



## India Cements

SH/SE/

10.10.2025

BSE Limited  
Corporate Relationship Dept., First Floor  
New Trading Ring, Rotunda Building  
Phiroze Jeejeebhoy Towers  
Dalal Street, Fort  
**MUMBAI 400 001.**

**Scrip Code: 530005**

National Stock Exchange of India Limited  
Exchange Plaza, 5<sup>th</sup> Floor  
Plot No.C/1, G Block  
Bandra-Kurla Complex  
Bandra (E)  
**MUMBAI 400 051.**

**Scrip Code: INDIACEM**

Dear Sirs,

**Sub.: Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements)  
Regulations, 2015 - Newspaper advertisement**

In terms of the Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of the newspaper advertisements published in English dailies viz. Business Line and Business Standard and Tamil daily viz. Dinamani on 10<sup>th</sup> October 2025, intimating the shareholders on Investor's Education and Protection Fund Authority's 100 days Campaign viz. "Shaksham Niveshak" with regard to updating of KYC details and claiming of unpaid / unclaimed dividend.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,  
for **THE INDIA CEMENTS LIMITED**

*f. Jayak*

**COMPANY SECRETARY**

Encl.: As above



The India Cements Limited  
(A subsidiary of UltraTech Cement Limited)

Corporate Office: Coromandel Towers, 93, Santhome High Road, Karpagam Avenue, R.A. Puram, Chennai 600 028

T: +91 44 2857 2100 / 2857 2400 | F: +91 44 2851 6270 | Grams: 'INDCEMENT'

Registered Office: Dhun Building, 827, Anna Salai, Chennai 600 002

E: investor@indiacements.co.in

T: +91 44 2852 1526 | W: www.indiacements.co.in | CIN: L26942TN1946PLC000931



# India targets to double bilateral trade with UK to over \$110 b by 2030: Modi

**SHARED VISION.** PM said the two nations could identify sectors where they could become world leaders

**Piyush Shukla**  
Mumbai

India and the UK's bilateral trade currently stands at \$56 billion and India is targeting to double this amount by 2030, Prime Minister Narendra Modi said here on Thursday in a joint India-UK CEOs Forum, hosted alongside UK Prime Minister Keir Starmer.

Modi proposed that business leaders from India and the UK could identify sectors where the two countries could become world leaders, whether in fintech, green hydrogen, semi-conductors or start-ups.

"Today, our bilateral trade stands at around \$56 billion. We have set a target to double this by 2030 — and I am confident that we can achieve it even before the deadline. India today offers policy stability, predictable regulation and largescale demand," Modi said.

Uday Kotak, Ajay Piramal, Sanjiv Puri and Ritesh Agarwal were among the Indian business leaders who attended the CEOs forum.

In July, India and the UK signed a free trade agreement (FTA) at Chequers in the UK.

Modi said the deal will open up market access and empower medium- and small-sized firms in both countries while generating millions of jobs.

He said there are investment opportunities for India and the UK across sectors, including infrastructure, pharma, energy and finance.

"It is also encouraging that nine UK universities are going to establish campuses in India. In the coming years, partnerships between academia and industry will become the driving force of our innovation economy," Modi said. Further, newer opportunities for collaboration are emerging in areas such as telecom, AI, biotech,



**CEMENTING TIES.** Prime Minister Narendra Modi with the British Prime Minister Keir Starmer in Mumbai on Thursday

quantum, semiconductors, cyber and space. In the defence sector too, Modi said, the countries are moving toward co-design and co-production.

"Now is the time to transform all these possibilities into concrete co-operation. We should move forward in a structured manner in strategic sectors like critical minerals, rare earths and APIs. This will give our partnership a futuristic direc-

tion," he said.

"To give new momentum to our partnership, Prime Minister Starmer and I announced Vision 2035. It is a blueprint of our shared ambitions. Between open and democratic societies like India and the UK, there is no area where our cooperation cannot grow," he added.

**TOP PRIORITY**  
Infrastructure development remains a top priority for In-

## UK sees incredible opportunities for collaboration with India: Starmer

**Janaki Krishnan**  
Mumbai

"I didn't travel here alone this week. I brought some friends who believe in this vision as well," said UK Prime Minister Keir Starmer at the Global Fintech Fest, referring to the India-UK recent free trade agreement (FTA) and its promise of incredible trade opportunities for both the countries.

The delegation of 126 British businesses and leaders accompanying Starmer is the biggest British delegation for over a decade and the biggest ever to India," he said, while addressing the gathering along with Prime Minister Narendra Modi.

"We had to swap to a bigger plane when we knew the numbers, and it shows that when it comes to India and this partnership, we really do mean business." India held the promise of the future in its hands, he said, adding that they were building "something special" in the UK as well.

**REIGNITING ECONOMY**  
Since this government came to power, the country had attracted record investments and "now we are reigniting our economy to secure growth for the long term. India and the UK were natural partners and were world leaders in fintech," he said.

"We have the second- and third-largest fintech sectors



British Prime Minister Keir Starmer

traZeneca and Serum Institute coming together to deliver over a billion doses of the Covid vaccine, as an instance of the collaborative power of the two countries.

He also harked back to the collaboration between British mathematician GH Hardy and India's Srinivasa Ramanujam, who struck up a truly unique partnership that changed the field of the oretical mathematics and incredibly helped shape the fintech industry that would emerge a century later.

He pointed out that HSBC was launching an innovation banking hub and expanding into 20 new cities, while Standard Chartered had opened a global business services hub in Chennai.

in the world." The UK already had a competitive edge in sectors such as tech and artificial intelligence, life sciences, renewable energy, advanced manufacturing and, "of course, financial services and fintech are at the heart of all this."

Starmer gave the example of Oxford University, As-

## GIFT City mulls expanding FCSS to include Euro, pound

**Avinash Nair**  
Mumbai



The Foreign Currency Settlement System (FCSS), launched recently at GIFT City, is set to expand soon, with plans to support multiple global currencies such as the Euro and British Pound in a phased rollout, according to official sources.

"Based on the future market demand, the recently-launched FCSS will now look at clearing other currencies like Euro or British Pound and a few other currencies," K Rajaraman, Chairperson of International Financial Services Authority (IFSCA), the unified regulator in GIFT City, told *bussinesstline*.

The FCSS, launched by Finance Minister Nirmala Sitharaman on the opening day of Global Fintech Fest 2025 in Mumbai, currently supports only US dollar transactions, with Standard Chartered Bank as the settlement partner, enabling near real-time settlement without relying on traditional correspondent banking routes. However, the USD-based transactions are limited to IFSC Banking Units (IBUs) located in GIFT City in Gujarat.

Kamal Singhania, Senior Vice-President of Clearing Corporation of India — the entity authorised to set up the FCSS in GIFT City — echoed a similar sentiment. "We have started with the dollar as a currency and going forward, we will add other major currencies also," Singhania said, while speaking during a panel discussion at GFF on Wednesday.

**SETTLEMENT PROCESS**  
Speaking about expanding the FCSS during a panel discussion on the topic "Evolving Fintech landscape

## The Foreign Currency Settlement System, launched by the Finance Minister on the opening day of Global Fintech Fest 2025 in Mumbai, supports only US dollar transactions

in GIFT City," Singhania said, "We may expand to India jurisdiction so that all the banks in India can participate. Maybe after discussion with regulators we can also expand to other countries and settle transactions generated or required in other Asian countries."

"Currently, if an entity in GIFT City wants to send a dollar to another entity in GIFT City, it happens through a nostro account (an account a domestic bank holds in a foreign bank). Both entities need to have separate nostro accounts in the US. I was told that the maximum time that it took to transfer funds from one customer to the other — both located in GIFT IFSC — was 48 hours. Now with a near real-time gross settlement system in place, a customer can transfer funds sitting in GIFT City to another in the same venue in just three seconds," Singhania added.

### APPOINTMENT

**NIT Agartala - Foundation for Innovation, Incubation & Entrepreneurship**  
(A section 8 Company under NIT Agartala)  
CIN : U85499TR2024NPL014339  
Regd Office : NIT Agartala, Jirania, Paschim Barjala, Tripura-799046, India

Advt. No.: F.NITA-ITBI(01-NITA-FIEI)/2025/DST-NIDHIManpower Recruitment/2025-01 dated 18/09/2025

Applications are invited for the following posts in ITBI center funded by NIT Agartala and DST-NIDHI at NIT Agartala, Jirania, West Tripura, Tripura, India-799046.

- ✓ **Chief Executive Officer (01-post)** **12 Lakhs per annum**
- ✓ **Incubation Manager (01-post)** **8.88 Lakhs per annum**
- ✓ **Incubation Associate (01-post)** **3.00 Lakhs per annum**

For the application form, and other details, please visit [https://www.nita.ac.in/Notice/Advt\\_iTBI\\_Ammended\\_07102025.pdf](https://www.nita.ac.in/Notice/Advt_iTBI_Ammended_07102025.pdf) and [www.nita.ac.in](http://www.nita.ac.in). The signed copy of the application form along with necessary documents need to be sent to PI, ITBI-NITA-FIEI through e-mail at [itbi.nitafile@gmail.com](mailto:itbi.nitafile@gmail.com) with subject line "Application for the post of \_\_\_\_\_ in ITBI-NITA-FIEI, NIT Agartala", **on or before 17/10/2025.**

**COCHIN INTERNATIONAL AIRPORT LIMITED**  
CIAL/CIVIL/693 10.10.2025

### TENDER NOTICE

Sealed item rate tenders are invited from reputed contractors for the work mentioned below at Cochin International Airport, Nedumbassery.

Name of Work	Estimated Amount (Rs.)	EMD (Rs.)	Period of Contract
Construction of Hajj Camp Roof Truss - Phase 2	69.70 Lakhs	1,00,000/-	6 months

Agencies may submit their applications to the Office of Managing Director, CIAL for pre-qualification. For more details visit our website [www.cial.aero](http://www.cial.aero).

Sd/-  
**MANAGING DIRECTOR**

### NOTICE

Unitholders of all the schemes of Tata Mutual Fund are requested to note that the scheme wise Portfolio Statements for the half year ended September 2025 are hosted on the websites [www.tatamutualfund.com](http://www.tatamutualfund.com) and [www.amfiindia.com](http://www.amfiindia.com)

Unitholders can submit a request for a physical copy or electronic copy of the scheme wise portfolio statement by calling on: (022) 62827777 or by sending an email to [service@tataamc.com](mailto:service@tataamc.com) or by writing to Tata Mutual Fund, Mulla House, Ground Floor, Fort, Mumbai - 400001.

**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully**

**Corporate Identity Number: TAMPL – U65990-MH1994-PTC-077090**

dia, Modi said, adding that by 2030, India aims to achieve 500 gigawatts of renewable energy capacity. India is also opening up the nuclear power sector for private participation.

Starmer, meanwhile, said business leaders from both countries had engaged in productive talks over the past two days.

He said the UK's delegation consists of diverse companies and investors and called for developing more business partnerships between the two countries.

"In the three months since we signed the FTA, we've seen a £6 billion boost in trade and investment. That's on top of the increased numbers over the last year. It includes Rolls-Royce agreeing to huge new contracts with major Indian airlines. Today, we're announcing new investments from Revolut and Tide. Exactly these sorts of connections we're trying to build," Starmer said.

## Payhuddle unveils Tropo at GFF

**Press Trust of India**  
Mumbai

Payhuddle Solutions on Thursday launched Tropo, a next-generation card personalisation validation platform that automates end-to-end testing for contact and contactless chip cards.

Built for issuers, card manufacturers and personalisation bureaus, Tropo validates cards against payment-scheme requirements before they are issued.

## ‘What India is doing on the tech front is a ray of hope for the Global South’

**Our Bureau**  
Mumbai

India is sharing its experience and open source platform for global public good and this should not be seen as an aid to other countries, said Prime Minister Narendra Modi.

"India's stack is not just a story of India's success. It is a story for the entire world... What India is doing is a ray of hope for the countries of the Global South."

The India stack has key projects/platforms, includ-

ing Aadhaar, UPI, DigiLocker and the Government eMarketplace.

**DIGITAL PAYMENTS**  
Modi observed that earlier, banking was a privilege. But digital technology has made it a means of empowerment. Today, in India, digital payments have become routine. Referring to the home-grown MOSIP (Modular Open Source Identity Platform), he said more than 25 countries were adopting it as their sovereign digital identity system.

Along with sharing tech-

nology, India is also helping other countries develop it. "And this is not digital aid. People in the world may liken it to aid... This is not aid, but digital empowerment. A hint is enough for the wise," Modi said.

Due to the efforts of the Indian fintech community, *swadeshi* (home-grown) solutions are getting global relevance, he added.

He said that the world is noticing the growth of India's start-ups in interoperable QR (quick response) network, open commerce and open finance framework.

**The India Cements Limited**  
(A subsidiary of UltraTech Cement Limited)  
Registered Office: "Dhun Building", 827, Anna Salai, Chennai 600 002.  
Corporate Office: "Coromandel Towers", 93, Santhome High Road, Chennai 600 028.  
Telephone: 044-28521526 / 28572100/400  
Website: [www.indiacements.co.in](http://www.indiacements.co.in) Email ID: [investor@indiacements.co.in](mailto:investor@indiacements.co.in) CIN: L26942TN1946PLC000931

### NOTICE TO SHAREHOLDERS

**100 Days Campaign - "Saksham Niveshak": 28th July, 2025 to 6th November, 2025**  
**Update Your KYC Details and Claim Your Unpaid/Unclaimed Dividends**

Notice is hereby given to Shareholders of the Company, that the Investor's Education and Protection Fund Authority ("IEPFA") and the Ministry of Corporate Affairs ("MCA"), has, vide their communication dated 16<sup>th</sup> July, 2025 requested companies to launch a **100 days Campaign - "Saksham Niveshak"**, to reach out to shareholders whose dividend remain unpaid/unclaimed before it is transferred to IEPF.

Accordingly, in continuance of the Company's efforts to assist shareholders in claiming their unpaid/unclaimed dividends, this Campaign is being rolled out and shareholders are requested to update their PAN, Nomination details, Contact details (postal address, mobile number), Bank account details and Specimen signature with the Company or the Registrar & Transfer Agent, Integrated Registry Management Services Private Limited.

Please note that Dividend on shares if any, is payable only in electronic mode and the same will be credited in shareholder's bank account only **AFTER** updating the below mentioned information/ documents:

**Information / documents to be submitted: (For Physical Shareholders)**

- ⇒ **Form ISR-1** : Filled and signed, with self-attested KYC documents
- ⇒ **Form ISR-2** : Filled and signed, with banker's attestation of your signature along with original cancelled cheque (with your name printed) or self-attested bank passbook/statement
- ⇒ **Form SH-13** : For adding a nominee
- ⇒ **Form ISR-3** : If you wish to opt out of nomination.

(Shareholders may download these forms from the Investors Corner Section of the Company's website i.e., <https://www.indiacements.co.in/investor-services.html>)

**Mode of dispatch :**

- ⇒ **By post** : Physical copies, self-attested and dated to - Integrated Registry Management Services Private Limited, 2nd Floor, "Kences Towers", No.1, Ramakrishna Street, North Usman Road, T.Nagar, Chennai - 600017 or,
- ⇒ **By email** : From your registered Email ID, with digitally signed documents (first joint holder must sign in case of joint holdings) to: [einward@integratedindia.in](mailto:einward@integratedindia.in)

Those shareholders who are holding shares in electronic form and have not claimed their dividend, can claim the same by updating / modifying their details with their respective Depository Participants ("DPs").

**Don't miss out - Kindly submit your documents immediately to claim what's rightfully yours!**

For The India Cements Limited  
E. Jayashree  
Company Secretary

Place : Chennai  
Date : 09.10.2025

### Notice of loss of share certificate(s)

NOTICE is hereby given that the share certificate(s) issued by the following companies are stated to have been lost or misplaced or stolen and the registered holder(s) / surviving shareholder(s) have applied to the respective Company for the issue of duplicate share certificate(s).

Name of Company	Office Address	Name of Shareholder(s)	Folio No.	Certificate No(s).	Distinctive Nos.	No. of Shares
<b>Tata Consumer Products Limited</b>	1, Bishop Lefroy Road, Kolkata 700 020	Nalini Jayantilal Randeria (Deceased) Sarla Ishverlal Mehta (Deceased) Hansa Anil Bakeri (Surviving Shareholder)	TFN0047768	44356	634823286 to 634824827	1542 (FV:Re.1)
<b>Deepak Fertilizer and Petrochemicals Limited</b>	Sai Hira, Survey No. 93, Mundhwa, Pune, Maharashtra, 411036	Nalini Jayantilal Randeria (Deceased) Hansa Anil Bakeri (Surviving Shareholder) Sarla Ishverlal Mehta (Deceased)	010303	29664 to 29670	1483111 to 1483460	350 (FV:Rs.10)
<b>Nestle India Limited</b>	100/101, World Trade Centre, Barakhamba Lane, New Delhi, Delhi, 110001	Nalini Jayantilal Randeria (Deceased) Sarla Ishverlal Mehta (Deceased) Hansa Anil Bakeri (Surviving Shareholder)	R798	992	962476131 to 962488290	12160 (FV:Re.1)

The public are hereby warned against purchasing or dealing in any way, with the above share certificate(s). Any person(s) who has/have any claim(s) in respect of the said share certificate(s) should lodge such claim(s) with the company at its registered office at the address given above within 15 days of publication of this notice, after which no claim will be entertained, and the company will proceed to issue duplicate share certificate(s).

**Date : 10/10/2025**  
**Place : Ahmedabad**

**Hansa Anil Bakeri**  
Surviving Shareholder

### TATA CONSULTANCY SERVICES LIMITED

**Registered Office:** 9<sup>th</sup> Floor, Nirmal Building, Nariman Point, Mumbai 400 021. Tel: +91 22 6778 9595 Fax: +91 22 6778 9660  
e-mail: [investorrelations@tcs.com](mailto:investorrelations@tcs.com) website: [www.tcs.com](http://www.tcs.com) CIN: L22210MH1995PLC084781

#### Extract of the audited consolidated interim financial results for the three months and six months ended September 30, 2025 (₹ crore)

	Three months ended September 30, 2025	Six months ended September 30, 2025	Three months ended September 30, 2024
Revenue from operations	65,799	1,29,236	64,259
Profit before exceptional item and tax	17,203	34,182	16,032
Profit before tax	16,068	33,047	16,032
Profit after tax	12,131	24,950	11,955
Total comprehensive income for the period	12,551	26,651	13,016
Paid up equity share capital (Face value: ₹1 per share)	362	362	362
Total reserves (including non-controlling interests)*	95,409	95,409	90,957
Earnings per equity share:- Basic and diluted (₹)	33.37	68.64	32.92

\* Balance for three months and six months ended September 30, 2025 represent balance as per the audited consolidated balance sheet for the year ended March 31, 2025 and balance for three months ended September 30, 2024, represent balance as per the audited consolidated balance sheet for the year ended March 31, 2024 as required by Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

#### Extract of the audited standalone interim financial results for the three months and six months ended September 30, 2025 (₹ crore)

	Three months ended September 30, 2025	Six months ended September 30, 2025	Three months ended September 30, 2024
Revenue from operations	54,531	1,07,319	53,990
Profit before exceptional item and tax	16,094	32,280	16,589
Profit before tax	15,244	31,430	16,589
Profit after tax	11,828	24,380	12,994
Total comprehensive income for the period	11,563	24,246	13,234

**Notes:**

- The audited consolidated financial results and audited standalone financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 9, 2025. The statutory auditors have expressed an unmodified audit opinion on these results.
- The Board of Directors at its meeting held on October 9, 2025, has declared an interim dividend of ₹11.00 per equity share.
- In July 2025, the Group announced re-structuring initiatives. As a part of this initiative, the Group released / will release certain associates from the organisation whose deployment may not be feasible. Termination benefits have been provided as per policy devised for this purpose. Such termination benefits, due to their size, nature or occurrence are disclosed as "Exceptional item" in the audited interim financial results.
- The above is an extract of the detailed format of financial results filed with the Stock Exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format for three months ended and six months ended September 30, 2025, are available on the BSE Limited website (URL: [www.bseindia.com](http://www.bseindia.com)), the National Stock Exchange of India Limited website (URL: [www.nseindia.com](http://www.nseindia.com)) and on the Company's website (URL: [www.tcs.com/investors](http://www.tcs.com/investors)). The same can be accessed by scanning the QR code provided below.

Mumbai  
October 9, 2025

For and on behalf of the Board of Directors  
  
**K Krithivasan**  
CEO and Managing Director  
DIN: 10106739





**Nippon Mutual Fund**  
Wealth sets you free

**MUTUAL FUND INVESTOR AWARENESS PROGRAM**

To increase awareness about Mutual Funds, we conduct Investor Awareness Programmes (IAPs) across the country. Schedule of upcoming IAP is as mentioned below:


DATE:	TIME	LOCATION
11 <sup>th</sup> October, 2025	06:30 PM	Chennai

Venue: The Saibaba Hotel, No.37, North Boag Road, T.Nagar, Chennai-600017.

**Name: V Eniyann | Mob. No.: 8433530531**

Nippon Life India Asset Management Limited CIN: L65910MH1995PLC220793

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



**GOVERNMENT OF TAMIL NADU  
RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT**  
e-Tender Notice  
Tender Notice No.A2/1504/2025 Dated : 07.10.2025  
FORM OF CONTRACT : ITEM RATE  
15<sup>th</sup> CFC 2025-2026 (National Health Mission)

1. For details, visit <https://tntenders.gov.in/nicgep/app>

2. E-Bids are invited Package Wise by Block Development Officer (B.P), Kadiapadi, Vellore District for Construction of Additional Primary Health Center with Two Cover System.

3. The bid documents can also be downloaded free of cost from <https://tntenders.gov.in/nicgep/app> from 10.10.2025 to 24.10.2025 upto 3.00 PM.

4. Date and time for downloading of bid document submission and Opening are as follows:

- i. Last Date and Time for downloading and online submission of bid documents : 24.10.2025 upto 3.00 P.M.
- ii. Date and Time of online opening of Bid Documents : 24.10.2025 at 4.00 P.M.

Block Development Officer (B.P) Katpadi.

DIPRI/ 5586 /TENDER/2025

**PUBLIC NOTICE  
TO WHOMSOEVER IT MAY CONCERN**

This is to inform the General Public that following share certificate of **TVS MOTOR COMPANY LTD** having its Registered Office at "Chaitanya", No. 12, Khader Nawaz Khan Road, Nungambakkam, Chennai, Tamil Nadu, 600034, registered in the name of the following Shareholder/s have been lost by them.

Sr. No.	Name of the Shareholder/s	Folio No.	Certificate No/s	Distinctive No/s	No. of Shares
1.	Mr. Gurpur Mohan Kamath	G04466	12547 19684	232124414 To 232124698	285

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificates.

Any person who has any claim in respect of the said share certificate/s should lodge such claim with the Company or its Registrar and Transfer Agents **Integrated Registry Management Services Pvt. Ltd, 2nd Floor, Kences Towers No.1, Ramakrishna Street, T Nagar, Chennai, Tamil Nadu, 600017** TEL: 044- 28140803 within 15 days of publication of this notice after which no claim will be entertained and the Company shall proceed to issue Duplicate Share Certificate/s.

**Place : Chennai  
Date : 10-10-2025**



**Indian Overseas Bank**

**ESPLANADE BRANCH:** No.-6, Chennai House, Esplanade, Chennai -600108 Ph : +91 89259 50048 & Email id: [io60048@ioib.in](mailto:io60048@ioib.in)

**SUBSTITUTED SERVICE OF DEMAND NOTICE TO BORROWERS/ MORTGAGORS / GUARANTORS**

**UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002**

1. Whereas the undersigned being the **Authorised Officer of Indian Overseas Bank** under SARFAESI Act and in exercise of powers conferred under Section 13(2) read with Rule 3, issued **Demand Notice dated 03.10.2025** calling upon the following Borrowers/ Mortgagors / Guarantors to repay the amounts mentioned in the Notice, **within 60 days** from the date of receipt of Notice, as per details given below.

2. The said Notices have been returned undelivered by the postal authorities / have not been duly acknowledged by the borrower / guarantor. Hence the Bank by way of abundant caution is effecting this publication of the demand notice. Copies of the said Notices are available with the undersigned and the said Borrower / Guarantor / Mortgagor, may, if they so desire, collect the said copies from the undersigned on any working day during normal office hours.

3. Against the above background, Notice is hereby given, once again, to said Borrower / guarantor/ mortgagor to pay to Indian Overseas Bank, within 60 days from the date of publication of this Notice, the amounts indicated / payable as given below under the loan & other documents. As security for due repayment of the loan, the following assets have been mortgaged to Indian Overseas Bank by the respective parties as below.

**Name of the Borrower: 1.M/s.Hifitin Health And Fitness Systems, Partner: Mangayarkarasi T, W/o.Sridhar, Address : No22/49, Kubera Munusamy Street, Ullagam, Nanganallur, Kancheepuram, Chennai, Tamil Nadu, 600061, Partner: Krishnan Ayyangar, S/o.Narasimhan DevanathchariAyyangar, Address 1: 15/5, Sri Lakshmi Street, Nanganallur, Chennai - 600061, Address 2: 4A, Self Help Indust Estate Keelkattalai Chennai 600117, Partner/Guarantor: Mangayarkarasi T, W/o. Sridhar, Address 1: No.22/49, Kubera Munusamy Street, Ullagam, Nanganallur, Kancheepuram, Chennai, Tamil Nadu, 600061. Address 2: 4A Self Help Industrial Estate Keelkattalai Chennai 600117, Partner/Guarantor & Mortgagor: 3.Krishnan Ayyangar, S/o.Narasimhan Devanathchari Ayyangar, Address 1: 15/5 Sree Lakshmi St Nanganallur, Chennai, Tamil Nadu, 600061, Address 2: 4A, Self Help Industrial Estate Keelkattalai Chennai 600117, Nature of Facility: TLCMS 00490303000011, Limit: ₹ 3,98,60,826/-, Rate of Interest (including overdue interest) & rests: 15.15%; Last Interest Debit Date : 30.09.2025; Total dues\* as on 02.10.2025: ₹ 4,15,88,925.78; NPA Date: 28.09.2025**

**DESCRIPTION OF SECURED ASSET**

**Nature of Security: 1.Hypothecation: CERSAI A - 200097340466 Machinery Hypothecation of Stocks and Book Debts.**

**2.Mortgage: CERSAI ID-200069459645 - All that piece and parcel of the House and Ground bearing Door No.15/5, Sri Lakshmi Street, Nanganallur, Chennai - 600 061, Plot No.5 in the approved layout No. 101/7/1, Comprised in S.No.9/3 and T.S. No.61, Block No.16, Ward No. "D" of Alandur Municipality as per the Town Survey field Register of Alandur Municipality, situated in **Thalakkananchery Village, Tambaram Taluk, Kancheepuram District**, located within the Registration Sub District of Alandur and Registration District of South Chennai, and bounded on the North By : -20 feet road known as Sri Lakshmi Street, South By : -Plot No. 13/ 2B, Sri Lakshmi Street Housing L.S.R.Apartment and by Plot No.1, Ayyappa Nagar, SBI Ill Colony ( Extension), East By - Plot No. 14/6, Sri Lakshmi Street, Mr. K.M. Varadachari's Property; West By -Plot No.33, State Bank Ill Colony, Mr. S. Arokiasamy's Property; Ad measuring North to South On the Eastern Side: 42 feet; North to South on the Western Side: 63 feet; East to West on the Northern Side: 42 feet; East to West on the Southern Side: 42 feet all totaling Measuring an extent of **2520 sq.ft., together with building** and situated within the Registration District of Chennai South and situated within the Sub-Registration District of Alandur.**

**\* payable with further interest at contractual rates/rests/other charges as agreed from the date mentioned above till date of payment.**

**4.** If the said borrower / guarantor / mortgagor fail to make payment to Indian Overseas Bank as aforesaid, then Indian Overseas Bank shall proceed against the above secured assets under Section 13(4) of the SARFAESI Act and Rule entirely at the risks, costs and consequences of the said borrowers/ guarantor.

**5.** Further, the attention of borrower / guarantor / mortgagor is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them to redeem the secured assets.

**6.** The said Borrower / guarantor / mortgagor are prohibited under the SARFAESI Act from transferring the secured assets, whether by way of sale, lease or otherwise without the prior written consent of Indian Overseas Bank. Any person who contravenes or abets contravention of the provisions of the Act or Rules shall be liable for imprisonment and/ or fine as given under Section 29 of the Act.

**Date : 03.10.2025  
Place: Chennai**


Authorised Officer  
Indian Overseas Bank

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**बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra**  
OUR FAMILY OUR BANK

**Coimbatore Zonal Office :** SMT Towers, First Floor, 169-A, Raju Naidu Road, Sivananda Colony, Coimbatore - 641 012.  
Tel : 0422-2914952/3, e-mail : [smrecovery\\_cbe@mahabank.co.in](mailto:smrecovery_cbe@mahabank.co.in)  
Head Office: Lokmangal, 1501, Shivajinagar, Pune - 411005.

**LOCKER HIRER NOTICE**

Whereas as you, the below mentioned Locker holders have committed default in payment of locker fees and despite various notices given by the bank on the registered address with it. You are therefore called upon to contact the branch within 90 days from the date of this notice and repay the due of the bank immediately.

Whereas, you have not cleared the dues and despite diligent and repeated follow up for recovery of dues you are still in default. Consequently, all your rights over the hired locker stands forfeited and Bank was entitled for repossession of the locker allotted to you.

Whereas, in exercise of said right of repossession Bank will take possession of your said locker and decided to break open the same at your cost and consequences on **12.01.2026** (date 90 days from the date of publication of notice) at **02.00 P.M** (time).

You are hereby called upon to pay the dues within the stipulated time from the date of publication of this notice.

**Address and contact number of Branch : Bank of Maharashtra, Madurai Branch : No.110/110A, Netaji Road, Near GRT Jewellers Building, Madurai - 625001**

Sl. No.	Locker No	Name of locker hirer & Address of locker hirer as per agreement or subsequently informed to the bank by the hirer
1.	B-5	<b>Rajam C K</b> , D2/16 Brceze Apartments, Jeyaram Street, Thiruvanniyur, Chennai-600041
2.	B-35	<b>S.AMBUJAM</b> , W/o.S.V.Raja Gopalan, D2/16, Brceze Apartments, Jeyaram Street,Thiruvanniyur, Chennai-600041

**Date : 19.09.2025  
Place : Madurai**

Authorised officer  
Bank of Maharashtra



**सेंट्रल बैंक ऑफ इंडिया  
Central Bank of India**  
TO YOU WE ARE CENTRAL

**Notice Inviting Tenders**

Central Bank of India invites e-bids for Bid No. GEM/2025/B/6772320

“Procurement of Supply, Installation, and Maintenance of End-To-End Asset Liability Management Solution”

Last date for Tender submission on GeM portal is 10.11.2025 up to 17.00 hrs.

For details, please visit our website: [www.centralbank.bank.in](http://www.centralbank.bank.in)

**Chief Risk Officer**



**TATA CAPITAL HOUSING FINANCE LIMITED**  
Contact Add: 11<sup>th</sup> Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013 CIN No: U67190MH2008PLC187552 Contact No. (022) 61827414, (022) 61827375

**PUBLIC NOTICE**

Public at large is informed/notified that the following original documents mentioned below have been lost/not traceable.

S.No.	PARTICULAR
1.	Deed of Absolute Sale Dated 9186/2012 Dated 17.09.2012


All that above original documents pertaining **Mr Ponraj along ("Borrowers")** in respect of his Home Loan account No. 9115413 which was pertains to Plot No.10, situated at "JESRAJ NAGAR" comprised in Survey No.238/1 of Pudupakkam Village, Kancheepuram District, Registration District of Kancheepuram, Thirupporur Sub-Registrar Office, Pudupakkam Panchayat Union Limit, Pudupakkam Village Comprised Survey No.238/1. Total area 1800 Sq.ft. ("Property"), is not traceable. An Information Report of Documents Lost.

The notice is hereby given to the general public not to deal with the above said document and if any person deals with the above said document would do so at their own risk and responsibility and our company shall not be liable in any manner whatsoever for any loss incurred by such person(s) on an account of any such unauthorized dealing.

**Any one finding the same may please return it to: Mahalakshmi.Manoharan MANAGER - RETAIL BRANCH OPERATIONS, Tata Capital Housing Finance Limited, 5th Floor, Centennial Square I & A Dr Ambedkar Salai, Kodambakkam [Chennai - 600 024. Mob. number - 9799060656. E-mail: [mahalakshmi.manoharan@tatacapital.com](mailto:mahalakshmi.manoharan@tatacapital.com). Phone No.9799060656.**

**Place: CHENNAI  
Date: 10.10.2025**

Sd/- Authorised Officer  
For Tata Capital Housing Finance Limited



**MUTHOOT HOUSING FINANCE**

**MUTHOOT HOUSING FINANCE COMPANY LIMITED**

Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN NO - U65922KL2019PLC025624 Corporate Office: 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517, Email id: [authorised.officer@muthoot.com](mailto:authorised.officer@muthoot.com)

**APPENDIX -IV [Rule 8(1)] Possession Notice (For Immovable Property)**

Whereas The undersigned being the Authorized Officer of the Muthoot Housing Finance Company Ltd., under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (ACT NO.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 to below mentioned Borrower/s / Guarantor/after completion of 60 days from date of receipt of the said notice, The Borrower/s / Guarantor/s having failed to repay the amount, notice is hereby given to the Borrower/s / Guarantor/s and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on them under section 13(4) of the said Act read with Rule 8 of the said Rules on this.

Sr. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of Demand notice	Total O/s Amount (Rs.) Future Interest Applicable	Date of Possession
1.	LAN No. MHFLPROPON000005001890 1. Rajasekar R Alias Ramanujam 2. Gunasundhari Alias Sammantham	05-July-2025	Rs.8,52,624.87/- as on 04-July-2025	07-October-2025
2.	LAN No. 1111122289 1. Naveenkumar D 2. Mala S. Durairaj	05-July-2025	Rs.7,03,899.78/- as on 04-July-2025	07-October-2025
3.	LAN No. 1111408821 1. J.Chandran 2. Jesi.P	05-July-2025	Rs.3,84,207.84/- as on 04-July-2025	07-October-2025
4.	LAN No. MHFLPRODIN000005000216 & MHFLPRODIN0000050006907 1. Sellappan 2. Mangammal Pandi 3. Pandi Alias Vellaaisamy	05-July-2025	Rs.5,55,936.54/- & Rs.5,63,889.54/- as on 04-July-2025	07-October-2025

**Description of Secured Asset(s) /Immovable Property (ies):** ALL THAT PART AND PARCEL OF HOUSE BUILDING, COMPRISED IN NEW S.NO.169/12B, OLD S.NO.305/16, MEASURING AN EXTENT OF 8568 SQ.FT., IN THIS EXCLUDING 653 SQ.FT., FOR COMMON PATHWAY AND REMAINING EXTENT 7914 SQ.FT., OUT OF WHICH EXCLUDING 1/6TH SHARE OF UNDIVIDED SHARE ABOUT 1319 SQ.FT., AND REMAINING 6595 SQ.FT., OUT OF 1/3RD SHARE MEASURING ABOUT 2198 SQ.FT., OR 204 SQ.MT. OF VACANT PLOT IS SUBJECT TO THIS DEED, SITUATED AT VELLAKARAI VILLAGE, CUDDALORE PANCHAYAT UNION LIMITS, CUDDALORE DISTRICT, WITHIN THE SUB-REGISTRATION DISTRICT OF CUDDALORE JOINT 2 AND THE REGISTRATION DISTRICT OF CUDDALORE DISTRICT EAST: LAKSHMINAYARANAN PLOT. WEST: VEERAVEL PLOT. NORTH: MAIN ROAD. SOUTH: RAJAVANNIYAN LAND.

**Description of Secured Asset(s) /Immovable Property (ies):** ALL THAT PIECE AND PARCEL OF THE LAND AND BUILDING COMPROMISED IN VILLAGE NATHAM S.NO.189 PART, IN NEW S.NO.189/30, A HOUSE AND SITE PROPERTY WITH RCC ROOFED HOUSE BUILDING INCLUDING ALL ACCESSORIES, AS PER CHITTA CUM PATTAN 0.63, SITUATED AT NO.9, PANAIMUGAI VILLAGE, VEMBAKKAM TALUK, THIRUVANNAMALAI DISTRICT AND BOUNDED ON THE : EAST OF : THIRUMAL'S HOUSE. WEST OF : 5 FEET BREADTH COMMON WAY. NORTH OF : SARAVANAN'S HOUSE SITE. SOUTH OF : ROAD. MEASURING WITH AN EXTENT 972SQ.FT., EAST TO WEST : 18 FEET NORTH TO SOUTH : 54 FEET AND ALSO (5\*158=790 SQ.FT., COMMON PASSAGE) HOUSE AND SITE PROPERTY EXTENT 227½ SQ.FT., EAST TO WEST : 13 FEET NORTH TO SOUTH : 17½ FEET HOUSE AND SITE PROPERTY EXTENT 459 SQ.FT., EAST TO WEST : 17 FEET NORTH TO SOUTH : 27 FEET SITUATED WITHIN THE SUB REGISTRATION DISTRICT OF KAVERIPAKKAM AND IN THE REGISTRATION DISTRICT OF ARAKONAM.

**Description of Secured Asset(s) /Immovable Property (ies):** ALL THAT PIECE AND PARCEL OF THE LAND AND BUILDING COMPROMISED IN NATHAM S.NO.94/3B, NEW S.NO.94/81, MEASURING EAST TO WEST(S) SIDE 23½ FT, EAST TO WEST(N) SIDE 25FT, NORTH TO SOUTH (E) 80 FT, NORTH TO SOUTH (W) 75½ FT, TOTALLY 1885½ SQ.FT., IN THIS 175.17 SQ.MT., SITUATED AT VENGIL VILLAGE, AMBUR TALUK, VELLORE DISTRICT AND BOUNDED ON THE : EAST BY : RAJI AND PAPPAMMAL PLOT. WEST BY : KAMALANATHAN PLOT. NORTH BY : ROAD. SOUTH BY : RANI AND PERUMAL PLOT. SITUATED WITHIN THE SUB REGISTRATION DISTRICT OF AMBUR AND IN THE REGISTRATION DISTRICT OF VELLORE.

**Description of Secured Asset(s) /Immovable Property (ies):** ALL THAT PIECE AND PARCEL OF THE LAND AND BUILDING COMPRISED IN OLD NATHAM S.NO.124, NEW NATHAM S.NO.1016/20AS PER THE NATHAM SETTLEMENT PATTAN 0.824 OF 0-01.64 SQ.MTS OF HOUSE SITE ALONG WITH THE TILED HOUSE BEARING WITH DOOR NO.5/36, SITUATED AT, KASAVANAMPATTY VILLAGE IN KURUMAPATTY, DINDUGAL WEST TALUK, DINDUGAL DISTRICT, WITHIN THE SUB-REGISTRATION DISTRICT OF KANNIYADI AND THE REGISTRATION DISTRICT OF DINDUGAL. BOUNDED BY:- EAST BY : HOUSE OF LAKSHMANAN. WEST BY : HOUSE OF ACHAPPAN. NORTH BY : EAST-WEST STREET. SOUTH BY : PROPERTY OF SUNDARAMOORTHY. MEASURING AN EXTENT OF 1763½ SQ.FT., OF 164 SQ.MT. EAST TO WEST ON THE NORTHERN SIDE : 38 FT.EAST TO WEST ON THE SOUTHERN SIDE : 47½ FT. NORTH TO SOUTH ON THE EASTERN SIDE : 42½ FT. NORTH TO SOUTH ON THE WESTERN SIDE : 40½ FT. WITHIN WHICH THE SAID HOUSE SITE OF 1763½ SQ.FT., OF 164 SQ.MT., IN WHICH THE TILED HOUSE HAD BEEN CONSTRUCTED MEASUREMENT OF EAST-WEST WITH 13½ FEET'S NORTH-SOUTH WITH 25 FEET'S, TO THE TOTAL OF 337½ SQ.FT., OF 31½ SQ.MT., ALONG WITH ALL OTHER USUAL RIGHTS THEREON.

The Borrower/s / Guarantor/s in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Muthoot Housing Finance Company Limited, for an above mentioned demanded amount and further interest thereon.

**Place : TAMIL NADU, Date: 10<sup>th</sup> October, 2025** Sd/- Authorised Officer, For Muthoot Housing Finance Company Limited



**CAMPUS TALK**




**PROMOTIONS**

**SACAS SCHOOL OF MANAGEMENT EVENT**

The School of Management, S A College of Arts & Science, inaugurated Madras Management Association Students Chapter for the academic year 2025–26. The program commenced with a warm welcome address by Dr Viji R, Director, School of Management. The event was further enriched by the expert talk delivered by Gp Capt Dr R Venkataraman, General Manager, Madras Management Association who focused on bridging the gap between academic knowledge and industry expectations. He emphasised that while classroom learning lays the foundation, students must acquire clarity of basics, communication skills, problem-solving abilities, and practical exposure to meet professional demands.


**Campus Reporter: Meena E**



**GNANAM SCHOOL OF BUSINESS - HR CONCLAVE-NEXUS 2025**

Mr B Venkataramana, Corporate Strategic Advisor – Ramraj Cotton, Director – ABT Limited in his valedictory address highlighted how students should align themselves with the expectations of the modern corporate world. He focused on the demands of the present era and industry, as well as the pivotal role of customer relationship management (CRM) in business success.

Venkataramana urged them to cultivate a customer-centric mindset, regardless of their role, since every function in an organisation ultimately impacts the customer. He concluded with a clear message : “The future belongs to those who can blend knowledge, adaptability, and people skills to create value.”




He encouraged students to embrace lifelong learning and keep upgrading their skills to remain relevant in the job market. Mr

**ETHIRAJ COLLEGE FOR WOMEN-MBA HOSTS ITS ANNUAL EVENT PARADIGM 2025**


The annual national level management conference “Paradigm 2025” hosted by the Dept of Management Studies was held on 8th October. The theme of the conference was “AI and the Future of Management: Transforming Industries and Lives”.

and a Business Quiz by Er T K Padmanabhan. Eminent Quiz Master were held along with a series of competitions. Business Standard was the Knowledge Partner.



Ms Innocent Divya, IAS, Director of Technical Education inaugurated the conference in the presence of Mr V M Muralidharan, Chairman, Ethiraj College Trust and Dr S Uma Gowrie, Principal. The valediction had Mrs Pooja Srinivasa Raja, Director, Adyar Ananda Bhavan distributing the prizes to the winners.

An interesting panel discussion with panellists from diverse industries and moderated by Mr Venkatachalam Ramakrishnan, VP, Prodapt



**JANA SMALL FINANCE BANK**  
(A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: No.28/36, 1st Floor, South West Boag Road, T.Nagar, Chennai-600017.

**E-AUCTION NOTICE**

**PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

The undersigned as authorised officer of **Jana Small Finance Bank Limited** has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that **online auction (e-auction)** of the mortgage properties in the below mentioned accounts for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 15.07.2025	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last date TIME & Place for submission of Bid
1	32699630000045	1) Asha R, 2) Mr. Ramesh V.N	14.07.2025	16.09.2025	Rs.1,13,373.44 (Rupees One Lakh Thirteen Thousand Three Hundred Seventy Three and Forty Four Paise Only)	11.11.2025 Time 9:30 AM to 05:00 PM	Rs.8,37,000/- (Rupees Eight Lakhs Thirty Seven Thousand Only)	Rs.83,700/- (Rupees Eighty Three Thousand Seven Hundred Only)	13.11.2025 at 11.00 AM to 02.00 PM	12.11.2025, Till 05.00 PM Jana Small Finance Bank Ltd. No.28/36, southwest Boag Road, T.nagar, Chennai-600017

**Description of the Property:** All that piece and parcel of the property at Ambekar Street, Chozhavaram Village, Ponneri Taluk, Thiruvallur District, comprised in Olds No.505/1 Part, New S.No.505/58, as per patta measuring 100 sq.mt., as per measurement 620 Square feet together with house thereon with amenities and the **Land Bounded on the: On the North:** Land in S.No.505/ 57, **On the South:** Land in S.No.505/59, **On the East:** Land in S.No.505/63 & 505/64, **On the West:** Land in S.No.505/2. Measuring: Northern side: 30 Feet, Southern side: 32 Feet, Eastern side: 22 Feet, Western side: 18 Feet. Situated within the Sub Registration District of Red Hills and Registration District of Chennai North.

The properties are being held on **"AS IS WHERE IS BASIS"** & **"AS IS WHAT IS BASIS"** and the E-Auction will be conducted **'On Line'**. The auction will be conducted through the Bank's approved service provider **M/s. 4 Closure** at the web portal <https://bankauctions.in> & [www.foreclosureindia.com](http://www.foreclosureindia.com). For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact **M/S. 4 Closure; Contact Mr. M Dinesh Contact Number: 8142000735. Email id: [info@bankauctions.in](mailto:info@bankauctions.in)/[dinesh@bankauctions.in](mailto:dinesh@bankauctions.in)**. For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact **Jana Small Finance Bank authorized officers: Mr. Ranjan Naik (Mob. No.6362951653) email: [ranjan.naik@janabank.com](mailto:ranjan.naik@janabank.com)**. To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named borrowers/Guarantor/s Mortgage about e-auction scheduled for the mortgaged properties. The Borrower/Guarantor/Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

**Date: 10.10.2025, Place: Chennai**

Sd/- Authorized Officer, Jana Small Finance Bank Limited



