

Please find attached an article titled "UPI @10: Empowering People Transforming Payments" authored by PNB MD&CEO Shri Ashok Chandra

PRABHAT HEADLINE

The article explores UPI's journey from a payment mechanism to an enabler of financial inclusion, formal credit and digital empowerment. It also explores how transaction data can help banks understand previously underserved customers and create pathways to formal credit for MSMEs, kirana merchants, gig workers and small businesses.

The article further examines how a homegrown digital payment innovation has evolved



into the backbone of India's

everyday economy. It also looks at UPI's growing international footprint, positioning it as an example of India's digital public infrastructure and an emerging instrument of the country's digital soft power. At the same time, it acknowledges challenges around fraud, cybersecurity, privacy and consumer trust, emphasising the need for banks to strengthen resilience alongside innovation.

Looking ahead, the article argues that *UPI's next decade should be about moving from scale to deeper financial empow-

erment, helping MSMEs, farmers, women entrepreneurs and gig workers access credit, insurance and savings while supporting India's broader Viksit Bharat @2047 ambition*.

We request if you could kindly consider the article for publishing in your esteemed publication's upcoming edition.

With warm regards
Vijay Kumar,
Divisional Head,
PR
PNB
Head Office
Delhi.

'Killed Nijjar for drug trafficking Goldy Brar in leaked audiol

New Delhi, Agency : In a leaked audio conversation with pro-Khalistan terrorist Paramjit Singh Pamma, US-based gangster Goldy Brar has admitted to orchestrating the murder of Hardeep Singh Nijjar, a pro-Khalistan terrorist, in Canada in June 2023. Brar said Nijjar, whose killing had triggered a diplomatic crisis between India and Canada, was targeted over his X drug abuse*.

Antarrashtriya Samrasta Manch Organizes Grand Valedictory Celebration of Sadbhavana Diwas

85 Distinguished Personalities from Across India Honoured with the "Rajiv Gandhi Gaurav Award" in New Delhi

PRABHAT HEADLINE

New Delhi/Jaipur: Antarrashtriya Samrasta Manch, an organization working to promote **world brotherhood and the vision of "Vishwa Bandhutva Ekamahe,"** organized a grand **Valedictory Celebration of Sadbhavana Diwas** in New Delhi on the occasion of the birth anniversary of Bharat Ratna and former Prime Minister of India, Late Shri Rajiv Gandhi.

The ceremony was held in the august presence of the **national flags of 25 nations**.

During the event, extensive discussions were held on promoting **"Vasudhaiva Kutumbakam," "Global Village," and "Satyam Shivam Sundaram,"** along with the organization's vision for global peace, social harmony, human unity, and strengthening India's stature at the international level.

The ceremony was attended by **Chief Guest Dr. Jitendra Singh, former Cabinet Minister, Government of Rajasthan; President of the Ceremony Dr. H. C. Ganeshia, Chancellor and renowned legal expert; Special Guest Dr. A. P. Singh, Senior

Advocate, Supreme Court of India; Chaudhary Rohtash Bedi, National Coordinator, OBC Department, All India Congress Committee, New Delhi; Shri Harpal Rawat, Political Advisor to the former Chief Minister of Uttarakhand Shri Harish Rawat; Jagatguru Shiv Shakti Baba of Nepal; and Dr. Kuldeep Prasad Sharma, Advocate, Convener of Antarrashtriya Samrasta Manch**, along with several distinguished guests.

A total of **85 distinguished personalities** selected from different states of India, including **Shri Mul Singh Nathawat, Dr. Tuhina Prakash Sharma, Dr. Ranveer Singh Yadav, Satnam Singh, Satendra Pannu, Dr. Om Prakash Sharma, and Kalu Ram Sonel**, were honoured with the **"Rajiv Gandhi Gaurav Award"*** for their outstanding contributions in the fields of social service, education, culture, public service, and other areas.

As part of the award ceremony, the **first "Rajiv Gandhi Gaurav Ratna Award"*** was conferred upon **Jagatguru Shiv Shakti Baba of Nepal**.

The contribution of **Vishwa



Ratna Late Shri Mahavir Prasad Tordi**, founder and source of inspiration of Antarrashtriya Samrasta Manch, was also remembered with deep respect. The guests and awardees appreciated his efforts towards promoting world brotherhood, India-Nepal friendship, and social harmony.

At the beginning of the ceremony, all guests and awardees paid floral tribute to **Bharat Ratna Late Shri Rajiv Gandhi** by garlanding his portrait and offering flowers. His contributions towards national development and strengthening the democratic system of India were remembered on the occasion.

The speakers particularly appreciated important initiatives associated with Rajiv Gandhi's tenure, including **granting voting rights at the age of 18, strengthening the Panchayati Raj system, and establishing Jawahar Navodaya Vidyalayas**. They observed that these initiatives provided a new direction to India's youth, rural democracy, and the education sector.

All guests and awardees arriving from across the country were traditionally welcomed at the main entrance with **Tilak and cere-

monial badges**. The participating personalities expressed their support for the initiatives of Antarrashtriya Samrasta Manch and pledged to contribute positively towards social harmony, world brotherhood, and global peace.

Dr. Kuldeep Prasad Sharma, Convener of Antarrashtriya Samrasta Manch, expressed his gratitude to all the guests and awardees. He stated that the organization is committed to taking the message of **"Vasudhaiva Kutumbakam – Global Village – Satyam Shivam Sundaram"*** to the people and strengthening friendship, harmony, and cooperation between India and nations across the world.

The ceremony was attended by **educationists, advocates, social workers, doctors, journalists, cultural representatives, and distinguished personalities** from various fields representing different parts of the country.

We are transforming religious sites across Uttarakhand': CM Dhama in Haridwar

Haridwar, Agency:

Uttarakhand chief minister Pushkar Singh Dhami said that "magnificent and divine" Kedarnath has been rebuilt under the leadership of Prime Minister Narendra Modi following the 2013 disaster that wreaked havoc. He said that the state government was focused on transforming religious sites, whether they are in the Kedarkhand region or the Manaskhand region

Addressing the gathering in a programme organised on the occasion of the 51st Nirvana Diwas at Bandichhod here, Dhami on Saturday highlighted the redevelopment of major pilgrimage centres in Uttarakhand and said the state government is working towards the revival and transformation of religious sites through various initiatives.

"Right here in our state, consider Badrinath Dham and Kedarnath Dham; the



entire premises there had been devastated and severely damaged following the 2013 disaster," Dhami said.

"Under the leadership of Prime Minister Modi, a magnificent and divine Kedarnath has been rebuilt. Inspired and guided by the Prime Minister, we are transforming religious sites across Uttarakhand, whether they are in the Kedarkhand region or the Manaskhand region, into new, revitalised forms through initiatives like

the 'Mandir Mala Mission,' undertaking their reconstruction and renewal," he added.

In a post on X, Dhami paid tribute to Satguru Lal Das Ji Maharaj Bhurivale on his 51st Nirvana Day and highlighted his teachings of serving humanity.

"On the 51st Nirvana Day of the most revered Satguru Lal Das Ji Maharaj Bhurivale in Haridwar, we pay our obeisance to him. The revered Maharaj Ji consid-

ered service to humanity as the true worship of God and demonstrated that the simplest path to reach the Lord is through serving the suffering and the needy," CM wrote.

He also outlined the state government's efforts towards developing Uttarakhand as a global spiritual destination.

"Under the visionary leadership of the honourable Prime Minister Shri @narendramodi Ji, our government is steadfastly moving forward with its resolve to establish Devbhoomi Uttarakhand as the world's 'spiritual capital'. For this very purpose, rapid progress is being made on ambitious projects such as the Kedarkhand-Mansakhand Temple Mala Mission, the revival of the ancient Yamuna Tirtha at Haripur Kalasi, and the Haridwar-Rishikesh Corridor and Sharda Corridor," he added.

PNB Housing Finance Limited
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 PROVISION TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Reg. Off.: 9th Floor, Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001. Ph.: 011-23357171, 23357172, 23705414. Web: www.pnbhousing.com

BRANCH ADDRESS: 1ST FLOOR, PLOT NO. 1A-7, TALWANDI, NEAR ALLEN LANDMARK BUILDING, KOTA-324005, RAJASTHAN.

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-B mortgaged/charged to the Secured Creditor (s) for constructive Physical Possession of the said property (ies) is/are being sold on "AS IS WHERE IS" basis. The sale will be conducted by the Officer of PNB Housing Finance Limited, who will be called as "AS IS WHERE IS" SALE OFFICER. The sale is being conducted on "AS IS WHERE IS" basis as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrower(s)/mortgagor(s) (since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited's secured creditor's website i.e. www.pnbhousing.com.

Sl. No.	Name of the Borrower/Co-Borrower/ Guarantor/Legal heirs(A)	Amount & Date (B)	Nature of the Demand (C)	Description of the mortgaged (D)	Reserve Price (E) (Rs.)	Price (F) (Rs.)	Start date of bid (G) (Date & Time)	End date of bid (H) (Date & Time)	Lot Size (I) (Sq. Ft.)	Known Encumbrances (J) (If any)	
1.	HOU/RKOT/0324/1231203 Manoj Kumar / Payal Bagwan B.O. Roshni Kota	Rs. 768685/- as on 15.04.25	Physical	Property Situated At, Patta No. 5859 Khasra No. 221 at Village Fatehpur, Budhkhani, PS Kherabad, Kota, Rajasthan - 326520	Rs. 937000	Rs. 937000	09.09.26	02.09.26	10000	10:00 AM - 2:00 PM	*NIL/Not Known
2.	NHL/RKOT/0824/056325 Mahendra Singh /Nandkumar Hada, B.O. Roshni Kota	Rs. 1039445.82/- as on 14.05.25	Physical	Property Situated At Patta No. 423, Kunhadi, Tehsil - Ladpura, Ward No. 02, Kunhadi, Rajasthan, 324005	Rs. 1212000	Rs. 1212000	09.09.26	02.09.26	10000	10:00 AM - 2:00 PM	*NIL/Not Known

*Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1) As on the date of the sale, there is no order restraining and/or court injunction PNB-HFL, authorized Officer of PNB-HFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K. (2) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the terms and conditions of the pertaining thereto available with the PNB-HFL and satisfy themselves in all respects prior to submitting tender/bid application form of making Offer(s). The bidders (s) have to sign the terms and conditions of this auction along with the Bid Form. (3) Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) purchaser is/are legally bound to deposit 25% of the amount of earnest money on the same day or not later than next working day. The sale may be confirmed in favour of the bidder(s) purchaser who has deposited 25% of the sale price by the secured creditor (s) PNB Housing Finance Limited (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Section 4(4) of the Security Interest (Enforcement) Rules, 2002. The authorized officer in conducting sale through an e-auction having its Corporate Office at Plot No. 68, 3rd Floor, Sector 44, Gurugram, Haryana 122005 Website - www.pnbhousing.com For any assistance related to inspection of the property or obtaining the bid documents or for any other query or for registration, you have to co-ordinate with MR. ANMOL IMAKAR & Toll Free No. 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNB-HFL or refer to www.pnbhousing.com. Place:- KOTA, DATE:- 24.08.2026

SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

Mahindra Finance
Registered Office : at Gateway Building, Apollo Bunder, Mumbai- 400 001.
Corporate Office : at B Wing, 3rd Floor, Agastya Corporate Park, Piramal Amli Building, Sunder Baug Lane, Kanani Junction, Kurla West Mumbai- 400 070.

DEMAND NOTICE UNDER SECTION 13 (2) OF SARFESI ACT, 2002

Whereas you the below mentioned Borrower(s), Co-Borrower(s), Guarantor(s) and Mortgagor(s) have availed loans from Mahindra and Mahindra Financial Services Ltd by mortgaging your movable properties. Consequently to default committed by you, your loan account has been classified as Non-performing Asset, whereas Mahindra and Mahindra Financial Services Ltd being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demand notice calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s)/Mortgagor(s) as mentioned in column No. 1 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of notice.

Name of Borrower/ Co-Borrower / Guarantor / Mortgagor	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of Demand Notice	Amount Due in Rs. -/- as on
1. M/s. Glorious Pretech Industries (Borrower) Proprietor Santosh Kumar Mishra	Sanction Letter bearing Ref. No.: 1) 9397584 Date : 27.06.2022 2) 0009397584 Date : 12.01.2023 Loan No. /Contract No.: 1) IMACHTL23312965 2) IMACHTL23344020	Mortgaged movable Property details : First and exclusive charge on the plant and machinery/ies, machineries spares, tools and accessories, electrical installations and fixtures located at M/s. Glorious Pretech Industries, J-760, Phase-2, Near Mahila Police Station, Riico Industrial Area Bhiwadi - 301019.	13.08.2026	Rs. 26,89,698/- (Rupees Twenty-Six Lakh Eighty-Nine Thousand Six Hundred and Ninety-Eight Only) as on 17 th August 2026
2. M/s. AK Technologies (Co-Borrower 1) Proprietor Km Kreeti Tiwari	Loan amount: 1) Rs.31,51,356/- (Rupees Thirty-One Lakh Fifty-One Thousand Three Hundred and Fifty-Six Only) 2) Rs.30,89,773/- (Rupees Thirty Lakh Eighty-Nine Thousand Seven Hundred and Seventy-Seven Only)	1. JYOTI MAKE CNC TURNING CENTER MACHINE MODEL DX 60 WITH ALL STANDARD ACCESSORIES Serial Numbers of Machines: 1) 60042436-2022 2) 60042554-2022 3) 60042434-2022 2. ACE CNC LATHE MODEL J 300 LM Serial Numbers of Machines: 1) 8978 2) 8979 TOTAL	19.08.2026	

Notice is therefore given to the Borrower/Co-Borrower/ Guarantor/ & Mortgagor as mentioned in Column No. 1, calling upon them to make payment of the aggregate amount as shown in column No.5, against all the respective Borrower/Co-Borrower within 60 days of Publication of this notice as the amount is found payable in relation to the respective loan account as on the date shown in Column No.5. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, Mahindra and Mahindra Financial Services Ltd shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.3. Please note that this publication is made without prejudice to such rights and remedies as are available to Mahindra and Mahindra Financial Services Ltd against the Borrower(s)/Co-Borrower(s)/Guarantor(s)/Mortgagor(s) of the said financials under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained/ prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor. The Borrower's 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.

Date : 25.08.2026 | Place : Bhiwadi, Rajasthan

SD/- Authorised Officer, Mahindra and Mahindra Financial Services Ltd