

Dimon sounds a cautious note as JPMorgan prepares for recession

BLOOMBERG New York, February 27

JAMIE DIMON DOESN'T agree with economic doomsayers. That doesn't mean he hasn't heard them.

The chief of the largest US bank acknowledged a growing number of potential obstacles to the economy that carried his firm to record profits last year. That caution was reflected in JPMorgan Chase & Co's annual presentation to investors Tuesday, as the bank held its profit-ability goal steady and told shareholders to expect a slow-down in lending growth.

"We're prepared for a recession," Dimon said at the event. "We're not predicting a recession. We're simply pointing out that we are very conscious about the risks we bear."

The bank said its loan book wouldn't expand as quickly as last year amid a "focus on high-quality loans," according to the presentation. The firm kept its profitability target at the 17% return on tangible equity last year.

It's a subtle shift from the optimism of the last few years when the bank forecast billions in profits tied to rising interest rates and, most recently, the US tax overhaul. For now, the lender is expecting loss rates to stay near 2018 levels, which Dimon last month described as "pristine."

Dimon built JPMorgan into the most profitable lender in banking history in part by being a sober risk manager and insisting on a "fortress balance sheet." Investors credit that discipline with helping ensure the bank had enough capital to withstand the last financial crisis.

"We do believe there's more room to run this cycle and we are optimistic global growth will stabilize," chief financial officer Marianne Lake said. Still, "recent declines in business sentiment have driven recessionary indicators higher. They are not flashing red, but they're off the floor."

JPMorgan has been outpacing rivals in lending growth, with what it considers core loans rising 7% last year and averaging 11% annually over the past five years. The firm isn't pulling back too sharply, as it introduced new credit card features Tuesday that aim to capture more of the \$250 billion that its customers borrow

Syndicate Bank Branch Office: Khehra. Baghpat. POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002] Where as, The undersigned being the Authorised Officer of the Syndicate Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 17.12.2018 calling upon the borrower Shakuntla W/o Sri Kishan Pal Singh, Krishnapal, Devendra Kumar to repay the amount mentioned in the notice being Rs. 1228292 (Rupees Twelve Lac Twenty Eight thousand Two hundred Ninety Two only.) as within 60 days from the date of said notice.

FLEX FOODS LIMITED CIN: L15133UR1990PLC023970 Regd. Off. : Lal Tappar Industrial Area, P.O. Resham Majri, Haridwar Road, Dehradun (Utt.), Ph. : +91-135-2499262, Fax : +91-135-2499235 Website : www.flexfoodsindia.com, Email : flexsec@vsnl.net NOTICE This is hereby given that the following share certificates have been lodged with the Company by the transferee for Transfer under Sebi Circular dated 06/11/2018 i.e. SEBI/HO/MIRSD/DOS3/CIR/P/2018/139. Any person(s) claiming/having any interest in the said shares or any person(s) having any objection to the aforesaid Transfer should write/ send his/her objection to the Company within 30 days of the publication of this notice, failing which the Company would be free to consider Transfer of shares on merits and the Company shall not be responsible for any loss, financial or otherwise, caused to any person.

UFLEX UFLEX LIMITED A part of your daily life CIN : L74899DL1988PLC032166 Regd. Off.: 305, 3rd Floor, Bhanot Corner, Pamposh Enclave, Greater Kailash-I, New Delhi-110 048, Phone : +91-11-26440917, 26440925 Fax : +91-11-26216922 Website : www.uflexindia.com, Email : flexsec@vsnl.net NOTICE Notice is hereby given that the following share certificates have been lodged with the Company by the transferee for Transfer under Sebi Circular dated 06/11/2018 i.e. SEBI/HO/MIRSD/DOS3/CIR/P/2018/139. Any person(s) claiming/having any interest in the said shares or any person(s) having any objection to the aforesaid Transfer should write/ send his/her objection to the Company within 30 days of the publication of this notice, failing which the Company would be free to consider Transfer of shares on merits and the Company shall not be responsible for any loss, financial or otherwise, caused to any person.

PSPCL Punjab State Power Corporation Limited Regd. Office.: PSEB Head Office, The Mall, Patiala-147001 CIN: 0410109PBB2010HSC033813; Website: wwwa.pspcl.in Open Tender Enquiry No.: 198/P-II/EMP-W/11569 dated: 22.02.19 Scope of Work: Re-caging/re-staggering of 2 no. rotors and its dynamic balancing of 150KW NGEF make 3 Phase 415 V, 1490 RPM frame size AMW-315L4H1 motors of primary compressor installed in DAHAs at GGSSTP, Rupnagar.

STATE BANK OF INDIA Authorised Officer's Details: Name : Sanchita Banerjee Mobile No. : 8003444420 Address of the Branch : Raicep, SC-98, 1 & 2 Floor, Sec-16, Faridabad Phone Nos. of Branch : 0129-220922 E-mail ID of Branch : sbi.1152@sbci.co.in

GOVERNMENT OF MANIPUR MINOR IRRIGATION DEPARTMENT NOTICE INVITING TENDER NO. 1 (NABARD) Lamphel, on the 23 Feb 2019 EE/MID-1/NIT (NABARD)/2018-19: Sealed rate tenders, on behalf of the Governor of Manipur are invited by the Executive Engineer, Minor Irrigation Divn. No. II M.I. Deptt., Manipur for execution of the following works under NABARD as detail below;

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES AND DATE & TIME OF SUBMISSION OF ENDS AND DOCUMENTS (HARD COPY) 13.09.2018, 17:00 Hrs. AND LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS (ON LINE) 13.09.2018, 17:00 Hrs. SALE OF MOVABLE & IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002. The undersigned as Authorized Officer of State Bank of India has taken over possession of the following property/ies u/s 13(4) of the SARFAESI Act. Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realization of Bank of India will be held on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS".

Bank of India 4/6, D. B. Gupta Road, Paharganj, New Delhi-110055 Tel. No.011-28831271/128 Email id-paharganj.NewDelhi@bankofindia.co.in [See rule 8 (1)] POSSESSION NOTICE (SYMBOLIC) (For Immovable Property) Whereas The undersigned being the Authorized Officer of the Bank of India, 4/6, D. B. Gupta Road, Paharganj, New Delhi-110055 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) and in exercise of powers conferred under section 13 (2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated 20.02.2019 calling upon M/s Swadesh Aluminium Co. Pvt. Ltd. (Borrower), Mr. Satpal Nagpal, Director (DIN-01335798) Sanjay Nagpal, Director (DIN-01156034), Mr. Shyam Nagpal, Director (DIN-02479628) s/o Shri. R.B. Nagpal, Mr. Somnath Bhutani S/O Shri R.P. Bhutani, Guarantor (DIN-01514457) (Guarantor), Mrs. Kanta Shriani (Guarantor) w/o Mr. Somnath Bhutani, to repay the amount mentioned in the notice Rs. 27,65,90,778.78 Rupees Twenty Seven Crores Sixty five Lacs Ninety Thousand Seven Hundred Seventy Eight and paise Seventy Eight (contractual dues upto the date of notice-13(2)) with further interest thereon @13.60% p.a. compounded with monthly rests, and all costs, charges and expenses incurred by the Bank, till repayment by you within a period of 30 days from the date of this notice.

1. Mr. Anju Kohli & Mrs. Geeta Kohli, Mr. Umesh Kohli & Mr. Brij Mohan Kohli, House No. 5A/27, NIT, Faridabad-121001. 2. Mr. Umesh Kohli S/o Sh. Sh. Atma Ram Bhatia, House No. 5A/27, NIT, Faridabad-122001. 3. Mr. Brij Mohan Kohli S/o Prithvi Chand, H.no. 5P/37 NIT, Faridabad-1210051. 4. Mr. Gajender Dagar, S/o Sh. Chet Ram Dagar, House No. 1577, Sector-7E, Faridabad-121008. 5. Mrs. Vasundra Dagar, W/o Sh. Atma Ram Bhatia, House No. 1577, Sector-7E, Faridabad-121006. 6. Mr. Gajender Dagar & Mrs. Vasundra Dagar, C/O Ideal Printographics Pvt.Ltd. Sonha-Samaipur Road, Rajeev Colony, Sector-56, Ballabgarh, Faridabad-121004.

DESCRIPTION OF THE IMMOVABLE PROPERTIES 1. All the piece of factory land & building situated at Village Jatola, Tehsil Kharkhodha, Khewatt No. 94, min-142, Khadra No. 142/2009, 2010, 2011, total admeasuring 4838 sq. yards (4 bigha& 16 biswa) District Sonapat, Haryana in the name of the company. 2. All the piece of factory land and building situated at Village Jatola, Tehsil Kharkhodha, Khewatt No. 94, min-142, Khadra No. 142, 2012, 2013/2 total measuring 3326 sq. yards (3 bigha& 6 biswa) District Sonapat, Haryana in the name of the company. 3. All the piece of factory land situated at Village Jatola, Tehsil Kharkhodha, Khewatt No. 113, Khata No.172, Khatra No. 2014/2 (0-19), forming part of Khadra No. 2014 min total measuring 302 sq.yards (6 biswa) District Sonapat, Haryana in the name of the company and bounded as under-

TERMS & CONDITIONS:- 1. E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies Limited Ahmedabad at e-hub portal (https://sbci.auctiontng.net). E-auction Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction are available in website. Parties details are also available on www.auctiontng.net. 2. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims / dues / affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any authorization or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims /rights / dues. 3. The intending purchasers/bidders are required to deposit EMD amount either through NEFT / RTGS in the Account No. 30794911787. Name of the A/c: AGMRASMECCO-CUMSAR FARIDABAD. Name of the Beneficiary: AGM M/s. Vandana Sharma A/c (RACPC), IFSC Code: SBIN0011528 or by way of demand draft drawn in favour of State Bank of India A/c (RACPC), (SBI, RACPC, Sector - 16, Faridabad) and all of Nationalized or Scheduled Bank. Bidders shall hold a mail ID (e-mail ID is absolutely necessary for the interacting bid as all the relevant information and allotment of ID & password by M/s e-Procurement Technologies Limited Ahmedabad may be conveyed through e-mail. Contact - Mr. Ram Sharma - 08000023297, Land Line No: 079-68135417 / 416 / 419 / 420. Email id: up@auctiontng.net, ramprasad@auctiontng.net & support@auctiontng.net. 5. The intending bidder should submit the evidence for EMD deposit like UTR number along with request letter for participation in the e-auction, self-attested copies of (i) Proof of identification (KYC) viz. Voter ID Card / Driving License / Passport etc. (ii) Current Address - Proof from communication, (iii) PAN Card and the bidder, (iv) valid e-mail ID, (v) contact number (Mobile / Landline) of the intending bidder, to the Authorized Officer of State Bank of India, Branch RACPC and Address list and link, Form, Sec-16, Faridabad, by 05.03.2019 date and 05.00 PM time. Scanned copies of the original of these documents can also be submitted to e-mail id of Authorized Officer. 6. Names of the Eligible Bidders, will be identified by the State Bank of India, Branch RACPC to participate in online e-auction on the portal (https://sbci.auctiontng.net). M/s e-Procurement Technologies Limited, Ahmedabad will provide User ID and Password after due verification of PAN of the Eligible Bidders. 7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. 8. The e-Auction / bidding of above properties will be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column "Bid Increment Amount" against its bid. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will be automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to the effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer/ Secured Creditor. 9. The Earnest Money Deposit (EMD) of the successful bidder shall be returned towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorized Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property / amount. 10. The prospective qualified bidders may avail online training on e-auction from M/s e-Procurement Technologies Limited prior to the date of e-auction. Neither the Authorized Officer/Bank nor M/s e-Procurement Technologies Limited will be held responsible for any Internet Network problem/Power failure/ any other technical lapses / failure etc. in order to ward-off such contingent situations the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event. 11. The purchaser shall bear the applicable stamp duties / additional stamp duty / transfer charges, fee, and also all the statutory / non - statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. 12. The Authorized Officer/Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offers(s) or adjourn/postpone / cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for. 13. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s) 14. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

KVB Karur Vysya Bank The Karur Vysya Bank Ltd., Divisional Office, No. 6, 3rd Floor, Opp: Metro Pillar No: 80, Pusa Road, Karolbagh, New Delhi - 110 005

AUCTION SALE [See proviso to rule 8 (6)] Date: 26.02.2019 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 proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. 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 constructive possession of which has been taken by the Authorized Officer of the Karur Vysya Bank Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 04.04.2019 (mention date of the sale), for recovery of Rs.92,41,11,057.49 (Rupees Ninety Two Crore Forty One Lacs Eleven Thousands Fifty Seven and Paise Forty Nine only) along with interest since 01.04.2017 due to the Karur Vysya Bank, Secured Creditor from (a) M/s. M/S Mahesh Industries Pvt Ltd., Having its Regd. Office at: Plot No. 72/24, Swarn Park, Mundaka, New Delhi - 110 041; (b) Mr. Ashok Kumar Mittal, S/o Late Rati Ram Mittal, R/o H No 2143, Sector-13, Urban Estate, Karol Bagh, New Delhi - 110 085; (c) Mr. Sourabh Goel, S/o Mr. Sushil Goel, R/O H-2/12, Sector-11, Rohini, Delhi - 110 085; (d) Mrs. Seema Mittal, W/o Shri. Bharat Mittal, R/O H. No-205, Sector-13, Urban Estate, Karol; (e) Mr. Babu Ram Singla, S/o Moluram Singla, R/o 38, Dayanand Vihar, Delhi - 110 092; (f) Mr. Sudhanshu Gupta, S/o M. Darshan Lal Gupta, R/o NO A-68, Pnyadarshini Vihar, Delhi - 110 092; (g) Mr. Himanshu Gupta, S/o M. Darshan Lal Gupta, R/o A-68, Pnyadarshini Vihar, Delhi - 110 092; (h) Mr. Harish Singla, S/o Mr. Babu Ram Singla, R/O B-40, Madhu Vihar, I.P Extension, Karkar Dooma, Trilok Puri, Delhi; (i) Mrs. Sucheta Mittal, W/o Mr. Harish Singla, R/O 38, Dayanand Vihar, Delhi - 110 092; (j) M/S SLW Developer and Promoters Pvt Ltd., Having its Regd. Office at: Plot No: 6, GF, Swam Park, Main Rohtak Road, Mundaka West, Delhi - 110 041; (k) M/S Imperial Softech Pvt Ltd., Having its Regd. Office at: 38, Dayanand Vihar, Delhi - 110 092.

Table with 2 columns: Details of the Properties, Reserve Price, Earnest Money Deposit, Last date for obtaining Tender, etc.

IMPORTANT TERMS & CONDITIONS 1. The intending bidders should pay 10% of the reserve price of the property as EMD by means of a DD/PO drawn in favour of The Karur Vysya Bank Ltd., payable at Delhi. 2. The successful bidder should pay 25% of the bid amount (including the E.M.D.) immediately on the sale being knocked down in his/her favour and the balance money shall be paid within 15 days. 3. The successful bidder should bear the charges / fee payable for conveyance such as Registration fee, Stamp duty etc., as applicable, as per law. 4. The Authorized Officer has the absolute right to accept or reject a bid or postpone / cancel / modify any terms and conditions of this sale without adding any reasons. 5. This is only abridged format of auction notice. Full copy of the auction notice is available with the undersigned. 6. The successful auction purchaser should submit the applicable TCS / TDS over and above the bid amount. Statutory 30 days sale notice under Rule 8(6) of the SARFAESI act, 2002 : The borrower/guarantors are hereby notified to pay the dues as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost. For detailed terms and conditions of the sale, please refer to the link provided in, secured creditor's website, i.e., https://eauctions.samil.in and/or the undersigned. Date: 26.02.2019 For The Karur Vysya Bank Ltd. Chief Manager & Authorized Officer.

KVB Karur Vysya Bank The Karur Vysya Bank Ltd., Divisional Office, No. 6, 3rd Floor, Opp: Metro Pillar No: 80, Pusa Road, Karolbagh, New Delhi - 110 005

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