

# State’s CD ratio crosses 60% mark for first time

**Abhay Singh | TNN**

Patna: Bihar’s credit-deposit (CD) ratio crossed the 60% mark for the first time in 2025-26, a milestone achieved alongside bank deposits touching Rs6.5 lakh crore and significant progress in loan disbursement under the Annual Credit Plan (ACP).

The achievement is particularly significant as the state’s CD ratio had remained between 35% and 40% from the mid-1980s through the 1990s and early 2000s.

The figures were presented at the 97th State Level Bankers’ Committee (SLBC) meeting held in Patna on Tuesday. The meeting was chaired by deputy CM and finance minister Bijendra Prasad Yadav.

Among those who raised issues related to credit flow in their respective sectors were urban development and IT minister Nitish Mishra, rural development minister Shrawan Kumar, and animal and fisheries resources minister Nand Kishore Ram.

Senior officials present at the meet included development commissioner Mihir Kumar Singh, finance department secretary Sanjay Kumar Singh, Union govt’s financial adviser Samar Kumar, RBI regional director Sujit Kumar, secretaries of various departments and senior officials of banks.

Other key banking indicators for 2025-26 included a decline in non-performing assets (NPAs) to 6.91%, overall ACP achievement of 87%, agricultural credit achievement of 67%, and MSME credit achievement of 84% of the target.

“The achievement of the banking sector in the state is appreciable and satisfactory. However, it is also necessary that the maximum utilisation of bank deposits within the state should be directed towards promoting local investment, entrepreneurship and employment generation,” Yadav said.

He urged banks to further increase lending to improve the state’s CD ratio.

The finance minister announced that six-monthly reviews would be conducted for banks with a CD ratio below 50% and ACP achievement below 60% of the target. He emphasised the need to channel banking resources towards Bihar’s economic development.

On the occasion, Yadav also launched the Bihar Kisan Rin Portal, developed by the SLBC to make agricultural loan disbursement faster and more transparent.

**FISCAL FEAT**

> Bank deposits touch **₹6.5 lakh crore**

> Overall ACP achievement reaches **87%**

> MSME credit target achievement at **84%**

> Agriculture credit achievement at **67%**

> NPAs decline to **6.91%**

# Emergency: When Cong put democracy to test and Bihar spearheaded resistance

**By Samrat Choudhary**

June 25, 1975, stands as one of the darkest chapters in the history of Indian democracy. It is a date that evokes pain and concern in the minds of all those who cherish democratic values. The Emergency was not merely a political episode; it was an unprecedented assault on India’s Constitution, democratic institutions, freedom of expression, and civil liberties. It reflected a dangerous mindset that was willing to sacrifice democracy itself to preserve political power.

The younger generation must understand that there was a period in India’s history when the spirit of the Constitution was suppressed, the judiciary came under pressure, the press was censored, and political opponents were imprisoned without due process. Significantly, these actions were not imposed by an external force but by a Congress-led govt.

On June 12, 1975, the Allahabad High Court declared the election of then Prime Minister Indira Gandhi invalid. In a healthy democracy, the moral course of action would have been to respect the verdict and step down. Instead, Congress chose to protect power rather than democratic principles.

On the night of June 25, 1975, the Emergency was imposed across the country. Fundamental rights were curtailed, civil liberties were suspended, and millions of citizens were deprived of their freedoms. An atmosphere of fear, repression, and uncertainty engulfed the nation. The events of that period demonstrated that, for Congress, the preservation of power had become more important than the preservation of democracy.

If the Emergency symbolised authoritarianism, Bihar became the strongest centre of democratic resistance. This is the land that gave the nation Loknayak Jayaprakash Narayan, one of the most respected champions of democracy. The call for “Sampoorna Kranti” (Total Revolution) that arose from Patna’s Gandhi Maidan shook the foundations of authoritarian rule. The J P Movement was not merely an agitation against a govt; it was a movement for systemic reform and democratic renewal. It challenged corruption, dynastic politics, appeasement, and the arrogance of power.

Thousands of students, youth, farmers, teachers, and ordinary citizens from Bihar joined the struggle to defend democratic values. Many were imprisoned and subjected to hardship, yet they refused to surrender their commitment to democracy. Bihar’s contribution to this national movement remains a matter of immense pride. Without the leadership of Loknayak Jayaprakash Narayan and the courage of the people of Bihar, the struggle against authoritarianism would not have acquired the strength it ultimately did.

Today, Congress often speaks about freedom of expression. However, the nation has not forgotten that it



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was during the Emergency that press censorship was imposed on an unprecedented scale. Newspapers were required to obtain official clearance before publishing sensitive reports. Critical voices were silenced, journalists were intimidated, and media institutions faced immense pressure. The fourth pillar of democracy became one of the principal victims of political authoritarianism during that period.

Loknayak Jayaprakash Narayan, Atal Bihari Vajpayee, Lal Krishna Advani, George Fernandes, Nanaji Deshmukh, and thousands of political workers and activists were imprisoned.

Their only offence was their commitment to democracy, constitutional governance, and the rights of the people. Dissent was treated as a crime, and every effort was made to suppress opposing voices. This remains one of the most troubling episodes in India’s democratic journey.

The Emergency also serves as a reminder that excessive concentration of power weakens democratic institutions. When authority becomes confined to a few individuals, institutional checks and balances begin to erode, placing constitutional values at risk.

The Emergency stands as a warning against the dangers of dynastic politics and unchecked political power.

Under the leadership of Prime Minister Narendra Modi, India has entered an era of greater transparency, public participation, and inclusive development.

The guiding principle of governance today is: “Sabka

Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas.”

The poor, women, youth, scheduled castes, scheduled tribes, backward classes, and marginalised communities have become central stakeholders in India’s development journey. Democratic participation has expanded, governance has become more transparent, and India continues to strengthen its position as the world’s largest democracy.

The Emergency is not merely a historical event; it is an enduring lesson about the importance of safeguarding democratic institutions.

Young Indians must understand that democracy was preserved through sacrifice and struggle. Thousands of citizens endured imprisonment and hardship to protect the freedoms and rights that we enjoy today.

On the anniversary of the Emergency, I pay heartfelt tribute to all those who stood firm in defence of democracy and refused to yield before authoritarian rule. I offer special respect to the people of Bihar, who, under the leadership of Loknayak Jayaprakash Narayan, played a historic role in safeguarding democratic values.

Let us renew our commitment to protecting the Constitution, strengthening democratic institutions, and preserving the rights and freedoms of every citizen.

Democracy is not merely a system of governance; it is the very soul of India. The contribution of Bihar in defending that soul will forever remain etched in the nation’s history.

*(The author is chief minister of Bihar)*

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**Bank of India**  
ZONAL OFFICE: BHAGALPUR ZONE, Devdoot Complex  
2nd Floor, Radha Rani Sinha Road, Bhagalpur-812001

[See proviso to rule 8 (6)]

**Sale Notice for Sale of Immovable Properties**

**E-Auction Sales Notice for Sale of Immovable Assets under the Securitization 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 Bank of India, the Secured Creditor, will be sold on **"AS IS WHERE IS", "As is what is" and "WHATEVER THERE IS" Basis"** on 09.07.2026 (Thursday) for recovery of Bank dues in following accounts & Branch.

**Details of Borrower /Mortgaged Property/Inspection Date/Date E-auction /Reserve price & EMD**

**Date, Time of E-auction:-09-07-2026 at 11:00 AM to 5:00 PM. Followed by three extensions of 10 minutes**

**Inspection Date & Time of the Property till 08-07-2026 from 10.00 AM to 4.00 PM in consultation with the Authorized Officer of Bhagalpur Zone (Bihar)**

| Sl No. | Borrowers/Guarantors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Description of the Asset/Property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1. Reserve Price<br>2. EMD<br>3. Type of Possession                                                               |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
|        | <b>Mr. Ashok Kumar Bhagat S/o- Laxmi Prasad Bhagat, Ward No.7,Uttar Thakurbari Road, Dist- Kishanganj</b><br><b>Co-Borrower:- Mrs. Neelam W/o Ashok Kumar Bhagat, Ward No.7, Uttar Thakurbari Road, Dist- Kishanganj</b><br><b>Total Due: Rs. 2,23,411.00/-</b> + Uncharged interest + other charges /- (Two Lakhs Twenty Three Thousand Four Hundred Eleven) plus uncharged interest + other charges as mentioned in notice issued dated <b>30.12.2014</b> under rule 13(2) & interest accrued there on along with 'cost & Charges'. | <b>Owner of property: - Mr. Ashok Kumar Bhagat S/o- Laxmi Prasad Bhagat Equitable Mortgage of all that part and parcel of property at Mouza: Sundaryan, Thana No.110, Ward No:22/10, Sundryan, Sub registry &amp; Dist- Kishanganj; Touzi No.07, Khata No.41(Old) 88 (New), Kheshra No.341 (Old) 399(New), Measuring total area:02 Decimal &amp; 06 Kari in the name of Mr. Ashok Kumar Bhagat S/o- Laxmi Prasad Bhagat vide sale deed no. 2595 dated 13.04.2009</b> <b>Boundaries of property as per valuation: North- Ramesh Prasad Saha South- Ramesh Prasad Saha, East- Pucca Road, West- Roop Lal Ray</b> | <b>1.Reserve Price Rs.7.74 Lakhs</b><br><b>2. Earnest Money deposit (EMD) Rs. 1.00 Lakh</b><br><b>3. Physical</b> |

For detailed terms and conditions of the sale ,please refer to the link provided in Bank of India, Secured Creditors website i.e. <https://baanknet.com>

**Place : Purnia**  
**Date : 23.06.2026**

**Authorized Officer**  
**Bank of India**

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**Bank of India**  
ZONAL OFFICE: BHAGALPUR ZONE ,Devdoot Complex  
2nd Floor, Radha Rani Sinha Road, Bhagalpur- 812001

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**Details of Borrower /Mortgaged Property/Inspection Date/Date E-auction /Reserve price & EMD**

**Date, Time of E-auction:-28-07-2026 at 11:00 AM to 5:00 PM. Followed by three extensions of 10 minutes**

**Inspection Date & Time of the Property till 27-07-2026 from 10.00 AM to 4.00 PM in consultation with the Authorized Officer of Bhagalpur Zone (Bihar)**

| Branch    | Borrowers/Guarantors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Description of the Asset/Property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1. Reserve Price<br>2. EMD<br>3. Type of Possession                                                               |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Bhagalpur | <b>Borrower:-</b> Punam Devi, W/o Sadashiv Kumar Singh, At Shitalpur, Dariapur, Po Dariapur, PS, Kasim Bazar, Dist- Munger, Pin-811201<br><b>Co-Borrower:-</b> Mr. Sadashiv Kumar Singh, S/o Badeshwar Prasad Singh, At Shitalpur, Dariapur, Po Dariapur, PS, Kasim Bazar, Dist- Munger, Pin-811201<br><b>Total Due: Rs. 7,81,748.43/-</b> (Rupees Seven Lakhs Eighty One Thousand Seven Hundred Forty Eight and Forty Three Paise) + interest w.e.f. dated 28-08-2024 + other charges                                                                                                                                                                                          | <b>Owner of property:-</b> Punam Devi, W/o Sadashiv Kumar Singh, At Shitalpur, Dariapur, Po Dariapur, PS, Muffals, Dist- Munger, Pin-811201<br><b>Residential property (Land &amp; Building)</b> situated at Abhay Nagar, Bindwara, Ward No-44, P.S. Kasim Bazar, Khata No-49, Mouza Bishnupur, Khesra No-31, Jamabandi No-229, Tauli No-1342, Thana No-205, Area 12.12 Decimal Dist Munger in the name of Mrs. Punam Devi W/o Sadashiv Kumar Singh<br><b>Boundaries of property is as under:</b> North- Raj Laxmi Devi, Randhir Singh & Ranvir Singh, South- Nala P.C.C. Road, East- Nita Devi West- Smt Madhu Devi W/o Rupesh kr.Singh | <b>1.Reserve Price Rs.34.50 Lakhs</b><br><b>2. Earnest Money deposit (EMD) Rs.3.45 Lakh</b><br><b>3. Symbolic</b> |
| Bhagalpur | <b>Borrower:-</b> Late Usha Devi, W/o Late Ganesh Prasad Sah, Gali No-3, At- Maksapur, Hazratgunj, Munger Dist- Munger, Pin-811201<br><b>Co-Borrower:-</b> Mr. Anand Kumar, S/o- Late Ganesh Prasad Sah, Gali No-3, At- Maksapur, Hazratgunj, Munger Dist- Munger, Pin-811201<br><b>Legal Heirs (Known to Bank):-</b> 1. Anand Kumar S/o Late Ganesh Prasad Sah 2. Chandan Kumar S/o Late Ganesh Prasad Sah 3. Dashrath Kumar S/o Late Ganesh Prasad Sah 4. Poonam Kumari D/o Late Ganesh Prasad Sah<br><b>Total Due: Rs. 489817.15/-</b> (Rupees Four Lakhs Eighty Nine Thousand Eight Hundred Seventeen and Fifteen Paise) + interest w.e.f. dated 01-10-2021 + other charges | <b>Owner of property:-</b> Late Usha Devi, W/o Late Ganesh Prasad Sah, Gali No-3, At- Maksapur, Hazratgunj, Munger Dist- Munger, Pin-811201<br><b>Residential property (Land &amp; Building)</b> situated at Mauza--Maksapur, Gali No-3, P.S. Kasim Bazar, Ward No-38, Khesra No- 168, Tauli No- 429, Jamabandi No-1077, Area 360 Sqft. In the name of Late Usha Devi W/o Late Ganesh Prasad Sah<br><b>Boundaries of property is as under:</b> North- Deepak Mandal, South- 10 ft Kachhi Rasta, East- Hal Kharidar A/P Bahadur Sah, West- Prakash Ram                                                                                    | <b>1.Reserve Price Rs.13.00 Lakhs</b><br><b>2. Earnest Money deposit (EMD) Rs.1.30 Lakh</b><br><b>3. Symbolic</b> |

For detailed terms and conditions of the sale ,please refer to the link provided in Bank of India, Secured Creditors website i.e. <https://baanknet.com>

**Place : Bhagalpur**  
**Date : 23.06.2026**

**Authorized Officer**  
**Bank of India**

## Bettiah people protest long power cuts

**Dilip Kumar | TNN**

**Bettiah:** Angry residents staged a protest against the power department at Dharmpur Chowk on the Bettiah-Sariswa Mukhiya Road under Bettiah Municipal Corporation area in West Champaran district on Tuesday morning, alleging prolonged disruption in electricity supply.

The protesters blocked the road and burnt tyres, leading to long queues of vehicles and disrupting traffic for several hours.

According to residents, power supply in the area remained suspended from around 9pm on Monday. With no electricity throughout the night amid humid weather conditions, residents, including

### HEAT WOES

children and elderly people, faced severe hardship.

Frustrated over the prolonged outage, locals took to the streets and staged the protest.

On receiving information about the road blockade, a team from Mufassil police station reached the spot and initiated talks with the demonstrators. After considerable effort, the police persuaded them to withdraw the protest and clear the road.

Traffic resumed after the blockade was lifted.

Mufassil SHO Samrat Singh said, “As soon as information about the road blockade and protest was received, a police team reached the spot. After convincing the protesters, the blockade was removed and traffic movement was restored.”

## 3 kids drown after father throws them into canal

**Dilip Kumar | TNN**

**Bettiah:** In a shocking incident in West Champaran district on Tuesday, a man allegedly threw his wife and their three minor children into a canal following a domestic dispute, leading to the drowning of all children. The wife managed to survive, while the accused has been arrested, police said.

The incident occurred in Bhangaha village under ward no. 4 of Lohieriya panchayat under Chanpatia police station area. The deceased children, aged around six years, four years and five months, were identified as



Locals at the incident site

the children of Rambabu Yadav, a resident of the village.

According to police, Rambabu Yadav and his wife, Lalita Devi, had been facing marital discord for the past several days. On Tuesday morning, the couple reportedly had another argu-

ment, after which Rambabu told his wife that he would drop her at her parental home. He then left the house with Lalita and their three children on a motorcycle.

Police said upon reaching Tirthut canal near Lohieriya Chowk, between Lohieriya and Barohiya villages, Rambabu allegedly pushed his wife into the canal before throwing the three children into the water one by one. Lalita Devi managed to swim to safety and later reached her parental home at Birwa village in Majhauia police station area, where she informed her family about the incident.

## Man held for staging firing at own house

**Dilip Kumar | TNN**

**Bettiah:** Police have arrested three people, including the complainant, for allegedly staging a firing incident at his own house in West Champaran to falsely implicate his in-laws and evade a dowry harassment case filed by his wife.

The incident occurred on June 7 in Khajuria

**IN-LAWS FRAMED**

Nand Tola under Sathi police station in Narkatiaganj. Initially reported as an attempted murder case, the incident was later found to be a pre-planned conspiracy during police investigation.

Those arrested include the alleged mastermind Chhunu Kumar Pandey, his brother-in-law Rinku

## 13 cops hurt as truck rams into bus in Rohtas

**Alok Chamarla | TNN**

**Sasaram:** At least 13 Bihar Police personnel, including 10 women constables, were injured when a rice-laden truck rammed into a police bus from behind in Rohtas district on Tuesday afternoon.

One of the seriously injured women constables was later referred to a higher medical facility, while the remaining personnel are out of danger. SP, Rohtas, Roshan Kumar said all the injured were out of danger.

The accident occurred near Sikthi village under Sanjhauli police station area on Ara-Sasaram road. According to officials, a Bihar Police company was travelling from Begusarai to its headquarters in Dehri when a truck carrying rice rammed into the bus from behind.

### DIGEST

#### Woman climbs mobile tower

A woman, Guddi Devi, climbed a mobile tower with her 12-year-old son near Simrahi Durga temple in Supaul's Raghupur area on Tuesday, alleging that her husband abandoned them after secretly marrying another woman. She refused to come down for nearly six hours, demanding intervention by the district administration. Raghupur CO Rashmi Priya and SHO Amit Kumar persuaded her to descend safely. Guddi alleged her husband threw her and their son out of the house.

**Bike stand opened at Buxar court:** Principal District and Sessions Judge Kajal Jhamb on Tuesday inaugurated the newly-constructed motorcycle stand for advocates near the Buxar court campus. The stand has been constructed by the building construction department at a cost of Rs4.29 lakh. Speaking on the occasion, Judge Jhamb said additional infrastructure projects, including a vehicle shed for court employees and a public convenience centre for litigants, are also in the pipeline.

**Show-cause notice issued:** The Ara Sadar Hospital's superintendent in charge, after the order of the Bhojpur civil surgeon, issued a show-cause notice to the concerned doctors, the health personnel and the hospital staff, seeking their detailed explanation about the circumstances that led to the death of a 55-year-old seriously injured patient on Monday.

**MPs seek better passenger amenities:** Members of Parliament (MPs) from different constituencies under the Danapur division of the ECR participated in the divisional railway parliamentary committee meeting held at the DRM's office premises here at Khagaul on Tuesday.

**Review meeting held:** Buxar DM Sahila on Tuesday chaired a review meeting of the district road safety committee, prohibition, land disputes, law and order, mining, certificate cases (recovery proceedings), public grievances and the right to public service at the collectorate conference hall. The DM instructed Buxar SDO Avinash Kumar to make all necessary traffic arrangements for the upcoming 'Chol-Mundan' ceremony.

**बैंक ऑफ़ इंडिया**  
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**SALE NOTICE FOR SALE OF IMMOVABLE/MOVABLE PROPERTIES**  
Zonal office, 2nd Floor, Yamuna Complex, Mithanpura Chowk, Muzaffarpur (Bihar)-842002

**E-Auction Sale Notice for Sale of Immovable/movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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/ movable property mortgaged/charged to the Secured Creditor, the **constructive/Symbolic possession** of which has been taken by the Authorized officer of Bank of India (Secured creditor), will be sold on **"As is where is", "As is what is" and "Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Bank of India from the below mentioned Borrowers(s) & Guarantor (s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

**Name of the Borrower & Guarantor/s**

**01. Branch : Kanti TPC Branch, Name of Borrower & Guarantor :Mrs. Shalma Devi W/o Rajender Kumar at Kanti Kaswa Tole, Kothia, PO + Ps-Kanti Dist-Muzaffarpur**  
**Outstanding Amount :Rs. 9.10 Lakh + interest & other Expenses.,**  
**Date of Demand Notice Section 13(2) :- 06.01.2025, Date of Possession Notice Section.13(4)-22.04.2026**  
**Description of the property:** Property Is in the name of Mrs Shalma Devi W/o Rajender Kumar Situated At Mauja-Kanti Kaswa, Tole Kothian, Po+Ps:-Kanti, District:-Muzaffarpur, Bearing Khata No:-883, Khesra No:-4177mi and 4220mi, Thana No:-63, Sale Deed No. 2351 dated 15.03.2016, Area:- 4.00 Decimal, Boundary - North - Ramraj sah, South - Nij Manmokir Sudhan Ram , East - Nij Manmokir Allah Shalma Devi, West - PCC Road  
**Reserve Price : Rs. 19.52Lakh , Earnest Money to be deposited : Rs.1.95 Lakh**

**TERMS & CONDITIONS:-**

1. Date, Time of E-auction : 28.07.2026, 11.00AM to 5.00 PM. Followed by three extensions of 10 minutes
2. Last date & time of submission of Earnest Money Deposit (EMD) : 27.07.2026 till 5.00 P.M.,
3. Inspection Date & Time of the Property : 27.07.2026 till 5.00 PM
4. Please Contact for more Information :- Zonal Office, Muzaffarpur, Mob. - 7980162782
5. 15/30 days sale notice to Borrowers/Guarantors has already been sent/to be send by Regd. Post at their last known address. In case they do not receive the said notice then this E-auction sale Notice may be treated as substituted mode of Service.

**For detailed terms and conditions of the sale, please refer to the link provided in Bank of India, Secured creditor website i.e. <https://baanknet.com>**

**Place: Muzaffarpur**  
**Date:23.06.2026**

**Authorized Officer**  
**Bank of India**