EXPRESS special

Granted Rs 42,787 crore, why is Punjab asking Centre for extra funds to procure paddy?

Punjab was sanctioned the CCL to procure 180 LMT of paddy, now it wants to raise the procurement target to 200 LMT



Farmers claim that the reduction in targets came even as the area under paddy cultivation in the district continued to expand. FILE

Raakhi Jagga
Ludhiana, November 14

PUNJAB HAS asked the Centre to enhance its Cash Credit Limit (CCL) after paddy arrivals at its mandis, riding on a bumper harvest, crossed the procurement level for which the state had originally secured funds.

The state had been sanctioned a CCL of Rs 42,787 crore to procure 180 lakh metric tonnes (LMT) of paddy. But arrivals had crossed 177 LMT by November 11, with another 3-4 LMT arriving daily. The state now wants to raise the procurement target to 200 LMT and has written to the Centre seeking additional CCL.

Food and Civil Supplies Principal Secretary Rahul Tiwari confirmed as much. "We have already written to the GoI for enhancing the CCL limit," he told the Indian Express.

The immediate concern is that paddy is still lying unsold in several mandis, even as procurement centres in some districts have been closed after their original targets were declared achieved.

Why were the procurement centres closed even as farmers continued to bring their produce to mandis?

For the 2026–27 Kharif marketing season, the state government's Civil Supplies and Consumer Affairs Department, in a first of its kind move, fixed procurement quotas for each purchase centre. The quota was calculated based on the average quantity procured at the said centre over the past three years.

The farmers and farm union leaders had questioned the move, expressing concern over whether arrivals exceeding a mandi's fixed target will be turned away or face restrictions.

For example, former state BJP chief Sunil Jakhar claimed that Abohar grain market received 79,963 metric tonnes of paddy last year, while the state fixed this year's procurement target at just 67,200 metric tonnes. Similarly, against 2,26,207 metric tonnes procured across Fazilka district last year, the target for the current season was reduced to 1,76,960 metric tonnes. Farmers claim that the reduction in targets came even as the area under paddy cultivation in the district continued to expand.

Why was the original target fixed at 180 LMT?

Agriculture Minister Gurmeet Singh Khuddian said the initial assessment was based on the weather outlook and the previous year's production.

"Earlier farmers were apprehensive of less yield based on the rainfall pattern. However, the yield has increased this time," he said, adding that the state had already taken up the matter with the Centre.

Khuddian assured farmers that the CCL would be enhanced and "every grain will be picked up." The state is also examining whether some of the paddy lying in border-district mandis has been brought in from neighbouring states.

Why are farmers and the Opposition blaming the government?

Farmers and Opposition parties argue that the problem was not simply a higher-than-expected yield but an inadequate assessment of procurement requirements.

This year, Punjab recorded an all-time high paddy area of around 36.86 lakh hectares. This includes the area under Basmati, which is mostly procured by the private players and not at the minimum support price.

Even if one excludes Basmati, the area under paddy is estimated at more than 26 lakh hectares. Farmers and union leaders had estimated produce at little over 200 LMT. This has now become a political flashpoint. Farmers under the Samyukta Kisan Morcha protested against the closure of procurement centres, while in Abohar farmers dumped two trolley-loads of paddy outside the house-cum-office of AAP leader and 2027 poll candidate Dr Suhani Doda.

Jakhar accused the Bhagwant Mann government of failing to anticipate the higher arrivals and approaching the Centre in time. He said the state should procure the remaining crop with its own funds while seeking additional CCL.

Abohar MLA Sandeep Jakhar told The Indian Express questioned the basis for setting procurement targets. He said the area under cotton and kinnow in Fazilka was gradually shifting towards paddy, but the Agriculture Department did not acknowledge this change. "The target was reduced and, consequently, paddy is still lying in the mandis. Farmers do not know where to go now," he said.

Congress president Pargat Singh too attacked the AAP government, saying the crisis contradicted its claim that every grain was being procured. He accused the AAP government of advancing the BJP's agenda and alleged that the ruling party was harassing farmers and weakening the procurement system.

Jagmohan Singh Patiala, a member of the SKM national coordination committee, alleged that the state government had underestimated actual paddy production while preparing its procurement assessment. He claimed actual production had exceeded 208 LMT tonnes this year. "Mandis in several Malwa districts, including Sangrur, Patiala, Mansa, Barnala, Fazilka, Bathinda, Faridkot and Moga, are still filled with paddy. An estimated 25 to 30 lakh tonnes of paddy is still lying in mandis," he claimed.

What does the government say about the unsold paddy?

The government says procurement will continue and that the CCL enhancement will resolve the immediate funding constraint.

Fazilka Deputy Commissioner Amarpreet Kaur said the administration was checking mandi records to identify genuine farmers whose produce had not been procured.

"Any genuine left-out grain will be purchased. If any wrong purchase has already been made by an arhtiya, action will be taken against them," she said.

The administration is also checking land records to determine whether the quantity of paddy being brought to mandis is consistent with the area under cultivation. Fazilka's border with Rajasthan has added to concerns about stocks being brought in from outside Punjab.

Beyond MSP: Patiala farmer turns wheat, paddy into a Rs 1.5-crore seed enterprise

FARMING OUT of the box

Kulwinder sells much of his wheat as seed at nearly double the MSP



Kulwinder Singh being felicitated by Punjab Agricultural University in Ludhiana

Anju Agnihotri Chaba
Jalandhar, November 14

FOR MILLIONS of farmers in Punjab, wheat and paddy are crops of assured returns. With government agencies procuring the two crops at the minimum support price (MSP), they offer farmers a dependable market. Kulwinder Singh, 56, of Mardanpur village in Rajpura tehsil of Patiala district, however, has found a way to earn substantially more from these very crops by selling most of his wheat and a part of his paddy produce as seed directly to fellow farmers.

His wheat seed fetches around Rs 4,000 a quintal, compared with the MSP of Rs 2,610 - a premium of nearly 53 per cent. His farm, built around seed production, crop diversification and direct sales, now generates an annual turnover of more than Rs 1.50 crore. He says he is able to retain more than half of the turnover as earnings after meeting cultivation, labour, machinery and infrastructure costs.

"I grow different varieties so that farmers can choose according to their requirements," says Kulwinder. His journey began in 2000 when he began producing sugarcane planting material before expanding into wheat and paddy seed production in 2015. Over the years, his farm has evolved into a demonstration centre where farmers can see different varieties, assess their performance and buy seeds suited to their requirements.

Kulwinder cultivates 100 acres of which 22 is his own and the remaining 78 acres leased at an annual cost of around Rs 40-45 lakh. About 10 acres are under sugarcane, while the rest are used for different wheat varieties in the Rabi season and Basmati and short-duration paddy varieties during Kharif.

In wheat, he grows PBW 826 and PBW 872 on around 40 acres each, besides varieties such as C-306 and Chapati Number 1, which are sought by consumers for their suitability for making chapatis. He also processes some of the latter varieties into flour for sale.

Depending on weather conditions, he produces around 1,900 quintals of wheat seed from nearly 90 acres. After grading, about 80 per cent qualifies as seed and is sold. The remaining 20 per cent, which does not meet the required seed grade, is sold in the market at around Rs 2,200-2,300 a quintal.

His paddy strategy is similar, though only about 20 per cent of his paddy production is sold as seed. He grows Basmati varieties such as PB 370 and Pusa 1509 on around 25 acres, along with short-duration varieties including PR-126 and CSR-30 on the remaining paddy acreage.

"I also give preference to varieties whose seed farmers can retain and use for subsequent sowing themselves, rather than having to depend entirely on fresh purchases every season," he says. "This makes my seed business not just a source of income but also a way of making suitable varieties accessible to other growers."

Sugarcane is another part of the model. Instead of sending the entire crop to sugar mills, he sells it as seed to farmers. He says returns from seed can be almost twice that from selling the crop to a mill, depending on the variety and market demand.

He has diversified further into mustard, berseem, vegetables and other crops.

The farm's diversification extends beyond crops to water and residue management. Concerned about the water-intensive nature of paddy cultivation, Kulwinder excavated a rainwater-harvesting pond about 15 feet deep over six kanals. It collects excess rainwater from the fields, which is later lifted for irrigation. Besides reducing waterlogging during heavy rainfall, he says the pond helps conserve water that would otherwise run off and reduces dependence on groundwater.

"Farmers should consider dedicating a portion of their land to rainwater harvesting. It can help with irrigation as well as groundwater recharge," he says.

He has also installed an underground pipeline irrigation system in place of open channels, reducing seepage and evaporation losses and delivering water directly to the fields.

For the past decade, Kulwinder has also avoided burning crop residue, using a Super Seeder and other machinery for residue management. He employs five permanent workers and another 15-20 labourers when required.

His work has brought him into contact with progressive farmers and agricultural institutions, including the Innovative Farmers' Club and Punjab Agricultural University's Kisan Club, where he shares information on seed production, crop varieties and farming practices.

Recently, PAU, Ludhiana, honoured him with the Sardar Dalip Singh Dhaliwal Memorial Award for adopting modern agricultural techniques, promoting crop diversity and protecting the environment.

NATIONAL COMPETITIVE BIDDING
CYBERABAD MUNICIPAL CORPORATION
O/o The Superintending Engineer
(Projects, Designs & Admin.), CMC.

Tender Notice No.13/SE(PDA)/CMC/2026-27 **Dt: 14.11.2026**

Item No.	Name of Work	Est. Cost
1	Construction of Permanent Office Building for Cyberabad Municipal Corporation - Land situated adjoining Kotha Kunta in Sy.No.5/11 (Part) & 5/12 (Part), Izzath Nagar Village, Serilingampally Mandal, Ranga Reddy District.	Rs. 169.00 Crores

S.No	Events		Date and Time
1.	Start date	:	18-11-2026 from 03:00 PM
2.	Pre-Bid Meeting	:	25-11-2026 at 03.00 PM Location: O/o Chief Engineer (PDA), CMC, 2nd Floor, NAC Building, Izzath Nagar, Hyderabad
3.	Last Date & Time for Receipts of Bids	:	02-12-2026 upto 03:00 PM
4.	Opening of Technical bid	:	02-12-2026 after 03:30 PM
5.	Opening of Price bid	:	04-12-2026 after 03:00 PM

Note: The Bidders are advised to visit www.tender.telangana.gov.in to download Bid Document and Tender Drawings. Any Queries can be addressed to sepdacmc@gmail.com
Address of the officer concerned Smt. G. Sree Lakshmi, Superintending Engineer (Projects, Design & Admin.), Cyberabad Municipal Corporation, Hyderabad. Further details can be seen at 'e' Procurement https://tender.telangana.gov.in.

Sd/-
Superintending Engineer
(Projects, Designs & Admin.), CMC

R.No.- 13754PP/CL/ADVT/2026-27 Date: 14.11.2026

PUBLIC NOTICE

It is hereby informed to the general public, lottery Seller & Stockist, and all concerned that the official website address (URL) of the Directorate of Punjab State Lotteries has been changed from **"punjabstatelotteries.gov.in"** to **"punjabstatelotteries.punjab.gov.in".**
Therefore, everyone is requested to visit the new official website **"punjabstatelotteries.punjab.gov.in"** instead of the old website for all lottery-related information, draw results, notifications, and services.

Director
No. 17070/PB **Punjab State Lotteries**

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Saili Road Near Kamal Sweets Pathankot, Punjab-145001
[Phone No. 9115554320] e mail: cs829500@pnb.bank.in

E-AUCTION/ SALE NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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)/9(1) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described movable/immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Sr. No.	Name of the Branch / Name & addresses of the Account Borrower/ Guarantors Account	Description of the Immovable Properties Mortgaged/Owner's Name(Mortgagers of Property(ies)	A) Dt. of Demand Notice u/s 13(2) of SARFESI ACT 2002 B)Outstanding Amount as on C)Possession Date u/s 13(4) of SARFESI ACT 2002 D)Nature of Possession Symbolic/Physical/Constructive	Date/Time of E-Auction / Details of the encumbrances known to the secured creditors	A)Reserve Price B) EMD C)Bid Increase Amount
1.	**PNB ARMB Pathankot (829500)**	Land and on Building Plot measuring 14 marla being part of land measuring 2 Kanal being 40/78 share of the measuring land 3 Kanal 18 marla bearing khewat No. 114, Khatauni No. 325, Khasra No. 23R/9/2/3/2 situated at Village Gokhuwal, Hadbast No. 242, Tehsil Batala as per Jamabandi 2003-2004 belonging to - Sh. Sulakhan Singh and Sh. Rachpal singh S/o Sh. Gurdip Singh. **Bounded as: - North:** Property Dalbir Singh, **East: -** Road, **West:** Property Sulakhan Singh and Jaspal Singh. **South: -**Road. (Dimensions mentioned not in Mortgage deed bearing Vasika no. 3980 dated 08.01.2009 registered with the office of sub registrar Batala) **(Ref No: PUNB829500P47)**	**A. 11/09/2019 B. Rs. 53,22,542.92/- as on + further 31.07.2019 interest w.e.f 01.07.2019. C. 11.11.2026 D. Symbolic**	**22/12/2026 From 11 AM to 4 PM** / **Not Known to Bank**	**A) Rs 65,45,000/- B) Rs 6,54,500/- C) Rs 50,000/-**

1) M/S Teg Motors Pvt Ltd through its Director Sh. Nishan Singh and Sh. Upkarandeep Singh S/o Sh. Kartar Singh Ram Talai GT Road Amritsar 143001, **2) Mr. Nishan Singh** S/o Sh. Kartar Singh H. No. 240, Vill Hassanpura (Gokulwal) Dera Baba Nanak Road Batala 143505 (Director and Guarantor), **3) Mr. Upkardeep Singh** S/o Sh. Kartar Singh R/o H.No. 240 Vill Hassanpura (Gokulwal) Dera Baba Nanak Road Batala 143505 (Director and Guarantor), **4) Smt Inderjit Kaur** W/o Sh. Ajit Singh R/o H.No. 147 C Urban Estate Phase 1 Jalandhar 144022 (Guarantor), **5) Sh. Gurpreet Singh** S/o Ajit Singh H.No. 147 C Urban Estate Phase 1 Jalandhar 144022 (Guarantor), **6) Sh. Dharambir Singh** S/o Sh. Lakhwinder Singh Vill Gokulwal, Dera Baba Nanak Road Batala 143505 (Guarantor), **7) Sh. Sulakhan Singh** S/o Sh. Gurdip Singh Now Deceased through his **legal heirs: - a. Manjit Singh** S/o Sulakhan Singh, **b. Manpreet Singh** S/o Sh. Sulakhan Singh, R/o Vill Malakwal PO Kala Afghan Tehsil Batala Distt Gurdaspur 143513. (Guarantor/Mortgagor), **8) Sh. Rachpal Singh** S/o Sh. Gurdeep Singh Now Deceased through his **legal heirs:- 1. Kulwant Kaur** W/o Rachpal Singh, **2. Maninder Singh** S/o Rachpal Singh, **3. Gurinder Singh** S/o Rachpal Singh R/O Vill Malakwal PO Kala Afgan Tehsil Batala Distt Gurdaspur 143513 (Guarantor/Mortgagor)

Terms and Conditions: (1) The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. **(2)** The properties are being sold on, **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"**. **(3)** The particulars of the Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **(4)** Any encumbrances over the property/ies is not known to the Bank / Secured Creditor. The Authorised officer or Bank shall not be responsible for any charge, lien, encumbrances or any other dues to the Government or anyone else in respect of properties Auctioned **(5)** The intending Bidder is advised to make their independent inquiries regarding the encumbrances on the property including Statutory liabilities arrears, of property Tax, Electricity Dues, NOC "form any department etc. Outstanding Charges / bill for electricity, house tax etc. shall be bome by auction purchaser. **(6)** The Secured Creditor does not any way warrant the, fitness or Quality or liability of the property/ies being sold. **(7)** The Sale will be done by the undersigned through the E-auction platform provided at the **Website https://baanknet.com on 22-12-2026 @ 11:00 AM to 04:00 PM** as per time given above. For detailed terms and conditions of the Sale, please refer **Website https://baanknet.com and www.pnbindia.in. (8)** Over and above reserve price, Minimum One Bid Amount is Mandatory

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

DATE : 13.11.2026
PLACE : PATHANKOT

Authorized Officer
Punjab National Bank Secured Creditor

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