

Rain, ravines and risk: The Himalayan monsoon's warning



HILL VIEW
GUEST COLUMN
KULBHUSHAN UPMANYU

DRENCHING hills in greenery and turning the earth into a thick carpet of grass, the monsoon can appear deceptively beautiful. Yet, for people living in the mountains, the rainy season has always been associated with danger—landslides, flashfloods, rockfalls and washed-away roads. The old tradition of *Chaturmas*, when saints and sages stayed at one place during the four months of the monsoon season and avoided travelling, reflected an understanding of these seasonal hazards.

Modern development and improved connectivity, however, have transformed the monsoon into a major travel season. Tourism, particularly for religious purposes, draws thousands of devotees to high-altitude shrines that become accessible after the

snow melts. Pilgrimages that were once undertaken on foot by relatively small groups now attract huge crowds, putting additional pressure on fragile mountain ecosystems. Climate change has made the situation more precarious. Rainfall is becoming increasingly intense and concentrated into short periods. When extremely heavy rain falls over a small area, particularly in narrow Himalayan valleys, the consequences can be devastating. Cloud-bursts can rapidly saturate fragile slopes, trigger landslides and send torrents of water and debris into settlements downstream.

The increase in such incidents demands that development in the hills be examined more critically. Mining, road construction and hydropower projects often involve cutting slopes, tunnelling, blasting, operating heavy machinery and dumping debris. Deforestation associated with such activities further weakens the natural protection offered by forests.

Boh tragedy points towards human-nature disconnect

It will be wrong to attribute every disaster to large development projects. The recent



Devastation caused due to a landslide triggered by heavy rain in the Boh area of Shahpur in Kangra district.

experience of Boh in Shahpur subdivision of Kangra district offers a more complex

lesson. Boh's monsoon wounds point to a deeper human-nature disconnect.

Boh had suffered two major rain-related tragedies in five years. In 2021, a landslide in

the forest above Boh Bazaar had trapped trees and debris in a ravine, eventually creat-

ing a temporary dam. During heavy rain, the accumulated water broke through and rushed towards the settlement, leading to loss of lives and extensive damage.

This year, Boh once again faced a similar disaster. Fortunately, as the incident occurred during the day and people remembered the lessons of 2021, many of them were able to flee to safety. Yet houses and cattle sheds suffered extensive damage.

An assessment of the incident points to factors beyond conventional construction-related interference. Forest fires had reportedly loosened the upper layer of soil and caused cracks in rocks. When rainwater entered these cracks, the weakened material began moving downhill. Drinking water pipelines passing above the village added to the danger. Their rupture released additional water, potentially multiplying the force and volume of the landslide.

Newer settlements more exposed to danger

There is another worrying pattern. The newer settlements appear to have borne the brunt of the damage, while older habitations have remained rel-

atively safer. As people abandon traditional settlements and build houses in areas closer to rivers, streams and unstable slopes, they are unknowingly increasing their exposure to disasters.

Strengthening disaster preventive mechanisms

Disaster relief is essential, but relief alone cannot prevent recurring tragedies. Governments must prepare for emergencies while simultaneously strengthening preventive mechanisms. Before permitting new construction in vulnerable mountain areas, a technical assessment should certify that the proposed site is not disaster-prone.

Mountains have limits

In the hills, every slope has a history and every stream has a natural path. Ignoring these realities in the name of development can prove costly. The monsoon is not merely a season of rain; it is a reminder that the mountains have limits. Development must respect those limits if homes built with a lifetime's savings are not to become casualties of the next downpour.

The writer is an environmentalist based at Sihunta in Chamba district

Mandi Mayor apprised of issues facing journalists



Mayor Suman Thakur with members of the Press Club in Mandi.

TRIBUNE NEWS SERVICE

MANDI, AUGUST 13
The Mayor of the Municipal Corporation of Mandi, Suman Thakur, visited the Press Club on Tuesday and interacted with journalists to understand their concerns and problems. She also inspected the Press Club building and assured the media fraternity of all possible assistance from the Municipal Corporation.

The Mayor was accorded a warm welcome by the office-bearers and members of the Press Club. During the interaction, Press Club president Sub-

hash Thakur and other journalists apprised her of various issues concerning the club. They particularly sought financial and other necessary support for completing the ongoing construction work in the building.

The Mayor said that journalists were an important pillar of democracy and played a vital role in highlighting public issues and bringing them to the notice of the government and the local administration. She added that a strong and responsible media was essential for strengthening democracy and assured continued cooperation in resolving issues concerning journalists.

Study of folk & classical traditions a must to understand state's cultural identity: Expert

TRIBUNE NEWS SERVICE

SHIMLA, AUGUST 13

Prof BK Shivram, Dean of Studies, Himachal Pradesh University (HPU), has said that to understand Himachal Pradesh's historical and cultural identity, it was necessary to include the memories, traditions and cultural experiences preserved in folk life within the scope of study, rather than limiting it solely to written sources. He addressed a one-day national seminar on "History of Himachal Pradesh: A Dialogue between Folk and Classical Sources", organised by the university in collaboration with the Indian Council of Historical Research (ICHR), New Delhi, and its Department of Evening Studies in Shimla.

The aim of the seminar was to understand the state's history through an integrated study of folk traditions, oral history, folk memories and classical sources and develop a comprehensive and holistic



Dean of Studies Prof BK Shivram during a seminar at the Himachal Pradesh University in Shimla.

view of Himachal Pradesh's history by establishing a meaningful academic dialogue between folk and classical sources. More than 150 participants, including academicians, researchers, students and scholars of history and culture from various universities and higher education institutions from across the country, participated in the seminar.

Prof Shivram highlighted

the importance of folk traditions and classical sources in the study of Himachal Pradesh's history and cultural heritage.

He also stressed the inter-relationship between Hindi literature and folk life and the need for their integrated study. Keynote speakers and invited scholars presented valuable insights into various aspects of Himachal Pradesh's history and cul-

ture. They emphasised the need to view the state's history from a multidimensional perspective and establish a dialogue between folk traditions and classical sources. Research papers were presented during various academic sessions on the state's history, culture, folk traditions, folk deity traditions, oral history, tribal society, cultural heritage and classical sources.

यूको बैंक
(A Govt. of India Undertaking)

E-AUCTION SALE NOTICE

E-AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

DATE & TIME OF E-AUCTION ON 31.08.2026 BETWEEN 11:00 AM TO 05:00 PM (WITH 10 MINUTES UNLIMITED AUTO EXTENSIONS)

EMD SHALL BE DEPOSITED AND LINKED/MAPPED WITH THE PROPERTY ID BEFORE THE EXPIRY OF AUCTION TIME PRIOR TO PLACING THE BID

Whereas, the Authorized Officer of UCO Bank, Respective Branches as under had taken possession of the following properties to the notice issued under Section 13(2) of the SARFAESI Act in the following loan accounts with right to sell the same strictly on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" & "WHATEVER THERE IS BASIS" & "WITHOUT RECOURSE BASIS" under section 13(4) of the (SARFAESI) Act 2002 propose to realize the Bank's dues by sale of the said properties. The sale will be done by the undersigned through e-auction platform provided at the website.

Name of the Branch/ Borrower(s)/ Guarantor(s)	Details of the Immovable Properties	Date of Demand Notice	Date of Symbolic/ Physical Possession	25% Deposit Account No. & IFSC CODE	Reserve Price EMD Bid Increase Amount	Date & Time Of E-Auction
Branch Office : Mehli						
Borrowers : 1. Karanjeet Singh S/o Sh. Tilak Raj R/o Kamla Bhawan, Shimla Kalka Highway, below Satyam Paradise Hotel, Kachi Ghati Shimla, Urban (T), Tara Devi, Shimla (H.P.) 171010. 2. Smt. Monika Devi W/o Sh. Karan Jeet Singh R/o Kamla Bhawan, Shimla Kalka Highway, below Satyam Paradise Hotel, Kachi Ghati Shimla, Urban (T), Tara Devi, Shimla (H.P.)-171010. Guarantor(s) 1. Sh. Balwinder Kumar Singh S/o Sh. Tilak Raj R/o Kamla Bhawan, Shimla Kalka Highway, below Satyam Paradise Hotel, Kachi Ghati Shimla, Urban (T), Tara Devi, Shimla (H.P.)-171010.	RCC Frame Structure of First Floor (Towards Shimla Side) having its Covered Area 38.00 Sq. meters of the Three Storeyed structure which is built on the part of land comprised in Khata Khatoni No. 59/82, Khasra No. (Old) 1262/515/1/2 and (New) 361/3, measuring 0-01-50 hectares, Situated at Mohal Sankat Mochan, Tehsil Shimla (Rural), District Shimla in the name of Mr. Karanjeet Singh.	19.05.2021	08.02.2022/Physical	Account No. 29841030080161 IFSC CODE UCBA0002984 Name of A/C UCO BANK MEHLI, No Lien Account	Rs. 12,50,000/- Rs. 1,25,000/- Rs. 25,000/-	31.08.2026 11.00 AM TO 05:00 PM (with unlimited auto extension of 10 minutes each)
Branch Office : Mehli						
Borrowers : 1. Ishwar Singh S/o Late Sh. Shankar R/o Krishan Dass Kanungo Buildings, Vikas Nagar, Shimla, District Shimla (H.P.). 2. Sunita W/o Sh. Ishwar Singh, R/o Krishan Dass Kanungo Buildings, Vikas Nagar, Shimla, District Shimla, Himachal Pradesh. Guarantor(s) 1. Sh. Bharat Bhushan S/o Sh. Sushil Kumar, R/o Bharat Bhawan, Vikas Nagar, Shimla Himachal Pradesh. 2. Sh. Dharam Chand S/o Sh. Ram Chander R/o Village & PO Durgapur, Tehsil and District Shimla, (H.P.).	Semi Finished Flat No. 1 (Towards BCS/LEFT Hand Side) Consisting of Two Bed Rooms, One Kitchen, One Toilet, Having its Area 41.65 Sq. Meters which is the part of Ground Floor of the Storied Building which is built on the part of land comprised in Khata Katauni No. 61 Min/232min, Khasra No. 1857/5 Measuring 188.60 Sq. Meters, Situated at Mohal Vikas Nagar, Tehsil Shimla, District Shimla (H.P.).	15.01.2019	14.05.2019/Physical	Account No. 29841030080161 IFSC CODE UCBA0002984 Name of A/C UCO BANK MEHLI, No Lien Account	Rs. 13,40,000/- Rs. 1,34,000/- Rs. 25,000/-	31.08.2026 11.00 AM TO 05:00 PM (with unlimited auto extension of 10 minutes each)

TERMS AND CONDITIONS OF E-AUCTION SALE : 1. Bids should be submitted only ONLINE in the prescribed form. Online bids can be submitted by accessing the <https://baanknet.com>. 2. Bids should be submitted along with a copy of identity document as an attachment to the bid form. Original identity Document must be produced on demand. 3. 10% of the Upset Price/Reserve Price must be remitted towards EMD through RTGS/NEFT/ Money Transfer to the Account Details Mentioned Against each account or the EMD can also be deposited to e-wallet of Auction Provider by accessing the website mentioned in the point No. 6, in case of sole bidder, bid amount quoted must be one Bid higher than Reserve Price. The Authorized Officer reserve absolute right to accept or reject any one or more bids or to postpone/cancel the auction without assigning any reasons. 4. On sale of immovable property, the Successful Bidder shall immediately pay a deposit of Twenty Five percent (25%) of the amount of the sale price through RTGS/ NEFT/ Money Transfer to the Bank A/c as mentioned above against each account, to the authorized officer conducting the sale failing which the Earnest Money Deposit shall be forfeited and property shall forthwith be sold again. 5. The successful bidder shall remit the balance bid amount within 15 (fifteen) days of confirmation of sale in his favor. If the successful bidder fails to remit the balance bid amount within the said period, deposit shall be forfeited and the property shall be resold. 6. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration, Terms & Conditions on Online Inter-se Bidding etc., may visit Website <https://baanknet.com>, Helpline No. +91 82912 20220, Helpline E mail id : support.baanknet@psbfinance.com. For any property related query may contact the Authorised Officer or Branch manager, As details of Authorised officer/s/ Branch Manager/s mentioned above against each account. Sale will not be confirmed if the borrower tenders to the Bank contractual dues along with other expenses prior to the Authorized Officer issuing Sale Confirmation Letter to the successful bidder(s). In such case, the Bank shall refund without interest the entire amount remitted by the successful bidder. 7. Statutory dues / liabilities etc., due to the Government / Local Body, if any, shall be borne by the Successful bidders. The Successful Bidder has to bear the TDS of 1% if the property value exceed Rs. 50 Lacs. Bidders are advised to go through the service provider's website <https://baanknet.com> or Contact respective Branch Manager before participating in the auction. All participating bidders shall be deemed to have read and understood all the conditions of sale given on website and be bound by all the conditions. The Auction sale is subject to confirmation of the secured creditor Bank. Further inquiries, if any, in particular details of the properties, verification of documents and / or terms and conditions of sale can be obtained from the respective Branch Managers as mentioned above during office hours. 8. The Property will be sold on "As is where is and what is where" basis and the intending bidder should make discreet enquiries as regards to the property of any authority besides the bank's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges, encumbrances over the property on any other matter etc. will be entertained after submission of the online bid.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT-2002

The borrowers/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before confirmation of sale failing which the properties will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date: 13.08.2025

AUTHORISED OFFICER

Judge plants saplings at Kullu park

KULLU, AUGUST 13

District and Sessions Judge Prakash Chand Rana, who is also the Chairman of the District Legal Services Authority (DLSA), inaugurated a tree plantation and awareness campaign at the Nature Park at Mohal village in Kullu district on Wednesday.

The District and Sessions Judge performed puja to launch the drive. He said that the primary objective of the campaign was to raise public awareness about environmental conservation.

Students, NSS cadets, Eco Clubs, self-help groups, Mahila Mandals, panchayat representatives and other stakeholders participated in the event. Participants pledged to take regular care of the plants.

Chief Judicial Magistrate Manisha Goyal, DLSA secretary Vishal Tiwari, Judicial Magistrates Neeraj Singh, Chunauti Sagroli and Amit Mandyal, Conservator Sandeep Sharma, Kullu Divisional Forest Officer Angel Chauhan and other forest officials and staff were present on the occasion. —OC



Students during an exhibition at Auckland House School, Shimla.

Auckland House pupils showcase creative skills

TRIBUNE NEWS SERVICE

SHIMLA, AUGUST 13

Young students of Auckland House School showcased their creativity, imagination and learning through various colourful and interesting displays during an exhibition organised by the Lower Primary Department for students from Nursery to Form II. Shimla Public School Principal Sarla Kant was the chief guest on the

occasion. She appreciated the efforts of the students and teachers and encouraged the young learners to continue exploring and learning with enthusiasm.

The exhibition provided students with a wonderful opportunity to present their work and share their learning experiences. The event was appreciated by all those present and reflected the hard work and dedication of the students and teachers.

SJVN achieves commercial operation date of Bihar solar project

SHIMLA, AUGUST 13

The SJVN has achieved commercial operation date (COD) of the 75 MW Jamui Solar Power Project in Bihar. The project has been executed through wholly owned subsidiary, SJVN Green Energy Limited (SGEL), marking another milestone in the company's renewable energy journey.

Ajay Sharma, Director (Personnel), SJVN, said that the 75 MW project was expected to generate around 90 million units of electricity during its first year of operation and around 3,522 million units cumulatively over a period of 25 years. The project has been developed over 300 acres of outright-purchased land in Jamui district of Bihar at an estimated project cost of Rs 342 crore.

Parthajit De, Director (Finance), SJVN, said that the tariff of the power generated from the project had been fixed at Rs 2.96 per unit. The competitive tariff would facilitate the availability of affordable and clean green power to consumers. The electricity generated from the project would be supplied to Bihar. — TNS



मल्ला के बाहर प्रदर्शन करते तहबाजारी। अमर उजाला

जो उचित होने के बाद से दिहाड़ी तक नहीं लग पा कार्रवाई शुरू रही है। इससे घर चलाना और बच्चों का

करने के बजाय उन्हें लगातार परेशान कर रहा है।

उन्होंने मांग की कि तहबाजारी को उचित स्थान उपलब्ध करवाते, लाइसेंस और वेंडिंग व्यवस्था को व्यवस्थित करने तथा उनके रोजगार की सुरक्षा सुनिश्चित करने के लिए आवश्यक कदम उठाए जाएं।

आपातकालीन नंबर 0177-2812565

डीडीयू अस्पताल

डॉ. अशोक कुमार, डॉ. कपिल चौहान (कमरा नंबर 12)
ऑर्थोपेडिक्स : डॉ. अभिनव शर्मा (कमरा नंबर 103)
बाल रोग विभाग : डॉ. अंकुर धर्माणी, (कमरा नंबर 105)
आपातकालीन नंबर 0177-2812565, 2658941

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के आरटीआई नज़ार पन्नों के नुटाए थे। नियुक्तियों की जांच और विवाई की मांग कहा कि जांच या फीस ढांचा चाहिए।

मे से छात्रों पर लड़कों के 80 प्रतिशत किया गया। शाम पांच बजे पर भी आपत्ति मुसार पूरे दिन को पुस्तकालय विधियों के लिए

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भारत सरकार का उपक्रम



UCO BANK
(A Govt. of India Undertaking)

ई-नीलामी बिक्री सूचना

अचल सम्पत्तियों की बिक्री हेतु बिक्री सूचना

अचल सम्पत्तियों की बिक्री हेतु बिक्री सूचना (10 मिनट के असीमित स्व विस्तार सहित) ई-नीलामी की तिथि एवं समय : 31.08.2025 को पूर्वा. 11.00 बजे से अप. 5.00 बजे के मध्य (10 मिनट के असीमित स्व विस्तार सहित)

ईएमडी बोली देने से पहले नीलामी समय के समाप्त होने के पहले जमा की जाएगी और संपत्ति आईडी के साथ लिंकड/मैड की जाएगी। चूंकि, यूको बैंक, सम्बन्धित शाखाओं के प्राधिकृत अधिकारी ने कथित सम्पत्तियों की बिक्री द्वारा बैंक की बकाया राशि को वसूली हेतु प्रस्तावित (सरफेसी) अधिनियम 2002 की धारा 13(4) के तहत "जैसे है जहाँ है आधार एवं" "जैसे है जो है आधार" एवं "जो भी है जहाँ है आधार" एवं "बगैर रिकार्ड आधार" पर उसे बेचने के अधिकार के साथ निम्नलिखित ऋण खातों में सरफेसी अधिनियम की धारा 13(2) के तहत जारी सूचना की निम्न सम्पत्तियों का कब्जा ले लिया था। जिसकी बिक्री वेबसाइट पर उपलब्ध ई-नीलामी प्लेटफॉर्म के माध्यम से अधोहस्ताक्षरी द्वारा की जाएगी।

शाखा/ऋणकर्ता(ओं)/ गारंटर(रों) का नाम	अचल सम्पत्तियों का विवरण	मांग सूचना की तिथि	संकेतिक/भौतिक कब्जा की तिथि	25% जमा करने हेतु खाता सं. एवं आईएफएससी कोड	आरक्षित कीमत ईएमडी	ई-नीलामी की तिथि व समय
शाखा कार्यालय : मेहली		बकाया राशि (प्रत्याभूत ऋण)	संबंधित अधिकारियों का विवरण		बोली वृद्धि राशि	
ऋणकर्ता (1) करणजीत सिंह पुत्र श्री तिलक राज निवासी कमला भवन, शिमला कालका हाईवे, सत्यम पैराडाईस होटल के नीचे, कच्ची घाटी शिमला, अर्बन (टी) तारा देवी, शिमला (हि.प्र.)-171010 (2) श्रीमती मोनिका देवी पत्नी श्री करणजीत सिंह निवासी कमला भवन, शिमला कालका हाईवे, सत्यम पैराडाईस होटल के नीचे, कच्ची घाटी शिमला, अर्बन (टी) तारा देवी, शिमला (हि.प्र.)-171010	श्री करणजीत सिंह के नाम में मोहल संकट मोचन, तहसील शिमला (ग्रामीण) जिला शिमला में स्थित खाता खतौनी सं. 59/82, खसरा सं. (पुराना) 1262/515/1/2 एवं (नया) 361/3 माप 0-01-50 हैक्टेयरस में शामिल भूमि के हिस्से पर निर्मित तिमजिला संरचना के 38.00 वर्ग मीटर कवर्ड क्षेत्र वाला पहला तल (शिमला साईड की ओर) का आरसीसी फ्रेम की संरचना।	19.05.2021	08.02.2022/ भौतिक	खाता संख्या 29841030080161 आईएफएससी कोड UCBA0002984 खाते का नाम: कोई ग्रहणाधिकार नहीं खाता	Rs. 12,50,000/-	31.08.2026 को पूर्वा. 11.00 बजे से अप. 05.00 बजे (10 मिनट प्रत्येक के असीमित विस्तार के साथ)
		Rs. 13,59,651.37	प्राधिकृत अधिकारी अरुण कुमार Mobile : 9927272648 शाखा प्रबंधक नवनीत कौर Mob. : 8427690037, E-mail : mehlis@ucobank.co.in		Rs. 1,25,000/-	
		12.11.2021 से भावी ब्याज एवं आकस्मिक प्रभार लागतें इत्यादि			Rs. 25,000/-	

ऋणकर्ता (1) ईश्वर सिंह पुत्र स्व. श्री शंकर, निवासी कृष्ण दास कानूनगो भवन, विकास नगर, शिमला जिला शिमला (हि.प्र.) (2) सुनीता पत्नी श्री ईश्वर सिंह निवासी कृष्ण दास कानूनगो भवन, विकास नगर, शिमला जिला शिमला हिमाचल प्रदेश गारंटर (ओ) (1) श्री भरत भूषण पुत्र श्री सुशील कुमार निवासी भारत भवन, विकास नगर, शिमला हिमाचल प्रदेश (2) श्री धर्म चंद पुत्र श्री राम चंद निवासी गांव एवं पीओ दुर्गापुर, तहसील व जिला शिमला (हि.प्र.)	मोहल विकास नगर तहसील शिमला (ग्रामीण) जिला शिमला हि.प्र. में स्थित 188.60 वर्ग मी. माप का खाता खतौनी नं. 61 मिना/232 मिन खसरा नं. 1857/5 में शामिल भूमि के भाग पर निर्मित एक मंजिला भवन के भूतल के भाग के रूप में 41.65 वर्ग मीटर क्षेत्र वाला सेमी फिनिशड फ्लैट सं. 1 (बीसीएस/बाएं हाथ की ओर) जिसमें शामिल हैं- दो बेड रूम, एक किचन, एक शौचालय	15.01.2019	14.05.2019/ भौतिक	खाता संख्या 29841030080161 आईएफएससी कोड UCBA0002984 खाते का नाम यूको बैंक मेहली, कोई ग्रहणाधिकार नहीं खाता	Rs. 13,40,000/-	31.08.2026 को पूर्वा. 11.00 बजे से अप. 05.00 बजे (10 मिनट प्रत्येक के असीमित विस्तार के साथ)
		Rs. 25,91,654.71	प्राधिकृत अधिकारी अरुण कुमार Mobile : 9927272648 शाखा प्रबंधक नवनीत कौर Mob. : 8427690037, E-mail : mehlis@ucobank.co.in		Rs. 1,34,000/-	
		30.10.2018 से भावी ब्याज एवं आकस्मिक प्रभार लागतें इत्यादि			Rs. 25,000/-	

ई-नीलामी बिक्री की नियम एवं शर्तें : (1) बोली निर्धारित प्रपत्र पर ऑनलाइन जमा कराई जाएगी। ऑनलाइन बोलियां <https://baanknet.com> पर जाने द्वारा जमा कराई जा सकती हैं। (2) बोलियां, बोली प्रपत्र में संलग्न अनुसार पहचान दस्तावेजों की प्रति के साथ जमा कराई जाएगी। मूल पहचान दस्तावेज को मांगे जाने पर दिखाना होगा। (3) अपसेट मूल्य आरक्षित कीमत का 10 प्रतिशत प्रत्येक खाते के प्रति निर्दिष्ट खाते विवरण हेतु आरटीजीएस/एनईएफटी/मनी ट्रांसफर द्वारा ईएमडी हेतु दी जानी चाहिए अथवा ईएमडी एकमात्र बोलीदाता की स्थिति में बिंदु संख्या 6 में निर्दिष्ट वेबसाइट पर जाने द्वारा नीलामी प्रदाता के ई-वॉलेट में भी जमा कराई जा सकती है, कोट की गई बोली राशि आरक्षित कीमत से एक बोली अधिक होनी चाहिए। प्राधिकृत अधिकारी बिना कोई कारण बताए किसी भी एक अथवा अधिक बोलियों को स्वीकार अथवा रद्द करने का अधिकार अथवा नीलामी को स्थगित/रद्द करने का अधिकार सुरक्षित रखता है। (4) अचल सम्पत्तियों की बिक्री पर सफल बोलीदाता को बिक्री संचालित कर रहे प्राधिकृत अधिकारी के पास प्रत्येक खाते के प्रति निर्दिष्ट अनुसार बैंक खाते को आरटीजीएस/एनईएफटी/मनी ट्रांसफर के द्वारा बिक्री कीमत का पच्चीस प्रतिशत (25%) की जमा का तुरंत भुगतान करना होगा। अन्यथा जमा धरोहर राशि को जब्त कर लिया जाएगा एवं उसे पुनः बिक्री के लिए रखा जाएगा। (5) सफल बोलीदाता को उनके पक्ष में बिक्री सुनिश्चित होने के 15 (पंद्रह) दिनों के भीतर शेष बोली राशि जमा करानी होगी। अगर सफल बोलीदाता कथित अवधि के भीतर शेष बोली राशि जमा करने में असफल होता है तो वह जमा को जब्त कर लिया जाएगा तथा संपत्ति पुनः बेची जाएगी। (6) इच्छुक बोलीदाता जिसे लागिंग आईडी एवं पासवर्ड बनाने, डाटा अपलोडिंग, बोली दस्तावेज जमा कराने, प्रशिक्षण/प्रदर्शन, ऑनलाइन अंतः बोली पर नियम शर्तों इत्यादि में सहायता चाहिए वह वेबसाइट <https://baanknet.com> पर जा सकते हैं। हैल्पलाइन नं. +91 82912 20220 हैल्पलाइन ई-मेल आईडी support.baanknet@psbaliance.com. संपत्तियों संबंधी किसी भी पूछताछ के लिए प्राधिकृत अधिकारी अथवा शाखा प्रबंधक को संपर्क कर सकते हैं। जैसे कि प्राधिकृत अधिकारियों/शाखा प्रबंधकों का विवरण उपरोक्त प्रत्येक खाते के प्रति निर्दिष्ट है। बिक्री तब सुनिश्चित की जाएगी जब ऋणकर्ता सफल बोलीदाता को बिक्री सुनिश्चित पत्र जारी कर रहे प्राधिकृत अधिकारी के पास पहले अन्य खर्चों के साथ बैंक सविदात्मक बकाया राशि हेतु निविदित करेगा, ऐसी स्थिति में बैंक सफल बोलीदाता द्वारा वहन की जाएगी। सफल बोलीदाता को एक प्रतिशत का टीडीएस वहन करना होगा अगर संपत्ति मूल्य पचास लाख रुपये से अधिक होता है। बोलीदाताओं को सलाह दी जाती है कि वह नीलामी में भाग लेने से पहले सेवा प्रदाता की वेबसाइट <https://baanknet.com> पर जाएं अथवा संबंधित शाखा प्रबंधक को संपर्क करें। सभी प्रस्तावित बोलीदाता को वेबसाइट पर दी गई सभी शर्तों को पढ़ना होगा एवं समझना होगा तथा सभी शर्तों का पालन भी करना होगा। नीलामी बिक्री प्रतिभूति ऋणदाता बैंक की पुष्टि के अधीन होगी। संपत्तियों के किसी विशेष विवरण में अतिरिक्त पूछताछ, दस्तावेजों एवं/बिक्री की नियम एवं शर्तों के प्रमाणन में अगर कोई अतिरिक्त पूछताछ है तो वह कार्यालय समय के दौरान उपरोक्त निर्दिष्ट अनुसार संबंधित शाखा प्रबंधकों से प्राप्त की जा सकती है। (8) संपत्ति को "जैसे है जहाँ है" एवं "जैसे है जो है" के आधार पर बेचा जाएगा तथा ईच्छुक बोलीदाता को बैंक शुल्कों के अलावा किसी भी प्राधिकरण के संपत्ति के संबंध में अपनी स्वतंत्र जांच कराएंगे तथा अपनी बोली जमा करने से पहले संपत्ति के टाईटल, विस्तार, मात्रा, गुणवत्ता के विषय में स्वयं को संतुष्ट करेंगे। बिक्री हेतु रखी गई संपत्ति के संबंध में कोई भी दावा, चाहे जो हो स्वीकार, नहीं किया जाएगा। किसी भी विषय पर इत्यादि संपत्ति पर शुल्क, ऋणभार वह ऑनलाइन बोली जमा करने के पश्चात स्वीकार किया जाएगा।

सरफेसी अधिनियम 2002 के तहत सांविधिक 15 दिनों की बिक्री सूचना

ऋणकर्ताओं/गारंटरों को एतद्वारा यह सूचित किया जाता है कि वे बिक्री सुनिश्चित होने से पहले तिथि तक ब्याज एवं अनुषंगिक खर्चों के साथ उपरोक्त निर्दिष्ट अनुसार राशि का भुगतान कर दें अन्यथा संपत्तियां पुनः नीलामी/बेची जाएंगी तथा शेष बकाया राशि अगर कोई है ब्याज एवं लागत सहित वसूली जाएगी।

दिनांक : 13.08.2025

प्राधिकृत अधिकारी