Saini's Sweden visit brings LoIs worth ₹4k cr

Express News Service
Chandigarh, October 16

HARYANA CHIEF Minister Nayab Singh Saini's visit to Sweden has resulted in Letters of Intent (LoIs) worth Rs 4,000 crore with Swedish companies, with state government expecting proposed investments will boost retail, warehousing, logistics sectors and create employment opportunities for state's youth. Visit also saw Gurugram and Stockholm agree to collaborate on smart city solutions, technological innovation and sustainable urban development.

State government said in a statement Friday that visit had opened new avenues for trade, investment and economic cooperation between Haryana and Sweden. Urban Local Bodies Minister Vipul Goel was also part of delegation.

Of proposed investments, LOIs worth Rs 1,000 crore were signed in retail and warehousing sectors. According to officials, these are expected to facilitate development of modern warehousing infrastructure, expansion of retail chains and fresh investments in logistics.

Gurugram-Stockholm city-to-city collaboration agreement will focus on technological innovation, smart city solutions, sustainable urban development, knowledge exchange and investment promotion.

As Sukhna gets Ramsar tag, spotlight on conservation, development proposals

Hina Rohtaki
Chandigarh, October 16

SUKHNA LAKE'S designation as a Ramsar site has put Chandigarh's iconic wetland on the global conservation map. But beyond the international recognition, what does the tag mean for the lake, its surrounding catchment, and proposals of introducing new tourist attractions?

A senior UT Administration official said the recognition should not be interpreted as an automatic ban on every new activity, but it places the emphasis firmly on preservation and conservation. The designation now raises questions about the future of proposals such as a mid-air revolving restaurant and laser-and-sound shows, additional funds and whether such a status can be withdrawn. *The Indian Express* takes a look:

What does the Ramsar tag mean for Sukhna Lake?

The designation recognises Sukhna Lake as a "Wetland of International Importance" under the Ramsar Convention, an intergovernmental treaty adopted in 1971 to promote wetland conservation and their wise use. Sukhna is now listed as Site No. 2602, taking India's Ramsar tally to 103. Spread over nearly 565 acres at the foothills of the outer Himalayas, the Sukhna Lake supports resident and migratory birds travelling along the Central Asian Flyway — a vast migratory corridor stretching across 30 countries. It provides feeding, breeding, roosting and wintering habitats for birds, including the vulnerable common pochard and the endangered Pallas's fish eagle. Its shallow shoreline habitats also support the endangered black pond turtle.

The recognition also acknowledges the wetland's role in regulating water and sediment flows from its surrounding catchment. For Chandigarh, the tag means greater international visibility, but also a stronger imperative to maintain the ecological character that made Sukhna eligible for recognition in the first place. The Ramsar Convention expects member countries to conserve listed wetlands and ensure their ecological functions are maintained.

Does this mean a big no to proposals like a revolving restaurant or laser-and-sound show?

Not automatically. The Ramsar tag is not, by itself, a blanket prohibition on every form of tourism, recreation or development. However, any proposal that could affect the wetland's ecological character will need careful scrutiny under applicable environmental and wetland regulations.

"Though it does not mean that new restrictions will automatically come into force, the focus now has to be on preservation and conservation. People who are talking about a laser-and-sound show need to understand that we have to preserve nature now. So the mid-air restaurant and laser sound show will now require careful scrutiny," the UT Administration official said. "Such proposals cannot be assessed merely on their potential to attract visitors. We would need to examine their location, construction requirements, lighting, noise, visitor movement and possible effects on birds and other wildlife, besides their compliance with existing rules."

"The exact impact will depend on the proposed project and whether it falls within the notified wetland, its regulated catchment or another protected area," he added.



For Chandigarh, the tag means greater international visibility, but also a stronger imperative to maintain the ecological character that made Sukhna eligible for recognition in the first place. FILE

Will the tag bring additional grants or funds for conservation?

The designation does not automatically guarantee a separate grant or a fixed amount of money from the Ramsar Convention, according to the administration. However, it can strengthen the case for prioritising wetland conservation in government funding and management plans. The convention's framework encourages management plans, monitoring, staff training and appropriate financial support for Ramsar sites.

"It also provides mechanisms through which countries can seek expert advice when a wetland faces ecological threats. Such assistance can, in certain circumstances, help lay the groundwork for financial support," the UT official said.

"For Sukhna, funding needs could include reducing soil erosion in the catchment, controlling the flow of silt into the lake, removing invasive plant species, monitoring water quality and protecting habitats used by migratory birds."

The administration will need to identify the conservation priorities, prepare and implement management measures, and pursue funding through relevant central and UT schemes.

What additional responsibility does Chandigarh now have?

The designation brings a greater responsibility to protect not just the visible water body but also the ecological processes that sustain it.

Siltation has been a long-standing challenge for Sukhna Lake. Soil erosion in the Shivalik catchment has contributed to the loss of the lake's water-holding capacity, prompting soil and water conservation measures, and afforestation in the surrounding hills.

The wetland's management challenges also include sediment inflow and invasive species. Conservation efforts therefore need to focus on reducing erosion, controlling invasive plants, maintaining water quality and protecting the habitats that support biodiversity.

"We will have to be extremely careful of any encroachments around in the catchment area as that cannot be allowed. Though we do follow even now, but we have to be more careful now," the official said, adding that this makes the management of the surrounding catchment as important as the upkeep of the lake itself. "The objective is not to shut out people from Sukhna, which is an important recreational space for Chandigarh, but to ensure that tourism and public use do not compromise the ecosystem," the official further said.

Can Sukhna Lake's Ramsar status be withdrawn?

"Yes, it can be withdrawn if certain norms are not followed," another senior UT Administration official said on the revocation of Ramsar status.

He said that losing the Ramsar tag is though neither an automatic consequence of ecological damage nor a change in management priorities. When a wetland's ecological character has changed, is changing or is likely to change because of pollution, technological developments or other human interference, the country concerned is expected to inform the Ramsar Secretariat. The convention encourages measures to prevent or reverse deterioration before delisting is considered. Under the convention's framework, removal from the Ramsar List is a serious step, generally considered when a site no longer meets the relevant criteria and the deterioration or loss of its ecological functions cannot be adequately reversed. The process is not intended to be the first response to a conservation problem.

Can Chandigarh expect more foreign tourists?

The administration official remained hopeful of the influx of tourists in Chandigarh due to the Ramsar status.

"Yes, definitely. There are many tourists from across the world who visit Ramsar sites, so it automatically puts us internationally on the tourist map," the official said.

Panchkula police to act against vehicles without proper number plates

Express News Service
Panchkula, October 16

PANCHKULA POLICE has taken a strict stand to improve road safety, ensure compliance with traffic rules and prevent criminals from hiding their identity to evade police action. From November 1, strict action will be taken against vehicles running without number plates, displaying numbers hidden by mud or tape, having tampered number plates, or not fitted with High Security Registration Plates (HSRP) as per prescribed standards.

Commissioner of police IPS Pankaj Nain, during a meeting Thursday, directed concerned police teams to keep close watch on such vehicles and take action against violators as per law. He stressed every vehicle must have a number plate that meets prescribed standards so that its identity can be easily established.

Panchkula police has issued a special advisory urging all vehicle owners to get their number plates corrected as per rules by October 31. From November 1, such vehicles will be closely monitored and action will be taken wherever violations are found.

As part of initiative, teams from City Traffic police and Surajpur Traffic police visited different areas Thursday to spread awareness among vehicle owners. They informed drivers about rules related to number plates and urged them to comply with requirements before deadline.

Nain said criminals and anti-social elements often try to hide their identity and avoid police detection by covering or tampering with number plates. Clear number plates that comply with prescribed standards play an important role in crime prevention and maintaining law and order.

Promotions: Teachers of aided college seek Shah's intervention

Express News Service
Chandigarh, October 16

CHANDIGARH AIDED College Teachers' Association (CACTA) Friday appealed to Union Home Minister Amit Shah to intervene in long-pending grievances of aided college teachers and sought a meeting with him during his proposed visit to city on November 1.

Association said more than 200 Career Advancement Scheme (CAS) promotion cases pertaining to 2018-2022 remained unresolved. It has questioned Chandigarh Education Department's July 14, 2026, order restricting CAS benefits under UGC Regulations, 2018, to April 1, 2022, despite regulations having been notified on July 18, 2018.

Dr Sumit Goklaney, vice-president of CACTA, said teachers were seeking their legitimate rights under applicable rules and regulations and not special concessions. He called for resolution of pending cases and urged authorities to provide concrete decisions instead of assurances.

OFFICE OF THE RECOVERY OFFICER - I/II
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)
Ground Floor, SCO 33-34-35, Sector 17-A, Chandigarh - 160017

DEMAND NOTICE (THROUGH DASTI/PUBLICATION)
NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

RC/1192/2025 **24-09-2026**

BANK OF INDIA
Versus
SH. IQBAL SINGH AND OTHERS

To
(CD 1) Sh. Iqbal Singh S/o Sh. Tara Singh R/o Village Dad, P.O. Lalton Kalan, Pakhowal Road, Opposite Kohinoor Hotel, Tehsil Ludhiana West, District Ludhiana, Punjab 142022. **2nd Address:- Sh. Iqbal Singh** S/o Sh. Tara Singh R/o V.P.O. DAD, Opposite BBC Tower, Pakhowal Road, Tehsil Ludhiana West, District Ludhiana, Punjab 142022.
(CD 2) Sh. Varinder Singh S/o Sh. Darshan Singh R/o H. No 12, Sugandh Vihar, Pakhowal Road, Village Phullanwal Tehsil-Ludhiana West, District Ludhiana, Punjab 141013.
(CD 3) Sh. Amarjit Singh S/o Sh. Tarlok Singh R/o Village DAD, P.O. Lalton Kalan, Pakhowal Road, Opposite Kohinoor Hotel, Tehsil Ludhiana West, District Ludhiana, Punjab 142022.

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, **DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3) in OA/1155/2024 an amount of Rs. 38,93,819.68 (Rupees Thirty Eight Lakhs Ninety Three Thousands Eight Hundred Nineteen and Paise Sixty Eight Only)** along with pendentellite and future interest **@8.00%** Simple Interest Yearly **w.e.f. 21/09/2024** till realization and costs of **Rs 41,000 (Rupees Forty One Thousands Only)** has become due against you (Jointly and severally/ Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.
3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.
4. You are hereby ordered to appear before the undersigned on **22/10/2026 at 10:30 a.m.** for further proceedings.
5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate/execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: 24/09/2026

Recovery Officer
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)

RAIL WHEEL FACTORY
Yelahanka, Bangalore - 560064
web site: www.rwf.indianrailways.gov.in

TENDER NOTICE NO.: RWF/S/P1/ 14/2026-27 dt:15.10.26

On behalf of the President of India, Principal Chief Materials Manager invites E-Tenders from Vendors for supply of following items as per RWF specification on IREPS E-Portal **http://www.ireps.gov.in:** (i) **Tender No:** P1263017; **Item: 300mm x 300mm RCS R43 Steel Blooms; Qty:** 1113 MT; **Due Date:** 19.11.26. (ii) **Tender No:** P1262825; **Item: Calcined Lime; Qty:** 8690 MT; **Due Date:** 29.12.26.

Principal Chief Materials Manager

TENDER & TENDER NOTICE No: RWF/ PCEE/EL/TD/2026-27/03RT dt 14.10.26

On behalf of the President of India, Dy. Chief Electrical Engineer invites E-Tenders for the work of **"Electrical improvement works in West & East Colony at RWF using Solar Energy installations"** on IREPS E-Portal **http://www.ireps.gov.in** (Works) **Estimated Cost:** ₹ 1,79,64,366.10; **EMD:** ₹ 3,59,300/-; **Due Date & Time:** 07.11.26 @ 11:00 Hrs

Deputy Chief Electrical Engineer

Detailed Tender documents & corrigendum will be available in IREPS E-Portal.

PATIALA CLUSTER OF CUTTING TOOL MANUFACTURERS FORUM
invites online bids for Cutting Tool Cluster, Patiala under the MSE-CDP scheme of Govt. of India

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- CNC Hob Relief Profile Grinding Machine **(2026_IC_177498_1)**
- 5 Axis CNC Tool & Cutter Grinder **(2026_IC_177527_1)**
- CNC Surface Grinder **(2026_IC_177531_1)**
- Wheel Dressing Centre **(2026_IC_177535_1)**
- Drill Machine Radial **(2026_IC_177542_1)**

Publish date & time: 15th Oct. 2026; 05.00 PM
Closing date & time: 12th Nov. 2026; 05:00 PM
Opening of Technical Bids: 13th Nov. 2026; 11:30 AM IST
For details log onto: **https://eproc.punjab.gov.in**

Site/CFC Location:- Plot B-8A, Focal Point, Patiala-147001

यूको बैंक UCO BANK (A Govt. of India Undertaking)
ZONAL OFFICE , SCO 37, 2ND FLOOR, DUGRI PHASE 1, NEAR BASANT PLATINUM Ludhiana-141006
E-Mail: zoludhiana.rec@ucobank.bank.in
E-AUCTION SALE NOTICE

SALE NOTICE OF E-AUCTION SALE (FOR IMMOVABLE PROPERTY/IES)

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation & Reconstruction of the Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) read with proviso to Rule8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s) and Gurarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the symbolic/physical possession of which has been taken by the Authorised Officers of UCO Bank (Secured Creditor), will be sold on **"As is where is", "As is what is"and "Whatever there is" basis on 11.09.2026**, and invite bids from the intending purchasers for purchase of immovable properties mentioned hereunder.

Name of the BRANCH / Name of the Borrower (s) & Guarantor (s)	Details of Immovable Properties	Possession Date Status of Possession (Symbolic & Physical)	Demand Notice Date & Amount	Reserve Price / Earenest Money / Bid Increase Amt	Date/Time of E-Auction / Details of Officer Concerned
1 MILLERGUNJE BRANCH **M/s NK Enterprises** Prop. Sh. Nishchay Arora (Borrower), street no 27, Jaimal road, Janta Nagar, Ludhiana. **2nd address:** H No. 2672, Ward No. 66, Street No. 1, New Janta Nagar Ludhiana and **Mr. Nishchay Arora** S/o Sh. Navneet Arora (Guarantor) House No. 379 RL Flat No. 1-E Model Apartment, Model Town Ludhiana. **2nd address** House No. 1-SF MIG Flats Backside Matta Marriage Palace Model Town Ludhiana, and **Mrs. Shivani Arora** W/o Mr. Navneet Arora (Guarantor) R/o House No. 1-SF MIG Flats Backside Matta Marriage Palace Model Town Ludhiana 141002. **2nd address:** SCF-11 Village Gill No. 2, Ring Road, City Block B, Ludhiana-141003	All the part & parcel of Property Measuring SCF No. 11, Block B measuring 109.44 sq yards comprised in Khata No. 1084/1328, Khata No. 2050 as per jamabandi for the year 2010-2011 situated at Vill Gill – 2, Ring Road City, Block B, Tehsil and District Ludhiana. As per title Deed/Vasika No. 6930 dated 22.12.2014 in the name of Mr. Shivani Arora W/o Navneet Arora **East:** Road-25' wide – 49-03" **West:** SCF No. 12-49'-03" **North:** Parking 20' wide +5' paver + road-65' wide -20', **South:** Parking 14'-03" wide + 5' paver + Road-50' wide-20'	**22-07.2026/Symbolic**	**04.08.2023** Rs. 28,62,749.02	Rs. 25,11,648/- Rs. 2,51,165/- Rs. 10,000/-	17.11.2026 on 10:00 A.M to 5:00 P.M AUTHORISED OFFICER AND BRANCH MANAGER: SH. DEEPESH MAKHIJA (M) 97705 84014
2 FARIDKOT BRANCH **Borrower: Partap Singh** S/o Gurdev Singh and **Co-Borrower Gurmeet Kaur** W/o Partap Singh (25090610011577) r/o Street No-3, Bhan Singh Colony, Faridkot-151203.	All that part and parcel of immovable property measuring 147 sq. yds (4.85 Marlas being 49/2420 share of 12 Kls) in muraba no. 289 killa no. 2/1/6-0, 3/1/6-0 Khewat No- 266 Khatauni no. 515 Wasika No. 2022-23/41/1/1687 dt. 26.10.2022 as per jamabandi for the year 2019-20 situated at Agwar thara, Kotkapura, Distt- Faridkot	**08.10.2024/Physical**	**21.05.2024** Rs. 13,01,531.60	Rs. 6,80,000/- Rs. 68,000/- Rs. 10,000/-	17.11.2026 on 10:00 A.M to 5:00 P.M AUTHORISED OFFICER: SH. SATYAM KISHOR AGRAWAL (M) 91474 03120 BRANCH MANAGER: SH. DINESH AFIJA (M) 98722-83401
3 MANGHAT BRANCH **M/S Shiv Trading Co** prop Niwas Shukla (04240510003121) situated at Plot no.108 st no ¼ B-31-38853 Banda Singh Bahadur colony near Tikona Park New Subhash Nagar Basti Jodhewal Ludhiana	All that part and parcel of immovable property measuring 50Sq Yds house no. B-31-38853 Banda Singh Bahadur colony near Tikona Park New Subhash Nagar Basti Jodhewal Ludhiana Ludhiana comprised in khata no 71 khatoni no 73 khasra no 10//8-9-11-12-13-18/1 as per jamabandi year 2006-2007 of Village kulyewal H.No 178 wasika no 4049 dt 25.05.2017 in the name of Mr Niwas Shukla **Bounded as under: East:** Kamaljit kaur 36'-0", **West:** Darshan Singh 36'-0", **North:** Raju 12'-6", **South:** street wide20' 12'-6"	**04.06.2026/Physical**	**23.08.2023** Rs. 25,74,956.07	Rs. 14,05,000/- Rs. 1,40,500/- Rs. 10,000/-	17.11.2026 on 10:00 A.M to 5:00 P.M AUTHORISED OFFICER: SMT. AVANTIKA BELWAL (M) 95680 14062 BRANCH MANAGER: SMT. KAMALJEET KAUR (M) 88724 70865
4 MANGHAT BRANCH **M/S Quamar Garments** Prop Mohd naim Ansari so Mohd tasleem (04240510002339) situated at H.No 2119 st no 7 Basti Mani Singh Near Shiv Mandir taraf Jodhewal Ludhiana	All that part and parcel of Plot Measuring 45 sq. yds in the name of Nasrudeen Ansari S/O Taslim Ansari wasika no 9615 dt 14.08.2008 Khata no 289/293 Khasra no 1660/399/4 as per Jamabandi year 2005-06 of Village Taraf Jodhewal Ludhiana and another property measuring 45 sqyds khata no 286/290 khasra no. 1660/399/4 as per jamabandi year 2000-2001 of village taraf Jodhewal Ludhiana wasika no 14264 dt 08.01.2004 in the name of Naim Ansari, **Bounded as under: East:** Parkash Lal 45'-0", **North:** Street18'-0", **West:** Neighbour 45'-0", **South:** Neighbour 18-0"	**24.09.2026/Symbolic**	**13.03.2026** Rs. 27,17,035.20	Rs. 25,80,000/- Rs. 2,58,000/- Rs. 10,000/-	17.11.2026 on 10:00 A.M to 5:00 P.M AUTHORISED OFFICER: SMT. AVANTIKA BELWAL (M) 95680 14062 BRANCH MANAGER: SMT. KAMALJEET KAUR (M) 88724 70865
5 Municipal Corporation Ludhiana Branch **(1.)M/s K.G Recycler** (Prop. Mr. Japkaran Singh) 56-A J.J.Eclave, near Punjab Bagh, Backside Army Flats (Bishan Vihar), Basant Avenue, Urban Estate Dugri Phase-3, Ludhiana-141013 & 71/74, Backside Indian Oil, Sidwan Canal Road, Vill. Dugri, HB No. 220, Industrial Area Tehsil Payal, Ludhiana-*141421* **(2.) Mr. Japkaran Singh** S/o Shri Arvinder Pal Singh **(3) Mrs. Jaswinder Kaur** W/o Shri Arvinder Pal Singh both R/o 56-A, J.J.Enclave, Backside Army Flats, Urban Estate Dugri Phase-3, Basant Enclave, Ludhiana-141013	All that part and parcel of property bearing Plot No. 56A measuring 59 sq.yrds Comprised in Khasra NO. 32//21/2, 33//24/3,33//25/2, 33//26, 36//6,36//15, 37//1/1, 36//4, 36//5 Khata No. 1159/1264, 1150/1259 as per Jamabandi for the year 2018-19 situated at Awadi known as JJ Enclave, Near Punjab Bagh within the revenue estate of village Jawaddi, H.B No. 160 Tehsil & District Ludhiana Registered as per Vasika No. 2023-24/101/1/15075 dated 11.01.2024 in the name of Mrs. Jaswinder Kaur W/o Shri Arvinder Pal Singjh **Bounded as under: East:** Road 08'-00", **North:** Road 26'-00", **West:** House of Arvinder Pal Singh 29'09", **South:** Road 38"-00"	**21.09.2026/Symbolic**	**09.07.2026** Rs. 1,05,81,247.54	Rs. 25,04,100/- Rs. 2,50,410/- Rs. 10,000/-	17.11.2026 on 10:00 A.M to 5:00 P.M AUTHORISED OFFICER: SMT. RAMA DEVI (M) 94180 17337 BRANCH MANAGER: SMT. RAJAT AHUJA (M) 77408 08085

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Terms & Conditions: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. **2.** The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".3.** The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **4.** The auction sale will be **"online through e-auction "** portal **https://baanknet.com**. **5.** The intending Bidders / Purchasers are requested to register on portal **https://baanknet.com** using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days),the intending Bidders/Purchasers has to transfer the **EMD amount using online mode in his Global EMD Wallet ON before the e-Auction Date and time in the portal. The registration, verification of KYC** documents and transfer of EMD in wallet must be completed well in advance, before auction. **6.** Platform **https://baanknet.com.** for e-Auction will be provided by e-Auction service provider **Help Desk No. +91 82912 20220, Help Desk E-Mail ID : support.baanknet@psballiance.com.** The intending Bidders/Purchasers are required to participate in the eAuction process at e-auction service provider's website **https://baanknet.com. 7.** For any property related query may contact the Authorised Officer of Account **8.** The Sale Notice containing the General Terms and Conditions of sale is available / published in the websites /web page portal: **https://baanknet.com. 9.** The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction,Help Manual on operational part of e-Auction related to this e-Auction from portal **https://baanknet.com. 10.** Bidder"s Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. **11.** During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be as mention above to the last higher bid of the bidders. Twenty (20) minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. **12.** It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. In case of anydifficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider **(https: https://baanknet.com.** Details of which are available on the e-Auction portal. **13.** After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/email. (On mobile no/ email address given by them/registered with the service provider). **14.** The secured asset will not be sold below the reserve price. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. **15.** The sale certificate shall be issued in favor of successful bidder on deposit of full bid amount as per the provisions of the act. **16.** It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provided. All statutory dues/ attendant charges /other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **18.** The Authorized Officer of the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. **19.** The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons /contingencies affecting the e-auctions. **20.** The successful bidder has to bear the TDS of 1% if the property value exceeds 50 lacs. **21**. This notice is also to be treated as 30 days statutory sale notice to borrower and guarantor under Rule 9(1) Security Interest (Enforcement) Rules 2002. **22.** Incase of sole bidder the bid amount quoted in his/her bid form must be improved by at least one bid incremental value, lest the sale shall be cancelled/deferred. **23.** Sale will not be confirmed if the borrower tenders to the bank contractual dues along with other expenses prior to the Authorised Officer issuing Sale Confirmation letter to the successful bidder, in such case the Bank shall refund without interest the entire amount remitted by the successful bidder.

DATE: 16.10.2026 **PLACE: LUDHIANA** **AUTHORISED OFFICER, UCO BANK**

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CHANDIGARH

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0020522043-1

SECTOR-38

10 Marla Sector 38, First Floor, Drawing Dining, Three Beds attached Toilets.Transferable preferred. CONTACT 98724-88078.

0020522044-1

OTHER CLASSIFIEDS

PERSONAL

I, Monika Garg W/o Gulshan Kumar R/o Flat no 608D, 6ATower, Trishla City, Zirakpur, SAS Nagar, Mohali Punjab-140603, have declare that I have changed my name from Monika Bansal to Monika Garg.

0020522041-1

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