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A Lokpal must act, not wait

PRASHANT TIWARI

An overstretched Government and overburdened courts in India need not carry the entire burden of clean governance alone. A properly empowered Lokpal can become a vital institutional partner-detecting corruption, initiating action, coordinating investigation and enabling specialised adjudication within the mandate for which Parliament created it. The objective is not to create another layer of Government or judicial power, but to make existing institutions work better. When the Lokpal is given the authority, independence and resources to act proactively, it can relieve administrative and judicial pressure, prevent public wrongdoing from festering, and help the State deliver services with greater integrity, efficiency and public trust. A Lokpal that is empowered to fulfil its mandate does not compete with Government or the courts; it strengthens both.

Corruption is not merely a financial offence; it is a systemic threat to the rule of law, public administration and democratic accountability. It diverts public resources, distorts markets, creates unequal access to State power and erodes citizens' faith in constitutional Government. An effective anti-corruption framework must therefore do more than respond to complaints. It must be capable of detecting patterns of abuse, initiating timely inquiry, tracing illicit assets and ensuring that corruption cases reach specialised forums capable of deciding them expeditiously.

The Lokpal and Lokayuktas Act, 2013 was intended to create precisely such an institutional mechanism. The Lokpal has jurisdiction over specified public functionaries and possesses statutory mechanisms relating to inquiry, investigation, search and seizure, asset attachment, prosecution and Special Courts. Yet the institution's effectiveness depends not merely upon the powers written in the statute, but upon its capacity to activate them proactively. The principal reform should therefore be to give the Lokpal an expressly defined and carefully regulated suo motu jurisdiction.

Section 20 of the Lokpal Act is substantially structured around complaints received by the Lokpal and the subsequent decision to order preliminary inquiry or investigation. The provision also creates a functional relationship with the Central Vigilance Commission (CVC), including references for preliminary inquiry concerning different categories of public servants.

A complaint-driven architecture, however, can be inadequate where corruption itself suppresses complaints. A subordinate officer may fear retaliation, a contractor may depend upon future Government contracts, and a beneficiary of an unlawful decision has little incentive to complain. Citizens may possess credible information without having access to the documentary material necessary to formulate a formal complaint.

Parliament should therefore amend Section 20 to expressly empower the Lokpal to initiate a preliminary inquiry on the

basis of information received from any credible source or on its own assessment of material available to it. Such material could include audit findings, unexplained enrichment, suspicious procurement patterns, repeated irregularities, whistleblower disclosures, financial intelligence, credible investigative reporting, data analytics or information received from another statutory authority.

The power should not be unrestricted. A prima facie threshold, written reasons and authorisation by a multi-member Bench would ensure that proactive jurisdiction remains a legal power rather than an instrument of arbitrary investigation.

In fact, Karnataka provides a significant legislative precedent. The Karnataka Lokayukta Act was strengthened by the 2010 amendment to expressly enable the Lokayukta to initiate investigation suo motu, subject to recording an opinion in writing. The legislative objective was to make the institution more effective.

The national Lokpal can build upon this experience. The principle is simple: where corruption is concealed by its very nature, requiring a formal complainant to activate the institution can defeat the purpose of anti-corruption law. An even more important judicial analogy comes from environmental law. In Municipal Corporation of Greater Mumbai v. Ankita Sinha (2021), the Supreme Court held that the National Green Tribunal possesses suo motu power in discharge of its statutory functions. The Court recognised the NGT's role as a specialised institution created to address environmental harm and accepted that its jurisdiction could be activated without waiting for a conventional application where the statutory conditions were satisfied. The judgment must not be mechanically transplanted into the Lokpal framework: the NGT's jurisdiction flows from its specific statute. Its significance lies instead in the institutional principle it illustrates. A specialised statutory body created to protect an important public interest may require the ability to act upon credible information rather than remain passive until a formal litigant appears. The analogy is compelling. Environmental damage may become irreversible if intervention is delayed; corruption similarly becomes harder to prosecute once records disappear, witnesses are influenced and illicit assets are transferred. Proactive jurisdiction is therefore not an expansion of power for its own sake-it can be a condition of effective statutory enforcement. At the same time, Ankita Sinha reinforces the proposition that suo motu power cannot mean unregulated power. Natural justice, fairness and judicial review must remain the controlling safeguards.

A stronger Lokpal should not become a substitute for the judiciary or every investigative agency. India instead needs a coherent division of institutional labour. The Lokpal should detect and inquire into corruption falling within its statutory jurisdiction, coordinate investigation, facilitate prosecution and ensure that cases proceed before competent Special Courts. Special Courts should undertake speedy factual adjudication and develop expertise in procurement fraud, disproportionate assets, abuse of office, shell-company structures and complex financial transactions.

The Supreme Court, meanwhile, should remain principally concerned with constitutional interpretation, fundamental rights, questions of national legal significance and authoritative settlement of law. Where a corruption matter before the Court essentially requires extensive factual investigation, the Court should, wherever constitutionally and statutorily permissible, utilise the specialised statutory architecture rather than becoming the primary fact-finding forum. This would not diminish judicial power. It would strengthen constitutional governance through institutional competence: the Lokpal investigates, Special Courts adjudicate, and constitutional courts ensure legality and protect constitutional rights.

Integrating Lokpal and CVC can resolve many issues. The existing statutory relationship between the Lokpal and CVC also warrants reform. Section 20 already permits the Lokpal to refer complaints concerning different categories of public servants to the CVC for preliminary inquiry. This demonstrates that Parliament itself recognised the need for functional coordination.

The next step should be a more coherent statutory architecture. Parliament could integrate the CVC's anti-corruption investigative and vigilance functions within an overall framework strategically supervised by the Lokpal, while preserving the CVC's legitimate vigilance-administration role and appropriate functional autonomy. Such integration would require amendments to both the Lokpal Act and the CVC Act; it should not be achieved through executive instructions alone. The objective should be to eliminate duplication, establish clear jurisdiction, share intelligence and infrastructure, strengthen financial investigation and create a defined chain of institutional accountability.

Order Order

Calcutta HC denies TMC faction access to four frozen accounts

The Calcutta High Court on Thursday refused to pass an interim order allowing the Mamata Banerjee-led TMC faction to operate four debit-frozen bank accounts holding around ₹804 crore, observing that granting such relief would undermine its earlier order permitting the political party to meet day-to-day expenses. The matter will come up for hearing again after the Durga Puja vacation, before which the parties will file their affidavits stating their respective positions, the court directed. Justice Saugata Bhattacharyya observed that passing a further order permitting operation of the four accounts would render his previous order "faulted". The TMC had sought permission to operate four accounts with public sector banks that were debit-frozen by West Bengal Police, claiming there were lacunae in the FIRs related to the freezing.The state Government submitted that steps had been taken in the criminal prosecution in accordance with law and sought permission for the police to continue its investigation. After hearing the parties, Justice Bhattacharyya said in view of his July 9 order appointing a special officer to clear and meet the day-to-day expenses of the political entity from three other debit-frozen accounts, no further order was required at this stage regarding the four accounts. (*PTI*)

SC to hear plea against cash donations to parties on August 31

PIONEER NEW SERVICE
■ New Delhi

The Supreme Court is scheduled to hear on August 31 a plea which has challenged the validity of a provision of the Income Tax Act that allows political parties to receive cash donations below ₹2,000.

According to the apex court's cause list of August 31, the plea would come up for hearing before a bench comprising Justices Vikram Nath and Sandeep Mehta. On November 24 last year, the top court had agreed to hear the petition and sought responses from the Centre and others on it. The plea claimed that lack of transparency undermines the purity of the election process as it deprives voters of the crucial knowledge about the source of political funding, including the donors and their motives, preventing them from making a rational, intelligent and fully informed decision while casting their vote. The petition, filed by Khem Singh Bhati, also sought a direction to the poll panel to prescribe as a condition for registration of a political party and allotment of the election symbol that no amount can be received in cash by any political party. The plea sought the striking down of Clause (d) of Section 13A of the Income Tax Act, 1961, as unconstitutional and also referred to the apex court's 2024 judgement which scrapped the electoral bonds scheme. Section 13A of the Act deals with the special provision relating to the incomes of political parties.

"The petitioner is seeking direction that the political parties must disclose the name and all other particulars of the person paying any amount of money to it, and no amount can be received in cash to maintain transparency in the political funding," the plea said. It said Section 13A was introduced in the Act and income of a political party received by way of interest on securities, income from house property or income from other sources and any income by way of voluntary contributions are exempted from the computation of total income.

The plea has also sought a direction to the poll panel to scrutinise Form 24A contribution reports of all recognised political parties, and to require them to deposit the amount received by way of contributions for which address and/or PAN have not been furnished.

SC seeks Delhi Police reply on Athar Khan's bail plea

PIONEER NEW SERVICE
■ New Delhi

The Supreme Court has sought a response from the Delhi Police on a plea filed by Athar Khan seeking bail in a case under the anti-terror law UAPA concerning the "larger conspiracy" behind the February 2020 riots in northeast Delhi.

A bench of Justices Aravind Kumar and Vipul M Pancholi issued notice to police on an appeal filed by Khan challenging the Delhi High Court's July 7 judgment refusing bail to him. "Issue notice. List after eight weeks," the bench said.

कार्यालय नगर पालिक निगम बीरगांव, जिला-रायपुर

क्रं./47/न.पा.नि./जलप्रदाय शाखा/2026-27 बीरगांव, दिनांक 21/08/2026

// मैन्यूअल पद्धति निविदा आमंत्रण सूचना //

निकाय की जलप्रदाय शाखा में निम्नानुसार कार्य हेतु निविदा प्रपत्र ''बी'' में पात्र फर्मों से मुहरबंद निविदाएं तीन लिफाफा पद्धति में स्पीड पोस्ट/रजिस्ट्री डॉक से आमंत्रित हैं। निविदा प्राप्त होने की अंतिम तिथि 11.09.2026 अपरान्ह 3.00 बजे तक। प्राप्त निविदाओं को खोलने की तिथि 11.09.2026 सायं 4.00 बजे।

क्रं.	कार्य का नाम	अनु. लागत (लाख रू.)
1	डी. आई. के 9 पाईप लाईन मरम्मत कार्य व इंटरकनेक्शन कार्य (लेबर वर्क)	8.45
2	डी. आई. के 7 पाईप लाईन मरम्मत कार्य व इंटरकनेक्शन कार्य (लेबर वर्क)	7.00
3	जी. आई. पाईप लाईन मरम्मत कार्य (लेबर वर्क)	6.00

निविदा की सामान्य शर्तें, धरोहर राशि, विस्तृत निविदा विज्ञप्ति, निविदा दस्तावेज व अन्य जानकारी कार्यालयीन अवधि में कार्यालय से तथा साथ ही यह जानकारी नगर पालिक निगम बीरगांव की वेबसाईट www.nagarnigambirgaon.com अथवा संचालनालय की बेबसाईट www.uad.cg.gov.in से भी डाउनलोड की जा सकती है।

आयुक्त

FORM G

INVITATION FOR EXPRESSION OF INTEREST FOR

POWER PACK STEEL INDUSTRIES PRIVATE LIMITED

(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

SL.	RELEVANT PARTICULARS	
1.	Name of the corporate debtor along with PAN & CIN/ LLP No.	**Power Pack Steel Industries Private Limited** PAN: AADCP3930E CIN: U02710CT2004PTC016815
2.	Address of the registered office	17/Q, Heavi Industrial Areahathkhoj Bhilai, Durg, Chattisgarh, India, 491001
3.	URL of website	Not Available
4.	Details of place where majority of fixed assets are located	Dwivedi Bhavan, Kurud Road, Saraswati Shishu Mandir, Kurud Village, Bhilai, Durg, Chattisgarh, 490026
5.	Installed capacity of main products/ services	Not Applicable
6.	Quantity and value of main products/ services sold in last financial year	Quantity – N/A Value – Rs. 14,04,680/-
7.	Number of employees/ workmen	NIL
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors URL:	Further Details are available in the Detailed EOI by E-mail: cirp.powerpacksteel@gmail.com
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Minimum Net worth as on March 31, 2026 – Rs. 25 Lakhs Refundable EMD of Rs. 5 Lakhs
10.	Last date for receipt of expression of interest	Original -09-August-2026 Revised –11-September-2026
11.	Date of issue of provisional list of prospective resolution applicants	Original -11-August-2026 Revised –13- September-2026
12.	Last date for submission of objections to provisional list	Original -16- August -2026 Revised –18- September-2026
13.	Date of issue of final list of prospective resolution applicants	Original -18- August -2026 Revised – 21-September-2026
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	Original -23- August -2026 Revised – 23-September-2026
15.	Last date for submission of resolution plans	Original -23- September-2026 Revised –23-October-2026
16.	Process email id to submit Expression of Interest	cirp.powerpacksteel@gmail.com
17.	(Details of the corporate debtor's registration status as MSME)	Not Applicable

Sd/-
IP Deepak Kumar Jain
Resolution Professional of
M/s POWER PACK STEEL INDUSTRIES PRIVATE LIMITED
Regn. No. IBBI/IPA-001/IP-P-02284/2020-21/13507

Date: 28.08.2026
Place: Raipur

सेन्ट्रल बैंक ऑफ़ इंडिया / Central Bank of India

क्षेत्रीय कार्यालय- रायपुर (छ.ग.) / REGIONAL OFFICE- RAIPUR (C.G.)

APPENDIX-IV [RULE - 8 (1)] POSSESSION NOTICE (For Immovable Property)

Whereas-The undersigned being the Authorized Officer of the CENTRAL BANK OF INDIA under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of Powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued a Demand Notice date as below mentioned date calling upon the Borrower(s) to repay the amount mentioned in the notice and Interest thereon within 60 days from date of the receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under sub section 4 of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules 2002 on on the date mentioned below. The Borrowers in particular and the Public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of **CENTRAL BANK OF INDIA** for amount mentioned below with subsequent interest and expenses thereon. **The borrowers attention is invited to provisions of sub-section (8) of section 13 of the act, in respect of time available to redeem the secured assets.**

Sl No.	Name & Address of the Borrowers & Branch Name	Dt. of Demand Notice / Dt. of Possession Notice	Outstanding Amt. as on the date of demand notice	Description of the Immovable Property
1.	**Borrowers-Mrs. Priyanka Sharma** W/o Mr. Narendra Sharma and **Mr. Narendra Sharma** S/o Mr. Murlidhar Sharma, Both are Resident of **Add-1:** 45, Ram Nagar, Ward No. 05, Hardware Line Supela, Bhilai, Dist. Durg (CG) & **Add-2:** Near Shiv Mandir, Ram Nagar, Baghera, Ward No. 56, Durg, Tehsil & Dist.- Durg (CG) , **Branch-DURG**	07.05.2026 / 24.08.2026	**Rs. 16,62,445.00** + Further Interest & Other Charges as on 07.05.2026	All the Parts and Parcel of Diverted Residential Land & Building situated at Kh. No. Part of 182/7 (New Kh. No. 182/108), PH. No. 07 A/48, Mouza Baghera, Inner Part of Ram Nagar, Ward No. 56, RNM- Durg-02, Tehsil- Durg, Dist.- Durg (CG), Area of 720.0 sq.ft. in the name of Mrs. Priyanka Sharma W/o Mr. Narendra Sharma. Boundaries : North- Land being purchased by Mr. Mayank Yadav, South- Remaining land of Sellers, East- Road, West-Agriculture land of Dileshwar Sahu.

Date : 28.08.2026, Place : Durg — Authorised Officer, Central Bank Of India

सेन्ट्रल बैंक ऑफ इंडिया / Central Bank of India

शाखाः कोरबा (छ.ग.) / Branch: Korba (C.G.)

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE/MOVABLE PROPERTIES MORTGAGED TO CENTRAL BANK OF INDIA

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Immovable property mortgaged/ charged to the Secured Creditor **'Central Bank of India'**, **Physical /Symbolic Possession** (specifically mentioned against the property) of which has been taken by the Secured Creditor, under the hypothecation agreement will be put for auction and will be sold on **'As is where is', 'As is what is and 'Whatever there is**. as mentioned below against the properties, for the recovery of amount due to the Central Bank of India- Secured Creditor from the Borrower (s) and Guarantor (s). The reserve price and the earnest money deposit of the respective properties are mentioned herein below:

Sr. No.	Name of the Borrowers	Details of property/ secured assets & owner of the property/ Type Of Possession	Date of Demand Notice / Outstanding Amount / Possession Notice	Reserve Price / EMD / Bid Increase Amount	Branch Name/ Contact Person & Contact Number
01	**M/s. Goel Constructions, Proprietor- Mr. Bharat Goel S/o Ramsharan Goel**, Vimla Villa, House No. 39/290, Gali No. 1, , resident of Vikash Nagar, Raigarh, Chhattisgarh, Pin- 496001.	**1)** Shop no. 113 admeasuring **354** Sq. Ft. situated at first floor of Ela Mall constructed on land bearing Khasra No. **61/2/1** (including No. **62, 63/2/1**) & **61/2/2** (including no. **62, 63/2/2**) area **0.202** hectare and **0.066** hectare, situated at Village- Baikunthpur, P.H.N. 23, R.N.M. Raigarh 1, Nagar Nigam Ward No. 1, beside of road from Commerce College road to Seth Kirorimal Chowk, Block & District- Raigarh. **Boundary: North-** Open Sky, **South-** Corridor, **East-** Toilet/ Restroom, **West-** Shop No. 114.	16/09/2025 / ₹ 25,30,949.18 Plus further interest and expressed thereon / 05/12/2025	₹ 29,14,560/- / ₹ 2,91,456/- / ₹ 50,000/-	KORBA / Mr. Ashok Kumar Mob: 9764139025
		2) Shop no. 114 admeasuring **354** Sq. Ft. situated at first floor of Ela Mall constructed on land bearing Khasra No. **61/2/1** (including No. **62, 63/2/1**) & **61/2/2** (including no. **62, 63/2/2**) area **0.202** hectare and **0.066** hectare, situated at Village- Baikunthpur, P.H.N. 23, R.N.M. Raigarh 1, Nagar Nigam Ward No. 1, beside of road from Commerce College road to Seth Kirorimal Chowk, Block & District- Raigarh. **Boundary: North-** Open Sky, **South-** Corridor, **East-** Shop No. 113, **West-** Shop No. 115. **(Symbolic Possession)**			

Date of Inspection & Time	Last date and time for deposit of EMD Amount	Date and Time of E-auction
On 28/09/2026 Between 02:00 PM to 04:00 PM	29/09/2026, Till 03:00 PM	29/09/2026 FROM 10:00 AM TO 04:00 PM

The e-Auction is being held on **"As is where is"**, **"As is what is"**, and **"Whatever there is basis"**.

1. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid.
2. Bidders has to complete following formalities well in advance : **Step 1**– Bidder/ Purchaser Registration : Bidder to register on e-Auction portal **https://www.baanknet.com** using his mobile number and e-mail ID. **Step 2**– KYC Verification: Bidder to upload requisite KYC Documents. KYC documents shall be verified by e-Auction service provider (may take two working days). **Step 3** – Transfer of EMD amount to his Global EMD Wallet : Online/ Off-line transfer of fund using NEFT/ Transfer, using challan generated on e-Auction portal. Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date. Copy of proof of address, without which the bid is liable to be rejected.
3. For detailed Terms & Conditions of e-Auction, please refer the link **https://www.baanknet.com** & Secured Creditor's website i.e. **www.centralbankofindia.co.in** before submitting their bids and taking part in the e-Auction.

The successful bidder shall remit 25% of the bid amount (less EMD) on the next day of declaration of successful bidder & rest 75% within 15 days in the account as mentioned in the sale intimation letter (that will be issued to him/ her). If he/she fails to deposit the amount as mentioned in the sale intimation letter, the amount already deposited will be forfeited and new auction of the property will be conducted. The bidders may participate in the e-auction by quoting / bidding from their own offices / places of their choice. Internet connectivity shall have to be ensured by each bidder himself. Bank / Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, Power failure etc.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will e auctioned/ sold and balance dues, if any will be recovered the interest and cost.

Date : 28.08.2026 Place : Korba (C.G.) — Authorized Officer / Central Bank of India

AU SMALL FINANCE BANK LIMITED (A Scheduled Commercial Bank)

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(I)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the **AU Small Finance Bank Limited (A Scheduled Commercial Bank)** under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest [Act, 2002 (54 of 2002)] and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table: -

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor/Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(Loan A/C No.) L9001071443076150, M/S Patel Traders (Borrower), Smt.Radhika Patel (Co-Borrower), Ajay Kumar Patel (Co-Borrower)	14-May-26 Rs. 27,06,492/- Rs. Twenty-Seven Lakh Six Thousand Four Hundred Ninety-Two Only As On 13-May-26	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures Property Situated At - Property No 274, Radodara, Tehsil - Bayad, Dist -Arvalli, Gujarat. **Admeasuring 158.39 Sqyds** East: H/o Anil, West: H/o Deepnarayan, North: Main Road, South: H/o Anil	24-Aug-26
(Loan A/C No.) L9001060119925426, M/S Piyush Krishi Sewa Kendra (Borrower), Locky Shriwas (Co-Borrower), Bhulav Ram (Co-Borrower)	14-May-26 Rs. 4,69,709/- Rs. Four Lakh Sixty-Nine Thousand Seven Hundred Nine Only As On 13-May-26	All That Part And Parcel Of Residential/Commercial Property Land / Building / Structure And Fixtures (Property 1) Property Situated At- Survey No- 702/1, P H No 5, Vill & Th- Bodhla, Dist- Kabirdham, Chattisgarh, **Admeasuring 200 Sq Mtr** East: Reamning Land Of Gopi, West: Reamning Land Of Gopi, North: Reamning Land Of Gopi, South: Gali & (Property 2) Property Situated At- Khasra No Part Of 702/1 And New 702/21, Old P H No 5 New P H No 22, Vill & Th- Bodhla, Dist- Kabirdham, Chattisgarh, **Admeasuring 240 Sq Mtr** East: Agriculture Land Of Shatruhan, West: Agriculture Land Of Jangidas, North: Gali, South: Agriculture Land Of Bhulau	25-Aug-26

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said [Act 2002] read with Rule 8 of the said rule on the date mentioned in the above table. "The borrower's attention is Invited to provisions of sub section (8) of section 13 of the Act read with rule 8 (6), in respect of time available, i.e. 30 days from this intimation, to redeem the secured assets."

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **AU Small Finance Bank Limited (A Scheduled Commercial Bank)** for the amount and interest thereon mentioned in the above table.

Date : 27/08/2026
Place : Chhattisgarh

Authorised Officer
AU Small Finance Bank Limited