ET GRAPHICS

COP31

As Earth Heats Up, Will Antalya Deliver?



Negotiators from across the globe are convening this week for the international climate summit COP31 in Antalya, Türkiye, scheduled from November 9 to 20. Anoushka Sawhney, Urmi Goswami and Anna Catherine Jijo explain the context and the numbers underpinning this summit.

COP30: A recap

Agreement to develop a just transition mechanism (aka the Belém-Antalya Mechanism, BAM)

Pledge to treble adaptation funding by 2035 to help developing countries tackle climate impacts (still unclear: what's the baseline; who pays)

No roadmap to phase out fossil fuels; COP30 presidency undertook, under its own responsibility, to prepare roadmaps to transition away from fossil fuels and halt deforestation

COP31: Highlights

Unprecedented leadership arrangement: Türkiye, Australia share COP31 leadership

US exit: Last COP with US as UNFCCC member

AGENDA

Science: How will COP31 address question of overshooting the 1.5°C temperature limit? Warming is now set to exceed 1.5°C over pre-industrial levels; the effort now is to limit the period when this is breached

Just transition: Will the Just Transition Mechanism be operationalised in Antalya?

Mitigation: Will Mitigation Work Programme, the UNFCCC's only formal agenda item dedicated to mitigation, be renewed, or will it close this year? What exactly will the programme do?

Adaptation: How to track countries' efforts on adaptation? How to track progress towards COP30 target to triple adaptation finance (funding from wealthy nations to developing ones to help them adapt to impacts of climate change) by 2035? Who pays and how much?

Second Global Stocktake: COP31 marks the launch of the technical assessment phase of the second global stocktake, a process for countries to evaluate collective progress towards Paris agreement's goals.

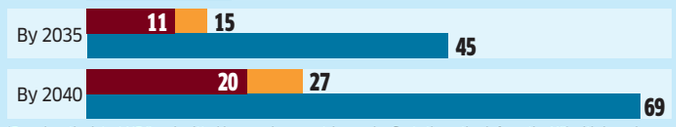
Loss and damage: Countries will review the Fund for Responding to Loss and Damage and the work of the Executive Committee of the Warsaw International Mechanism and the Santiago Network.

India's talking points

- Just transition
- More adaptation finance
- Technology transfer from developed countries
- No to language on fossil fuel cuts or phase-out
- Global goal on adaptation indicators must be voluntary, not linked to climate finance
- Climate finance from developed countries must be predictable, largely public and concessional

THE GAP **1.5°C North Star nowhere close even if everyone keeps their word**

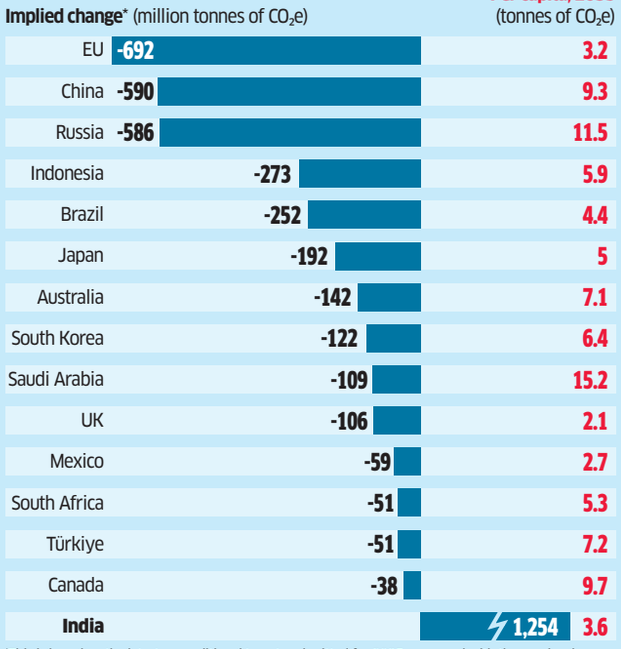
How much global emissions will reduce from 2025 levels (%)



*Based on the latest NDCs submitted by member countries, and reflects the setback from the US' withdrawal.
**The assumed best-case scenario of keeping global warming to 1.5°C by 2100, but it's no longer possible without going up to 1.7–1.8°C around 2050 before receding.

INDIA'S PLEDGE **Emissions still set to rise, but per-head damage will stay low**

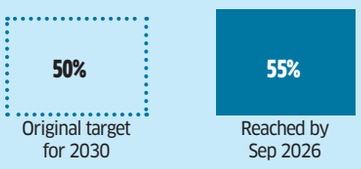
G20 countries' emissions, 2030 vs 2035, based on their pledges



*This is based on the latest unconditional targets submitted for 2035 compared with the previously submitted targets for 2030.

WHAT INDIA HAS DELIVERED **India met 2030 goal early, now eyes new target**

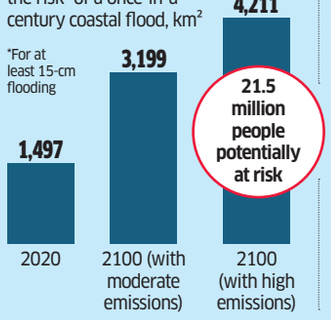
Share of non-fossil fuel energy sources in India's installed capacity (%)



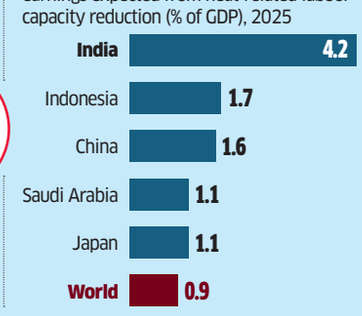
*India has pledged this NDC as conditional on transfer of technology and international finance from developed nations.

INDIA'S RISKS **Exposed farmland could treble by 2100; heat threatens 4.2% of GDP**

India's cropland exposed to the risk* of a once-in-a-century coastal flood, km^2



G20 countries with the highest loss of earnings expected from heat-related labour capacity reduction (% of GDP), 2025



NDCs: Nationally determined contributions are timebound pledges by member countries to reduce emissions. Greenhouse gas emissions are measured in tonnes of CO_2-equivalent (CO_2e). Global warming is measured in terms of °C increase in global temperatures from pre-industrial levels (1850-1900 average) (2015 Paris deal aimed to make efforts to limit it to 1.5°C).
Source: United Nations Environment Programme, United Nations Framework Convention on Climate Change, Asian Development Bank, The Lancet Countdown 2026, Ministry of Power, ET research

Global Credit Conditions to Weaken Next Year: Moody's

Our Bureau

New Delhi: Moody's Ratings said on Tuesday that it expects global credit conditions to weaken in 2027 as higher financing costs and elevated energy prices create pockets of pressure, though major economies will continue to expand.

The US-based credit rating agency said in a report that costlier credit, artificial intelligence (AI)-led transformation, political intervention and security premiums will drive credit risks and opportunities across sectors and regions. "Government intervention through tariffs, regulation, export controls and strategic investment will play a growing role in credit outcomes," it said, adding that these will continue to influence trade, capital allocation and competition in 2027.

According to the report, higher refinancing costs will put greater pressure on highly leveraged issuers and borrowers with significant near-term maturities. "However, banks and life insurers are the exception, as higher rates support their earnings," it said.

The report further said that rising spending on energy security, critical minerals, defence and climate resilience will create opportunities for some sectors while increasing costs for others. Commenting on investments in AI, the report said AI investment will remain massive, but investors will increasingly focus on whether revenues and productivity gains justify the scale of spending.

"Business model disruption will become more visible with some companies gaining from stronger demand and productivity, while others facing more competition and weaker pricing power," it said. Moody's Ratings said that the expansion of AI infrastructure beyond the US is supporting investment and growth in parts of Asia-Pacific, although benefits will be uneven. "The region is also central to global semiconductor and critical-mineral supply chains, making technology restrictions, export controls and supply-chain security increasingly important credit considerations," it added.

Chartistry

WORLD ECONOMY

The Price of Prices

THE HIGHLIGHT

The Iran war has rapidly raised living costs everywhere. Italy and France, which have seen protests, are among the worst hit; the US, where elections saw Trump diminished, isn't far behind.

INDIA'S CASE

India's inflation jump is the biggest among G20 nations, but that's because it **had unusually low inflation earlier**. It crossed its 4% target only in June.

War's Inflation Impact in G20 Economies

Average inflation rate, %

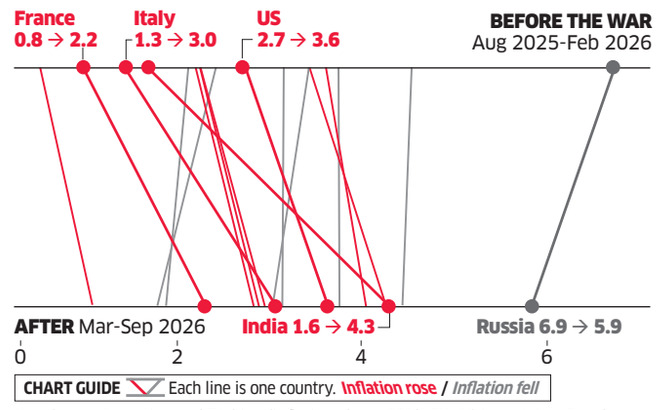


CHART GUIDE Each line is one country. Inflation rose / *Inflation fell*

Not shown: Argentina and Türkiye (inflation above 30%), EU, African Union. Equal before/after periods (7 months) have been used.

Source: Bloomberg, ET calculations Data: Tanay Sukumar; Design: Samir Kumar

Fresh Applications Invited Under PLI for Medical Gear

New Delhi: The government has invited fresh applications under its ₹2,700-crore Production Linked Incentive (PLI) scheme for medical devices and extended the programme till 2035-36, an official release read on Tuesday.

The scheme guidelines have also been simplified and made more investor-friendly to promote ease of doing business. Under the revised guidelines, the government has eliminated the minimum sales threshold for claiming financial incentives while scaling down the baseline capital expenditure required from manufacturers, the Department of Pharmaceuticals, under the Ministry of Chemicals and Fertilizers, said in the release.

Applications can be submitted through an online portal, which will become operational in the next 10 days.

Launched in 2020-21, the PLI-MD has so far led to the domestic manufacturing of over 60 high-end medical devices and components, resulting in production valued at more than ₹16,000 crore.

These include CT scanners, mammography machines, Cathlabs, X-ray tubes and detectors. — **PTI**

PHD Chamber Wants Capital Gains Tax Scrapped, Halving of STCG Levy to 10%

Our Bureau

New Delhi: The PHD Chamber of Commerce and Industry (PHDCCI) has asked the government to abolish long-term capital gains (LTCG) tax on equity investments, halve the short-term capital gains (STCG) tax to 10% and lower securities transaction tax (STT) rates.

In its pre-Budget recommendations for FY28 submitted to the finance ministry Tuesday, it also suggested improving access to equity financing for businesses, particularly MSMEs, eliminating basic customs duty (BCD) on rayon-grade wood pulp, LNG, naphtha and certain heavy petroleum feedstocks, while seeking lower duties on petroleum coke used in aluminium manufacturing. "Strengthening India's manufacturing competitiveness requires a comprehensive approach to reducing the cost of critical industrial inputs. Energy and feedstock costs have a cascading impact across multiple sectors, influencing production economics, investment decisions and the competitiveness of downstream industries," said Anil Gupta, President, PHDCCI.

To promote the domestic manufacturing ecosystem in consumer durables and electronics, the chamber has proposed increasing the BCD to 20% on imports of finished Completely Built Units of washing machines, dishwashers, vacuum cleaners and robotic vacuum cleaners, besides localisation of components and strengthening the competitiveness of Indian manufacturers.

Government of Punjab
State Health Agency, Punjab
Department of Health and Family Welfare
BSNL Circle Office, 4th Floor, Sector-34, Chandigarh
Visit us at: www.sha.punjab.gov.in, E-mail: ceo.sha.pb@punjab.gov.in

No. SHA/Admin/2026 **Date:**

Notice Inviting Tender
FOR HIRING OF CONCURRENT AUDIT AGENCY
(Medical Audit, Field Investigation and Verification)

Online Competitive bids are invited from eligible bidders for hiring of concurrent Audit Agency (Medical Audit, Field Investigation and Verification) at State Health Agency, Punjab.
The Tender Document shall be available on the website/ e-tender portal eproc.punjab.gov.in with effect from 11.11.2026. Bidders shall submit their Bids on this website/ e-tender portal as per the guidelines specified in the Tender Document. It shall be the responsibility of the Bidders to regularly check the website/ e-tender portal for any notice/ addenda issued in this regard.
All correspondence/ communications on the Tender Document should be made at the above address and at email id: shapunjab.tender25@gmail.com
Any corrigendum/addendum issued in connection with the tender shall be uploaded on the e-Procurement Portal and the official website of SHA Punjab (shapunjab.gov.in).

Sd/-
Chief Executive Officer
State Health Agency, Punjab

DPR/Pb.:1957/12/2026-27/16936

Expression of Interest

Reputed experts/consultancy organisations having proven expertise and successful track record in conducting Upgradation, Expansion and Revamping (UER) Studies of cement plants are invited to submit their Expression of Interest for undertaking UER studies of three existing cement plants of Cement Corporation of India (CCI).

Interested experts with more than 15 years of demonstrated experience and proven results may submit their EOI to Sh. Alok Shukla GM Commercial Cement Corporation of India Ltd., within 10 days from the date of publication of this notice.

Mr. Alok Shukla,
General Manager (Commercial),
Cement corporation of India limited, Core-5, Scope Complex, Lodhi Road, New Delhi 110003.

Email: alok.shukla@ccilltd.in; Phone no. 9993752836.

INDIAN OVERSEAS BANK Millerganj Branch, Opp. Old Fire Brigade, G.T. Road , Ludhiana, Punjab

Date: 30.10.2026

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (Rules)

1. Whereas the undersigned being the Authorised Officer of Indian Overseas Bank under SARFAESI Act and in exercise of powers conferred under Section 13(12) read with Rule 3, issued Demand Notice under Section 13(2) of the said Act, calling upon the Borrowers/ mortgagors/ guarantors listed hereunder (here in after referred to as the "said Borrowers"),to repay the amounts mentioned in the Notice, within 60 days from the date of receipt of Notice, as per details given below.
2. The said Notices have been returned undelivered by the postal authorities /have not been duly acknowledged by the borrowers/mortgagors/guarantors.*Hence the Bank by way of abundant caution is effecting this publication of the demand notice. The undersigned has, therefore, caused these Notices to be pasted on the premises of the last known addresses of the said Borrowers/mortgagors/ guarantors as per the said Act. Copies of the said Notices are available with the undersigned and the said Borrowers/ mortgagors /guarantors, May, if they so desire, collect the said copies from the undersigned on any working day during normal office hours.
3. Against the above background, Notice is hereby given, once again, to said Borrowers/ mortgagors/ guarantors to pay to Indian Overseas Bank, within 60 days from the date of publication of this Notice, the amounts Indicated / payable as given below under the loan & other documents. As Security for due repayment of the loan, the following assets have been Mortgaged to Indian Overseas Bank by the respective parties as below.

Name of the Borrowers/Mortgagors/ Guarantors with address	Description of Secured Assets	Total Dues as on 30.10.2026 (in Rs.)*	Date of Demand Notice
Borrower: (1) KANAK INTERNATIONAL, Address: PLOT NO. 49 TIBBA RD NEAR, SUKHMANI PUBLIC SCHOOL, GURU GOBIND SINGH NGR, LUDHIANA (EAST), PUNJAB, 141007, Office Address: PLOT NO. 49 TIBBA RD NEAR, SUKHMANI PUBLIC SCHOOL, GURU GOBIND SINGH NGR, LUDHI, 03,141007. **(2)** BALBIR SINGH, Proprietor, Permanent Address: H NO.1936/16, ST NO 1, SATGURU NAGAR WARD NO.64, LUDHIANA, LUDHI,03,141003, Communication Address: Office Address: H NO1936/16, ST NO 1, SATGURU NAGAR WARD NO.64, LUDHIANA, LUDHI, 03,141003 **Guarantor: (1)** SITA KAUR, Wife of Balbir Singh, Permanent Address: H NO1936/16, ST NO 1, SATGURU NAGAR WARD NO 64, LUDHIANA, LUDHI, 03,141003, Communication Address: H NO 1936/16, ST NO 1, SATGURU NAGAR WARD NO 64, LUDHIANA, LUDHIANA (EAST), PUNJAB, 141003, Office Address: H NO 1936/16 ST NO 1, SATGURU NAGAR WARD NO 64, LUDHIANA, LUDHI, 03, 141003. **(2)** BALDEV SINGH, Permanent Address: H NO 1936/16, ST NO 1, SATGURU NAGAR, WARD NO 64, LUDHIANA, LUDHI, 03, 141003, Communication Address: H NO 1936/16 ST NO 1, SATGURU NAGAR, WARD NO 64, LUDHIANA, LUDHIANA (EAST), PUNJAB, 141003, Office Address: H NO 1936/16, ST NO 1, SATGURU NAGAR, WARD NO 64, LUDHIANA, LUDHI, 03, 141003	**(1) Hypothecation:** Hypothecation of Machinery. **(2) Mortgage of Property:** SALE DEED NO 12913 DATED 18/01/2012 AND SALE DEED NO 2047 DATED 25.05.2011, KHASARA NO 295, K/K NO 317/395 SITUATED AT VILLAGE DABA, GALI NO 1, SATGURU NAGAR, HADBAST NO 262. Bounded by- East: Gali 20' Wide, West: Neighbor, North: Baldev Singh, South: Sharanjit Singh	Rs. 23,90,360.57/-	30.10.2026

*** payable with further interest at contractual rates/rests as agreed from the date mentioned above till date of payment**
4. If the said borrowers/ mortgagors / guarantors fail to make payment to Indian Overseas Bank as aforesaid, then Indian Overseas Bank shall proceed against the above secured assets under Section 13(4) of the SARFAESI Act and Rules entirely at the risks, costs and consequences of the said borrowers/ mortgagors/guarantors.
5. Further, the attention of borrowers/ mortgagors / guarantors is invited to provisions of Sub-section (8) of the Section 13 of the Act, in respect of time available to them to redeem the secured assets.
6. The said Borrowers/ mortgagors / guarantors are prohibited under the SARFAESI Act from transferring the secured assets, whether by way of sale, lease or otherwise without the prior written consent of Indian Overseas Bank. Any person who contravenes or abets contravention of the provisions of the Act or Rules shall be liable for imprisonment and/ or fine as given under Section 29 of the Act.

Date:- 30.10.2026 **Ludhiana** **Authorised Officer: Indian Overseas Bank**

बैंक ऑफ़ बड़ौदा Bank of Baroda

Branch: Dugri Road, Ludhiana, Opposite Marry Land Palace, Ludhiana 141001. Gmail:DUGLUD@bankofbaroda.com

E -AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

DATE AND TIME OF COMMENCEMENT OF E-AUCTION :- 01.12.2026 FROM 02:00 P.M. TO 06:00 P.M.
MODE OF PAYMENT OF EMD: RTGS/ NEFT
Last Date & Time of Submission of EMD :- 30.11.2026, Till 05:00 P.M.
Date & Time of Inspection for intending Purchaser :- 25.11.2026 to 30.11.2026 by taking prior appointment

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 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 Immovable 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. The details of Borrower(s)/ Mortgagor(s)/ Guarantor(s)/ Secured Asset/ Dues/ Reserve Price/ e-Auction date & time, EMD and Bid Increase Amount are mentioned below:

SCAN HERE For detailed terms & conditions.

Sr. No.	Name of Branch / Name & address of The Borrower (s) , Guarantor (s) & Mortgagor (s)	Detailed Description of The Immovable property with Unknown encumbrances, if any	Type of POSSESSION / Present Outstanding Amount	Reserve Price / EMD / Bid Increase Amount	Manager & Authorised Officer
1.	**B/O:- Dugri Road, Ludhiana.** **Borrower(s):- 1. Mr. Ramnath S/o Sh. Trip Ram (Applicant) & 2. Smt. Ishwar Devi W/o Ram Nath (Co-Applicant), 3. Mr. Tony S/o Ram Nath (Co-Applicant),** Address:- R /o House No 7/8 , Street No 15, Shaheed Bhagat Singh Nagar Dhandra Road Ludhiana.	All that part and parcel of the property consisting of residential house Measuring **60 Sq yards** comprised in khasra no 1641, 1640,1631,,1632,1639,1633 khata number 52/54 , 59/61, 62/65 jamabandi for the year 2010-11, vasika Gill-2 , hadbast number 263, tehsil & district Ludhiana , registered vide wasika number 1894 dated 05/06/2015 in the name of **Ramnath**. Bounded as **East-** Neighbor 42'-/10', **West :**Neighbor 42'-10', **North -** Neighbor 12'-8', **South-** Street 20' wide 12'-8'	**Symbolic Possession** **Rs. 9,32,890.24/- As on 30.06.2026 +** Interest & Other Charges Thereon.	**Rs.13,54,500/-** **Rs.1,35,450/-** **Rs. 10,000/-**	**Mr. Sunny Kaushal Senior manager 8288097553**
2.	**B/O:- Dugri Road, Ludhiana.** **Borrower(s):- 1. Mr. Jeet Ram S/o Puran Chand (Applicant) & 2. Smt. Saroj Kumari W/o Jeet Ram (Co-Applicant), Address:-** R /o House No 36-A Hill Top Colony Adj Krishna Colony, Near Govt Primary School , VPO Bhamian Kalan Tajpur Road Ludhiana-141010. **2nd Address:-** House No 2595 Street No 4, Kishore Nagar Tajpur Road Ludhiana-141007	All that part and parcel of the property/Plot no 36-A, measuring **52-1/2 Sq. yds,** comprised in khasra number 23//22/2,23 and khata number 41/62, as per jamabandi for the yea0 2005-06 situated at village Bhamian Khurd, Hadbast number 180, tehsil & district Ludhiana Registered via vasika number 14211 dated 30.10.2017 in the name of **Sh. Jeet Ram S/o Sh Puran Chand** bounded : On the North by:- Neighbour 21', On the South by 20' Street 21', On the East by Neighbour 21', On the west by 20' Street 21'	**Physical Possession** **Rs. 9,41,787.91/- As on 30.06.2026 +** Interest & Other Charges Thereon.	**Rs. 13,14,300/-** **Rs. 1,31,430/-** **Rs. 10,000/-**	**Mr. Sunny Kaushal Senior manager 8288097553**
3.	**B/O:- Dugri Road, Ludhiana.** **1. (Borrower & Mortgagor):- Mrs. Karamjit Kaur W/o Gurjant Singh & 2. (Co-Borrower):- Mr. Lakhwinder Singh S/o Gurjant Singh ,** Address:- R /o House No 7/1, Green Enclave, Manakwal Road ,Near Govt Primary School, Ludhiana	All that part and parcel of the property consisting of residential house Measuring **50 Sq yards** , comprised in Khasra 21//1, 10/1, 22//4/3, 5,6/1,7/1, khata number 288/306 hadbast number 276, Abadi Manakwal, Ludhiana Situated at Plot no 7/1, Green Enclave Manakwal, Ludhiana per jamabandi of the year 2008-2009, vide vasika number 2018-19/103/1/1586 dated 14.09.2018 in the name of the **Karamjit Kaur W/o Sh. Gurjanat Singh .** Bounded On the North by Neighbour 20', On the South by 20'-0' Smt Sanika , On the East 22'-6' , On the West 22"-6"	**Physical Possession** **Rs. 10,42,314.12/- As on 30.06.2026 +** Interest & Other Charges Thereon.	**Rs.10,86,000/-** **Rs.1,08,600/-** **Rs. 10,000/-**	**Mr. Sunny Kaushal Senior manager 8288097553**
4.	**B/O:- Dugri Road, Ludhiana.** **Borrower(s):-1. Mr. Harpal Singh S/o Mr. Ganga Ram (Applicant) & 2. Mr. Kamlesh W/o Mr. Harpal (Co-Applicant),** Address:- Both R /o Street no- 4 F Anand Vihar Near Sarabha School B/s DAV School Phullanwaal Ludhiana	All that part and parcel of land and building situated at HOUSE, admeasuring **100 sq yds.** Situated at street no. 4-F, Anand Vihar, Near Sarabha School B/s DAV School, Phullawaal Ludhiana- bearing Khasra No. 40//1/2, 11/1, 10, Khata no. 1026/165, 96/97, Hadbast Number 278, Village Phullawal, Tehsil & District Ludhiana as per Jamabadi for the year 2012-2013 registered vide sale deed bearing Wasika number 11674 dated 09.01.2017 in the name of **Harpal Singh and Kamlesh Rani** bounded as under **On the EAST:** 22'-4", neighbour, **On the West:** 22'-7" Street, **On the North:** 39'-6" Neighbour, **On the South:** 39'-6" Neighbour	**Symbolic Possession** **Rs. 5,67,899.18 As on 30.06.2026 +** Interest & Other Charges Thereon.	**Rs. 19,00,000/-** **Rs. 1,90,000 /-** **Rs. 10,000/-**	**Mr. Sunny Kaushal Senior manager 8288097553**
5.	**B/O:- Dugri Road, Ludhiana.** **Borrower(s):- 1. Mr. Pardeep Kumar S/o Sh. Manghe Ram (Applicant) & 2. Mrs. Reena W/o Sh. Pardeep Kumar (Co-Applicant),** Address:- Both R /o 222/9 Street No 9 Mahavir Jain Colony, Haibowal Kalan Ludhiana-141001. **2nd Address:-** Both R/o 8766 Street No 3 New Vijay Nagar Churpur Road Haibowal Kalan Ludhiana-141001	All that part and parcel of the property consisting of residential property measuring **40 sq yards** comprised in Khasra no 6//19, Khata Number 433/502 , Jamabandi fore the year 2011-12 , Vakia Haibowal kalan, Hadbast number 102, tehsil & District Ludhiana Registered vide Vasika Number 2018-19/101/23 dated 25.06.2018 in the name of the **Pardeep Kumar** Bounded as: East Neighbor 18', West Neighbor 18', North Neighbor 20', South Street 20'	**Symbolic Possession** **Rs. 8,27,038.73/- As on 30.06.2026 +** Interest & Other Charges Thereon.	**Rs. 6,92,900/-** **Rs. 69,290/-** **Rs. 10,000/-**	**Mr. Sunny Kaushal Senior manager 8288097553**

For detailed terms and conditions of sale, please refer to the link provided in **https://www.bankofbaroda.in/e-auction.htm** and **https://baanknet.com** Also,perspective bidders may contact the Branch Manager orAuthorized Officer as per the Contact numbers provided above.
Important Terms and Conditions for property being auctioned based on Symbolic Possession: 1. When the property is in symbolic possession and Bidder will purchase the property in symbolic possession at his own risk and responsibility. **2.** Bank will hand over the possession of property symbolically only and successful Auction Bidder/Purchaser will not claim physical possession from the bank. **3.** Bank will not be responsible, or duty bound for handing over of physical possession. **4.** Successful Auction Purchaser will not be entitled to claim any interest, in any case return of money. **5.** Successful Auction Purchaser has to submit the Declaration Cum Undertaking confirming the above terms and conditions immediately after e-Auction. **6.** Subsequent to sale if successful bidder fails to submit declaration cum undertaking, the bid EMD amount will be forfeited. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed thereunder and the terms & conditions mentioned above.

IT MAY BE TREATED AS STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT 2002

DATE. 10-11-2026 **PLACE : LUDHIANA** **AUTHORIZED OFFICER BANK OF BARODA**