



NPS Insights

SPOTLIGHT

Retirement Income Scheme (RIS) & Drawdown Options under NPS

What is RIS?

The Retirement Income Scheme (RIS) is a market-linked drawdown facility under NPS that keeps your eligible retirement corpus invested while providing regular payouts up to 85 years of age, helping your savings continue to grow even after retirement.

Choose Your Drawdown Option

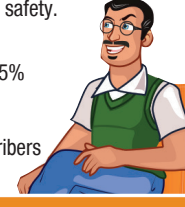
Option	How it Works	Suitable For
Systematic Payout Rate (SPR) (Default)	Annual payout is based on a predefined age-based withdrawal rate and is recalculated every year.	Subscribers seeking stable and predictable retirement income.
Systematic Unit Redemption (SUR)	Units are redeemed systematically over the drawdown period. Payouts vary with NAV.	Subscribers comfortable with market-linked income.

RIS Steady Investment Strategy

- An age-based investment glide path balances growth and safety.
- Starts with 35% Equity at retirement.
- Equity allocation gradually reduces to 10% by age 75.
- From age 80 onwards: Portfolio remains at 10% Equity, 15% Corporate Bonds and 75% Government Securities.

Key Features

- Available to Government and Non-Government NPS subscribers at exit.
- Payout frequency: Monthly, Quarterly or Annually.
- In case of the subscriber's demise, the remaining corpus is paid to the nominee/legal heirs.
- At 85 years, any balance may be withdrawn as a lump sum or used to purchase additional annuity.
- Option to change Pension Fund once every two financial years.



Money Ram says....

#Zaruri Hai

Subscriber Education and Protection Fund (SEPF) Initiative, by Pension Fund Regulatory and Development Authority



MAHATMA GANDHI ANTARRASHTRIYA HINDI VISHWAVIDYALAYA

(A Central University established by Parliament by Act No. 3 of 1997)
Post Hindi Vishwavidyalaya, Gandhi Hills, Wardha - 442001 (Maharashtra)
Telephone No.: 07152-230905; Website: www.hindivishwa.org

EMPLOYMENT NOTICE

Advt. No. MGAHV/32/2026

Online applications are invited on CU Chayan Portal from eligible candidates for filling up the following Teaching positions on regular basis in the University :

Sr. No.	Position Name	Pay Scale (As per 7th CPC)	No. of Positions	Category
1.	Professor	Level - 14	06	UR - 2, OBC - 3, SC - 1
2.	Associate Professor	Level - 13 A	03	SC - 1, OBC - 1, EWS - 1
3.	Assistant Professor	Level - 10	02	UR - 1, PwBD - 1

Details of the advertisement are available on the University website : www.hindivishwa.org
The last date for submission of online application is 17.08.2026.

Registrar (Acting)



THE SPECIAL OFFICER AND COMPETENT AUTHORITY, (UNDER KPIDFE - IMA & OTHER SCAM)

3rd Floor, Podium Block, V.V. Tower, Dr. Ambedkar Veedhi, Bengaluru-560001

NOTICE/INVITATION FOR E-AUCTION FOR IMMOVABLE PROPERTY

Pursuant to attachment of Immovable properties by the Government under the provisions of the KPIDFE Act 2004 and pursuant to the absolute attachment order by the Hon'ble Special Court, the Special Officer & Competent Authority (under KPIDFE Act, 2004), is issuing notice for e-auction of the immovable property through e-auction on 'as is where is and whatever there is basis'. The intending bidders will be required to furnish Earnest Money Deposit (EMD) (as mentioned against each auction in the e-portal provided by the Service Provider/Karnataka Public Procurement Portal only).

Short description of the Immovable Property (SPLOCA/AUC(2)/CR/04/2026-27)

Properties are free of all encumbrances and are in the name of Competent Authority appointed by Government and confirmed by the Special Court under KPIDFE Act, 2004
Clear Title: RTC/Khata stands in the name of Competent Authority and Auctioning Authority

Sl. No.	DETAILS OF THE PROPERTY	Minimum Bid Price (Rs)	EMD (Rs)	Bid Increase Value (Rs)
1	All the piece and parcel of Agricultural land bearing Sy No.14/2 measuring to an extent of 0-20 Guntas situated at Kodagurki Village Kasaba Hobli Devanahalli Taluk Bangalore Rural District. Latitude and Longitude : 13°17'56"N 77°42'4"E	2,00,00,000/-	20,00,000/-	2,00,000/-

Date of Pre-bid meeting & time and Place	Date of Inspection & time	Last Date of Submission of Bids & EMD submission	Date & Time of E Auction
27th July, 2026; 3 pm to 4 pm Place: O/o SPLOCA, 3rd Floor Podium Block, Visveswariah Tower, Bengaluru	04th August, 2026 11:00 am to 04:00 pm	10th August, 2026 Before 5pm	13th August, 2026 11 am to 1 pm

For Registration & Online Auction, you can login to: <https://kppp.karnataka.gov.in> (Helpdesk No: 080-46010000, 080-68948777) The interested bidders who require auction related information can contact Assistant Commissioner, Office of the Special Officer & Competent Authority, 3rd Floor, Podium Block, Visveswariah Towers, Dr. Ambedkar Veedhi, Bengaluru-560001, e-mail ID: splocaeauction@gmail.com or Contact Mob. No 7019159438.

Sd/-
Joint Secretary and Competent Authority
O/o Special Officer & Competent Authority
(IMA & Other Scam), Bengaluru

Date: 17.07.2026
Place: Bengaluru
DIPR/CP/1655/ZEN/2026-27

PUBLIC NOTICE

My client, **Radha Soami Satsang Beas**, a society formed under the provisions of the Societies Registration Act, 1960 and having its office at P.O. Dera Baba Jaimal Singh, Amritsar District, Punjab proposes to transact with the converted lands totally measuring an extent of about 25 acres 04 guntas comprised in Survey Nos.118/1, 118/3, 119, 120 and portion of Survey No. 123 of Doddabidarakallu Village, Yeshwanthpur Hobli, Bangalore North Taluk, Bangalore which is more fully described in the 'Schedule' hereinbelow and hereinafter referred to as the "Schedule Property" which is owned by them.

If any person/s, entity, firm, institution (corporate or otherwise) has or claims any right, title, interest, pending litigation or demand of any nature in or upon the Schedule Property or any part thereof, the same may be brought to the notice of the undersigned in writing together with all details of the right, title, interest, claim, pending litigation or demand made together with supporting documents **within fifteen (15) days** from the date of this notice, failing which such claims shall be considered to have been waived and/or given up and my client shall proceed to complete the purchase in respect of the Schedule Property. Objections and/or claims received after the above period shall neither be entertained nor shall be binding on my client.

SCHEDULE

Description of the Schedule Property

All that piece and parcel of the converted lands totally measuring an extent of about 25 acres 04 guntas comprised in Survey Nos.118/1, 118/3, 119, 120 and portion of Survey No.123 of Doddabidarakallu Village, Yeshwanthpur Hobli, Bangalore North Taluk, Bangalore which is bounded as follows:

East by : Private Road and lands comprised in a portion of Survey Nos.123 and 124 of Doddabidarakallu Village;

West by : Parle Factory, Road and balance lands comprised in Survey Nos.118 and 120 of Doddabidarakallu Village;

North by : National Highway (NH-4) connecting Bangalore to Tumkur;

South by : Lands comprised in Survey No.125 of Doddabidarakallu Village and Lake.

Aravind Raghavan, Advocate,
No. 48, Ishita, 2nd Main Road, Vyalikaval, Bengaluru-560003.
Email : arvind_ncsr@yahoo.com
Bengaluru Date: 17-07-2026



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NISM National Institute of Securities Markets

A Capacity Building Initiative of SEBI

Amendment

RFP for Procurement of 75 Desktops with Monitors and MS Office 2024 for NISM

NISM has issued Amendment No. 1 to the RFP. Suppliers can download it from the Live Tenders section of the Tender Wizard portal: <https://www.tenderwizard.com/NISM> for further details and for details, please refer our website <https://www.nism.ac.in/tenders/>



ADMINISTRATION OF THE UNION TERRITORY OF LAKSHADWEEP DIRECTORATE OF HEALTH SERVICES KAVARATTI - 682555

F.No.73/22/2021-DHS(STAT) Dated: 09.07.2026

ADVERTISEMENT

Department of Health Services, UT of Lakshadweep, invites applications for various Specialist posts required for the health institutions of Lakshadweep. Detailed notification is available on the official website of Lakshadweep (<https://lakshadweep.gov.in>). The last date for submission of applications is 24.07.2026.

Sd/- (M. Bharani, DANICS)
Director of Health Services



सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India

1911 से आपका लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

Central Bank of India

REGIONAL OFFICE SOLAPUR

Sai Ved Divine, Near Shivdare Arts and Commerce College, Jule Solapur Dist.Solapur, (MH) Pin-413004
Phone No.0217-2728133 E-mail : recvsolaro@centralbankofindia.bank.in

APPENDIX- IV-A [See proviso to rule 8 (6)]

SALE CUM E-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Notice for Sale of Immovable 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) Rule, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s), Co-borrower (s) and Guarantor(s) that the below described immovable properties are mortgaged/charged to the Secured Creditor, the Symbolic Possession of which has been taken by the Authorized Officer of Central Bank of India (Secured Creditor), will be sold on "As is Where is", "As is What is", and "Whatever there is", (Exclusive of Furniture / Fixture / Stocks / Movables) basis on **25/08/2026** through online web portal ([https:// www.ebkay.in/eauction-psb](https://www.ebkay.in/eauction-psb)), for recovery of below mentioned amount due to the Central Bank of India, Secured Creditor from the below mentioned Borrowers/Mortgagors. The Reserve Price & EMD and other details as below table. For Detailed terms and conditions of the Sale, please refer to the link provided in secured creditor's web site www.centralbankofindia.bank.in. Interested bidder may deposit pre-bid EMD through PSB Alliance e-Bkay wallet. Intended bidder has to make payment through E-wallet for participation in E Auction well in advance to avoid any last minute problems.

Sr. No.	Name of Branch, Borrowers and Guarantors	Total dues for recovery	Description of the immovable properties	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Date & Time for inspection of the properties
1)	Branch : Panchumbri Borrower : Mr Rupesh Ravasaheb Gorwade, Address: At/ Post- Mamadapur, Tal.Chikodi, Dist. Belgum, Karnataka Pin-591211	Rs.70,75,482/- (Rupees Seventy Lakh Seventy Five Thousand Four Hundred Eighty Two Only) (which represents the principal plus interest due as on the 23/01/2025), plus further interest incidental expenses, and costs there on minus further recovery if any.	All the part and parcel of land and building situated at N A R S No 178F/Plot No 11, its area 0A- 01G-05 A-35 Pai. Total area admeasuring 1452.06 Sq. ft. measuring East-West: 30 ft and North South: 48.4 ft. Within the limit of City municipal Corporation of Nipani and within the Jurisdiction of Sub register Nipani Situated at Village Nippani, Near Somanath Mandir Tal.Nippani, Dist. Belgum, State-Karnataka owned by Mr Rupesh Ravasaheb Gorwade Boundaries : East : N.A.R.S No. 178F/Plot No12, South : Property Belongs to Mr Ashok Jadhav, West : N.A.R.S No.178F/Plot No.10, North : Nine Mtr. Wide Road. Possession : Symbolic	Rs.57,37,000/- (Rupees Fifty Seven Lakhs And Thirty Seven Thousands Only)	Rs.5,73,700/- (Rupees Five Lakhs Seventy Three Thousands And Seven Hundred Only)	From 21/08/2026 10:00:00 To 21/08/2026 17:00:00

This may also be treated as notice under Rule 8(6) / Rule 9(1) of security (Enforcement) Rules, 2002 to the Borrower/s and Guarantor/s of the said loan about the holding of e-Auction sale on the above date.

For participating in the E-auction sale, the intending bidders should register their details with the service provider [https:// www.ebkay.in/eauction-psb](https://www.ebkay.in/eauction-psb) well in advance and shall get user ID & password. Intending bidders advised to change only the password. Bidder may visit [https:// www.ebkay.in/eauction-psb](https://www.ebkay.in/eauction-psb) for educational videos. For detailed terms & conditions of sale, please refer to the link provided Bank's website: www.centralbankofindia.bank.in.

Bidder will register on website <https://www.ebkay.in/eauction-psb> and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in E wallet through NEFT/transfer (after generation for Challan from <https://www.ebkay.in/eauction-psb>).

For further details contact -Dr. Rakesh Kumar Rai Mobile No. 9679632560

The Terms & conditions shall be strictly as per the provisions of the security interest Rules (Enforcement) Rules, 2002.

STATUTORY 30 DAYS SALE NOTICES UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002 FOR PROPERTIES

Date : 10/07/2026
Place : Solapur

Authorized Officer/Chief Manager
Central Bank of India



THE SPECIAL OFFICER AND COMPETENT AUTHORITY, (UNDER KPIDFE - IMA & OTHER SCAM)

3rd Floor, Podium Block, V.V. Tower, Dr. Ambedkar Veedhi, Bengaluru-560001

NOTICE/INVITATION FOR E-AUCTION FOR MOVABLE PROPERTY (SPLOCA/AUC(1)/CR/03/2026-27)

Pursuant to attachment of movable properties by the Government under the provisions of the KPIDFE Act and pursuant to the absolute attachment order by the Hon'ble Special Court, the Special Officer & Competent Authority is issuing notice for e-auction of the Hyundai Creta Car (Vehicle No : KA 01 MN 321) (Min Bid Price - ₹ 7,50,000/-, EMD- ₹ 75,000, Bid Increase Value- ₹ 7,500/-) through e-auction on 'as is where is and whatever there is basis'.

For Registration & Online Auction, you can login to: <https://kppp.karnataka.gov.in> (Helpdesk No: 080-46010000, 080-68948777) The interested bidders who require auction related information can contact Assistant Commissioner, Office of the Special Officer & Competent Authority, 3rd Floor, Podium Block, Visveswariah Towers, Dr. Ambedkar Veedhi, Bengaluru-560001, e-mail ID: splocaeauction@gmail.com or Contact Mob. No 7019159438 Or visit sploca.org.

Date: 17.07.2026
Place: Bengaluru
DIPR/CP/1655/NR/2026-27

Sd/-
Special Officer & Competent Authority
(IMA & Other Scam) Bengaluru.



SEEKING PARTNERS TO SHAPE THE ROADMAP TO

GMDC is inviting proposals from top-tier global strategy consulting firms to develop the roadmap and provide execution support for the 11th edition of the Vibrant Gujarat Global Summit (VGS) 2027, organised by the Government of Gujarat.

Tender No. GMDC/PP&D/002/2026-27

Bid Due Date: 13.08.2026 up to 18.00 hrs.

For more information visit: www.gmdcltd.com
Gujarat Mineral Development Corporation Ltd.
(A Government of Gujarat Enterprise)
Khanij Bhavan, 132 Feet Ring Road, Nr. University Ground, Vastrapur, Ahmedabad - 380052





ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ KARNATAKA GRAMEENA BANK

(A Scheduled Bank owned by Government)

APMC Yard-Sindhaur Branch (Regional Office: RAICHUR)

Ph No. 9845656448, Mail ID: br520@karnatakagb.bank.in

DEMAND NOTICE

UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

To,
1. Sri. K Gouse Mohideen Choudary S/o Khaja Hussain, R/o No.19, Mehaboob Colony, Behind: More Super Market, Sindhaur.
Co-Obligants/Guarantors: Smt K Raziya Begum W/o Khaja Hussain, R/o Ward No.19, Mehaboob Colony, Behind: More Super Market, Sindhaur.
Dear Sir,
SUB: Notice issued under Section 13(2) of the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest (SARFAESI) Act, 2002.

The undersigned being the Authorized Officer of Karnataka Grameena Bank, APMC Yard-Sindhaur (hereinafter referred to as "the secured Creditor") appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "Act") do hereby issue this notice to you as under: That 1.Sri. K Gouse Mohideen Choudary S/o Khaja Hussain, R/o No.19, Mehaboob Colony, Behind: More Super Market, Sindhaur, (hereinafter referred to as "Borrowers") have availed credit facility/facilities stated in the Schedule A hereunder and have entered into security agreement/s in favor of the secured creditor. While availing the said financial assistance, you have expressly under taken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements. That 2. Smt K Raziya Begum W/o Khaja Hussain, R/o Ward No.19, Mehaboob Colony, Behind: More Super Market, Sindhaur (hereinafter referred to as "the Guarantor") has granted the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the borrower for credit facilities up to the limit of **Rs.5,00,000/- (Rupees: Five Lakhs Only)** with interest thereon.

You (The person mentioned in schedule B) are also entered in to agreements against the secured assets which are details in Schedule B hereunder.

However, from 02-03-2026 of the operation and conduct of the said financial assistance / credit facility have become irregular. The books of account maintained by our bank shows that your liability towards our bank of accounts to **Rs.5,05,223.97 (Rupees: Five Lakh Five Thousand Two Hundred Twenty Three and Paise Ninety Sevenonly), inclusive of interest up to 30.04.2026**, the details of which are stated in Schedule "C" hereunder, plus interest from 01.05.2026 at the rate of 10.50% and penal charges @ 2% is also due. It is further stated that you having failed to keep up with the terms of the above said agreement in clearing the dues of the bank within the time given, and have been evasive in settling the dues. Even after much persuasion you have not cared to clear your liabilities with our bank.

In this regard the bank has drawn your attention and expressly called upon you to clear the entire liability due to the bank together with interest thereon. However, you have failed to discharge the liability. The operation and conduct of the above said financial assistance / credit facilities having come to a standstill and as a consequences of your committing default in repayment of principal debt /installment and interest thereon, the bank was constrained to classify your debt as **Non-Performing Asset (NPA) as on 02.05.2026** in accordance with the directives / guidelines relating asset classification issued by the Reserve Bank of India.

The Bank through this notice bring to your attention that despite repeated requests, you have failed and neglected to repay the said dues/outstanding liabilities. Therefore, the bank hereby calls upon you under Section 13(2) of the Act, by issuing this notice to discharge in full your liabilities as stated in Schedule "C" hereunder to the bank within 60 days from the date of receipt of this notice. Further, you are also liable to pay future interest at the rate of 10.50% + penal charges @ 2% together with all costs, charges, expenses and incidental expenses with respect to the proceeding undertaken by the bank in recovering its dues.

Please take note of the fact that if you fail to repay to the Bank the aforesaid sum of **Rs. 5,05,223.97 (Rupees: Five Lakh Five Thousand Two Hundred Twenty Three and Paise Ninety Seven only)** together with further interest and incidental expenses and costs as stated above in terms of this notice under section 13(2) of the Act, the bank will exercise all or any of the rights detailed under sub-section (4) (a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue.

Section 13(4) a: In case the Borrower / Guarantor fails to discharge his liability in full within the period specified in subsection (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely:-

1. Take possession of the secured assets of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured assets;
2. Take over the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the borrower is held as security for the debt;

To transfer by way of lease, assignment or sale for realizing the secured asset; Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the borrower is held as security for the debt;

Provided further that where the management of whole of the business or part of the business is sever able, the secured creditor shall take over the management of such business of the borrower, which is relatable to the security for the debt and under other applicable provisions of the said Act.

You No. 2. Smt K Raziya Begum being the Co-obligant for the credit facility availed by the Borrower you No.1. Sri. K Gouse Mohideen Choudary, stated in the Schedule 'A' hereunder and your liability for discharge of the outstanding loan amount is joint and several.

You are also put on notice that in terms of section 13 (13) you shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule 'B' hereunder without obtaining written consent of the bank. It is further brought to your notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence and if doe any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realised shall be deposited with the bank, in this regard you shall have to render proper accounts of such realization/income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the bank may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to us under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non-compliance, further needful action be resorted to, holding you liable for all costs and consequence.

NOTICE UNDER SARFAESI - ACT ANNEXURE TO NOTICE DATED 03-07-2026 SCHEDULE - A - DETAILS OF CREDIT FACILITIES

Nature of Loan	Loan A/c No.	Date of Loan	Loan Limit (Rs.)
Over draft	10520121000946	28.04.2021	5,00,000/-

SCHEDULE - B - DETAILS OF SECURED PROPERTY

Property is held in the name of 1. Sri. K Gouse Mohideen Choudary & 2. Smt K Raziya Begum

Sl.No.	Property No.	Extent	Location	Boundaries
1	Prop No. 23-507-468A CMC No. 6-1-1738/3D	9.144018 Mtrs * 9.144018 Mtrs	Ward No.19, Nehru Nagar, Sindhaur	East : Road, West : Prop No.23-504-453 North: Prop No.23-507-466 South: Prop No.23-507-470
2	Prop No. 23-507-466 CMC No. 6-1-1738/4D	9.144018 Mtrs * 9.144018 Mtrs	Ward No.19, Nehru Nagar, Sindhaur	East : Road, West : Prop No.23-507-468A North: Prop No.23-507-464 South: Prop No.23-507-468A

SCHEDULE -C- DETAILS OF LIABILITIES

Loan A/c No.	Liability (Rs)	Un-applied interest / charges from 01-05-2026 to till the date of realization
10520121000946	Rs.5,05,223.97	10.50% + 2% Penal interest

Place: Sindhaur Date: 03.07.2026

Sd/- Authorized officer, Karnataka Grameena Bank.