

DEA SECY SAYS PVT SECTOR FINANCING KEY TO FACILITATE GROWTH

NK Singh bats for state-wise debt viability assessments

FE BUREAU
New Delhi, September 18

FIFTEENTH FINANCE COMMISSION Chairman NK Singh on Friday called for a stronger fiscal partnership between the Centre and states, pitching state-wise debt sustainability assessments, wider use of tax data, greater private capital mobilisation and GST Council-like mechanisms for financing shared infrastructure.

Addressing the Conference of State Finance Ministers and Finance Secretaries in New Delhi, Singh said India's ambition of sustaining high growth and achieving "Viksit Bharat" would require both fiscal discipline and a concerted effort by the Union and states.

"We must move away from Centre versus states towards concerted action," Singh said, arguing that the country needs to deepen cooperative federalism while allowing states to compete meaningfully on development outcomes.

Singh proposed that the Reserve Bank of India (RBI) or the Ministry of Finance, with support from the Comptroller



Finance Minister Nirmala Sitharaman with Fifteenth Finance Commission Chairman NK Singh and others at the finance ministry's conference in New Delhi on Friday

and Auditor General (CAG), undertake independent, state-wise debt sustainability assessments. Such assessments, he said, should consider differences in growth, interest costs, revenue buoyancy and committed expenditure. He also suggested extending the "pooled sovereignty" demonstrated by the GST Council to other areas.

"Can we extend that experience to other harder questions?" he asked, suggesting pooled

financing mechanisms for shared infrastructure, urbanisation, agricultural value chains, logistics, and river basins.

On revenue mobilisation, Singh said the larger opportunity lies in using information rather than simply raising tax rates. He called for greater use of GST, income-tax, customs and corporate data, alongside AI and machine learning, to identify compliance gaps and broaden the tax base.

Economic Affairs Secretary Anuradha Thakur said that India's partnership across governments and institutions had been central to the country's economic progress, noting that it was "through and due to this partnership" that India today stands recognised for macroeconomic stability and fiscal prudence. Thakur pointed to four sovereign rating upgrades by major international rating agencies over the past 16-17 months, including Japan Credit Rating's recent one-notch upgrade of India's rating from BBB+ to A-.

Thakur also noted that the global economic environment remained challenging and that the scale of transformation envisaged for India could not be financed through government budgets alone. Private-sector financing, she said, would therefore have to play a critical role, and this perspective should remain central to the deliberations of the conference.

Singh also urged states to create a pipeline of bankable projects, improve risk allocation and make greater use of multilateral development bank financing to crowd in private investment.

Anil Ambani denies wrongdoing in LIC case

● **FIR filed against RCap, others over ₹2,684-crore investment 'fraud'**

PRESS TRUST OF INDIA
New Delhi, September 18

RELIANCE GROUP CHAIRMAN Anil Ambani on Friday denied any wrongdoing after the Central Bureau of Investigation (CBI) registered a case against Reliance Capital (RCap), its former chairman, former group managing director Satish Seth, unidentified public servants and others in connection with an alleged ₹2,684.57-crore fraud involving investments made by the Life Insurance Corporation of India (LIC).

Aspokesperson for Ambani, in a statement, said, "The FIR registered by the CBI pertains to Reliance Capital. Ambani served as a Non-Executive Director/Chairman of the



Reliance Group Chairman Anil Ambani

Board of Reliance Capital from 2005 until November 2021, when the Reserve Bank of India superseded the Board of Directors of the company and appointed an Administrator." "Ambani denies any wrongdoing, whatsoever, and reserves all rights available to him in law."

The FIR was registered on the basis of a written complaint received from the LIC against RCap, Ambani, Seth, unidentified public servants and others, an official statement said.

According to the Central Bureau of Investigation (CBI), the LIC has alleged that between April 12, 2012, and March 9, 2018, it subscribed to five non-convertible debentures (NCDs) issued by RCap, aggregating to ₹3,900 crore.

The investments were made for "general corporate purposes, funding requirements and refinancing of existing debt," the statement said.

The LIC has alleged that the accused persons "entered a criminal conspiracy" and committed offences, including "cheating, criminal breach of trust, criminal misconduct, diversion/misappropriation of funds and falsification of accounts."

The CBI said the LIC has alleged that the accused persons dishonestly induced it to invest in RCap through "misrepresentation" and thereafter, "fraudulently diverted the said funds."

The alleged acts caused a "wrongful loss to the tune of ₹2,684.57 crore to LIC" and

corresponding wrongful gain to the accused and other beneficiaries, the statement said.

Investigation has been taken up to identify the role of all those involved, including public servants and private individuals, examine the alleged criminal conspiracy and trace the end-use or diversion of the invested funds, it said.

The CBI said it had earlier registered eight FIRs against Reliance Communications Limited, Reliance Capital Limited, Reliance Home Finance Limited, Reliance Commercial Finance Limited and Reliance Telecom Limited on complaints received from various public-sector banks, the Employees' Provident Fund Organisation (EPFO) and the LIC.

The agency said it has so far filed six chargesheets and arrested seven accused persons in these cases.

The cases are under investigation and are being monitored by the Supreme Court, it said.

El Nino puts India on track for driest monsoon in 17 yrs

PRADEEP PARIJA & MARY HUI
September 18

INDIA IS ON course for its driest monsoon in 17 years as a strengthening El Niño curbs rainfall, threatening crops yields and raising food-price risks.

Cumulative rainfall during the June to September monsoon season is 15% below the long-term average so far, according to the India Meteorological Department (IMD). If the deficit persists, it would be the weakest monsoon since 2009, when precipitation was 18% below normal. The weather office had forecast a 10% shortfall for this season back in May.

Conditions may become favourable for a tropical cyclone in the Bay of Bengal in the last week of September, said Christian Werner, managing director of Australia-based consultancy Global Weather Climate Analytics. That could potentially bring much-needed rain to eastern and northeastern India, mitigating the deficit there, he added.

Still, the storm is unlikely to materially change the national picture and Werner expects the seasonal deficit to hold between 13% and 16%.

Forecasters and academics are also placing bets on India's monsoon through a specialty prediction platform at Lancaster University in the UK, known by its acronym CRUCIAL. With less than two weeks of monsoon remaining, the platform is assigning a 68% chance that the season will end with a rainfall deficit of 10% to 20%, according to founder and planetary scien-



tist Mark Roulston.

Rainfall is expected to remain below average in the week through Sept. 23, before recovering to near-normal levels in the following seven days, India's weather bureau said late Thursday.

Adequate monsoon rains are crucial for the hundreds of millions of Indian farmers who depend on the seasonal precipitation to irrigate fields in the country, which is among the world's biggest producers of rice, sugar and cotton. The season accounts for most of India's annual rainfall.

The prolonged shortfall could hurt both the current harvest and the next crop cycle, adding to the pressure on food prices that are already accelerating, with costs rising for a seventh straight month to 5.95% in August, the highest level this year. Rice, sugar cane and corn plantings are running behind last season.

When the monsoon is deficient, every 1 percentage-point shortfall in precipitation from normal levels typically raises food inflation by about 25 basis points, according to Yuvika Singhal, an economist at QuantEco.

—BLOOMBERG

India, Nepal discuss ways to ease trade

PRESS TRUST OF INDIA
New Delhi, September 18

INDIA AND NEPAL have discussed ways to facilitate legitimate trade and strengthen mechanisms to ensure compliance with applicable rules and prevent misuse of preferential trade arrangements, an official statement said on Friday.

The India-Nepal Inter-Governmental Sub-Committee (IGSC) on Trade, Transit and Cooperation to Control Unauthorised Trade was held in New Delhi on September 16-17, 2022.

The IGSC is an important bilateral institutional mechanism for detailed examination of trade and trade-related issues and for facilitating bilateral trade and transit.

Issues relating to agricultural products, dairy, food products, pharmaceuticals, medical devices and AYUSH products, along with standards and phytosanitary requirements, were considered in the meeting, the commerce ministry said.

"The discussions focused on facilitating legitimate trade while strengthening mechanisms to ensure compliance with applicable rules and prevent misuse of preferential trade arrangements," the ministry said.

Besides, they also reviewed rail and road connectivity, freight movement, integrated Check Posts and land-port infrastructure.

In a separate statement on a meeting of Ministers of the Shanghai Cooperation Organization (SCO) Member States held on September 17 in Dushanbe, the ministry said India has emphasised the important role of trade facilitation and digitalisation in reducing the cost and time associated with trade.

India, UAE seek deeper ties in energy, defence

FE BUREAU
New Delhi, September 18

PRIME MINISTER NARENDRA Modi and UAE President Sheikh Mohamed bin Zayed Al Nahyan on Friday discussed new measures to deepen the India-UAE Comprehensive Strategic Partnership, with energy, defence, technology, investment and health emerging as key areas for expanded cooperation.

The discussion took place during a telephonic conversation between the two leaders, in which Sheikh Mohamed also conveyed birthday greetings to Modi, according to a statement by the Prime Minister's Office.

The call comes amid a broadening of India-UAE economic and strategic ties, with both sides seeking to build on growing trade, investment flows and cooperation in emerging technologies and critical sectors.

Energy is expected to remain a major pillar of the relationship. India and the UAE have been expanding cooperation in crude

TRADE EXPANSION



■ Of the total **\$63.8 bn** imports from the UAE in 2025-26, crude oil accounted for **\$15.1 bn**

■ UAE's India investments stood at **\$22 bn** in April 2000-September 2024

■ India-UAE trade rose to **\$101.2 bn** in 2025-26 from **\$72.87 bn** in 2021-22

oil (HPCL) to purchase 0.5 million tonne per annum of LNG from ADNOC Gas for 10 years, beginning 2028.

Of the total \$63.8 billion imports from the UAE in 2025-26, crude oil accounted for \$15.1 billion and petroleum products accounted for \$8.3 billion.

Defence is another area where bilateral engagements are moving beyond traditional military cooperation towards defence industry, advanced technology and interoperability. The two countries have been working on a Strategic Defence Partnership framework covering defence industrial collaboration, innovation and advanced technologies, training, cyber security and maritime security.

Technology and investments are also becoming increasingly important to the ties. The two countries have explored cooperation in areas including artificial intelligence, digital infrastructure, healthcare and advanced technologies.

केनरा बैंक Canara Bank

REGIONAL OFFICE

1ST FLOOR, DOSTI PINNACLE, PLOT NO. 104 & 105, ROAD NO.22, ABOVE NEW PASSPORT OFFICE, WAGLE ESTATE, THANE (WEST) - 400604

PUBLIC NOTICE

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts despite giving multiple notices. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before **20-10-2026**, failing which the said securities will be sold by the Bank in public auction at the cost of the borrower as per Bank's procedure, without further notice, at the absolute discretion of the Bank.

Sr. No	Branch	Date of Loan	Loan Number	Name and address of the borrower	Liability (Rs.)
1	THANE VASANT VIHAR (DP-15484)	29/05/2025	164073865943	RANJANA AJAY SINGH A 301 VENKATESHWAR APARTMENT VEER SAWARKAR NAGAR NEAR THAKUR COLLEGE THANE WEST, THANE MAHARASHTRA - 400606	84,127.00/-

Date : 19/09/2026
Sd/-
Manager

बैंक ऑफ बड़ोदा Bank of Baroda

Maheshwari Udyan, Matunga Branch, 467-A, Vora Bhavan, Matunga, Mumbai -400019
E-Mail: Dbmatu@Bankofbaroda.com

Sale Notice For Sale Of Immoveable Properties "APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

E-Auction Sale Notice for Sale of Immoveable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immoveable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Name & address of Borrower/s/ Mortgagor/s/ Guarantor (s)	Detailed description of the Immoveable property with known encumbrances, if any	Total Dues.	1. Date of e-Auction 2. Time of e-Auction (Start Time to End Time)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
Mr Ravindra Vasant Panchal (Borrower) Room No 1 Ground Floor Juni Mankar Building Prabhadevi, Opp Prabhadevi Temple, Mumbai-400025	Flat 701, on the 7th floor, admeasuring 19.97sq. mtrs, carpet area in the building No. 6 known as "Shreeji Nisarg Phase-I" constructed on all that pieces and parcels of land Plot No. 1, Survey No. 119, Hissa No. 1C, Survey No. 119, Hissa No. 2B, lying and situated at Village Eranjad, Tal. Ambarnath, District. Thane and within local limit of Kulgaoon Badlapur Municipal Council, Pin Code 421503 belonging to Ravindra Vasant Panchal and late Shital Ravindra Panchal Boundary Description, East: Flat No.706, West: Open to air, North: Duct South: Staircase. Encumbrance known to Bank: Not Known	Rs. 13.71 Lakhs + unapplied Interest + Other charges	1. Date of e-Auction: 28-10-2026 2. Time of e-Auction: Start Time: 2.00 P.M. To End Time: 6.00 P.M	1. Reserve Price: Rs. 15,24,600.00 2. Earnest Money Deposit (EMD) Amount: Rs. 1,52,460.00 3. Bid Increase Amount: Rs.20,000.00	Physical	12-10-2026 Start Time: 11.00 A.M. to End Time: 04.00 P.M

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction.htm> & online auction portal <https://baanknet.com>. Also, prospective bidders may contact the Authorised officer Mr. Vijay Kumar on Mobile No: 9549114899/8652639839

Date: 18-09-2026 Place: Mumbai
Authorised Officer, Bank of Baroda

बैंक ऑफ बड़ोदा Bank of Baroda

BANK OF BARODA, Shivaji Park Branch, Om Aradhna building, Lady Jamshedji Road, Mahim West, Mumbai - 400016, E-MAIL: shibom@bankofbaroda.com

Sale Notice For Sale Of Immoveable Properties "APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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Name & address of Borrower/s/ Mortgagor/s/ Guarantor (s)	Detailed description of the immoveable property with known encumbrances, if any	Total Dues.	1. Date of e-Auction 2. Time of e-Auction (Start Time to End Time)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
Mrs.Sanjana Raju Urugonda (Borrower) Addr: H.No1348,Rukmini HSG Society, Varadevi Road, New Gayatri Nagar, Padmanagar, Bhiwandi, Thane-401305 Mr. Raju Shankar Urugonda (Co-Borrower) Addr: H.No1347, Rukmini HSG Society, Varadevi Road, New Gayatri Nagar, Padmanagar, Bhiwandi, Thane-401305	Equitable Mortgage of Flat No401 on4th Floor in project name " Sai Sankalp Enclave", 645 sq.ft i.e 59.94 sq.mtrs built up area, survey No.33,Hissa No4,Paiki Mouza Kamal ghat, Near Balaji Mandir, Padmanagar,Bhiwandi-421305 in the name of Mrs.Sanjana Raju Urugonda and Mr.Raju Shankar Urugonda. Encumbrance known to Bank: Not Known	Rs. 20.81 Lakhs + unapplied Interest + Other charges	1. Date of e-Auction: 07-10-2026 2. Time of e-Auction: Start Time: 2.00 P.M To End Time: 6.00 P.M	1. Reserve Price: Rs. 15,70,000.00 2. Earnest Money Deposit (EMD) Amount: Rs. 1,57,000.00 3. Bid Increase Amount: Rs.25,000.00	Physical	29-09-2026 Start Time: 11.00 A.M to End Time: 04.00 P.M

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction> and online auction portal <https://baanknet.com>. Also, prospective bidders may contact the Authorised officer Mr. Sanjay Kumar on Mobile No:9549114899/ 8652639824

Date: 18-09-2026 Place: Mumbai
Authorised Officer, Bank of Baroda

बैंक ऑफ बड़ोदा Bank of Baroda

Matunga East Branch, 211e, Dinesh Mahal, Dr. Ambedkar Road, Matunga East, Mumbai-400019 E-Mail:Vjmatu@Bankofbaroda.com

Sale Notice For Sale Of Immoveable Properties "APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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Name & address of Borrower/s/ Mortgagor (s)	Detailed description of the immoveable property with known encumbrances, if any	Total Dues.	1. Date of e-Auction 2. Time of e-Auction (Start Time to End Time)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
Mr. Amjad Imam Khan(HL) a) Flat No304,Shanti Sagar CHS, Building No.3A, Mukundrao Ambedkar Nagar, Vashinaka Railway Cross, Vashinaka Mahul Road, Chembur, Mumbai-400074 2. Mis Systematic Power Link (Prop: Mr. Amjad Imam Khan) b) Flat No 304,Shanti Sagar CHS, Building No.3A, Mukundrao Ambedkar Nagar, Vashinaka Railway Cross, Vashinaka Mahul Road, Chembur, Mumbai-400074 3. Mr. Amjad Imam Khan (Prop: Mis Systematic Power Link) c) Flat No304,Shanti Sagar CHS, Building No.3A, Mukundrao Ambedkar Nagar, Vashinaka Railway Cross, Vashinaka Mahul Road, Chembur, Mumbai-400074 4. Mrs.Sadiya Amjad Khan Flat No304, Shanti Sagar CHS, Building No.3A, Mukundrao Ambedkar Nagar, Vashinaka Railway Cross, Vashinaka Mahul Road, Chembur, Mumbai-400074 5. Mr. Mohammed Pasha Sayed Flat No.102,1st Floor, Sai Krupa CHS Ltd, Plot No102, Sector 50-E, Village Kharave, Sea woods, Navi Mumbai-400706	Flat No 602 & 603, admeasuring 1130 sq. ft. built up area on the 6th Floor of B-Wing of the building known as "Om Datta Heights" Village Belavli, Taluka- Ambarnath, Dist. Thane-421503 within the limits of Kulgaoon-Badlapur Municipal Council, Sub Registration District Ulhasnagar, Registration District Thane in the name of Mr. Amjad Imam Khan. Encumbrance known to Bank: Not Known	Rs. 47.17 Lakhs + unapplied Interest + Other charges	1. Date of e-Auction: 28-10-2026 2. Time of e-Auction: Start Time: 2.00 P.M. To End Time: 6.00 P.M.	1. Reserve Price: Rs. 53,40,000.00 2. Earnest Money Deposit (EMD) Amount: Rs. 5,34,000.00 3. Bid Increase Amount: Rs.25,000.00	Physical	09-10-2026 Start Time: 11.00 A.M to End Time: 04.00 P.M

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction> and online auction portal <https://baanknet.com>. Also, prospective bidders may contact the Authorised officer on Mobile No: 9549114899/8652639819

Date: 18-09-2026 Place: Mumbai
Authorised Officer, Bank of Baroda

INDIA HOME LOAN LIMITED

Reg. Off.: 504/504A, 5th Floor, Nirmal Ecstasy, Jatahshankar Dosa Road, Mulund (W), Mumbai MH - 400 080
CIN No.: L65910MH1990PLC059499
Website: www.indiahomeloan.co.in
Email: cs@indiahomeloan.co.in Tel.: 9867292353/ 8976892962

NOTICE TO THE SHAREHOLDERS OF THE COMPANY FOR TRANSFER OF SHARES TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF) ACCOUNT

Shareholders are hereby informed that pursuant to the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, the Final Dividend declared for the financial year 2017-18, 2018-19, 2019-20 which remained unclaimed for a period of seven years will be credited to the IEPF on October 19, 2026. The corresponding shares on which dividends were unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.

In compliance with the Rules, Individual notices are being sent to all the concerned shareholders whose shares are liable to be transferred to IEPF as per the aforesaid Rules, the full details of such shareholders is made available on the Company's Website: <https://indiahomeloan.co.in> In this connection, please note the following:

1) In case you hold shares in physical form: Duplicate share certificate(s) will be issued and transferred to IEPF. The original share certificate(s) registered in your name(s) and held by you, will stand automatically cancelled.

2) In case you hold shares in electronic form: Your demat account will be debited for the shares liable for transfer to the IEPF.

In the event of valid claim is not received on or before October 19, 2026, the Company will proceed to transfer the liable dividend and Equity shares in favor of IEPF authority without any further notice. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF pursuant to the said Rules.

It may be noted that the concerned shareholders can claim the shares and dividend from IEPF authority by making an application in the prescribed Form IEPF-5 online after obtaining Entitlement letter from the Company.

For any queries on the above matter, shareholders are requested to contact the Company's Registrar and Share Transfer Agents at Purna Sharestry (I) Pvt Ltd: 9 Shiv Shakti Industrial Estate, J.R. Boricha Marg, Lower Parel - Mumbai, 400011. Tel: 4961342 / 35220056 email ID: support@punashare.com

For INDIA HOME LOAN LIMITED
Sd/-
Akash Das
Company Secretary
M. No: A74714

Place: Mumbai
Date: September 18, 2026

EXPRESS Careers

GUJARAT METRO RAIL CORPORATION (GMRC) LIMITED
(SPV of Govt. of India and Govt. of Gujarat)
Block No.1, First Floor, Karmayogi Bhavan, Sector 10/A, Gandhinagar: 382010, Gujarat, India

Gujarat Metro Rail Corporation (GMRC) Limited, jointly and equally owned by Government of India and Government of Gujarat, is entrusted with the responsibility of implementation of Metro Rail Projects in Gujarat and its Operations & Maintenance. GMRCCL invites applications from qualified and experienced candidates for the post of Chief General Manager / General Manager (Corporate Planning, Civil), Addl. General Manager (E&M, Civil), Joint General Manager (Telecom/AFC, Civil), Sr. Dy. General Manager (Civil), Dy. General Manager (Telecom/AFC, Civil), Manager (Traction, Telecom/AFC, Signalling & PSD, Rolling Stock, Civil), Asst. Manager (Telecom/AFC, Signalling & PSD, Rolling Stock, Traction, E&M, L&E, Civil), Engineer - Sr. Grade / Engineer - Jr. Grade (E&M, Civil), Draftsman, Surveyor on Contract/Deputation basis. For detailed recruitment notification, please visit career page of our website www.gujaratmetrorail.com. Last date to apply is as per notification.