

AVL/SE/2025-26

June 10, 2025

To  
The Corporate Relations Department  
**BSE Limited**  
Floor 25, P J Towers, Dalal Street,  
Mumbai – 400 001, India.  
**Scrip Code: 532406**

To  
The Listing Department  
**National Stock Exchange of India Limited**  
Exchange Plaza, Bandra-Kurla Complex,  
Bandra (East), Mumbai – 400 051, India.  
**Symbol: AVANTEL**

Dear Sir/Madam,

**Sub: Newspaper clippings on Notice of transfer of unclaimed dividends and equity shares of the Company to IEPF**

**Ref: ISIN: INE005B01027**

With reference to the above stated subject, please find enclosed herewith the Newspaper clippings pertaining to Notice of transfer of unclaimed dividends and equity shares of the Company to Investor Education and Protection Fund (IEPF) that are published in Business Standard (English) and Prajasakti (Telugu) on June 10, 2025.

This is for your information and records.

Yours faithfully,

For **Avantel Limited**

**D Rajasekhara Reddy**  
**Company Secretary & Compliance Officer**

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## Avantel Limited

### Registered Office

Plot No. 47/P, APIIC Industrial Park  
Gambheeram (V), Anandapuram (M)  
Visakhapatnam - 531163 A.P.  
Tel : +91-891-2850000  
Fax: +91-891-2850004

### Corporate Office

Plot No. 68 & 69, 4th Floor, Jubilee Heights  
Survey No's. 66 & 67, Jubilee Enclave  
Madhapur, Hyderabad - 500 081. Telangana  
Tel : +91-40-6630 5000  
Fax : +91-40-6630 5004

CIN - L72200AP1990PLC011334

[www.avantel.in](http://www.avantel.in)  
[Info@avantel.in](mailto:Info@avantel.in)

# Bosch margins, volumes may take near-term hit

Demand recovery for auto segments could be key trigger for stock

RAM PRASAD SAHU  
Mumbai, 9 June

The performance of auto component major Bosch for the fourth quarter of 2024-25 (Q4FY25) was better than Street estimates. The outperformance was largely led by strong revenue growth, with most business segments contributing to its overall growth.



While there are medium- to long-term triggers, especially on the margin front, the Street is cautious on the near-term outlook. This is due to a muted outlook for most segments. The 17 per cent gain of the stock over the past three months also caps the upside potential.



The upmove

The company posted a revenue growth of 16 per cent, and this was largely led by the 14.9 per cent growth in the mobility business. Within the mobility segment, power solutions saw a growth of 16.9 per cent year-on-year (Y-o-Y) riding on higher demand for diesel components, particularly off-highway as well as electric and vehicle control parts.

The two-wheeler segment grew by 21.4 per cent over the year-ago quarter due to higher sales of exhaust gas sensors led by transition to BS VI onboard diagnostic 2 (OBD 2) norms implementation from April 2025.

**COMPANY POSTED A REVENUE GROWTH OF 16 PER CENT AND THIS WAS LARGELY LED BY THE 14.9 PER CENT GROWTH IN THE MOBILITY BUSINESS**

The aftermarket business saw a growth of 7.9 per cent Y-o-Y due to demand for diesel systems from original equipment manufacturers (OEMs), filters, and spark plugs. Consumer goods business saw 3 per cent Y-o-Y growth on the back of demand for power tools, including grinders, drillers, and cutters.

gains on the gross margin front, however, did not percolate down to the operating level, given higher other expenses.

The FY25 revenue growth of 8 per cent, however, missed the guidance of double-digit growth.

The operating profit margins for the quarter were flattish Y-o-Y as other expenses as a proportion of sales were up 300 bps.

Higher revenue growth and lower input costs helped the company post a 300 basis points (bps) improvement in gross margins Y-o-Y. Raw material cost as a percentage of sales was down 310 bps as compared to the year-ago quarter. The

vehicles in May due to weak retail (down 4-6 per cent Y-o-Y) demand. The domestic two-wheeler and tractor segments saw a single-digit Y-o-Y growth due to the wedding season, and positive farm sentiment.

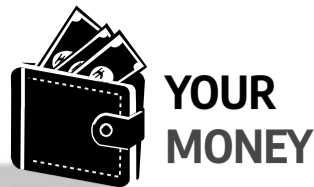
The demand momentum for tractors, according to Rishi Vora of Kotak Institutional Equities, is expected to remain strong, driven by early advancement of above-normal monsoon for kharif sowing, better reservoir levels, sustained government support, and favourable terms of trade for the farmer. Growth for most other segments could be sluggish.

This could weigh on Bosch's prospects going ahead. Aniket Mhatre of Motilal Oswal Research says, "The auto demand outlook continues to be subdued across key segments in the near term. Further, while Bosch is working towards localisation of new technologies, given the long gestation projects, its margin is likely to remain under pressure, with no visibility of any material improvement, at least in the near term." The brokerage has a "neutral" rating on it as at 39 times its FY26 earnings, the stock is fully valued.

While ICICI Securities is also cautious on the near-term outlook, it believes that there are triggers related to higher content per vehicle, and localisation efforts by the company.

Analysts led by Vishakha Malwal of the brokerage believe that in the medium-to-long term, technological and regulatory changes, including TREM V (tractor and other non-road mobile machinery) norms, are expected to increase the content per vehicle.

Current timeline for TREM V introduction is April 2026, by when the company would have a good level of localisation, which would add to margin and content per vehicle, they say. The brokerage has upgraded the stock to "hold" from "reduce".



## TACKLING LOW SAVINGS RATE

# Automate savings via SIPs, contributions to retirement accounts

HIMALI PATEL

A recent survey conducted by Marcellus Investment Managers in collaboration with Dun & Bradstreet India highlights that even those with good incomes struggle to save adequately: 43 per cent of respondents were found to have a savings rate of less than 20 per cent of their post-tax income. The survey covered 465 respondents from metros, Tier I and Tier II cities, all aged above 30 years and earning a post-tax household income of over ₹20 lakh annually.

## Build emergency reserves

- 14% of those surveyed lacked emergency reserves
- Having six months of expenses is essential; entrepreneurs and those with large loans should have at least 12 months of reserves
- Without an emergency fund, individuals may have to rely on high-interest credit cards or personal loans during crises, worsening their debt burden
- Absence of emergency funds can also prevent regular investment
- Keep this money in fixed deposits or liquid mutual funds for easy access

regarding the size of their house and furnishings. "Every increase in floor area or size adds to the budget," says Girish Lathkar, partner and co-founder, Upwisery.

Many earn poor returns on their investments. "One reason is that a major part of their wealth is tied up in real estate," says Mohit Gang, co-founder and chief executive officer (CEO), Moneyfront.

Some lack knowledge of investment options. Others fail to budget and control expenses. Rising health care costs and caring for the elderly further strain savings.

**Ideal savings rate**  
Gang suggests that those with income above ₹20 lakh should aim for a minimum savings rate of 30-40 per cent of their post-tax income. Younger individuals in their 20s should target a higher rate, given their lower fixed expenses.

"Those with children's education or business commitments may temporarily lower their savings but should make up for it later," says Porwal.

## Steps to enhance savings rate

Automation of savings can make the exercise effortless. "Set auto debit for systematic investment plans (SIP) and then begin spending," says Gang.

Contributions to retirement plans like the Employees' Provident Fund (EPF) and the National Pension System (NPS) can also help automate savings.

Controlling expenses comes next. "Categorise your expenses into essential, lifestyle, and discretionary buckets and review them regularly. Most clients are shocked to find that 40-50 per cent of their spending falls in the discretionary bucket, which they can optimise," says Porwal. Align investments to specific

goals — children's education, retirement, emergency reserves, and wealth creation — to make them feel purposeful.

"An investment policy centred around life goals can help one stay the course," says Subodh Kaistha, managing director, relationship management, Waterfield Advisors.

Work with chartered accountants and wealth managers to maximise tax savings, and consider using structures like trusts and family offices. Track progress towards goals every three to six months. Having a financial advisor and regularly reviewing progress can help. "It should preferably be a Securities and Exchange Board of India (Sebi)-registered investment advisor (RIA), who can offer unbiased advice," says Kaistha.

## Mistakes to avoid

Individuals must stop funding lifestyle upgrades through debt. The sum total of EMIs should not exceed 35-40 per cent of take home salary. "They must build a financial cushion before taking on a mortgage," says Rohit Beri, chief executive officer and chief investment officer, ArthAlpha.

Another mistake is trying to match peers' lifestyles. Many affluent young people are first-generation wealthy. They have limited financial literacy, lack quality financial guidance or role models, and often fall prey to mis-selling. This makes them hesitant to invest in high-return assets like equities.

"Direct meaningful savings into a strong equity-oriented portfolio to ensure long-term wealth creation," says Beri.

# Bad news for FDs: Rates to fall after RBI rate cut

The Reserve Bank of India cut the repo rate by 50 basis points to 5.5 per cent on June 6. While this may reduce borrowing costs, fixed deposit (FD) investors won't be happy as banks are already cutting deposit rates following earlier rate cuts by RBI.

## What investors can do now

- Senior citizens benefit from an additional 50 bps on FDs
- Investors should consider locking in current higher FD rates
- High-net-worth individuals can gain from better rates on non-callable deposits
- Those with surplus funds may

opt for long-term FDs that still offer attractive yields

- Investing in multiple FDs with different maturity dates can preserve liquidity and minimise risk

**Look beyond traditional options**

- Explore NBFCs offering the best FD rates. Small finance

banks often offer 0.5-1 per cent more than conventional banks

- Tax-saving FDs and Senior Citizen Savings Scheme can offer better real returns
- For balanced safety and returns, explore hybrid instruments like arbitrage or conservative hybrid funds

Read full report here: mybs.in/zeniFbZ

COMPILED BY SURBHI GLORIA SINGH

**avantel AVANTEL LIMITED**  
CIN: L72200AP1990PLC011334  
Reg. Office: Sy No. 141, Plot No.47/P, APJIC Industrial Park, Gambheeram(V), Arundapuram (M), Vishakhapatnam - 531163, Andhra Pradesh, India.  
Corp. Office: Sy No.66 & 67, Plot No. 68 & 69, 4<sup>th</sup> Floor, Jubilee Heights, Jubilee Enclave, Madhapur, Hyderabad - 500081, Telangana, India.  
Website: [www.avantel.in](http://www.avantel.in); E-mail: [compliance@avantel.in](mailto:compliance@avantel.in)  
Tel: +91 40 6630 5000; Fax: +91 40 6630 5044

**NOTICE**  
**Transfer of equity shares to the Investor Education and Protection Fund (IEPF)**  
Shareholders are hereby informed that pursuant to the provisions of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, the Final Dividend declared for the Financial Year 2017-18, which remained unclaimed for a period of seven years will be credited to the IEPF. The corresponding shares on which dividends were unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.  
In compliance with the Rules, Individual notices are being sent to all the concerned shareholders whose shares are liable to be transferred to IEPF as per the aforesaid Rules, the full details of such shareholders are made available on the Company's Website: <https://www.avantel.in/investors>  
In this connection, please note the following:  
1) In case you hold shares in physical form: Duplicate share certificate(s) will be issued and transferred to IEPF. The original share certificate(s) registered in your name(s) and held by you, will stand automatically cancelled.  
2) In case you hold shares in electronic form: Your demat account will be debited for the shares liable for transfer to the IEPF.  
In the event valid claim is not received on or before August 20, 2025, the Company will proceed to transfer the liable dividend and Equity shares in favor of IEPF authority without any further notice. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF pursuant to the said rules. It may be noted that the concerned shareholders can claim the shares and dividend from IEPF authority by making an application in the prescribed Form IEPF-5 online and sending the physical copy of the requisite documents enumerated in the Form IEPF-5, to the Nodal Officer of the Company.  
For any queries on the above matter, shareholders are requested to contact the Company's Registrar and Share Transfer Agents, Mr. N. Shyam, Senior Manager at M/s. KFin Technologies Limited, Unit: Avante Limited, Selenium Tower B, Plot No. 54, 31-32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad-500032, Telangana State, India. Tel: +91-1800-3094-001; email ID: [inward.ris@kfinitech.com](mailto:inward.ris@kfinitech.com).

For Avantel Limited  
Sd/-  
D. Rajasekhara Reddy  
Company Secretary  
Date: 09-06-2025  
Place: Hyderabad

**यूनियन बैंक Union Bank of India**  
CHERLAPALLY BRANCH (12491)  
Plot No.29, Near EC Nagar Phase - II IDA, Cherlapally, Hyderabad, Telangana-500051

**DEMAND NOTICE UNDER SEC.13 (2)**  
To: 1.M/s Mech Drills Equipments, Address: Regd Address: Plot No.155, Phase-II, IDA, Cherlapally, Hyderabad - 500 051, Telangana State. New Unit Address: Sy no.312/P, Rampally Village, Keesara Mandal, Medchal-Malkajgiri Dist, Telangana-501301. 2.Mr. Jangam Sudheer Reddy (Partner/Guarantor & Mortgagor). Registered Address: Flat No.505, Block A Paramount Avenue, Shilpa Nagar, Nagaram, Medchal District, Hyderabad-500083. Present Address: Flat No.615 Block 'C' Paramount Avenue, Shilpa Nagar, Nagaram, Medchal District, Hyderabad. 3.Mrs. Ganta Lakshmi (Partner/Guarantor). Registered Address: Flat No.505, Block A Paramount Avenue, Shilpa Nagar, Nagaram, Medchal District, Hyderabad-500083. Present Address: Flat No.615 Block 'C' Paramount Avenue, Shilpa Nagar, Nagaram, Medchal District, Hyderabad.

Sir/Madam,  
Notice under Sec.13 (2) read with Sec.13 (3) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.  
You the addressee No 1 herein have availed the following credit facilities from our Cherlapally Branch and failed to pay the dues/installment/ interest / operate the accounts satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your account/s has/have been classified as Non-Performing Asset as on 19/05/2025.  
As on 19/05/2025, a sum of **Rs.30,45,868.23 (Rupees Thirty Lakhs Forty Five Thousand Eight Hundred and Sixty Eight and Paise Twenty Three only)** is outstanding in your account/s.  
The particulars of amount due to the Bank from addressee No 1 of you in respect of the aforesaid account/s are as under:

Type of Facility	Limit Sanctioned	Outstanding amount as on 19/05/2025	Un applied interest	Penal Interest (Simple)	Cost/Charges incurred by Bank	Total Dues
Open Cash Credit	30,00,000.00	29,93,389.23	52479.00	0.00	0.00	30,45,868.23
						<b>30,45,868.23</b>

To secure the repayment of the monies due or the monies that may become due to the Bank, MR. JANGAM SUDHEER REDDY has executed documents on 30-04-2016 and created security interest by way of:  
**MORTGAGE OF IMMOVABLE PROPERTY DESCRIBED HEREIN BELOW:**  
All that residential flat No.21, 2nd floor, H.No.1-9-17/10/201, Plot No.10, Sy No: 54 & 55, Adm. 1025 Sq.ft. with 38 sq. yards undivided Share of land, Ravindra Nagar Colony, Habsguda Village, Uppal Mandal & GHMC, Medchal-Malkajgiri District, Hyderabad-500007. Boundaries: North: Open to sky, South: Open to sky, East: Open to sky, West: Corridor and staircase.  
Property Owner: MR. JANGAM SUDHEER REDDY  
Therefore, you are hereby called upon in terms of section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, to pay a sum of **Rs.30,45,868.23 (Rupees Thirty Lakhs Forty Five Thousand Eight Hundred and Sixty Eight and Paise twenty Three only)** together with further interest and charges at the contractual rate as per the terms and conditions of loan documents executed by you and discharge your liabilities in full within 60 days from the date of receipt of this notice, failing which, we shall be constrained to enforce the aforesaid securities by exercising any or all of the rights given under the said Act.  
As per section 13 (13) of the Act, on receipt of this notice you are restrained /prevented from disposing of or dealing with the above securities without the consent of the bank.  
Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI in respect of time available, to redeem the secured assets.  
Date: 27-05-2025, Place: Hyderabad Authorized Officer, Union Bank of India

**कनारा बैंक Canara Bank**  
BANDLAGUDA BRANCH (13309)  
Plot # 38/B, Near Bus Stand, Rallaguda Road, Shamshabad, Rangareddy District, Telangana State-509218, IFSC / RTGS / NEFT Code CNRB0013094

**SALE NOTICE**  
**E-Auction Sale Notice for Sale of Immovable Properties 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/physical possession of which has been taken by the Authorised Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" for recovery of due to Canara Bank from Borrower/Guarantor.  
Date & Time of Auction: 14-07-2025 from 12.30 p.m. to 01.00 p.m. (With unlimited extension of 10 minutes duration each till the conclusion of the Sale). Place of Auction: Online.  
**The Earnest Money Deposit shall be deposited on or before 14-07-2025, 11.00 A.M.**

Name and Address of the Borrower(s)/ Guarantor(s):	1) M/s. Deepu Bakers Prop. Easam Savithri G.No.1-3/2011, Padmarao Nagar, Kapra Medchal Malkajgiri, Telangana- 500062. 2) Smt. Easam Savithri(Proprietor), W/o Easam Muthyala H.No.11/1/357, S.R.T. Colony, Laxmiapur Warangal, Telangana-506013. 3) Sri.Easam Vijay Prakash, S/o. Easam Muthyala(Guarantor) H.No.11-1-357, Labour Colony, Laxmiapur, Warangal, Telangana-506013. 4)Smt. Sadhuvula Prasanna (Guarantor) W/o. Murali, Hno.3/6/200 Andra Nagar, Hanamkonda, Warangal, Telangana-506001, 5) Smt. Easam Savithri(Proprietor), W/o Easam Muthyala, H.No.1-3/2011 Padmarao Nagar, Kapra, Medchal Malkajgiri, Telangana-500062.
<b>Total liabilities as on Date: Rs.20,95,616.00- (Rupees Twenty Lakhs Ninety Five Thousand Six Hundred and Sixteen only) plus unapplied interest from 25.10.2024 and bank charges there on.</b> <b>Details and full description of the immovable property with known encumbrances, if any:</b> All that part & parcel of residential House No.1-3-20/11 on Plot No.11, (Block No.3) in Sy.No.66, admeasuring 80.00 sqyds or 66.88 Sq.Mtrs. situated at Padmarao Nagar,Vampuguda,under GHMC of Kapra Circle and Mandal, Medchal, Malkajgiri District, Telangana State and bounded on the North: Plot No.10, South: Plot No. 12, East: 30' Wide Road, West: Plot No.26. Registration SRO Kapra (Document 936/2019) (CERSAI : Security Interest Id -400071513401)	
<b>Reserve Price: Rs.25,10,000/-, Earnest Money Deposit (EMD): Rs.2,51,000/-, Bid Multiples: Rs.40,000/-</b> EMD amount of 10% of the Reserve Price is to be deposited in the baanknet wallet on or before 14th July, 2025 11.00 AM.. For further details contact Senior Manager, Canara Bank, BANDLAGUDA [13309], (Cell: +917019762626 / +918712691152) E-mail id <a href="mailto:cbf13309@canarabank.com">cbf13309@canarabank.com</a> during office hours.	
<b>Inspection Date of the Properties with Prior Appointment with Authorized Officer, 09-06-2025 - 11-07-2025 between 11.00AM and 3.00 PM.</b>	
* No Known Encumbrances to the Knowledge of the Bank. Mode of Auction: Online Electronic Bidding Details of Auction Service Provider: The intending bidders should register their names at portal <a href="http://support.baanknet@psballiance.com">support.baanknet@psballiance.com</a> and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider M/s PSB Alliance (baanknet), Contact: 8291220220, E-mail: <a href="mailto:support.baanknet@psballiance.com">support.baanknet@psballiance.com</a> , Website: <a href="https://baanknet.com/">https://baanknet.com/</a> Date: 09-06-2025, Place: Bandlaguda Sd/- Authorised Officer, CANARA BANK	

**TATA CAPITAL LIMITED**  
Registered Address - Tower A, 11th Floor, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013

**POSSESSION NOTICE**  
(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002) We, Tata Capital Limited (hereinafter referred to as "TCL - Transferee) through Tata Capital Financial Services Ltd (hereinafter referred to as TCFSL - Transferor) vide Orders dated 24th November 2023 passed by National Company Law Tribunal, Mumbai vide scheme of arrangement agreed between Tata Capital Financial Services Limited ("TCFSL") as Transferees and Tata Capital Limited ("TCL") as Transferee under the provisions of Sections 230 to 232 r/w Section 66 and other applicable provisions of the Companies Act, 2013 ("said Scheme") having our registered office at 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013 do hereby serve upon you the following notice u/s. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act").  
Whereas, the undersigned being the Authorized Officer of the Tata Capital Limited, 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(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 07-02-2025, also affixed in the residential property of the borrowers and co borrowers and published in Mana Telangana & South India Times news papers on 08-03-2025, calling upon the borrower & co-borrower/Guarantors, 1) M/s. OM SAI AUTOMOBILES AND MECHANIC WORKSHOP, represented by its Proprietor Mr. Pasam Narasimha, Plot No 54, Survey No 62, Bandlaguda Nagaram, Keesara Medchal, Malkajgiri, Hyderabad, Telangana, Pin- 500083, 2) Mr. PASAM NARASIMHA, S/o. Siddaiah Pasam, No. 10-115/1, Satyanarayana Colony, Nagaram, Keesara, Rangareddy, Hyderabad, Telangana, Pin- 500083, Mob- 8143990359 also having address at Mr. PASAM NARASIMHA, S/o. Siddaiah Pasam, Plot No 54, Survey No 62, Bandlaguda Nagaram, Keesara Medchal, Malkajgiri, Hyderabad, Pin-500083, 3) Mrs. PASHAM VENKATAMMA, W/o. PASAM NARASIMHA, No. 10-115/1, Satyanarayana Colony, Nagaram, Keesara, Rangareddy, Hyderabad, Telangana, Pin-500083 and 4) Mr. DURGA PRASAD PASHAM, S/o. Narasimha Pasham, No. 10-115/1, Satyanarayana Colony, Nagaram, Keesara, Rangareddy, Hyderabad, Telangana, Pin-500083, to repay the amount mentioned in the notice being **Rs. 50,70,367/- (Rupees Fifty Lakhs Seventy Thousand Three Hundred and Sixty Seven Only)** in Loan No. TCFLA045300011331596 as on 06-02-2025, along with interest, charges, costs etc. within 60 days from the date of receipt of the said notice. The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public, in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub section (4) of this Section 13 of the Act read with rule 8 of the Security Interest Enforcement Rules 2002, on this 05-June, 2025.  
The borrower, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Tata Capital Limited, for an amount of **Rs.50,70,367/- (Rupees Fifty One Lakhs Six Hundred Seventy Seven Only)** in Loan Account No. TCFLA045300011331596 as on 06-02-2025, along with interest, charges, costs etc. thereon till the date of payment. All expenses post this notice shall be at actuals.  
SCHEDULE OF THE PROPERTY  
All that is part and parcel of immovable property being a Residential Independent House No.10-115/1 with 800 Sft plinth area on Plot No.228 Part admeasuring 133.33 Sq.Yds in Sy.No.131 and 132 of Sri Satyanarayana Colony, Phase-I, situated at Nagaram Village and Grampanchayath, Keesara Mandal, Medchal-Malkajgiri District and bounded as: North- Plot No.228 Part; South- Plot No.227; East- Plot No.228 Part and West- 30' Wide Road; All expenses post this notice shall be at actuals.  
Place: Hyderabad Sd/- Mr. P RADHA MADHAV Authorized Officer, Date: 05.06.2025 Mob- 7093477688, For Tata Capital Limited

**SBI STATE BANK OF INDIA**  
STRESSED ASSETS RECOVERY BRANCH-1 (CODE: 05172)  
2<sup>nd</sup> Floor, TSRTC Commuter Amenity Centre, Bus Terminal Complex, Koti, Hyderabad-500095, T.S., Ph: 040-24651352, E-Mail: [sbi.05172@sbi.co.in](mailto:sbi.05172@sbi.co.in)

**DEMAND NOTICE**  
A notice is hereby given that the following Borrower: Shri Maduri Ramesh, S/o. Sri Shankaraiah have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (Hereinafter Called "Act") on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this public notice.

Name of the Borrower, Guarantor & Address	Details of Properties / Address of Secured Assets to be Enforced	Date of Notice	Date of NPA	Total Dues (as on the date of notice)
Shri Maduri Ramesh, S/o. Sri Shankaraiah, H.No. 11-27-22, Kothwada, Warangal-506 002. Also at : H.No. 11-25-90, Kothawada, Pochamma Maidan, Warangal-506 002. A/c. No. 39115653191	All that part and parcel of Residential House on open plot in sy. No. 464/A of Matwada village, admeasuring 155 sq.yrds or 129.58 sq.mtr, situated at Kothawada, Warangal city & Dist., with in the Municipal corporation limits, and within the limits of Registration District Warangal and Sub Registrar, Warangal (fort), belonging to Sri Maduri Ramesh s/o Shankaraiah and Regd., vide Sale Deed Doc No. 5925/2011 dated 09.09.2011 and is Bounded by: East : House of Y. Sambaiah (H.No. 11-25-667), West : House of G. Anjaneyulu (H.No. 11-25-666/A), North : 30' Road, South : House & Open place of K. Sunitha (H.No. 11-25-658).	16-01-2025	09-04-2024	Rs. 39,84,329.00 (Rupees Thirty Nine Lakhs Eighty Four Thousand Three Hundred and Twenty Nine only) as on 16-01-2025.

The steps are being taken for substituted service of notice. The above Borrower(s) and / or their Guarantor(s) (whenever applicable)are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The borrowers 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: 16-01-2025, Place: Hyderabad Sd/- Authorized Officer, State Bank of India, SARB

**ASIRVAD MICRO FINANCE LTD**  
CIN U65923TN2007PLC064550  
9th and 10th Floor, No. 9, Club House Road, Anna Salai, Chennai 600 002, Tamil Nadu.  
Tel:044-42124493

**GOLD AUCTION NOTICE**  
The borrowers, in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 24/06/2025 from 10.00 am onwards. The auction is of the gold ornaments of defaulted customers who have failed to make payment of their loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without any further notice. Change in venue or date if any) will be displayed at the auction centre and on the company website. The details given below are in the order of Branch Name, Loan Number.  
List of Pledges:-  
TELANGANA, HYDERABAD URBAN, GAJULARAMARAM GL, 341950730000074, K.V.RANGAREDDY, MOINABAD GL, 329870700001598, SHANKARPALLY GL, 330050700000996, MEHBONNAGAR, NAWABPET GL, 341650700001408, 1460, SHADNAGAR GL, 329670700001225, WANAPATHY, ATMAKUR GL, 329640700003082, 3128,  
Persons wishing to participate in the above auction shall comply with the following:-  
Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of Cash on the same day of auction. Bidders should carry valid ID card/PAN card. For more details, please contact 9542500664  
Authorised officer  
Asirvad Micro Finance Ltd.

