

Capital Small Finance Bank Ltd.

HO:- MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar-144001, Punjab, India

PROPERTY SALE NOTICE

The Undersigned as Authorized Officer of CAPITAL SMALL FINANCE BANK LIMITED has taken over possession of the following property/s 13(4) of the SARFAESI Act. Public at large is informed that sale in the below mentioned case for recovery of amount outstanding against NPA accounts plus future interest and other charges shall be held on 12.08.2025 by the Bank.

Name of the account	Mr. Akhil Verma S/o Mr. Anil Verma, R/o H. No. 269, Pathankot Road, Ramneek Avenue, Jalandhar-I, Jalandhar, Punjab-144008. Mrs. Reena Rani D/o Mr. Kuldeep Mall, R/o Randhawa Masandan, Jalandhar-I, Jalandhar, Punjab-144004. (Borrowers) Mr. Shiv Kumar S/o Sham Lal, R/o H. No. 79-A, New Deol Nagar Extn, SP Prime School, Model Town, Jalandhar, Punjab-144003. (Guarantor)
---------------------	--

Outstanding Amount: Rs. 29,33,621/- and future interest w.e.f. 01.07.2025

Description of the property: Immovable property measuring 6 Marlas 269.25 Sq. Feet, situated at Plot No. 89, Maan Enclave, Village Nurpur, Tehsil and Distt. Jalandhar, owned by Mrs. Reena Rani W/o Mr. Akhil Verma vide Sale deed bearing document no. 2021-22/187/H/8465 Dated-24-12-2021. (At present - Plot no.89, Mann enclave, Pathankot Road, Jalandhar)

Reserve Price: Rs. 25 Lac (Rupees Twenty Five Lac Only)

EMD (Earnest Money): Total EMD (Earnest Money) is 25% of reserve price shall be paid by the successful bidder on D12-08-2025 through Demand Draft in favour of Capital Small Finance Bank Ltd. payable at Jalandhar. Tender Forms and EMD be sent to Authorized Officer, Capital Small Finance Bank Ltd. H.O.-Midas Corporate Park, 3rd Floor, 37 G.T. Road, Jalandhar.

Encumbrances known to Bank: Nil, Not Known. The property is being sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS". Last Date / Time for receiving tenders along with the EMD (Earnest Money) i.e. 25% through Demand Draft in favour of Capital Small Finance Bank Limited, payable at Jalandhar: Till 11.00 AM on 12-08-2025. The tender will be opened and may be further negotiated on the said date after 11.00 AM in the presence of all the offerers/ their authorized representatives at H.O. MIDAS CORPORATE PARK, 3RD FLOOR, 37 G.T. ROAD, JALANDHAR. For detailed Terms of Sale along with the tender form and inspection of property, please contact the Branch office G.T. Road, Jalandhar. The Sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. The Authorized officer reserves the right to cancel/postpone/defer/change the terms & conditions any time before confirmation of sale without assigning any reasons thereof.

DATE: 05.07.2025

AUTHORIZED OFFICER

Capital Small Finance Bank Ltd.

HO:- MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar-144001, Punjab, India

PROPERTY SALE NOTICE

The Undersigned as Authorized Officer of CAPITAL SMALL FINANCE BANK LIMITED has taken over possession of the following property/s 13(4) of the SARFAESI Act. Public at large is informed that sale in the below mentioned case for recovery of amount outstanding against NPA accounts plus future interest and other charges shall be held on 12.08.2025 by the Bank.

Name of the account	Mr. Parmjit Singh S/o Mr. Raju R/o Dhesian, Dhesian Sang, Jalandhar, Punjab-144409. (Borrower) Mrs. Reena Rani W/o Parmjit Singh R/o Sang Dhesian, Dhesian Sang, Tehsil Phillaur, Distt. Jalandhar-144409. Mr. Jagir Singh Kalley S/o Mr. Gurmej Singh R/o Village Chak Dhothar, P.O. Sargundi, Phillaur, Jalandhar-144409. (Guarantors)
---------------------	--

Outstanding Amount: Rs. 35,80,113/- and future interest w.e.f. 01.07.2025

Description of the property: Immovable property measuring 19 Marlas 6 Sarsai (Actual as per site-18 Marla 2 Sarsai) situated at Village Sang Dhesian, Tehsil Phillaur, Distt. Jalandhar, owned by Mr. Parmjit Singh S/o Mr. Raju vide Sale deed bearing document no. 1164 Dated-02-12-2009.

Reserve Price: Rs. 36 Lacs (Rupees Thirty Six Lacs only)

EMD (Earnest Money): Total EMD (Earnest Money) is 25% of reserve price shall be paid by the successful bidder on D12-08-2025 through Demand Draft in favour of Capital Small Finance Bank Ltd. payable at Jalandhar. Tender Forms and EMD be sent to Authorized Officer, Capital Small Finance Bank Ltd. H.O.-Midas Corporate Park, 3rd Floor, 37 G.T. Road, Jalandhar.

Encumbrances known to Bank: Nil, Not Known. The property is being sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS". Last Date / Time for receiving tenders along with the EMD (Earnest Money) i.e. 25% through Demand Draft in favour of Capital Small Finance Bank Limited, payable at Jalandhar: Till 11.00 AM on 12-08-2025. The tender will be opened and may be further negotiated on the said date after 11.00 AM in the presence of all the offerers/ their authorized representatives at H.O. MIDAS CORPORATE PARK, 3RD FLOOR, 37 G.T. ROAD, JALANDHAR. For detailed Terms of Sale along with the tender form and inspection of property, please contact the Branch office Dhandra. The Sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. The Authorized officer reserves the right to cancel/postpone/defer/change the terms & conditions any time before confirmation of sale without assigning any reasons thereof.

DATE: 05.07.2025

AUTHORIZED OFFICER

Himachal HC orders removal of apple orchards from encroached forest lands

Orders recovery of costs from offenders; acknowledges the apple plant as a non-forest species and directs to replace it with indigenous forest vegetation

SAURABH PARASHAR
SHIMLA, JULY 5

IN A JUDGMENT with far reaching effect, a division bench of Himachal Pradesh High Court has directed the State Forest Department to "immediately remove" all apple orchards from encroached forest lands across the state where evictions had already taken place, and recover the cost of felling, stump removal and plantation from the encroachers as arrears of land revenue.

The directive came in continuation of judicial monitoring in two Public Interest Litigations (PILs) on which the high court took suo motu cognisance in 2014 and 2015.

A division bench of Justices Vivek Singh Thakur and Bipin C. Negi Wednesday directed the officials concerned to take stern action against individuals obstructing the implementation and the

The bench also took serious note of repeated and organised attempts by evicted encroachers to reoccupy forest lands

Insofar as the Revenue Village to which these individuals belong, cutting/removal of apple trees shall be done forthwith and progress reports be filed on or before the next date of hearing," the order, brought to the public domain on Saturday, reads.

The bench also took serious note of repeated and organised attempts by evicted encroachers to reoccupy forest lands.

Advocate General (AG) Anup Rattan, appearing for the state, along with Additional Advocate General (AAG) Varun Chandel, informed the court that despite earlier evictions, individuals

and that apple trees, being non-forest species, are to be replaced with indigenous forest vegetation."

Supporting the state's stand, senior advocate J.L. Bhardwaj, serving as amicus curiae, stressed "the urgency of strong judicial intervention" to prevent recurrence of encroachments.

Considering the seriousness of the matter, the Court ordered complete removal of apple trees and orchards from such forest lands, and directed that "reformation efforts be undertaken on a war footing, leveraging the ongoing monsoon season."

Bhardwaj told The Indian Express, "In 2014, the high court received two letters, highlighting the encroachment menace on the forest lands, where encroachers cultivated orchards, especially apple orchards. The Court received another letter in 2015 and clubbed it with the earlier matter taken up. Thousands of bighas of forest land in

encroachers as arrears of land revenue."

In addition, the Court took stern action against individuals obstructing implementation. For the villages from which these individuals hail, the Court directed immediate removal of all apple trees, with progress to be reported by the next hearing date fixed on July 14.

The bench clarified that these directions were in addition to the orders passed earlier on January 8, 2025, in the same PILs.

Meanwhile, the high court also acknowledged evidence that evicted encroachers are repeatedly attempting to reoccupy forest land, particularly areas where apple orchards were planted.

The court stated in the order that photographs showed the use of hail nets to protect apple crops on these lands. The Court also accepted the forest department's stand that apple trees were noted as non-forest

