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Five school kids fall ill after taking iron tablets

Health Department puts supplement supply on hold

RAJIV MAHAJAN

NURPUR, DECEMBER 25

Gastritis symptoms developed in five students of a private senior secondary school near Nurpur after the swallowing of iron folic acid tablets in their school yesterday. This triggered panic among parents who rushed their wards to hospitals at Nurpur and Pathankot.

As per the information available, these health supplements were supplied by the Health Department in MCS school at Raja ka Bagh for school kids under the Centre-sponsored school health programme 'Iron Folic Acid Supplementation'.

The health supplement supplied by the Health Department had been given to as many as 550 students in the school but only five developed gastritis symptoms.

Chief Medical Officer (CMO) Vivek Karol said the children were given the supplement on an empty stomach whereas it had to be taken after meals. He said the drug inspector of Nurpur has been directed to put the whole supply of this supplement on hold in the Health Department's store at Gangath and get its sample for laboratory testing to rule out any issue of its efficacy.

He said the next action would be taken after procuring laboratory testing reports of the supplement.

Meanwhile, Dr Dilwar Singh, Block Medical Officer, Nurpur, said that out of five unwell students, three were treated in the Out-Patient Department (OPD) of Nurpur's civil hospital and one girl student was admitted in the emergency ward. "After her treatment, she was kept under medical observation for a few hours and discharged in the evening. One affected student, who had been taken by his parents to a private hospital at Pathankot (Punjab), was also discharged in the evening," he said. He claimed that the school kids experiencing gastritis symptoms had fully recovered last evening and there was no cause for panic.

Pyar Chand Thakur, Drug Inspector, Nurpur, told The Tribune that the existing stock of iron folic acid supplement lying at the health departmental store at Gangath was being frozen and its sample would be taken for laboratory testing on Friday. In this connection, the principal of MCS Senior Secondary School was contacted several times but her mobile number was switched off.

Medical body warns of strike from Dec 27 over doc's termination order

Doctors to go on mass casual leave today, health services across state to take a hit

TRIBUNE NEWS SERVICE

SHIMLA, DECEMBER 25

A day after the government terminated the services of Dr Raghav Nirula, a Senior Resident at Indira Gandhi Medical College and Hospital (IGMC), Shimla, for allegedly assaulting a patient inside the hospital, the medical fraternity has come together to demand the withdrawal of the order. The IGMC Resident Doctors Association (RDA), with the support of the State Association of Medical and Dental College Teachers, has decided to proceed on a mass casual leave on Friday and a full-fledged strike from December 27 if their demands, including the revocation of the termination orders, are not met.

Chief Minister Sukhvinder Singh Sukhu addresses the media in Shimla on Thursday.

Extending support to the RDA, the Himachal Medical Officers' Association has also decided to go on mass casual leave today, a move that is expected to cripple healthcare services from district hospitals to primary health centres across the state.

Whether the strike proceeds will depend on the outcome of a meeting with Chief Minister Sukhvinder Singh Sukhu scheduled for Friday morning. "If our demands are not met within the stipulated time, we will be forced to go on strike from December 27. All regular services, except emergency services, will be closed during the strike," the RDA said in a press release.

Apart from seeking withdrawal of the dismissal order, the RDA has demanded the registration of an FIR against an individual who allegedly threatened Dr Nirula during the commotion that followed the scuffle between the doctor and the patient. The association stated that mob intimidation and harassment within the hospital premises had jeopardised the safety and working environment of healthcare professionals. It has sought registration of an FIR under relevant sections of the Bharatiya Nyaya Sanhita (BNS).

Meanwhile, CM Sukhvinder Singh Sukhu maintained that the doctor's conduct could not be justified. "If the patient was misbehaving, he could have lodged a complaint. What he did was wrong," the CM said.

Tourist rush at the Ridge in Shimla on Thursday. TRIBUNE PHOTO: LALIT KUMAR

Shimla comes alive on Christmas, lack of snow disappoints tourists

NAVNEET RATHORE
TRIBUNE NEWS SERVICE

SHIMLA, DECEMBER 25

The historic Christ Church, located on the iconic Ridge, came alive with festive cheer on Christmas, one of the most awaited festivals of the year, as thousands of people from across the country, along with local residents, thronged the church to offer prayers on the auspicious occasion.

However, tourists visiting the hill station were left disappointed due to the absence of snowfall this year, a situation that has become increasingly common over the past few years.

Despite the lack of snow dampening expectations, there was no shortage of enthusiasm among visitors and locals alike. Many expressed hope of witnessing snowfall in the coming days and continued to enjoy the Christmas celebrations across the town.

Neeraj, a tourist from Meerut in Uttar Pradesh, said they were having a good time in Shimla. "We are a little disappointed as we were expecting snowfall, but there has been none due to the weather conditions," he said.

Rishab Raj, a tourist from Gurgaon in Haryana, said they had hoped to experience snowfall, but there were no signs of it this time, which was disheartening. "Now we are hopeful that we might witness snowfall in Manali. We had heard that Christmas is celebrated with much grandeur in Shimla, so we came here to experience it. We are amazed by the celebrations and are enjoying ourselves," he said.

Prayers at Christ Church began in the morning and continued throughout the day, with a large number of people visiting to offer prayers. The celebrations featured carol singing, prayers, sermons, candle lighting and Bible readings.

One of the main attractions at the church was a cultural programme featuring performances by children, along with Nati, a traditional Himachali folk dance. Women dressed in traditional Himachali attire danced to the tunes of devotional songs in the local dialect, drawing applause from the congregation.

Governor, CM pay floral tributes to Vajpayee on birth anniversary

SHIMLA, DECEMBER 25

Governor Shiv Pratap Shukla on Thursday paid rich floral tributes to former Prime Minister Atal Bihari Vajpayee on his birth anniversary at the historic Ridge in Shimla.

Governor Shiv Partap Shukla pays tribute to former Prime Minister Atal Bihari Vajpayee in Shimla. LALIT KUMAR

Remembering Vajpayee as a leader who belonged to everyone, the Governor said he carried both the ruling side and the Opposition together, demonstrating that while politics may involve competition, it should never turn into enmity. He said Vajpayee's social and political life was marked by grace, joy and dignity, and that his conduct should serve as a guiding example for present-day politics.

Describing him as a towering statesman, a true nationalist and one of the tallest leaders in Indian politics, the Governor said Vajpayee always stood firm in safeguarding the nation's interests. Recalling his special bond with Himachal Pradesh, he said Vajpayee regarded the state as his second home and that his invaluable contributions to the country would always be remembered.

Chief Minister Sukhvinder Singh Sukhu, while paying floral tributes on behalf of the people of the state at Vajpayee's statue on the Ridge, described Vajpayee as an extraordinary statesman, a powerful orator and a gifted poet. Leader of the Opposition Jai Ram Thakur and BJP state president Dr Rajeev Bindal also paid floral tribute to former Prime Minister Atal Bihari Vajpayee at The Ridge.

Recalling Vajpayee's close association with the state, Thakur said he always considered Himachal Pradesh as his home, which greatly benefitted the region.

He said it was Vajpayee's industrial package that transformed Baddi in Solan district into a major pharmaceutical hub. — OC

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम)
Punjab & Sind Bank (A Govt. of India Undertaking)
Where service is a way of life

ZONAL OFFICE, AMRITSAR

E-AUCTION SALE NOTICE

PUBLIC NOTICE TO GENERAL PUBLIC FOR SALE OF IMMOVABLE PROPERTIES

The Sale will be done on 29-01-2026, 11:00 AM to 04:00 PM through E-Auction platform provided at Website: https://baanknet.com

Intending Buyers have to Create User ID & must have minimum EMD Amount in E-Wallet on https://baanknet.com , to Participate in Auction

Baanknet Portal Help Desk No. +91 8291220220, support.baanknet@psballiance.com, for guidance on Auction process, Registration status etc.

NOTE : THE INTERESTED BIDDERS CAN INSPECT BELOW SAID PROPERTIES ON DATED 16-01-2026

Sale of the Immovable Properties mortgaged with the Bank under Securitization & Reconstruction of Financial Assets and Enforcement of the Security Interest Act, 2002 (No. 54 of 2002). Whereas, the Authorized Officer of the **Punjab and Sind Bank** had taken possession of the following properties pursuant to the notice issued under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of the Security Interest Act, 2002 in following loan accounts with right to sell the same on **"As is where is basis" and "As is what is basis" and "Whatever there is basis"** for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property. The sale will be done by the undersigned through e-auction platform provided at the **website : https://baanknet.com**

Name of the Branch / NPA Account	Description of the Immovable Properties	Demand Notice Date / Outstanding Amount	Reserve Price / EMD / Bid Increase Amt
BRANCH : GNDU, AMRITAR	One House Private Plot No. 44 situated at Wakia Rakba Gumtala Sub Urban, Abadi Near Ranjit Vihar, Orchid City, Tehsil and District Amritsar, total Area 267.7 sq yards bearing Khasra no. 58//16, situated at Rakba Gumtala Sub Urban, Tehsil and District Amritsar **(Symbolic Possession)**	**31-10-2023** **Rs. 36,10,167.82** + interest, other charges w.e.f. 30-09-2023 and less recovery if any, till date affected	**Rs. 65,00,000/-** **Rs 6,50,000/-** **Rs. 25,000/-**
(1) (i) Gill Sehraj Trading Co. through its **Proprietor Sh.** Baljinder Singh **(ii)** Sh. Baljinder Singh S/o Sh. Baldev Singh **(iii)** Smt Jaswinder Kaur W/o Sh. Baljinder Singh **(iv)** Sh. Jatinder Singh S/o Sh. Pritam Singh **v)** Sh. Sikander Singh S/o Sh. Hardip Singh			
SRI GURU RAM DASS HOSPITAL, AMRITSAR	**(i)** Property Khana Shumari no. 4322/35, Khasra no. 613 min, Khata Khatouni no. 341/354, Jamabandi year 2005-06, area measuring 30 sq. yards (also mentioned in Sale deed as 37.5 sq. yards) Vakia Rakba Abadi Kot Baba Deep Singh, Amritsar **(Symbolic Possession)** **(ii)** One Property Private no. L-349, Gali no. 7 having area measuring 7.44 sq. yards, vide Khana Shumari no. 4322/35 min, Khasra Khatauni no. 613 (0-1-180) having 67/405 share i.e 7.44 sq. yards, Khata Khatauni no. 342/363 Jamabandi for the year 2010-11 situated at Amritsar urban Circle no. 107, Abadi Kot Khan Mohammad Shah (Kot Baba Deep Singh), Near Abadi Bahadur Nagar, Tehsil and Distt. Amritsar **(Symbolic Possession)**	**21-05-2024** **Rs. 2,50,197.35** + interest, other charges 01-05-2024 and less recovery if any, till date affected	**Rs. 11,86,600/-** **Rs 1,18,660/-** **Rs. 10,000/-**
(2) (i) Mr. Kirpal Singh S/o Rattan Singh **(Borrower / Mortgagor) (ii)** Mrs. Satpal Kaur W/o Mr. Kirpal Singh **(iii)** Mr. Sukhwinder Singh Badwal S/o Mr. Krishan Dev **(Guarantor)**			
BRANCH : BATALA ROAD, AMRITSAR	One House area measuring 8 Marla Khasra no. 42//2/1 Min as per Jamabandi for the year 2010-11, Khata / Khatoni no. 8/8 situated at Village Nangli, Hadbast no. 283, Tehsil and Distt Amritsar owned by Mr. Hardev Singh S/o Mr. Bakshish Singh. **(Physical Possession)**	**06-04-2017** **Rs. 19,04,746.32** + interest, other charges w.e.f. 03-04-2017 & less recovery if any, till date affected	**Rs. 18,36,612/-** **Rs 1,83,661/-** **Rs. 10,000/-**
(3) (i) Mr. Hardev Singh S/o Mr. Bakshish Singh **(ii)** Mrs. Jasbir Kaur W/o Mr. Hardev Singh **(Borrower) (iii)** Mr. Balwinder Singh S/o Mr. Bhola Singh **(Guarantor)**			
BRANCH : BATALA ROAD, AMRITSAR	One House bearing Plot having length 60 ft and breadth 22.5 ft., total measuring 150 sq. yards bearing Khasra no. 28/3, 28/4 min, situated at Wadali Guru Urban, Abadi San Sahib Road,Amritsar owned by Mrs. Balwinder Kaur W/o Late Mr. Resham Singh Khosla **(Symbolic Possession)**	**07-07-2017** **Rs. 15,07,913.20** + interest, other charges w.e.f. 03-06-2017 & less recovery if any, till date affected	**Rs. 30,77,850/-** **Rs 3,07,785/-** **Rs. 10,000/-**
(4) (i) Mrs Balwinder Kaur W/o Late Mr. Resham Singh Khosla **(ii)** Mr. Manjit Singh Khosla S/o Late Mr. Resham Singh Khosla **(Borrower) (iii)** Mr. Gurinder Singh S/o Mr. Puran Singh **(Guarantor)**			
BRANCH : BATALA ROAD, AMRITSAR	One House bearing Plot no. 118 having length 40 ft and breadth 20 ft., measuring 88.88 sq. yards bearing Khasra no. 66//12, 13 min, situated at Verka, Abadi Deen Dyal Avenue, Amritsar, owned by Mr. Joginder Singh S/o Mr. Harnam Singh and Mr. Jaspinder Singh S/o Mr. Joginder Singh **(Symbolic Possession)**	**07-07-2017** **Rs. 12,24,092.06** + interest, other charges w.e.f. 30-06-2017 & less recovery if any, till date affected	**Rs. 14,24,919/-** **Rs 1,42,492/-** **Rs. 10,000/-**
(5) (i) Mr. Joginder Singh S/o Mr. Harnam Singh **(ii)** Mr. Jaspinder Singh S/o Mr. Joginder Singh **(Borrower) (iii)** Mr. Waryam Singh S/o Mr. Inder Singh **(Guarantor)**			
SRI GURU RAM DASS SARAI, AMRITSAR	Property i.e. One House bearing Private no. 135 having Length 70 ft and Breadth 30 ft., total area measuring 233.33 sq yards bearing Khasra no. 544 min, situated at Patti no. Dadujalla, Sultanwind Sub Urban, G.T. Road, Tehsil and District Amritsar. **(Symbolic Possession)**	**15-03-2018** **Rs. 6,13,753/-** + interest, other charges w.e.f. 22-02-2018 & less recovery if any, till date affected	**Rs. 33,45,000/-** **Rs. 3,34,500/-** **Rs. 10,000/-**
(6) (i) Sh. Ravinder Singh S/o Sh. Darshan Singh **(Borrower) (ii)** Shri Darshan Singh S/o Shri Harjit Singh **(Guarantor)**			
SRI GURU RAM DASS SARAI, AMRITSAR	Property i.e. Two Plot Private no. 81, 82 having measurement in Length 45 ft, Breadth front 62 ft., total area measuring 310 sq. yards bearing Khasra no. 41//1/2/1, 41//10/1 min, Khewat Khatouni no. 161/1/349/1, 161/2/342/2, Jamabandi for year 2003-2004, situated at Village Pandori Waraich, Amritsar in the name of Amarjit Kaur W/o Sh. Mohinder Singh **(Symbolic Possession)**	**03-10-2018** **Rs. 9,51,744.35** + interest, other charges w.e.f. 01-10-2018 & less recovery if any, till date affected	**Rs. 49,50,000/-** **Rs. 4,95,000/-** **Rs. 10,000/-**
(7) (i) Sh. Sukhwinder Singh S/o Sh. Mohinder Singh **(ii)** Sh. Rupinder Singh S/o Sh. Mohinder Singh **(Borrower) (iii)** Smt. Amarjit Kaur W/o Sh. Mohinder Singh **(Guarantor)**			
SRI GURU RAM DASS SARAI, AMRITSAR	Equitable Mortgage of One House bearing Khana Shumari no. E-17/1070, measuring 100 sq. yards having length East 36' West 49', breadth North 25' South 22', situated at Amritsar Urban Circle No. 109, Abadi Guru Nanak Wara, Kot Nikka Singh, Amritsar, owned by Sh. Surinder Kumar Khosla S/o Sh. Tarlok Chand **(Symbolic Possession)**	**20-01-2016** **Rs. 12,52,312/-** + interest, other charges w.e.f. 18-01-2016 & less recovery if any, till date affected	**Rs. 19,00,000/-** **Rs. 1,90,000/-** **Rs. 10,000/-**
(8) (i) Sh. Surinder Kumar Khosla S/o Sh. Tarlok Chand **(Mortgagor) (ii)** Smt. Neelam W/o Surinder Kumar Khosla **(Guarantor)**			
SRI GURU RAM DASS SARAI, AMRITSAR	Equitable Mortgage of one House bearing Khana Shumari No. 1334/9-9, area measuring 37 sq. yards, situated at Gali Jattan Wali, Inside Lahori Gate, Amritsar, Owned by Sh. Manjinder Singh S/o Sh. Tarsem Singh and Smt. Savita W/o Sh. Manjinder Singh **(Symbolic Possession)**	**29-01-2022** **Rs. 6,81,640.46** + interest, other charges w.e.f. 31-12-2021 & less recovery if any, till date affected	**Rs. 9,25,000/-** **Rs. 92,500/-** **Rs. 5,000/-**
(9) (i) Sh. Manjinder Singh S/o Sh. Tarsem Singh **(ii)** Smt. Savita W/o Sh. Manjinder Singh **(Mortgagors)**			
BRANCH : TUNDA TALAB, AMRITSAR	All that Part and Parcel of Residential Property One house having measurement in total area 65 sq. yards, Khasra No. 1002 Min, Khewat Khatauni No. 740/1248 as per Jamabandi for the year 2011-12, situated at Wakia Rakba Sultanwind Urban Abadi Krishna Nagar, Tehsil and Distt Amritsar. **(Symbolic Possession)**	**30-05-2025** **Rs. 7,41,883.99** + interest, other charges w.e.f. 30-05-2025 and less recovery if any, till date affected	**Rs. 12,32,000/-** **Rs. 1,23,200/-** **Rs. 10,000/-**
(10) (i) Smt. Sarbjit Kaur W/o Sh. Harbhajan Singh **(Borrower / Mortgager) (ii)** Sh. Harbhajan Singh S/o Sh. Karnail Singh **(Co-Borrower) (iii)** Sh. Randhir Kapoor S/o Sh. Ashok Kapoor **(Guarantor)**			
BRANCH : TUNDA TALAB, AMRITSAR	All that part & parcel of the Residential Property Plot no. 6 bearing Khasra no. 17//4/1 min, area measuring 80 sq. yards, situated in area Rakba Kot Khalsa Sub Urban, Abadi New Dashmesh Avenue, Tehsil and District Amritsar, in the name of Sh. Suraj Kumar S/o Sh. Surjit Gill **(Symbolic Possession)**	**30-08-2024** **Rs. 13,41,114.50** + interest, other charges w.e.f. 30-08-2024 & less recovery if any, till date affected	**Rs. 7,40,000/-** **Rs. 74,000/-** **Rs. 5,000/-**
(11) (i) Sh. Suraj Kumar S/o Sh. Surjit Gill **(Borrower / Mortgager) (ii)** Smt. Parveen Gill W/o Sh. Surjit Gill **(Guarantor)**			
BRANCH : TUNDA TALAB, AMRITSAR	All that part and parcel of the Residential Property One House bearing Private No. 7 Min, total area measuring 77.81 sq. yards bearing Khasra No. 1812 Min, Khata Khatoni No. 990/1577, Hadbast No. 372, situated at Tungpai Sub-Urban, Abadi Dharampura, Tehsil and District Amritsar **(Symbolic Possession)**	**04-10-2025** **Rs. 22,71,857.96**+ interest, other charges w.e.f. 04-10-2025 & less recovery if any, till date affected	**Rs. 21,18,000/-** **Rs. 2,11,800/-** **Rs. 10,000/-**
(12) (i) Sh. Mahesh Kumar S/o Sh. Videshi Ram **(Borrower / Mortgagor) (ii)** Sh. Manu Kumar S/o Sh. Ram Kumar **(Guarantor)**			
BRANCH : TUNDA TALAB, AMRITSAR	All part and parcel of the Residential Property i.e. One Plot bearing Private No.15, measuring area 158.88 sq. yards to the extent of its 1/3rd share i.e. 52.96 sq. yards, bearing Khasra no. 1526 Min, Khata Khatoni No. 1497/3079, as per Jamabandi year 2011-12 situated at Sultanwind Urban, Abadi Kot Mahna Singh, Near New Shaheed Udham Singh Nagar, Amritsar **(Symbolic Possession)**	**09-09-2024** **Rs. 10,73,209/39** + interest, other charges w.e.f. 09-09-2024 & less recovery if any, till date affected	**Rs. 21,05,000/-** **Rs. 2,10,500/-** **Rs. 10,000/-**
(13) Mr. Manmeet Singh S/o Mr. Narinder Singh **(Borrower / Mortgagor)** and Taranjeet Kaur W/o Mr. Manmeet Singh **(Co-Borrower / Mortgagor)** and **Guarantors (i)** Mr. Harmeet Singh S/o Pritpal Singh **(ii)** Satinder Kaur W/o Pritpal Singh			
BRANCH : TUNDA TALAB, AMRITSAR	One House Khana Shumari No. 448/7-6 (old) (New no. 848/7-6), Khana Shumari No. 754/7-6, measuring 60 sq. yards, situated at near Gate Hakima, Katra Garba Singh, Kucha Jhurawala, Gali Devi Wali, Amritsar, owned by Sh. Ashok Kumar Sharma S/o Sh. Kishan Lal Sharma **(Symbolic Possession)**	**05-04-2021** **Rs. 9,93,167.94** + interest, other charges w.e.f. 05-04-2021 & less recovery if any, till date affected	**Rs. 12,56,000/-** **Rs. 1,25,600/-** **Rs. 10,000/-**
(14) M/s Vishal Textiles through Sh. Ashok Kumar Sharma S/o Kishan Lal Sharma **(Borrower) (ii)** Ashok Kumar Sharma S/o Sh. Kishan Lal Sharma **(Borrower / Mortgager) (iii)** Smt. Rama Rani W/o Sh. Ashok Kumar Sharma **(Guarantor) (iv)** Rakesh Kumar S/o Sh. Ram Lal **(v)** Gurinder Singh S/o Sh. Kuljit Singh **(Guarantor)**			
BRANCH : SHARIFPURA, AMRITSAR	One Flat no. 20 SF (LIG having area measuring 38.29 sq. Yards, situated at C-Block, Ranjit Avenue Amritsar, owned by Smt. Manjit Kaur W/o Sh. Sunny Rai and Sh. Sunny Rai S/o Sh. Kulwant Rai **(Symbolic Possession)**	**30-07-2024** **Rs. 5,85,617.53** + interest, other charges w.e.f. 30-07-2024 & less recovery if any, till date affected	**Rs. 16,18,000/-** **Rs. 1,61,800/-** **Rs. 10,000/-**
(15) (i) Smt. Manjit Kaur W/o Sunny Rai **(ii)** Sh. Sunny Rai S/o Sh. Kulwant Rai **(Borrowers) (iii)** Sh Deepak Nayyar S/o Sh Naresh Pal Nayyar			

FOR PROPERTY RELATED ENQUIRY CONTACT BELOW MENTIONED AUTHORISED OFFICERS

Mr. Rajinder Kumar	(Chief Manager)	(M) 70870-52057	Email : a0001@psb.co.in	For Sr. No. 1 to 9
Mr. Swapnil Kumar	(Chief Manager)	(M) 98106-46059	Email : a0529@psb.co.in	For Sr. No. 10 to 14
Mr. Chander Pal	(Chief Manager)	(M) 89684-19996	Email : zo.amritsar@psb.co.in	For Sr. No. 15

*Note: The measurement of above properties, however, be verified by the bidders at site & also from records of Revenue Authorities prior to participating in auction

Statutory 30 Days Sale Notice under Rule 6(2) and 8(6) Read with Rule 6 and 9 of the Security Interest (Enforcement) Rules 2002 of the SARFAESI Act

For detailed Terms and Conditions of Sale, please refer and visit our Website : https://punjabandsindbank.co.in/module/sarfaesi-list and Online Auction Portal : https://baanknet.com

Date : 25-12-2025 Place : Amritsar Sd/- Authorised Officers (Punjab & Sind Bank)