

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

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SALE NOTICE
FOR SALE OF
IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE TO GENERAL PUBLIC UNDER RULE 8 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002,
PUBLIC NOTICE FOR E-AUCTION 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) 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 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.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Name of the Branch	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	A) Reserve Price Amount in Rs.	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors	
	Name of the Account		B) Outstanding Amount as on	B) EMD			
	Name & addresses of the Borrower/Guarantors Account		C) Possession Date u/s 13(4) of SARFESI ACT 2002	C) Bid Increase Amount			
			D) Nature of Possession Symbolic/Physical/Constructive				
1.	PNB- Khurja Main M/s Ali Handloom Through its proprietor Sh. Shakir Ali Situated at Sarai Murτζa, G T Road Khurja Distt Bulandshahr 203131 Sh. Shakir Ali Prop. Of M/s Ali Handloom Shri. Hazi Hasim Ali S/o Shri. Hazi Kasim Ali, Smt. Sarwari Begum W/o Shri. Hazi HasimAli	Single storey construction of total area 218.50 SqM jointly in the name of Sh. Hasim Ali and Smt. Sarwari begum registered at Bahi No. 1 Zild no. 2400 pages 145/148 on Sr. 2651 dated 15.07.2000 Bounded as under: East: Gali 8 feet 9 Inch Wide West: Plot Hazi Abdul Raheem North: Plot Basar and land Hazi Abdul Raheem South: Plot Murtza Khan ***Property details as per title deed***	A) 17.11.2020	A) Rs. 34,68,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 31,63,321.47+ interest w.e.f. 01.06.2019	B) Rs. 3,46,800/-			
			C) 08.02.2021	A) C) Rs. 10,000/-			
			D) Symbolic Possession				
2.	PNB-Deputy Ganj M/s Mohd Yaseen Prop: Mohd Yaseen S/o Abdul Sattar situated at Uttam Nagar, Dhamera Road, Bulandshahr- UP 203001	One house no. 64 measuring 60 sq yards situated at Kidwai Nagar, Naya Gaon, Distt- Bulandshahr in the name of Mohd. Yaseen S/o Abdul Sattar, Mubeen S/o Abdul Sattar, Mohd Haseen Saifi S/o Abdul Sattar & Mubeena D/o Abdul Sattar W/o Azad Mohammad Bounded as under: East: Houses of Kanjar West: Property of Nanua North: Property of Nanua South: Rasta	A) 26.09.2022	A) Rs. 9,84,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 13,41,174.00 + Int. wef. 01.09.2022	B) Rs. 98,400/-			
			C) 14.07.2023	C) Rs. 10,000/-			
			D) Symbolic Possession				
4.	PNB-DEBAI BULANDSHAHR M/s Yash Transport Prop. Poonam Sharma Situated at Village Daugwan, Debai, Distt Bulandshahr 202393	Residential House, one floor measuring area 166.14 SqM situated at village daugwan, debai through gift deed in the name of Smt. Poonam Sharma Bounded as under: East: Rasta 3M Wide , West: House Douji Ram, North: House Kamal Singh South: House Vishnu	A) 04.02.2021	A) Rs. 9,16,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs Rs 2942160.28 /- plus intt wef 01.12.2020	B) Rs. 91,600/-			
			C) 09.06.2021	C) Rs. 10,000/-			
			D) Symbolic Possession				
5.	PNB-NABI NAGAR Sh Madan Kumar S/o Sh Lakhmi Chand R/o Mohalla Chowk Chainpura , Shikarpur, Bulandshahar, 202395	Residential plot area having 90.37 sqm situated at Mohalla Chowk Kasba Shikarpur, Bulandshahar in the name of Sh Madan Kumar S/o Sh Lakhmi Chand Bounded as below: EAST: House Of Urmila Devi WEST: Road 1.85 meter wide NORTH: House Of Urmila Devi SOUTH: House of Ram Naresh Sharma	A) 30.07.2022	A) Rs. 13,22,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs. 8,62,101+ Int. wef. 01.07.2022	B) Rs. 1,32,200/-			
			C) 17.01.2023	C) Rs. 10,000/-			
			D) Symbolic Possession				
6.	PNB-ANOOPSHAHR Sh Suresh Chand Sharma & Smt Karishma H no 27K, Delhi Darvaja 2, Thana Anoopshahar, Distt Bulandshahar UP-203390	One residential vacant Plot measuring area 85.22 sqmtr Khet no 1014 situated at Nehruganj , Nai Abadi , Tehsil – Anoopshahar, Distt Bulandshahar in the name of Smt Karishma Sharma W/o Sh Suresh Chand Sharma Bounded as below: EAST: Others Plot , WEST: Plot of Shanti Swaroop , NORTH: Kachcha Rasta 13 feet wide SOUTH: Plot of Bhagwati Devi ***Property detail as per Title Deed***	A) 26.09.2022	A) Rs. 29,97,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 20,15,749.88+ Int. wef. 01.09.2022	B) Rs. 2,99,700/-			
			C) 02.02.2023	C) Rs. 10,000/-			
			D) Symbolic Possession				
7.	PNB-AHMEDGARH M/s Manoj General and Shoe Store Prop Sh Manoj Kumar Sharma situated at Ahmadgarh, Bulandshahar UP 202392	One commercial Plot measuring area 84.85 SQM situated at Vill Ahmadgarh Pargana –Pahasu Tehsil- Shikarpur , Bulandshahar in the name of Sh Manoj Kumar Sharma S/o Sh Bihari lal Sharma Bounded as below: EAST: Main Door of Power House , WEST: Shop of Rajendra , NORTH: Power house , SOUTH: Shikarpur Debai Road **Property details as per title deed**	A) 24.08.2022	A) 43,87,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 21,56,973.68 plus intt wef 01.08.2022	B) 4,38,700/-			
			C) 22.11.2022	C) 10,000/-			
			D) Symbolic Possession				
8.	PNB-KAKOD M/s Aman Trading Co. Prop. Pavan Kumar Situated at Sikandrabad Road, Town - Kakod, Sikandrabad, Bulandshahr- 203203	One Residential Plot admeasuring area 88SqM situated at Moh – Vaishyan, Kakod & Tehsil - Sikandrabad, Distt Bulandshahr in the name of Smt. Vijay Devi W/o Sh. Ragunandan Bounded as under: East – Plot Mustak , West – Road 12ft. , North – Plot Gautam , South - Plot Rakesh & Atul	A) 19.06.2021	A) Rs. 42,36,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 2719782.00 /- plus intt wef 01.05.2021	B) Rs. 4,23,600/-			
			C) 03.12.2021	C) Rs. 10,000/-			
			D) Symbolic Possession				
9.	PNB-dashehra M/s Bhagwati Bohre Filling Station Prop. Anita Sharma Situated at Village Rohinda, G T Road Near N H 91, Khurja 203131	1. 3 BHK Flat No. 203 Second Floor without roof measuring area 600 Sq Feet situated at Mouja shiv colony, Palwal in the name of Smt. Anita Sharma	A) 30.04.2022	A) Rs. 17,34,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 2625635.00 /- plus intt wef 01.04.2022	B) Rs. 1,73,400/-			
			C) 09.09.2022	C) Rs. 10,000/-			
			D) Symbolic Possession				
10.	PNB- Bulandshahr (eUBI) M/s ARK Enterprises Village Kaloli, post Utrawali, Anoopshahr Road Bulandshahr 245409	Industrial property admeasuring area 1260.00 SqM out of Khata No. 38, Khet No. 662M situated at kaloli, Pargana Baran, bulandshar in the name of Mohd. Rashid, Abdul Qadir, Aas Mohd Khan Bounded as under: East: Rasta, West: Khet Abdul bari , North: Khet Shamim South: House Mohd. Arif	A) 01.06.2021	A) Rs. 78,50,000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs. 8769274.64 + interest wef 01.05.2021	B) Rs. 7,85,000/-			
			C) 01.10.2021	C) Rs. 10,000/-			
			D) Symbolic Possession				
11.	PNB- YAMUNAPURAM M/S RAZA CEREMICS Mr Mauo Jafar Prop of M/s Raza Ceremics (Borrower) Baroli Road , Kappal pura, Murari Nagar, Khurja, Distt bulandshahar Pin-203131	One residential plot out of Khasra no 523 area 418.22 sqmtr situated in Khurja bahar chungti tehsil Khurja distt –Bulandshahar, registered vide bahi no 1, vol no 10579, Page no 105-142, S.I no 3002 at sub registrar office Bulandshahar (U.P) One residential plot out of Khasra no 523 area 350.35 sqmtr situated in Khurja Chungi Bahar Tehsil-Distt Bulandshahar 203131 registered vide bahi no 1, vol no 10581, page no 267-300, S.I 3059 at sub registrar ,Bulandshahar (U.P)	A) 27.12.2021	A) Rs. 17,16,000/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 32,77,930/- plus intt wef 27.12.2021	B) Rs. 1,71,600/-			
			C) 16.12.2022	C) Rs. 10,000/-			
			D) Symbolic Possession				
12.	PNB- B B Nagar Chaudhary Tractor situated at Salarpur Near KFC NH 24, Gajraula , Distt Amroha 244001	One house built in Khasra no 2667 (kh) measuring 188 sqm situated at Mohalla Ajamtara , B B Nagar, Tehsil Siyana Distt- Bulandshahar in the name of (1) Sh Sunil Kumar S/o Sh Mahendra Singh, (2) Sh Amit Kumar S/o Sh Mahendra Singh (3) Smt Kamini Devi D/o Sh Mahendra Singh W/o Sh Nirankar Varma, (4) Smt Seema Sirohi D/o Sh Mahendra Singh W/o Sh Vijay veer Singh (5) Smt Reena Chaudhary D/o Sh Mahendra Singh W/o Sanjeev Chaudhary Bounded as under: East: Road , West: House of Smt Dharam Veeri , North: Rasta South: Plot of Shri Dharam Veer	A) 15.07.2022	A) 61,17,000	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 64,53,168.12 +interest wef 01.07.2022	B) 6,11,700/-			
			C) 15.12.2022	C) 10000			
			D) Symbolic possession				
13.	PNB-Bulandshahr (eUBI) M/s Lucky Builder Prop. Chandra Mani Sharma Situated at G T Road , Chandpur Distt Bulandshahr 202393	Property owned by Sh Banwari singh s/o lt sh Rajpal Singh , Sh Rohtas Singh Sisodia S/o Sh Deewan Singh Sisodia and Sh Brijvir Singh S/o Sh V/shmber singh situated at land (part of 19G) vill Gauspur, Taina Sikri Road Pargana Khurja , Bulandshahar Up measuring area -1770 sq mt Bounded as under: East: Property of Smt beena , West: Property of Sh Alok North: Land of other , South: Link marg Gouspur Taina Sikri	A) 01.01.2015	A) Rs. 70,80,000/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 9751843+ interest w.e.f. 31.12.2014	B) Rs. 7,08,000/-			
			C) 30.10.2017	C) Rs. 10,000/-			
			D) Symbolic Possession				
14.	PNB- Deputy Ganj Rajendra Kumar S/o Richpal singh R/o H no 246 Hari Enclave colony Bulandshahr 203001	All Part and parcel of residential plot and building bearing No. 246, Measuring 305.60 Sq.Mtrs situated at hari enclave colony Bulandshahr 203001, registered on 12.05.2006 with S.R. Office Bulandshahr in the book 1St volume 3254 at pages 125 to 156 at sr no. 2676 Owned by Mr. Rajendra Singh s/o Mr. rich pal singh & Mrs. Nitu w/o Mr. Rajendra Singh Boundries: North : House of I.P.Singh South : Road 30", East : Raasta 30" West : House of Shalendra Singh (Thekedar) Owned by Mr. Rajendra Singh s/o Mr. rich pal singh & Mrs. Nitu w/o Mr. Rajendra Singh	E. 07.12.2019	A) 10922000/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			F. Rs. 48.50 Lakhs as on 06.12.2019	B) 1092200/-			
			G. 26.02.2020	C) 10000/-			
			H. Symbolic possession				
15.	PNB- E obc Sikandrabad M/s ANNU SPARE PARTS & SERVICE CENTRE Sh Khagesh Chand S/o Sh Ramesh Chand Situated at Jama Masjid Gali, Kaziwara, Sikandrabad, Bulandshahr- 203205	Residential Plot measuring area 75.25 sq mtr situated at Moh-Khatriwada, Sikandrabad, Part of Gata no. 1658, Kasba- Sikandrabad, Bulandshahr, UP-203205 in the name of Sh Khagesh Chand S/o Sh Ramesh Chand Bounded as under: East: Rasta 12 feet wide , West: Plot of Bhikhan Singh Saini North: Plot of Tejpal , South: Plot of Smt. Ramwati *****Property details as per title deed	A) 29.08.2022	A) Rs. 14,37,300/-	06.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs. 13,43,787.32 plus intt wef 01.08.2022	B) Rs. 1,43,730/-			
			C) 22.11.2022	C) Rs. 10,000/-			
			D) Symbolic Possession				
16.	PNB-Shikarpur M/s Shri Siddh Baba Trading Company Prop Sh Manoj Kumar Situated at B 25, New Mandi Shikarpur, Main Market Road, Shikarpur , Bulandshahar, Uttarpradesh 202395	One Vacant Plot measuring area 167.32 sqm situated at Mohalla Kheda Kasba Shikarpur, Bulandshahar in the name of Sh Manoj Kumar S/o Sh Panna Lal Bounded as below: EAST: Plot of Panditji , WEST: Plot of Seller, NORTH: Khet of Kanti , SOUTH: Road 4.57 mtr wide ***Property detail as per Title Deed*** 2. One Residential House measuring area 149.00 SQM , situated at Mohalla muftiwara, Khera, Shikarpur , Distt Bulandshahar in the name of Sh Manoj Kumar S/o Sh Panna lal Bounded as below: EAST: Road 2 mtr wide and house of Chandra pal , WEST: house of Ravi Shekhar , NORTH: Buyer Shop SOUTH: House of Pramod Kumar	A) 15.11.2022	A) Rs. 10,31,000/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 20,88,437.31/- plus intt wef 01.11.2022	B) Rs. 1,03,100/-			
			C) 22.03.2023	C) Rs. 10,000/-			
			D) Symbolic Possession				
17.	PNB – GULAOTHI M/s Savitri Traders Prop. Sunil Kumar Prajapati Situated at Near Railway Crossing, Saidpur Road, Gulaothi Distt Bulandshahr 245408	One Plot measuring area 432 Sq Yards situated at Mohalla New Abadi Kasba Gulaothi District Bulandshahr in the name of Sh. Sunil Kumar Prajapati and Sh. Rakesh Kumar Bounded as under: East: Plot of Wahid and Rashid West: Plot of Sarfuddin North: Garden of Maqsood South: Rasta	A) 16.06.2021	A) 61,16,000/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 2332924.68 +interest wef 01.05.2021	B) 6,11,600/-			
			C) 03.01.2022	C) 10000			
			D) Symbolic possession				
18.	PNB-YAMUNAPURAM Shri Shupendra Shukla S/o Dharmnath R/o 121B, II-E, Sector-2, Kamna, Vaishali, Ghaziabad-201010	Residential Flat no. IIE- 121 B Area 28.74 Sq Mtr. Situated in Kamna Vaishali, Ghaziabad 201010 in the name of Shri Shupendra Shukla S/o Dharmnath	A) 12.10.2023	A) 15,28,200/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 19,11,779.00 +interest THEREON	B) 1,52,820/-			
			C) 30.04.2024	C) 10000/-			
			D) Symbolic Possession				
19.	PNB – Khurja M/s Rana Batteries Prop. Rashid Rana Opp. Raghav Complex, Syndicate Bank Building, G T Road, Khurja 203131 Distt Bulandshahr	EM of Residential Building at Khet No. 547, situated at Kasba Khurja (Out of Chungi) Khurja in the name of sh. Intzar Ali Rana S/o Sh. Raham Elahi (1/2 Share) & Sh. Mohammad Rashid S/o Sh. Intzar Ali Rana (1/2 Share) measuring area 172.98 SqM Bounded as under: East: Rasta Kacha 12 Ft Wide , West: Plot Deegar North: Aaraji Yamin Khan , South: Plot Nawazis Ali	A) 10.07.2019	A. Rs. 19,16,000/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs. 1496736.08 with further interest & cost w.e.f 01.06.2019	B. Rs. 1,91,600/-			
			C) 13.01.2021	C. Rs. 10,000/-			
			D) (Symbolic Possession)				
20.	PNB-DEBAI M/s Naval Kishor Agarwal Prop. Sh Navin Agarwal S/o Sh Naval Kishore, Situated at Railway Road Debai , 202393	One makan no 670, two storied building with three Godown and residence situated in Mohalla Mahadev , Kasba Debai , Distt Bulandshahar in the name of Sh Naval Kishor S/o Sh Vishamber Dayal EAST: Road Sarkari WEST: Godown Mangal Pal NORTH: Jaydad Aur Kabja Varisan Sh Kanti Prasad S/o Umrao Lal SOUTH: Gali **THIS PROPERTY IS ALSO MORTGAGED IN M/S ANSH TRADERS 0633008700003169 O/S RS- 20,52,337.71/-	A) 30.11.2022	A) Rs. 89,00,000/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 21,07,839.48 plus intt wef 01.04.2022	B) Rs. 8,90,000/-			
			C) 22.03.2023	C) Rs. 10,000/-			
			D) Symbolic Possession				
21.	PNB-Khurja Main Smt. Jaiba Mukhtar W/o Late Sh. Mukhtar Ahmad 94, Kot-2, Khurja Bulandshahr, UP -203131	Single storey residential house – New no. 121, old no. 170 at Mohalla Kot, Khurja Distt bulandshahr in the name of Smt. Jaiba Mukhtar, total area – 172.77 SqM, registered at bahi No. 1, jild no. 4488, page no. 289/360 at sr no. 7892 at SRO Khurja dated 03.07.2009. Bounded as under: East: Rasta Chowk West: House Abdul Saleem North: House Meer Beig South: Rasta 10 Feet wide	A) 17.11.2020	A) Rs. 33,95,000/-	19.03.2025 11:00 AM to 04:00 PM	NA	
			B) Rs 15,16,819.70 /- plus intt wef 01.11.2018	B) Rs. 3,39,500/-			
			C) 08.02.2021	C) Rs. 10,000/-			
			D) Symbolic Possession				

Weak global demand weighs on Samvardhana

With muted outlook, most brokerages cut earnings estimates for next couple of yrs

RAM PRASAD SAHU
Mumbai, 18 February

Notwithstanding weak global automotive component demand, Samvardhana Motherson delivered a resilient performance in the October-December quarter (Q3). The company's Q3 performance was broadly in line with Street estimates, as weakness on the revenue front was offset by better than expected gross margins and lower other expenses.

While the near-term outlook is affected by demand headwinds, the sharp price correction and strong Q3 performance have allayed investor concerns about growth and valuations. The stock of the automotive component major is down over 15 per cent in the past month.

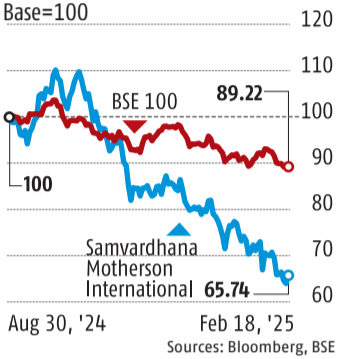
Consolidated revenues for the company increased by just under 8 per cent, driven by a strong performance in emerging businesses as well as the modules and polymer segment. Sales from the wiring harness business and Vision Systems offset some of the gains from the other segments.

Although wiring harness revenues were down 1 per cent year-on-year (Y-o-Y), brokerages point out that this was largely stable given demand-related concerns in the commercial vehicle markets of Europe and North America. Revenue growth for the Vision Systems business remained muted due to an unfavourable platform/model mix in North America. Revenues from inorganic avenues accounted for 8 per cent of overall sales. Organic sales, however, declined by 1 per cent Y-o-Y due to weakness in global automotive production volumes.

Even with consolidated sales growth in the high single digits, the company continues to outperform



UNDER PRESSURE



the global automotive market, which fell 1.2 per cent compared to the year-ago quarter. Although revenue growth was weak, the company expanded its operating profit by 16 per cent, in line with estimates. Operating profit margins grew by 70 basis points to 9.7 per cent, supported by better profitability in wiring harnesses and integrated assemblies.

Given the muted outlook, most brokerages have cut their earnings estimates for the next couple of years by 3-5 per cent. However, analysts Rishi Vora and Praveen Poreddy of Kotak Research believe the company will outperform blended market growth, driven by a strong order book and new product additions.

Further, the company's foray into newer markets through acquisitions, the scale-up of its SAS (automotive) business with the insourcing of

polymer-related products, and increased content as customers globally shift toward electric vehicles (EVs) and premiumisation trends should support growth.

Kotak Research has upgraded the stock to 'add' from 'reduce' as the price has corrected by 24 per cent in the past three months.

Motilal Oswal Research also expects the company to continue outperforming global automotive sales, supported by rising premiumisation and the EV transition, a robust order backlog in both automotive and non-automotive segments, and the successful integration of recent acquisitions. However, analysts Aniket Mhatre and Amber Shukla of the brokerage have reduced their 2025-26 earnings estimates by 15 per cent, factoring in the demand slowdown in key regions.

The stock has corrected over the past few months as investors remain concerned about the ongoing slowdown in some of its key regions and uncertainty around tariff barriers that may impact global business dynamics. However, the strong Q3 performance demonstrates the company's business resilience and should help alleviate these concerns, they add. The brokerage has a 'buy' rating. Nuvama Research remains positive about the company's prospects, citing strong management capability, inorganic initiatives, a pending order book, and increasing content. It has reiterated its 'buy' rating.



YOUR MONEY

TOTAL MARKET INDEX-BASED FUNDS

Ideal for simple, hands-off, and long-term investing

HIMALI PATEL

Angel One Asset Management Company (AMC) recently launched India's first Exchange-Traded Fund (ETF) and an index fund based on the Nifty Total Market Index. These funds offer investors broad market exposure in a single fund. Currently, three existing funds in this segment are offered by Mirae Asset Investment Managers (India), Bandhan AMC, and Groww AMC.

Broad exposure

The Nifty Total Market Index is a free-float, market-cap-weighted index. "The Nifty Total Market Index is one of the most comprehensive and liquid indices, capturing 95 per cent of the entire listed universe," says Sirshendu Basu, head of products, Bandhan AMC.

Investors gain exposure to all market segments — large, mid, small, and micro-cap stocks. "The Nifty Total Market Index includes 750 stocks: 100

large caps (69.4 per cent market cap weight), 150 midcaps (17.4 per cent), 250 smallcaps (9.5 per cent), and 250 microcaps (3.7 per cent)," says Siddharth Srivastava, head of ETF product and fund manager, Mirae Asset Investment Managers (India).

Cost-effective passive exposure

Total market index funds provide cost-effective access to the entire stock market. "The fund automatically rebalances its holdings, minimising the need for active investor intervention," says Alekh Yadav, head of investment products,

Sanctum Wealth.

These funds simplify investing. "Investors don't get bogged down in the details of sector allocation or individual stock selection," says Basu. A market-cap-weighted index gives higher weight to the stronger companies. "The index includes only the top-performing companies that have demonstrated the ability to generate returns and create value over time," adds Basu.

The diversified nature of the index mitigates risks. "Since this index holds a wide variety of stocks, the negative performance of one stock or sector is often offset by the positive performance of others," says Basu. Srivastava says these funds can serve as core portfolio holdings.

Can't avoid broad market declines

While passive investing is beneficial, it lacks the potential for alpha generation. A total market index-based fund is also vulnerable to market downturns. "Since they invest across all market segments, total market funds can't avoid broad market declines, making them less effective at limiting losses compared to more targeted strategies," says Basu.

Liquidity can also be a concern due to exposure to small

and microcap stocks. "As the fund's asset under management (AUM) grows, it may end up holding stocks with low liquidity, which may pose challenges," says Yadav.

Alternative: Segmented market strategy

Investors seeking flexibility may prefer separate large, mid, small, and microcap funds. "This approach allows for portfolio customisation based on risk profile, time horizon, and return expectations," says Yadav.

Segmented investing enables strategic allocation. "Investors can adjust their allocations based on evolving market conditions or personal views," says Basu. However, managing multiple funds adds complexity and may increase costs. "Rebalancing across market caps could lead to tax implications," says Yadav. Timing among market caps can be challenging. "Not aligning the allocation to the right market capitalisation may expose investors to undue risk," says Basu.

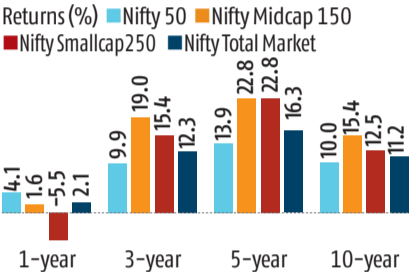
Who should go for an all-market fund?

Total market funds are ideal for long-term investors who prefer a simple, hands-off approach, making them suitable for those unwilling to manage multiple funds. For investors aiming for higher returns and greater customisation, Yadav suggests opting for separate funds.

When selecting a total market fund, Basu emphasises the importance of cost, tracking error, and AUM. He recommends a lower total expense ratio (TER) and tracking error while favouring a higher AUM.

NIFTY TOTAL MARKET BEATS LARGE CAP INDEX OVER LONG TERM

Above one-year returns are in CAGR; Compiled by BS Research Source: Bloomberg



Inactive credit cards: Risks, credit score impact, and tips to manage them

Some of us hold multiple credit cards, but only one or two are used regularly.

Do inactive credit cards hurt your credit score?

"It is a common misconception that inactive credit cards hurt your credit score. They don't directly. However, they do factor into your credit utilisation. Closing them can sometimes

decrease your available credit, which can then negatively impact your score if you are carrying balances on other cards," said Prashant Kumar, CEO at Kredit.pe.

Can a credit card be closed due to inactivity?

A credit card can be closed due to inactivity. If your card remains unused for an extended period, the issuer may choose to close your account. This closure can negatively impact your credit utilisation ratio, which makes up 30 per cent of your

credit score. **Strategic management of dormant cards** Consider closing inactive cards with high annual fees. If you have several dormant accounts, consider keeping those with longest history and highest limits.

Read full report here: mybs.in/2ekibxF

COMPILED BY AYUSH MISHRA

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SALE NOTICE
FOR SALE OF
IMMOVABLE PROPERTIES

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Name of the Branch	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	A) Reserve Price Amount in Rs.	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
	Name of the Account		B) Outstanding Amount as on			
	Name & addresses of the Borrower/Guarantors Account		C) Possession Date u/s 13(4) of SARFESI ACT 2002	B) EMD		
			D) Nature of Possession Symbolic/Physical/Constructive			
22.	PNB-OBC SIKANDRABAD M/s Ratan Concretes Prop: Sh Ompal Singh S/o Sh Ratan Lal R/o Khata Khatauni No. 00289, TilBegumpur, Tehsil Sikandrabad, Bulandshahr, UP-203205	One residential plot part of Gata no 1341 area measuring 164.72 SqM situated at Mohalla Teachers Colony Kasba Sikandrabad Distt Bulandshahr in the name of Sh Anil Kumar S/o Sh Bhavar Singh & Sh Yadram S/o Sh Lohare Ram Bounded as below: EAST: House Vijendra Bhati , WEST: House Smt Bala Devi NORTH: Khet Bhagwan Das , SOUTH: Rasta 10 Feet Wide ***Property details as per title deed	A) 29.03.2023	A) Rs. 21,06,000/-	19.03.2025 11:00 AM to 04:00 PM	NA
			B) Rs 27,01,899.22 + Int. wef. 01.03.2023	B) Rs. 2,10,600/-		
			C) 01.05.2024	C) Rs. 10,000/-		
			D) Symbolic Possession			
23.	PNB-NABI NAGAR Sh Durgesh Singh S/o Ranbir Singh R/o 269 Khaunada, Bulandshahr, Uttar Pradesh 202394	One Kita Residential Plot area measuring 139.43 Sqmtr situated at Mohalla Mori gate, Kasba Anoopshahr, Bulandshahr in the name of Smt Neeru Devi Boundries as below: East: Araj Vikreta , West: Rasta 12'feet wide kachchha North: araji Vikreta , South: Rasta Kachchha 15 Feet Wide ***Property details as per title deed**	A) 26.05.2023	A) Rs. 37,47,000/-	19.03.2025 11:00 AM to 04:00 PM	NA
			B) Rs 8,35,467.00 + Int. wef. 01.05.2022	B) Rs. 3,74,700/-		
			C) 15.04.2024	C) Rs. 10,000/-		
			D) Symbolic Possession			
24.	PNB-CIVIL LINES Sh Pradeep Kumar S/o Late Sh Amar Singh R/o 119, Vijay Nagar II, Distt Bulandshahr	One Residential House MEASURING AREA 106.90 Sqm situated at Krishna Nagar, Bulandshahr, registered as under: Original sale deed executed by Smt Kala Devi Wo Lt Prabhati Singh R/o Devipura II Bulandshahr in favour of Sh Pradeep Kumar R/o 119 Vijay Nagar, Devipura II Bulandshahr PIN 203001 registered in the office of Sub Registrar Bulandshahr , in Book No 1, Jild no 7043 at Pages 115-212, Serial no 4744 dtaed 05.10.2017 Boundries as under: E-House Smt Maheshwar Devi W-Rasta 10 Foot N- House Smt Sunita Devi S- House Megh Raj Singh	A) 04.09.2023	A) Rs. 39,99,000/-	19.03.2025 11:00 AM to 04:00 PM	NA
			B) Rs 18,30,859+ Int. wef. 01.09.2022	B) Rs. 3,99,900/-		
			C) 07.02.2024	C) Rs. 10,000/-		
			D) Symbolic Possession			
25.	PNB-CHANDAUSI MG Mahmood Akhtar S/o Mohammad Siddiqui R/o Mohalla-Qureshiyan, Jarai Gate, Chandausi, Distt- Sambhal, UP-242412	All that part & parcel of property situated at Mohalla- Jarai Gate, Chandausi, Distt - Sambhal UP, recorded in Bahi No. 01, Zild No. 6123, Page No. 37 to 62 Sr. No. 11021, dated 02.07.2014, measuring area – 28.88 sq mtrs with SRO - Chandausi, standing in the name of Jamal Aara W/o Mehmood Akhtar Urf Bablu R/o Mohalla- Qureshiyan, Jarai Gate, Chandausi, Distt- Sambhal, UP-242412 Boundaries as under: E- Property of Abdul Sattar Anwar , N- Road. S- Property Mattan Qureshi. W- Property	A) 28.02.2023	A)Rs. 19,31,000/-	19.03.2025 11:00 AM to 04:00 PM	NA
			B) Rs. 09,42,187.01 + interest wef 28.02.2023	B) Rs. 1,93,100-		
			C) 20.06.2023	C) Rs. 10,000/-		
			D) Symbolic Possession			

TERMS AND CONDITIONS

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

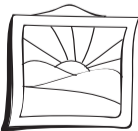
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through e-auction platform provided at the Website <https://ebkray.in> on 06.03.2025 , 19.03.2025 & 28.03.2025 @ 11:00 AM
- For detailed term and conditions of the sale, please refer <https://ebkray.in> & www.pnbindia.in.

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

DATE: 17.02.2025, PLACE: BULANDSHAHR

AUTHORIZED OFFICER, SECURED CREDITOR, PUNJAB NATIONAL BANK, CIRCLE SASTRA CENTER, BULANDSHAHR

Jay SPEAKS



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