

Situation along LAC is stable but sensitive: Army chief

AJAI SHUKLA

New Delhi, 15 March

Chief of Army Staff General Manoj Pande said on Friday that the army is in control of the situation on the Line of Actual Control (LAC), where Indian and Chinese troops had clashed in the summer of 2020 after soldiers from the People's Liberation Army (PLA) had crossed in large numbers into territory that was controlled and patrolled by the Indian Army and the Indo-Tibetan Border Police (ITBP).

"I would say the overall situation on the LAC is stable, but sensitive," said Pande, while addressing a conclave organised by a media house in New Delhi.

Observing that the army monitored the LAC continuously, Pande stated: "Our deployment is robust and balanced. We maintain adequate reserves."

Pande said the army continuously modernises its weaponry, and upgrades its technology for precision targeting.

"(The Indian and Chinese militaries) have already had 21 rounds of talks at the level of senior commanders. Talks have been held at the diplomatic level as well. We want to return

OUR DEPLOYMENT IS ROBUST AND BALANCED. WE MAINTAIN ADEQUATE RESERVES

MANOJ PANDE
Chief of Army Staff



to the status-quo-ante. Until that happens, our response on the LAC will remain robust," he said. Alongside equipment modernisation, infrastructure development is being carried out 12 months in a year, said Pande. This includes a network of roads and helipads.

"We are also building a telecommunications network to connect all 305 Indian military posts in Ladakh with fifth-generation (5G) connectivity," said Pande.

The army chief confirmed that the Indian Army is creating a growing capability for "grey zone warfare", in which the kinetic dimension of warfare was boosted by misinformation.

"We have a lot of experience of grey zone warfare, obtained through counter-insurgency operations over the preceding decades."

The need for India's military to build up conventional as well as non-conventional warfare capabilities was highlighted by Admiral Sunil Lanba (Retired), former chief of the Indian Navy. He now heads the navy's official think tank, the National Maritime Foundation.

"Look at the growth of China's maritime power: The PLA (Navy) is already the world's largest naval force that operates 375 ships. Seven of the world's 10 biggest ports are on China's coast. In the last decade, the PLA (Navy) has added 112 ships.

In contrast, India carries out less than one per cent of global shipbuilding," he said.

Lanba stated that the Indian Navy needs more warships, especially capital warships such as destroyers and frigates and aircraft carriers that displace more than 65,000-tonnes and have the capability to launch bigger combat aircraft.

Marquez's unsatisfying goodbye



BOOKS & IDEAS

MICHAEL GREENBERG

Billed as a "rediscovered" novel, *Until August* is likely to be the last published book of fiction by the Colombian master and Nobel laureate Gabriel

García Márquez. It would be hard to imagine a more unsatisfying goodbye from the author of *One Hundred Years of Solitude* (1967), the book that threw open the doors of Latin American literature. *Until August*, nimbly translated by Anne McLean, is a microscopic story, its contents hardly sufficient for it to be called a novella, much less a finished novel. Reading it may provoke unhealthy levels of frustration in those familiar with García Márquez's most indelible creations.

Readers' inevitable disappointment with *Until August* may be directed partly at García Márquez's two sons and literary executors, who permitted its publication even though their father had made his wishes clear. "This book doesn't work," he told them. "It must be destroyed." He finished his fifth, and final, draft in late 2004, when he was 77, around the time his memory commenced the merciless process of disappearing.

Now, 10 years after his death, his executors appear to have overrated the story's value, possibly as a result of sentimental admiration for their father. In a brief preface they strike a note of doubt, calling *Until August* "the fruit of one last effort to carry on creating against all odds." They concede that it is not "as polished as his greatest books," but excuse their "act of betrayal" with the explanation "that the fading faculties that kept him from finishing the book also kept him from realising how good it was." None of his editors or long-time publishers appears to have thought of protecting him or acknowledging the manuscript's vapidly.

What is most jarring is that the story has all the hallmarks of García Márquez; despite its deficiencies, the writing is unmistakably his. At its centre is Ana Magdalena Bach, who is a virgin when she marries

and remains contentedly faithful to her husband until, at 46, she embarks on a series of explosive one-night stands, a new one each year. She meets the men, all of them strangers, during solo visits to the Caribbean island where her mother is buried. Without fail, every August 16 she lays a bouquet of fresh gladioli on her mother's grave, clears the weeds that have sprung up around the stone and quickly

fills her mother in on the latest family news. Then she gets down to the serious business of finding a partner until morning, when a ferry will take her back to the mainland.

Her first tryst is with a silver-haired "Hispanic gringo" she picks up at her hotel bar. The sex is impersonal and, for Ana, immensely exciting: She "devoiced him for her own pleasure not even thinking of his." The next morning she's appalled to discover he left her a \$20 bill. The insult infuriates her and she is tormented by both a wish for revenge and the desire to repeat the evening.

Revenge never comes, but Ana does get to repeat her ecstasy. Most of these meetings would be at home in the pages of any number of bodice-ripping romances. The men become indistinguishable as the story progresses. They are all "exquisite" in bed, except for one who, after removing her clothes with a "magician's mastery," is rough enough to make her feel "as if she were a calf being carved up." Nevertheless, he doesn't fail to put her in a state of "inconceivable pleasure."

More interesting are the unpredictable emotions that overcome Ana when she returns from the island to her family. Her infidelities roil the well-matched calm of her 27-year marriage. She grows broodingly distant from her

husband, and then, in a storm of jealousy, becomes convinced that he is the one cheating on her. Unfortunately, the husband is a skeletal character and García Márquez can't do more than gesture at these contradictory emotions.

Reading *Until August* is a bit like watching a great dancer, well past his prime, marking his ineradicable elegance in a few moves he can neither develop nor sustain. This is

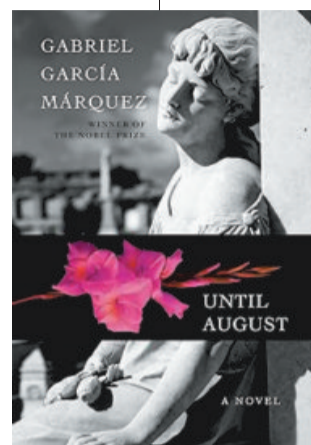
most keenly felt in the second half, when the author's command of his subject slips and the story rushes to its hackneyed conclusion. One can almost pinpoint the place where the thread attaching author to subject unravels, as he repeats tropes and images, and the generation of new material falls beyond his grasp.

García Márquez's work has survived legions of imitators who have misunderstood magic realism as a stylistic

mannerism rather than the means to a sharper, less omniscient reality. Much of what is thought of as "magical" in his novels reflects life as his characters believed it to be in the Caribbean towns he so vividly described. Now, his literary guardians have put in front of the world the indignity of García Márquez imitating himself. Luckily, his intelligence and exceptional use of language have ensured that his best work remains undiminished. If you're unfamiliar with that work, a feast of originality and sheer inventiveness awaits you. The value of *Until August* may ultimately be to give readers the chance to mourn anew the passing of a beloved writer.

The reviewer is the author of Hurry Down Sunshine and Beg, Borrow, Steal: A Writer's Life

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UNTIL AUGUST
Author: Gabriel García Márquez
Translator: Anne McLean
Publisher: Knopf
Price: \$22 Pages: 129

EU's AI law may increase cost burden on firms

ASHUTOSH MISHRA

New Delhi, 15 March

The European Parliament's approval of the world's first rules to govern artificial intelligence (AI) sets a clear regulatory framework, and the Indian companies conducting business or catering to clientele in the European Union (EU) will need to adhere to it, experts said.

The Artificial Intelligence Act was passed by lawmakers on Wednesday. It lays down rules and guidelines for specific risks associated with the use of AI in areas like biometric authentication, facial recognition, high-risk domains such as healthcare and deep fakes. The experts believe the comprehensive framework will increase the cost and compliance burden of these companies.

"The regulation will require Indian companies to adjust their

AI systems to meet the prescribed standards, undergo conformity assessments, and implement risk management measures if they are in the higher risk category. The compliance costs and regulatory burden could be significant, especially for smaller firms," said

Somsubhro Pal Choudhary, Co-founder, Bharat Innovation Fund (BIF) — a deep tech-focused venture capital firm.

Though the Act will require companies to assess their AI models to determine risk classification, it also allows sufficient time for compliance, said Jameela Sahiba, senior programme man-

ager of AI vertical, The Dialogue.

"The Act allows time for compliance, as it will come into force twenty days after its publication in the official journal and will be fully applicable 24 months thereafter," she said. Its support for innovation through regulatory sandboxes can be leveraged by Indian startups to develop and test responsible AI solutions before market entry, she added.

Experts are of the opinion that though the risk-based approach is perhaps applicable to the EU regions, each country will look at its own requirements.

"While it will definitely offer

lessons to India, it is important to note that India's diverse socio-economic context, technological infrastructure, and regulatory framework differ significantly from that of the EU. In conversations around potential AI regulation so far, the Indian government has stressed a 'user-harms perspective' to AI regulation," Sahiba said in response to a question on India.

"This emphasis on risk categorisation establishes a clear regulatory framework. High-risk AI systems are set to face stringent regulations, including rigorous risk assessments, human oversight, and explainability requirements to ensure user trust," she said. The regulation defines high-risk systems as something that can cause potential harm to health, safety, fundamental rights, environment, democracy and the rule of law.



Experts say that though the risk-based approach is applicable to the EU regions, each country will look at its own requirements

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No. MD/MK/04/4553 Bhopal, Dated : 15.03.2024

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MD/MK/04/1057	Appointment of an agency for providing SMS services under MPPMKVCL, Bhopal.	909.00	11800/-	08.04.2024 3.00 PM	26.04.2024 3.00 PM

Other details and full tender document would be available on our Company website <https://portal.mpcz.in> & Govt. website <https://mptenders.gov.in> very shortly.

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POSSESSION NOTICE (For Immoveable Property)

Whereas, the undersigned being the Authorized officer of LIC Housing Finance Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of power conferred under section 13(12) read with Rule 9 of Security Interest (Enforcement) Rules, 2002, issued a Demand Notice as briefed under calling upon the borrower(s), as briefed under to repay the amount mentioned in the notice being as briefed under + interest and other charges accrued thereupon within 60 days from the date of receipt of the said notice the borrowers having failed to repay the amount notice is hereby given to the borrower and the public in general that the undersigned has taken symbolic possession of the property described herein below, in exercise of power conferred on him/her under section 13(4) of the said act read with Rule 9 of the said Rules, on the dates mentioned against each account.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of LIC Housing Finance Ltd. of an amount as briefed under + interest & other charges accrued thereupon within 60 days from the date of receipt of the said notice.

Loan No., Name of the Borrower / Owner of the Property	Description of the Property Mortgaged (All that part and parcel of)	Date of Demand Notice	Date of Possession Notice	Amount Outstanding	Symbolic Possession
Loan A/c No.:- 311100001689 Sh. Sita Ram S/o Satdev (Applicant) & Kamla Dev W/o Sita Ram (Co-Applicant). Owner of the Property:- Sh. Sita Ram S/o Satdev	Muraba No. 231, Killa No. 13(8-0), Khw. No. 3121, Kht. No. 4197, Guru Kirpa Colony & Convent School Road, Abohar, Distt. Fazilka -152116 (Punjab).	22.02.2023	12.03.2024	Rs. 23,31,082.18 (Twenty Three Lakh & Thirty One Thousand and Eighty Two Rupees and Eighteen Paise only)	Symbolic Possession taken on 12.03.2024
Loan A/c No.:- 311100001063 Sh. Iqbal Singh S/o Mehar Singh (Applicant) & Narinder Kaur W/o Iqbal Singh (Co-Applicant). Owner of the Property:- Smt. Narinder Kaur W/o Iqbal Singh	Pvt. Plot No. 10, Muraba No. 277, Killa No. 11 (7-11), Babar Deep Nagar, Abohar - 152116 (Punjab).	17.10.2023	12.03.2024	Rs. 19,00,424.95 (Nineteen Lakh Four Hundred Twenty Four Rupees and Ninety Five Paise only)	Symbolic Possession taken on 12.03.2024
Loan A/c No.:- 311100001976 Sh. Umesh Kumar Munjal S/o Darshan Lal (Applicant) & Darshan Lal S/o Nehal Chand (Co-Applicant). Owner of the Property:- Sh. Umesh Kumar Munjal S/o Darshan Lal	Plot No. 125, Muraba No. 15, Killa No. 18(1(8-18), Khw. No. 1464, Kht. No. 1596, Shiv Vatika, Ridhi Sidhi Estate, Sri Ganga Nagar Road, Abohar -152116 (Punjab).	24.11.2023	12.03.2024	Rs. 42,89,245.24 (Forty Two Lakhs Eighty Nine Thousand Two Hundred Forty Five Rupees and Twenty Four Paise only)	Symbolic Possession taken on 12.03.2024
Loan A/c No.:- 311100002627 Smt. Paramjeet Kaur W/o Balwant Singh (Applicant) & Balwant Singh S/o Gurbax Singh (Co-Applicant). Owner of the Property:- Smt. Paramjeet Kaur W/o Balwant Singh	UID No. PT-601-64854, Ward No. 3, St. No. 3, Guru Kirpa Nagar Colony, Maout Road, Abohar -152116 (Punjab).	20.12.2022	12.03.2024	Rs. 32,93,885.23 (Thirty Two Lakhs Ninety Three Thousand Eight Hundred Eighty Five Rupees and Twenty Three Paise only)	Symbolic Possession taken on 12.03.2024

Amount outstanding amount as stated above plus further interest accrued and other charges from the date of demand notice.

DATE: 15.03.2024
PLACE: AMRITSAR

AUTHORISED OFFICER, LIC HOUSING FINANCE LTD.

GRIH HOUSING FINANCE LIMITED
(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)
Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No. 79/1, GHORPADI, MUNDHWA ROAD, PUNE - 411036. Branch Office Unit: 1st Floor, Plot No. 3, House No. 1207, Lawrence Road, Amritsar: 143001, Punjab

APPENDIX IV (See Rule 8(1)) POSSESSION NOTICE (For Immoveable Property)

Whereas, the undersigned being the Authorised Officer of Grih Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) as the Secured Creditor of the above Corporate/Individual/Partnership (formerly known as Magma Housing Finance Public Limited Company) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "said Act") and in exercise of the powers conferred under Section 13(12) of the said Act read with Rule 9 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers 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 of the Security Interest (Enforcement) Rules, 2002 on this 11th day of March of Year 2024.

The borrowers 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 secured Creditor the amount and interest thereon.

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. Details of Property taken in possession are herein below.

Sr. No.	Name of Borrowers	Description of Property	Possession taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1.	SHUNTY MAHJEET KAUR	All That Piece And Parcel Of Mortgage Property Kharsa No.33/22,33/9,33/10/1,33/12,33/12/2,33/12/3,23, Wadia Village Dhehri Abadi Dhehri Ludhiana Adm.810sq.Ft. Punjab-141007. Bounded By East:-Street 20 Ft Wide 28 Ft, West:-Street 18 Ft Wide 28 Ft, North:- Street 32 Ft, South:- Vacant Plot 32 Ft.	11/03/2024	13/09/2023	Loan No. HF/0039/H21/100154 Rs. 428885.37 (Rupees: Twelve Lakh Fiftyeight Thousand Nine Hundred Eightyfive Paise Ninetyseven Only) Payable As On 13/09/2023 Along With Interest @ 12.40 P.A. Till The Realization.

Place: Punjab
Date: 16.03.2024

Sd/- Authorised Officer
Grih Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited)

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दिनांक 22.04.2024 को प्रातः 11:00 बजे

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अन्य विवरण
1. सम्पत्ति 'जेसी है जहाँ है' के आधार पर आवंटित की जायेगी। 2. किसी विवाद की दशा में च्याकिक क्षेत्र लखनऊ होगा। 3. ट्रांसपोर्ट नगर योजना स्थित भूखण्डों को नियमानुसार लीज पर आवंटित किया जायेगा। 4. शासनद्वारा संख्या-4982/9-आ-1-99-79 बटक/99 दिनांक 17.12.1999 के अनुसार आरक्षण श्रेणी की आवेदक को सक्षम अधिकारी को प्रमाण पत्र ई-ऑक्शन के साथ अपलोड करना अनिवार्य होगा यदि आरक्षण प्रमाण पत्र अपलोड नहीं किया गया है तो आप के द्वारा ऑक्शन में दी गयी बोलों को निरस्त कर दिया जाएगा। फर्म तथा कम्पनी को सामान्य श्रेणी में माना जाएगा। 5. निर्माण सम्बन्धी नियम लखनऊ महायोजना 2031 एवं वर्तमान में प्रवर्तित पवन निर्माण उपविधि के अनुसार रहेंगे। 6. किसी ई-ऑक्शन बोलों को स्वीकार अथवा अस्वीकार करने का पूर्ण अधिकार उपाध्यक्ष, लखनऊ विकास प्राधिकरण में निहित है। उपाध्यक्ष, ल.वि.प्रा. का निर्णय अंतिम व मान्य होगा। 7. भूखण्डों में ऊर्जा के निर्यात हेतु एयरपोर्ट से अनापत्ति के आधार पर मानचित्र स्वीकृत किया जायेगा। 8. फेस्टेटीज भूखण्डों के अन्तर्गत अतिथि गृह/छात्रावास / शैक्षिक संस्थान / अस्पताल/ नर्सिंग होम/जिम / बैंक्रेट हॉल / कार्नेक्स हॉल / मीटिंग हॉल आदि क्रियायें अनुमत्य होंगी। 9. फाईन डाईनिंग स्ट्रीट के भूखण्डों की नियम शर्तें एवं अन्य भूखण्डों की नियम शर्तें अलग-अलग होंगी। 10. ई-ऑक्शन के विस्तृत नियम / शर्तें, विशेष कार्याधिकारी (तकनीकी)/जनसम्पर्क अधिकारी/विशेष अधिकारी (प्र.या.सेल), ल.वि.प्रा., नवीन भवन, विपिन खण्ड, गोमती नगर स्थित कार्यालय से प्राप्त की जा सकती है। 11. गोमती नगर योजना के विभूति खण्ड के व्यवसायिक भूखण्ड जोकि क्रम संख्या-28 से 37 पर अंकित हैं एवं गोमती नगर/विस्तार योजना के आवासीय भूखण्डों के सम्बन्ध में कोई आपत्ति/वादा प्राप्त होने की स्थिति में उक्त सम्पत्ति की नीलामी निरस्त कर दी जायेगी।

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GRIH HOUSING FINANCE LIMITED
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Registered Office: 602, 6th Floor, ZERO ONE IT PARK, SR. NO. 79/1, GHORPADI, MUNDHWA ROAD, PUNE - 411036. Branch Office Unit: 1st Floor, Plot No. 3, House No. 1207, Lawrence Road, Amritsar: 143001, Punjab

E-AUCTION - SALE NOTICE
Sale of secured immoveable asset under SARFAESI Act

Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Mortgagor (s)/Guarantor(s) that the below described immoveable properties mortgaged to Grih Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) as the name Poonawalla Housing Finance Limited changed to Grih Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the Security Interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 16/04/2024 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in www.grihhousing.com

Sl. No.	Proposed No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known Encumbrances/Court cases if any (K)
1	Loan No. HM/0213/H/18/100026 Paramjit Kaur Sukhdev Singh Satnam Singh	Notice date: 07/10/2023 Total Dues: Rs. 841520.08 (Rupees Eight Lakh Forty One Thousand Five Hundred Twenty Paise Eight Only) payable as on 07/10/2023 along with interest @15.00% p.a. till the realization.	Physical	All That Piece And Parcel Of Pvt No. 107 Min. Kharsa No. 5/2/12, 22/2, 12/11 Min, Vadia Rakha Village Mulechak, Tehsil & Distt. Amritsar Adm.480.Sq.Ft. City Olanmitar, Near Kulidip Karyana Store, Punjab-143001	Rs. 9,64,688/- (Rupees Nine Lakh Sixty Four Thousand Six Hundred Eighty Eight Only)	Rs. 96,468.8/- (Rupees Ninety Six Thousand Four Hundred Sixty Eight and Eighty Paise Only)	15/04/2024 Before 5 PM	10,000/-	09/04/2024 (11AM - 4PM)	16/04/2024 (11AM - 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id - Support@bankauctions.com. Contact Person - Vinod Chauhan, Email id- delhi@india.com Contact No- 9813887931. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of before NEFT/RTGS/IDD in the account of "Grih Housing Finance Ltd", Bank-ICICI BANK LTD, Account No-000651000490 and IFSC Code- ICICI00000620, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before 15/04/2024, and register their name at <http://www.bankauctions.com> and get user ID and password free of cost and get training on e-auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-addressed hard copy at Address- 1st Floor, Plot No. 3, House No. 1207, Lawrence Road, Amritsar: 143001, Punjab Mobile no. +91 9567626050 e-mail ID rahu1r1@grihhousing.com.

For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihhousing.com to take part in e-auction. This notice should also be considered as 30 days' notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Date: 16.03.2024, Place: Punjab
Sd/- Authorised Officer, Grih Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)