHFL. Their loan account has been classified as Non-performing Assets (NPAs) as per the guidelines issued by the National Housing Bank. The Borrowers, Guarantors and Mortgagors have provided security of the immovable property/properties (secured assets) to DHFL the details of which are described herein below. The details of the amount outstanding and payable by these Borrowers, Guarantors and Mortgagors to DHFL are also indicated herein below. The Borrowers, Guarantors and Mortgagors as well as the public in general are hereby informed that the undersigned has initiated action against the following Borrowers, Guarantors and Mortgagors under the provisions the SARFAESI Act. If the following Borrowers, Guarantors and mortgagors fail to repay the outstanding dues indicated herein below within 60 days from the date of the notice, the undersigned will be constrained to exercise any of the powers conferred u/s 13(12) of the SARFAESI Act and initiate any or all of the measures stipulated under sub-section (4) of Section 13 of the SARFAESI Act to recover the amount due and payable by them as mentioned hereunder, with further interest, cost till the date of full repayment. The public in general is advised not to deal with the property/properties described herein below.

Date and other details of Notice issued u/s 13(2) of SARFAESI Act in loan Code No. 00033310			
Rs.94,13,98,001/- (Rupees Ninety Four Crores thirteen lacs Ninety eight thousand and one Only), payable as on 27/08/2020 along with further interest, non-compliance charges, incidental expenses, costs, and any other charges etc. from 28/08/2020 till the date of repayment.			
1. Silver City Construction Ltd., H. No. R 3C, Gali No.6, R. Extension, Vikas Nagar Delhi-110059 Also at Silver City Construction Ltd., House No. 89, Sector- 8A, Chandigarh (UT) 160 009 BORROWER/ MORTGAGOR	2. Mr. Sital Singh Bains House No. 89, Sector- 8A, Chandigarh (UT)-160 008 And Also at 66 Bearamore Road, Seven Kings, Ilford, Essex, IG3 9ND United Kingdom. GUARANTOR	3. Mr. Rajit Kakar House No. 121, Sector- 8A, Chandigarh (UT) 160 008. GUARANTOR	
4. BNK Investments Cosmo Mall, Chandigarh- Ambala, Highway, NH-22, Zirakpur, Distt. Mohali, (Punjab) - 140 603 Also at House No. 89, Sector-8A, Chandigarh (UT)- 160 008 Guarantor/ Mortgagee	5. Balwinder Singh Ghag V. P. O. Athouli Kapurthala-144402 Punjab PRESENT DIRECTOR	6. Boota Singh Nijjer H.NO-89 SEC-8-A, Chandigarh 160009 (Director of Silvercity Construction Ltd & partner of BNK Investment)	

Details of secured assets:

Plot of land admeasuring 15 Bigha 7 Biswa 8 Biswasi in the project "Cosmo Plaza" alongwith the present and future construction thereon (excluding constructed sold area as mentioned in Annexure-I) (Khata no. 13/16, Khasra no. 445(1-18) Khata no. 26/32, Khasra no. 456(5-4), Village Bishangarh, & khata no. 69/102, Khasra no. 171(4-0), 175(3-15), 176(4-0), 177(4-0), 178/1(2-0), 182(4-0), 178/2(1-11), Village Bisanpura, MC Zirakpur, Derrabassi, on Chandigarh Ambala NH 22 District Mohali Punjab

Annexure I

1. Description of the Mortgaged/hypothecated Area from Cosmo Plaza to DHFL

Floor	Total Carpet Area of Cosmos Mall (As per Approved Plan)	Total Saleable Area of Cosmos mall (In Sqft.)	Unsold Saleable Area mortgaged to DHFL (In Sqft.)	Minimum sale rate per sq.ft in rupees
Lower Ground Floor	55,859	69,823	59,173	4000
Ground Floor	71,510	92,248	47,340	5000
First Floor	64,274	82,914	54,442	4500
Second Floor	64,536	80,670	78,138	3500
Third Floor	56,471	70,588	35,701	3500
Fourth Floor	61,637	77,047	77,047	3500
Fifth Floor	38,988	48,735	46,735	3500
	4,13,275	5,22,025	3,98,576	

(We have deducted the unsold mortgaged area admeasuring 71,650 sq ft for which DHF has issued clear NOC/release letter from "Unsold Saleable Area Mortgaged to DHFL" and retain balance mortgaged unsold area in above table.) (Please Note that the units may be excluded from the above table on production of copies of the NOCs of DHFL along with proofs in respect of payment made to DHFL and compliances of all other terms and conditions stipulated therein.)

2. DESCRIPTION OF MORTGAGED PROPERTY IN THE NAME OF SILVERCITY CONSTRUCTION LTD

Plot of 101 A adm. 606 sq. yards. out total land measuring 38 bigha 18 purchased through sale deed no. 3942/1 dated 16/1/1997 alongwith the entire present and future construction thereon (as more particularly demarcated in Blue colour in Layout plan dated 24/8/2009 annexed thereto)comprising in khata no. 20/31, khasra no. 469(6-14), 553/470(2-7), 471(4-0), 472(4-0), 473(4-0), 474(5-5), 475(1- 11), 476(3-10), 477(4-0), 511/478(3-11) and as per latha plan/ aks sija of halqa patwari, Bisangarh - Khata no. 2/2, Khasra no. 471(4-0), 472(4-0), kitte 10, Village Bishangarh, Derabassi District Mohali Punjab 140603.

The details of the abovementioned mortgaged properties and its receivables hypothecated with DHFL are more particularly described in Schedule of the 13(2) SARFAESI Notice dated 27.08.2020 which have already served you by post/courier and pasted at secured assets.

As per Rule 3 (5) of Security Interest (Enforcement) Rules, 2002, we hereby draw your attention to the provisions of Section 13 (8) of the SARFAESI Act, under which the Borrower has right to redeem the "Secured Assets" by tendering the amount of dues of the secured creditor at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets. The Borrower, Mortgagors and Guarantors are therefore, requested to pay the entire amount due together with accrued interest, costs, and charges, expenses thereon and redeem the secured assets before the date of publication of notice as stated herein. Please Note that under sub-section (13) of Section 13 of the SARFAESI Act the Borrowers, Guarant

LET THE SHOW BEGIN

Glitzy IPL marks start of Indian sporting events in Covid times



MI vs CSK

Live from 7:30pm IST

STAR SPORTS 1 & 3

PTI ■ ABU DHABI

Mahendra Singh Dhoni's poker face, Virat Kohli's raw emotions and Rohit Sharma's effortless handling of his *Galacticos* will be back to charm cricket fans across the globe with the Indian Premier League starting on Saturday, promising to be a happy distraction in a world scarred by Covid-19.

Rohit's defending champions Mumbai Indians will be locking horns with Dhoni's Chennai Super Kings in what is likely to be a fittingly exciting opening showdown here. The tournament, which has been shifted to the UAE due to five million plus Covid cases in India, is a "TV-only event", expected to be lapped up by all and sundry who crave for cricket and Bollywood in equal measure during prime time.

Bollywood had its share of prime time in the past few months but rest assured, the next 53 days would belong to Dhoni's CSK, Kohli's RCB and Rohit's Mumbai Indians challenged by young pretenders comprising KL Rahul's KXIP and Shreyas Iyer's Delhi Capitals among others.

IPL happening in foreign shores is not a new phenomenon, not even the shift to the Emirates but as Indian sports hits the restart button



with the billion dollar cricketing extravaganza, the hugely popular event to be held closed doors in a bio-secure environment will be a new experience.

David Warner or Chris Gayle's towering sixes welcomed by artificial crowd cheer will be the new normal and the deafening roars during Super Overs will be missing but no one can complain as at least the show will go on in amid a devastating health crisis.

A look at the teams would indicate that Mumbai Indians by a distance is the most formidable with Rohit, Pandya brothers — Hardik and Krunal, the indomitable Kieron Pollard and the 'King of Death' bowling Jasprit Bumrah giving it a men-acing look.

The perennial Dad's Army Chennai Super Kings can never be counted out till that man with 'Hawk Eyes' uses his peripheral vision

behind the stumps.

Experience can't be bought and the likes of Shane Watson, Dwayne Bravo, Faf du Plessis and Ravindra Jadeja have given their blood and sweat for the 'Yellows' and it would be no different this time.

For Kohli, winning a tournament as a captain would reaffirm his status even as naysayers question his style of leadership. The team is a shade better with presence of Aaron Finch, Chris Morris and the wonder-fully gifted Devdutt Padikkal, who if all goes well, is destined to become a big name in years to come.

Delhi Capitals, with their new found vigour and more pragmatic new owners, found their mojo last year and would like to go one better under an enormously talented skipper in Shreyas Iyer, who can be matched in skills by a Prithvi Shaw or a Rishabh Pant.

Seasoned brains like

MSD is fresh, engaged & determined after break: Fleming

PTI ■ ABU DHABI

His sabbatical from the game has done Mahendra Singh Dhoni a world of good, Chennai Super Kings coach Stephen Fleming said on Friday, asserting that the enigmatic skipper is "mentally engaged and determined" to encounter the challenges of a "tactically different" IPL. Dhoni's CSK will take on Rohit Sharma's Mumbai Indians in the tournament opener on Saturday. Fleming, a former New Zealand captain, stressed that his team's experience of winning big matches will come in handy during the next 53 days. Dhoni retired from international cricket last month after being on a break for over one year and when asked about the 39-year-old's preparedness for the IPL, Fleming said, "It has been no different. He's very fit and mentally, he's been very engaged and determined."

In some ways the break can work for the experienced and older



players that we have. MS is fresh and ready to go," Fleming said in a pre-tournament interview to CSK's official website.

The three-time champions are banking heavily on their 35-plus players, including Dhoni himself, Shane Watson, Dwayne Bravo, Kedar

Jadhav, and Imran Tahir to name a few.

"...Experienced players identify key times and that's why they've done so well in their careers. They can turn games, absorb pressure or just sum out the situation. That's what experience is about and that's why we value it so highly," said Fleming. "And that's why we've been able to get over the line in so many close games because the key player has been one with a lot of experience. And you also mix that with skill. You are conscious of having a skilful side and adding youth when we can and with that get the balance pretty right."

Starting against a quality side like MI is certainly exciting for Fleming, who wants his men to have a crack at the defending champions after their agonising last-ball loss in the previous edition.

"The first game is always full of anxiety, nerves and excitement, and CSK-MI has added extra excitement and pressure and we enjoy that. We've earned the right to play the

first game by playing well last year, and given the way the final finished last year, it's nice to have another crack at MI.

"They (MI) are a very good side and it gives you a good gauge as to how the pre-season has gone and the areas that need improvement. You get a good idea after the first game as to where your team is sitting."

With the home advantage of playing seven games at Chepauk gone, Fleming is bracing up for a very different tournament tactically where adaptability will be the key.

"I see this season is going to be very different tactically. With no real home ground advantage here, we've got to be very good at adapting to the conditions in each ground.

"We've got three different grounds to assess and each ground has its own character and nuances and we've just got to be good enough to pick the right team and get the right game plan to match that. It's like every game is an away game," he explained.

HEAD TO HEAD					
Matches:	28	MI won:	17	CSK won:	11
MEETING IN 2019			4898 runs at an average of 31.60 in 183 innings of 188 matches for Deccan Chargers and Mumbai Indians is the third highest scorer in IPL behind Virat Kohli (5412 runs in 177 matches) and Suresh Raina (5368 runs in 193 matches).		
❑ Mumbai Indians defeated Chennai Super Kings by 37 runs at Mumbai (League)			❑ Dwayne Bravo who claimed 147 wickets in 131 innings of 134 matches, needs just three wickets to become the fifth bowler to take 150 wickets in IPL.		
❑ Mumbai Indians beat Chennai Super Kings by 46 runs at Chennai (League)					
❑ Mumbai Indians beat Chennai Super Kings by 6 wickets at Chennai (Qualifier 1)					
❑ Mumbai Indian beat Chennai Super Kings by one run at Hyderabad (final)					
FOR THE RECORD					
❑ Rohit Sharma who scored			Faisal Features		

Ravichandran Ashwin would be ideal foil for the team's youthful exuberance.

KXIP's KL Rahul is a class act and how he shapes as a leader could also create a narrative for the future when Indian cricket goes through another change of guard in next few years.

There will be a lot of interest as to how he handles players like Glenn Maxwell, Gayle and Mohammed Shami, who are savage on their days

but can be ordinary on some others.

Handling an inconsistent team to a decent finish will be on top of Rahul's agenda.

The low profile Sunrisers Hyderabad once again will be gunning for a place in the summit clash and their skipper David Warner knows how to win the IPL having always led the way with spectacular performances.

There is Jonny Bairstow's flair, Kane Williamson's poise and Rashid

Khan's flamboyance with a host of youngsters like Virat Singh and Priyam Garg eager to make a name for themselves.

When the IPL was partially held in UAE back in 2014, KKR were the eventual champions.

If Ben Stokes is the world's best all-rounder across formats, Andre Russell probably is a bit more destructive in this format as he hit 52 sixes during their horrendous last edition.

The 2018 U-19 World Cup stars — Shubman Gill, Shivam Mavi and Kamlesh Nagarkoti — add a dash of youth. Eoin Morgan's leadership skills that might prove to be handy in case a normally inconsistent Dinesh Karthik misfires.

Rajasthan Royals is the weakest team lacking quality in the Indian line-up but expect Jos Buttler, Steve Smith and Jofra Archer to do the heavy lifting in Stokes' absence. Stokes is currently in New Zealand to be with his ailing father.

MI START FAVOURITES

Mumbai Indians are traditional slow-starters in the IPL but on paper, they will be the favourites against Chennai Super Kings in the opening game in Abu Dhabi.

MI looks the most prepared and set team with a scary batting line-up

of Rohit, Quinton de Kock, Suryakumar Yadav, Ishan Kishan, Hardik and Krunal Pandya, Kieron Pollard, Trent Boult and Nathan Coulter-Nile will complete their quota of foreigners.

For CSK, the core has remained the same save for Suresh Raina, who was their worst performer last year and has pulled out citing personal reasons this year. His replacement Ruturaj Gaikwad remains in quarantine having tested Covid-19 positive.

Lynn banking on T10 form in UAE to fire in for MI

Abu Dhabi: Going through a poor run of form, Australian top-order batsman Chris Lynn is banking on his exploits at last year's T10 tournament in UAE to turn things around and contribute to his IPL team Mumbai Indians.

Lynn, a hard-hitting opener, had a poor run at the recently-concluded Caribbean Premier League having scored less than 150 runs in nine games for St Kitts and Nevis Patriots.

However, the 30-year-old was the highest run-getter at last year's T10 league in UAE. He amassed 371 runs for Maratha Arabians and also smashed the highest individual score of 91 off 30 balls.

"I have got some really good memories from the T10 tournament last year here in Abu Dhabi, so hopefully just reconnect with what worked for me there and hopefully put some performances on the board," he said.

However, Lynn will find it difficult to break into the MI's playing XI with coach Jayawardene already making it clear that he will not tinker with the opening combination of Rohit Sharma and Quinton de Kock.

The Australian said he is ready to bat at any position that Mumbai Indians coach Mahela Jayawardene deems fit. "Rohit! what a world class player, runs on the board, on and off the field what he's contributed to Mumbai is something really really special. And Quinny (De Kock) has been outstanding with the gloves and bat in hand," Lynn said in a video posted on Mumbai Indians official Twitter handle.



Sindhu pulls out of Denmark Open

New Delhi: Olympic Silver medalist PV Sindhu on Thursday pulled out of the Denmark Open tournament scheduled to be held in Odense from October 13 to 18.

"Sindhu is not playing in Denmark, she has pulled out," a source in the Gopichand Academy told PTI.

The BAI had on Tuesday written to the players who have sent their entries for the Denmark Open, stating that they would be "travelling or participating at their own responsibility due to the current pandemic" and "have to send their consent within September 17".

Though Sindhu decided against travelling to Denmark, she plans to participate in the Asia Open-I and Asia Open-II scheduled to be held in November.

Kidambi Srikanth, Lakshya Sen and Subhankar Dey were among those players who have sent their consent letters and will be participating in the super 750 event.

Saina Nehwal and Parupalli Kashyap have also sent their consent letters but will take a final call nearer to the date of the tournament.

Variety in spin, will give CSK edge in UAE conditions: Lee



New Delhi: Former Australian speedster Brett Lee has tipped three-time champions Chennai Super Kings to win the 13th IPL, saying the variety in their spin department gives them an advantage in the UAE conditions.

"They (CSK) are up there. I have picked them to win and I think CSK have a good chance because of their spin attack," Lee said

on Star Sports show *Game Plan*.

"With Santner, Jadeja needs to step up and be the No 1 spinner and CSK have got great variety and none of the spinners are same, so they are at an advantage for the conditions in the UAE as the tournament progresses."

Four-time winners Mumbai Indian will miss the services of their bowling spearhead Lasith Malinga who opted out of the tournament citing personal reasons.

However, the 43-year-old Lee said he has no doubts that Jasprit Bumrah will be able to fill in the shoes of the experienced seamer.

"I am always Bumrah's fan since he burst onto the scene some years ago. He has got a different bowling action, he pushes the ball in, and can swing the ball both ways. He is good with the new ball but I like him with the old ball and that's why he can fill the shoes of Malinga and can bowl at death overs," he said.

"He can bowl at 140kmph and zoom the ball in at the batsman's feet. He is bowling the yorkers consistently and there are very less bowlers like that, so he can fill those shoes."

Lee, who has 310 wickets in 76 Tests and 380 scalps in 221 ODIs, said he considers Mumbai Indians in his top four.

Spurs avoid embarrassing exit

AFP ■ LONDON

Tottenham scored twice in the final 10 minutes to avoid a humiliating Europa League exit to Lokomotiv Plovdiv as Jose Mourinho's men came from behind to beat the nine-man Bulgarians 2-1 on Thursday.

Harry Kane's penalty and Tanguy Ndombele's winner five minutes from time ensured the 2019 Champions League finalists did not fall at the first hurdle of their Europa League campaign to a side that have never progressed beyond the qualifying stages of European competition.

"I think it was a helluva experience for the players. Sometimes in football miracles happen and when you play a knockout, one-leg it is the perfect scenario for a miracle to happen," said Mourinho.

"Everyone on their side had the moment where they dream and we had the



moment where we believed a nightmare could arrive."

Mourinho named a strong side featuring Kane, Hugo Lloris and Son Heung-min with just four changes from Sunday's 1-0 defeat to Everton to start their Premier League campaign.

But there was more evidence why Spurs are

desperate to secure Gareth Bale's return on loan from Real Madrid as they struggled to break Plovdiv down and went behind to Georgi Minchev's header 19 minutes from time.

The tie swung back in Spurs favour nine minutes later when Momchil Tsvetanov punched clear off his own line and the referee had no option but to point to the spot and send Tsvetanov off.

Birsent Karagaren was then also shown a second yellow card before Kane dispatched the spot-kick into the top corner.

Ndombele has struggled for game time under Mourinho despite being the club's record signing. But the Frenchman, who was introduced on the hour mark, proved the match winner by bundling home from close range.

A trip to Macedonia next week to face KF Shkëndija faces Mourinho's men in the third qualifying round.

Liverpool finally signs Thiago

AP ■ LIVERPOOL

Liverpool completed the signing of Thiago Alcantara from Bayern Munich on Friday, bringing in one of the world's most technically gifted players to add another dimension to the English champions' midfield.

The 29-year-old Thiago ended his seven-year spell at Bayern by moving for an initial fee of 20 million pounds (\$26 million), with a potential additional 5 million pounds (\$6.5 million) later.

"My decision is purely of a sporting nature," the Spain international said in a video announcing his departure from Bayern.

"As a football player, I seek new challenges to develop myself further. Bavaria will always be my home."

Thiago, whose father is former Brazil midfielder Mazinho, leaves Bayern as a European Cup winner, his last match being the 1-0 victory over Paris Saint-

Germain in the Champions League final in August. He also won seven straight Bundesliga titles with Bayern.

"When the years are passing, you are trying to win as much as you can — and when you win, you want to win more," Thiago said. "I think this club describes what I am as well. I want to achieve all of the goals, win as many trophies as possible."

At Liverpool, he will add a more creative edge — nurtured at Barcelona's famed La Masia academy — to a midfield that currently is more notable for its energy and intensity through hard-running players like Jordan Henderson, Georginio Wijnaldum and James Milner.

Thiago — with his technique, touch and vision — will provide Liverpool with more control in midfield, too, allowing manager Jurgen Klopp to adopt a different approach in certain games.



**DEWAN HOUSING FINANCE CORPORATION LIMITED**

National Office: HDIL Towers, B- Wing, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (East), Mumbai - 400051.
Branch office: Dhiraj Baug, Building "A" Ground & 1st Floor, Beside Axis Bank, Opp. Monalisa Building, Agra Road, Hari Niwas Circle, Naupada, Thane (West)- 400602.

DEMAND NOTICE

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

Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount With NPA date	Description of secured asset (immovable property)
(LC No. 00000864 of Patiala Branch) Karamjit Singh (Borrower) Manjit Kaur (Co Borrower 1)	19-08-2020/ ₹ 17,58,893/- (Seventeen lakh Fifty Eight Thousand Eight Hundred Ninety Three) NPA (01-04-2020)	Khasra No. 133/2/2 Village Badrukhan, Barnala Road Near Electricity Grid Sangrur Sangrur Punjab:- 148001
(LC No. 00041597 of Ludhiana- Stock Exchange Branch) Sagar Dhir (Borrower) Trishu (Co Borrower 1)	19-08-2020/ ₹ 21,22,829/- (Twenty One lakh Twenty Two Thousand Eight Hundred Twenty Nine) NPA (01-03-2020)	Plot No 6 Khanna Colony, Nr Basant City, Threekay Ludhiana Ludhiana Punjab:- 141001
(LC No. 00001454 of Patiala Branch) Sahil Sood (Borrower) Raman Sood (Co Borrower 1)	19-08-2020/ ₹ 48,34,619/- (Forty Eight lakh Thirty Four Thousand Five Hundred Nineteen) NPA (01-05-2020)	Thalesh Bagh Colony Gali No. 6 Sangrur Sangrur Sangrur Punjab:- 148001
(LC No. 00001836 of Jalandhar Branch) Ashok Kumar Chopra (Borrower) Puneet Chopra (Co Borrower 1)	19-08-2020/ ₹ 12,97,565/- (Twelve lakh Ninety Seven Thousand Five Hundred Sixty Five) NPA (01-03-2020)	H No 234 Vivek Vihar Village Nandanpur Khasra No 30/2/ 3, 4, 7, 8, 9, 11, Jalandhar Jalandhar Punjab:- 144001
(LC No. 00001681 of Jalandhar Branch) Rajendra Bagga (Borrower) Anubha Luthra (Co Borrower 1)	19-08-2020/ ₹ 41,49,184/- (Forty One lakh Forty Nine Thousand Five Hundred Eighty Four) NPA (01-03-2020)	Kh No 47/16/1, H N437, Guru Ramdas Enclave Nr Sher Singh Colony & Rasila Ashram Basti Peerdadd Khan Jalandhar Jalandhar Punjab:- 144001
(LC No. 00007347 of Chandigarh Metro Branch) Kulvinder Singh (Borrower) Narinder Kaur (Co Borrower 1)	19-08-2020/ ₹ 24,16,933/- (Twenty Four lakh Thirteen Thousand Nine Hundred Thirty Three) NPA (01-03-2020)	Fiat No 2526 C SF Aman Homes Kharar Kharar, Near Regal Homes Kharar Rupnagar Punjab:- 140301
(LC No. 00000849 of Bathinda Branch) Lal Bahadur (Borrower) Samranjeet S (Co Borrower 1) Yog Raj (Co Borrower 2)	19-08-2020/ ₹ 10,03,147/- (Ten lakh Three Thousand One Hundred Forty Seven) NPA (01-04-2020)	Ward No 6 Bedi Colony Phase- II Backside Papol Office Near Ganesh Colony Sode Wala Road Distt Ferozepur Punjab Punjab:- 152001
(LC No. 00001038 of Bathinda Branch) Kumar Gourav (Borrower) Ramesh Kumar (Co Borrower 1) Anu Kumar (Co Borrower 2) Bharat Chugh (Guarantor 1)	19-08-2020/ ₹ 15,78,741/- (Fifteen lakh Seventy Eight Thousand Seven Hundred Forty Nine) NPA (01-03-2020)	Ward No 28, Street No. 3, Near Ram Nagar, New Ram Sham Asram, Ferozepur. Ferozepur Punjab Punjab:- 152001
(LC No. 00001522 of Jalandhar Branch) Chatter Singh (Borrower) Kulveer Kaur (Co Borrower 1) Gurmeet Kaur (Co Borrower 2)	19-08-2020/ ₹ 14,08,909/- (Fourteen lakh Eight Thousand Nine Hundred Nine) PA (01-05-2020)	Wd No.6 Old New 5 Near Satir Shaw Mills & Market Committee & Guru Mahima Marble Muar Road Talwandi Sabo. Bathinda Bathinda Punjab:- 151001
(LC No. 00041292 of Chandigarh- Madhya Margh Branch) Deepak Gupta (Borrower) Santosh Gupta (Co Borrower 1) Geeta Gupta (Co Borrower 2)	19-08-2020/ ₹ 4,25,825/- (Four lakh Twenty Five Thousand Eight Hundred Twenty Five) NPA (01-04-2020)	House No-18 Kh No. 7/13/1 (2-9) Mohalla Sadawart Rupnagar Rupnagar Punjab:- 140001
(LC No. 00001810 of Bathinda Branch) Raj Kumar (Borrower) Indjeet So Raj Kumar (Co Borrower 1) Savita Hani (Co Borrower 2)	19-08-2020/ ₹ 50,39,714/- (Fifty lakh Thirty Nine Thousand Seven Hundred Fourteen) NPA (01-03-2020)	Street No.4, Near Singh Sabah Gurudawara Sahib, Main Bazar, Malout Dist.- Sri Muktsar Sahib 152107 Malout Muktsar Punjab:- 152107
(LC No. 00003766 of Ludhiana Metro Branch) Bunty Dairy Farm (Borrower) Bunty Trading Co (Co Borrower 1) Shree Sachidanand Traders (Co Borrower 2) Meena Meena (Guarantor 1) Manju Manju (Guarantor 2) Sanjeev Kumar (Guarantor 3)	19-08-2020/ ₹ 71,99,961/- (Seventy One lakh Ninety Nine Thousand Nine Hundred Sixty One) NPA (01-04-2020)	House No. 37, Golden Avenue Baranahara Ludhiana Ludhiana Punjab:- 141001
(LC No. 00001286 of Jalandhar Branch) Harjinder Singh (Borrower) Parminder Kaur (Co Borrower 1)	19-08-2020/ ₹ 11,49,746/- (Eleven lakh Forty Nine Thousand Seven Hundred Forty Six) NPA (01-03-2020)	Kila No- 22/5/2-11, Khata No- 886/1216 Vill-khasan, The- Bhulath Kapurthala Kapurthala Punjab:- 144601
(LC No. 00003219 of Jalandhar Branch) Kushi Kumar K (Borrower) Reena R (Co Borrower 1)	19-08-2020/ ₹ 10,14,512/- (Ten lakh Fourteen Thousand Five Hundred Twelve) NPA (01-04-2020)	Kh No 1137, 1138 Plot No 44 Doulo Nangar Sawan Singh Nagar Baba Bakala Amritsar Amritsar Punjab:- 143001
(LC No. 00004965 of Patiala Branch) Manjeet Kaur (Borrower) Janjir Singh (Co Borrower 1)	19-08-2020/ ₹ 12,39,903/- (Twelve lakh Thirty Nine Thousand Nine Hundred Three) NPA (01-03-2020)	Kh No 4239,241 Plot No 65 Sai Colony Nr Sai Mandir Jalandhar Jalandhar Punjab:- 144001
(LC No. 00001940 of Bathinda Branch) Ashmeet Kumar (Borrower) Gurmeet Kaur (Co Borrower 1) Mandeep Kumar (Co Borrower 2)	19-08-2020/ ₹ 10,83,172/- (Ten lakh Eighty Three Thousand One Hundred Seventy Two) NPA (01-03-2020)	St. No. 1, Abadi Sultanpura, Alam Shah Rd Near Chakkar Wale Jhugge, Guruharsahai Nagar, Fazilka Fazilka Punjab Punjab:- 152123
(LC No. 00001920 of Bathinda Branch) Ashmeet Kumar (Borrower) Gurmeet Kaur (Co Borrower 1) Mandeep Kumar (Co Borrower 2)	19-08-2020/ ₹ 14,75,979/- (Fourteen lakh Seventy Five Thousand Nine Hundred Seventy Nine) NPA (01-03-2020)	St. No. 1, Abadi Sultanpura,alam Shah Rd Near Chakkar Wale Jhugge, Guruharsahai Nagar, Fazilka Fazilka Punjab Punjab:- 152123
(LC No. 00003323 of Jalandhar Branch) Harish Kumar (Borrower) Raksha Kumari (Co Borrower 1)	07-07-2020/ ₹ 8,83,213/- (Eight lakh Eighty Three Thousand Two Hundred Thirteen) NPA (01-01-2020)	H No 724, Jalakari Mohalla, VPO Dinanagar, Shiv Mandir Gurdaspur Punjab:- 143531
(LC No. 00001938 of Jalandhar Branch) Surinder Kaur (Borrower) Vinod Kumar (Co Borrower 1)	07-07-2020/ ₹ 7,57,127/- (Seven lakh Fifty Seven Thousand One Hundred Twenty Seven) NPA (01-02-2020)	Kh No 353 (24-13) Vill Shikar Pur, Jalandhar Jalandhar Punjab:- 144003

If the said Borrowers shall fail to make payment to DHFL as aforesaid, DHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of DHFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Sd/-
(Authorised Officer)
Dewan Housing Finance Corporation Limited

Date : 19-09-2020
Place: Punjab