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CJI flags misuse of AI; to hear plea for guidelines on its use in judiciary

NEW DELHI, NOVEMBER 10

Flagging the misuse of artificial intelligence, Chief Justice of India BR Gavai said he was aware of a morphed video circulating on social media that falsely showed a shoe-throwing incident in his courtroom.

"Even this court is using AI, but the ills are such…We are aware of it; we have seen the morphed video of us (two)," a Bench of Chief Justice of India BR Gavai and Justice K Vinod Chandran said while agreeing to hear after two weeks a petition seeking guidelines to regulate the use of AI tools in the judiciary.

On October 6, advocate Rakesh Kishore (71) allegedly attempted to hurl a shoe towards the CJI in his courtroom. The Bar Council of India had suspended his licence with immediate effect. The petitioner's counsel cautioned against unchecked adoption of AI tools in court processes and sought a policy to govern its use in judiciary.

Respond to PIL on women quota in Parl: SC to Centre

SATYA PRAKASH
TRIBUNE NEWS SERVICE

NEW DELHI, NOVEMBER 10

Describing women as the largest minority in the country, the Supreme Court on Monday asked the Centre to respond to a PIL seeking implementation of the Nari Shakti Vandan Act, 2023, which reserved one-third seats for women in the Lok Sabha, state assemblies and Delhi Assembly, including those reserved for SCs and STs.

"Preamble (to the Constitution) says (all citizens are entitled to) political and social equality. Who is the largest minority in this country? It's the woman — almost 48 per cent. This is about political equality of women," a Bench of Justice BV Nagarathna and Justice R Mahadevan said, issuing a notice to the Centre.

The order came after senior advocate Shobha Gupta submitted on behalf of petitioner Jaya Thakur that it was unfortunate that women had to move the top court for proper political representation after 75 years of Independence.

IT'S ABOUT EQUALITY

"Who is the largest minority in this country? It's the woman, almost 48%. This is about political equality of women. SC Bench

Noting that enforcement of the law was the prerogative of the executive and that no mandamus could be issued in these matters, Justice Nagarathna said, "Courts have limitations when interfering with such policy matters."

"When is the delimitation exercise there? Serve it to the government," the Bench said, issuing the notice to the government.

Passed by the Lok Sabha on September 20, 2023, and by the Rajya Sabha on September 21, 2023, the Constitution (106th Amendment) Act, which added Article 334A to the Constitution, received the President's assent on September 28, 2023. The Act was notified thereafter on September 28, 2023.

According to Article 334A, reservation for women in the Lok Sabha and state legislative assemblies will come into effect only after a delimitation exercise was carried out following the conduct of the first Census after the amendment. The quota for women in the Lok Sabha and state assemblies would continue for 15 years and Parliament can later extend it.

However, Thakur has sought implementation of the Act without waiting for a fresh delimitation exercise, saying the constitutional amendment cannot be put on hold for an indefinite period.

CENTRAL BANK OF INDIA
Regional Office, SCO-57, 4th Floor, District Shopping Complex, Block-B, Ranjit Avenue, Amritsar 143001

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION OF IMMOVABLE PROPERTY

Last Date for Submission of EMD and Documents Online On or Before 27-11-2025 upto 04:00 PM by Bidders on Wallet Registered with M/s PSB Alliance Pvt. Ltd., Mumbai on its E-Auction Site : https://ebkray.in (https://baanknet.com) (It may take 2 - 3 Working Days for Approval of Documents)

E-auction Sale Notice for sale of Immoveable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties charged / mortgaged to the Secured Creditor, the Constructive / Physical Possession of which has been taken by the **Authorised Officer** of **Central Bank of India,** Secured Creditor, will be sold on **"As is Where is", "As is What is"** and **"Whatever there is basis"** and **"Without Recourse Basis"** for recovery of Bank dues in below mentioned account.

AUTHORISED OFFICER : MR. PIYUSH TIWARI, MOBILE NO. 99776-01800

Name of the Branch and NPA Account	Description of Property / Secured Asset and Owner of the property	Demand Notice Date Possession Date Amount as per Notice	Reserve price EMD Bid Increase Amount	Date and Time of E-Auction
BRANCH : BATALA **M/s Paras Engineering Enterprises,** G. T. Road, Batala, District Gurdaspur through its **Prop.** Sh. Rachit Aggarwal S/o Sh. Shiv Kumar R/o House no. 347, Gopal Nagar, Batala, District Gurdaspur and **Guarantor** Mrs. Renu Aggarwal W/o Sh. Shiv Kumar R/o House no. 347, Gopal Nagar, Batala, District Gurdaspur	All that part and parcel of the **Factory Land and Building measuring 6 Kanal 5 Marla** bearing Khasra no. 1243 (2-14) -1245 Min, (0-15) -1244 (0-2) -1259 (1-13) -1260 (1-1), Khewat Khatauni no. 154/204, Jamabandi for the year 2003-04 wakia Faizpur 213, Tehsil Batala as per Deed dated 08-10-2007, Registered with Sub Registrar Batala having Vakia no. 2954, Bahi no. 1, in the name of Mr. Rachit Aggarwal S/o Mr. Shiv Kumar and bounded as East : Property of Others, West : Property of Others, North : Property of Others, South : Road. **(Physical Possession)**	20-04-2022 02-05-2025 Rs. 1,64,66,958/- as on 19-04-2022 + Interest, other charges and less recovery if any, till date affected	Rs. 1,26,60,000/- Rs. 12,66,000/- Rs. 10,000/-	28-11-2025 between 11:00 AM to 04:00 PM

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The E-Auction is being held on **"As is Where is","As is What is", & "Whatever there is basis". (1)** To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims / rights / dues / effecting the property, prior to submitting their bid. **(2)** Bidders has to complete following formalities well in advance :- **Step 1 - Bidders / Purchaser / Registration :** Bidder to register on **e-Auction portal :- https://ebkray.in (https://baanknet.com)** using his mobile no. and email-id. **Step 2 : KYC Verification** : Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days), **Step 3 : Transfer of EMD amount to his Global EMD Wallet :** Online / off-line transfer of fund using NEFT / Transfer, using challan generated on e-auction portal. **Step 1 to Step 3** should be completed by bidder well in advance, before e-Auction date. Copy of proof of address: without which the bid is liable to be rejected. **Uploading Scanned Copy of Annexure-ii** and **iii (Mentioned in The Tender Notice) after duly filled up and signing (3) For Detailed Terms and Conditions of E-Auction, Please refer the link https://ebkray.in (https://baanknet.com)** and **Secured Creditor's Website i.e. https://www.centralbankofindia.co.in before submitting their Bids and taking part in E-Auction. Note :-** The Inspection of the Property put on auction will be permitted to interested bidders during working days between 11:00 AM to 04:00 PM with prior appointment and consultation with the branch Manager / Authorised Officer.

Date : 10-11-2025 Place : Amritsar Sd/- Authorised Officer

9 killed, 24 hurt as...

FROM PAGE 1

NDA government came to power in 2014. Fifteen persons were killed in a terror attack at the Delhi High Court on September 7, 2011. Harkat-ul-Jihad al-Islami had claimed responsibility for the attack, which was believed to have been carried out with the backing of Indian Mujahideen. Shah has called a high-level meeting of all heads of investigative agencies on Tuesday morning to take stock of the probe. In the meeting, they will also discuss any possible conspiracy angle behind the incident.

As the Haryana-registered i20 car registration went up in flames, several vehicles in its proximity caught fire. The intensity of the blast was such that the Red Fort metro station's glass panels were shattered, said officials.

Meanwhile, high alert has been sounded in the Delhi-NCR region and several other parts of the country, including Bihar, which is set to vote in the second and final round of Assembly elections tomorrow.

The Delhi Fire Department received a call related to the incident at 6.55 pm and around eight fire tenders were sent to the spot. They controlled the fire from the damaged vehicles on reaching the spot while the injured were taken to the nearby Lok Nayak Jai Prakash Narayan (LNJP) hospital, sources said.

Prime Minister Narendra Modi took stock of the situation in a conversation with Shah and issued necessary directions to all concerned. "Condolences to those who have lost their loved ones in the blast. May the injured recover at the earliest. Those affected are being assisted by authorities," said the PM.

Rescue work underway after the blast near Red Fort in Delhi. PTI

In a televised address later, the Union Home Minister said, "Around 7 pm, a blast occurred in a Hyundai i20 car at the Subhash Marg traffic signal near the Red Fort in Delhi. The blast injured some pedestrians and damaged some vehicles. Preliminary reports indicate that some people have lost their lives."

Shah said the NSG and NIA teams, along with the FSL, had now begun a thorough investigation. "Orders have been given to examine all nearby CCTV cameras. I have also spoken to the Delhi Police Commissioner and the Special Branch in-charge. We are exploring all possibilities and will conduct a thorough investigation, taking all possibilities into account. All options will be investigated immediately and we will present the results to the public," he said.

Med board opinion on disability can't be junked without evidence: HC

VIJAY MOHAN
TRIBUNE NEWS SERVICE

CHANDIGARH, NOVEMBER 10

Dismissing a bunch of about 40 appeals filed by the Centre against disability benefits granted to soldiers by the Armed Forces Tribunal (AFT), the High Court of Jammu and Kashmir and Ladakh has ruled that opinions made by medical boards in such cases should ordinarily prevail unless these are contradicted by cogent medical evidence.

Stating that the benefit of reasonable doubt must be extended to the claimant, a Division Bench comprising Justice Sanjay Parihar and Justice Sanjeev Kumar held that that the onus of proof largely lies with the authorities and the claimant shall not be called upon to prove the conditions of entitlement, except in cases where claims are filed 15 years after discharge from service.

The Bench said defence personnel suffering from disabilities due to service conditions, including those arising within 10 years after retirement, may qualify for disability pension if the disease was attributable to service factors.

It made an analysis of the pensionary provisions from the Entitlement Rules, 1982, to the comprehensive framework of 2008, which classified cases of death or disability into five categories.

UP to make Vande Mataram recital must in schools

TRIBUNE NEWS SERVICE

NEW DELHI, NOVEMBER 10

The BJP-led Uttar Pradesh will make the singing and rendition of national song Vande Mataram compulsory in all schools and colleges of the state. UP Chief Minister Yogi Adityanath made the announcement in Gorakhpur on Monday.

He was presiding over an event to mark the 150th birth anniversary of Sardar Vallabhbhai Patel. The anniversary coincides with the commemoration of 150 years of the national song.

Noting that no individual, faith or community was greater than the country, Yogi harked back to pre-Independence times to accuse the then Congress of dilutions in the original text of Vande Mataram, a poem which Bankim Chandra Chatterjee first wrote in 1875. It was later published as part of Chatterjee's epic novel Anandmath in 1882.

STATE BANK OF INDIA
RETAIL ASSETS CENTRAL PROCESSING CENTER, MAIN BRANCH, CIVIL LINES JALANDHAR CITY-144001

DEMAND NOTICE

NOTICE U/S 13(2) OF THE SECURITIZATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

A notice is hereby given that the following borrower(s) have defaulted in the repayment of principal and interest of credit facilities obtained by them from the bank & said facilities have turned Non Performing Assets. The notice under section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 were issued to Borrower(s) / Guarantor(s) at their last known addresses by registered / speed post. The Authorised Officer has reasons to believe that the borrower(s) / guarantor(s) are avoiding the service of notice, as such they are hereby informed by way of public notice about the same.

Branch Name Borrower/Guarantor (s)	Description of the Immovable Property	NPA Date / Demand Notice Date	Amount Outstanding
1 MINI SECTT. JALANDHAR **Sh. Deepak Mohinder Gill** S/o Sh. Mohinder Bhagat Gill R/o H.No. 219, Lajpat Nagar, Jalandhar - 144001 Mob: 9833968627	Property:- One Car MARUTI ALTO LXI-ANR4AL1 having Regn. No. PB-08-ET-8708 comprising Chasis No. MA3EUA61S00H34207 and Engine No. F8DN6481006 Colour SILKY SILVER	11-10-2025 01-11-2025	Rs.1,82,285.00 (Rupees One Lakh Eighty Two Thousand Two Hundred Eighty Five only) as on 28.10.2025 with further interest and incidental expenses, costs etc.,
2 JALANDHAR CANTONMENT **Sh. Satwinder Kumar** S/o Sh. Pyare Lal Corpal Village Boparai, P.O. Goraya, Tehsil Phillaur, Distt. Jalandhar Mob: 9814562885	One Car KIA SONET D1.5 6MT HTX having Regn. No. PB-08-EY-9424 comprising Chasis No. MZBFF813LNN202692 and Engine No. D4FANM598649 Colour GLACIER WHITE PEARL	12-04-2025 01.11.2025	Rs.8,60,965.00 (Rupees Eight Lakh Sixty Thousand Nine Hundred Sixty Five only) as on 22.10.2025 with further interest and incidental expenses, costs etc.,
3 MINI SECTT. JALANDHAR **Sh. Jasmeet Singh** S/o Sh. Khojender Pal Singh House No. 391-392/B, Surya Enclave, P.O. Chugitti, Jalandhar Mob: 7837710079.	Property:- One Car SKODA SLAVIA AMBITION 1.5 TSI AT having Regn. No. PB-08-FK-0098 comprising Chasis No. MEXBRFPB9PG010897 and Engine No. DUMA42621 Colour CANDY WHITE	05-10-2025 01.11.2025	Rs.9,08,786.00 (Rupees Nine Lakh Eight Thousand Seven Hundred Eighty Six only) as on 22.10.2025 with further interest and incidental expenses, costs etc.,

The above Borrower(s) / Guarantor(s) are advised to pay the amount mentioned in notice within 60 days from the date of the publication of this notice failing which we shall exercise all or any of the rights under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002.
Your attention is hereby drawn invited to provision of Sub-Section (8) of Section 13 of the Act in respect of time available to you to redeem the secured assets. Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank.
You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence. If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realised shall be deposited/remitted with/to the Bank. You will have to render proper account of such realisation/ income. (*We Reserve our rights to enforce other secured assets).
Please comply with this demand under this notice and avoid all unpleasantness. In case of Non-Compliance, further needful action will be resorted to, holding you liable for all costs and consequences.
***This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.**

DATE: 10.11.2025 PLACE: JALANDHAR AUTHORISED OFFICER

बैंक ऑफ़ इंडिया Bank of India BOI

ZONAL OFFICE: SURYA KIRAN COMPLEX, THE MALL, LUDHIANA-141002, PHONE: 0161-2410751, 2408161(Fax), E-mail: Ard.Ludhiana@bankofindia.bank.in

(APPENDIX IV A) [SEE PROVISO TO RULE 8(6)]
MEGA E-AUCTION PUBLIC SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002 read with proviso to Rule 8(6) for immovable properties of the Security Interest (Enforcement) Rules, 2002, Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to Bank of India (Secured Creditor), the constructive/symbolic possession of which has been taken by the Authorised Officers of the under mentioned Branches of Bank of India as Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is" Basis** on **19.12.2025**, for recovery of bank dues + interest (as mentioned below against the properties) due to the Bank of India(Secured Creditor) from below mentioned borrowers/ guarantors. The Reserve Price and Earnest Money Deposit will be as mentioned below against the properties. **Detailed terms and conditions of the sale are mentioned below/ refer to Website:(a) https://www.bankofindia.bank.in /(b) https://BAANKNET.COM**

DATE OF INSPECTION OF PROPERTIES : 11.11.2025 TO 18.12.2025 From 11.00 AM To 04.00 PM From Concerned Branch

Name of Branch & Address/Account No.	Name of Account/Borrower/ Guarantor/Mortgagor	Details of Property	Amount as per demand notice / Demand Notice Date / Possession Type	Name of the Authorised Officer	Date/ Time of E-Auction	Reserve Price / EMD / Bid Increase Amount
Branch: Bharat Nagar Chowk Phone: 0161-2402084, Email: bnchowk.ludhiana@bankofindia.bank.in IFSC Code : BKID0006502 Remaining Account Deposit. Account No. 650290200000033	M/s Kays Lovely Sweets Private Limited, Opposite Old DMC, Civil Lines, Ludhiana, 141001 (Borrower & Mortgagor), Mr. Narinder Pal Singh (Guarantor & Mortgagor), Mrs.Kanwaljit Kaur (Guarantor & Mortgagor) and M/s Kays Lovely Sweets (Guarantor & Mortgagor)	All that part and parcel of properties mentioned as below: Lot-1 : Commercial property bearing Shop no. 4 (Only Ground Floor, Without Basement & upper roof), M.C No. B-19-710(Old) and B-19-710/3 (New), admeasuring 25-2/3 Sq. Yds Situated at Seher, Abaddi Known as Rishi Dayanand Road, Opposite old DMC Hospital Civil lines, Rajpura Road, Teh & Distt. Ludhiana vide sale deed bearing Wasika No.2021-22/106/1/21808 dt.14.03.2022 in the name of M/s Kays Lovely Sweets Pvt. Ltd. Bounded as: East: Sood Studio (Admeasuring 20'-4.5"), West: Kays Lovely (Admeasuring 20'4.5"), North: Rajpura/Hambran Road (Admeasuring 11'-5"), South: Kays Lovely (Admeasuring 11'-3").	Rs 9,22,59,533.22/- 08.07.2025 Symbolic	Mr Inder Jeet Sevta Mobile No.: 88475-55748	19.12.2025 11.00 A.M. to 5.00 P.M.	For Lot No.1 Rs 51,00,000/- +TDS as applicable Rs 5,10,000/- Rs 50,000/- For Lot No. 2 Rs 11,56,00,000/- +TDS as applicable Rs 1,15,60,000/- Rs 1,00,000/-
		Lot-2: Following properties having ground floor boundaries & first floor & above, constructed on said ground floor): bounded together as: (i) Commercial property no.5-6-7, M.C no.B-XIX-710, admeasuring 141 Sq. Yds (Only Ground Floor) Situated at Abadi Maharishi Dayanand Road, Civil Lines, Teh. & Distt. Ludhiana vide Wasika no.13900 dt.05/11/1992 in the name of M/s Kays Lovely Sweets. (ii) Commercial property admeasuring 62-2/9 Sq. Yds, M.C No.B-XIX-730/2 Situated at Malerkotla House, Civil Lines Teh & Distt. Ludhiana vide wasika no 2022-23/106/1/4048 dt.27.06.2022 in the name of Narinder Pal Singh S/o Kartar Singh. (iii) Commercial property admeasuring 62-2/9 Sq. Yds, M.C No. B-XIX-730/2, Situated at Malerkotla House, Civil Lines Teh & Distt. Ludhiana vide wasika no 384 dt.06/04/1988 in the name of Ms. Kanwaljit Kaur w/o Narinder Pal Singh. (iv) Commercial property admeasuring 84 Sq. Yds, M.C No. B-XIX-730/2, situated at Malerkotla House, Civil Lines Teh & Distt. Ludhiana vide Wasika no.20277 dt.12/02/1988 in the name of Mr. Narinder Pal Singh S/o Kartar Singh. (v) Commercial property admeasuring 84 Sq. Yds, M.C No. B-XIX-730/2, situated at Village Mahal Baghat, Abaddi known as Malerkotla House, Civil Lines Teh & Distt. Ludhiana vide Wasika no. 2022-23/106/1/658 dt.19.04.2022 in the name of Mr. Narinder Pal Singh S/o Kartar Singh. (vi) Commercial property admeasuring 41.50 Sq. Yds First Floor and above, M.C No. B-XIX-710 (old) and B-19-710/1A (new), Situated at Mahal Baghat, Abaddi Known as Rajpura Road Malerkotla House, Civil Lines Teh & Distt. Ludhiana vide Wasika no.9162 dt.11/11/2002 and wasika no.2022-23/106/1/657 dt.19.04.2022 in the name of Mr. Narinder Pal Singh S/o Kartar Singh. (vii) Commercial property admeasuring 126.50 Sq.Yds, M.C No.B-XIX-710/5, First Floor (13'9" above Road Level from Ground Floor and Upto Sky), Situated at Mahal Baghat Abaddi known as Malerkotla House, Civil Lines Teh. & Distt. Ludhiana vide wasika no.4673 dt. 24.05.1996 and Wasika no.2022-23/106/1/659 dt.19.04.2022 in name of Mr. Narinder Pal Singh S/o Kartar Singh. (i) to (vii) bounded together as: East: Kays Lovely Sweets & Other's property (Admeasuring 20'4.5", curve out 11'3"+69'.7.5"), West: Other's Shop (Admeasuring 90'-0"), North: Hambran Road & Kays Lovely Sweets (Admeasuring 33', curve in 20'4.5"+11'3"), South: Street (Admeasuring 47'-0") Note: Lot-1 & Lot-2 will be sold jointly				
Branch : Ludhiana Main Phone: 0161-5292805, Email: ludhianabr.ludhiana@bankofindia.bank.in IFSC Code : BKID0006500 Remaining Account Deposit. Account No. 650090200000033	M/S SUMIT FABRICS Mr. Sumit Chouhan S/o Parveen Chouhan & Mrs. Rajni W/o Baljinder Naggi.	Lot-1: Residential plot no-45R bearing M.C no-B-XVIII-941/45R measuring 200 sq yards situated at Village Noorbhaini Abadi known as Model Town, Tehsil & District Ludhiana, Punjab vide wasika no: 2023-24/106/1/4891 dated 30.05.2023 in the name of Mr. Sumit Chouhan S/o-Parveen Chouhan. Bounded as under:- East:- Neighour house no. 45L, West:- Anita Mahan portion of house no. 45R, North: Road and South: Park. Lot-2: Residential property measuring 67-2/3 sq yards bearing M.C no B-2-2157 comprised in Khasra no-992/640/388 Khata no 717/741 as per jamabandi for the year 2011-2012 situated ar village Taraf Sekhewal abadi known as Basant Nagar, Tehsil & Dist-Ludhiana Punjab vide wasika no-2023-24/106/1/24541 dated 29.01.2024	Rs 2,54,51,565.00/- 23.07.2025 Symbolic	Mr. Vipul Goyal (Mob No: 7738336693)	19.12.2025 11.00 A.M. to 5.00 P.M.	For Lot No.1 Rs 1,24,00,000/- +TDS as applicable Rs 12,40,000/- Rs 50,000/- For Lot No.2 Rs 38,00,000/- +TDS as applicable Rs 3,80,000/- Rs 50,000/-
Branch: B R S Nagar Phone: 0161- 2450300, Email: bhairandhirsinghnagar.ludhiana@bankofindia.bank.in IFSC Code : BKID0006493 Remaining Account Deposit. Account No. 649390200000033	M/S DASHMESH TRADING CO. Mr. Jaspal Singh s/o Sucha Singh	Commercial property bearing MC no-B-7-1097/6 situated at Near Congress Bhavan, adjoining Kartar Market, Clock Tower Road, Abadi Vikas Nagar, Ludhiana admeasuring 75 sq yards comprised in Khasra No-14, min khata no-79/98 as per jamabandi for the year 2017-2018, Hadbast no-170 in the name of Mr. Jaspal Singh S/o-Sucha Singh vide wasika no 2023-24/106/1/8449 dated 13.07.2023 and Tatimanama No-2023-24/106/1/27871 dtd 27.02.2024.	Rs 1,83,09,030.83/- 12.08.2025 Symbolic	Mr. Dwarka Prasad (Mob No: 9766039734)	19.12.2025 11.00 A.M. to 5.00 P.M.	Rs 80,00,000/- +TDS as applicable Rs 8,00,000/- Rs 50,000/-

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:- (1) E-auction is being held on **"As is where is", "As is what is", & "Whatever there is" Basis** and will be conducted "On Line". The auction will be conducted through the Bank's approved service provider **M/s PSB Alliance Pvt. Ltd., Mumbai** at the Web Portal **(https://BAANKNET.com)** E-auction Tender document containing online e-auction bid form,declaration,General Terms & Conditions of Online auction sale are available in websites: (a) https://www.bankofindia.bank.in (b) https://BAANKNET.com (2) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/rights/ dues/affecting the properties, prior to submitting their bid. The E-Auction advertisement does not constitute and will be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. **(3) The intending purchasers/bidders are required to deposit EMD amount by own wallet Registered with M/s PSB Alliance Pvt. Ltd., Mumbai on its E-Auction site https://BAANKNET.com by means of RTGS/NEFT. (4) In case of sole bidder, he/ she has to increase minimum 1 Bid from Reserve Price.** (5) The intending bidders should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E-auction, self attested copies of (a) Proof of Identification (KYC) viz. Voter ID Card/Driving Licence/Passport etc. (b) Current Address Proof for communication, (c) PAN card of the bidder (d) Valid e-mail ID (e) contact number (Mobile/Landline) of the bidders etc. to the Authorized Officer of above mentioned Branch of Bank of India. (6) Names of the Eligible Bidders, will be identified by the Bank of India above mentioned Branches to participate in online E-Auction on the portal **https://BAANKNET.com, M/s PSB Alliance Pvt. Ltd., Mumbai** will provide User ID and Password after due verification of PAN of the Eligible Bidders. (7) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the properties before submission of the bid. (8) The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date and Time as mentioned above by way of inter-se bidding amongst the bidders. **The bidders shall improve their offer in multiple of the amount mentioned under the column "Bid Increment Amount" against each property.** In case bid is placed in the last 10 minutes of the closing time of the e-auction, the closing time will automatically get extended for 10 minutes. The bidders who submits the highest bid amount (not below the Reserve Price) on closure of e-auction process shall be declared as Successful Bidder and a Communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor **(9) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidders shall have to deposit 25% of the sale price including EMD already paid, immediately/before the end of next working days on acceptance of bid price by the Authorised Officer & the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidders would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidders shall have no claim/right in respect of property/ amount.** (10) The prospective qualified bidders may avail online training on e-Auction from M/s PSB Alliance pvt ltd, Mumbai prior to the date of e-auction. Neither the Authorised Officer/Bank nor M/s PSB Alliance Pvt. Ltd., Mumbai will be held responsible for any Internet Network Problem/Power failure/any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-Auction event. (11) The purchaser shall bear the applicable stamps duties/registration fee/other charges, etc. and also all the statutory/non-statutory dues, taxes, assessment charges, etc. owing to anybody. (12) The Authorised Officers/Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for. (13) The Sale Certificate will be issued in the name of the purchasers/applicants only and will not be issued in any other names. (14) The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. For further details/enquires if any on the terms and conditions of sale can be obtained from Authorised Officer/Bank of India of above mentioned Branches or Bank's website **(a) https://www.bankofindia.bank.in (b) https://BAANKNET.com** (15) For further details regarding the above properties/inspection of properties, the intending buyers may contact above mentioned branches of Bank of India. All the intending purchasers are also advised to visit **https://BAANKNET.com** For any information on procedure of e-auction. (16) The Authorised Officer or Bank shall not be responsible for any charge, lien, encumbrances or any other dues to the Government or anyone else in respect of immovable properties E-Auctioned. (17) The Bidders should get themselves registered on https://BAANKNET.com by providing requisite KYC documents and registration fee as per the practice followed by **M/s PSB Alliance Pvt. Ltd., Mumbai** well before the auction date. The registration process take minimum of two working days. (18) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with **M/s PSB Alliance Pvt. Ltd., Mumbai** at days. (Registration process is detailed on the above website). **https://BAANKNET.com** by means of NEFT/RTGS transfer from his bank account. (19) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with **M/s PSB Alliance Pvt. Ltd., Mumbai** is reflecting the EMD amount without which the system will not allow the bidder to participate in the e- auction. (20) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with **M/s PSB Alliance Pvt. Ltd., Mumbai** The Bidder has to place a request with **M/s PSB Alliance Pvt. Ltd., Mumbai** for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (21) The buyers shall bear the TDS and GST wherever applicable including other statuary dues, registration charges, stamp duty etc.

ALL CONCERNED TO NOTE PLEASE THIS PUBLICATION IS ALSO A STATUTORY 30 DAYS SALE NOTICE UNDER PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002 TO THE BORROWER/ MORTGAGOR/GUARANTOR

Date : 10.11.2025 Place : Ludhiana Authorised Officer