

Govt asks WhatsApp not to implement its ‘username’ feature over impersonation concerns

Issues notice, gives the company three days to respond

Soumyarendra Barik
New Delhi, July 1

THE GOVERNMENT has issued a notice to Meta-owned WhatsApp over the planned rollout of the messaging service’s ‘username’ feature over concerns of impersonation and fraud and directed the company not to roll it out until a thorough consultation on the subject, The Indian Express has learnt.

Earlier this week, WhatsApp announced it would gradually allow users to select a username and hide their phone numbers when contacting another user for the first time. It is an optional unique identifier a user can choose for her WhatsApp account. It can also be used by others to message or call her, while keeping the phone number private.

Senior government officials said the Union Ministry of Home Affairs raised concerns with the Ministry of Electronics and IT. They said the government would undertake a risk assessment of the

new feature, and see if it falls foul of the current legal architecture.

The government has asked Meta to furnish a detailed explanation on the username feature in the next three days, and has directed the company to not roll out the feature until consultation on the matter is over, an official said.

“As we understand now, there is a possibility that bad actors may claim usernames, or close-enough variations related to prominent personalities, institutions, and organisations, and message other users while pretending to be someone they are not. For those who may not be technologically aware to make out the difference, it could be a huge challenge. We have already seen bad actors carry out impersonation-linked scams such as digital arrests through WhatsApp, and this feature could further help them,” a senior government official said, requesting anonymity.

In a statement, WhatsApp said it plans to roll out the features slowly later this year, but clarified it has built safeguards.

“To protect against impersonation, we’ve held the highest-profile names — think public figures, government entities, celebrities, verified

Meta accounts — so they can only ever be claimed by their legitimate owners and look-alike derivatives of known names are held as well.”

It said users still require a phone number to use WhatsApp and that it has built multiple layers of defense against scams into usernames. “Other users need to know the exact username to message you, we will limit how many new people an account can contact, block repeated attempts to guess someone’s username key, and have systems to detect and remove activity showing common impersonation and abuse patterns,” the WhatsApp spokesperson said.

Further, it said, when the feature becomes available and someone sends a message for the first time via the username, WhatsApp will show if they are a new account, if they are in contact, if they are in common groups, and if they are based in a different country, so that one can choose whether to respond or not, the spokesperson said.

Another government official said that during internal assessments and subsequent questioning of WhatsApp, if they do not think there are enough guardrails to protect against impersonation, the government may also look

into whether the feature’s rollout should be stopped altogether.

Queries sent to the ministries of IT and Home Affairs remained unanswered until publication.

Paytm founder and CEO Vijay Shekhar Sharma has warned that look-alike usernames could become a major vector for impersonation and scams if not properly protected. “Soon you will have verified username on WhatsApp, and then unverified similar-sounding usernames,” he said in a post on social media platform X.

Mobikwik’s CEO Bipin Preet Singh said on X, “Not a good idea at all. Will lead to proliferation of fraud and impersonation. For example, I checked, most variations of my name already taken. Wonder what it can be used for.”

The company is billing the feature to make WhatsApp conversations more private as people would need to know the exact username of a person while contacting them if they do not already have their phone number. Messaging services like Telegram and Signal already have their own versions of such a feature.

In a blog post announcing the feature, WhatsApp said,

“Usernames are our latest step to make WhatsApp even more private. There’s no directory to browse and no suggestions — people will need to know your exact username to contact you for the first time.”

The feature has not been yet rolled out, and WhatsApp is currently allowing users to “reserve” a username for themselves to avoid overlaps with other users. For creators, small businesses, and organisations that may want to maintain a consistent presence online, WhatsApp will allow an option to claim their existing Instagram or Facebook username on WhatsApp. The company said it takes impersonation-related abuse “seriously,” and will take action against users who may pretend to be someone else.

“WhatsApp takes impersonation and abuse seriously. If you think someone is pretending to be you or someone else on WhatsApp in order to scam other WhatsApp users, or attempting to buy, sell, or trade WhatsApp usernames, you should report the user and any suspicious messages so we can review and take action to protect our users,” WhatsApp said in an update on its help centre. It said it will remove usernames or ban accounts altogether that it believes violate its terms of service.

‘There is fear, but also family to support’: Deported to Bangladesh and brought back, they seek to rebuild lives

They were brought back within days in June 2025 after govt conceded they were Indians

Ravik Bhattacharya
Kolkata, July 1

“SONSAR DEKHBO na bhoy? Sonsar dekhlam (Should I put my family first, or my fear? I chose family).”

It has been one year since Mehbub Sheikh, who belongs to Bhagabangola in Murshidabad, was picked up from Mumbai, kept in detention for days, taken to West Bengal, pushed across the border to Bangladesh and, within days, brought back. The 37-year-old is back in Mumbai now, working as a construction worker. “I fear I may be picked up again and thrown out. But I have to support my wife and two sons, pay their school fees.”

Minaraul Sheikh, 30, of Bel-danga in Murshidabad, was among the group of seven including Mehbub who were detained from Mumbai in June last year, pushed into Bangladesh and brought back after the Centre and BSF conceded they were Indians and held a flag meeting with their Bangladeshi counterparts. This was before the start of the SIR exercise in the state, which all of them later cleared.

Minaraul, who procures hair to sell to the wig-making industry, has moved shop to Kashmir. The chances of being singled out in the high-security Valley are even higher, and a nervous Minaraul refuses to give out his exact location. But, he must live with the risk, he adds. “After we were brought back, we received no help from the government. On the other hand, the people who owed me money took advantage of what had happened and refused to pay me, though I had to sell my family’s 1 bigha land to repay loans I had. Now I am in Kashmir to restart my life.”

While his name cleared the SIR without any hiccup, all five of his brothers were called for hearings before inclusion in the voting list. His brother Mojilul, who works as a migrant worker in Assam, says over the phone that they urged him to stay at home, particularly because his business ran aground after he was branded a Bangladeshi, but he left.

Besides Mehbub and Minaraul, the seven deported and brought back included Nazimuddin Mondal and Shamim Khan of Hariharpara in Murshidabad, Mostafa Kamal Sheikh of Monteshwar, Purba Bardhaman, and Fazer Sheikh and his wife Taslima, of Bagda in North 24 Parganas. The Indian Express also tracked down Shamim and Mostafa. Like Mehbub, both are back in Mumbai, after having tried and failed to make ends meet in Bengal.

The earlier Trinamool Congress government promised them all the help needed when they were brought back, seeking to put the BJP-led Centre in a



(Clockwise from left) Mostafa Kamal Sheikh, Shamim Khan and Mehbub Sheikh are all back in Mumbai. EXPRESS

spot. But, Mehbub says, little actually transpired. “I was lacerated by local TMC leaders. Some also promised jobs. But nothing happened. I tried to get work in Bengal, but the daily wage was Rs 650 and that too was not certain.”

When the Bengal Assembly elections brought the BJP to power in Bengal, Mehbub decided to head again for Mumbai. Claiming he had to re-make his documents as they were destroyed during his detention, Mehbub says that, to his relief, all his family cleared the SIR. “I also have a police certificate verifying that I am a resident of Murshidabad.” All this gives him confidence that Mumbai is “safe” for him. “Here, I earn at least Rs 35,000-45,000 a month.”

Mostafa, 53, a resident of Uttarpara area of Baghara village, returned to Mumbai early last month, after trying to stay home in Bengal. “I had sold jhalmuri in Mumbai for 10 years before I was picked up. After the ordeal in Bangladesh, I tried to settle in Bengal. I applied for a new voter card. Aadhaar card and e-shram card, as they had all been taken by police. I also tried working as a jhalmuri vendor near my house. But my daily profit was barely Rs 250-300... compared to around Rs 1,200 in Mumbai.”

Mostafa, who is backstaying in a small rented room in Nalaspura, admits another reason is that he is “used to Mumbai city life” now. “I can’t stay in the village.” He adds that while his name is in the SIR, along with that of his two brothers and a sister, his mother’s case is stuck with the tribunals due to “a name mismatch”. “In the 2002 voter list, her name is Terima Bibi, while in her Aadhaar, it is Terima Khatun.”

Shamin, 30, is back in Mumbai along with his wife and six-year-old daughter. He also talks of being feted by TMC leaders after he was brought back from Bangladesh. “But I could not stay back as I did not get any work. So, after the elections, I left for Mumbai and joined work as a mason,” says Shamim. While all his family members are in the voter list after the SIR, his wife is “scared”, he admits. “But what to do? Money matters.”

Samirul Islam, the chairman of the West Bengal Migrant Welfare Board under the TMC government, and a Rajya Sabha MP, says: “We proved that the seven are residents of Bengal and

citizens of India. Police verified and sent a report to the Centre... We hope that the new, double-engine government provides them employment opportunities, so that our youths do not have to migrate.”

Mostafa says the deportation episode is vivid in his mind. “We were taken from one police station to another in Mumbai for three days, before finally being handed over to the BSF in Pune. We were not allowed to keep our cellphones, keys to our rooms, or any belongings. From Pune, around 130 of us were flown to Agartala in a BSF aircraft, and then taken on buses to near the Bangladesh border. There, we were divided into small groups. Around 3 am, they led us to the border, gave us 300 Taka, some food in a plastic packet and a water bottle. Welding their batons, BSF personnel then drove us towards Bangladesh and asked us not to return. We ran towards Bangladesh, it was dark,” says the 53-year-old.

He says that villagers in Bangladesh helped them make phone calls home, and informed the Border Guard Bangladesh (BGB). The BGB made all of them assemble in a field. On June 15, the BGB handed them back to the BSF, which transferred them to the Bengal Police.

One of the most known cases of a person branded Bangladeshi, pushed across the border and brought back was of a pregnant Sunali Khatun, of Birbhum. She was detained in Delhi and deported in June last year to Bangladesh along with husband Danish, their eight-year-old son, and another family.

On December 5, 2025, Sunali and her son were brought back to India following a Supreme Court order. When she had her delivery the next month, senior TMC leader Abhishek Banerjee visited her and named her newborn “Apon (meaning one’s own)”.

Speaking to The Indian Express from Birbhum, Sunali says her life is worse than before. “I have not gone back to Delhi. My brother, who drives a Toto (an e-rickshaw) supports me. He earns Rs 200-300 daily. How will I bring up my children like this?”

In May, the Centre promised to the Supreme Court that the others detained along with Sunali, including her husband Dinesh, would also be brought back and their status determined after that.

Conservation in focus, Delhi govt to adopt 75 monuments

Express News Service
New Delhi, July 1

AS PART of an initiative to conserve and revive monuments that are currently under the care of the Department of Archaeology, the Delhi Government has passed a resolution to adopt 75 monuments, officials said on Tuesday. The proposal was passed in the cabinet chaired by the Chief Minister Rekha Gupta on Tuesday.

As per the CM, the government will initiate a scheme, Chief Minister Monument Adoption Scheme, to allow PSUs, private companies, registered NGOs, trusts, institutions and interested people to adopt historic monuments of the government through voluntary contributions.

“Such partners will be known as ‘Monument Mitras’.” At present, 75 historic monuments are under the care and protection of the Department of Archaeology... Monument Mitras will bear the entire cost of developing, operating and maintaining visitor amenities such as cleanliness, security, lighting, light-and-sound facilities and other visitor services at the adopted monuments. This is expected to save the Delhi Government an average of around Rs 4.5 lakh per monument every year.”

These are monuments that do not fall under the jurisdiction of the Archaeological Survey of India. Developing these monuments into better tourist destinations, creating essential visitor infrastructure around them, ensuring their proper upkeep, and making them more attractive and visitor-friendly remain key priorities of the government,” she said.

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PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
DETAILS OF THE ENCUMBRANCES KNOWN TO THE SECURED CREDITORS: NOT KNOWN TO SECURED CREDITOR
E-Auction Sale Notice for Sale of Immovable Assets under the 'Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provisions of Rule 8(6) of the Security Interest (Enforcement) Rule, 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(ies) mortgaged/hypothecated/charged to the Secured Creditor, the constructive/physical (whichever is applicable) possession of which has been taken by the Authorized Officer of Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 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 & Earnest Money Deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF SALE OF THE SECURED ASSETS				
Lot No.	Name of the Account & Bank Branch Details and Name of the Borrower / Guarantors	Description of Immovable Mortgaged Property(ies) and Name of Owner(s)/ Mortgagors	Date of Demand Notice u/s 13(2) of SARFAESI Act 2002 & amount as per demand notice 13(2) Nature of possession	Reserve Price Earnest Money Deposit (EMD) Bid Increase Amount
1.	M/s D Vansh Enterprises Branch: SAMB Chandigarh M/s D Vansh Enterprises, Opp. Kumar Filling Station, Fazilka, Abohar-152116, Sh. Amit Doda, Smt. Neeta Doda, Sh. Ramlal Mahindroo, Sh. Aseem Mahindroo, Sh. Mukesh Kumar, Sh. Sumit Doda	Residential house measuring 990.00 Sq. Feet situated at, Kotli No. 20, New Model Town Ferozepur city, Vide RTD No. 2738 Dated 14.07.2011 owned by Sh. Amit Doda S/o Sh. Nanak Chand Doda. Bounded By East-Street, West- Kuldeep Singh, North- Street and, South- Surinder Bajaj (Owned by: Amit Doda)	A) 13.03.2020 B) Rs. 17,83,06,888.82 with interest and costs incurred from 01.08.2020 C) Symbolic possession 21.01.2021	R.P.: Rs. 47,20,787/- EMD: Rs. 4,72,079/- Bid Increase amount Rs. 1,00,000/-
		Residential house measuring 2840.00 Sq. Feet situated at, Street No. 2, Ekta Colony, Abohar (Punjab) Vide RTD No. 5030 Dated 07.02.2000 owned by Sh. Mukesh Kumar S/o Sh. Ashok Kumar. Bounded By: East- Gurmeet Singh, West- Street, North- Street and, South- Street. (Owned by: Mukesh Kumar)		R.P.: Rs. 78,00,280/- EMD: Rs. 7,80,028/- Bid Increase amount Rs. 1,00,000/-
		Residential Flat measuring 1450 Sq. feet situated at C-605 (Block C), 6th Floor, Tower No. 3, Hamilton Towers, Nakodar Road, Jalandhar, vide RTD No. 1656 dated 03.06.2011 owned by Sh. Amit Doda S/o Nanak Chand Doda. Bounded by: East Open, West Flat No. 604, North: Passage, South: open.		R.P.: Rs. 40,80,000/- EMD: Rs. 4,08,000/- Bid Increase amount Rs. 1,00,000/-
		Residential Flat No. 80, First Floor C-U-92, Anand Vihar Pitampura, Delhi measuring 183.34 Sq yards vide Sale Deed No. 11024 dated 04.08.2006 in the name of Mrs. Neeta Doda W/o Mr. Joginder Pal Doda		R.P.: Rs. 1,78,50,000/- EMD: Rs. 1,78,50,000/- Bid Increase amount Rs. 1,00,000/-
2.	M/s Gagan Vasu Cinelinks Pvt Ltd. Branch: SAMB Chandigarh M/s Gagan Vasu Cinelinks Pvt Ltd, Opp. Kumar Filling Station, Fazilka, Abohar-152116, Sh. Gagan Doda, Sh. Shiv Lal Doda, Sh. Ghanashyam, Sh. Vipin Kumar, Asha Rani, Sh. Sat Pal	Commercial Building situated at Thana Road, Opp. Sunbeam Hotel, Abohar having land area of 4352 Sq. Ft. acquired vide RTD No. 4662 dt. 07.11.2013. 3 Marla, 4663 dt. 07.11.2013. 6.25 Marla, 4664 dt. 07.11.2013. 6.75 Marla, Owned by Sh. Satpal S/o Ram Lal (9.25 Marla) and Smt. Asha Rani w/o Satpal (6.75) (Owned by: Satpal and Asha Rani)	A) 07.06.2019 B) Rs. 12,58,10,469.17 with interest and costs incurred from 01.06.2018 C) 27.02.2025	R.P.: Rs. 4,03,99,700/- EMD: Rs. 4,03,99,700/- Bid Increase amount Rs. 1,00,000/-
3.	M/s Joginder Pal Doda Branch: SAMB Chandigarh M/s Joginder Pal Doda House No. B-VIII/195, Street Nirankari Bhawan, Ward No. 12, Abohar-152116, Sh. Anand Kumar, Sh. Shiv Lal Doda, Sh. Gagan Doda, Sh. Anil Kumar, Sh. Amit Doda, Smt. Sunita Doda, M/s Gagan Distillers & Beverages Pvt Ltd, Sh. Satya Pal, Smt. Asha Rani	Equitable Mortgage of Residential cum Commercial Plot Admeasuring 2 Kanal 13 Marla situated at Old Fazilka Road, Friends Colony, Back Side of Karan Cinema, Abohar, Distt. Fazilka Owned by Sh. Gagan Doda S/o Sh. Shiv Lal Doda Vide RTD No. 4606 Dated 03.10.2008	A) 16.04.2018 B) Rs. 13,16,78,059.60 with interest and costs incurred from 01.04.2018 C) Symbolic possession 17.09.2018	R.P.: Rs. 1,27,50,000/- EMD: Rs. 12,75,000/- Bid Increase amount Rs. 1,00,000/-
		Equitable Mortgage of Commercial Building at Kataria Market, Old Fazilka road, Abohar. RTD 4122 dated 14.09.2011 (4083.75 Sq. ft) Owned by Anil Kumar S/o Lal Chand		R.P.: Rs. 22,31,300/- EMD: Rs. 2,23,130/- Bid Increase amount Rs. 1,00,000/-
		Equitable Mortgage of Commercial Plot at Kataria Market, Old Fazilka road, Abohar. RTD No. 4123 dated 14.09.2011 (2994.75 Sq. ft) Owned by Anil Kumar		R.P.: Rs. 16,36,000/- EMD: Rs. 1,63,600/- Bid Increase amount Rs. 1,00,000/-
		Equitable Mortgage of Shop Admeasuring 4560 Sq. Ft. situated at Malout Road, Near Flyover, Abohar, Distt. Fazilka Punjab Owned by Sh. Amit Doda S/o Sh. Nanak Chand Doda Vide RTD No. 693 Dated 05.05.2011		R.P.: Rs. 65,88,800/- EMD: Rs. 6,58,880/- Bid Increase amount Rs. 1,00,000/-
		Equitable Mortgage of Vacant Commercial Plot Admeasuring 5550 Sq. Ft. situated at Hanumangarh Road, Opp. Suraj Furniture House, Abohar, Distt. Fazilka Owned by Sh. Satpal S/o Sh. Ram Lal and Smt. Asha Rani W/o Sh. Satpal Vide RTD No. 4325 Dated 24.02.1998		R.P.: Rs. 2,01,02,500/- EMD: Rs. 20,10,250/- Bid Increase amount Rs. 1,00,000/-
		Equitable Mortgage of Vacant Plot Admeasuring 1 Kanal 5.75 Marla or 7010.43 Sq. Ft. situated at Shiganagar Road, Adjoining DPS School, Abohar, Distt. Fazilka Owned by Smt. Sunita Doda W/o Sh. Shiv Lal Doda, Vide RTD No. 3029 Dated 17.11.2014.		R.P.: Rs. 38,08,000/- EMD: Rs. 3,80,800/- Bid Increase amount Rs. 1,00,000/-
		Building Admeasuring 11 Kanal 6 Marla situated at Giddarbaha-Muktar Road, Village-Husnar and Madhir, Giddarbaha, Distt. Muktsar Owned by Sh. Anand Kumar S/o Sh. Ved Parkash Vide RTD No. 1792 Dated 11.09.2008.		R.P.: Rs. 54,25,300/- EMD: Rs. 5,42,530/- Bid Increase amount Rs. 1,00,000/-
		Equitable Mortgage of Vacant Residential Plot Admeasuring 3 Kanal 12 Marla situated at New Fazilka Road, Near L-1, Opp. Kumar Filling Station, Abohar, Distt. Fazilka Owned by Smt. Sunita Doda W/o Sh. Shiv Lal Doda Vide RTD No. 5977 Dated 13.01.2014		R.P.: Rs. 2,88,27,800/- EMD: Rs. 28,82,780/- Bid Increase amount Rs. 1,00,000/-

CONTACT PERSON: SH. NAND KISHORE BARNWAL, AUTHORISED OFFICER, SAMB CHANDIGARH, MOBILE: 97352-44455

TERMS AND CONDITIONS OF E-AUCTION SALE: 1. 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 shall be "online through e-auction" portal <https://baanknet.com>. 2. The intending Bidders/Purchasers are requested to register on portal (<https://baanknet.com>) using their email-id and mobile number. The process of e-KYC is to 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/challan mode before the e-Auction date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction. 3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. 4. Platform (<https://baanknet.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, VIOS Commercial Tower, Near Wazirpur Truck Terminal, Wazirpur, New Delhi-110028. Email: support@bkay@psballiance.com. The intending Bidders/Purchasers are requested to participate in the e-Auction process at e-Auction Service Provider's website <https://baanknet.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal. 5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal. a. <https://baanknet.com>, b. www.pnbindia.in. 6. 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://baanknet.com>). 7. Bidder's e-Wallet should have sufficient balance (≥ EMD amount) at the time of bidding. 8. 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 increase in the bid amount must be of increment amount mentioned. 10 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 10 minutes to the last highest bid, the e-auction shall be closed. 9. 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. 10. In case of any difficulty or need of assistance before or during e-auction process, bidder may contact authorized representative of the e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the Baanknet portal. 11. 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 the bidder/registered with the service provider). 12. The secured asset will not be sold below the reserve price. The secured asset will only be sold at a price higher than the reserve price fixed for the property with at least one incremental bid. The Bidder, at the time of commencement, shall give a minimum of one bid increment at least greater than and over & above the reserve price fixed for the property. The property will not be sold and auction will not be confirmed, in case failed to fetch the price higher than the reserve price. 13. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, 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 date of confirmation of sale through NEFT/RTGS/MPS in Account No. 834000317118A, IFSC Code: PUNB0834000, PUNJAB NATIONAL BANK, SAMB BRANCH, CHANDIGARH OR 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 [SUNDRY NPA SARFAESI AUCTION RELATED] Payable at Chandigarh. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall have any claim over the forfeited amount and the property. 14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194-I. A/c in form of TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount. Full deposit of bid amount. 15. The Authorized Officer reserves the right to accept or reject all bids. If not found acceptable or to postpone/cancel/modify/terminate or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 16. 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. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder. 17. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 18. The particulars of Secured Assets specified in the Schedule hereinabove 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. 19. 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. 20. All statutory dues/tenant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 21. The Authorized Officer or 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. 22. 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. 23. 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://baanknet.com> & www.pnbindia.in.

Date: 01.07.2026 Place: Chandigarh AUTHORIZED OFFICER, PUNJAB NATIONAL BANK, SAMB, CHANDIGARH

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APPENDIX- IV-A [See proviso to rule 8(6) & 9(1) Sale Notice for Sale of Immovable Properties]
E-Auction Sale Notice of Immovable Assets under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given 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 Physical possession of which has been taken by the Authorized Officer of Central Bank of India, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on date 28.07.2026, for recovery of dues to the Central Bank of India from below mentioned Borrower and Guarantor. The Reserve Price & Earnest Money Deposit (EMD) and other details are mentioned below:

DESCRIPTION OF IMMOVABLE PROPERTY (E-Auction scheduled on 28.07.2026- 15 Days' Notice)						
Name of the Branch /Borrower/ Guarantor/ Mortgagor	Branch head/ and Authorized Officer	Name of the owner of the Property/Details of Property	Demand Notice Date & Amount Due (Rs. in lakhs)	Date & Type of possession	1. Reserve Price 2. EMD	Bid Increase Amount
Branch Office : Pipili/ Jaipal Duggal, Neelam Duggal and Harshwardhan Duggal	Mrs Chanchal Singh 8930413790 Mr Shilender Kumar MOB: 9050111203	Name of the owner : Jaipal Duggal, Neelam Duggal and Harshwardhan Duggal Residential property- Flat No	08.04.2025, published in newspaper on 19.04.2025	26.06.2026 (Physical Possession)	Rs.27.59 Lakh Rs.2,75,900	Rs. 30,000
262-A 2nd Floor, MS Enclave, Dhakoli, Alongwith 1/3 share in plot i.e. (Size 23ft x 62ft=158 sq. yards) measuring 01 biswa 1 Biswas i.e. 21/12360 share of land bearing khasra no 434(4-0), 436(4-9), 437(4-0), 438(4-0), 440(4-0), 445(4-0), 446(4-0), 447(1 (0-19), 888/418(1-10), Total Measuring 30 Bigha-18 Biswa comprised in khewat no 60, khatoni no 61 situated in village Dhakoli, Hadbast no 48, Teh. Derabassi Distt SAS Nagar, Mohali, Punjab-140604 in the name of Sh. Jaipal Duggal, Mrs Neelam Duggal & Sh. Harshwardhan Duggal. Bounded as:- East- Boundary of Sector 20 Panchkula West- Plot No. 262 North- Other owner South- Common Passage 24 ft wide.						
Last Date & Time of submission of EMD and Documents (Online) will be day of auction i.e. 28.07.2026 up to 12:00 PM. Date and Time of e-Auction: 28.07.2026 from 2.00 PM to 04:00 PM with Auto Extension of 10 minutes. Bidder will register on website https://baanknet.com and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in Global EMD wallet through NEFT/RTGS/transfer (after generation of challan from https://baanknet.com) The auction will be conducted through the Bank's approved service provider https://baanknet.com						

Date : 01.07.2026 Place: Karnal Authorized Officer, Central bank of India Chandigarh