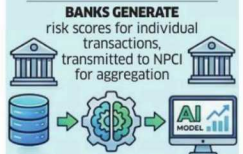


Companies

NPCI Turns to AI to Stop FraUDs Siphon off Money

Quick Response

NEARLY A DOZEN banks short-listed in the pilot; each runs AI model locally on their data



NPCI AGGREGATES signals and tracks suspicious money flows

RAPID MOVEMENT through account chains triggers alerts or freezes before dispersion

Saloni Shukla

Mumbai: The National Payments Corporation of India (NPCI) has launched a pilot project deploying an artificial intelligence model capable of tracking in real time fraudulently obtained money as it moves across bank accounts, officials aware of the deployment of this technology told ET.

If successful, this technology could empower Indian banking to intercept digital fraud before money disappears into an elaborate web of mule accounts.

According to officials with knowledge of the project, nearly a dozen banks are short-listed in the pilot where each bank will run an NPCI-developed AI model locally on their own transaction data, generating a risk score for individual transactions that is then transmitted to NPCI. Sifting apart India's entire payments network, NPCI aggregates these signals from all banks simultaneously. When a transaction is flagged as suspicious, NPCI immediately tracks where the money is heading. If funds are moving abnormally fast through a chain of accounts, NPCI can detect the network effect in real time and trigger an alert or freeze before the money is fully dispersed, officials familiar with the matter said.

"The system, built on a federated learning architecture, addresses one of the most vexing challenges in combating digital payment fraud—that by the time a victim reports a fraudulent transfer, the money has already cascaded through multiple accounts across different banks and is effectively untraceable," said an official familiar with the project. "NPCI's AI model compensates that detection lag in mere hours or days to seconds. The genius of the system lies in how it achieves network-wide visibility without compromising customer data privacy."

NPCI did not respond to a request for comment.

The AI tool is designed to read the classic signature of a mule network, where fraudsters rarely store stolen money in their own accounts to obscure their origin. Through this tool NPCI can trigger intervention before the funds are fully dispersed.

"If NPCI runs AI on top of the entire payment structure, it can identify networks—which means it can also move fast," said a person familiar with the development. "Each bank is given the same model that NPCI has developed. The data is never shared with NPCI, but these signals are passed on. NPCI is sitting at the top, so it can track those fraudulent transactions through the network effect."

The system is currently in the pilot stage, with NPCI working with select banks to refine the model and test its real-time alerting capabilities. If the pilot succeeds, a broader rollout across India's banking system could give regulators and law enforcement an unprecedented tool to intercept fraud in motion.

"The use of federated learning—a form of AI that trains models across decentralised data sources without centralising the data itself—is particularly significant. It allows NPCI to harness the collective intelligence of the banking system's transaction data without any single entity, including NPCI itself, gaining access to individual banks' customer data," another source said.

HDFC Bank Names Rajiv Kumar as Part-Time Chairman

Our Bureau

Mumbai: HDFC Bank has appointed former Financial Services Secretary, Rajiv Kumar, as its part-time chairman for a four-year term with effect from June 30. Kumar's appointment has received the approval of the Reserve Bank of India (RBI), the lender said late Monday.

Kumar (66), a seasoned public policy leader and financial sector reformer, is widely credited with playing a key role in revitalising India's banking and financial system during a period of significant stress between 2017 and 2020. During his tenure, he strengthened governance, risk management and regulatory oversight across banks by institutionalising specialised monitoring of large exposures and introducing technology-driven risk assessment systems.

Earlier this month, HDFC Bank had received RBI approval to extend the tenure of interim part-time Chairman Rakesh Mohan, who resigned on Monday, until September 18 or until a new non-executive chairman was appointed.

Kumar succeeds former Financial Services Secretary Atanu Chakraborty, who resigned on March 18, citing certain practices at the bank that he said were "not congruent" with his ethics and value system. The resignation sent shockwaves through India's banking sector and triggered an immediate decline in HDFC Bank's share price.

But a legal review later found no merit in Chakraborty's claims, the lender said, confirming an earlier ET newsbreak.

11.	BO - Kashipur (K1019) 1. Smt. Gurvachan Kaur Ghuman W/o Balwant Singh (Borrower/Mortgagor) Guarantor) R/o Vill Rampura, Tehsil - Kashipur, Distt. U.S. Nagar, Uttarakhand 2. Sh. Amritlal Singh S/o Surender Singh (Borrower/Guarantor) R/o Village Rampura, Shanti Nagar, P.O. Dhanauri, Tehsil - Kashipur, Distt. U.S. Nagar 3. Sh. Balwant Singh S/o Pratap Singh (Borrower) R/o Village Rampura, Shanti Nagar, P.O. Dhanauri, Tehsil - Kashipur, Distt. U.S. Nagar 4. Sh. Parvinder Singh S/o Joga Singh (Borrower) R/o House No. 16, Vill. Sitarampur Gangapur Gosain, Tehsil - Kashipur, Distt. U.S. Nagar 5. Sh. Joga Singh S/o Vachan Singh (Guarantor) R/o Vill. Sitarampur, Post Kundeshwari, Tehsil Kashipur, Distt. U.S. Nagar 6. Sh. Mayank Sarashwat S/o Mahesh Chandra (Guarantor) R/o Ward No. 14, H. No. 15/236, Mohalla Singhan, Near Agarwal Sabha, Kashipur	All that part and parcel of the property consisting Khata No. 130, Khasra No. 36, situated at Village Rampura, Tehsil Kashipur, Distt. Udhham Singh Nagar, measuring 0.202 Hect., in the name of Smt. Gurvachan Kaur W/o Sh. Balwant Singh, registered at Bahi No. 01, Khand No. 31, Pages No. 287 to 294, Sr. No. 806, dated 03-04-1993 in the office of Sub-Registrar Kashipur, District Udhham Singh Nagar. Property bounded as: North: Khet of Virender Pal Singh South: Property of Balwant Singh East: Railway Line West: Forest Land	11-09-2025	Rs. 45,00,000 Rs. 74,56,827.79 (Rupees Seventy Four Lakh Fifty Six Thousand Six Hundred Twenty Seven and Paise Seventy Nine Only) plus interest and other charges from 01-06-2026 and with costs and charges	Rs. 45,000
12.	BO - Kashipur (K1019) 1. M/s/ Rekha Flour & Rice Mill (Prop. - Rekha Rani W/o Bheem Sen) (Borrower) R/o Garhinegi, Tehsil Jaspur, Distt. U.S. Nagar 2. Mrs. Rekha Rani W/o Bheem Sen (Borrower/Mortgagor) R/o Ward No. 4, Vill Garhinegi, Ganesh Nagar, Kashipur, Distt. U.S. Nagar, Uttarakhand 3. Mr. Bhim Sen S/o Hemraj (Guarantor) R/o Ward No. 4, Vill Garhinegi, Ganesh Nagar, Kashipur, Distt. U.S. Nagar, Uttarakhand 4. Mr. Ravindra Singh S/o Amar Singh (Guarantor) R/o Ward No. 6, Vill Garhinegi, Ganesh Nagar, Kashipur, Distt. U.S. Nagar, Uttarakhand	Property bearing Khasra No. 931 Min situated at Village Garhinegi, Tehsil Jaspur, Distt. Udhham Singh Nagar measuring 1020 sq. mt. in the name of Smt. Rekha Rani W/o Bhim Sen registered at Bahi No. 01, Khand 208, Page No. 11 to 14, Sr. No. 2044 on 28.05.2014 in the office of Sub-Registrar Jaspur, Distt. U.S. Nagar. Property bounded as: North: Khet of Jahri South: Property of Darshan Singh East: Property of Mangli West: Rasta	06-06-2023	Rs. 67,92,285.98/- (Rupees Sixty Seven Lakh Ninety Two Thousand Two Hundred Eighty Five and Paise Ninety Eight Only) + interest and other charges from 01-06-2026 and with costs and charges	Rs. 45,00,000 Rs. 4,50,000 Rs. 45000
13.	BO - Kashipur (K1019) 1. M/s Gauri Hari Krishna Mini Rice Mill Prop. Gaurav (Borrower) R/o Garhinegi, Tehsil Jaspur, Distt. U.S. Nagar 2. Mr. Gaurav S/o Ravindra Singh (Borrower) R/o Garhinegi Ansik, Kunda, Tehsil Jaspur, Distt. U.S. Nagar 3. Mrs. Neelam Arora W/o Ravindra Singh (Guarantor/Mortgagor) R/o Garhinegi Ansik, Kunda, Tehsil Jaspur, Distt. U.S. Nagar 4. Mr. Randheer Singh S/o Sewa Singh (Guarantor) R/o Mohall Qila Ward No. 10, Chandra Nagar, Kashipur	Khasra No. 936 Min, Khata No. 683 situated at Village Garhinegi, Tehsil Jaspur, Distt. U.S. Nagar measuring 292.75 sq. mt. in the name of Mrs. Neelam Arora W/o Ravindra Singh, registered at Bahi No. 1, Zild No. 214, Page No. 337 to 340, Serial No. 2639 dated 11-07-2014 in the office of Sub-Registrar Jaspur, Distt. U.S. Nagar. Property bounded as: North: Property of Seller South: Property of Seller East: Rasta West: Others Property	01-07-2021	Rs. 39,98,686.31/- (Rupees Thirty Nine Lakh Ninety Eight Thousand Six Hundred Eighty Six and Paise Thirty One Only) + interest and other charges from 01-06-2026 and with costs and charges	Rs. 23,94,000 Rs. 2,39,400 Rs. 24,000
14.	BO - Kashipur (K1019) 1. Mrs. Vidya Tiwari W/o Shankar Tiwari (Borrower) R/o 254, Mohalla Vijay Nagar, Nai Basti, Kashipur, Distt. U.S. Nagar, Uttarakhand 2. Mr. Shankar Tiwari S/o Late Jeevan Chandra Tiwari (Borrower/Mortgagor) R/o 254, Mohalla Vijay Nagar, Nai Basti, Kashipur, Distt. U.S. Nagar, Uttarakhand 3. Mrs. Tulsi Devi W/o Late Jeevan Chandra Tiwari (Guarantor) R/o Mohalla Vijay Nagar, Nai Basti, Kashipur, Distt. U.S. Nagar, Uttarakhand 4. Mr. Zahid Hussain S/o Uyaqat Ali (Guarantor) R/o Thana Sabik, Ward No. 8, Kashipur, Distt. U.S. Nagar, Uttarakhand	1. Khasra No. 692mi situated at Vill Baijuri, Tehsil Kashipur, Distt U.S Nagar measuring 81.00 sq.mt in the name of Mr. Shankar Tiwari S/o Jeevan Chandra Tiwari registered at Bahi No. 1, Zild No.-5867, Page No. 97 to 118 at Serial No. 9629 on 17-12-2019 in the office of Sub-Registrar Kashipur, Distt U.S Nagar. Property bounded as: North – Rasta 10 ft wide South – House Veer Singh East – House of Kunwar Singh Best West – House of Taradutt Tiwari	26-10-2021	Rs. 25,50,000 Rs. 2,55,000 Rs. 26000	Rs. 25,50,000 Rs. 2,55,000 Rs. 26000
15.	BO - Pipariya Dhami 1. M/s Samalya Prasad brick field proprietor Smt. Rambeti Shukla (Borrower) Village Balbaha Kasta-Sitapur Road, Pargana-Hyderabad, Tehsil-Mohammadi, Distt.-Lakhimpur Kheri 2. Smt Ram Beti w/o Ram Kumar Shukla (Borrower) Village Jamhura, Pargana-Hyderabad, Teh.-Mohammadi, Dist-Lakhimpur Kheri 3. Shri Ram Kumar Shukla s/o Samalya Prasad Shukla (Guarantor & Mortgagor) Village Jamhura, Pargana-Hyderabad, The-Mohammadi, Dist-Lakhimpur KheriShri 4. 4. Harjinder Singh s/o Gurdeep Singh (Guarantor) Village: Gardaha, Post Amir Nagar, The Gola Gokarnath, Dist-Lakhimpur Kheri 5. Shri Prakash Bajpayee s/o Krishna Kumar (Guarantor) Village Sidapur, Pargana-Magdapur, Tehsil Gola, District-Lakhimpur Kheri 6. Shri Ram Prakash s/o Asha Ram (Guarantor) Village Bagaha, Pargana-Hyderabad, Tehsil Gola, District-Lakhimpur Kheri	All that part and parcel of the property consisting of Khata No. 18 / Plot Khet No. 210 situated at Village Balbaha, Tehsil Mohammadi, District Kheri belonging to Shri Ram Kumar Shukla through Sale Deed No. 357 dated 09-01-2002 in the office of Sub-Registrar at Bahi No. 1, Zild No. 1465, Pages 223 to 284 at Serial No. 357, registered in the office of Sub Registrar Mohammadi. Boundaries: North: Land belongs to Shri Ashok Srivastava & Raj Kumar South: Sitapur Road East: Khet belongs to Shri Sharada Prasad Bajpai West: Land belongs to Shri Rajan & Shri Uma Shanker	04-07-2023	Rs. 20,44,987.11 (Rupees Twenty Four Lakh Thousand Nine Hundred Eighty Seven Rupees Eleven Paise Only) O/s as on 23-06-2026 + interest + other expenses if any.	Rs. 81,91,000 Rs. 8,19,000 Rs. 82,000
16.	BO - Puranpur 1. M/s Ayodhya Banquet Hall (Proprietorship Firm) (Borrower) Dhanara Ghat RoadPuranpur, Distt. Pilibhit, Uttar Pradesh– 262122. 2. Mr. Ayodhya Prasad S/o Mani Ram (Borrower) House No. 95, Ward No. 22, Mohalla ChowkPuranpur, Distt. Pilibhit, U.P.– 262123. 3. Mr. Dajpet Singh S/o Santosh Singh (Guarantor) Moh Ganeshganj Cement Road Puranpur, Distt. Pilibhit, U.P.– 262124. 4. Mr. Lal Bahadur Sharma S/o Dhani Ram (Guarantor) Vill & Po – Pipari Dulai Puranpur, Distt. Pilibhit, U.P.– 262124.	Measuring Area 46.841 SQM Situated at Mohalla Bamanpuri Ward No 4, Puranpur, District Pilibhit, UP belongs to Mr Javed Khan S/o Salamattulla, Vide Bahi No. 1, Zild No-4482, Page No- 337 to 354, Serial No- 6424, Registered on 18-06-2016 in the office of Sub-registrar Puranpur, Pilibhit. Bounded as: North- House of Aslam Khan etc. South- House of Salamattulla Khan, East-House of Salamattulla Khan, West-Road 12' 6" wide	21-05-2024	Rs. 25,83,536.18 (Rupees Twenty Five Lakh Eighty Three Thousand Five Hundred Thirty Six and Paise Eighteen Only) O/s as on 21-05-2024 + interest + other expenses if any.	Rs. 16,81,700 Rs. 17000
17.	BO - Puranpur 1. M/s Sikander Brick Field (Proprietorship Firm/Borrower) Business Address: Sherpur, Puranpur, District Pilibhit, Uttar Pradesh– 262122. 2. Sikander Raza Khan S/o Abdul Saeed Khan (Borrower) Village Sherpur Kalan, Puranpur, District Pilibhit, Uttar Pradesh– 262123. 3. Saba Parveen W/O Sikander Raza Khan (Guarantor) Village Sherpur Kalan, Puranpur, District Pilibhit, Uttar Pradesh– 262122	Secured Assets: DESCRIPTION OF THE IMMOVABLE PROPERTY: Property bearing Plot No. 1298, area 0.6070 Hect., situated at Village Sherpur Kalan, Pargana & Tehsil Puranpur, District Pilibhit, Zild No. 2597, Pages 369 to 406, Serial No. 4420, dated 17-06-2010. Bounded as: East: Chak Road West: Khet Saeed Khan North: Sherpur Road Link Marg South: Chak Road	08-08-2025	Rs. 25,64,023.34/- (Rs. Twenty-five Lakh Sixty Four Thousand Twenty Three and Thirty Four Paise Only) + interest thereon from 28.07.2025 and with costs and charges	Rs. 96,74,000 Rs. 9,67,400 Rs. 97,000
18.	BO - Puranpur 1. Javed Khan S/o Salamattulla Khan (Borrower/Mortgagor) Address: Ward No. 04, Bamanpuri, Masjid Gausiya Ke Piche Wali Gali,Tehsil-Puranpur, Distt.-Pilibhit, U.P.–262122. 2. Shaban Khan S/o Chumman Khan (Guarantor) Address: House No. 138, Bamanpuri, Masjid Gausiya Ke Piche Wali Gali,Teh–Puranpur, Distt.–Pilibhit, U.P.–262123. 3. Haidar Khan S/o Aslam Khan (Guarantor) Address: Ward No. 04, Bamanpuri, Masjid Gausiya Ke Piche Wali Gali,Teh–Puranpur, Distt.–Pilibhit, U.P.–262122	All that part and parcel of the property consisting of area 46.841 Sq. Mtr. situated at Mohalla Bamanpuri, Ward No. 4, Puranpur, District Pilibhit, U.P., belonging to Javed Khan S/o Salamattulla Khan, Vide Bahi No. 1, Zild No. 4482, Page No. 337 to 354, Serial No. 6424, registered on 18-06-2016 in the office of Sub-Registrar, Puranpur, District Pilibhit. Bounded as: East: House of Salamattulla Khan West: Road 12' 6" wide North: House of Aslam Khan & others South: House of Salamattulla Khan	08-01-2025	Rs. 7,60,442.15 (Rupees Seven Lakh Fifty Thousand Four Hundred Forty Two and Paise Ninety Only) as on 17-11-2024 plus interest and incidental expenses incurred by the Bank w.e.f. 11-11-2024.	Rs. 20,09,000 Rs. 2,00,900 Rs. 20,000
19.	BO.-PALLIA LAL, KHERI 1. Sh. Prem Prakash Kuthwaha S/o Ramesh Kumar (Borrower) Prop. M/s Divya Traders, R/o Vill. Singahi Khurd, Sampurna Nagar, U.P.– 262902. 2. Sh. Amolak Singh S/o Sh. Jagroop Singh (Guarantor) R/o 239, Kharahana, Pallia Kalan, Kheri, U.P.– 262903. 3. Sh. Zafar Ahmad Khan S/o Mohammad Shafik Khan (Guarantor) R/o Pathan-4, Pallia Kalan, Kheri, U.P.– 262904. 4. Sh. Ramesh Kumar S/o Sh. Harsh Narayan (Guarantor) R/o Raghav Nagar (Pandari), Udhham Singh Nagar, Kichha, U.K.– 263148	Schedule of Property No. 1. Part of Gata No. 488 area 0.150 Hect, Gata No. 49 area 0.130 Hect & Gata No. 50 area 0.210 Hect.Total 03 Kita area 0.490 Hect, out of which its 1/8th share, equal to 0.06125 Hect (620 Sq. Mtr.), situated at Village Singahi Khurd, Tehsil & Pargana Pallia Kalan, District Kheri, vide Title Deed bearing Document No. 100, registered on 06-01-2016 at Bahi No. 1, Jild No. 1644, Page No. 151 to 182, in the office of Sub-Registrar Pallia, District Kheri, U.P. Bounded as per Title Deed East: Land Jagieet Singh West: Pakka Marg North: Land Amarjeet Singh etc. South: Land Shyam Bihari etc. Schedule of Property No. 2. Part of Gata No. 488 area 0.150 Hect, Gata No. 49 area 0.130 Hect and Gata No. 50 area 0.210 Hect.Total 03 Kita area 0.490 Hect, out of which its 1/8th share, equal to 0.06125 Hect (620 Sq. Mtr.), situated at Village Singahi Khurd, Tehsil & Pargana Pallia Kalan, District Kheri, vide Title Deed bearing Document No. 100, registered on 29-04-2016 at Bahi No. 1, Jild No. 1706, Page No. 61 to 92, in the office of Sub-Registrar Pallia, District Kheri, U.P. – 262902. Bounded as per Title Deed East: Land Jagieet Singh West: Pakka Marg North: Khet Nand Lal South: Khet Beantpal Kaur	15-06-2022	Rs. 29,32,788.28 (Rupees Twenty Nine Lakh Thirty Two Thousand Seven Hundred Eighty Eight and Paise Twenty Eight Paise Only) as on 31/05/2026 + Future Interest and Costs from 01/06/2026 + Interest + Cost & Expenses, if any.	Rs. 48,30,000 Rs. 4,83,000 Rs. 49,000
20.	BO.-RUDRAPUR (R0112) 1. M/S S.M. Industries Prop. Mr. Piklu Das s/o Pavitra Mohan Das, Plot No.28, Sector 2, IIE Pantnagar, Distt.- U.S. Nagar, 263153, Uttarakhand (Borrower) 2. Mr. Piklu Das s/o Pavitra Mohan Das, House No. 13, Shimla Pistaar, Springdales Housing Near Chandala Hospital, Tehsil Kichha, Distt. U.S. Nagar, 263153, Uttarakhand (Borrower/Mortgagor) 3. Mrs Reena Das w/o Piklu Das, House No. 13, Shimla Pistaar, Springdales Housing Near Chandala Hospital, Tehsil Kichha, Distt. U.S. Nagar, 263153, Uttarakhand (Guarantor) 4. Mr. Neeraj Kumar Gupta s/o Jay Narayan Gupta, Shiv Mauli Road, Awas Vikas, Rudrapur, Distt.- U.S. Nagar, 263153, Uttarakhand (Guarantor)	Property No. 01- Measuring area 173.27 sq. meter. Located at as Part of Khet No. 213, House No. 0. 13, Shimla Pistaar, Springdales Housing Near Chandala Hospital, Tehsil Kichha, Distt. U.S. Nagar, 263153, Uttarakhand in the name of Smt Reena Dass w/o Piklu Dass registered at Bahi No. 1, Serial No 2061 at pages from 203 to 214 of Jild No 1796 on date 24.12.2014 registered in the office of Sub Registrar, Kichha, Uttarakhand. Property bounded as: North: House No.- 14, South: House No. 12, East: Road Colony, West: Chandala Hospital. Property No. 02- Measuring area 111.15 sq. meter. Located at as Part of Khet No. 275, Pvt Plot No. 1, Astha Colony, Vill Lalpur, Per Rudrapur Tehsil Kichha, Distt. U.S. Nagar, Uttarakhand in the name of Mr Piklu Dass s/o Pavitra Mohan Das registered at Bahi No. 1, Serial No 5010 at pages from 1370 to 1514 of Elektrostat Jild No 371 on date 14-09-2010 registered in the office of Sub Registrar, Kichha, Uttarakhand. Property bounded as: North: Road 30'-0" Wide, South: Other's Property, East: Khushi Enclave Colony, West: Pvt. Plot No. 02.	30-01-2024	Rs. 1,42,21,251.88/- Rupees One Crore Forty Two Lakh Twenty One Thousand Two Hundred Fifty One and Eighty Eight Paise Only + Int. & other Charges With effect from 29-01-2024	Property No. 01. Rs. 74,80,000.00 Rs. 7,48,000.00 Rs. 75,000.00 Property No. 02 Rs. 43,93,000.00 Rs. 4,39,300.00 Rs. 45,000.00
21.	BO.-Rudrapur (R0112) 1. Smt. Leena Sharma W/o Shri Rajkumar Sharma D/o Shri Virendra Sharma (Borrower/Mortgagor) R/o D16 Tapasya Bihar, Gangapur Road Rudrapur, Tehsil Rudrapur, Distt. U.S. Nagar (U.K.) 2. Shri Raj Kumar Sharma S/o Shri Kedar Sharma (Mortgagor) R/o D16 Tapasya Bihar, Gangapur Road Rudrapur, Tehsil Rudrapur, Distt. U.S. Nagar (U.K.) 3. Shri Ajay Sharma S/o Shri Kedar Sharma (Guarantor) R/o 4 Stadium Road, Jagatpura, Basundhara Enclave, Rudrapur, Distt. U.S. Nagar (U.K.) 4. Shri Ajeet Singh S/o Shri Gurmeet Singh (Guarantor) R/o Vill-8-Rameshwarpur, Tehsil Rudrapur, Distt. U.S. Nagar (U.K.)	Secured Assets :- Equitable mortgage of the Property Khasra No. 80 Min (House No.55) area 167.28 Sq. Meters of immovable Property at Rudrapur Dehat, Tehsil Rudrapur, Distt. U.S. Nagar (U.K.) in Sub-registrar office Rudrapur, Distt. U.S. Nagar vide Bahi No. 1, Zild No.509, Page Nos. 271-288 & S. L. No. 5840 on dated 04.10.2016 in the name of Smt. Leena Sharma W/o Shri Rajkumar Sharma D/o Shri Virendra Sharma R/o D16 Tapasya Bihar, Gangapur Road Rudrapur, Tehsil Rudrapur, Distt. U.S. Nagar (U.K.). Bounded as per sale deed by :- East- Pvt. Plot No. 97, West- 9.14 Meters Rasta, North- Building Made of Pvt. Plot No.54, South- 9.14 Meters Wide Rasta.	27-06-2023	Rs. 33,60,661.76 Rupees Thirty Three Lakh Sixty Thousand Six Hundred Sixty One + Plus interest and other charges w.e.f. 27.06.2023	Rs. 70,87,000.00 Rs. 7,08,700.00 Rs. 71,000.00

cont.

SEBI NOD SOUGHT

Zerodha Eyes Foray Into Investment Banking

Our Bureau

Mumbai: Zerodha, one of India's top retail brokers, is looking to enter the investment banking business. The company has applied to the Securities and Exchange Board of India (Sebi) for a merchant banking licence through its arm, Zerodha Corporate Advisors.

The application, filed on April 27, is currently under review, according to the latest update as of May 31 on Sebi's website.

In a response to an ET query, Zerodha spokesperson said the company would share details on its business plans once it secures the licence.

Along with Zerodha, around a dozen firms, including Société Générale Securities India, InCred Capital Financial Services and Neo Wealth Management, have also applied for merchant banking licences.

Zerodha's proposed entry into the investment banking business, as the equity capital markets pipeline remains robust.

"In that context, there is meaningful headroom for new entrants in the investment banking space," said Abhinav Kumar, Partner-Capital Markets at T&A Law Firm. "Particularly those with strong distribution capabilities and investor relationships, which is precisely what Zerodha could bring to the table."

Some industry participants said the absence of an institutional equities business could be a constraint.

Merchant banking is fundamentally a relationship and execution driven business, said A Deep Shah, Assistant Vice President, Unistone Capital, a merchant banking firm.

"While technology can improve efficiency and transparency, industry ultimately choose merchant bankers based on execution capability, regulatory expertise and a proven track record of successfully delivering transactions," said Shah.

Our Bureau

Mumbai: India's external debt was at \$762.8 billion at the end of March, climbing a percentage point to a shade above a fifth of the GDP, central bank data showed.

External debt climbed \$26.3 billion in absolute terms from a year ago, meaning as a percentage of GDP, the metric climbed to 20.8% at the end of March 2026, from 19.8% a year ago, the Reserve Bank of India (RBI) data showed.

The valuation effect due to the appreciation of the US dollar vis-à-vis the Indian rupee during the March quarter amounted to \$24.6 billion, RBI said. Excluding the valuation effect, external debt would have increased by \$51 billion instead of \$26.3 billion year on year.

"At the end of March 2026, long-term debt (with original maturity of above one year) was placed at \$613.5 billion, recording an increase of \$1.8 billion over its level at end-March 2025," the central bank said.

"The share of short-term debt (with original maturity of up to one year) in total external debt increased to 38.8% at end-March 2026 from 38.3% at end-March 2025. Similarly, the ratio of short-term debt (original maturity) to foreign exchange reserves increased to 21.6% up from 20.1% reported at the end of March 2025," the RBI said.

US dollar-denominated debt remained the largest component of India's external debt, with a share of 55.5% at end-March 2026, followed by debt denominated in the Indian rupee (28.4%), yen (6.4%), special drawing rights with IMF (4.3%) and euro (3.7%).

Loans remained the largest component of external debt, with a share of 34.7%, followed by currency and deposits (22.3%), trade credit and advances (19%) and debt securities (18.1%). "Debt service (i.e., principal repayments and interest payments) declined to 5.8% of current receipts at end-March 2026 from 6.6% a year ago," RBI said.

Capri Global Plans up to \$500 Million Offshore Bond Issue

Mumbai: Capri Global Capital is set to tap the overseas bond market for the first time with an estimated \$300-500 million issue, multiple sources told ET, joining a growing list of Indian non-banking finance companies (NBFC) that are harnessing regulatory incentives on external borrowing to raise funds overseas. The NBFC has mandated Barclays, Citigroup, Deutsche Bank, Emirat NBD and UBS to arrange investor meetings across Asia, Europe and the US, beginning Tuesday. The proposed senior secured notes will have a weighted average life of about 3.25 years, according to sources. The fund raise will be part of the benchmark-sized issuance under its existing \$1 billion Global Medium Term Note (GMTN) programme, a source said. — Shilpy Sinha

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਪੰਜਾਬ ਸਰਕਾਰ ਦਾ ਹਿੱਸਾ)

Punjab & Sind Bank

(A Government Of India Undertaking)

Where service is a way of life

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Regional Office, Bareilly
97/2, Tulasherpur, Pilibhit Bypass Road,
Bareilly U.P. - 243122 Phone : 0581-2510512
E-mail : ro.bareilly@psb.bank.in

[APPENDIX-A/IV]

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.]

E-Auction Date & Time: 30-07-2026 & 11:00 Am to 01:00 PM

Last Date of Bid Submission: 28-07-2026 Upto 5:00 PM. Property Inspection Date & Time: 28-07-2026 & 10:00 AM to 04:00 PM

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 Punjab & Sind Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 30.07.2026 for realization of Bank's dues by sale of the said properties/Asset, secured creditor from respective borrower(s) and guarantor(s). The reserve price and earnest money deposit will be as mentioned in the below against the respective properties/Assets. The sale will be done by the undersigned through e-auction platform provided at the website "https://baanlink.net/".

DESCRIPTION OF IMMOVABLE PROPERTIES				
Sr. No.	Name of Branch & Name of the Borrower/Guarantor	Description of the property	Demand Notice date & Outstanding Amount	Reserve Price EMD
1.	BO - Aharo [A0547] 1. MR. Vakhtrya Ahmad S/O Mukhtyar Ahmad (Borrower/Mortgagor) R/O Mohalla Bilaspur Adda Shishgarh Dehat Bareilly (UP) 243505 2. MR. Rikhar Ahmad S/O MR. Zulfiqar Ahmad (Guarantor) R/O Ward No. 03, 52 Shishgarh Dehat Tehsil Bilaspur Dist. Bareilly Uttar Pradesh 243505 3. Mr. Gulshan Ahmad S/O MR. Rafique Ahmed (Guarantor) R/O Mohalla Ahalehadish Shishgarh Dehat Bareilly U.P. 243505	Property 1 Immovable property situated at Gata No. 612 area 0.342 Share 1/6 i.e. 0.0570 Hect (570 sq. meter), Vill. Shishgarh, Tehsil-Meerganj, Distt. - Bareilly U.P. registered in the office of Sub-Registrar Meerganj Bareilly vide registered sale deed No. 6328 at Bahi No. 1, Zild No. 3729, Page 353 to 386 on dated 19-11-2020. Property bounded as: East: Khet of Mohd Yasin West: Unmetalled Chak Road North: Khet of Sabir South: Khet of Sarafat	04-09-2025 Rs. 3,21,561.83 (Rupees Three Lakh Twenty One Thousand Five Hundred Sixty One and Eighty Three Paise Only) as on 31.05.2026 + intt. + cost & expenses if any.	Rs. 24,000.00 Rs. 24,000.00
2.	BO - Aharo [A0547] 1. M/s/Taj Palace through its Proprietor Mr. Makasud (Borrower) Khata No. 00031, Gata No. 1340, Village- Mahtosh Near Sardar MS Inter College, Mehtosh Abutting, Bilaspur Shishgarh Road, Tehsil- Bilaspur, District- Rampur, UP-244921 2. Mr. Makasud s/o Ahmad Navi (Proprietor & Mortgagor) Village Mahtosh, PO Begamabad, Tehsil Bilaspur, District- Rampur, UP-244921 3. Mr. Amee Hasan s/o Ahmad Navi (Guarantor & Mortgagor) Village Mahtosh, PO Begamabad, Tehsil Bilaspur, District- Rampur, UP-244921 4. Mr. Saghudar Husain s/o Ahmad Navi (Guarantor & Mortgagor) Village Mahtosh, PO Begamabad, Tehsil Bilaspur, District- Rampur, UP-244921 5. Mr. Mahabooob Alam s/o Ahmad Navi (Guarantor & Mortgagor) 254 Village Mahtosh, PO Begamabad, Tehsil Khawaja, Tehsil Bilaspur, District- Rampur, UP-244921	Property 1 - Immovable property measuring 0.1210 Hectare at Khata No. 00031 and Gata No. 1340, situated at Village- Mahtosh, Tehsil- Bilaspur, District Rampur, Uttar Pradesh registered in the name of Sapahdar Hussain & Mahabooob Alam vide Gift Deed Sl. No. 380 dated 11-01-2024 in Wahi No. 1, Jild No. 4156, Pages No. 65-78 in the office of Sub Registrar Office Bilaspur, District- Rampur. Property bounded as: East: Link Road West: Property of Boota Singh North: Property of Boota Singh South: Property of Donee Property 2 - Immovable property measuring 0.1210 Hectare at Khata No. 00031 and Gata No. 1340 situated at Village Mahtosh, Tehsil- Bilaspur, District- Rampur, Uttar Pradesh registered in the name of Makasud & Amee Hasan vide Gift Deed Sl. No. 381 dated 11-01-2024 in Book/Wahi No. 1, Jild No. 4156, Pages No. 79-92, in the office of Sub Registrar Bilaspur, District- Rampur. Property bounded as: East: Link Road West: Property of Boota Singh North: Property of Donors South: Property of Chhote	10-10-2025 Rs. 38,07,613.14 (Rupees Thirty Eight Lakh Seven Thousand Six Hundred Thirteen and Fourteen Paise Only) as on 31.05.2026 + intt. + cost & expenses if any.	Rs. 77,44,000 Rs. 7,74,400 Rs. 78,000
3.	BO - Civil Lines, Bareilly (R0253) 1. M/s/Taj Add Solutions Prop. S/o Jitendra Kumar S/o Sh. Fakher Chand (Borrower) R/O Gihar Basti, Chopla Road, Bareilly, Uttar Pradesh- 243001 2. Sh. Amit Kumar S/o Sh. Fakher Chand (Co-Borrower) Address: 79, Civil Lines, Bareilly, Uttar Pradesh- 243001 3. Sh. Sarju Gihar S/o Sh. Fakher Chand (Guarantor) Address: 79, Civil Lines, Bareilly, Uttar Pradesh- 243001 4. Sh. Ashwani Kumar Bhatia S/o Sh. Ram Sarwan Bhatia (Guarantor) Address: N-23 North City Extension, Bareilly, Izat Nagar, Nawabganj, Bareilly, Uttar Pradesh- 243122 5. Smt. Janita W/o Late Sh. Jitendra Kumar (Borrower) Address: 79, Civil Lines, Naumbia, Bareilly, Uttar Pradesh- 243001 6. Ms. Rakhi Singh D/o Late Sh. Jitendra Kumar (Borrower) Address: 64, Civil Lines, Bareilly, Uttar Pradesh- 243003 7. Sh. Kajal D/o Late Sh. Jitendra Kumar (Borrower) Address: Gihar Basi Chopla Road, Civil Lines, Bareilly, Uttar Pradesh 8. Sh. Navneet Kumar S/o Late Sh. Jitendra Kumar (Borrower) Address: GiharBasi Chopla Road, Civil Lines, Bareilly, Uttar Pradesh 9. Ms. Isha D/o Late Sh. Jitendra Kumar (Borrower) Address: Gihar Basi Chopla Road, Civil Lines, Bareilly, Uttar Pradesh	Secured Assets Property 1 Commercial property measuring 48.49 Sqm situated at Moh. Biharipur, Civil Lines on Chapula Road, Opp. Mandir, Bareilly in the name of Sh. Jitendra UP Jeetu, Amit & Suraj S/o Fakher Chand registered with sale deed dated 17-06-2003 at Bahi No. 1, Zild No. 495, Pages 337-348 at Sl. No. 4275. Property bounded as: North: House of Radhey Shyam and Danish etc. South: House of Sanjay etc. East: House of Rajkumar West: Rasta 12 feet wide Property 2 Residential property measuring 18.20 Sqm situated at Moh. Biharipur, Civil Lines, Near Post Office Hospital, Bareilly pertaining to Sh. Jitendra Kumar S/o Fakher Chand registered with sale deed dated 22-04-2006, at Bahi No. 1, Zild No. 1469, Pages 323-336 at Sl. No. 2901. Property bounded as: North: House of Ashok Singh South: House of Ramgopal Mishra East: Rasta Gali 3 feet wide West: G C I School	01-01-2024 Property 1 Rs. 4,37,625/- (Rupees Four Lakh Thirty Seven Thousand Six Hundred Twenty Five Only) as on 30.04.2026 + intt. + cost & expenses if any. Property 2 Rs. 1,80,000 Rs. 18,000 Rs. 18,000	Rs. 27,80,000 Rs. 2,78,000 Rs. 28,000
4.	B.O. GOLA (G1134) 1. Mr. Manoj Dixit S/o Som Narayan (Borrower) R/o Moh. Onchi Bhoond, Aliganj Road, Ward No. 10, Gola Gokarnanath, Distt. Kheri (U.P.) 2. Smt. Shilpi Dixit W/o Mr. Manoj Dixit (Co-Borrower) R/o Moh. Onchi Bhoond, Aliganj Road, Ward No. 10, Gola Gokarnanath, Distt. Kheri 3. Sh. Anuj Tiwari S/o Kundan Lal (Guarantor) R/o Vill. Bhalaiya Bujurg, Gola Gokarnanath, Distt. Kheri	Residential property situated at Plot No. 9, part of Gata No. 865 & 866, Village Punarbh Guru, Pargana Kukra, Tehsil Gola Gokarnanath, District Lakhimpur Kheri, measuring 151.11 Sq. Mtr., vide Title Deed bearing Document No. 1088 dated 21.01.2022, registered at Book No. 1, Jild No. 8668, Pages 1 to 10, in the office of Sub Registrar, Gola Gokarnanath, District Kheri, U.P. Property bounded as per Sale Deed North: Plot of Gini Jret. South: Plot of Dixit J East: Abadi West: Rasta	04-11-2024 Rs. 10,09,761.90/- (Rs. Ten Lakh Nine Thousand Eight Hundred Sixty One and Ninety Paise Only) as on 15-06-2026+ Interest + Cost & Expenses, if any.	Rs. 30,000.00 Rs. 30,000.00
5.	BO - Mahua Gunday 1. M/s/Annapurna Sweets (Borrower) Add: Kailiya Kurriya Kallinaroad, Puranpur 2. Sh. Raj Pandey S/o Subhash Chandra Pandey (Borrower/Partner) R/o Sahukara Linepar, Puranpur, Distt. Pilibhit 3. Sh. Ravi Om Singh S/o Varistar Singh Chauhan (Borrower/Partner), R/o Hamid Road Chowk, Puranpur, Distt. Pilibhit Sh. Abhishek Mishra S/o Chandra Prakash Mishra, R/o Mohalla-Ganeshgunj, Puranpur, Distt. Pilibhit 4. Sh. Udit Kumar Bajpai S/o Rakesh Bajpai (Borrower/Partner), R/o Mohalla-Bamanpuri, Puranpur, Distt. Pilibhit 5. Sh. Aman Kumar Bajpai S/o Rakesh Bajpai (Borrower/Partner), R/o Mohalla-Bamanpuri, Puranpur, Distt. Pilibhit 6. Sh. Subhash Chandra Pandey S/o Baldev Prasad (Guarantor) R/o Sahukar Line Par, Puranpur, Distt. Pilibhit 7. Sh. Rakesh Kumar Bajpai S/o Ram Avtar (Guarantor) R/o Mohalla-Bamanpuri, Puranpur, Distt. Pilibhit 8. Smt. Jyoti Singh W/o Ravi Om Singh Chauhan (Guarantor), R/o Hamid Road, Puranpur, Distt. Pilibhit 9. Smt. Anupam Pandey W/o Raj Pandey (Guarantor), R/o Sahukara Linepar, Puranpur, Distt. Pilibhit 10. Smt. Shivani W/o Udit Kumar Bajpai (Guarantor), R/o Mohalla-Bamanpuri, Puranpur, Distt. Pilibhit	SECURED ASSET: All that part and parcel of the immovable property (shop) measuring area 8900 Sqm situated at Gata No. 111/1, Kailiya Kurriya, Teh-Puranpur, Distt. Pilibhit, U.P., belonging to Sh. Raj Pandey S/o Subhash Chandra Pandey, registered via Bahi No. 1, Jild No. 1192, at pages 369-408, Sale Deed No. 5984/2004 dated 14-09-2004 in the office of Sub-Registrar, Puranpur. Property bounded as: North: Chak Road West: L/o Ram Prasad etc. East: L/o Bhagwan Swaroop etc. South: L/o Jaguran etc.	22-02-2024 Rs. 1,18,80,242.09 (Rs. One Crore Eighteen Lakh Eighty Thousand Two Hundred Forty Two and Paise Nine Only) as on 30.04.2026 + intt. + cost & expenses if any.	Rs. 1,74,00,000 Rs. 17,40,000 Rs. 17,40,000
6.	BO - JASPUR 1. M/s/Nafees Traders, Proprietor Mohammad Nafees S/o Abdul Majjeed (Borrower), Mohalla Nai Basti, Near Noori Masjid, Jaspur, U.S. Nagar. 2. Mohammad Nafees S/o Abdul Majjeed (Borrower), Mohalla Nai Basti, Near Noori Masjid, Jaspur, U.S. Nagar. 3. Mrs. Shamshida Khatoun W/o Abdul Majid (Guarantor), Mohalla Jatwara Nai Basti South, Jaspur, U.S. Nagar, 244712. 4. Mr. Shamshad Ali S/o Mubark Hussain (Guarantor), Mohalla Nai Basti, Jaspur, U.S. Nagar, 244712.	Residential Plot bearing Khata No. 102 (1414-1419 Fasil), Kharsa No. 135 Min, measuring 640 sq. mtr., situated at Mouza Amritpur, Tehsil Jaspur, Distt. U.S. Nagar, belonging to Mrs. Shamshida Khatoun W/o Abdul Majid through Sale Deed dated 18.04.2017, registered at Bahi No. 1, Zild No. 511, Pages 193 to 206, Serial No. 855, in the office of Sub Registrar, Jaspur, U.S. Nagar, Uttarakhand. Property Bounded By: East: Road 16 Feet wide West: Land of Tayra Khatoun W/o Gulshier North: Bijai Ghar South: Land of Daangrahtia	25-10-2019 Rs. 24,19,539.40 (Rupees Twenty Four Lakh Nineteen Thousand Five Hundred Thirty Nine and Forty Paise Only) as on 31.05.2026 plus interest and costs from 31-05-2026.	Rs. 15,00,000 Rs. 1,50,000
7.	BO - PRINCE 1. M/s/Prince Traders through Prop. Mohd. Sirajuddin S/o Bhure Hasan (Borrower) Mohalla-Natha Singh, Ansariyan Masjid, Jaspur, U.S. Nagar 2. Mohammad Sarfaraj S/o Mohammad Haneef (Guarantor) Mohalla- Nai Basti, Ward-13, Jaspur, U.S. Nagar 3. Mohammad Jafar S/o Jahid Hussain (Guarantor) Mohalla- Nai Basti, Ward-13, Jaspur Khurd, Jaspur, U.S. Nagar	Residential property measuring 58.55 Sqm, bearing Khata No. 0067, Kharsa No. 87/3 Min, Bahi No. 1, Zild No. 428, dated Pages No. 67 to 96, Serial No. 1466, dated 11/05/2016, situated at Mouza Jaspur, Patti Uttam, Ward No. 12, Moh. - Nalbasti, Jaspur, Tehsil Jaspur, Distt. - U.S. Nagar. Boundaries of the property: North: Rasta 15ft wide South: Land of Jahid Hassan East: Land of Mohd Shamim West: Land of Rafiq Ahmed	13-09-2021 Rs. 20,05,242.81 (Rupees Twenty Lakh Five Thousand Two Hundred Forty Two and Eighty One Paise Only) as on 31.01.2026 + intt. + cost & expenses if any.	Rs. 26,41,000 Rs. 2,64,100 Rs. 27,000
8.	BO - JASPUR 1. M/s/ Beauty Enterprises through its Prop. Rafiq Ahmad S/o Sabbar Ahmad (Borrower), R/o House No. 317, Mohalla-Nai Basti, Jaspur, U.S. Nagar, Uttarakhand, PIN No. 244712 2. Mohd Ibrahim S/o Jama Hussain (Guarantor), R/o Ward No. 13, Mohalla-Nai Basti, Near Takiy Wali Masjid, Jaspur, U.S. Nagar, Uttarakhand, PIN No. 244712 3. Mrs. Nasir Jahan W/o Rafiq Ahmad (Mortgagor/Guarantor), Mohalla-Patti Chauhan, Jaspur, U.S. Nagar, Uttarakhand, PIN No. 244712	Residential property measuring 64.89 Sqm, situated at Moh. - Nalbasti, Jaspur, Tehsil Jaspur, Distt. - U.S. Nagar, belonging to Smt. Nasreen Jahan W/o Rafeeq Ahmed through Sale Deed dated 12.01.2007, Bahi No. 1, Zild No. 1477, Pages No. 109-114, at Serial No. 233, registered at Registrar Office Jaspur. Boundaries of the property: North: Road 10 ft wide South: Property of Bhure Sabbar and Razia East: House of Saeed West: Property of Rasheed and Ronak	22-10-2021 Rs. 34,29,365.92 (Rupees Thirty Four Lakh Twenty Nine Thousand Three Hundred Sixty Five and Ninety Two Paise Only) as on 31.05.2026 + intt. + cost & expenses if any.	Rs. 23,50,000 Rs. 2,35,000 Rs. 24,000
9.	BO - JASPUR 1. M/s/ National Medical Store Prop. Mohammad Raees (Borrower) R/O: Mohalla Patti Chauhan, Ward No. 6, Jaspur, Distt. U.S. Nagar (UK), Pin No. 244712 2. Mohammad Raees S/o Abdul Hamid (Guarantor) R/O: Mohalla Patti Chauhan, Ward No. 6, Jaspur, Distt. U.S. Nagar (UK), Pin No. 244712 3. Salim Javed S/o Mohammad Raees (Guarantor) Mohalla Patti Chauhan, Ward No. 6, Jaspur, Distt. U.S. Nagar (UK), Pin No. 2447124. 4. Mohammad Naseem S/o Jahid Idreesah (Guarantor) Ward No. 11, Dhakana Road, Nai Basti, Jaspur, U.S. Nagar (UK), Pin No. 244712	SECURED ASSET: Area 80.29 sq mtr demand register No. 396, Mohalla Patti Chauhan, Ward No. 6, registered at Bahi No. 1, Jild No. 137, Page No. 189 to 192, Serial No. 366, dated 23-01-2013, Sub Registrar Jaspur. Property bounded as: As per Sale Deed vide Sr. No. 2513 East: Road, West: Land of Makki Hasan and Mohd Umar, North: Road South: Road	13-09-2021 Rs. 40,05,374.17 (Rupees Forty Lakh Five Thousand Three Hundred Seventy Four and Seventeen Paise Only), as on 31-05-2026 future interest and costs from 31-05-2026 & expenses if any.	Rs. 21,59,000 Rs. 2,15,900 Rs. 22,000
10.	BO - JASPUR 1. M/s/ Rehmani Marble through its Prop. Rais Ahmad S/o Abdul Majjeed (Borrower), Rehmani Marble Near Noori Masjid, Mohalla-Nai Basti, Jaspur, U.S. Nagar, Uttarakhand. 2. Mr. Rais Ahmad S/o Abdul Majjeed (Borrower), Mohalla-Nai Basti, Near Takiy Wali Masjid, Jaspur, U.S. Nagar, Uttarakhand. 3. Mr. Irshad Hussain S/o Shaakal Hussain (Guarantor), Mohalla-Patti Chauhan, Jaspur, U.S. Nagar, Uttarakhand. 4. Mohd. Usman S/o Mohd. Navi (Guarantor), Nai Basti, Patrampur Road, Jaspur, U.S. Nagar, Uttarakhand.	Residential property measuring 46.00 Sqm, bearing Demand Register No. 1860, situated at Moh. - Nalbasti, Jaspur, Tehsil Jaspur, Distt. - U.S. Nagar, belonging to Sh. Rais Ahmad S/o Abdul Majjeed through Sale Deed dated 20.12.2013, registered in Additional Bahi No. 1, Zild No. 181, on Pages No. 309/314, at Serial No. 4295, in the office of Sub Registrar, Jaspur. Boundaries of the Property: North: Property of Master Aftab South: Property of Tausid Alam East: Road West: Property of Akbar Ali	16-02-2019 Rs. 31,50,179.85 (Rupees Thirty One Lakh Fifty Thousand One Hundred Seventy Nine and Eighty Five Paise Only) as on 31.05.2026 + intt. + cost & expenses if any.	Rs. 22,95,000 Rs. 2,29,500 Rs. 23,000

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