

**[FORM A****PUBLIC ANNOUNCEMENT**

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED

RELEVANT PARTICULARS		
1.	Name of corporate debtor	Sarvaloka Services-On-Call Private Limited
2.	Date of incorporation of corporate debtor	17.09.2014
3.	Authority under which corporate debtor is incorporated / registered	Registrar of Companies, Bengaluru Karnataka
4.	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U45100KA2014PTC076441
5.	Address of the registered office and principal office (if any) of corporate debtor	Registered Office: GMCC Group's No. L-371, 5th Main, Sector 6, HSR Layout, Bangalore - 560102, Karnataka Correspondence Address 102, Golden Square, Eden Park, No.20, Vittal Mallya Road, Bengaluru, Karnataka-560001
6.	Insolvency commencement date in respect of corporate debtor	07.01.2026
7.	Estimated date of closure of insolvency resolution process	05.07.2026
8.	Name and registration number of the insolvency professional acting as interim resolution professional	Rakesh Kumar Jain IBBI/IPA-002/IP-N00053/2017-18/10105
9.	Address and e-mail of the interim resolution professional, as registered with the Board	E-205, Basement, Greater Kailash Part-II, New Delhi -110048 sirshree.rakesh@gmail.com
10.	Address and e-mail to be used for correspondence with the interim resolution professional	E-205, Basement, Greater Kailash Part-II, New Delhi -110048 cirp.sarvaloka@gmail.com
11.	Last date for submission of claims	21.01.2026
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not available as per the information available with IRP till date
13.	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not applicable
14.	(a) Relevant Forms and (b) Details of authorized representatives are available at:	Web link: <a href="https://ibbi.gov.in/home/downloads">https://ibbi.gov.in/home/downloads</a> Not available as per the information available with IRP till date

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED on -07.01.2026. The creditors of SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED are hereby called upon to submit their claims with proof on or before 21.01.2026 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No.13 to act as authorised representative of the class in Form CA. – Not applicable as per the information available with IRP.

**Submission of false or misleading proofs of claim shall attract penalties.**

Sd/-

Rakesh Kumar Jain

Interim Resolution Professional

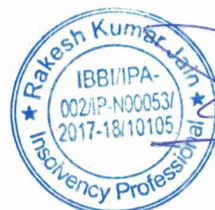
IBBI/IPA-002/IP-N00053/2017-18/10105

Authorisation for assignment valid till 30.06.2026

Date :08.01.2026

Place : New Delhi

Published in Financial Express & Samyukta newspaper, Bangalore Edition, Published on 09.01.2026



<b>FORM A</b> <b>PUBLIC ANNOUNCEMENT</b> <i>(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)</i>	
<b>FOR THE ATTENTION OF THE CREDITORS</b> <b>SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED</b>	
RELEVANT PARTICULARS	
1. Name of corporate debtor	Sarvaloka Services-On-Call Private Limited
2. Date of incorporation of corporate debtor	17.09.2014
3. Authority under which corporate debtor is incorporated / registered	Registrar of Companies, Bengaluru Karnataka
4. Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U45100KA2014PTC076441
5. Address of the registered office and principal office (if any) of corporate debtor	Registered Office: GMCC Group's No. L371, 5th Main, Sector 6, HSR Layout, Bangalore - 560102, Karnataka Correspondence Address: 102, Golden Square, Eden Park, No.20, Vittal Mallya Road, Bengaluru, Karnataka-560001
6. Insolvency commencement date in respect of corporate debtor	07.01.2026
7. Estimated date of closure of insolvency resolution process	05.07.2026
8. Name and registration number of the insolvency professional acting as interim resolution professional	Rakesh Kumar Jain IBBI/IPA-002/IP-N00053/2017-18/10105
9. Address and e-mail of the interim resolution professional, as registered with the Board	E-205, Basement, Greater Kailash Part-II, New Delhi -110048 sirshree.rakesh@gmail.com
10. Address and e-mail to be used for correspondence with the interim resolution professional	E-205, Basement, Greater Kailash Part-II, New Delhi -110048 cip.sarvaloka@gmail.com
11. Last date for submission of claims	21.01.2026
12. Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not available as per the information available with IRP till date
13. Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not applicable
14. (a) Relevant Forms and (b) Details of authorized representatives are available at:	Web link: <a href="https://ibbi.gov.in/home/downloads">https://ibbi.gov.in/home/downloads</a> Not available as per the information available with IRP till date

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED on-07.01.2026.  
The creditors of SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED are hereby called upon to submit their claims with proof on or before 21.01.2026 to the interim resolution professional at the address mentioned against entry No. 10.  
The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.  
A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No.13 to act as authorised representative of the class in Form CA. - Not applicable as per the information available with IRP  
**Submission of false or misleading proofs of claim shall attract penalties.**

Sd/-  
Rakesh Kumar Jain  
Interim Resolution Professional  
IBBI/IPA-002/IP-N00053/2017-18/10105

Date :08.01.2026  
Place : New Delhi

Authorisation for assignment valid till 30.06.2026

Published in Financial Express & Samyukta  
Bangalore Edition, Published on 09.01.2026



*Rakesh Kumar Jain*

**FORM A PUBLIC ANNOUNCEMENT**  
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

**FOR THE ATTENTION OF THE CREDITORS SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED**

**RELEVANT PARTICULARS**

1. Name of corporate debtor	Sarvaloka Services-On-Call Private Limited
2. Date of incorporation of corporate debtor	17/09/2014
3. Authority under which corporate debtor is incorporated / registered	Registrar of Companies, Bengaluru Karnataka
4. Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U45100KA2014PTC076441
5. Address of the registered office and principal office (if any) of corporate debtor	Registered Office: GMCC Groups No. L371, 5th Main, Sector 6, HSR Layout, Bangalore - 560102, Karnataka Correspondence Address: 102, Golden Square, Eden Park, No.20, Vittal Malya Road, Bengaluru, Karnataka-560001
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8. Name and registration number of the insolvency professional acting as interim resolution professional	Rakesh Kumar Jain IBBI/IPA-002/IP-NO0053/2017-18/10105
9. Address and e-mail of the interim resolution professional	E-205, Basement, Greater Kailash Part-II, New Delhi -110049 sigsar@rakesh@rediffmail.com
10. Address and e-mail to be used for correspondence with the interim resolution professional	E-205, Basement, Greater Kailash Part-II, New Delhi -110048 cip.sarvaloka@gmail.com
11. Last date for submission of claims	21.01.2026
12. Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not available as per the information available with IRP till date
13. Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class)	Not applicable
14. (a) Relevant Forms and (b) Details of authorized representatives are available at:	Web link: https://ibbi.gov.in/home/downloads Not available as per the information available with IRP till date

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED on 07.01.2026. The creditors of SARVALOKA SERVICES -ON-CALL PRIVATE LIMITED are hereby called upon to register their claims with IRP on or before 21.01.2026 to the interim resolution professional at the address mentioned against entry No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit their claims with proof in person, by post or by electronic means. A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorized representative from among the three insolvency professionals listed against entry No.13 to act as authorized representative of the class in Form CA - Not applicable as per the information available with IRP.

**Submission of false or misleading proofs of claim shall attract penalties.**

Sd/-  
Rakesh Kumar Jain  
Interim Resolution Professional  
Date :08.01.2026  
Place : New Delhi  
IBBI/IPA-002/IP-NO0053/2017-18/10105  
Authorisation for assignment valid till 30.06.2026

**IN THE COURT OF THE 2ND ADDITIONAL DISTRICT MUNSIF OF COIMBATORE**  
O.S. No. 645 / 2024

1.P.Balaji, 2.P.Jamunaran, 3.V.Vijayalakshmi, 4.V.Rajendran, 5.V.Mathialagan, 6.M.Bagiyalakshmi, ... Plaintiffs

Vs  
P.Hemalatha, D/o. Ponnusamy, No.228, 1st Floor, 1st Main Road, 3rd Cross, Jakkasandra Extension, Koromangala 1st block, Bangalore - 560034. ... 2nd Defendant

**NOTICE**  
The plaintiffs had filed the above mentioned case against you in the Court of the 2nd Additional District Munsif of Coimbatore for the relief of a declaration. The above-mentioned O.S. 635/2024 was posted for your appearance on 29.01.2026. You should appear either in person or through your counsel on 09.01.2026 before the 2nd Additional District Munsif of Coimbatore. Failing which, an ex parte order will be passed against you.

**M.Sajith, B.Sc., B.L., Advocate, Coimbatore.**

**Altum Credo HOME FINANCE PRIVATE LTD**  
Regd. Office: Floor No. 7, Kalpataru Infinitia, Wakdevadi, Shivajinagar, Pune - 411005, Maharashtra (India)

**APPENDIX IV POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)**

The undersigned being the authorized officer of Altum Credo Home Finance Pvt. Ltd., (ACHFL), Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act, 2002") and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Enforcement Rules"). Demand Notice(s) issued by the Authorized Officer of the company to the Borrower(s) and Guarantor(s) (collectively referred to as the "Borrowers") mention herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to Borrowers and the public in general that the under signed has taken symbolic / physical possession of the property described herein below in supersize of powers conferred upon him under Sub-section (4) of Section 13 of the said act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrowers 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 ACHFL for an amount mentioned herein under with the interest thereon.

**Name of Borrower(s) / Co-Borrower(s) and Guarantor(s) Loan A/c No.**  
1. Rekha P (Applicant), 2. Partha D S (Co-applicant), LAN- S15220800002

**Description of Secured Asset**  
All that piece and parcel in respect of the building property situated at Doddamagge Village, Doddamagge Grama Panchayath, Arakalgud Taluk, Hassan District, within the limits of Doddamagge Gram Panchayath, Arakalgud Taluk, coming under the purview of Arakalgud Sub-Registrar, bearing Property ID No. 151600301000400214, Gram Panchayath Khatha No. 71, measuring East to West 12.34 meters and North to South 10.6707 meters, in total admeasuring 131.6764 Sq. Mtrs., wherein a residential building is constructed, and bounded on: East : House Property of Range Gowda, West : House Property of Puttaswamy Gowda, South: House Property of Manjashetty, North : Road

**Date of Demand Notice and Amount**  
18-09-2025 / Rs. 8,34,709/- (Rupees Eight Lakhs Thirty Four Thousand Seven Hundred Nine Only)

**NPA Date - 29-08-2025 Date of Possession : 07.01.2026**

**STATUTORY NOTICE TO BORROWERS/ CO-BORROWERS AND GUARANTORS**  
Borrower(s) / Co-Borrower(s) and Guarantor(s) are hereby put to caution that the property may be sold at any time hereinafter by way of public auction/tenders and as such this may also be treated as a notice under Rule 6, 8 & 9 of Security Interest (Enforcement) Rules, 2002.

**Place : Hassan, Karnataka**  
**Date : 09.01.2026**  
Sd/-  
Authorized Officer  
Altum Credo Home Finance Pvt. Ltd. (ACHFL)

**IKF Home Finance Limited**  
Equinox by Phoenix-Tower 3, 10th Floor, Diamond Hills, Lumbini Avenue, Rai Durg, Gachibowli, Hyderabad [Telangana - 500081]

**POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]**

WHEREAS the undersigned being the Authorized Officer of IKF Home Finance Ltd. (hereinafter referred to as "IKF") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (S.I. Act) and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has Taken Possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "IKF" for an amount as mentioned herein under and interest thereon.

Sr. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	Lan :- LXDVN03724-250012789 1. Mr/Mrs. Srinivasa N Srinivasa N 2. Mr/Mrs. Jyothamma C Jyothamma G Are R/o. C/O Narayanappa, Gopasandra Village, Oolavadi Post, Chinthamani Taluk, Chikkaballapura District, Kolar, Karnataka, India. also at: Chinthamani Taluk, Chikkaballapura District, C/O Narayanappa, Gopasandra Village, Oolavadi Post.-563125.	All that piece and parcel of the Property bearing No. 15280030110900388, measuring East to West 11.582 meter and North to South 5.791 meter, admeasuring 67.07 Sq. meter, situated at Gopasandra Village, Chinthamani Taluk, comprising of a building and bounded by: East by: Road; West by: Government Property; North by : House belongs to Mr. Narayanappa, South by : Property belongs to Mr. Gangappa	13.10.2025 Rs. 10,96,516/- (Rupees Ten lakh Ninety Six Thousand Five Hundred Sixteen Only)	02.01.2026

**Place : Chintamani, Karnataka**  
**Date : 02.01.2026**  
Sd/-  
Authorized Officer  
For IKF Home Finance Limited

**ICICI Home Finance** Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051

Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059  
Branch Office: 1st floor, The Empire, Office No.-F-05, 33-City Centre, Ward no. 30, Near Income Tax Building, Opposite Madhav Rao Scindia Park, Gwalior (MP)- 474011

**POSSESSION NOTICE**

Whereas the undersigned being the Authorized Officer of ICICI Home Finance Company Limited under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules of the below-mentioned dates. The borrower 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 ICICI Home Finance Company Limited.

The Borrower's 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.

Sr. No.	Name of the Borrower/ Co-Borrower/ Loan Account Number	Description of property/ Date of Possession	Date of Demand Notice (Rs.)	Name of Branch
1	Raj Rajoriya (Borrower), Sunita Jatav (Co-Borrower), LHGWA00001556646	P.H. No. 56, Part of Survey No. 1301/4/ Min-1, 1301/10, P.H. No. 56, Ward No. 05, Rm 02 Dabra, Amarpura, Tehsil Dabra, District Gwalior, Madhya Pradesh- 475110 Bounded By- East: Remaining Land of Seller, West: 18 Ft Road, North: House of Sharu, South: House of Pappu./ Date of Possession: 05-01-2026	19-07-2025 Rs. 4,48,449.28/-	Gwalior
2	Raj Rajoriya (Borrower), Sunita Jatav (Co-Borrower), LHGWA00001556647	P.H. No. 56, Part of Survey No. 1301/4/ Min-1, 1301/10, P.H. No. 56, Ward No. 05, Rm 02 Dabra, Tehsil Dabra, District Gwalior, Madhya Pradesh- 475110 Bounded By- East: Remaining Land of Seller, West: 18 Ft Road, North: House of Sharu, South: House of Pappu./ Date of Possession: 05-01-2026	19-07-2025 Rs. 44,404/-	Gwalior

The above-mentioned borrowers(s)/ guarantor(s) are hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

**Date : January 09, 2026, Place: Gwalior**  
Authorized Office, ICICI Home Finance Company Limited

**Wilson Garden Branch** #376/21, T V Plaza H Siddaiha Road, Wilson Garden, PO Wilson Garden S.O, Bengaluru - 560027  
Ph - 9449860027, 9985822322, email- cb10491@canarabank.com

**GOLD ORNAMENTS AUCTION SALE NOTICE**

OFFERS ARE INVITED FOR PUBLIC PURCHASE OF BELOW MENTIONED GOLD ORNAMENTS TO BE AUCTIONED BY CANARA BANK WILSON GARDEN - 560027.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below mentioned borrower has been issued to pay the outstanding amount towards the facilities against the gold ornaments availed by the borrower from CANARA BANK, WILSON GARDEN BRANCH. Gold ornaments will be sold on "As the condition where is", "As is what is", and "Whatever there is" on 20/01/2026, for recovery of dues with further interest and charges there on due from the WILSON GARDEN, Bangalore, of Canara Bank from the respective borrowers. In event, if any surplus amount is realized from this auction, the same will be refunded, after adjusting any other liabilities due to the bank and if there is a deficit, post the auction, the balance amount shall be recovered from borrower through appropriate legal action. Canara Bank has the authority to remove any of the following accounts from the eAuction without prior intimation.

Sr.	Name of the Borrower	Account Number	Present Liability (As on 08.01.2026)	Gross Weight	Reserve Price
1	JAYALAKSHMI C S, No 10, 1st Cross, 3rd Main, Opp J J Aprnt, J P Nagar 6th Phase, Bangalore South, Bangalore, Karnataka 560078.	180100957221	Rs. 42,344.71	11.40	Rs. 1,33,000/-

(a) E-Auction of Gold Ornaments will be held on 20/01/2026, between 11.00 A.M. to 2:00 P.M. by the service provider M/s Antares Systems Ltd (G-ERP Evolving Solutions for Tomorrow) (Mr. Ravi Roshan - 9708966684 Ms. B M Sushmitha - 8951944383, 080-4582100/033-46046611.  
Website: https://www.gerp.gov.com/canarabank, email id: helpdeskcanbank@gmail.com)  
(b) The Gold Ornaments can be inspected, with prior appointment with Authorized Officer, on 12/01/2026 and 17/01/2026 between 11 AM to 4:00 PM  
(c) The Earnest Money Deposit (EMD) amount to be remitted by a bidder for participating in e-auction is fixed at Rs. 25,000 (Twenty-five thousand only) to be deposited by way of Demand draft in favour of Canara Bank, WILSON GARDEN BRANCH (10419) OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, WILSON GARDEN BRANCH, A/c No. 209272434 IFSC Code: CNRB0010419 or before 19-01-2026 by 4.00 PM  
(d) The intending bidders should register their names at portal: https://www.gerp.gov.com/canarabank 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 Antares Systems Ltd (G-ERP Evolving Solutions for Tomorrow) Mr. Ravi Roshan - 9708966684 Ms. B M Sushmitha - 8951944383, 080-4582100/033-46046611 Website: www.gerp.gov.com/canarabank, email ID: helpdeskcanbank@gmail.com  
(e) The EMD shall be in cash or by way of Demand Draft in favour of the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.  
(f) The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.  
(g) The successful bidder should make full payment at least by next working day of the auction. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put for sale again.  
(h) For further details contact Authorized Officer, WILSON GARDEN BRANCH, #376/21, T V Plaza H Siddaiha Road, Wilson Garden, PO Wilson Garden S.O, Bengaluru - 560027. Ph - 9449860027, 9985822322 email- cb10419@canarabank.com. During office hours on any working day or the service provider M/s Antares Systems Ltd (G-ERP Evolving Solutions for Tomorrow) (Mr. Ravi Roshan - 9708966684 Ms. B M Sushmitha - 8951944383, 080-4582100/033-46046611 Website: https://www.gerp.gov.com/canarabank, email ID: helpdeskcanbank@gmail.com.  
**Date : 08.01.2026, Place : Bangalore**  
Authorized Officer, Canara Bank

**FEDBANK** Registered Office: Unit No. 1101, 11th Floor, Cignus, Plot No 71 A, Powai, Paspoli, Mumbai 400087

Whereas the undersigned being the Authorized Officer of Fedbank Financial Services Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 09-10-2025 calling upon the Borrower, Mortgagor, Co-Borrower(s) and Guarantor- (1) SOMASHEKAR K R (Borrower); (2) SANHAMMA R (Co - Borrower); to repay the amount mentioned in the said notice being Rs. 28,88,297/- (Rupees Twenty Eight Lac Eighty Eight Thousand Two Hundred Ninety Seven Only) as on 9/10/2025 in Loan Account No. FEDRAMSTL0511589 together with further interest thereon at the contractual rate plus all costs charges and incidental expenses etc. within 60 days from the date of receipt of the said demand notice. The Borrower, Mortgagor, Co-Borrower(s) and Guarantor mentioned hereinabove having failed to repay the above said amount within the specific period, notice is hereby given to the Borrower, Mortgagor, Co-Borrower(s), Guarantor and the public in general that the undersigned Authorized officer has taken POSSESSION of the property described herein below in exercise of powers conferred on him under Section 13(4) of the SARFAESI Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on this January 8th of the year 2026. The Borrower, Mortgagor, Co-Borrower(s) and Guarantor mentioned hereinabove in particular and the public in general is/are hereby cautioned not to deal with the following property and any dealings with the following property will be subject to the charge of Fedbank Financial Services Ltd. for an amount Rs. 28,88,297/- (Rupees Twenty Eight Lac Eighty Eight Thousand Two Hundred Ninety Seven Only) as on 9/10/2025 in Loan Account No. FEDRAMSTL0511589 together with further interest thereon at the contractual rate plus all the costs charges and incidental expenses etc. The borrower's attention is invited to sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

**Schedule I Description Of The Mortgaged Property: ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING PROPERTY BEARING NO 152900400200600144, KHATA NO 21, KADANAKUPPE HOSADODDI, BINNIKUPPE GRAM PANCHAYAT KALIANCHA HOBLI, RAMANAGARA-562159, KARNATAKA. Bounded by: East - PROPERTY BELONGS TO NINGANNA, West - PROPERTY BELONGS TO RAJANNA, North - ROAD, South - PROPERTY BELONGS TO YELLEGOWDA**

**Date : 09.01.2026, Place: Ramanagara**  
Sd/- Authorized Officer Fedbank Financial Services Limited

**SMFG India Home Finance Co. Ltd.**  
Corporate Off. : 503 & 504, 5<sup>th</sup> Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.  
Regd. Off. : Commerton IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116, TN

**POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]**

WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Co. Ltd. a Housing Finance Company (duly registered with National Housing Bank (Fully Owned by RBI)) (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has Taken Possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sr. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	LAN :- 620938311765456 1. Yogesh S 2. Shivalingaiah 3. S Shivamma 4. Lokesh S	All That Piece And Parcel Of The Property Bearing Site No.241/42, Property No.241, Khata No.42, Assessment No.925, Measuring East To West 30 Ft. And North To South 40 Ft. In All Measuring 1200 Sq.ft., Situated At Chalaghatta Village, Kengeri Hobli, Bengaluru South Taluk, Bangalore District. Boundaries: East By: Site No. 242, West By: Site No.240, North By: Site No.248, South By: Road. Within The Registration District Of Bangalore And Sub Registration Office At Kengeri. (Herein After Referred To As 'Residential Property')	08.10.2025 Rs. 40,66,988/- (Rs. Forty Lakh Sixty-Six Thousand Nine Hundred Eighty-Eight Only) as on 07.10.2025	05.01.2026
2	LAN :- 601199511396606 1. A Prabhushwamy 2. K S Vidhyamba W/o. A Prabhushwamy	All That Piece And Parcel Of Immovable Property No.25, P.I.D. No.152100601301400003, Situated At Balaghatta Grampanchayath, Pandavapura Block & Mandya (D), Measuring East To West : 14.0208 Meters & North To South : 8.8392 Meters, Admeasuring 123.30 Sq. mtrs And Bounded On: Boundaries: East By: Rangada Beedi, West By: House Of Gopacharji, North By: Galli & House Of Nagarajachari, South By: Galli & House Of Ramegowda, Within The Registration District Of Mandya And Sub Registration Office At Pandavapura Sub Registrar. (Herein After Referred To As 'Residential Property')	08.10.2025 Rs. 15,12,096/- (Rs. Fifteen Lakh Twelve Thousand Nine Hundred Six Only) as on 07.10.2025	08.01.2026

**Place : Bengaluru, Mandya, Karnataka**  
**Date : 05.01.2026 / 08.01.2026**  
Sd/-  
Authorized Officer,  
SMFG INDIA HOME FINANCE CO. LTD.

**AU SMALL FINANCE BANK LIMITED** (A SCHEDULED COMMERCIAL BANK)  
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001, Rajasthan, (India). (CIN:L36911RJ1996PLC011381)

**APPENDIX-IV-A- [See proviso to rule 8(6)] 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 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) / Co-Borrower (s) / Mortgagor (s) and Guarantor (s) (Who has availed the credit facility from Fincare Small Finance Bank Ltd which has now amalgamated with and into AU Small Finance Bank Ltd, w.e.f. 01st April 2024) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorized Officer of AU Small Finance Bank Limited (A Scheduled Commercial Bank), the same shall be referred herein after as AUSFB. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below with further interest, cost, charges and expenses being due to AUSFB viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website https://sarfaesi.auctiontiger.net

Loan A/c No. / Name of Borrowers/Co Borrowers/ Mortgagors/ Guarantor	Date & Amount of 13(2) Demand Notice	Reserve Price For Property	Earnest Money For Property	Date & Time Of E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission	Contact Person and Property Visit Date
(Loan A/C No.) 2166000247628 Narayanamurthy P (Borrower), Sunanda P V (Co-Borrower)	6-Feb-24 Rs. 7,94,315/- Seven Lac Ninety-Four Thousand Three Hundred Fifteen Only, as on 29-Jan-24	Rs. 12,20,000/- Twelve Lac Twenty Thousand Only.	Rs. 1,22,000/- One Lac Twenty-Two Thousand Only.	19-Feb-26 2:00 PM to 4:00 PM with unlimited extension of 5 minutes	On or Before 17-Feb-26	AU Small Finance Bank Ltd., Branch Address :- 1st Floor, D V Narayanaswamy Building, Ward No.31, near Milk Dairy Bustop, Chikkaballapur, Karnataka 562101	Prasanna Kumar K- 9611325676 / 9773358234- aubank.in 13-Feb-26
Description of Property: Property Situated At -Property bearing no. in municipal PID no. 1-102-20, Assessment / Nirdarana no. 2946/2268/C, Ward no. 15, Gandhinagara, Siddlaghatta town and taluk, chikkaballapura district. Admeasuring - 500 Sq.Ft	28-Feb-20 Rs. 10,26,529/- Ten Lac Twenty-Six Thousand Five Hundred Twenty-Nine Only.	Rs. 11,80,000/- Eleven Lac Eighty Thousand Only.	Rs. 1,18,000/- One Lac Eighteen Thousand Only.	19-Feb-26 2:00 PM to 4:00 PM with unlimited extension of 5 minutes	On or Before 17-Feb-26	AU Small Finance Bank Ltd., Branch Address :- 1st Floor, D V Narayanaswamy Building, Ward No.31, near Milk Dairy Bustop, Chikkaballapur, Karnataka 562101	Prasanna Kumar K- 9611325676 / 9773358234- aubank.in 13-Feb-26
Description of Property: Property Situated At -Municipal Assessment No 3580/3365 No 537, 4th C Cross Road, Block -1, Ward No 12, Vinoba Colony, Bus Stand Road Chinthamani Town, Chikkaballapur District Admeasuring :- 198 Sq.ft	24-Feb-20 Only.	Only.	Only.	Only.	Only.	Only.	Only.

**The terms and conditions of e-auction sale:-**

- The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property.
- For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT/DD in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No. 1921201121711599 AU SMALL FINANCE BANK LIMITED Fifth and Sixth Floor Sunny Big Junction STC Khadra No. 64 to 67, Gram Sukhapura New Aish Market Jaipur 302020, IFSC Code: AUBL0002011, Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no. /DD no. of the RTGS/NEFT/DD with a copy of cancelled cheque on the following email IDs i.e. auctions@aubank.in
- All interested participants / bidders are requested to visit the website https://sarfaesi.auctiontiger.net & https://www.aubank.in/bank-auction for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact e-mail of auctions@aubank.in

**Please Note:** This is also a 30 days notice under Rule 8(6) read with Rule 9(1) to the Borrowers/Co-Borrowers/Mortgagors of the above said loan account about sale through tender / inter se bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.

**Date : 08/01/2026**  
**Place : Chikkaballapur, Karnataka**  
Authorized Officer AU Small Finance Bank Limited

**HDFC BANK** Branch: #3-6-310, Hyderguda Road, Basheerbagh, Hyderabad-500029.  
18002100018/040-66588491- CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

**HDFC BANK LIMITED**

**DEMAND NOTICE**

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002. Whereas the undersigned being the Authorized Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC) under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13 (2) of the said Act, calling upon the Borrower(s) / Legal Heir(s) / Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notice(s), within 60 days from the date of the respective Notice(s), as per details given below. The undersigned have, caused these Notices to be pasted on the premises of the last known respective addresses of the said Borrower(s) / Legal Heir(s) / Legal Representative(s). Copies of the said Notices are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

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

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

Sr. No.	Name of Borrower(s) / Guarantor(s)	Total Outstanding Dues	Date of Demand Notice	Description of Secured Asset(s) / Immovable Property (ies)
1	Mr Makam Vinod Kumar (Borrower) Mrs. Perumala Divya (Co-Borrower)	Rs.60,26,577.37/- (Rupees Sixty Lakhs Twenty Eight Thousand Five Hundred Seventy Seven and Thirty Seven Paise Only) including all the exposures of the borrower with the HDFC Bank Ltd as on 31-Oct-2025	12-11-2025	All that the House on plot no. 149 admeasuring 167 sq.yards or 139.61 sq.mtrs. with total built up area of 1170 sq.feet ( R.C.C) consisting of ground floor in survey no.1066/es, 1066/es, 1066/s, 1066/s, 1066/c, 1066/c, 1067/es, 1067/es, 1067/c, 1067/c, 1067/d, 1067/d, 1068/s, 1068/s, 1068/c, 1068/c, 1068/d, 1068/d, 1069/s, 1069/s, 1069/c, 1069/c, 1069/d, 1069/d, 1069/e, 1069/e, 1069/f, 1069/f, 1094/c, 1094/c, 1096/s, 1096/s, 1096/d, 1096/d, 1096/e, 1096/e, 1096/f, 1096/f, 1096/g, 1096/g, 1096/h, 1096/h, 1096/i, 1096/i, 1096/j, 1096/j, 1096/k, 1096/k, 1096/l, 1096/l, 1096/m, 1096/m, 1096/n, 1096/n, 1096/o, 1096/o, 1096/p, 1096/p, 1096/q, 1096/q, 1096/r, 1096/r, 1096/s, 1096/s, 1096/t, 1096/t, 1096/u, 1096/u, 1096/v, 1096/v, 1096/w, 1096/w, 1096/x, 1096/x, 1096/y, 1096/y, 1096/z, 1096/z, 1096/aa, 1096/aa, 1096/ab, 1096/ab, 1096/ac, 1096/ac, 1096/ad, 1096/ad, 1096/ae, 1096/ae, 1096/af, 1096/af, 1096/ag, 1096/ag, 1096/ah, 1096/ah, 1096/ai, 1096/ai, 1096/aj, 1096/aj, 1096/ak, 1096/ak, 1096/al, 1096/al, 1096/am, 1096/am, 1096/an, 1096/an, 1096/ao, 1096/ao, 1096/ap, 1096/ap, 1096/aq, 1096/aq, 1096/ar, 1096/ar, 1096/as, 1096/as, 1096/at, 1096/at, 1096/au, 1096/au, 1096/av, 1096/av, 1096/aw, 1096/aw, 1096/ax, 1096/ax, 1096/ay, 1096/ay, 1096/az, 1096/az, 1096/ba, 1096/ba, 1096/bb, 1096/bb, 1096/bc, 1096/bc, 1096/bd, 1096/bd, 1096/be, 1096/be, 1096/bf, 1096/bf, 1096/bg, 1096/bg, 1096/bh, 1096/bh, 1096/bi, 1096/bi, 1096/bj, 1096/bj, 1096/bk, 1096/bk, 1096/bl, 1096/bl, 1096/bm, 1096/bm, 1096/bn

