

# Credit card spend falls 16% in Nov after festival high

Decline due to moderation in consumer spending; issuances come down

AATHIRA VARIER  
Mumbai, 24 December

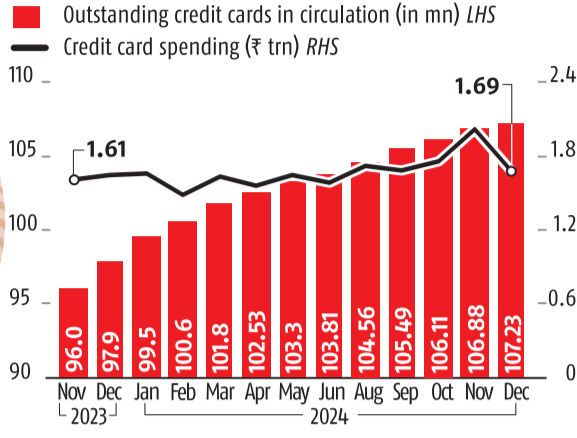
## BIGGER PICTURE

Credit card spend in November dropped 16.1 per cent month-on-month (M-o-M) to ₹1.7 trillion, owing to moderation in consumer spending, following strong festival season momentum in October, latest data by the Reserve Bank of India (RBI) showed.

Meanwhile, growth in credit card issuances also slowed significantly in November, with the industry adding only 350,000 net credit cards. This compares to 1.3 million net additions during the same period last year.



Source: RBI



Net additions of credit cards started slowing down after the RBI, in November last year, increased risk weight for banks on unsecured lending.

Following RBI's measure, major issuers have calibrated their growth in the segment, which has resulted in a slowdown in issuances of credit cards.

"Both delinquency and revised risk-weight norms have contributed to the reduction in card issuances. As banks face higher delinquency rates, they become more stringent in issuing credit cards, monitoring approved limits, and focusing on collections. This cautious approach is likely limiting new credit card issuances," said Saurabh Bhalerao, associate director, BFSI Research, CareEdge Ratings.

Among major issuers, HDFC Bank -

country's largest credit card issuer - added 187,118 cards, SBI Cards added 231,058 cards and ICICI Bank added 50,767 cards. However, Axis Bank saw its outstanding cards decrease by 39,734 during this period, according to the data.

In a report, analysts at InCred Equities observed that the asset quality trend in the credit card industry seems to have weakened, as seen in the caution over new card issuances by most players.

"There are heightened concerns about asset quality stress building with the rise in 90+ days past due (dpd) by 14 basis points (bps) quarter-on-quarter (Q-o-Q) to 1.8 per cent, according to TransUnion CIBIL India. We are witnessing rising defaults by new-to-credit customers who are facing difficulty in paying their dues on time, specifically from Tier-

II cities and beyond. Consequently, we are seeing a higher focus on premium cards by select players," the analysts said.

The outstanding cards in the banking system in November 2024 stood at 107.23 million from 96 million in the year-ago period. Spending increased 4.97 per cent year-on-year (Y-o-Y) to ₹1.7 trillion from ₹1.61 trillion.

After the monthly drop in credit card spending, industry experts believe that it will gather pace in December amid year-end sales.

"Credit card spends will bounce back organically in December as insurance, NPS payments and year-end sales offered by e-commerce players & end of season sales on the retail side will fuel growth," said Mayank Markanday, head of digital bank, AU Small Finance Bank.

# BCs meet Irdai, seek consent to sell insurance products

RAGHU MOHAN  
New Delhi, 24 December

The Business Correspondent Resource Council (BCRC) has made a pitch to the Insurance Regulatory and Development Authority of India (Irdai) that field agents be allowed to hawk insurance products. As of now, the business correspondents' (BCs) channel - introduced in 2007 - only offers last-mile banking services.

BCRC's stance is that shocks from climate-related issues are affecting those at the bottom of the pyramid in a big way. It presents an opportunity to sell weather-indexed insurance: policies designed to trigger payouts (livelihood support) based on specific weather conditions, such as low rainfall, extreme heat conditions, and similar events. It is argued that such an approach will enable the vulnerable section of society to better withstand climate shocks, providing a critical safety net in times of environmental uncertainty.

It may be recalled that Irdai is pushing the Bima Trinity - Bima Vistaar, Bima Vahak, and Bima Sugam. The BC network, over 500,000 strong with a



ILLUSTRATION: BINAY SINHA

## ANCHORS OF PROTECTION & PROFIT: BUSINESS CORRESPONDENTS

- Sell weather-indexed and standard insurance products
- Empower the vulnerable to withstand climate shocks
- Leverage Irdai's Bima Trinity and a 500,000-strong business correspondent network
- Boost earning potential with insurance offerings

footprint across the country, can play a role, even as offering insurance bolsters the earning capacity of field agents.

It was also pointed out that complementing the BC channel will be the 75 digital banking units (DBUs) set up by the Reserve Bank of India from April 2022. DBUs are brick-and-mortar outlets equipped with infrastructure to execute banking functions such as opening accounts, accessing government schemes, and making transactions digitally. By mid-December 2023, there were 96

DBUs. The short point is that insurance can be cross-sold on the BC and DBU networks.

On climate change, the latest report from the Copernicus Climate Change Service states that 2024 will be the warmest year since 1940. This October was also estimated to be the second-warmest globally (after October 2023), with average temperatures 1.65 degrees Celsius above the pre-industrial level, also marking it the fifteenth month in a 16-month period where average temperatures were above

the 1.5-degree Celsius threshold set by the Paris Agreement.

The latest move by BCRC on BCs being allowed to sell insurance must be read along with its writing to the Ministry of Finance for an upward revision in the commission paid to agents. Plus, related issues like the setting up of an annual pricing review committee and a relook at the penalties imposed by banks on BCs. BCRC is for a 30-basis point hike in the commission paid by banks for cash withdrawals, cash deposits, money transfers, Aadhaar-enabled Payment System transactions, and other banking and financial businesses.



# Manipur, Bihar, other states get new governors

Former Union Home Secretary Ajay Kumar Bhalla has been appointed the governor of strife-torn Manipur, ex-Army chief Vijay Kumar Singh is the new Mizoram governor while Kerala Governor Arif Mohammed Khan has been shifted to Bihar as part of gubernatorial appointments effected by President Droupadi Murmu on Tuesday.

President of India, Droupadi Murmu, has appointed new governors for several states including Kerala and Manipur.

Former Union home secretary Ajay Kumar Bhalla has

been appointed Manipur governor on Tuesday, according to official notification of Rashtrapati Bhavan.

Additionally, Kerala's governor Arif Mohammed Khan has been granted another term after a full tenure in Kerala. He has now been appointed to work for Bihar who will be undergoing polling next year.

Moreover, the President accepted resignation of Raghubar Das as Governor of Odisha. In place of Das, Mizoram's Dr Hari Babu Kambhampat has been granted responsibility of the state.

# IOC to invest ₹61K crore in Odisha unit

Indian Oil Corporation Ltd (IOCL) will invest ₹61,000 crore to set up a naphtha cracker project at Paradip in Odisha, a statement said on Tuesday. A Memorandum of Understanding (MoU) for this will be signed between the Odisha government and the IOCL in January during the 'Utkarsh Odisha - Make in Odisha 2025' summit, it said. The foundation stone of the IOC's upcoming Rs 4,352 crore yarn project at Bhadrak will also be laid at that time, it added. The decisions were taken at a meeting between Chief Minister Mohan Charan Majhi and IOCL Chairman AS Sahney in Bhubaneswar. Meanwhile, the ongoing Px-PTA (Para-xylene Purified Terephthalic Acid) project will be commissioned by June, it was informed in the meeting.

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Easy: ★★  
Solution tomorrow

**HOW TO PLAY**  
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### PUBLIC NOTICE

This is to inform all the concerned that M/s. BCL Industries Limited, Distillery Division, has got the Environmental Clearance from Ministry of Environment, Forests and Climate Change, New Delhi for the Expansion of Distillery Plant with addition of 150 KLD Grain Based Ethanol with existing facility of 400 KLD (200 KLD#ENA/RS/Anhydrous Alcohol +200 KLD # Grain Based Ethanol) along with existing co-generation Power Plant of 20 MW located at Village Machhana and Sangat Kalan, Tehsil Sangat, District Bathinda vide E.C. File No. J-11011/378/2013-IA-II(I) dated 11/11/2024. The copy of the Environmental Clearance is available on the website at <https://parivesh.nic.in/> of MoEF&CC also.

### Union Bank of India E-AUCTION SALE NOTICE

Asset Recovery Branch, Agra, A/4, Suraj Complex, First Floor, Sadar Bazar, Agra

#### 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, read with provision 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 mortgage/charge to the Secured Creditor, the Constructive/Symbolic/Physical possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor), will be sold on "As is where is", "As is What is and "Whatever there is" on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) and Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder.

S. N.	Borrower/Mortgagor/Guarantor Name & Address	Description of Properties	Type of Possession	Reserve Price EMD Bid Increment	Demand Notice Date Amount Due
1.	Borrower: 1) Shri. Kanchan Singh Tomar, 2) Smt. Sunita Devi Singh Tomar, Add. of both- 87, Ram Vihar Colony, Phase III, Devri road, Agra Guarantor- Shri Satya Bhan Singh Tomar R/o H. No. 228, Avadhputi, Shahganj, Agra	All that Piece and Parcel of Residential property H. No. 36/34RVP, Khasra No. 63 & 64, Ram Vihar Colony, Phase 3, Mauza Ukkhra, Devri Road, Teh. & Dist. Agra, Area- 142.13 Sq. Mtr., Property in the name of Kanchan Singh Tomar S/o Braj Kishore Tomar, Bounded as: East- Seller land, West- Rasta 18ft wide & Exit, North- Property Smt. Madhu, South- Rasta 18ft wide	Physical	42,00,000/- 4,20,000/- 42,00,000/-	01.02.2018 36,19,988.30 interest thereon & Other Expenses
2.	Borrower: Mr. Dileep Kumar Meena S/o Sri Tulsu Das Meena, Guarantor- Mrs. Ujala Rani W/o Dileep Kumar Meena, Add. of both- House No. 23, Chandra Nagar Behind ASOPA Hospital, Gailana Road, Tehsil & District Agra	All that part and parcel of Residential House MPL No 8B/CN/23, Plot No 23, Bearing Khasra No 171 to 176, Chandra Nagar, Mauza Gailana, Tehsil and District Agra, Area- 139.85 Sq. Mtr., Property in the name of Mr. Dileep Kumar Meena S/o Sri Tulsu Das Meena, Mr. Kuldeep Meena S/o Sri Tulsu Das Meena and Mrs. Madhu Meena D/o Tulsu Das Meena, Bounded as: East- Other Property, West- Road, North- House No 22, South- House No 24	Physical	43,20,000/- 4,32,000/- 43,20,000/-	10.05.2019 44,22,649.50 interest thereon & Other Expenses
3.	Borrower: 1) Mr. Satendra Kumar S/o Charan Singh, 2) Mr. Manoj Kumar S/o Charan Singh, Add. of both- House No. 139/156 Gali No. 2, Semari Agra, Guarantor- Mr. Sunil Kumar S/o Sri Raghurib Singh, Add- H No 43/82, Bai Ka Bazaar, Sikandra, Agra	All that part and parcel of Residential Property No. 18, Defence Enclave, Semari Agra, Area- 84.74 Sq. Mtr., Property in the name of Mr. Satendra Kumar S/o Charan Singh & Mr. Manoj Kumar S/o Charan Singh, Bounded as: East- 20 ft. wide Road, West- Other land, North- Road, South- House No 20	Symbolic	21,00,000/- 2,10,000/- 21,00,000/-	10.05.2019 31,53,733.05 interest thereon & Other Expenses
4.	Borrower- Kulbhushan Gautam S/o Ashok Kumar Gautam, Asha Gautam W/o Ashok Kumar Gautam, Vivek Gautam S/o Ashok Kumar Gautam, Add. of all- 6/3P/1, Khasra No 1085, Shastri Nagar, Khandari Agra, Guarantor- Thakur Sachin S/o Brajendra Singh, Add- House No-40, Sector R-3A, Avas Vikas Colony, Bodla Agra	All that part and parcel of residential House over plot No. 6/33P/1 Khasra No 1085 Bapu Nagar shashtri Nagar Khandari Agra, Area- 120 Sq. Mtr., in the name of Asha Gautam W/o Ashok Kumar Gautam, Bounded as: East- Remaining part of land, West- property of M P Singh, North- Rasta 20 feet, South- Property of Upadhyay ji	Symbolic	45,50,000/- 4,55,000/- 45,50,000/-	09.03.2023 52,87,983.31 interest thereon & Other Expenses
5.	Borrower: M/s Adhet Trading Company, Prop- Krishna Murari Sharma, Office Add.- 32, Brij Vihar Colony Tundia Agra, Mr Krishna Murari Sharma S/o Sri Raghunand Prasad Sharma, Add.- 19/86 Brij Vihar Colony Tundia Agra	All that Part and Parcel of Land Khasra No.1352 an Area of 0.0920 Hectare and Khasra No.1353 an Area of 0.3920 Hectare Total Two Plots Total Area of 0.4840 Hectare Situated at Vill- Pachokhara, Tehsil Tundia, Distt Firozabad, Property in the name of Mr Krishna Murari Sharma S/O Sri Raghunand Prasad Sharma, Bounded as: East- Chak Road, West- Land of Shri Surendra Sharma, North- Property on Land of Shri Shyam Bihari, South- Road	Symbolic	41,00,000/- 4,10,000/- 41,00,000/-	15.10.2019 41,95,321/- interest thereon & Other Expenses
6.	Borrower: Mrs Bhawna Singhani W/o Sri Mahendra Kumar Singhani & Mr. Mahendra Kumar Singhani S/o Laxman Dass Singhani, Add. of both- E/146/3, Pani Ki Tanki, Kamla Nagar Distt Agra	All that part and parcel of Residential Property No 1396 Adjacent to Triveni Rangoli Colony, Mauja Bainpur Agra, Tehsil & District Agra, Area- 540 Sq. Mtr., Property in the name of Mrs. Bhawna Singhani W/o Sri Mahendra Kumar Singhani, Bounded as: East- 6.09 mtr Road, West- Other Property, North- Other property, South- Property of Divya Kalra	Symbolic	1,00,00,000/- 10,00,000/- 1,00,00,000/-	14.06.2017 87,48,092.02 interest thereon & Other Expenses
7.	Borrower- M/s Poooran Milk Dairy, Prop.- Poooran Singh S/o Shri Potthi Ram, Guarantor- Mr Girraj Singh S/o Shri Potthi Ram, Add. of both- House No.29, Mohalla Goswami, Kheragarh, Saiyan Road, Khera Garh, Agra	All that part and parcel of House situated at Mohalla Goswami, Kasva Kheragarh, Tehsil Kheragarh, District Agra, Area: 89.91 Sq mtr., in the name of Mr. Poooran Singh & Mr. Girraj Singh both S/O Late Potthi Ram, Bounded as: East- Gali 10 ft wide, West- House of Thakur Roop Singh, North- House of Rakesh Giri, South- House of Tejpal	Symbolic	29,00,000/- 2,90,000/- 29,00,000/-	24.01.2024 22,03,280.80 interest thereon & Other Expenses
8.	Borrower- Mrs Sheela Devi W/o L. Khooibi Ram, Legal heirs of Late Khooibi Ram- 1. Mr Pravesh Sharma, 2. Mr Sumit Sharma, 3. Ms Poonam Sharma, 4. Ms Aarti Sharma, Add. of all- 11C/735, Sudamapuri Naraich Yamuna Bridge, Agra	Residential House No F, Nagar Nigam No. 11C/736 A, Over the khasra No 1616 Situated at New Abadi, Sudamapuri, Near Nagla Mohanlal, Mauza Naraich, Tehsil Etamadpur, Distt, Agra, Area- 167.22 Sq mtr., Bounded as: East- Street 10 feet wide, West- Land of Om Prakash, North- Plot No D of Samiti, South- Property of Shri Chand	Symbolic	51,00,000/- 5,10,000/- 51,00,000/-	24.01.2024 68,26,764.67 interest thereon & Other Expenses
9.	Borrower: 1. M/s K D Seeds Pvt Ltd, Add- 14B, New Market, Jeoni Mandi, Agra, 2. Omveerji Devi W/o Mr. Suresh Chand Chaudhary, Borrower/Director- Mr. Suresh Chand Chaudhary S/o Vishambhar Singh, Add. of both- H.No.-51, Vaibhav Enclave, Karmyogi Kamla Nagar Agra, Guarantor- Mr. Ramesh Chand Verma S/o Sri Vishambhar Singh, Add.- Ashirwad Garden, Mathura Road Hathras	All that Part & Parcel of Property situated at Village kursanda, near Ataki Mata Mandir, Tehsil Sadabad, Hathras, Area- 1013.74 Sq. Mtr., Property in the name of Sri Suresh Chand S/O Vishambhar Singh & Sri Ramesh Chand S/O Sri Vishambhar, Bounded as: East- 14 FT Wide gali, West- Prop of Ramesh Chand, North- Property of Naurangli Lal, South- Plot of Chiranjali Lal	Symbolic	21,00,000/- 2,10,000/- 21,00,000/-	17.04.2021 1,67,22,378.85 interest thereon & Other Expenses
10.	Borrower: M/S Yash Enterprises, Prop- Mr Anwar Aqeel S/O Mohammad Aqeel Siddique, Office Add- D-4 Rafi Street Jamalpur Koi Aligarh, Guarantor- Smt Ghazala Yasmeen W/o Mr Anwar Aqeel, Add. of Both- Flat No-1/2 Khasra No 101 3 rd floor Emaan Apartments, Maheshpur (in Front of FM Tower), Aligarh	All that piece and parcel of Residential Flat no.1 & 2 on 3 rd floor in Eman apartment, built up on Khasra No.101 (part) situated at Maheshwar, Tehsil Koi, Distt Aligarh, Property in the name of Sh. Anwar Aqeel S/O Mohammad Aqeel Siddique & Smt Ghazala Yasmeen W/o Sh Anwar Aqeel (A/C Name M/S Yash enterprises through its properties Sh Anwar Aqeel S/O Mohammad Siddique), Bounded as: East- Side set-back then rasta, West- Common Passage, North- Plot of other, South- Side set-back then rasta	Symbolic	19,50,000/- 1,95,000/- 19,50,000/-	10.06.2021 28,27,035.00 interest thereon & Other Expenses
11.	Borrower- Mr Sushil Kumar Saxena S/o Roop Narayan Saxena, Co-applicant- Smt Shubhrata Saxena W/o Sushil Kumar Saxena, Add. of both- House No. 36, Kaji Pada, Sarai Bala, Jaigani, Agra Road Aligarh	All That Part and Parcel of Residential Property Comprised in House No 18/65(new) 18/59 (old), Sarai Bala, Jaigani Tehsil Koi Aligarh, Area: 167.375 Sq Mtr., in the name of Shubhrata Saxena W/o Sushil Kumar Saxena, Bounded as: East- House of Prem Narayan, West- House of Ram Kumar, North- Gali, South- House of Jagdish Varshey	Symbolic	22,50,000/- 2,25,000/- 22,50,000/-	13.09.2017 33,54,132.85 interest thereon & Other Expenses
12.	Borrower: Ms Agnihotri Motors, Office Add.- Near Bhargav Petrol Pump Sarai Rehman, G. T Road Aligarh, Prop.- Mr Naveen Kumar Agnihotri S/o Rajendra Prasad Agnihotri, Add.- House No. 117, Lekhray Nagar, Near Mittal Nursing Home, Aligarh, Guarantor- Mr Deepak Kumar S/o Prempal, Add.- House No 5/165, Bima Nagar, G T Road Near Soot Mill Chauraha, Aligarh	All that part and parcel of commercial land with shop property bearing Nagar Nigam No 6/694 Sarai Rehman, G T Road, Aligarh, Area- 21.45 Sq Mtr, Property in the name of Mr. Naveen Kumar Agnihotri S/o Sri Rajendra Prasad Agnihotri, Bounded as: East- Shop of Ashraf Ali, Niyamat Ali, Masoom Beghum, West- Shop of Sanwari Beghum, North- G T Road, South- House of Khalil Bhai	Symbolic	30,00,000/- 3,00,000/- 30,00,000/-	10.07.2023 50,95,555.27 interest thereon & Other Expenses
13.	Borrower: M/s Al barkat enterprises, Prop. Hazi Abdul Wahid, Office Add.- H. No. 1, Maqdoom Nagar Road Near Haddi Godown, Turkman Gate, Aligarh, Guarantor- 1. Mrs Shahnaz Begum W/o Hazi Abdul Wahid, 2. Mohd Shariq S/o Hazi Abdul Wahid, Add. of both- H. No. 1199, Delhi Gate, Aligarh	All that part and parcel of Khasra No 3156/2, 3151, 3155, 3156/1, 3158, 3159 & 3160 Mauza Kasba Koi Maqdoom Nagar Kabela Road, Pargana and Tehsil Koi, Aligarh, Area- 650 Sq Yard, Property in the name of Mrs Shahnaz Begum W/o Hazi Abdul Wahid, Bounded as: East- Plot of Muvin Khan, West- Rasta Kabela Road, North- Plot of Hazi Abdul Wahid, South- 20' wide Road	Symbolic	78,00,000/- 7,80,000/- 78,00,000/-	26.12.2022 49,70,537.88 interest thereon & Other Expenses
14.	Borrower- M/s Akash Glass Works, Smt Usha Yadav W/o Shri Asit Yadav, Shri Asit Yadav S/o Shri Baburam Yadav, Add.- Near Kidzee School, Haruharpur, Etawah Farrukhabad Road, Distt Etawah	1. All That Piece and Parcel of Em of Plot at Arazi No. 110 Hariharpur, Udayapura, Farrukhabad Road, Etawah, Area- 192.00 Sq. Mtr, Property in the name of Shri Asit Kumar Yadav S/o Shri Babu Ram Yadav Smt Usha Yadav W/o Shri Asit Kumar 2. All That Piece and Parcel of Em of Plot at Arazi No. 326 Hariharpur, Udayapura, Farrukhabad Road, Etawah, Area- 100.37 Sq. Mtr, Property in the name of Shri Asit Kumar Yadav S/o Shri Babu Ram Yadav 3. All That Piece and Parcel of Em of Plot at Arazi No. 110 Hariharpur, Udayapura, Farrukhabad Road, Etawah, Area- 84 Sq. Mtr, Property in the name of Shri Asit Kumar Yadav S/o Shri Babu Ram Yadav 4. All That Piece and Parcel of Em of Plot at Arazi No. 325 Hariharpur, Udayapura, Farrukhabad Road, Etawah, Area- 94.79 Sq. Mtr, Property in the name of Smt Usha Yadav W/o Shri Asit Kumar Yadav 5. All That Piece and Parcel of Em of Plot at Arazi No. 325 Hariharpur, Udayapura, Farrukhabad Road, Etawah, Area- 192 Sq. Mtr, Property in the name of Smt Usha Yadav W/o Shri Asit Kumar Yadav 6. All That Piece and Parcel of Em of Plot at Arazi No. 110 Hariharpur, Udayapura, Farrukhabad Road, Etawah, Area- 100.80 Sq. Mtr, Property in the name of Smt Usha Yadav W/o Shri Asit Kumar Yadav 7. All That Piece and Parcel of Em of Plot at Arazi No. 325 Hariharpur, Udayapura, Farrukhabad Road, Etawah, Area- 100.37 Sq. Mtr, Property in the name of Smt Usha Yadav W/o Shri Asit Kumar Yadav Boundries of the all above property- East- Etawah- Farrukhabad Road, West- Kidzee School, North- Property of Asit Kumar, South- Other Property	Symbolic	57,00,000/- 5,70,000/- 57,00,000/-	19.12.2013 84,90,880.70 interest thereon & Other Expenses

Detail of encumbrances over the above properties, as known to the Bank - Not Known.

**Date & Time of E-Auction: 10.01.2025, at 12:00 Noon to 05:00 PM**  
**Last date of Submission of bid: On or before the commencement of e-Auction.**

For detailed terms and condition of the sale, please refer to the link provided herein below or Contact "Authorised Officer Mr Praveen Kumar Gupta Contact no. - 9988712023"  
<https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx> and [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) For Registration and Login and Bidding Rules visit <https://baanknet.com>

This may also be treated as STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) & Rule 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002, to the borrower/s and guarantor/s

Date : 25-12-2024 Place: Agra Authorised Officer, Union Bank of India