

UTTARAKHAND CIVIL AVIATION DEVELOPMENT AUTHORITY (UCADA)
(Department of Civil Aviation, Government of India)
Sahashwaha Helidrome, P.O. Kulham, Dehradun-248001, Uttarakhand
Email: ucada@ucada.org, ucada@ucada.org, ucada@ucada.org

Ref: 476803RPRPTMNCENWETLEASACADA2026 DATE: 30/06/2026

E-TENDERING
Uttarakhand Civil Aviation Development Authority (UCADA) tenders proposals from eligible bidders to submit their proposals for the following project:

S.No.	Name of Package	Date of start of downloading the document	Date of Pre-bid Meeting	Last Date of submission of bids	EMD (INR)
1.	HIRING OF A TWO-ENGINE HELICOPTER FOR A WEEK-LEASE BASED FOR A PERIOD OF 03 MONTHS	01/07/2026	03/07/2026	07/07/2026	12,00,000/-

Details can be obtained from the website www.uttarakhandcivilaviation.org and/or ucada@ucada.org from 01/07/2026 to 07/07/2026. The proposal should be submitted to the undersigned at the following address: New-1, The Corporation/Address for the above package will be updated on website www.uttarakhandcivilaviation.org and/or ucada@ucada.org.
2. Email id: ucada@ucada.org and ucada@ucada.org & procurement.technical@ucada.org may be contacted for any information.
ACED, UCADA

After June deficit, below-normal rainfall in July too, says IMD

New Delhi: While June recorded a 40 per cent rainfall deficit, the India Meteorological Department (IMD) on Tuesday said rainfall in the month of July was also expected to be below normal, less than 94 per cent of the long period average.

The weather office had predicted 92 per cent rainfall for June, but the month brought in just about 60 per cent of normal rains, making it the fifth driest June since 1901—the year from which rainfall records are available in India.

The shortfall in June has put a question mark over the rainfall prediction for the entire monsoon season. ENS

Gen Dwivedi signs off as Army Chief, says wars will be more theatre-oriented in future

Press Trust of India
New Delhi, June 30



Outgoing Chief of the Army Staff General Upendra Dwivedi during his farewell ceremony in New Delhi on Tuesday. ANI

Seth, an accomplished military officer with the rare distinction of heading two operational Army commands along the western front, took charge as the new Chief of the Army Staff on Tuesday.

During his remarks to the media, General Dwivedi, who had taken over as the 30th Chief of the Army Staff in June 2024, said, "Today, as I complete my tenure as the Chief of the Army Staff, I feel a sense of deep gratitude, pride and satisfaction."

The journey from Sainik School till now has been incredible. To serve the Indian Army for over four decades has been the greatest fortune in my life," he said. The Indian Army draws its strength "not from one individual, but from its soldiers, commanders, veterans, families and the unshakable faith of the country's citizens," the outgoing Army chief said.

Before the farewell ceremony, the Army chief visited the National War Memorial where he laid a wreath to honour the country's bravehearts. In a statement, 'Op Sindoor' was a "defining moment of his tenure."

पंजाब नैशनल बैंक  **punjab national bank**
(भारत सरकार का उपक्रम) (Govt. Of India Undertaking)

Stressed Asset Management Branch, Kolkata, United Tower, 3rd Floor, 11 Hemanta Basu Sarani, Kolkata-700011
E-mail: zs8350@pnbbank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (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 Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is basis", "As is what is basis" and "Whatever there is basis" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower (s) and Guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective property.

SCHEDULE OF THE SECURED ASSETS					
Sl. No.	A) Name of the Branch B) Name of the Account C) Name & addresses of the Borrower/Guarantors Account		Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagors of property(ies))	A) (132) of SARFAESI Act 2002 B) Outstanding Amount as on date of sale C) Possession Date (134) of SARFAESI Act 2002 D) Nature of Possession Symbolic/Physical Construction	A) Reserve Price (IN ₹) B) EMD C) Bid Increase Amount D) Date/ Time of E-Auction Details of the encumbrances known to the secured creditors
1.	PNB-SAMB Kolkata. Parent Branch: PNB, Midnapore Branch, now SAMB Kolkata Mis. Basukinath Food Processing Limited, Add: PACE-1/1A, Mahendra Rai Lane (Topsia Road), Block-1, 4th Floor, Kolkata-700046, West Bengal, India. Under CIRP represented by RP Sri Rajesh Lihla Add: 1, Crooked Lane, Kolkata-700 069 Directors & Guarantors: Sanwal Tibrewal (Director/Guarantor) Add: 609, Block-O, New Alipore, Kolkata-700053 Prashant Tulsyan (Director/Guarantor) Add: SA, Robinson Street, Kolkata-700017 Pushottam Das Tulsyan (Director/Guarantor) Add: 29, Ballygunge Park, Kolkata-700019 Sant Kumar Tibrewal, Add: Southern side Flat no. -3A, 3rd floor, Plot no. -609, Block-O, New Alipore, P.S. - Churamarket, near 'St. Joseph & Mary's School', under Ward no. - 81 of The Kolkata Municipal Corporation, Kolkata, West Bengal - 700053. Add: 16B, Madan Chatterjee Lane, Kolkata 700007. Corporate Guarantors: Mis. Tulsyan Paper Products Pvt Ltd (Guarantor) Add: 609, Block-O, New Alipore, Kolkata-700053 Mis. Robinson Holding Private Limited (Guarantor) Add: Block-1, 4th Floor, P.S Pace, 1/1A, Mahendra Roy Lane, (Topsia Road), Kolkata-700046 Shree Ganpati Resorts Private Limited, Add: 20A, British Indian Street, Kolkata-700069		Southern side Flat no. -3A on the 3rd floor admeasuring 1361 sq feet of the party (G+H+4) stored and partly straight five storied building, situated at Plot no. -609, Block-O, New Alipore, Premises no. -8, Ulukstar Dutta Sarani, P.O. - New Alipore, P.S. - Churamarket, near 'St. Joseph & Mary's School', under Ward no. -81 of The Kolkata Municipal Corporation, Kolkata, West Bengal - 700053. Smt. Nibedita Satpathi (Mortgagor) W/o. Apurba Kumar Satpathi At: Dubura, PO Dubura, P.S. - Jamboni District - Jhargram, West Bengal- 721055 Mr. Rudrapratap Satpathi (Mortgagor) S/o. Apurba Kumar Satpathi At: Dubura, PO Dubura, P.S. - Jamboni District - Jhargram, West Bengal- 721055 A/C No. 1062210031259	A) ₹112.84 Lacs (Rupees One Crore Twelve Lakhs and Eighty Four Thousand only) B) ₹11.284 Lacs C) ₹1.00 Lac	17.07.2026 between 11.00 am to 03.00 PM Not known to us
2.	Midnapur (Sol Id - 018020) Rajul Mollick S/o. Gdham Nabin Mollick Rajul Mollick (Borrower / Mortgagee) S/o. Gdham Nabin Mollick Selima Khutan (Co-borrower) W/o. Rajul Mollick Both are at : Gopinathnabi P.O. - Kallagram, P.S. - Keshpur Paschim Medinipur, Pin - 721150 A/C No. 018020NC0000035 & 018020NC00000257		Equitable mortgage of Land and Building situated at Mouza - Gopinathnabi, J.L. No. 289, L.R. Kh. No. 409, L.R. Plot No. 122. Total Area 3.62 Acre. Under P.S. - Keshpur and ADGR Anandpur, District - Paschim Medinipur, vide Deed No. 10-0582 of 19.02.2020. In the name of Sh. Rajul Mollick. Butted and bounded by North: Vacant land of Apurba Mallick, South: Road, East: Property of Gdham Nabin Mollick, West: Property of Gdham Nabin Mollick. Property under Symbolic Possession.	A) 30.07.2025 B) Rs. 14,08,876.02 (Rupees Fourteen Lakhs Eight Thousand Eight Hundred and Seventy Six and Two Paisa Only) plus interest from 30.06.2025 plus Penal Charges Less Recovery if any and other charges & expenses C) 08.02.2026 D) Under Symbolic Possession	A) Rs. 18,47,000.00 B) Rs. 1.85 Lakhs C) Rs. 0.02 Lakhs Not Known to Bank
3.	Midnapur (Sol Id - 035000) Rishabh Das Dola Das Rishabh Das S/o. Biswanath Das Smt. Dola Das W/o. Ritesh Das Master Sathak Das All are residents at : Boudhazpur, P.O. - Midnapur, P.S. - Kotwali District - Paschim Medinipur West Bengal, Pin - 721011 A/C No. 035000NC0033215 (TL) 035000NC0033048 (TL)		All that part and parcel of residential Bt. G+4 stored Flat building with 'MA Bhasini' Apartment, Flat No. D on the Fourth floor, covered area - 617 Sq. Ft. super built up area - 140 Sq. Ft. within the name of B. B. Bhabani, J.L. No. 180 upon R. S. Plot Nos. 183(P), 183(2) & 252(P) with undivided proportionate share of land measuring 0.00474 Acre as per Sale Deed No. 2174 dated 09.07.2018, in the name of Sri Rishabh Das, S/o. Biswanath Das & Smt. Dola Das, W/o. R. Ritesh Das. The property is butted and bounded by North : G+2 Building of Sri Manojranjan Panik Common Stair & Lift, South: Flat 'C' East: Road, West: G+2 Building of Bhabu Adhya. Property under Symbolic Possession.	A) 31.10.2023 B) Rs. 26,01,545.60 (Rupees Twenty Six Lakhs One Thousand Five Hundred Forty Five and Paise Sixty Only) plus interest & other charges w.e.f. 31.07.2023 Less Recovery if any	A) Rs. 19,91,000.00 B) Rs. 1.90 Lakhs C) Rs. 0.02 Lakhs Not Known to Bank
4.	Midnapur (Sol Id - 035000) Mr. Asphak Sekh S/o. Late Sakhi Abdul Mannan Resident of Myra Bazar, Pathan Mohala, Midnapore, District - Paschim Medinipur West Bengal, Pin - 721011 A/C No. 06747011000974 (TL)		All that part and parcel of the property situated at Plot Nos. R. S. 649 & 650, L.R. 1082 & 1084, Sub Plot No. C, J.L. No. 173, Total Area 0.577 Acre. Under P.S. - 245, Modified L.R. Kh. No. 4536, Mouza - Myrabazar, P.S. - Medinipur, District - Paschim Medinipur, vide Gift Deed No. 5030 of 2019 Dated 06.12.2019 within the Registration A.D.S.R. Midnapore, and District - Paschim Medinipur, standing in the name of Mr. Asphak Sekh, S/o. Late Sakhi Abdul Mannan and Mrs. Nilofar Begum, W/o. Mr. Asphak Sekh. Butted & Bounded By : North : Sub Plot No. D&B South : Sub Plot No. E, R. S. Plot No. 651, West : 15 Ft. wide Road. Property under Symbolic Possession.	A) 05.06.2021 B) Rs. 8,59,710.00 (Rupees Eight Lakh Fifty Nine Thousand Seven Hundred and Ten Only) plus interest & other charges w.e.f. 01.05.2021 Less Recovery if any	A) Rs. 15,98,000.00 B) Rs. 1.60 Lakhs C) Rs. 0.02 Lakhs Not Known to Bank

यूको बैंक  **UCO BANK**
(A Govt. of India Undertaking)

Zonal Office, Durgapur
Einstein Avenue, B-Zone, Durgapur, Dist.- Paschim Bardhaman, PIN-713025

E-AUCTION SALE NOTICE

Appendix -IV(A) Rule-8(6)
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES DATED: 18.07.2026 (Sl. 1) & 29.07.2026 (Sl. 2)

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 Rule 8(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 Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorized Officer of UCO Bank (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on 18.07.2026 (Sl. 1) & 29.07.2026 (Sl. 2) for recovery of outstanding balance along-with interest and other charges due to the Secured Creditor from the borrower(s)/guarantor(s) mentioned herein. The reserve price and the earnest money deposit are listed below against each property(ies).

Name of the Branch & Authorised Officer with Mobile No.	Name of the Account	Details of Immovable Properties	1. Date of Demand Notice 2. Amount due as per notice 3. Date of Possession 4. Type of Possession	Recoverable Amount	a) Reserve Price (in Rs.) b) Earnest Money Deposit c) Bid Increment Amount
1. Krishnabaran Branch Dist- Nadia A/C No. 0087103220001 IFS Code : UCBAN000874 Mrs. Preeti Suchanwala (Authorized Officer) Mob. 7005909061	Borrower : M/s. Santi Traders Prop.-Debarata Devi S/o. Late. Shishu Chandra Devi R N Tagore Road, Chassapa, Krishnabaran, Nadia-741011, WB Guarantor(s) : 1. Mrs. Jayanti Devi 30/5 R N Tagore Road, Highstreet, Krishnabaran, Nadia-741011, WB 2. Mr. Biswajit Tagapatra Gate Road, Nagendra Nagar Kowali, Nadia-741011, WB	All the piece and parcel of land and building measuring 40 decimal of 2 katha 8 chakras with baster, situated at Holding no 15/101, Sachin Sen Road, Radha Nagar Lane, Mouza- Krishnabaran, J.L. No- 092, L.R. Plot No- 10702/14/05, Khatian No. 25446, P.O- Ghumti, P.S- Kotwali, under Krishnabaran Municipality, Dist- Nadia, North - House of Haripada Day, South- Others Property, East - 12' wide Metal Road, West- Others Property	1. 16.03.2024 2. Rs. 1,88,34,942.12 as on 04/03/2024 (inclusive of interest charged up to 29/02/2024) 3. 05.06.2024 4. Physical Possession	Rs. 242.07 Lacs as on 25.06.2026 (Inclusive of interest up to 31.05.2026)	a) Rs. 57,19,000/- b) Rs. 5,71,900/- c) Rs. 50,000/-
2. Burdwan Main Branch Dist- Purba Bardhaman A/C No. 0189103220001 IFS Code : UCBAN00189 Mr. Sharat Chandra (Authorized Officer) Mob No- 9560529051	Borrower : M/s. Raja Brink Field Prop.-Mrs. Bhiksha Mondal W/o. Mr. Subodh Kumar Mandal 263, Rajganj manashastha Dist- Purba Bardhaman, WB, PIN- 713102 Guarantor(s) : 1. Mr. Subodh Kumar Mandal 263, Rajganj Manashastha Dist- Purba Bardhaman, WB-713102 2. Mr. Raja Mandal S/o. Mr. Subodh Kumar Mandal Rajganj, kalikata, Nutangunj Burdwan, WB., PIN- 713102	1. J.L. No. 57, RS Khatian No. 159, LR Khatian No. 824, LR Dag No. 881, landed area 15 Satak, Mouza- Masla, P.S.-Khandagoshi, vide Deed no. 383 dated 13.02.2018 registered at DSRH Burdwan, in Book 1, Volume 1021/2016, Pages 15/08 to 115/24 in the name of Mr. Subodh Kumar Mandal, 2. J.L. No. 57, RS Khatian No. 159, RS Dag No. 824, LR Dag No. 881, landed area 15 Satak, Mouza- Masla, vide Deed no. 4086 dated 19.11.1999 registered at District Registrar Burdwan, in Book 1, Volume 116, Pages 98 to 101 in the name of Mr. Subodh Kumar Mandal, 3. J.L. No. 57, LR Khatian No. 121, RS Dag No. 814, LR Dag No. 871, landed area 48 Satak, Mouza- Masla, P.S.-Khandagoshi, vide Deed no. 863 dated 28.06.2005 registered at Sub-Registrar Khandagoshi, in Book 1, Volume 36, Pages 156 to 161 in the name of Mr. Subodh Kumar Mandal, 4. J.L. No. 57, LR Khatian No. 121, RS Dag No. 813, LR Dag No. 870, landed area 27 Satak, Mouza- Masla, P.S.-Khandagoshi, vide Deed no. 848 dated 28.06.2005 registered at Sub-Registrar Khandagoshi, in Book 1, Volume 36, Pages 143 to 147 in the name of Mr. Subodh Kumar Mandal, 5. J.L. No. 57, RS Khatian No. 299 and 324, LR Khatian No. 42, RS Dag No. 819, LR Dag No. 877 having landed area 21 Satak and RS Dag No. 820, LR Dag No. 877 having landed area 8 Satak, Mouza- Masla, P.S.-Khandagoshi, vide Deed no. 8089 dated 29.11.1996 registered at District Sub-Registrar Burdwan, in Book 1, Volume 143, Pages 292 to 296 in the name of Mr. Subodh Kumar Mandal.	1. 01.06.2021 2. Rs. 24,13,536.52/- as on 01.06.2021 (inclusive of interest up to 31.03.2021) with further Interest and Incidental expenses etc. 3. 11.08.2021 4. Symbolic Possession	Rs. 46,64,780.39 as on 08.06.2026 (with accrued interest applied upto 31.05.2026).	a) Rs. 67,45,000/- b) Rs. 6,74,500/- c) Rs. 25,000.00

Details of known encumbrances : Not Known

Terms and Condition :

- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. Detailed terms and conditions of the sale is available/published in the following websites/web portal: <https://www.banknet.com>.
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- The particulars of Secured Assets specified in the Schedule herewith have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through e-auction platform provided at the website <https://www.banknet.com> on 18.07.2026 (Sl. 1) & 29.07.2026 (Sl. 2) from 11.00 AM, to 5.00 PM. It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

Date : 01/07/2026 Place : Durgapur Authorised Officer, UCO Bank

- TERMS AND CONDITIONS OF E-AUCTION SALE -

- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions :
- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. The auction sale will be "online through e-auction" portal (<https://banknet.com>) using their email-id and mobile number. The process of eKYC will be done through Digilocker. Once the e-KYC is done, the Intending Bidders / Purchasers may transfer the EMD amount to their e-Wallet using online payment for challan mode. The EMD amount has to be linked with property before the EMD/End date and time in the portal. The registration, verification of eKYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed before EMD End date / time / auction.
- Earnest Money Deposit (EMD) amount as mentioned above deposited in e-Wallet, shall be linked with property. Bidders, not linking the required EMD online before EMD end date, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
- Platform (<https://banknet.com>) for e-auction will be provided by e-Auction service provider **M/s. PSB Alliance Pvt. Ltd.** having its Registered office at Unit 1, 3rd Floor, VIGOS Court Building, Near Wadala Truck Terminal, Wadala East, Mumbai - 400 057. (Helpdesk Number +91 82812 20220, Email id: support@banknet.com, banknet@psb.in) The Intending Bidders / Purchasers are requested to participate in the e-auction process at e-Auction Service Provider website <https://banknet.com>. This Service Provider will also provide online demonstration / training on e-auction on the portal.
- The Sale Notice containing the General Terms and Conditions of Sale is available/ published in the following websites/ web page portal, 1) <https://banknet.com> & 2) <https://www.pnbbank.in>.
- 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 e-auction portal (<https://banknet.com>).
- During e-auction shall have sufficient balance (≥EMD amount) in the account at the time of bidding.
- Bidding the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned. Two minutes time will be allowed to the bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of five minutes to the last highest bid, the e-auction shall be closed.
- 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 any difficulty or need of assistance before or during e-auction process, bidder may contact authorized representative of our e-auction Service Provider **M/s. PSB Alliance Pvt. Ltd.** details of which are available on the <https://banknet.com> Portal.
- After finalization of e-auction by the Authorized Officer, any successful bidder will be informed by above referred service provider through SMS / email. (On mobile no / email address given by them registered with the service provider).
- The secured asset will not be sold below the reserve price.
- The successful bidder shall have to deposit 25% (twenty five percent) of the bidamount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the dated auction by way of Transfer / NEFT / RTGS / In the form of Banker's Cheque / Demand Draft issued by a Scheduled Commercial Bank drawn in favor of **The Authorized Officer, Punjab National Bank, A/C Name of the A/c: Payable at (Place), in case of failure to complete the amount as above within the time specified, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction of said property & the defaulting bidder shall not have any claim over the forfeited amounting the property.**
- Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 19A-1 of Income Tax Act 1961 and TDS is to be paid by the successful bidder only at the time of deposit of remaining 75% of the bidamount / full deposit of BID amount.
- The Authorized Officer shall reserve the right to accept or reject all bids, if any, which are not 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 will be final.
- The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- The particulars of Secured Assets specified in the Schedule herewith have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provide.
- All statutory dues/entailed charges / other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrance, 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.
- 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 of contingencies affecting the e-auction.
- It is open to the Bank to appoint a representative and make self bid and participate in the auction.
- For detailed term and conditions of the sale, please refer <https://banknet.com> & www.pnbbank.in

Date : 01/07/2026
Place : Paschim Medinipur

Sd/- Md. Wasek Ansari, Authorised Officer
Punjab National Bank