

# Improving response to future infectious disease outbreaks

come up with a new way to identify more infectious variants of viruses or bacteria that start spreading in humans -- including those causing flu, COVID, whooping cough and tuberculosis.

The new approach uses samples from infected humans to allow realtime monitoring of pathogens circulating in human populations, and enable vaccine-evading bugs to be quickly and automatically identified. This could inform the development of vaccines that are more effective in preventing disease.

The approach can also quickly detect emerging variants with resistance to antibiotics. This could inform the choice of try to limit the spread of the disease.

It uses genetic sequencing data to provide information on the genetic changes

Food

and Standards Author-

ity of India (FSSAI)

use of methylcobalamin,

a form of Vitamin B12,

in health supplements,

medical purpose and nu-

The Union Health

Ministry's decision to lift

the ban on methylcobala-

B12 derivative, is yet to

be formalized, leaving its

regulatory status in limbo

despite scientific backing

its use in treating con-

ditions such as diabetic

While the Govern-

ment of India's Scien-

tific Committee approved

the molecule's safety in

2019, the necessary ga-

zette notification to offi-

cially lift the ban is still

pending, raising concerns

among health profession-

als and industry stake-

neuropathy.

traceutical products.

provided clarity on

regulatory frame-

surrounding the

New Delhi:

Safety

in human populations.

There are very few systems in place to keep watch for emerging variants of infectious diseases, apart from the established COVID and influenza surveillance programmes. The technique is a major advance on the existing approach to these diseases, which has relied on groups of experts to decide when a circulating bacteria or virus has changed enough to be designated a new variant.

By creating 'family trees', the new approach identifies new variants automatically based on it to start predicting how how much a pathogen has changed genetically, and how easily it spreads in the human population treatment for people who -- removing the need to become infected -- and convene experts to do

It can be used for a broad range of viruses and bacteria and only a small number of samples, taken from infected people, underlying the emergence are needed to reveal the of new variants. This variants circulating in a is important to help population. This makes emergence of new highly

DrSanjay

dards

min, a critical vitamin Food) Regulations, 2022,

and growing demand for However, methylcobala-

ALKOMEX GBN U.S.A.

ceutical Consultant and

emphasized, "As per the

Food Safety and Stan-

Food for Special Dietary

Use, Food for Special

Medical Purpose, and

Prebiotic and Probiotic

the permitted forms of

Vitamin B12 currently

include cyanocobalamin

min may also be permit-

ted under certain condi-

tions, provided that food

business operators notify

the Food Authority and

submit any additional

safety data requested."

The regulations also

stipulate that the level

of Vitamin B12 in prod-

ucts must not exceed

one Recommended Di-

etary Allowance (RDA)

Inventor Ahmedabad

Leading Pharma-

(Health Supple-

Nutraceuticals,

The report is published today in the journal

"Our new method provides a way to show, surprisingly quickly, whether there are new transmissible variants of pathogens circulating in populations -- and it can be used for a huge range of bacteria and viruses." said Dr Noémie Lefrancq, first author of the report, who carried out the work at the University of Cambridge's Department of Genetics.

Lefrancq, who is now based at ETH Zurich, added: "We can even use new variants are going to take over, which means decisions can quickly be made about how to respond."

"Our method provides a completely objective way of spotting new strains of disease-causing bugs, by analysing their genetics and how they're spreading in the population. This means we can rapidly and effectively spot the understand why different it particularly valuable transmissible strains."

Parkhill, a researcher in the University of Cambridge's Department of Veterinary Medicine who was involved in the study.

The researchers used their new technique to analyse samples of Bordetella pertussis, the bacteria that causes whooping cough. Many countries are currently experiencing their worst whooping cough outbreaks of the last 25 years. It immediately identified three new variants circulating in the population that had been previously undetected.

"The novel method proves very timely for the agent of whooping cough, which warrants reinforced surveillance, given its current comeback in many countries and the worrying emergence of antimicrobial resistant lineages," said Professor Sylvain Brisse, Head of the National Reference Center for whooping bioresources and expertise on Bordetella pertussis

#### cough at Institut Pasteur, who provided

except in specific categories such as Food ,Scientific Advisor of for Special Medical Purposes (FSMP) and Food for Special Dietary Use (FSDU). In such cases, prior approval from the Authority is re-Food quired for levels exceed-

FSSAI lifts ban on vitamin B12 derivatives

Agrawal

ing the RDA. Most of Indian population is deficient of methylcobalamin due to anumberof factors, most important is vegetarian population is more in Indian than non veg.

Methylcobalamin frequently available in and hydroxocobalamin. non veg. than veg sources . Best source ismilk and milk products states, DrSanjay Agrawal said.

Vitamin B12, a crucial water-soluble vitamin, is integral to DNA synthesis, red blood cell production, and neurological function. It is predominantly found in animalbased foods like meat, fish, and dairy products, with plant-based foods providing little to none.

Deficiency in this vitamin can lead to serious health consequences, often requiring supplemen-

"Methylcobalamin, an active form of vitamin B12, is the most bioavailable and therapeutically effective form. Unlike cyanocobalamin, which requires biotransformation, methylcobalamin is readily absorbed and utilized by the body, making it a preferred choice for supplementation," says Dr Agrawal.

Dr. Agrawal added, "This development highlights Government's focus on balancing innovation in the nutraceutical sector with consumer safety. It is crucial for food business operators to remain compliant and ensure transparency in the use of derivatives and salts of vitamins in their formulations." The statement comes in response to an official letter issued by the Secretariat

> Expert Committee on Nutraceuticals, addressing industry concerns about the inclusion of methylcobalamin under the regulations. This clarification

of FSSAI's

likely guide manufacturers and stakeholders in aligning their products with regulatory standards while addressing the growing demand for diverse forms of Vitamin B12 health supepidemiology.

In a second test, they analysed samples of Mycobacterium tuberculosis, the bacteria that causes Tuberculosis. It showed that two variants with resistance to antibiotics are spreading.

"The approach will quickly show which variants of a pathogen are most worrying in terms of the potential to make people ill. This means a vaccine can be specifically targeted against these variants, to make it as effective as possible, said Professor Henrik Salje in the University of Cambridge's Department of Genetics, senior author of the report.

He added: "If we see a rapid expansion of an antibiotic-resistant variant, then we could change the antibiotic that's being prescribed to people infected by it, to try and limit the spread of that variant."

The researchers say this work is an important piece in the larger jigsaw of any public health response to infectious disease.

Bacteria and viruses that cause disease are constantly evolving to be better and faster at spreading between us. During the COVID pandemic, this led to the emergence of new strains: the original Wuhan strain spread rapidly but was later overtaken by other variants, including Omicron, which evolved from the original and were better at spreading. Underlying this evolution are changes in the genetic make-up of the pathogens.

Pathogens evolve through genetic changes that make them better at spreading. Scientists are particularly worried about genetic changes that allow pathogens to evade our immune system and cause disease despite us being vaccinated against

"This work has the potential to become an integral part of infectious disease surveillance systems around the world, and the insights it provides could completely change the way governments respond," said Salje.

## **Need for unified accreditation** in global medical education

The rapidly expanding global healthcare landscape demands a comprehensive approach to medical education. As the population ages, the need for healthcare grows, and the healthcare workforce adapts to meet increasing demand. Over the past few decades, the number of medical schools worldwide has doubled, highlighting the necessity of consistent accreditation systems to ensure quality education and maintain standards.

According to Kadwin

Pillai, Managing Director of Transworld Educare and Chairman of Kings International Medical Academy, The global shortage of healthcare professionals, coupled with demographic and infrastructural challenges, has spurred the creation of new medical schools. According to the World Health Organization (WHO), there are now over 3,000 medical schools worldwide, with over 400,000 new doctors graduating annually. Countries like India, China, and the United States have become leaders in medical education. India, for instance, boasts more than 650 medical colleges, producing approximately 100,000 MBBS graduates each year to meet the needs of its growing population. Similarly, China has increased the number of medical institutions to about 197, graduating over 200,000 healthcare professionals annually.

This surge in the number of medical schools aims to address the growing demand for healthcare professionals. However, this rapid expansion brings challenges related to the consistency and quality of medical education across different

Challenges in Cross-Border Medical Education

regions.

Kotak Mahindra Bank Limited Online E - Auction Sale Of Asset Additional and Additional Additio

Sale Notice For Sale Of Immovable Properties

E-auction sale notice for sale of immovable Properties
E-auction sale notice for sale of immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 under rules 8(5) and 8(6) of the security interest (enforcement) rule, 2002. Subsequent to the assignment of debt in favour of Kotak Mahindra Bank Limited by "PNB Housing Finance Limited" (hereinafter referred to as "PNBHFL") the authorised officer of PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") has taken the possession of below described immovable property (hereinafter called the secured asset) mortgaged/charged to the secured reditor on 20.02.2022. Notice is hereby given to the borrower (s) and co-borrower (s) in particular and public in general that the bank has decided to sale the secured asset through e-auction under the provisions of the Sarfaesi Act, 2002 on "As is where is", "As is what is", and "Whatever there is" basis for recovery of Rs.2.20.30,967. (Rupees Two Crore Twenty Lakh Thirty Thousand Nine Hundred Sixty Seven Only) outstanding as on 09.01.2025 along with future applicable interest till realization, under the loan account no.: 00116740003395; loan availed by Mr. Padmanabhan Vaideeswara & Mrs. V.Kanchana as per below details.

Known Encumbrances | NIL
The borrowers' attention is invited to the provisions of sub section 8 of section 13, of the act, in respect of
the time available, to redeem the secured asset. Borrowers in particular and public in general may please
take notice that if in case auction scheduled herein falls for any reason whatsoever then secured creditor

are notice that in read-se auction Scheduled neterin tasts for any reason winasoever tient secured credition any enforce security interest by way of sale through private treaty. In case of any larification/requirement regarding assets under sale, bidder may contact Mr. Surriya Narayanan P. Mob, No. 4919600222111) & Mr. Vishal Adisheshan (Mob, No. 49199410146600), Bidder may also contact the bank's IVR No. (491-9152219751) for clarifications. For detailed terms and conditions of he sale, please refer to the link https://www.kotak.com/en/bank-auctions.html. provided in the bank's vebsite i.e. www.kotak.com and/or on http://bankauctions.in/

Authorized Officer.

Place: Kanchipuram, Chennai, Date: 16.01.2025

aideeswaran & Mrs. V.Kanchana as per below details.

The proliferation of medical schools without a standardized framework has raised concerns about the quality of education. Many institutions, despite claiming to offer top-tier training, may not meet universally accepted standards, leading to variations in the calibre of graduates. This discrepancy is especially concerning for students in lowerincome countries, where educational infrastructure may be subpar. International students seeking medical degrees may also struggle to access highquality education abroad, and this inconsistency threatens patient safety and healthcare efficiency.

To address these issues, the establishment of a unified accreditation system for medical schools is critical. Accreditation bodies play a key role in ensuring that institutions meet global standards in educating future doctors and providing quality healthcare services.

The Need for Unified Accreditation Standards

Accreditation serves as an essential mechanism for guaranteeing the quality of medical education. Without universal accreditation standards, it becomes difficult to evaluate the proficiency of medical schools or the preparedness of their graduates to work in different healthcare settings. The World Federation for Medical Education (WFME) and the Liaison Committee on Medical Education (LCME) have been at the forefront of creating international accreditation frameworks. These organizations aim to establish a globally recognized structure for medical training, ensuring that all medical graduates are competent and ethical, regardless of the institution they attended.

Ensuring Quality and Consistency

While the growth in the number of medical schools is encouraging, it is crucial that this expansion does not compromise the quality of education.

**kotak** 

Date of Auction 25.02.2025

Kadwin Pillai

The WHO defines quality control in medical education as encompassing academic experience, clinical practice, equipment, resources, and evidencebased approaches. To maintain these standards, accreditation bodies such as the WFME and LCME monitor institutions to ensure they meet established criteria.

The growth of new medical schools globally reflects the rising demand for healthcare professionals, but it also highlights the challenges of standardizing medical education. A unified accreditation system is essential to ensure that all medical graduates are adequately trained to provide effective, high-quality care, regardless of where they were educated. As the future of medical education evolves, it will be crucial to produce doctors who are not only technically proficient but also professionally competent and ethically sound. The future of global healthcare depends on the ability of medical education systems to meet these standards and address the needs of a diverse, growing population.

### Regd. office: 27 BKC, C 27, G-Block, BandraKurla Complex, Bandra (E) Mumbai, Maharashtra, Pin Code-400051, Branch Office.:Kotak Mahindra Bank Ltd., -185, 2nd Floor, Mount Road Anna Salai, Chennai -600006. (Land Mark - MG Car Show Room) Sale Notice For Sale of Immovable Properties

E-auction sale notice for sale of immovable properties

E-auction sale notice for sale of immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 under rules 8(5) and 8(6) of the security interest (enforcement) rule, 2002. Subsequent to the assignment of debt in favour of Kotak Mahindra Bank Limited by "PNB Housing Finance Limited" (hereinafter referred to as "TNBHFL") the authorised officer of Kotak Mahindra Bank Limited (hereinafter referred to as "The Bank/KMBL/"). authorised officer of Kotak Mahindra Bank Limited (hereinanter reterred to as "The Bank/KMBL).

Secured Creditor") has taken the possession of below described immovable property (hereinafter called the secured asset) mortgaged/charged to the secured creditor on 13.08.2024. Notice is hereby given to the borrower (s) and co-borrower (s) in particular and public in general that the bank has decided to sale the secured asset through E-auction under the provisions of the sarfaesi act, 2002 on "as is where is", "as is what is", and "whatever there is" basis for recovery of Rs. 2,03,17,728/. (Rupees Two Crore Three Lakh Seventeen Thousand Seven Hundred and Twenty Eight Only) outstanding as on 10.01.2025 along with future applicable interest till realization, under the loan account no. HOU/OMR/0618/543948; loan availed by Mr. Rajasekar Pillai k & Mrs. Shobana J as per below details.

Detail

Online E – Auction Sale Of Asset

Time of Auction between 12:00 pm to 1:00 pm with unlimited extension of 5 minutes

Reserve Price For property No.1 -Rs.50,00,000/- (Rupees Fifty Lakh Only)

For property No.2- Rs.48,07,000/- (Rupees Forty Eight Lakh SevenThousand only) For property No.1-Rs.5,00,000/- (Rupees Five Lakh Only)

For property No.2- Rs.4,80,700/- (Rupees Four Lakh EightyThousand and Seven Hundred only)

Last Date For Submission of EMD with KYC 24.02.2025 up to 6:00 p.m. (IST) Last Date For Submission of EMD with KYC | 24.02.2025 up to 6:00 p.m. (IST)

Description of Property No.1:- Schedule-"A": All that piece and parcel of land bearing Plot The Secured Asset

| Nos.4 to 8 and a shop measuring altogether 13,492 sq.ft. of land comprised in Old Survey No.37/2B, New Survey No.37/2A, approved by MLPA proceedings dated 05,06.2015 in Na.Ka.No.1031/2014 in Planning Permission No.10 of 2015, situate at No.13, Siruseri Village, Tiruporur Taluk, Kancheepuram District, bounded on the: North by: Park, South by: S.No.37/2B1, East by: S.No.36, West by: 30 feet road, situate within the Sub-Registration District of Tiruporur and the Registration District of Kancheepuram. Schedule-"B": All that piece and parcel of land measuring altogether 8680 sq.ft out of the schedule Amentioned property (13,492 sq.ft of land) comprised in Old Survey No.37/2B, New Survey No.37/2A, situate at No.13, Siruseri Village, Tiruporur Taluk, Kancheepuram District, as detailed below:

1 2 3 4 5 6 7 8 9 10 11 12 Total

| Octal | Octa

Situate within the Sub-Registration District of Tiruporur and the Registration District of Kancheepuram. Schedule-"C": All that piece and parcel of land bearing Plot No.4A, Villa No.1 measuring 750 sq.ft. of land and built up area of 1610 sq.ft. in the schedule B mentioned property, comprised in New Survey No.37/2A, Old Survey No.37/2B, situate at No.13, Siruseri Village, Tiruporur Taluk, Kancheepuram District, measuring North to South on the Eastern Side: 31'3", North to South on the Western Side: 31'3", East to West on the Northern Side: 24'0", East to West on the Southern Side: 24°0". Bounded on the: North by: Park, South by: Road, East by: Plot No.4B in Survey No.37/2A, West by: Shop site in Survey No.37/2A, Situate within the Sub-Registration District of Thiruporur and the Registration District of Thiruporur and the Registration District of Themai South. Name of the mortgagor: Mrs. Shobana J. Property No.2:- Schedule- "A": All that piece and parcel of land Imortgagor: Mrs. Shobana J. Property No.2:- Schedule-"A": All that piece and parcel of land bearing Plot Nos 4 to 8 and a shop measuring altogether 13,492 sq.ft. of land comprised in Old Survey No.37/2B, New Survey No. 37/2A, approved by MLPA proceedings dated 05.06.2015 in NA.KA.No.1031/2014 in planning permission No.10 of 2015, situate at No.13, Siruser Village, Tiruporur Taluk, Kancheepuram District, Bounded on the: North by: Park, South by: S.No.37/2B1, East by: S.No.36, West by: 30 feet road, situate within the Sub-Registration District of Tiruporur and the Registration District of Kancheepuram. Schedule-"B": All that piece and parcel of land measuring altogether 8680s.ft out of the schedule A mentioned properly (13,492 sq.ft of land) comprised in Old Survey No. 37/2B, New Survey No. 37/2A, situate at No.13 Siruporur Taluk Kancheepurap District achsitist below.

No.13, Siruseri Villagé, Tiruporur Taluk, Kancheepuram District, as detailed below: 1 2 3 4 5 6 7 8 9 10 11 12 Total Shop 4-A 4-B 5-A 6-A 6-B 6-C 6-D Passage 7-B 7-C 7-D

Extent | 560 | 750 | 750 | 721 | 692 | 706 | 631 | 743 | 1179 | 652 | 652 | 644 | 8680 |

Situate within the Sub-Registration District of Tiruporur and the Registration District of Kancheepuram. Schedule - 'C': All that piece and parcel of land bearing Plot No.5A, Villa No.3, measuring 721 sq.ft. of land and built up area of 1545sq.ft, in the schedule B mentioned property, comprised in New Survey No.37/2A, Old Survey No.37/2B, situate at No.13, Siruseri Village, Tiruporur Taluk, Kancheepuram District, measuring North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eastern Side: 31'4 172"; North to South on the Eas North to South on the Western Side: 314 1/2", East to West on the Northern Side: 230", East to West on the Southern Side: 230", East to West on the Southern Side: 230". Bounded on the: North by: Park, South by: Road, East by: Plot No.5B in Survey No.37/2A, West by: Plot No.4B in Survey No.37/2A Situate within the Sub-Registration District of Thiruporur and the Registration District of Chennai South.

The borrowers' attention is invited to the provisions of sub section 8 of section 13, of the act, i respect of the time available, to redeem the secured asset. Borrowers in particular and public in general may please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private whatsoever tien's secured cereion may enione securiny interest by way of sale intologii private treaty. In case of any clarification/requirement regarding assets under sale, bidder may contact Mr. Suriya Narayanan .P (Mob No. +919600222111) & Mr. Vishal Adhisheshan (Mob No +919941016600). Bidder may also contact the bank's ivr no. (+91-9152219751) for clarifications. For detailed terms and conditions of the sale, please refer to the link <a href="https://www.kotak.com/en/bank-auctions.html">https://www.kotak.com/en/bank-auctions.html</a> provided in the bank's website i.e.

**Authorized Officer** Date: 15.01.2025 Kotak Mahindra Bank Limited

#### **SHIVALIK** SMALL FINANCE BANK LTD Registered Office: 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025 CIN: U65900DL2020PLC366027

**AUCTION NOTICE** The following borrowers of Shiyalik Small Finance Bank Ltd. are hereby informed that Gold Loan/s availed by them from the Bank have not been adjusted by them despi various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornament kept as security with the Bank and accordingly 30th January 2025 has been fixed as the date of auction at 03:00 pm in the branch premises from where the loan was

S. NO	Branch	Account No.	Actt Holder name	Father's/ Spouse Name	Address	Ac opening Date	Payoff
1.	CHENNAI	104142510986	RAJKUMAR J	S/O JANAKIRAMAN	21 33,84TH STREET 13TH SECTOR SIVALINGAPURAM KK NAGAR,KALAIGNAR KARUNANIDHI NAGAR CHENNAI TAMIL NADU 600078	08-08-2024	210962.47
2.	CHENNAI	104142510334	K DINESH	S/O KARUPPATHEVAN	1 17 VEMBULI AMMAN KOVIL,STREET EXTN BRINDAVAN NAGAR ,PAZHAVANTHANGAL KANCHEEPURAMTAMILNADU 600114	05-03-2024	83134.97
3.	CHENNAI	104142510704	R NARAYANAN	S/O RAMU	29 AND 52 A BLOCK F2 PLOT VISOKA, ASWINI FLAT WEST INDIRA NAGAR 5TH STREET , KATTUPAKKAM TIRUVALLUR TAMIL NADU 600056	31-05-2024	142074.63
4.	CHENNAI	104142510967	MALATHI K	C/O KUMARESANA	NO 3 456 GROUND FLOOR 25TH, STREET NSK NAGAR ARUMBAKKAM CHENNAI TAMIL NADU 600106	02-08-2024	254754.66
5.	CHENNAI	104142510341	ALEXANDER M	S/O MARIAROKE	O N 5 N N 9 ( BLOCK C), VALLALAR STREET MMDA ARUMBAKKAM,CHENNAI TAMIL NADU 600106	06-03-2024	106169.19
6.	CHENNAI	104142510553	R PRAMA	S/O RAJAN	9/4,SOLAI 2ND STREET AYANPURAM AYANAVARAM,CHENNAITAMILNADU 600023	25-04-2024	67607.10
7.	CHENNAI	104142510855	SAIRAM T	S/O KRISHNAIYA	98,MAHATMA GANDHI STREET RAJIV GANDHI NAGAR ALA, AKKAM PORUR TIRUVALLUR CHENNAITAMILNADU 600116	05-07-2024	471436.08
8.	CHENNAI	104142511003	VAISALI S	S/O SELVARAJ	NO 3/5,ELANGO STREET VIVEKANANTHA NAGAR KODUNGAIYUR CHENNAI TAMIL NADU 600118	13-08-2024	121318.21
9.	CHENNAI	104142511005	MUKESHRAJA KENNEDI	S/O KENNEDI	54,G N CHETTY STREET MYLAPORE, CHENNAI TAMIL NADU 600004	13-08-2024	177439.91
10.	CHENNAI	104142511008	K SATHISH	S/O KUMAR	9/5,PILLAIYAR KOIL STREET T NAGR THIYAGARAYA NAGAR CHENNAI TAMIL NADU 600017	13-08-2024	139282.24

Auction date is 30th January 2025 @ 03:00 pm The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice

Authorised Officer, Shivalik Small Finance Bank Ltd

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