BY GEORGIA NICOLS

5841 CROSSWORD

1 Another view of clairvoyance (6,5) 9 Complete implement (7) 10 Slow scoring rate? (5) 11 Let loose some gun dogs (4)

12 Arch-supporter of comic policemen (8) 14 Mystery variations in game play (6)

16 Blurt out and admit article is vicious (6) 18 Crime put one's life in jeopardy (8)

19 Not yet decided to start (4) 22 Not left straight (5)

23 Beaten due to no preparation (7) **24** Dope girl lit up for a flier (6.5)

SOLUTIONS CROSSWORD 5840 ACROSS: 1 Insert, 4 Adoption, 9 Ornate, 10 Implicit, 12 Suit, 13 Rhine, 14 Nero, 17 Deliberation, 20 Dutch auction, 23 Part, 24 Order, 25 Oder, 28 Rightful, 29 Godiva, 30 Salinity, 31 Wheeze DOWN: 1 Ironside, 2 Sensible, 3 Rite, 5 Demonstrates, 6 Pull, 7 Inches, 8 Notion, 11 Short circuit, 15 About, 16 Nonce, 18 Wildlife, 19 Increase, 21 Sports, 22 Frugal, 26 Stun, 27 GoshSports, 22 Frugal, 26 Stun, 27 Gosh

JUMBLED WORDS

Given below are four jumbled words. Solve the jumbles to make proper words and move them to the respective squares below. Select the letters in the shaded squares and jumble them to get the answer for the given quip.

are as useful to a stupid person as a ____ is useful to a blind person. - Chanakya (5,..,6)





blind person. - Chanakya

2 Correct me in the finish (5)

4 Make harder to fathom? (6)

5 Your ills may turn out to be

6 Distribute information for

8 He takes interest in his

7 An attraction to excursionists

13 Call-up date wrongly issued (8)

15 Trouble for example with Capone is breaking laws (7)

17 Swallow or dove circling

20 Snappy sort of finish (5)

21 Some private tuition is

over ancient city (6)

obtained in case (4)

3 Responsibility we can't

avoid? (4)

imaginary (8)

the press (7)

work (11)

on a diet? (7,4)

ANSWER: Books are as useful to a stupid person as a mirror is useful to a SOLUTIONS: Error, loose, wisdom, akimbo

• OVER THE HEDGE



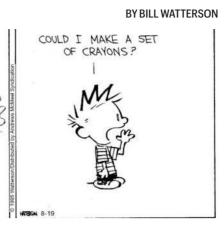
IF HUMANS ARE FORCED TO DEAL WITH THE CONSEQUENCES OF THEIR WASTEFUL IDIOCY, EVERYTHING FALLS APART FOR US! A TWINKIE A DAY KEEPS THE APOCALYPS AWAY.



CALVIN & HOBBES



A WICK. I'M OH CALVIN! SAVING ALL MY BLAUGHH! EAR WAX TO MAKE A CANDLE



BY TOM ARMSTRONG

MARVIN



DIFFICULTY LEVEL 5s

puzzle, every digit from

each of the nine vertical

columns, in each of the

and in each of the nine

DIFFICULTY LEVEL

5s = Very Hard;

6s = Genius

1s = Very easy; 2s = Easy;

3s = Medium; 4s = Hard;

1 to 9 must appear in

nine horizontal rows

boxes

INSTRUCTIONS

To solve a Sudoku

6147

SUDOKU

JUST TOOK YOU OUT!!

6

5

8

4



8

4

ROYALSTARS

ARIES (MAR 21 - APR 20): This is a positive day for you.

People notice you more than usual. This is excellent, because your dealings with others, especially authority figures, will be efficient and optimistic. This means you're happy. Tonight: You're noticed. TAURUS (APR 21 - MAY 21): Do something different



own city. At least visit a store or restaurant you've never been to. Discussions will be optimistic. Listen to the advice of someone older or more experienced. Tonight: Explore. GEMINI (MAY 22 - JUNE 21): This is the perfect day to



tackle loose ends and random details with paperwork. Someone in authority might help you or advise you. Your fi nances are favoured today. Tonight: Check your finances. CANCER (JUNE 22 - JULY 23): This is a great day to schmooze, especially with partners, spouses and friends.

Discussions about politics, religion and race might be seri-



ous; however, the overall tone today is happy and upbeat. Tonight: Cooperate. LEO (JULY 24 - AUG 23): It's a productive day. Do what you can to get better organised, especially with issues related to finances. Listen to someone else's advice if it is of fered. Don't overlook details, which you might be tempted

to do. This ain't the day for slapdash. Tonight: Get organ-



ised.

VIRGO (AUG 24 - SEP 23): You're in a playful mood. Play hooky if you can. Take a long lunch. Having said that, you can accomplish a lot today if you put your mind to it. Although pleasure is your priority, a serious discussion with someone older might help you. Tonight: Socialise



especially if they deal with issues that will solidify your home base. You make a wonderful impression on parents and bosses. They see you as successful. Tonight: Rest SCORPIO (OCT 24 - NOV 23): Your enthusiasm will be

contagious today, which is why everyone wants to see you

face. Not only will you be charming and entertaining, you might have excellent and practical advice to share with

LIBRA (SEP 24 - OCT 23): Family discussions will go well



someone. It's a good day for planning. Tonight: Discussions SAGITTARIUS (NOV 24 - DEC 22): This is a solid money day. You might see ways to boost your earnings. You also might do something to stabilise your home scene. You also might buy something a bit extravagant that pleases you.

Ka-ching! Tonight: Take care of your belongings.



CAPRICORN (DEC 23 - JAN 20): Today you feel benevolent, which is why you will be helpful if you have an opportunity to do so. You have a strong drive for freedom and a desire to do exactly what you want to do. You will also be sensible and thrifty. Tonight: You're in charge.



Dated: 20.11.2025

AQUARIUS (JAN 21 - FEB 19): Although this is a popular time for you, you're happy to start this week on a quiet note. You might choose to stay at home or work alone. You'll appreciate some peace and quiet. Tonight: Enjoy peace and quiet.

PISCES (FEB 20 - MAR 20): You make a great impression on everyone. You might reignite a romance that slipped through your fingers in the past, especially with someone different or from another culture. Enjoy socialising and having good times. Tonight: Be friendly with others.

The Indian Express. For the Indian Intelligent.

SALUTE THE SOLDIER



LATE SEP DHARAM SINGH proud memory of Sep Dharam Singh of 6th Battalion The Dogra Regiment, who made the supreme acrifice while serving the Nation at Khamasom in Manipur on 24 Nov 1986. Your act of valour, raw courage & devotion to duty will always remain a ource of inspiration and motivation to all of us.

"BRAVES DIE, BUT ONLY ONCE" Remembered by Commanding Officer and All Ranks 6 DOGRA. BIHAR REGIM



Lt Col Harsh Uday Singh Gaur, Ashok Chakra (Posthumous), Today, we pay homage to Lt Col Harsh Uday Singh

Gaur, AC, Commanding Officer, 10 BIHAR. On this day in 1994, on receiving specific intelligence that 10 - 12foreign trained mercenaries were hiding in a village in Baramula, J&K, he led his Quick Reaction Team in an operation to eliminate them. As they approached, the QRT came under

heavy automatic fire. Lt Col Gaur, using cover, moved forward from a flank and surprised the mercenaries. In the ensuing fight, he killed three of them. Next, he saw a UMG firing from behind some rocks. Unmindful of his own safety, he destroyed the position with grenades killing more mercenaries and neutralising the fire which would have inflicted casualties on his troops. During this courageous act he was mortally wounded, but refused to be evacuated till success was achieved. His courageous actions inspired his troops, who eliminated the remaining terrorists. We, the fraternity of the Bihar Regiment, salute vou.

CENTRAL RESERVE POLICE FORCE



Veer Balidani DG and all Ranks of CRPF solemnly remember Constable Ganeshwar Barik aneshwar Barik of 96 Bn, who made the supreme sacrifice on 24 November 1997 in Churachandpur, Manipur, during a fierce encounter with insurgents. He thwarted an enemy bravely

encirclement before laying down his life. CRPF salutes the braveheart and pledges never to let his sacrifice go in vain.

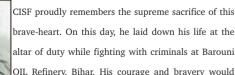


Constable Krishna Kishore Pandev 79 Bn 08-07-1971 To 23-11-2003

Veer Balidani DG and all Ranks of CRPF solemnly remember Constable Krishna Kishore Pandey of 79 Bn, who made the supreme sacrifice on 24 November 2002 in Jammu while thwarting a militant attack at Raghunath Mandir. CRPF salutes the braveheart and

pledges never to let his sacrifice go in vain.

CENTRAL INDUSTRIAL SECURITY FORCE



remain an abiding source of inspiration for the force **BHARDUL** SINGH

IOC BARAUNI The force will remain eternally indebted to him for his 24-11-1979 noblest deed

ANDHRA PRADESH STATE CIVIL SUPPLIES CORPORATION LIMITED 10-152/1, Sri Sai Towers, Bandar Road, Kanuru, Vijay

Lr.No.Proc./M2/KMS-2025-26 APPOINTMENT OF SUPPLIER FOR SUPPLY OF STITCHABLE QUICK RESPONSE (QR TAGS FOR DELIVERY OF 10% BROKEN RICE TO FCI - ISSUED BY ANDHRA PRADESI STATE CIVIL SUPPLIES CORPORATION LIMITED FOR KMS 2025-26 THROUGH NCDE) E-MARKETS LIMITED (NEML) PORTAL.

Those who are interested to participate in tender should be registered with NCDEX e-Market Ltd. on their website www.neml.in and can contact the Customer Service Group on phone numbers (+91-22) 48810500/9962059599/ 9032429420 or email: askus@neml.in. Last dat for online registration and completion of formalities for submitting the online tenders shall be up to 01.12.2025 by 5.00 PM IST. For complete details and to download tender documents at fre of cost visit www.apscscl.in and www.neml.in. Sd/- VC & MANAGING DIRECTOR

9

HERO HOUSING FINANCE LIMITED
Contact Address: A-6, Third Floor, Sector-4, Nolda - 201301.
Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
Ph: 011 49267000, Toll Free No: 1800 212 8800, Email: customer.care@herofil.com Website: www.herohousingfinance.com | CIN: U65192DL2016PLC30148

DEMAND NOTICE
Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules")

Whereas the undersigned being the Authorised Officer of Hero Housing Finance Limited (HHFL under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notices dated below under Section 13(2) of the Act. calling rouse aneady issued detailed beniant Notices dated below moter section 15(z) of the Act, Cailing upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to "Obligors")/Legal Heir(s)/Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notice/s, within 60 days from the date of the respective Notice/s, as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

nours.

In connection with the above, Notice is hereby given, once again, to the said Obligor(s) /Legal Hefr(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notice/s, the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s), As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to HHFL by the said Obligor(s) respectively.

Loan Account No.	Name of Obligor(s)/Legal Helr(s)/Legal Representative(s)	Total Outstanding Due Rs. as on below Dates		Date of NPA		
HHFLUCLAP 20000010001	Angel Enterprises, Farook Ahmad, Noorjahan Wife Of Farook Ahamad	Rs. 11,47,588/- as on 17.11.2025	18-11-2025	04-11-2025		
Description of the Secured Assets / Immovable Properties / Mortgaged Properties:- Plot No 13						

Khasra No 56, Having Area Measuring 2100 Sq. Ft. 195.167 Sq. Mtr. Situated In Gram Saidpur Jagi Pargana Lucknow. Tehsil Bakshi Ka Talab, District Lucknow. Bounded As: East: Plot No 12, North Rasta 25 Feet Wide, West: 10t No. 61, South: Plot Of Bihari Sio Panchu

	,			
HHFLUCHOU 20000011727	Erfan Ali, Khatun Wife Of Haidar Ali, Haider Ali	Rs. 17,84,222/- as on 17.11.2025	19-11-2025	04-11-202
Description of	the Secured Assets / Immovable	Properties / Mortgage	d Properties:- I	House Naga

Nigam No. 596/sk Kn-491 Which Is Contructed On Plot Khasra No. 491 Minj. Area 600 S Ft. 1e 55.75 g Meter Total Built Up Area 1000 S Ft. 1e 55.75 g Meter Total Built Up Area 1000 S Ft. 1e 55.75 g Meter Situated In Mohalla Bhoohar (Sumiran Kheda) Ward Haiderganj Tehsil And District Lucknow. Bounded As: East: Rasta 15 Feet Wide, West: Rasta 15 Feet Wide, North: Plot Tiwari Lal, South: Plot Seller 15-11-2025 04-11-2025 HHFLUCLAP 20000010776. Jabin, B K Healthcare Centre Rs. 25.98.582/-HHFLUCLAP (through proprietor Firdaus 20000010796 Jabin),

Description of the Secured Assets / Immovable Properties / Mortgaged Properties: House Bearing Municipal Corporation No. 453/482/02 Admeasuring Area 139.405 Sq. mtr 1500 Sq. Feet, Old House No. 453/37 New House No. 453/510, Sltuated At Mohalla Ahmadganj, Warddaulatganj And District- Lucknow, Bounded by: East 10 feet wide road North- House Suraj Lodh West- House Radhey Shyam Yadav, South-20 feet wide road

HHFLUCLAP23000 771.HHFLUCLAP24	Narendra Kaur, Amandeep Singh, Dashmesh Enterprises Through Propertier Narender Kaur	Rs. 35,57,484/- as on 11.11.2025		04-11-2
cription of the Secur	ed Assets / Immovable Prog	perties / Mortgage	Properties:	Flat No

Description of the Secured Assets / Immovable Properties / Mortgaged Properties:- Flat No 301 Third Floor (3 B. k.) "kher Shakuntalam Apartment (brij Shakuntalam Vihar) Which Is Built On Part O Plot No 91 Area Measuring 1440 Sq Fl. le 133.828 Sq. Meter Situated Mavalya Scheme Wars Sevagram Stadium Tesil And District Lucknow Boundaries: East: Open To Sky, West: Flat No 303 North: Open To Sky, South: Rasta 11-11-2025 07-11-2025 HHFLUCLAP Vishwa Kumar Shukla. Rs. 95.63.739/-

18000000266	Kamini Shukla, Parwati Devi	as on 11.11.2025		
Description of	the Secured Assets / Immova	ble Properties / Mortgage	d Properties:-	House Bui

on r∍n. พง ง, over เกาะอะสาส เงจ ชนะ พาก, Having Area Measuring 2000 Sq. Ft. Gram Ismailganj, Warc Ismailganj, **Tehsil And District Lucknow Bounded as: East:** Samiti Road 20 Feet **North:** Plot of Shr Ragvendra Singh **West:** Samiti Plot **South:** Plot Shri R.B Sharma HHFKNPHOU Rakesh Kumar Sahoo, Rs. 47,88,614/- as on 15-11-2025 04-11-2025

22000022463	Geetanjali Sahoo	date 15.11.2025		
No.127/u/ 296.	f the Secured Assets / Immo Nirala Nagar, Kanpur Nagar Buil Kanpur - 208011 Having Area M	t Over Western Part Of Plot I	No. 296. B i ock	 U. Scher

در مسلم المهمار المهم "with further interest, additional Interest at the rate as more particularly stated in respective Demann.
Notice dated mentioned above, incidental expenses, costs, charges etc incurred till the date of paymen and/or realization. If the said Obligor(s) shall fail to make payment to HHFL as aforesaid, then HHFL shal

proceed against the above Secured Asset(s)/Immovable Property(ies) under Section 13(4) of the said Ac and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative (as to the costs and consequences. The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer th

aforesaid Scured Asset(s)/Immovable Property, whether by way of sale, lease or otherwise without prior written consent of HHFL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act. Sd/- Authorised Officer

"IMPORTANT

PLACE: LUCKNOW, KANPUR For HERO HOUSING FINANCE LIMITED

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations o individuals advertising in its newspapers or Publications We therefore recommend that readers make necessary inquiries before sending any monies entering into any agreements with advertisers otherwise acting on an advertisement in any mann whatsoever.

OFFICE OF THE SUPERINTENDING ENGINEER LUCKNOW CIRCLE, PWD, LUCKNOW

Ref. No.: 6907/523 C (PDL) - Lko. Cir./ 2025-26

9 5

(Tender Notice)

. The Superintending Engineer, Lucknow Circle, U.P.P.W.D. invites on behalf of Governor of Uttar Pradesh, online percentage rate composite bids on two bid system from eligible registered contractors with UP PWD for Class 'A', 'B' & 'C' category The detailed document is available on U.P. Government e-tender portal http://www.etender.up.nic.in.

	RICT	Work	cost (Rs. In Lakhs)	Security (Rs. In Lakhs)		Stationary Charges + G.S.T.	of Compl etion	of the Executing the work	of Superin tending Engineer	of Chief Engineer
1	2	3	4	5	6	7	8	9	10	11
1.	Lucknow	New Construction work of Lokariypurwa Road.	55.60	4.78	Class A, B & C	Rs. 300.00 + 2000.00 + 414.00 (Tender cost-Stationary Charges) + GST @ 18%) = Rs. 2714.00	03 Months	Provincial Division, P.W.D. Lucknow	Lucknow Circle P.W.D.Lucknow	Chief Engineer Central Zone P.W.D.Lucknow
2.	Lucknow	New Construction work of Uttardhona Road to Thakurdwara Road.	64.76	5.24	Class A, B & C	Rs. 300.00 + 2000.00 + 414.00 (Tender cost+Stationary Charges) + GST @ 18%)= Rs. 2714.00	03 Months	Provincial Division, P.W.D. Lucknow	Lucknow Circle P.W.D.Lucknow.	Chief Engineer Central Zone P.W.D. Lucknow.

1. The Rate adopted in the BOO are excluding GST.

Bids can be downloaded online from date 26-11-2025 to 15-12-2025 at 12:00 Noon and bid can be submitted online on or before 15-12-2025 at 12:00 Noon. The technical bids will be opened online on date 15-12-2025 at 12:30 Noon. According to the provisions of Government Order no. 1/2018/3070/78-2-2018/42 IT/2017 (22) Date 03-01-2018 after opening of the technical and financial bids, the bidder has to submit original documents personally in department/ office. In the event of non submission of original documents by the bidder, the appropriate action will be taken in accordance with the provisions of G.O.

Technical evaluation of tender is to be done by Prahari Software the details of which are available in NIT enclosed with bid document. All terms & conditions can be seen on website http://etender.up.nic.co.in

(Er. J.P. Singh)

UPID-241194 Date 21/11/2025 www.upidadv.gov.in

AAVAS FINANCIERS LIMITED

Lucknow

(Er. Satyendra Nath) Superintending Engineer Executive Engineer Lucknow Circle, P.W.D., Provincial Division, P.W.D. Lucknow For on behalf of Governor of UP

CIN:L65922RJ2011PLCO34297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square,

∆ayas

Lucknow

indianexpress.com

over sensation.

choose substance

Inform your opinion with credible journalism.

Mansarovar Industrial Area, Jaipur. 302020 **AUCTION NOTICE**

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read wit 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 physical possession of which has been taken by the Authorised Officer of AAVAS FINANCIERS LIMITED Secured Creditor, will be sold on "As is what is: "and "What every there is: "basis." The details of the cases are as under

⋄The Indian **EXPRESS**

where is , As is what is , and whatever there is basis. The details of the cases are as under.									
Name of Borrowers/ Co-Borrowers/ Guarantors/Mortagors	Dues As on	Date & Amount of 13(2)Demand Notice	Date of Poss- ession	Description of Property	Price For		Time of	Place of Tender Submission, Tender Open & Auction at Aavas Financiers Ltd.	
SARITA SARITA, RAM HET SAMPAT (AC NO.) LNLKO02122- 230283060 & LNLKO09322-230283982	Rs. 28,90,268.00/- & Rs. 10,60,231.00/- DUES AS ON 18 NOV 2025	& Rs. 814286/-	OCT 2025	HOUSE BUILT OVER PLOT NO. P-4 WITH LAND, ADMEASURING 800 SQ. FTS. ONLY BEING PORTION OF KHASRA NO. 302, SITUATED AT DEVPUR, WARD KESARIKHEDA PARGANA, TEHSIL & DISTRICT- LUCKNOW ADMEASURING 800 SQ. FT.	Rs. 4151000/-	Rs. 415100/-	AM TO 01.00 PM 26 DEC 2025	1ST FLOOR, PRINCETON TOWER,BUILDING NO.28/35,16- ASHOK MARG, LUCKNOW- 226001.UTTAR	

Terms & Conditions: 1). The person, taking part in the tender, will have to deposit his offer in the tender form provided by the AFL which is to be collected from the above branch office

vorking hours of any working day, super scribing "Tender Offer for name of the property "on the sealed envelope along with the Cheque/DD/pay order of 10% of the Reserve Price a Earnest Money Deposit (EMD) in favour of AAVAS FINANCIERS LIMITED payable at Jaipur on/before time of auction during office hours at the above mentioned offices. The sealed envelopes will be opened in the presence of the available interested parties at above mentioned office of AAVAS FINANCIERS LIMITED The Inter-se bidding, if necessary will also take place nong the available bidders. The EMD is refundable if the bid is not successful. 2). The successful bidder will deposit 25% of the bidding amount adjusting the EMD amount as initial deposi Immediately or within 24hrs after the fall of the hammer towards the purchase of the assec. The successful bidder failing to deposit the said 25% towards initial payment, the entire EMD deposited will be forfeited & balance amount of the sale price will have to be deposited within 15 days after the confirmation of the sale by the secured creditor; otherwise his initial payment eposited amount will be forfeited. 3). The Authorised officer has absolute right to accept or reject any bid or adjourn/postpone the sale process without assigning any reason therefore. If the date of tender depositing or the date of tender opening is declared as holiday by Government, then the auction will be held on next working day. 4). For inspection and Interested parties who want to know about the procedure of tender may contact AAVAS FINANCIERS LIMITED 201,202, IInd Floor, South End Square, Mansarovar Industrial Area, jaipur-302020 or Ramesh Choudhary - 8690001158 or respective branch during office hours. Note: This is also a 15/30 days notice under Rule 9(1)/8(6) to the Borrowers/Guarantors/Mortgagor of the above but tender interse bidding sale on the above mentioned date. The property will be sold, if their out standing dues are not repaid in full. Date: 24-11-2025 Place: UTTAR PRADESH **Authorised Officer Aavas Financiers Limited**