

# AAP shifts focus to governance after Delhi, local polls debacle

RAAKHI JAGGA  
LUDHIANA, MARCH 9

THE AAM Aadmi Party (AAP) has shifted focus to governance in Punjab following setbacks in Delhi Assembly polls and local elections, particularly in Tam Taran, Dera Baba Nanak, and Talwara municipal council elections on March 2.

In Tam Taran, a re-poll was ordered in Ward 3 after the BJP's poll symbol was missing from the ballot paper on EVMs at a few booths. The re-poll, held on March 4, saw Navjot Kaur, wife of Tam Taran AAP MLA Kashmir Singh Sohal, lose to independent candidate Palwinder Kaur by 75 votes. The ward had a total of 2,089 voters, of which only 1,096 votes were polled. Palwinder Kaur secured 482 votes, while Navjot Kaur received 407.

Out of the 25 wards in Tam Taran, Independents won 14, the AAP secured eight, and the Congress won three. In Talwara, a tie was recorded between the AAP and the Congress, with each party winning six wards, while the BJP secured just one. In Dera Baba Nanak, the AAP secured a clear majority by winning nine out of 13 wards.

The defeat of AAP MLA's wife in Tam Taran follows a similar pattern seen in the December 2024 Ludhiana civic polls, where Ludhiana Central MLA Ashok Prashar Pappi's wife, Meenu Prashar, lost to the BJP's Poonam Ratra from Ward 77 by 574 votes.

Ludhiana West MLA Gurpreet Singh Gogi's wife, Sukhchain Bess, was also defeated by Congress's Parminder Kaur in Ward 86 by 168 votes. Gogi, however, passed away in January due to an accidental gunshot under mysterious circumstances, and a bypoll is due in Ludhiana West in the coming months. BJP's Tam Taran district president Harjeet Singh Sandhu criticised the AAP, saying, "On March 2, the BJP's poll symbol was missing from ballot paper. We had lodged a protest, following which a re-poll was ordered. Our candidate couldn't get many votes in the re-poll, but even the AAP MLA's wife couldn't win despite using all the might... even on the re-poll day."

Notably, the BJP candidate in the re-poll ward secured only 29 votes, though the party stood second in eight out of 25 wards. Defending the results, Neel Garg, senior spokesperson of the AAP, said, "We shouldn't look at it in a

way that AAP MLA's wife lost... but in another way that polls were so fair and hence an independent won. Had you ever seen during previous governments' rule that any MLA's wife or a relative had lost? AAP believes in democratic values and respects the masses' verdict."

## A series of electoral setbacks for AAP

AAP's struggles in local elections extend beyond Tam Taran. In the December municipal corporation elections, the party failed to secure majorities in Ludhiana, Amritsar, and Phagwara. Even in Sangrur, CM Bhagwant Mann's hometown, the AAP was unable to get a decisive mandate in the municipal council elections in December. However, despite these challenges, the AAP had its own mayors in various municipal corporations by securing support from Independents or when councillors from opposite parties switched to the AAP. BJP leaders have used these results to criticise the AAP's electoral strategy. "The question is not about successfully making mayors in municipal corporations after lots of efforts, but the bigger question is that ruling party MLAs are first securing tickets for their family members and later are not even able to win from a municipal council or municipal corporation ward," said Sandhu.

Amid growing criticism and following its poor performance in the Delhi Assembly elections, the AAP has intensified its focus on governance in Punjab. The party has launched initiatives such as weekly public grievance meetings in Bathinda, where the AAP's district team sits at the circuit house every Monday from 11 am to 4 pm to address public concerns.

"Monday will be the fourth Monday to sit in the circuit house, and every Monday, over 120 persons have been coming with various issues related to the police department, revenue, or other departments. Many people sometimes don't even know the basic procedure to get their work done. So, we are helping them out. We plan to make a minister/MLA also sit on a Monday in the coming days. This is a way to hear the resentments of the masses if they have any issues with government departments. War against drugs, elimination of corruption from offices. The Punjab government is trying hard to improve general governance, and masses are happy with

all this," said Garg. However, BJP leaders have questioned the AAP's sudden shift in focus. "After losing in Delhi, now former CM Arvind Kejriwal is getting active in Punjab and giving a message that he is the only messiah of Punjab. Where was the war against drugs and other reforms in the past three years?" said the BJP's national general secretary Manjinder Singh Sirsa during a recent visit to Chandigarh.

Congress leaders have also targeted the AAP over its governance record. In the last week, Bhupesh Baghel, the newly appointed AICC in charge of the Punjab Congress, remarked, "Mann has been the CM for three years. During his tenure, the drug trade continued to flourish, yet he did nothing. But now, what magical wand has he suddenly found that will make Punjab drug-free in just three months?"

Despite these challenges, the AAP still holds a strong legislative position in Punjab, having won 92 of 117 seats in 2022 elections. Following bypolls in July and November 2024, the party's tally increased to 93, with another bypoll expected in the coming months. However, the party's recent electoral setbacks and increasing opposition criticisms suggest that the AAP must not only work on governance but also reconnect with voters at grassroots if it hopes to maintain its political dominance in Punjab.

# Ludhiana factory collapse: 2 bodies pulled out in overnight operation

## FIR registered against factory owner, 3 others

EXPRESS NEWS SERVICE  
LUDHIANA, MARCH 9

HOURS AFTER a textile dyeing factory collapsed in phase 8 of the Focal Point area in Ludhiana late on Saturday, at least seven workers were feared to be trapped under the debris. The bodies of two men were pulled out during the overnight rescue operation, police said on Sunday.

Five others were rescued and admitted to Fortis Hospital for treatment.

The Ludhiana police registered an FIR against four people—the factory owner, supervisor, contractor and a crane operator—for culpable homicide. Deputy Commissioner Jitendra Jorwal said that a magisterial inquiry has been initiated.

The accident took place at the Kohli Dyeing Unit, where, according to the police, work was ongoing to repair the building. The structure collapsed while JCB machines were being operated.

Inspector Amandeep Singh Brar, SHO of the Focal Point police station, identified the de-



Rescue work underway at the textile factory collapse site on Sunday. Gurmeet Singh

ceased workers as Jatinder Kumar, 27, a native of Bihar, and Bunty, from Haibowal, Ludhiana.

"Prima facie, the incident occurred due to negligence during construction work. We have arrested factory supervisor Teerath Lal, while three other accused also sustained injuries and are admitted to the hospital," said the SHO. The FIR has

been registered under section 105 (culpable homicide) of the Bharatiya Nyaya Sanhita against factory owner Neeraj Kapoor, supervisor Teerath Lal, contractor Pargat Singh, and crane operator Avtar Singh. "Kapoor was running the factory on land owned by his maternal uncle. Other details will become clear once we investigate further. The

priority was to conduct rescue operations and save lives," said the SHO.

The FIR states that Kapoor, along with Lal, was overseeing the construction work and had hired contractor Pargat Singh and crane operator Avtar Singh, who began work with the JCB machines. However, as soon as they started, the already dilapidated

building collapsed. The accident occurred due to their negligence, as they allegedly failed to take adequate safety measures for the workers inside.

Three teams from the National Disaster Response Force, along with local police, the fire brigade, the municipal corporation and factory departments, have been working at the site for the last 21 hours, Jorwal said. They have successfully rescued some workers. However, due to the substantial amount of debris, rescue teams are required to remove it carefully using manual equipment to reach the trapped workers.

The deputy commissioner further said that, according to the building owner, 29 workers were present in the unit on Saturday. At the time of the collapse, only seven workers were inside.

Jorwal said that a magisterial probe, led by the subdivisional magistrate (east), has been ordered into the incident. The government will cover the medical expenses for the injured workers, and adequate compensation will be provided to the families of the deceased, he added.

DCP Jaskiranjit Singh Teja said, "Prima facie, some sort of negligence during construction worked to the unfortunate incident. Now that the rescue is over, the focus will be on the probe."

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**DEBTS RECOVERY TRIBUNAL CHANDIGARH-II**  
S.C.O. 33-34-35, 1st FLOOR, SECTOR 17-A, CHANDIGARH (Additional space allotted on 3rd & 4th Floor also)  
Case No.: OA/1644/2024 Exh No. 25410  
(Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.)  
**UNION BANK OF INDIA**  
VS  
**NON STOP GROCERY STORE**  
To,  
(1) NON STOP GROCERY STORE D/W/S/O - Haimtew NON STOP GROCERY STORE, THROUGH ITS PROPRIETOR, SHRI HAIMTEW DAILIAM SITUATED AT SCO No. 129, MANSA DEVI COMPLEX, SECTOR - 5, PANCHKULA, HARYANA - 134116.  
(2) HAIMTEW DAILIAM SCO - 132, MANSA DEVI COMPLEX, SECTOR-5, PANCHKULA, HARYANA-134 116.  
**SUMMONS**  
WHEREAS, OA/1644/2024 was listed before Hon'ble Presiding Officer/Registrar on 06/02/2025. WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 3105021.23/- (application along with copies of documents etc. annexed). In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-  
(i) To show cause within thirty days of the service of summons as to why relief prayed for should not be granted;  
(ii) To disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;  
(iii) You are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;  
(iv) You shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal.  
(v) You shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets. You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 28/04/2025 at 10.30 A.M. failing which the applicant shall be heard and decided in your absence. Given under my hand and the seal of this Tribunal on this date: 21/02/2025. Note: Strike out whichever is not applicable. Registrar I/c, DRT-II, Chandigarh.

**COURT NOTICE**  
(U/o 5 Rule 20 CPC)  
In The Court Of Ms. Lavleen Sandhu Civil Judge Junior Division-2, Moga  
Bikram Singh @ Ajai Bikram Singh @ Karam Singh @ Bikker Singh  
Vs.  
Jagjit Singh  
CNR NO: PBM002-001253-2022  
Next Date: 25-03-2025  
The Plaintiff Prays For Declaration That...  
Publication Issued To: Defendant No. 3 Kulwinder Singh Father: Preetam Kaur R/o Village Sekhan Khurd, Distt. Moga  
Defendant No. 4 Malket Singh S/o Preetam Kaur Village Sekhan Khurd, Distt. Moga  
Defendant No. 5 Swaranjit Kaur D/o Preetam Kaur R/o george daggur avenue gwent, united kingdom NP13, 1SJ  
defendant no 6 surinder kaur d/o preetam kaur r/o 5 queen Street, Nantylgo, Gwent UK NP23 4LX  
Defendant No. 7 Gurmeet Kaur D/o Preetam Kaur R/o 13 Alexandra Road Six Bells Gwent, UK , NP13 2LG  
Defendant No. 8 Surinder Pal Singh Son Of Baldev Singh  
Defendant No. 9 Karamjit Kaur D/o Baldev Singh  
Defendant No. 10 Amarjit Kaur W/o Baldev Singh All R/o Conventary UK And Resident Of Village Kapure Distt Moga  
Defendant No 11 Sukhwinder Kaur D/o Baldev Singh  
Defendant No 12. Lakhwinder Kaur D/o Baldev Singh Both Of Resident Of Village Kapure Distt Moga  
In above titled case, the defendant(s)/ respondent(s) could not be served. It is ordered that defendant(s)/ respondent(s) should appear in person or through counsel on 25-03-2025 at 10:00 a.m. for details logon to: [https://highcourthd.gov.in/?mod=district\\_notice&district=Kapurthala](https://highcourthd.gov.in/?mod=district_notice&district=Kapurthala)  
Civil Judge ( junior Division) Phagwara

**COURT NOTICE**  
(U/o 5 Rule 20 CPC)  
In The Court Of Ms. Rashmi Sharma Additional Principal Judge Family Court-I, Jalandhar Camp Court At Phillaur Anita Devi W/o Gurpreet Singh And D/o Nachatar Pal Presently Residing At Village Chak Sabhu, Tehsil Phillaur, District Jalandhar  
Vs.  
Gurpreet Singh S/o Harbans Lal R/o Village Raowal, P.o Bariana, District Hoshiarpur  
CNR NO: PBKPAO-000617-2024  
Next Date: 25-03-2025  
Publication Issued To: 2. Palwinder Singh S/o Ram Murti :- Village Mehat Phagwara  
In above titled case, the defendant(s)/ respondent(s) could not be served. It is ordered that defendant(s)/ respondent(s) should appear in person or through counsel on 25-03-2025 at 10:00 a.m. for details logon to: [https://highcourthd.gov.in/?trns=district\\_notice&district=Jalandhar](https://highcourthd.gov.in/?trns=district_notice&district=Jalandhar)  
Additional Principal Judge Family Court-I, Camp Court at Phillaur

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Additional Principal Judge Family Court-I, Camp Court at Phillaur

## BRIEFLY Man arrested for killing mother over land dispute

**Ludhiana:** A man from Jalalabad village in Moga, allegedly thrashed his mother to death, and then burnt the body inside the house. Later, the accused told police that his mother died after a room caught fire. Police said that the man's wife, son and son's wife were also involved in the crime that took place due to a property dispute. Moga Police said that a murder FIR was registered on the statement of Daljit Kaur of Shimlapuri, Ludhiana, the daughter of the deceased woman Gurnam Kaur, in her sixties, for the alleged murder.

## Two arrested after encounter

**Ludhiana:** Ludhiana police, following an encounter in Gill village Sunday, arrested two miscreants for their alleged involvement in an attempted murder. The arrested brothers — identified as Munish Rai and Sumit Rai — was wanted in a firing incident in February and have multiple FIRs against them, including charges of attempted murder, drug peddling, robbery.

## Woman, son lose ₹50L to cyber fraud

**Ludhiana:** A woman lawyer and her son allegedly lost over Rs 50 lakh to fraudsters. The woman, Priya Gupta, said that Rs 26.59 lakh were stolen from her son Divij's account, while fraudsters transferred Rs 24.04 lakh to several bank accounts from her two accounts. Police lodged an FIR on Saturday after a year-long probe. The accused are K Anumugar of Tamil Nadu, Bharat Kumar of Andhra Pradesh, Mansur Khan of Maharashtra, Rahul Chhattisgarh and Hardik Thakur of Gujarat. ENS

**Notice Inviting Expression of Interest**  
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DEV/COMN/2025/4	Geo-Physical Surveys for Offshore Field Development
DEV/COMN/2025/5	Geo-Hazard Studies for Offshore Field Development
DEV/COMN/2025/6	Engineering of Facilities for Deepwater Fields
DEV/COMN/2025/7	Collection, Analysis and Interpretation of Meteorological and Oceanographic data for Offshore Field Development.
DEV/COMN/2025/8	Design Review, Appraisal, Certification and Verification Agency
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Interested Contractors/Vendors are requested to visit our website [www.ril.com](http://www.ril.com) (eB2B For Suppliers & E&P Notice for EOI) for further details on the above and submit their EOI through e-mail on [deveioresponse.eandp@ril.com](mailto:deveioresponse.eandp@ril.com), on or before 31 March 2025. Subject of the e-mail should mention "RIL/E&P/EOI/2025/02" along with category number. For documents size beyond 10 MB, Contractors/Vendors should request RIL through e-mail to provide FTP link for uploading EOI documents.

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Email: [deveioresponse.eandp@ril.com](mailto:deveioresponse.eandp@ril.com)  
CIN: L17110MH1973PLC019786

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Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challahatta, Bangalore-560071. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.

**E-AUCTION NOTICE**  
PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.  
The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 06.03.2025	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	45859420002700	1) Mr. Tarsem Pal Singh, S/o. Amrit Pal Singh (Borrower), 2) Mr. Dharampal Singh, S/o. Amrit Pal Singh (Co-Borrower), 3) Mrs. Sarabjeet Kaur, D/o. Balwinder Singh (Co-Applicant)	21.11.2023	01.01.2025	Rs.22,95,885.29 (Rupees Twenty Two Lakhs Ninety Five Thousand Eight Hundred Eighty Five and Twenty Nine Paise Only)	17.03.2025 09:30 AM to 05:00 PM	Rs.13,47,500/- (Rupees Thirteen Lakhs Forty Seven Thousand Five Hundred Only)	Rs.1,34,800/- (Rupees One Lakh Thirty Four Thousand Eight Hundred Only)	28.03.2025 @ 11:00 AM	27.03.2025 before 05:00 PM. Jana Small Finance Bank Limited., Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.
<b>Details of Secured Assets:</b> Immovable Property A House 100 Sq.yds, Comprised Khasha No.63/9-10, Khata No.258/259 Jamabandi for the Year 2006-2007 Vakiya Village Kuliawal H.B.No.178 Document No.2022-23/106/1/930. Dated 21-04-2022. Owned by Mr. Tarsem Pal Singh, S/o. Amrit Pal Singh & Dharampal Singh, S/o. Amrit Pal Singh. Bounded as: East: Neighbour, West: Neighbour, North: Street, South: Neighbour.										
2	47899420000695 & 47899420000452	1) Mr. Rahul Kumar, S/o. Heera Lal (Applicant), 2) Mrs. Asha Rani, C/o. Heera Lal (Co-Applicant)	14.05.2024	23.09.2024	Rs.24,85,220.08 (Rupees Twenty Four Lakhs Eighty Five Thousand Two Hundred Twenty and Eight Paise Only)	17.03.2025 09:30 AM to 05:00 PM	Rs.17,51,500/- (Rupees Seventeen Lakhs Fifty One Thousand Five Hundred Only)	Rs.1,75,000/- (Rupees One Lakh Seventy Five Thousand Only)	28.03.2025 @ 11:00 AM	27.03.2025 before 05:00 PM. Jana Small Finance Bank Limited. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.
<b>Details of Secured Assets:</b> House/ Plot Kitta Plot Private Number 119 Min Jisdi Paimaish Height 45 Feet, Width 20 Feet Total Rakba 100 Sq Gaj Comprised Khasha Numbers 4/27, 10/2, 11/1, 19, 20, 8/4/2, 5/2, 7/1, 8/1, 9/136, 5/25/2, 9/38 Min, 4/21/1, 22,8/5/1, 9/1, 9/34 Min. situated at Tardiwal Arban Abadi Anand Vihar Tehsil & Dist. Amritsar Punjab. Owned by Mrs. Asha Rani, W/o. Heera Lal. Bounded as: East: Plot No.136-137, West: Rasta, North: Plot No.118, South: Plot No.120.										
3	45859420004274	1) Mr. Rahul Kumar, S/o. Mani Kant Thakur, 2) Mrs. Lalita Devi, W/o. Mani Kant Thakur	10.08.2023	13.12.2024	Rs.20,39,715.40 (Rupees Twenty Lakhs Thirty Nine Thousand Seven Hundred Fifteen and Forty Paise Only)	01.04.2025 09:30 AM to 05:00 PM	Rs.10,98,000/- (Rupees Ten Lakhs Ninety Eight Thousand Only)	Rs.1,09,800/- (Rupees One Lakh Nine Thousand Eight Hundred Only)	15.04.2025 @ 11:00 AM	11.04.2025 before 05:00 PM. Jana Small Finance Bank Limited. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.
<b>Details of Secured Assets:</b> One House Measuring 50 Sq.yds Comprised in Khasha No.1037-1040, 1039-1043, Khata No.349/388 to 390, 350/391,-392- 351/393, 241/272 as Enter in the Jamabandi for the Year 2009-2010 situated at Village Lohara H.B.No.260 Abadi situated at Kunti Nagar Mahadev Nagar Teh. Dist. Ludhiana, Punjab. Document No.2022-23/103/1/6402. Owned by Mr. Rahul Kumar. Bounded by: East: Street, West: Other, North: Neighbour, South: Open.										
4	45279420000198	1) Mr. Sarabindu Patra, S/o. Sh. Gopal Patra (Applicant), 2) Mrs. Anita Patra, W/o. Mr. Sarabindu Patra (Co-Applicant)	22.07.2024	03.02.2025	Rs.17,34,147.10 (Rupees Seventeen Lakhs Thirty Five Thousand One Hundred Forty Seven and Ten Paise Only)	01.04.2025 09:30 AM to 05:00 PM	Rs.18,05,000/- (Rupees Eighteen Lakhs Five Thousand Only)	Rs.1,80,500/- (Rupees One Lakh Eighty Thousand Five Hundred Only)	15.04.2025 @ 11:00 AM	11.04.2025 before 05:00 PM. Jana Small Finance Bank Limited. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Marg, Karol Bagh, Delhi-110005.
<b>Details of Secured Assets:</b> Makan Rakba 0 Kanal 3.55 Marla 107 Sq Gaj, Wakiya Rakba Kurali H.B. No.121 Tehsil Kharar Dist M.Am. Nagar, House Khata Number 494/513,514, Khasha Number 99/26/2(5-6) 10/5(0-7) 11/2(3-11) 12/2(6-2) 20/1(0-11) Kitta 5 Rakba 15 Kanal 17 Marla Da 355/31700 Hissa Bakdar 0 Kanal 3.55 Marla Wakiya Rakba Kurali H.B.No.121 Tehsil Kharar Dist M.Am Nagar Mohali Document No. 2021-22/15/1/12036 Dated 22-11-2021. By Mr. Sarabindu Patra, S/o. Mr. Gopal Patra. Bounded as: East: House of Other, West: Street, North: Street, South: House of Other.										

The properties are being held on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal <https://bankauctoins.in> & [www.foreclosureindia.com](http://www.foreclosureindia.com). For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. Uttkarsh Adesh Contact Number: 9515160064. Email id: [info@bankauctoins.in](mailto:info@bankauctoins.in) [adesh@bankauctoins.in](mailto:adesh@bankauctoins.in).  
For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank Authorized officers Mr. Shashi Kumar (Mob. No.8700277112), Mr. Rakesh Sharma (Mob. No.7230070463), Mr. Ranjan Naik (Mob. No.6362951653). To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named borrowers/ Guarantors/ Mortgagees that e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagee are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.  
Date: 10.03.2025, Place: Punjab  
Sd/- Authorized Officer, Jana Small Finance Bank Limited