

CAG to audit 'ease of living' in 101 cities

Urban governance key focus area of upcoming reviews

FE BUREAU New Delhi, November 16

THE COMPTROLLER AND Auditor General (CAG) of India, K Sanjay Murthy, on Sunday announced a fresh set of national audit priorities centred on improving "Ease of Living" across 101 cities, alongside key reviews in MSME facilitation, primary education and multimodal logistics, with a special focus on the Indian Railways.

The initiative seeks to align audit efforts with India's long-term development goals and evaluate progress in areas directly affecting citizens' daily lives, business efficiency, and logistics competitiveness.

With more than half of India's population projected to reside in urban areas by 2047, the CAG said it is reinvigorating audits of urban local bodies to assess the quality of life in 101 cities. The exercise will examine infrastructure, service delivery, environmental sustainability, and local economic growth under the broader Ease of Living theme.

"Our findings will provide actionable insights on urban issues, impacting the daily lives of more than 400 million urban citizens," Murthy said.

Another major audit priority is the micro, small and medium enterprises (MSME) sector, which plays a pivotal role in employment and exports.

The CAG has initiated a dedicated audit on Ease of Doing Business for MSMEs, focusing

AT A GLANCE



Exercise will examine infra, service delivery, environmental sustainability, and local economic growth

Key reviews also include MSME facilitation, primary education, multimodal logistics

The CAG has initiated a dedicated audit on the Ease of Doing Business for MSMEs

The audit seeks to identify procedural bottlenecks

To launch a pan-India audit of Foundational Literacy and Numeracy

on paperless and faceless processes, user-friendly digital systems, and the effectiveness of grievance-redressal mechanisms. The review aims to identify bottlenecks and recommend reforms to strengthen the small-business ecosystem.

Human capital development has also been recognised as a national imperative. To support the government's goal of improving foundational skills among schoolchildren, the CAG has launched a pan-India audit of Foundational Literacy and Numeracy (FLN). The audit will assess early-grade learning outcomes and suggest measures to achieve national FLN targets—seen as crucial for India's journey toward developed-nation status.

On infrastructure and connectivity, the CAG plans a comprehensive audit of the government's multimodal transport and logistics initiatives under the PM Gati Shakti framework, with particular emphasis on the Indian Railways.

The review will evaluate coordination among ports, railways, freight operators, and terminals to gauge progress on seamless multimodal connectivity—critical for lowering logistics costs.

To strengthen institutional capacity, the CAG is also building a future-ready audit ecosystem.

Another major audit priority is the micro, small and medium enterprises (MSME) sector, which plays a pivotal role in employment and exports.

The CAG has initiated a dedicated audit on Ease of Doing Business for MSMEs, focusing

MAGH MELA PREPARATIONS UNDERWAY



Labourers construct a pontoon bridge for the upcoming Magh Mela, in Prayagraj, on Sunday. The festival will take place from January 3 till February 15

Union Bank of India
Good people to bank with

Since you are Elite you deserve the best

Premium Salary Savings Account

- Elite Metal Debit Card with lifestyle benefits
- Concession in ROI on Retail Loans & instant overdraft up to ₹ 5 lakhs
- Personal accident insurance & Mediacare
- Lifetime concession on locker rent

9656606060 | www.unionbankofindia.bank.in

Tribunal awards ₹74L relief to accident victim's family

THE MOTOR ACCIDENT Claims Tribunal (MACT) in Maharashtra's Thane has awarded compensation of about ₹74 lakh to the family of a 45-year-old man killed in a road accident five years ago.

his motorcycle in Mumbai. He had a gross annual salary of ₹6,13,200 then.

The tribunal held the truck driver responsible for the fatal accident and ordered him and the vehicle insurer to jointly and severally pay compensation of ₹74 lakh.

It also asked them to pay interest at 9% per annum from the date of the petition until the amount is deposited.

MSRTC to roll out new buses for school trips

MAHARASHTRA MINISTER PRATAP Sarnaik has announced new state transport buses for school and college trips this year, along with a 50% discount on the fare to

ensure affordable and safe travel for students. Around 800 to 1,000 new buses will be made available daily to schools and colleges from 251 depots of the Maha-

rashtra State Transport Corporation (MSRTC), stated a release issued by Sarnaik's office on Sunday. The MSRTC had provided 19,624 buses for educational trips.

Andhra fiscal indicators show 'weakness': Jagan cites CAG data

YSRCP SUPREMO YS Jagan Mohan Reddy on Sunday alleged that Andhra Pradesh's fiscal indicators reflect "weakness" pointing to the Comptroller and Auditor General's (CAG) data for the first half of FY26.

The former chief minister noted that the figures released by CAG for the six-month period

convey the actual state of affairs. "The state's own tax revenues grew only 7.03% y-o-y in the first half, while the combined GST and Sales Tax revenues increased by a mere 2.85%," Reddy said in a post on 'X'.

alliance that government revenues would see rapid expansion under their governance. He said CAGR of the state's own tax revenues over the two-year period from FY24 to FY26 stands at only 2.75%, reflecting a far weaker fiscal performance than what the government has been projecting.

Mangalore SEZ Limited
Mangalore Special Economic Zone, Sy.No. 168-3A, Plot No. U1 Administrative Building, Bajpe Village, Mangalore - 574 142 Dakshina Kannada, Karnataka

INVITATION FOR BIDS

15.11.2025

Mangalore SEZ Limited (MSEZL) invites tenders from eligible bidders for the following work through e-tendering:

S No.	Contract/Package No.	Name of Work	Proposal due date
1.	MSEZL/Road Maintenance/25-26	A) Maintenance of Road along Pipeline Corridor Reach-II and Reach-III (NH crossing via MSEZ New Gate near Total Gaz up to Flyover & B) Maintenance of Roads inside MSEZ	09.12.2025
2.	MSEZL/PLC/Crash Barriers/25-26	Construction of RCC Crash Barriers along the Roadside in Pipeline Corridor Cum Road Reach-2 and Reach-3 (Part) for MSEZL	10.12.2025

Please refer website www.tenderwizard.com/MSEZ and www.mangaloresez.com for further details.

Sd/- Chief Executive Officer Mangalore SEZ Ltd, Mangaluru

SC to hear plea on stubble burning today

PRESS TRUST OF INDIA New Delhi, November 16

THE SUPREME COURT is slated to hear on Monday a plea related to stubble burning that has been further worsening the air quality levels in Delhi-NCR.

The top court had earlier asked the Punjab and Haryana governments to apprise it about the action taken to control the situation.

A bench comprising Chief Justice BR Gavai and justices K Vinod Chandran and NV Anjaria had earlier agreed to hear the plea on November 17.

"Let Punjab and Haryana governments respond on steps taken to control stubble burning," the CJ had said.

Earlier on November 3, the top court directed the Commission for Air Quality Management (CAQM) to file an affidavit detailing the steps it has taken so far to prevent the air pollution situation in Delhi-NCR from deteriorating further.

The bench was hearing the MC Mehta case and had said that the authorities must act proactively and not wait for pollution levels to reach a "severe" stage.

Amicus curiae Singh had flagged media reports indicating that several air quality monitoring stations in Delhi were not functioning during the Diwali period.

"There are newspapers after newspapers saying that monitoring stations are non-functional. If the monitoring stations are not even functioning, we don't even know when to implement GRAP (graded response action plan)...Out of 37 monitoring stations, only nine were functioning continuously on the day of Diwali," she said.

Congratulations

Renowned healthcare visionary
Dr. Kartar Singh Lalvani
Founder Meyer Vitabiotics

Honoured with
Lifetime Achievement Award
by FOGSI
(Federation of Obstetrician & Gynaecologist of India)

at Star Sampurna Conference Pune, Maharashtra, on November 14, 2025
at hotel JW Marriot, Pune by
Dr. Sunita Tandulwadkar (President, FOGSI)

acknowledging his extraordinary contribution to women's health, medical innovation and scientific leadership spanning several decades.

MEYER VITABIOTICS
meyer.co.in

THE WORLD'S NO.1 VITAMIN COMPANY
50 YEARS OF LEADERSHIP IN VITAMIN RESEARCH SINCE 1971
4x FICCI AWARDS

JET AIRWAYS (INDIA) LIMITED (IN LIQUIDATION)
Registered Office - Sterling Centre, 401-407, 4th Floor, Opp. Divine Child High School, Andheri Kuria Road, Chakala, Andheri East, Mumbai - 400093 CIN: L99999MH1992PLC066213 (A company under liquidation vide an order of the Hon'ble NCLT dated 26th November 2024)

PUBLIC ANNOUNCEMENT FOR E-AUCTION
Notice under Insolvency and Bankruptcy Code, 2016 and Regulations

Notice is hereby given by the undersigned, to the public at large of e-auction, inviting bids for the sale of 2 asset groups (described in the table below) owned by Jet Airways (India) Limited (in Liquidation) ("Corporate Debtor") which forms a part of the liquidation estate of the Corporate Debtor, in accordance with the provisions of the Insolvency and Bankruptcy Code, 2016 ("IBC") read with the rules and regulations framed thereunder, on an 'as is where is', 'as is what is', 'as is how is', 'whatever there is', 'without any recourse basis', 'without any representation, warranty, or indemnity.

The sale will be undertaken by the undersigned through the e-auction platform BAANKNET (formerly eKray) <https://ibbi.baanknet.com> ("E-Auction Platform") in accordance with inter alia Regulation 32 of the IBC (Liquidation Process) Regulations, 2016 and the asset sale process memorandum dated November 17, 2025 ("ASPM").

Schedule of important dates for the e-auction			
Last date and time to submit eligibility documents and section 29A undertaking	December 17, 2025, 8:00 PM		
Last date and time to deposit the earnest money deposit ("EMD")	December 17, 2025, 8:00 PM		
Date and time of the e-auction	December 20, 2025, 10:00 AM to 8:00 PM		
Last date for payment of final sale consideration	Within sixty (60) days of issuance of letter of demand for payment of final sale consideration by the undersigned		

Sr. No.	Asset Description	Auction ID	Reserve Price* (in INR)	Earnest Money Deposit (in INR)	Incremental Value (in INR)
1.	Air-side Vehicles - Mahindra Bolero, Maruti Eeco, Tow Tractors, Toyota Tow Trucks/Tractors, Fork Lift and Maruti Van Asset ID: 3194	2124	3,12,71,375	31,27,138	15,00,000
2.	Ground Support Equipment - Baggage trolleys, Cargo trolleys, Fire extinguisher, Ground power unit, Air conditioning unit, Hydraulic Jack Asset ID: 3195	2126	1,80,48,715	18,04,872	10,00,000

Location: Jet Airways Hangar, IGI Airport, New Delhi - 110037

*Excluding inter alia taxes, levies, charges, duties, transfer fees, stamp duty, registration fees, premiums, and all applicable essential expenses for consummating the sale. No representation, warranties and indemnities shall be provided by the undersigned.

Important Notes:

- The e-auctions will be held individually for the 2 asset groups listed above on BAANKNET portal (scan QR code below).
- This sale notice shall be read with the respective ASPMs containing details of the assets, declarations, affidavits and undertakings for the eligibility under Section 29A of IBC, and 'General and Technical Terms and Conditions of the E-Auction Sale', available on BAANKNET.
- The prospective bidders shall submit the requisite eligibility documents and the EMD through the E-Auction Platform within the stipulated timelines.
- The prospective bidders shall submit an undertaking that they do not suffer from any ineligibility under Section 29A of IBC to the extent applicable and that if found ineligible at any stage, the EMD shall be forfeited.
- For any query regarding the e-auction please contact authorized representative of Liquidator Mr. Shlok Nandanpawar (+91-8208503693) at jetliquidation@in.gov and liquidation.jet@gmail.com with Subject 'Jet Airways (India) Limited: Asset Sale - GSE Delhi'.
- It is clarified that this notice does not create any kind of binding obligation on the part of the undersigned or Jet Airways (India) Limited (in Liquidation) to effectuate the sale. Any decision taken by the undersigned shall be final and binding on all the prospective bidders.
- The Liquidator reserves the right to amend/ change the terms of the ASPM at his sole discretion and amend the timelines of the Sale Process including but not limited to the dates of the E-Auction Process. The Liquidator, in accordance with the advice of the SCC further reserves the right to cancel/abort E-Auction Process at any stage without assigning any reason whatsoever, save and except as otherwise provided under Applicable Laws.

Sd/-
Satish Kumar Gupta
Liquidator of Jet Airways (India) Limited
IP Registration No: IBI/IPA-001/IP-00023/2016-17/100556
AFA No. - AA11/10056/02/311226/108454
AFA Valid till December 31, 2026
Address for Correspondence: 401-407, Sterling Centre, 4th Floor, Andheri Kuria Road, Chakala, Andheri East, Mumbai 400093
Email - liquidation.jet@gmail.com

Date: 17.11.2025
Place: Mumbai

ABHYUDAYA CO-OP BANK LTD.
(Multi-State Scheduled Bank)
Administration Office : K.K Towers, Abhyudaya Bank Lane. Off. G.D Ambekar marg. Parel Village Mumbai 400012.

PUBLIC NOTICE

Abhyudaya Co-Op. Bank Ltd., Mumbai is providing Locker facility to its Customers through its some of the branches. The following Locker holders have not operated their lockers as per the guidelines issued by the RBI in spite of various letters, reminders were sent by the Bank.

By this notice, the following lockers are advised to operate their lockers with 8 days from the date of publication of this notice. Otherwise their lockers will be opened by breaking them through the technician as appointed by the Bank. The charges, penalty and outstanding rent will be recovered from the locker holders. The lockers will be opened in presence of two Panchas and various articles lying in the said lockers will be kept in custody of the Bank. Please note that, the Bank shall not be liable/responsible for any claim/complaint of whatsoever nature with respect to articles lying in the lockers. The articles lying in the lockers will be handed over to the respective holders only on payment of outstanding locker rent, break open charges, video shooting charges, new key making charges and any other charges relating to such break open of locker. If the locker holders failed to take custody of the articles on payment of various charges within 15 days from the break open of locker, the articles will be disposed off as per the rules and regulations.

Sr. No.	Branch	Locker No.	Name of the Locker Holder	Date of last operation of locker
1.	Parel	445	Mrs. Payal Ashok Mistry & Mrs. Daksha Ashok Mistry.	24/12/21
2.	Parel	316	Mrs. Shaistav Khullar & Mr. Deepak Khullar.	03/03/21

Date: 29.10.2025
Place: Mumbai

Sd/-
Abhyudaya Co-Op. Bank Ltd., (Scheduled Bank)

Phoenix ARC Private Limited
REGISTERED OFFICE: 3rd Floor | Wallace Towers (earlier known as Shiv Building) | 139/140/B/1 | Crossing of Sahar Road and Western Express Highway | Vile Parle (E), Mumbai - 400 057

POSSESSION NOTICE

Whereas, the Authorized Officer of Phoenix ARC Private Limited (acting as trustee of Phoenix Trust FY20-9) (Phoenix) under the securitization and reconstruction of financial assets and enforcement of security interest act, 2002 and in exercise of the powers conferred under section 13(2) read with rule 3 of the security interest (enforcement) rules, 2002 issued demand notices to the borrowers, co-borrowers, guarantors as detailed hereunder, calling upon the respective borrowers, co-borrowers, guarantors to repay the amount mentioned in the said notices within 60 (sixty) days from the date of receipt of the same. The said borrowers, co-borrowers, guarantors having failed to repay the amount, notice is hereby given to the borrowers, co-borrowers, guarantors and public in general that the authorized officer of the company has taken possession of the property described hereunder in exercise of powers conferred on him under section 13(4) of the said act r/w rule 8 of the said rules on the dates mentioned along with. The borrowers, co-borrowers, guarantors in particular and public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of Phoenix for the amount specified therein with future interest, costs and charges from the respective dates.

Details of the borrowers, co-borrowers, guarantors, properties mortgaged, name of the trust, outstanding dues, demand notices sent under section 13(2) and amounts claimed there under are given as under:

Sr. No.	Name and Address of the borrower, Co-Borrower, Loan account No., Loan amount	Details of the securities	1. Demand notice date 2. Date of Symbolic/Physical Possession 3. Amount due in Rs.
1.	Venkateshwar Narayan Vemula, (S/D/W of Narayan Vemula) 354, Thirumala Niwas, Karivali, Bhiwandi, Thane, Maharashtra (India)-421308. 2. Suvarna Venkatesh Vemula, (S/D/W of Venkatesh Vemula) 354, Thirumala Niwas, Karivali, Bhiwandi, Thane, Maharashtra (India)-421308. Loan Account Number: LXPAN00416-170043379 Loan Amount Sanctioned: Rs.14,85,488/- (Rupees Fourteen Lakh Sixty Five Thousand Four Hundred & Eighty Eight Only)	All That Piece And Parcel Of Mortgaged Property Of Flat No.407, 4th Floor, S.No.48, H.No.41 P, Municipality House No-1616, New Kamen, Karivali, Bhiwandi, Thane, Maharashtra, 401204	1) Demand Notice Date 26-09-2019 2) Date of Physical Possession-11.11.2025 3) Amount due in Rs. 15,74,786/- (Rupees Fifteen Lakh Seventy Four Thousand Seven Hundred & Eighty Six Only) Due And Payable As of 26.09.2019 With Applicable Interest From 27.09.2019 Until Payment In Full.
1.	Anil Devendra Waghela, (S/D/W of Devendra Waghela) 64/ 04 Tata Colony Navghar Road Mulund East Thane Maharashtra (India)-400601. 2. Chetan Devendra Waghela, (S/D/W of Devendra Waghela) 64/ 04 Tata Colony Navghar, Road, Mulund East Thane, Maharashtra, (India)-400601. Loan Account Number: LXXAL00115-160011460 Loan Amount Sanctioned: Rs.7,71,788/- (Rupees Seven Lakh Seventy One Thousand Seven Hundred & Eighty Eight Only)	All That Piece And Parcel Of Mortgaged Property Of Flat No.307 3rd Floor A-Wing Kenu Plaza Flimles Road Lakh Nanyes Three Hundred & Eighty One Only H.No.10 Kongoon 421301 Kalyan Thane Maharashtra	1) Demand Notice Date 04-05-2019 2) Date of Physical Possession-11.11.2025 3) Amount due in Rs. 6,93,181/- (Rupees Six Lakh Ninety Three Hundred & Eighty One Only) Due And Payable As of 24.04.2019 With Applicable Interest From 25.04.2019 Until Payment In Full.

Place : Maharashtra
Date : 17.11.2025

Authorised Officer
For Phoenix Arc Private Limited, (Trustee of Phoenix Trust FY20-9)