

# Lack of proper training in credit monitoring behind frauds: CVC

**New Delhi:** Probity watchdog Central Vigilance Commission (CVC) has said the lack of proper training in credit appraisal and its monitoring is one of the reasons for the occurrence of frauds, and advised banks and financial institutions to hold training programmes to prevent it.



The assertion came as part of a circular it issued on the observance of the 'Vigilance Awareness Week' from October 26 to foster awareness and promote integrity in public administration through preventive vigilance initiatives.

This year, the Vigilance Awareness Week would be observed from October 26 to No-

ember 1, 2026, on the theme of 'Probity for Prosperity', said the CVC's circular dated August 3.

In this regard, the commission has advised all organisations to undertake a three-month preventive vigilance campaign from August 17 to November 16 with a focus on the "disposal of pending complaints", "disposal of pending cases", "capacity building programs", "digital initiatives" and "contract management", it said.

Giving details on the capacity building programme initiative, the CVC said that the Advisory Board for Banking and Financial Frauds (ABBF) has prepared a report 'Modus Operandi and Root Cause Analysis of Frauds' (inclusive of 20 case studies). All ministries/departments/organisations may ensure active participation by all concerned so that noteworthy results during the campaign period can be achieved, the circular said. **en**

## 2 dead as auto crashes into railway station wall

**Patna:** Two labourers were killed, and five others seriously injured after an auto-rickshaw returning from sand quarry crashed into a railway station wall in Bihar's Bhojpur district late Monday night, officials said on Tuesday.

The accident occurred near the Abdulbari Iron Bridge over the Son River, under the jurisdiction of the Koilwar police station. According to an official, the labourers were returning home to Koilwar after completing a day's work at the Ghana sand quarry in the Raniya Talab police station area.

The auto-rickshaw was crossing the Abdulbari Iron Bridge when, shortly after leaving the bridge, the driv-

er apparently lost control of the vehicle and rammed into the Koilwar railway station wall.

The impact was so severe that several labourers became trapped inside the vehicle. Among those critically injured was a 50-year-old Md Sagir Ahmed, a resident of Ward No 6 of Koilwar town. He was rushed to the Koilwar Community Health Centre, where he succumbed to his injuries while undergoing treatment.

Following the crash, panic and chaos spread across the area as cries for help came from the damaged vehicle. Local residents immediately rushed to the spot and began efforts to rescue the trapped labourers. AGENCIES

**PUBLIC NOTICE  
GOVERNMENT OF HARYANA  
EXCISE & TAXATION DEPARTMENT**

**NOTICE FOR INVITING e-TENDERS FROM GENERAL PUBLIC FOR REALLOTMENT OF TWO ZONES OF RETAIL LIQUOR VENDS OF DISTRICT GURUGRAM (EAST) AND GURUGRAM (WEST) IN THE STATE OF HARYANA FOR THE REMAINING PERIOD OF THE EXCISE POLICY YEAR 2025-2027.**

1. It is hereby notified for the information of the general public that e-tenders are invited for the re-allotment of **Zone No. ZGRE13 and Zone No. ZGRW04** comprising of retail liquor vends of **Country Liquor (CL) and Indian Made Foreign Liquor (IMFL) (L-2/L-14A)** in District Gurugram (East) and District Gurgaon (West), respectively, in the State of Haryana, for the remaining period of the Excise Policy Year **2025-2027**.
2. The schedule for submission of e-bids for the above said zones and evaluation thereof shall be as under:-
- |                                              |                                   |
|----------------------------------------------|-----------------------------------|
| Starting date and time for placing e-tenders | From 5th August, 2026 (9.00 A.M)  |
| Closing date and time for placing e-tenders  | Till 5th August, 2026 (04.00 P.M) |
| Evaluation of e-tenders                      | 5th August, 2026 (5.00 P.M)       |
3. The reserve price of these zones for the purpose of e-tendering has been decided as per the provisions of clause 2.17 and other relevant provisions of the Haryana Excise Policy 2025-27.

The reserve price and quota of these zones shall be displayed in the excise arrangement

4. The e-tenders for these zones can be submitted online through the official website of the department i.e. [www.bharatpetroleum.co.in](http://www.bharatpetroleum.co.in)

- the official website of the department i.e. [www.haryanatax.gov.in](http://www.haryanatax.gov.in). The remaining terms and conditions of e-tenders and allotment of zones shall be same, as informed vide the Public Notice, published in leading newspapers on 21st May, 2025, for inviting e-tenders for allotment of retail liquor zones of all districts in the State of Haryana. The copy of Public Notice dated 21st May, 2025 is also available on the official website of department i.e. [www.haryanatax.gov.in](http://www.haryanatax.gov.in). The detailed procedure of registration for participation in the allotment process and submission of e-tenders is also available on the official website.
5. The excise arrangements of these zones containing number of vends, liquor quota, location of vends, command area as applicable and reserve price thereof, as well as the venue for evaluation of e-tenders shall be conspicuously displayed in the office of DETCs (Excise) and DETCs (ST) of the district concerned. These details shall also be available on the official website i.e. [www.haryanatax.gov.in](http://www.haryanatax.gov.in).
  6. The re-allotment of these zones shall be done at the risk and cost of original allottee. The original allottee shall be liable to make up any deficiency incurred by the State as a result of the re-allotment of these zones.
  7. The allotment and grant of licence shall be subject to the provisions of the Haryana Excise Act, 1914, the rules framed thereunder, orders/instructions issued by the competent authority and the Excise Policy for the year 2025-27. Any clarification regarding the procedure may be obtained from the office of DETCs (Excise) in any of the districts. The copy of Haryana Excise Policy for the year 2025-27 is available on official website of the department.
  8. The allotment shall be subject to the approval of the Excise and Taxation Commissioner (FC), Haryana. He may reject, without assigning any reason, any allotment in public interest as the case may be, within 10 days of the date of allotment.

**VINAY PRATAP SINGH. IAS**  
Excise and Taxation Commissioner,  
Haryana, Panchkula.

Issued through: DPR, Haryana/Advt.No.47844/04.08.2026



**BSES Rajdhani Power Limited**  
 Regd. Off.: BSES Bhawan, Nehru Place, New Delhi-110019  
 Website: www.bsesdelhi.com

# PUBLIC NOTICE

**The general public is hereby put on notice that an amended Appeal No. 218 of 2026 has been filed by BSES Rajdhani Power Ltd. ("BRPL") before the Hon'ble Appellate Tribunal for Electricity ("Tribunal") against True-up Order dated 25.10.2025 passed by the Ld. Delhi Electricity Regulatory Commission ("DERC") related to the True-up of expenses of BRPL for FY 2021-22 passed in Petition No. 71 of 2022. Notice was issued in the said appeal by the Hon'ble Tribunal on 27.01.2026.**

- BRPL filed Appeal No. 218 of 2026 before the Hon'ble Tribunal challenging the True-up Order dated 25.10.2025 passed by Ld. DERC in Petition No. 71 of 2022 with respect to sixty-three (63) specific findings and observations. The Hon'ble Tribunal vide Order dated 27.01.2026 issued notice in the Appeal. It also permitted BRPL to publish a Public Notice to inform the general public regarding the filing of the Appeal as also to invite objections and responses (if any) to the Appeal. Public notice was issued on 24.02.2026.
- BRPL filed an application seeking leave from the Hon'ble Tribunal to amend the Appeal. The Hon'ble Tribunal vide Order dated 22.07.2026 allowed the application and permitted BRPL to amend the Appeal. Accordingly, BRPL filed the amended Appeal No. 218 of 2026 on 03.08.2026.
- The findings of Ld. DERC have been challenged on the following issues:-

| S. NO.                                  | PARTICULARS OF THE ISSUE                                                                                                                            | S. NO.                            | PARTICULARS OF THE ISSUE                                                                                                                                                                         |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A. ISSUES PENDING IMPLEMENTATION</b> |                                                                                                                                                     | 36.                               | DISALLOWANCE OF INCENTIVE ON SALE OF SURPLUS POWER FOR FY 2020-21 & FY 2021-2022                                                                                                                 |
| 1.                                      | DISALLOWANCE OF RELATED PARTY TRADING MARGIN FOR FY 2011-12 TO FY 2013-14                                                                           | <b>C. CAPEX</b>                   |                                                                                                                                                                                                  |
| 2.                                      | DISALLOWANCE OF POWER PURCHASE COST ON ACCOUNT OF EXCESSIVE TRADING AT UI ABOVE CONTINGENCY LIMIT FOR FY 2015-16 AND FY 2016-17                     | 37.                               | PROVISIONAL ALLOWANCE OF CAPEX AT THE STAGE OF TRUE-UP FOR FY 2021-22 DUE TO (A) INFIRM OPENING GFA; (B) PROVISIONAL ALLOWANCE FOR CAPEX DURING THE YEAR SUBJECT TO PURPORTED CAPEX VERIFICATION |
| 3.                                      | RPO PENALTY UPTO FY 2016-17                                                                                                                         | 38.                               | INCOME TAX NOT ALLOWED FOR FY 2017-2018 TO FY 2021-2022                                                                                                                                          |
| 4.                                      | CONSIDERATION OF NORMATIVE REBATE UPTO FY 2020-21 AND FOR FY 2021-22                                                                                | 39.                               | ERRONEOUS TREATMENT OF INTEREST ON INCOME TAX REFUND AND INCOME TAX REFUND FOR FY 2019-20.                                                                                                       |
| 5.                                      | NON-CONSIDERATION OF ACTUAL UNITS REVERSED ON ACCOUNT OF OWN CONSUMPTION FOR FY 2010-11 TO FY 2014-2015                                             | 40.                               | ISSUE NO. 40: RETIREMENT OF ASSETS AND SALE OF SCRAP                                                                                                                                             |
| 6.                                      | PARTIAL IMPLEMENTATION OF APTEL JUDGMENT RE. REVISION OF AT&C LOSS FOR THE SECOND CONTROL PERIOD, i.e., FOR FY 2012-2013 TO FY 2015-2016            |                                   | ISSUE NO. 40A: LOSS ON ACCOUNT OF RETIREMENT OF ASSET FOR FY 2017-18 TO FY 2020-21                                                                                                               |
| 7.                                      | ERRONEOUS COMPUTATION OF DEPRECIATION FOR THE FIRST 11 MONTHS OF FY 2007-08                                                                         |                                   | ISSUE NO. 40B: LOSS DUE TO RETIREMENT OF ASSETS FOR FY 2021-22                                                                                                                                   |
| 8.                                      | CAPPING OF EQUITY AT 30% AND RE-OPENING THE STATUTORY TRANSFER SCHEME                                                                               |                                   | ISSUE NO. 40C: INCOME FROM SALE OF SCRAP TREATED AS NON-TARIFF INCOME UPTO FY 2022                                                                                                               |
| 9.                                      | ERRONEOUS COMPUTATION OF NET-WORTH FROM FY 2002-03 TO FY 2011-12                                                                                    |                                   | ISSUE NO. 40D: GAIN ON RETIREMENT OF ASSETS FOR FY 2021-22                                                                                                                                       |
| 10.                                     | RATE OF RETURN ON EQUITY CONSIDERED 14% INSTEAD OF 16% WHILE ALLOWING CARRYING COST FOR FY 2007-08 TO 2011-12                                       | 41.                               | NON-CONSIDERING OF CONSUMER CONTRIBUTION TOWARD RETIRED/RE-CAPITALIZED ASSETS AND CONSEQUENTIAL RELIEF FOR FY 2021-2022                                                                          |
| 11.                                     | DEFERMENT OF CAPITALISATION BASED ON THE ELECTRICAL INSPECTOR CERTIFICATE                                                                           | 42.                               | ERRONEOUS (A) COMPUTATION OF EQUITY AND DEBT RATIO FOR COMPUTATION OF CARRYING COST; AND (B) PROVISIONAL TREATMENT OF EQUITY CAPITALISATION                                                      |
| 12.                                     | TRUE-UP OF INTEREST RATES OF LOANS FOR FY 2007-08 TO FY 2011-12 (FIRST MYT)                                                                         | 43.                               | INCORRECT TRUING UP OF WORKING CAPITAL INTEREST RATES FOR FY 17-18 TILL FY 2019-20                                                                                                               |
| 13.                                     | DISALLOWANCE OF CAPITAL EXPENDITURE PERTAINING TO RELIANCE ENERGY                                                                                   | 44.                               | INCORRECT TRUING UP OF CARRYING COST RATES FOR FY 17-18 TO FY 19-20                                                                                                                              |
| 14.                                     | REPAYMENT OF LOANS NOT CONSIDERED WHILE COMPUTING WACC FROM FY 2007-08 TO FY 2020-21 AND FY 2021-22.                                                | 45.                               | ERRONEOUS PROVISIONAL TREATMENT OF RATE OF DEPRECIATION DURING TRUE-UP FOR FY 2021-2022                                                                                                          |
| 15.                                     | INCREASE IN EMPLOYEE EXPENSES CORRESPONDING TO INCREASE IN CONSUMER BASE FOR FY 2007-08 TO FY 2011-12                                               | 46.                               | NON-CONSIDERATION OF CARRYING COST AS A COMPONENT OF ARR FOR COMPUTATION OF WORKING CAPITAL                                                                                                      |
| 16.                                     | NON-REVISION OF O&M EXPENSES FROM FY 2008-09 TO FY 2011-12 IN LINE WITH REVISED O&M EXPENSES FOR FY 2007-08                                         | <b>E. O&amp;M</b>                 |                                                                                                                                                                                                  |
| 17.                                     | DISALLOWANCE OF COST OF AUDITOR CERTIFICATES ON ACTUALS FOR FY 2012-13 TO FY 2017-18                                                                | 47.                               | A. O&M EXPENSES FOR FY 2019-20 ALLOWED CONTRARY TO REGULATIONS                                                                                                                                   |
| 18.                                     | R&M AND A&G EXPENSES FOR FY 2004-2005                                                                                                               |                                   | B. ADDITIONAL O&M EXPENSES FOR FY- 2019-20                                                                                                                                                       |
| 19.                                     | INCORRECT REVISION OF R&M EXPENSES BY REVISING 'K' FACTOR FOR THE PERIOD FY 2012-13 TO FY 2015-16                                                   | 48.                               | O&M EXPENSES FOR FY 2018-19                                                                                                                                                                      |
| 20.                                     | ERRONEOUS CONSIDERATION OF INCOME FROM STREET- LIGHT MAINTENANCE BUSINESS AS NON-TARIFF INCOME FROM FY 2007-08 UP TO FY 2020-21 AND FOR FY 2021-22. | 49.                               | ERRONEOUS TREATMENT OF ENFORCEMENT SALES AS PROVISIONAL DESPITE CONCLUDING PRUDENCE CHECK AND AVAILABILITY OF AUDITED DATA FOR FY 2021-2022                                                      |
| 21.                                     | ERRONEOUS INCLUSION OF COLLECTION CHARGES ON ELECTRICITY DUTY IN NTI UP TO FY 2020-21 AND FY 2021-22.                                               | 50.                               | COVID EXPENSES FOR FY 2021-22                                                                                                                                                                    |
| 22.                                     | SYNDICATION FEE/ BANK CHARGES FOR 1ST CONTROL PERIOD AND FOR FY 2021-22                                                                             | 51.                               | IMPACT OF INCREMENTAL GST EXPENSES                                                                                                                                                               |
| 23.                                     | DIRECTIVE ON ADJUSTMENT IN BILLING BY MORE THAN 1% AND ITS CONSEQUENTIAL RELIEF FOR FY 2017-18 AND FY 2018-19.                                      | 52.                               | DISALLOWANCE OF INCREMENTAL IMPACT OF SMS CHARGES INCURRED BY THE APPELLANT FOR FY 2021-22.                                                                                                      |
| 24.                                     | INCORRECT COMPUTATION OF REVENUE BILLED ON ACCOUNT OF OWN CONSUMPTION FOR FY 2010-11 TO FY 2011-12 AND FY 2013-14 TO FY 2014-15.                    | 53.                               | DERC HAS FAILED TO ALLOW RECOVERY OF COST OF ASSETS.                                                                                                                                             |
| 25.                                     | ERRONEOUS COMPUTATION OF REVENUE GAP FOR FY 2014-15 UP TO FY 2020-21 AND FOR FY 2021-22.                                                            | 54.                               | LEGAL EXPENSES                                                                                                                                                                                   |
| 26.                                     | INCORRECT CONSIDERATION OF CONSUMER CONTRIBUTION AMOUNT CAPITALIZED FOR FY 2007-08.                                                                 | <b>F. NON-TARIFF INCOME (NTI)</b> |                                                                                                                                                                                                  |
| 27.                                     | INCOME TAX NOT ALLOWED FOR PAST PERIOD I.E. FY 2007-2008 TO FY 2016-17.                                                                             | 55.                               | DOUBLE ACCOUNTING OF BAD DEBTS RECOVERED IN REVENUE COLLECTION AND IN NTI                                                                                                                        |
| <b>B. NEW ISSUES</b>                    |                                                                                                                                                     |                                   | <b>&amp;</b>                                                                                                                                                                                     |
| 28.                                     | NON-FURNISHING OF AUDITOR REPORT                                                                                                                    |                                   | BAD DEBTS WRITTEN OFF NOT CONSIDERED WHILE COMPUTING COLLECTION EFFICIENCY FOR FY 2021-22                                                                                                        |
| 29.                                     | WRONGFUL ADJUSTMENT OF REVENUE FROM 8% SURCHARGE AGAINST REVENUE GAP FOR FY 2021-22                                                                 | 56.                               | ERRONEOUSLY CONSIDERED NOTIONAL INTEREST EARNED ON ADVANCE FROM CONSUMERS AS PART OF NTI FOR FY 2021-22                                                                                          |
| 30.                                     | ERRONEOUS COMPUTATION OF INCENTIVE ON DISTRIBUTION LOSSES BY CONSIDERING NET PER UNIT PPC INSTEAD OF GROSS PER UNIT PPC FOR FY 2021-22              | 57.                               | ERRONEOUS CLASSIFICATION OF COMPENSATORY INTEREST OF NTPC AS NTI                                                                                                                                 |
| 31.                                     | ERRONEOUS COMPUTATION OF INPUT FROM NET-METERING OF SOLAR POWER                                                                                     | 58.                               | DISALLOWANCE OF INTEREST ON INTER-COMPANY LOANS FOR FY 2021-22 BY CONSIDERING IT AS NON-TARIFF INCOME                                                                                            |
| 32.                                     | INADVERTENT COMPUTATION ERROR IN CONSIDERING POWER PURCHASE COST FOR FY 2019-20 AND 2021-22 (ERROR IN UI).                                          | <b>G. OTHER ISSUES</b>            |                                                                                                                                                                                                  |
| 33.                                     | ERRONEOUS DISALLOWANCE OF SUSTAINED DEVIATION CHARGES FOR FY 2021-22 AND ADDITIONAL UI CHARGES FOR THE PERIOD FROM 09.10.2021 TO 26.10.2021.        | 59.                               | NON-REVISION OF DISTRIBUTION LOSS TARGETS FOR THE CONTROL PERIOD FY 2020-2021 TO FY 2022-23 DUE TO IMPACT OF COVID 19 PANDEMIC                                                                   |
| 34.                                     |                                                                                                                                                     |                                   |                                                                                                                                                                                                  |

## 14



 **DELHI PHARMACEUTICAL SCIENCES AND  
RESEARCH UNIVERSITY**  
(The First Pharmacy University in India and  
a State University of GNCT of Delhi)  
(Established under Act 07 of 2008, Govt. of NCT of Delhi)  
**Pushp Vihar, Sect-III, M.B. Road,  
New Delhi-110017**  
**Website: <https://dpsru.edu.in/>**  
**Date: 05/08/2026**

**Rect. Notice No. DPSRU/NTS/DEP/2026/01**

**Recruitment of Non-Teaching Staff on Deputation/  
Direct Recruitment/Contract Basis**

Applications are invited in the prescribed format to fill up 96  
Non-Teaching posts including Statutory posts at this University  
on Deputation / Direct Recruitment / Contract Basis.

For further details please visit the University's website:  
**<https://dpsru.edu.in/>**

Last date for receipt of hard copy of applications: 10.09.2026.

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|  <b>BHAKRA BEAS MANAGEMENT BOARD</b>                          |                                                                                                                                                                                          |                                                                                   |                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------|
| <b>NOTICE INVITING E-TENDER</b>                                                                                                                    |                                                                                                                                                                                          |                                                                                   |                                           |
| <b>Name of Office</b>                                                                                                                              | <b>NIT No./ Name of Work</b>                                                                                                                                                             | <b>Starting Date (Time)<br/>Closing Date (Time)<br/>Opening Date (Time)</b>       | <b>Estimated Cost/<br/>Earnest Money</b>  |
| <b>Addl<br/>Superintendent<br/>Engineer<br/>Pandoh Dam<br/>Division,<br/>BBMB, Pandoh</b>                                                          | <b>NIT No-07/2026-TS</b><br>Construction of 01"                                                                                                                                          | 28.07.2026 upto 05.00 PM<br>18.08.2026 upto 03.30 PM                              | Rs 5,26 Lakh<br>Rs 10,550.00/-            |
|                                                                                                                                                    | nos. public toilet (for men women and divyang) at Jaral colony BBMB<br>Pandoh Culverts form diversion tunnel to Sadla Amt at Pandoh Dam                                                  | 28.07.2026 upto 05.30 PM<br>18.08.2026 upto 03.30 PM                              | Rs 26.49 Lakh<br>Rs 53,000.00/-           |
| <b>Sr Executive<br/>Engineer<br/>Electrical &amp;<br/>Workshop<br/>Division, BBMB,<br/>Sundernagar</b>                                             | <b>NIT No.<br/>4/2026/EWD</b><br>Providing Spud                                                                                                                                          | I. 30 July 2026 03:00 PM<br>II. 20 Aug 2026 03:00 PM<br>III. 21 Aug 2026 03:00 PM | Rs 38,19,000/-<br>Rs 77,000.00/-          |
|                                                                                                                                                    | 558 for IHC 1500 as per Drawing No-4874/F14 complete in all respect                                                                                                                      |                                                                                   |                                           |
| <b>Executive Engineer, BC &amp;<br/>Township Division, BBMB,<br/>Nangal<br/>Township.</b>                                                          | <b>NIT No.<br/>899/2026/TS.</b><br>Providing 20mm<br>thick premix carpet                                                                                                                 | 07.08.2026 at 9.00 AM<br>upto 07.09.2026 at 3.00 PM.                              | Rs. 2,02,10,745.00/-<br>Rs. 4,04,220.00/- |
|                                                                                                                                                    | on various roads at Nangal Township.                                                                                                                                                     |                                                                                   |                                           |
| <b>Executive Engineer, BC &amp;<br/>Township Division, BBMB,<br/>Nangal<br/>Township.</b>                                                          | <b>NIT No.<br/>899/2026/TS.</b><br>Repair of Motors<br>in various pumping<br>station at Nangal Township                                                                                  | 07.08.2026 at 9.00 AM<br>upto 07.09.2026 at 3.00PM                                | Rs. 2.66/-lakh<br>Rs. 5320.00/-           |
|                                                                                                                                                    | <b>NIT No. 900/2026/TS</b><br>Repair of<br>Aeration Tank and<br>Digester Tank in STP at Nangal Township.                                                                                 | 07.08.2026 at 9.00 AM<br>upto 07.09.2026 at 3.00PM                                | Rs. 10.76/- lakh<br>Rs. 21,530.00/-       |
| <b>Resident Engineer,<br/>Gangwala &amp; Kotla<br/>Power Houses<br/>Division, BBMB<br/>(PW) Gangwala,<br/>Dandur - Ropar<br/>-140123 (Punjab).</b> | <b>NIT No- 944/-</b><br>Shifting of route<br>of 11KV Link Line<br>between Gangwala Power House and Kotla<br>Power House from Pole No.57 to 65 near village Jhinjri<br>(Anandpur Sahib)”. | 29.07.2026 from 05.30 PM<br>12.08.2026 upto 12.30 PM                              | Rs 12,91,100/-<br>Rs 25,830/-             |

**Note :-** Further any corrigendum required to be issued, the same shall be published on website only.

For Detailed please visit us at [www.bbmb.gov.in](http://www.bbmb.gov.in) and [etender.gov.in](http://etender.gov.in)

**306-PR Part Secd-4 FOR YOUR BETTER TOMORROW SAVE ENERGY TODAY**



**बैंक ऑफ बड़ोदा**  
**Bank of Baroda**

**ZONAL STRESSED ASSETS RECOVERY BRANCH (ZOSARB),**  
**SCO 1120-1121, SECTOR 22, CHANDIGARH - 160022**  
**E-MAIL: ARMCHA@bankofbaroda.bank.in**

**E-AUCTION**  
**SALE NOTICE**

**SALE NOTICE FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES**

**APPENDIX-IV A [SEE PROVISIO TO RULE 6(2), 8(6) & 9(1)]**

E-Auction Sale Notice for Sale of Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2), 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor(s) that the below described Movable / immovable property mortgaged/charged to the Secured Creditor, Possession of which has been taken by the Authorised Officer of **Bank of Baroda**, Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of dues in below mentioned account/s. The details of Borrower(s) / Mortgagor(s) / Guarantor(s) / Secured Asset(s) / Dues / Reserve Price / E-Auction Date & Time, EMD and Bid Increase Amount are mentioned below:-

| Sr. No. | Name of Branch & Borrower(s) / Guarantor(s) & Mortgagor(s)                                                                                                                  | Description of the Movable / Immovable Property with known encumbrances, if any                                                                                                                                                                                                                                                    | Total Dues                                                                                       | Date & Time of E-Auction                 | Reserve Price                                                               | Status of Possession (Constructive / Physical) | Property Inspection Date & Time                                        | Name of the Contact No. of Authorised Officer |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------|
|         |                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                    |                                                                                                  |                                          | EMD Bid Increase Amount                                                     |                                                |                                                                        |                                               |
| 1.      | <b>Z O S A R B B ,</b><br><b>CHANDIGARH</b><br>M/s. Shree Ganesh Poly Plast Pvt. Ltd., Village Khari, Trilokpur Road, Kalamb Amb, Tehsil Nahani, Distt. Sirmour, HP-173021. | Residential Property admeasuring 192.08 Sq. Yds., situated at M.C. House No. 103, Ward No. 3, within Abadi Deh, situated at Naraingarah, Tehsil Naraingarah, District Ambala (Haryana) in the name of Smt. Davinder Kaur W/o Sh. Amarjeet Singh. <b>PROPERTY ID:- BARB377508112102. NOTE:- SA No. 110/2021, DRT-II, Chandigarh</b> | <b>Rs. 5,75,85,683/-</b> + interest and other charges w.e.f. 28.01.2019<br>(-) Recovery, if any  | 08.09.2026 from 11:00 Hrs. to 15:00 Hrs. | <b>Rs. 25,00,000/-</b><br><b>Rs. 2,50,000/-</b><br><b>Rs. 50,000/-</b>      | <b>PHYSICAL POSSESSION</b>                     | 05.09.2026 from 11:30 A.M. to 04:00 P.M. (With prior appointment only) | Mr. Hitesh Sehgal<br>Mobile: 96461-03815      |
| 2.      | <b>ZOSARB,</b><br><b>CHANDIGARH</b><br>M/s Suresh Kumar & Bros., House No. 288, Sector 7, Urban Estate, Kurukshetra, Haryana -136118.                                       | Extn. of Mortgage of Residential Property situated at House No. 288, Sector 7, Urban Estate, Kurukshetra (Haryana), measuring 388.55 Sq. Yards., in the name of Mrs. Neelam Gaba W/o Sh. Suresh Kumar Gaba. <b>PROPERTY ID:- BARB377530102104. NOTE:- SA NO. 14/2021, DRT-II, Chandigarh</b>                                       | <b>Rs. 13,24,46,800/-</b> + interest and other charges w.e.f. 31.12.2018<br>(-) Recovery, if any | 08.09.2026 from 11:00 Hrs. to 15:00 Hrs. | <b>Rs. 3,64,00,000/-</b><br><b>Rs. 36,40,000/-</b><br><b>Rs. 2,00,000/-</b> | <b>PHYSICAL POSSESSION</b>                     | 05.09.2026 from 11:30 A.M. to 04:00 P.M. (With prior appointment only) | Mr. Hitesh Sehgal<br>Mobile: 96461-03815      |

**SCAN HERE**

For detailed terms & conditions



**LAST DATE OF SUBMISSION OF EMD: ON OR BEFORE THE E AUCTION DATE AND TIME**  
**DATE AND TIME OF COMMENCEMENT OF E-AUCTION: 08.09.2026 FROM 11:00 HRS. TO 15:00 HRS.**  
**MODE OF PAYMENT OF EMD: NEFT / E-PAYMENT GATEWAY**

For detailed terms and conditions of sale, please refer / visit to the website link <https://www.bankofbaroda.bank.in/e-auction> and online auction portal [Baanknet.com](http://Baanknet.com). Also, prospective bidders may contact the Authorised Officer on M: 96461-03815.

**IT MAY BE TREATED AS STATUTORY 15/30 DAYS SALE NOTICE UNDER THE SARFAESI ACT 2002**

**Date: 04.08.2026**

**Place: Chandigarh**

**AUTHORISED OFFICER**