FORM A
PUBLIC ANNOUNCEMENT

(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

FOR THE ATTENTION OF THE STAKEHOLDERS OF RIGHTFI CAPITAL PRIVATE LIMITED

RELEVANT PARTICULARS		
1.	Name Of Corporate Person	Rightfi Capital Private Limited
2.	Date of incorporation of corporate person	29/09/2021
3.	Authority under which corporate person is incorporated/ registered	Registrar of Companies - Bangalore
4.	Corporate Identity Number of corporate person	U65900KA2021PTC152419
5.	Address of the registered office and principal office (if any) of corporate person	Indiqube-Sigma, A Wing, 3rd Floor 3/B Kormangala Industrial Layout, Bangalore, 560034
6.	Liquidation commencement date of corporate person	19th December, 2025
7.	Name, address, email address, telephone number and the registration number of the liquidator	Name: Pramod Srihari Email - pramod@capad.in Address: #3rd Floor, Raj Towers, 23rd Cross, Banashankari 2nd Stage, Bengaluru - 560070 Contact No.:- +91 9620075048 Registration number - IBBI/IPA-001/IP-P-02286/2021-2022/13674
8.	Last date for submission of claims	18th January, 2026

Notice is hereby given that **Rightfi Capital Private Limited** has commenced voluntary liquidation on **19th December, 2025**.

The stakeholders of **Rightfi Capital Private Limited** hereby called upon to submit a proof of their claims, on or before **18th January, 2026**, to the liquidator at the address mentioned against item 07.

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

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

Pramod Srihari
Liquidator
IBBI Reg. No.:- IBBI/IPA-001/IP-P-02286/2021-2022/13674

Date:- 24/12/2025
Place: Bengaluru

LOST OF DOCUMENT

Original Agreement for Purchase of Flat from builder **Adarsh Welkin Park** located in Bengaluru, Raysandra. **Lost** on **19 Nov 2025** on the train from **Kishangarh** to **Bhilwara**. ***Finder, please call***

8209937625

Reward assured. **Ankit Jagetiya**

RUPEEK CAPITAL PRIVATE LIMITED

45/B, Shubham Complex, 1st A Main, JP Nagar 3rd Phase, Bengaluru - 560078

GOLD AUCTION NOTICE

Borrowers & Public are notified that Gold pledged against the following loan accounts will be auctioned for non-repayment of dues.

LOS ID: **12003251, 12011005, 12011524, 12011538, 12011523,12011573, 12005382, 12011649**

Date of Auction [**20/01/2026**] via online: **https://gold.samil.in**

If auction does not take place on notified date, Rupeek reserves its right to conduct e-auction/private sale on a later date without further notice.

For more information please contact - 1800 419 8000

Sd/- Authorised officer

Rupeek Capital Pvt. Ltd.

MANAPPURAM HOME FINANCE LIMITED

MANAPPURAM HOME FINANCE LTD.

FORMERLY MANAPPURAM HOME FINANCE PVT LTD
CIN : U65923KL2010PLC039179

Manappuram Home Finance Ltd at Unit 301-315, 3rd Floor, A wing, Kanakia Wall Street, Andheri-Kurla Road, Andheri East, Mumbai - 400093,
Contact No. 022-68194000/022-66211000. **Branch :** MYSORE

SALE CUM AUCTION NOTICE

We are issuing this Sale Notice to the Borrower/s, Co-borrower/s and Guarantor/s mentioned in Sr. No. 1 under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, advising them to clear the liability as mentioned below within 30 days from this date failing which the secured property mentioned in below description will be sold by Public Auction as detailed under the provisions of Section 13(4) of sub rule 6 of Rule 8 of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, on the date mentioned below for recovery of dues. Also giving Auction Notice to the Borrower/s, Co-borrower/s and Guarantor/s mentioned in Sr. No. 1 under the said act.

Sr. No.	Loan Account Number	Borrower/s, Co-borrower/s Guarantor/s Name	Description of the Immovable Property	Date of Possession	Outstanding Due Amount in Rs.	Reserve Price and EMD Amount in Rs.	Property Inspection Date	Auction Date & Time
1	MHL0034 001566B	LAKSHMI T & CHANDRA J	Property no-201/1, Unique no- 152200411064002563, Badagalahundi Village & Varakodu Gp, Mysore taluk & district, Main road, Mysuru, P.O VARAKODU, MYSORE, KARNATAKA, Pin: 570010 **EAST** - Property of Sakamma Kuchela, **WEST**-Site of Chandru, **SOUTH**- Site of Chandru, NORTH-House of Rangaiah.	25-10-2025	Rs. 4,23,731/-	Rs. 10,73,520/- & Rs.2,68,380/-	30-12-2025	30-01-2026 till 03:00PM

Place of Auction : Manappuram Home Finance Ltd, SRS Mansion,2nd Floor, #21, 6th Main, Kamakshi Hospital Road, Saraswathipuram -Mysore -570009
Terms & Conditions: [1] To participate in the Auction, the intending bidders have to deposit earnest money by way of DD favouring "MANAPPURAM HOME FINANCE LIMITED". **[2]** The Successful Bidder have to pay 25% of the Bid Amount immediately on the Sale being decided in his / her favour excluding the earnest money deposited and the balance sale price is to be remitted within 15 days from the date of communication of sale. **[3]** If the Successful Bidder defaults in effecting payments or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount. **[4]** If for any reason, on the day of Public Auction, the reserve price is not materialized then the Authorized Officer reserves the right to call for tender / private treaty without giving any further notice to the Borrower/s, Co-borrower/s, Guarantor/s and general public at large, to deal with the property concerned, at a convenient date thereafter. **[5]** The Sale will be on "as is where is basis" and "as is what is basis", persons interested should make their own independent inquiries as to the title of the property and claims/dues from Govt. / Semi Govt. Department if any, affecting the property. Any statutory or other dues payable and due on these properties shall have to be borne by the purchasers/bidders only. All the expenses of whatever nature including stamp duty, registration charges, transfer fee, etc. of getting property transferred shall be borne by the purchaser only and the Company shall not in any way be liable for the same. **[6]** The Authorized Officer reserves the right to accept or reject all or any of the bids or postpone / cancel the auction without assigning any reason there of including addition or deletion of terms and conditions of this advertisement / sale without any Notice, at his discretion. **[7]** The intending bidder on remitting the EMD amount may verify the copies of the property documents held by the Company during the office hours before the Auction date. **[8]** Please note that this is not an Offer to sell the property described above but only an invitation to the public to make an Offer to purchase by participating in the Auction/bidding.

Date : 24/12/2025 | Place : KARNATAKA

Sd/- Authorized Officer, For MANAPPURAM HOME FINANCE LIMITED

VASTU HOUSING FINANCE CORPORATION LTD

VASTU HOUSING FINANCE

Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015. Maharashtra.
CIN No.: U65922MH2005PLC272501

POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of Vastu Housing Finance Corporation Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred to him under section 13 (12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in therespective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on the date mentioned below.

The borrower and guarantor 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 Vastu Housing Finance Corporation Limited Branch for an amount metioned as below and interest thereon, costs etc.

S N	Name of Borrower, Co-Borrower and LAN No.	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
1	Abhishek C, Sulochana C LP0000000203319	13-Aug-25 Rs.905489 as on 11-Aug-25	The Mangalore Tailed house Bearing Property No 42 and E-Khatha No.152200101106600248 property measuring to on extent East -West 18.288 meters North -South 9.144 Meters,house total extent 167.22 Sq meters house buildup area 52.67 Sq meters Situated at Kattemanuganahalll (althalahundi) village Kasaba Hobali H D North-house of siddappa, South-walk conveyance, East-property of late siddachari, West-house of siddappa	Symbolic Possession Taken on 18-Dec-25
2	B G Lokesh Jogi, Geetha Bt HL0000000173527	17-Sep-25 Rs.1252240 as on 09-Sep-25	All that piece and parcel of the immovable Property bearing No. 1591, Sy.No. 2/11 (As per the Grama Panchayath Limits) PID.No.151600401500620890, Situated at: Bantenahalli Village, Bantenahalli Grama Panchayath, Beluru Taluk, Hassan District, Measuring East to West: 9.7536 Mtrs., North to South: 9.144 Mtrs., in all totally measuring 89.19 Sq.Mtrs., along with Building constructed measuring 89,19 Sq.Mtrs. thereon. North-Agriculture Land Belongs to Lalithamma, South-15 feet Road, East-Agricultural land belongs to Puttamma, West-Remaining Own Property Belongs to Kenchamma Sy No.2/11	Symbolic Possession Taken on 18-Dec-25
3	B R Ravi, Ramesh V, Gowramma R LP0000000142583	17-Sep-25 Rs.898176 as on 09-Sep-25	All that piece and parcel of the immovable Property bearing No. 520/458 (As per the Grama Panchayath Limits) PID.No.152100102100100579, Situated at Bandihole Village, Bandihole Grama Panchayath, Krishnarajapete Taluk, Mandya District, Measuring East to West: 15.8496 Mtrs., North to South: 15.24 Mtrs., in all totally measuring 241.55 Sq.Mtrs., North-Gali, South-Gali, East-own Property Road, West-own Property	Symbolic Possession Taken on 18-Dec-25
4	Keerthi Kumar Kj, Jayanna Rs, Gangadevi J LP0000000196817	25-Aug-25 Rs.895803 as on 19-Aug-25	All the piece and parcel of immovable property bearing No. 151/151, (As per Panchayath records), PID.No. 152500202700900170, Situated at K Mathigatta Village, Peddanahalli Grama Panchayath, Gubbi Taluk, Tumkur District, measuring East to West; 7.01040 Mtrs., and North to South: 8.5344 Mtrs., totally measuring 59.82 Sq.Mtrs, along with 59.83 Sq. Mtrs building constructed thereon North-Road in the Own Property, South-Own Vacant site;, East-Own Vacant site;, West-Property belongs to Lingappa;	Symbolic Possession Taken on 18-Dec-25
5	Kiran Kumar B, Nagamma V, Byraiah P S, Arun Kumar B LP0000000145280	18-Jul-25 Rs.794409 as on 09-Jul-25	All the piece and parcel of Immovable property bearing No.25,(As per Panchayath records), PID.No.152100501501400431, formed in Sy.No.124, Situated at: Chunchanahalli Village, Chunchanahalli Grama Panchayath, Nagamangala Taluk, Mandya District, measuring East to West: 12.192 Mtrs., and North to South: 9.144 Mtrs., totally measuring 111.48 Sq.Mtrs., along with 111.48 Sq.Mtrs., building constructed thereon North-Site no 16, South-Road, East-Site no 24, West-Site no 22	Symbolic Possession Taken on 18-Dec-25
6	Mohan Kumar C, Shobha R, Chandrappa T HL0000000149569	25-Aug-25 Rs.951299 as on 19-Aug-25	All that piece and parcel of the immovable property bearing Property No: 29-8-62, Khata No. 620/540/1, having its Unique situated at Ward No.I7, Gubbi Town, Gubbi Taluk, Jurisdiction comes under Gubbi Town Panchayath, Tumkur District Vacant Site East to West 8.839218 Meter and North to South 7.820015 Meter, and Total measurement 67.3547 Sq. Meters, North-Govt. Road, South-Property belongs to Jayamma, East-Property belongs to Tholasamma, West-Govt. Road	Symbolic Possession Taken on 18-Dec-25
7	Nanjundaiah S, Chayadevi N, Siddartha N LP0000000175535	25-Aug-25 Rs.532974 as on 19-Aug-25	All that piece and parcel of the immovable property bearing No.308, (as per Grama Panchayath records) PID.No.152500901300620069, formed in Sy.No.60, Situated at Narasapura Village Urukere Grama Panchayath, Tumkur Taluk, Tumkur District, measuring East to West: 6.4008 Mtrs., and North to South: 10.0584 Mtrs., totally measuring 64.38 Sq.Mtrs.,along with 64.38 Sq.Mtrs.,building constaicted thereon North-Survey number property., South-Survey number property., East-Survey number property., West-Road	Symbolic Possession Taken on 18-Dec-25
8	Srikanta--B, Siddalingamma B, Basavaraju B LP0000000071866	13-Jun-25 Rs.642562 as on 11-Jun-25	All that piece and parcel of the property no. 8 bearing Katha No.182 Unique I.D/PID No.152200101201000229 situated at Heerehalli Village, comes within the limits of HeerehalliGrama Panchayathi, Kasaba Hobli, H.D Kote taluk, Mysuru District, measuring about East to West 18.288 meters and North to South 12.192 meters, totally measuring 222.97 square meters, consisting 61.32 square meters Karnataka 571114 North-Road, South-Anganavadi Kendra, East-House of Somanna, West-Road	Symbolic Possession Taken on 18-Dec-25
9	Swamy M, Devamma M, Madaiah H LP0000000137682	18-Jul-25 Rs.365458 as on 09-Jul-25	All the piece and parcel For property bearing No.702/431 PID. No 152200528013020918, (As per Grama Panchayath records) Situated at Sindhuvalli Grama , Sindhuvalli Gram Panchayath Nanjungud Taluk Mysore district measuringEast to West: 12.192 Mtrs.,and North to South:4.8768 Meter, totally measuring 59.46 Sq.Mtrs., along with 59.46 Sq.Mtrs., building constructed thereon North-Site of Madaiah, South-House of Chennaiah, East-Property of Lakshman Rao, West-Road	Symbolic Possession Taken on 18-Dec-25
10	Chandra Shetty, Lakshmi C LP0000000159393	15-Apr-25 Rs.530170 as on 09-Apr-25	All the piece and parcel of the Property No. 29/23/2, (as per Grama Panchayath Records), PID No.152200201702800260,Situated at Gowripura Village, Kaval Gram Panchayath, Hunsuru Taluk, Mysore District., Measuring East to West: 9.144 Meters and North to South: 7.62 Meters, In all totally measuring: 69.68 Sq.Meters, along with House Constructed there on, and bounded on Mysore Karnataka 571105 North-Vacant site;, South-House belongs to Ratnamma;, East-Panchayat Road;, West-House belongs to Shivanna shetty;	Symbolic Possession Taken on 19-Dec-25
11	Devakka Sonnad, Santosh Basavaraj Sonnada, HL0000000081298	13-Aug-25 Rs.447117 as on 11-Aug-25	All that piece and parcel of immovable Property bearing Property No.246,(As per gram panchayath records) PID No.151400101000400715, Situated at Shirunja Village, Gadag Taluk, Gadag District, comes under the Limits of Yalishirura Grama Panchayath, measuring 111.48 Sq.mtr, along with House constructed thereon., North-Road, South-Flat no 77, East-Flat no 63, West-Flat no 65	Symbolic Possession Taken on 19-Dec-25
12	Nagendra--M, Parvathi N, Gowramma M LP0000000123491	13-Jun-25 Rs.416477 as on 11-Jun-25	All that Piece and parcel for Property bearing No.66, (as per Gram Panchayath records) PID. No.152200101914900203, Situated at:Kallambalu Village, Kallambalu Grama Panchayath, Heggadadevanakote Taluk, Mysore District, measuring East to West: 5.4864 Mtrs., and North to South: 12.192 Mtrs., totally measuring 66.89 Sq.Mtrs., along with 41.62 Sq.Mtrs.,building constructed thereon.,Mysore Karnataka 571121 North-Government Road, South-Government Road, East-Babu Jagajeevana Samudhaya Bhavana, West-House belongs to Naganna,	Symbolic Possession Taken on 19-Dec-25
13	Ningaraju--L, Savitha N, Siddaraju N, Chandramma C LP0000000139631	13-Jun-25 Rs.410990 as on 11-Jun-25	All that Piece and parcel for Property bearing No 599/53, PID No.150800303300320151,(as per Grama Panchayath records),Situated at Chenalinganahalli Grama, Kannur Grama panchyath, Hannur Taluk, Chamarajanagara District, measuring East to West : 9.144 meters, and North to South : 12.192 meters, totally measuring 111.48 Sq meters, along with 76.65 Sq Meters Building constructed there on., Chamarajanagar Karnataka 571443 North-House of Basavanna., South-Road, East-Road, West-House of Chikkamadhaiah.	Symbolic Possession Taken on 19-Dec-25
14	Puttegowda T, Nagesha T P, Lakshmamma P, LP0000000123464	13-Aug-25 Rs.501899 as on 11-Aug-25	All that Piece and parcel for Property bearing No.661, (as per the Panchayath records) PID.No. 15160070010102 0040, Situated at ThatanahaMi Village, Thatanhalli Grama Panchayath, Holenarsipura Taluk, Hassan District, measuring East to West: 7.62 Mtrs., and North to South: 10.668000000000001 Mtrs., totally measuring 81.29 Sq.Mtrs., along with 81.29 Sq.Mtrs., of house constructed thereon North-Vacant site of Nagaraju;, South-Road, East-Vacant Site of Papegowda;, West-Vacant site of Shivanna	Symbolic Possession Taken on 19-Dec-25
15	Ravinayaka H, Chikka Devamma, MLP000000234231	18-Jul-25 Rs.483217 as on 09-Jul-25	All the piece and parcel of immovable property bearing No.130 (As per Panchayath limit) PID No. 152200100707200267 situated at Kollagala Village, Madhapur Grama Panchayath, H.D Kote Taluk and Mysore Dist., measuring east to west 4.572 Mtr and north to south 20.7264 Mtr totally measuring 94.76 Sq. Mtr along with building constructed thereon North-Road, South-Pathway, East-House belongs to Ammanamma, West-House belongs to gopalanayaka	Symbolic Possession Taken on 19-Dec-25

Date : 24.12.2025
Place : Hassan, Mandya, Tumkur, Mysore

Authorised officer
Vastu Housing Finance Corporation Ltd

CAPITALINDIA

Rediscover Business

Regd. Office: 701, 7th Floor, Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi, India - 110008
Tel: +91 11 49546000
Email : wecare@capitalindia.com
CIN : L74899DL1994PLC128577

APPENDIX-IV {See rule 8(1)}
POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of **CAPITAL INDIA FINANCE LIMITED [CIN NO. L74899DL1994PLC128577]** under the Securitization 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 a Demand Notice dated **29.09.2025** for Loan Agreement No. NLNLAPBGR0037781 calling upon the borrower(s) **1. BAIREGOWDA N S/o Mr. NARASAIAH 2. Mrs. LAKSHMIDEVI C 3. Mrs. CHIKKAMMA B 4. Mrs. NETHARAVATHI** to repay total amount mentioned in the demand notice being **Rs. 4,614,067.00/- (Forty Six Lakh Fourteen Thousand Sixty Seven Only) As On : 30.09.2025** along with future interest in terms of loan agreement w.e.f. 31.09.2025 interest thereon 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(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 him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **19-12-2025**

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 Capital India Finance Limited for an amount of being **Rs. 4,614,067.00/- (Forty Six Lakh Fourteen Thousand Sixty Seven Only) As On : 30.09.2025** and along with future interest in terms of loan agreement w.e.f. **31.09.2025**

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 Asset.

DESCRIPTION OF THE IMMOVABLE PROPERTIES

All The Piece And Parcel Of The Property Bearing Khatha No.34 In Site No.6) Assessment No.24/4, Situated At Gangodanahalli Village, Dasanapura Hobli, Bangalore North Taluk, Measuring East To West 31ft And North To South 40ft, Bangalore And Presently Belonging To Mr. Bairegowda And Bounded On The:- East By: Site No.07 West By: 25ft Road, North By: Site No.05, South By: 25ft Road

Date: 24-12-2025 Place:Bangalore

Authorised Officer Capital India Finance Limited

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola *Enter a better life*

Corporate Office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032

POSSESSION NOTICE (APPENDIX IV) Under Rule 8 (1)

WHEREAS the undersigned being the Authorised Officer of **M/s.Cholamandalam Investment And Finance Company Limited,** 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 9 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 and addresses 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 here in 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 herein 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 **M/s.Cholamandalam Investment And Finance Company Limited** for an amount as mentioned herein under and interest thereon. 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.

SL. NO	NAME AND ADDRESS OF BORROWER & LOAN ACCOUNT NUMBER	Date of Demand Notice	Outstanding Amount	DETAILS OF PROPERTY POSSESSED	DATE OF POSSESSION
1	**Loan Account No. LAP1AMN000122929.** **1. Mr/Mrs. LOKESH RAJE URS A** **2. Mr/Mrs. VANI SHREE S** **All are residing at:** No. 682, Laiahngar Street, Channapatna,Tq, Honganur, Ramanagar,Water Tank, Ramanagar, KARNATAKA-562138. **Also at:** Unique No.152900101000300505, Honganur Village, Honganur Gramapanchayath, Kasaba Hobli, Channapatna Taluk, Ramanagara District, Honganur, Channapatna, Ramanagara, Karanataka, 562138.	**15-09-2025**	**Rs.2096457/- as on 10-09-2025**	All the piece and parcel of property bearing Khaneshmari Khatha No. 461, PID No.152900101000300505, measuring East to West 10.0584 Meters and North to South 50.5968 meters, total measuring 508.92 Sq.Merets, situated at Honganuru Village, Honganuru Grama Panchayath, Kasaba Hobli, Channapatna Taluk, and Ramanagara District and bounded on : East by: Rukminammanni property, West by: Girijamba property, North by: Road, South by: Road.	**Possession: 19-12-2025**

Date: 19-12-2025 &
Place: Ramanagara

Authorised Officer,
M/s. Cholamandalam Investment And Finance Company Limited

Aptus Value Housing Finance India Limited

APTUS

8B, Doshi Towers, 205, Poonamalle High Road, Kilpauk, Chennai-600 010.Telephone: 044-4565 0003

Possession Notice Appendix IV (Under Rule8 (1) of Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the authorized officer of **Aptus Value Housing Finance India Limited** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of the SecurityInterest (Enforcement) Rules, 2002 issued demand notice calling upon thebor-rowers to repay the amount mentioned in the notice beingwithin60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and thepublic in general that the undersigned has taken **"Symbolic Possession"** of the property describedherein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rule.

Sl. No.	Loan Account No.	Borrower/s/ Co-borrower/s & Guarantors Name	Description of the Mortgaged Properties	Demand Notice Date	Possession Outstanding Amount (Rs.)	Date and Type of Possession Taken
1.	AHOS-AP012 3473	1.Mrs. Prema Maddi & 2.Mrs. Eranna Maddi	All that piece and parcel of Property bearing Site No.8, Property No.152000201100112777, Assessment No.308, Measuring East to West 7.620015 Mtrs and North to South 7.620015 Mtrs, in all measuring 58.064375 Chauras Mtrs, situated at 7th Ward, Bhagyanagar, Bhagyanagar Municipality, within the limits of Bhagyanagar Municipality, and presently comes under purview of Sub-Register Koppal, Koppal, Dist : Koppal and bounded: is being bounded by:- of land and building and all other appurtenances attached to the said property. **Boundaries: North By:** House of Durugappa Maddi **South By:** House of Lakshmasa bhavikatti **East By:** Road **West By:** House of Hulugappa Maddi	24--09--2025	**Rs.879703/-** (Rupees Eight Lakhs Seventy Nine Thousand Seven Hundred Three Only) **as on 09.12.2025**	**18.12.2025 Symbolic Possession**
2.	AHOS-AP014 4078	1.Mr. Hulugappa N & 2.Mrs. Lalithanjali N.	All that piece and parcel of Property bearing Grama Property No.1105, RDPR No.150500401203201346, Measuring East to West 7.62 Mtrs and North to South 12.192 Mtrs, in all measuring 92.90 Chauras Mtrs, situated at Papinayakanahalli Village, Papinayakanahalli Grama Panchayathi, within the limits of Papinayakanahalli Grama Panchayathi, and presently comes under purview of Sub-Register Hospet, Hospet â€" Tq, Dist : Vijayanagara and bounded: is being bounded by:- of land and building and all other appurtenances attached to the said property. **Boundaries: North By:** Open Site Belongs to me (N Hulugappa) Now Gangamma **South By:** Open Space (Lakshmana) **East By:** Open Site of Ibrahim **West By:** Road	24--09--2025	**Rs.740853/-** (Rupees Seven Lakhs Forty Thousand Eight Hundred Fifty Three Only) **as on 09.12.2025**	

The borrowers 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 **Aptus Value Housing Finance India 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.

Place: KOPPAL & VIJAYANAGARA

Sd/- Authorised Officer
Aptus Value Housing Finance India Limited

FEDBANK FINANCIAL SERVICES LTD.

FEDBANK FINANCIAL SERVICES LIMITED

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

The below mentioned Borrower and Co – Borrower/s (collectively referred as "Borrowers") mortgaged their immovable property (securities) to Fedbank Financial Services Limited (hereinafter referred to as "Fedfina") and avail the Loan. The said Loan is classified as Non – performing Asset because the Borrowers have failed to repay the Loan amount. In this connection Fedfina had issued a Demand Notice respectively as mentioned below under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 to the addressee. The details are published here as an alternative service under Section 13(2) and Rule 3(1) of the Security Interest (Enforcement) Rules, 2002. You are requested to repay the amount mentioned in the Demand Notice and the accompanying interest within 60 days of the publication of this notice. In case of failure to do so, the signatory shall take such appropriate action under Section 13(4) and 14 of the Act on the said property to safe guard the interest of the Fedfina. Details of Loan Number, Borrowers, Demand Notice sent under Section 13(2), amount requested and details of immovable property are given below.

Sl. No.	Name of the Borrower / Co-Borrowers Property Holders as the case may be	Description of Secured Assets / Mortgage Property	Dt. of Demand Notice U/s. 13(2) & Total O/s.
1	**Loan Account No. : FEDPEE0HL0504165** **1. GARUDANAHALLI THIMMEGOWDA GIRISH (Borrower)** **2. PALLAVI G (Co–Borrower)**	**SCHEDULE A:** ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING EASTERN PORTION OF VACANT SITE NO 6(HAVING OLD HOUSE LIST KHATHA NO 145/1) CARVED OUT OF OLD SURVEY NO 42/4, WARD NO 25, HORAMAVU SUB DIVISION HAVING NEW BBMP MUNICIPAL KHATHA NO 283/145/1/6 AND THE IMMOVABLE PROPERTY BEING A WESTERN PORTION OF VACANT SITE NO 6(HAVING OLD HOUSE LIST KHATHA NO 145/1 LATER NO 145/1/6 AND THEREAFTER ASSIGNED KHATHA NO 758/704/145/1/6) CARVED OUT OF OLD SURVEY NO 42/4 PRESENTLY WITHIN THE LIMITS OF BBMP AT BBMP CORPORATION WARD NO 25, HORAMAVU SUB DIVISION HAVING NEW BBMP MUNICIPAL KHATHA NO 280/145/1/6 AND PRESENTLY AMALGAMATED TOGETHER EASTERN AND WESTERN PORTION OF RESIDENTIAL UNDEVELOPED RESIDENTIAL VACANT SITE NO 6 HAVING AMALGAMATED BBMP KHATHA NO 280/145/1/6 SITUATED AT KOTHANUR VILLAGE,K.R. PURAM HOBLI,BANGALORE AND THE ENTIRE SITE TOTAL MEASURING EAST TO WEST 83'6 FEET AND NORTH TO SOUTH (96+99)/2 FEET IN ALL MEASURING 8141.25 SQ FEET AND BOUNDED ON East By: Site Bearing No 5; West By: Site Bearing No 7; North By: Land in Property No 42/3; South By: 30 feet Wide Road. **SCHEDULE B:** (DESCRIPTION OF UNDIVIDED SHARE HEREBY CONVEYED) AN UNDIVIDED SHARE OF 214.76 SQ FT IN THE LAND COMPRISED IN THE SCHEDULE A PROPERTY **SCHEDULE C** (DESCRIPTION OF PROPERTY HEREBY CONVEYED) AN IMMOVABLE RESIDENTIAL FLAT BEARING NO G 004 ON GROUND FLOOR HAVING A SUPER BUILT UP AREA OF 1005 SQ FT, CONTAINING 2 (BHK) BEDROOMS WITH ONE COVERED CAR PARKING SPACE IN BASEMENT FLOOR INCLUSIVE OF PROPORTIONATE SHARE IN COMMON AREAS SUCH AS PASSAGES, LIFT ROOM, LOBBIES, STAIRCASE ETC., IN THE APARTMENT BUILDING KNOWN AS "INDUS SANGAM GALAXY" TO BE CONSIDERED ON ABOVE THE SAID SCHEDULE A PROPERTY	**Date of Demand Notice: 13-12-2025** Rs. 5159839/- (Rupees Fifty One Lac Fifty Nine Thousand Eight Hundred Thirty Nine Only) as on 13/12/2025 **NPA Date: 5/12/2025**
2	**Loan Account No. : FEDBOMSTL0513150** **1. K P RAMESH (Borrower)** **2. RADHA K (Co–Borrower)**	ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING HL NO:360, KHATA NO: 431/360/1, MEASURING EAST TO WEST 39FT AND NORTH TO SOUTH 13FT IN ALL MEASURING 520 SQ FT, KALKERE VILLAGE, K.R PURAM, HOBLI, BANGALORE-560016, KARNATAKA.	**Date of Demand Notice: 13-12-2025** Rs. 4448059/- (Rupees Forty Four Lac Forty Eight Thousand Fifty Nine Only) as on 13/12/2025 **NPA Date: 5/12/2025**
3	**Loan Account No. : FEDKRPSTL0477788** **1. LOHITH G (Borrower)** **2. GANGADHARA M (Co–Borrower)** **3. VIJAYALAKSHMI R (Co–Borrower)** **4. VANITHA G (Co – Borrower)**	ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING SITE NO 8, KHATA NO 306, PROPERTY, NO 92/2, ADMG 1230 SQ FT SITUATED AT PRUTHVI LAYOUT, CHANNASANDRA VILLAGE, BIDARAHALLI, HOBLI, BANGALORE-560067, KARNATAKA.	**Date of Demand Notice: 13-12-2025** Rs. 5874572/- (Rupees Fifty Eight Lac Seventy Four Thousand Five Hundred Seventy Two Only) as on 13/12/2025 **NPA Date: 5/12/2025**
4	**Loan Account No. : FEDRAMSTL0505842** **1. SHOBHA K C (Borrower)** **2. ROSHAN KUMAR C S (Co–Borrower)**	ALL PIECE AND PARCEL OF MORTGAGED PROPERTY BEARING NO 129 E KATHA NO 152100201140010045 5 MEASURING EAST TO WEST 7.62 MTRS AND NORTH TO SOUTH 26.8224 MTRS ALONG WITH BUILDING, CHANDUPURA VILLAGE, S I HAGALAHALLI, S I HONNALAGERE, C A KERE HOBLI MADDURU THALUK, DIST MANDYA-571422, KARNATAKA.	**Date of Demand Notice: 13-12-2025** Rs. 4116638/- (Rupees Forty One Lac Sixteen Thousand Six Hundred Thirty Eight Only) as on 13/12/2025 **NPA Date: 5/12/2025**

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and herein above within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Fedfina is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, Fedfina shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured assets(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. Fedfina is also empowered to ATTACH AND / OR SEAL the secured assets(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured assets(s), Fedfina also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Fedfina. This remedy is in addition and independent of all the other remedies available to Fedfina under any other law. The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of Fedfina and noncompliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: Karnataka, Dated: 24-12-2025

Sd/- Authorised Officer, Fedbank Financial Services Ltd

ಇಂದು ಗ್ರಾಹಕರ ದಿನಾಚರಣೆ

ರಾಮನಗರ: ಜಿಲ್ಲಾಡಳಿತ, ಜಿಪಂ, ಆಹಾರ, ನಾಗರಿಕ ಸರಬರಾಜು ಮತ್ತು ಗ್ರಾಹಕರ ವ್ಯವಹಾರಗಳ ಇಲಾಖೆ, ಜಿಲ್ಲಾ ಗ್ರಾಹಕರ ವ್ಯಾಜ್ಯಗಳ ಪರಿಹಾರ ಆಯೋಗ ಹಾಗೂ ಕನಕಪುರದ ಜಿಲ್ಲಾ ಗ್ರಾಹಕ ಮಾಹಿತಿ ಕೇಂದ್ರದ ಸಂಯುಕ್ತಾಶ್ರಯದಲ್ಲಿ ರಾಷ್ಟ್ರೀಯ ಗ್ರಾಹಕರ ದಿನಾಚರಣೆಯನ್ನು ಡಿ. 24ರಂದು ಬೆಳಗ್ಗೆ 10.30ಕ್ಕೆ ಕನಕಪುರದ ಕೆ.ಪಿ.ಎಸ್.ಎಂ. ಪ್ಯಾರಾ ಮೆಡಿಕಲ್ ಕಾಲೇಜು ಆವರಣದಲ್ಲಿ ಆಯೋಜಿಸಲಾಗಿದೆ. ಜಿಲ್ಲಾ ಗ್ರಾಹಕರ ವ್ಯಾಜ್ಯಗಳ ಪರಿಹಾರ ಆಯೋಗದ ಅಧ್ಯಕ್ಷರಾದ ರೇಣುಕಾದೇವಿ ದೇಶಪಾಂಡೆ ಕಾರ್ಯಕ್ರಮ ಉದ್ಘಾಟಿಸುವರು. ಜಿಲ್ಲಾಧಿಕಾರಿ ಯಶವಂತ್ ವಿ. ಗುರುಕರ್ ಅಧ್ಯಕ್ಷತೆ ವಹಿಸುವರು.

ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank
(ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ)

ಕೆನರಾ ಬ್ಯಾಂಕ್
ನೆಲಮಂಗಲ ಶಾಖೆ
ನಂದಗೋಕುಲ ಬಿಲ್ಡಿಂಗ್, 1ನೇ ಮಹಡಿ, ಶೆಲ್ ಪೆಟ್ರೋಲ್ ಪಂಪ್ ಎದುರು, ವಿನಾಯಕನಗರ, ನೆಲಮಂಗಲ ಎಸ್.ಹೆ.
ಮೊ : 919674001154, 918088537778
ಇಮೇಲ್ : cb0445@canarabank.com

ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸು

ಸೆಕ್ಯೂರಿಟೈಜೇಷನ್ ಅಂಡ್ ರಿಕನ್‌ಸ್ಟ್ರಕ್ಷನ್ ಆಫ್ ಫೈನಾನ್ಷಿಯಲ್ ಅಸೆಟ್ಸ್ ಅಂಡ್ ಎನ್‌ಫೋರ್ಸ್‌ಮೆಂಟ್ ಆಫ್ ಸೆಕ್ಯೂರಿಟಿ ಇಂಟರೆಸ್ಟ್ ಆ್ಯಕ್ಟ್ 2002ರಂತೆ ಪ್ರದತ್ತವಾದ ಅಧಿಕಾರವನ್ನು ಚಲಾಯಿಸಿ ಸೆಕ್ಷನ್ 13(2) ಅನ್ನು ಓದಿಕೊಂಡಂತೆ ನೋಟಿಸು

ಕೆನರಾ ಬ್ಯಾಂಕ್, ನೆಲಮಂಗಲ ಶಾಖೆ ನಾವು ಕೆಳಕಂಡ ನಿಮಗೆ ಸೆಕ್ಯೂರಿಟೈಜೇಷನ್ ಅಂಡ್ ರಿಕನ್‌ಸ್ಟ್ರಕ್ಷನ್ ಆಫ್ ಫೈನಾನ್ಷಿಯಲ್ ಅಸೆಟ್ಸ್ ಅಂಡ್ ಎನ್‌ಫೋರ್ಸ್‌ಮೆಂಟ್ ಆಫ್ ಸೆಕ್ಯೂರಿಟಿ ಇಂಟರೆಸ್ಟ್ ಆ್ಯಕ್ಟ್ 2002ರ ಸೆಕ್ಷನ್ 13(2)ರ ಅನ್ವಯ ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್‌ನ ನೀಡಿಕೆಯನ್ನು ತಪ್ಪಿಸಿಕೊಂಡಿರುವುದರಿಂದ ಬ್ಯಾಂಕ್ ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್ಸನ್ನು ನಿಮಗೆ ಸಂಬಂಧಪಟ್ಟ ವಿಳಾಸಗಳಿಗೆ ನೊಂದಾಯಿತ ಅಂಚೆ ಎ.ಡಿ ಮೂಲಕ ಕೆಳಗೆ ತಿಳಿಸಿರುವ ದಿನಾಂಕದಂದು ಸ್ವೀಕೃತಿಗೆ ಕಳುಹಿಸಲಾಗಿತ್ತು. ಆದರೆ ಇವುಗಳು ನಿಮಗೆ ನೀಡಿಕೆಯಾಗದೆ ಹಿಂದಕ್ಕೆ ಬಂದಿರುತ್ತವೆ. ನಿಮಗೆ ಮಂಜೂರು ಮಾಡಿದ್ದ ಸಾಲಗಳನ್ನು ಮರುಪಾವತಿ ಮಾಡಲು ತಪ್ಪಿತಸ್ಥರಾಗಿರುವುದರಿಂದ ಸದರಿ ನೋಟಿಸ್ ಒಕ್ಕಣೆಯಾಗಿರುವುದು. ಸಾಲದ ವಿವರಗಳು ಮತ್ತು ಬಾಕಿಯಿರುವ ಮೊತ್ತ ಈ ಕೆಳಕಂಡಂತಿರುವುದು.

ಸಾಲಗಾರರು/ಅಡಮಾನದಾರರ/ಜಾಮೀನುದಾರರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ : 1) ಶ್ರೀ ಪುನೀತ್ .ಎನ್ ಗೌಡ (ಸಾಲಗಾರರು) ಬಿನ್ ನಂಜುಂಡೇಗೌಡ, ನಂ. 12, ರಯಾನ್ ನಿವಾಸ್, 1ನೇ ಕ್ರಾಸ್, ಕಾಫಿ ಬೋರ್ಡ್ ಲೇಔಟ್ ಪಕ್ಕ, ಮರಿಯಣ್ಣ ಪಾಳ್ಯ, ಹೆಬ್ಬಾಳ, ಬೆಂಗಳೂರು-560024. ಮತ್ತೊಂದು ವಿಳಾಸ : ನಂ. 1071, ಆದರ್ಶ ಲೇಔಟ್, ಹಳೆ ಸಬ್ ರಿಜಿಸ್ಟ್ರಾರ್ ಕಛೇರಿ, ಬಸವೇಶ್ವರನಗರ, ಬೆಂಗಳೂರು-560079. ಶ್ರೀಮತಿ ಹೆಚ್. ಶಶಿಕಲಾ (ಜಾಮೀನುದಾರರು) ಕೋಂ. ಪುನೀತ್ .ಎನ್. ಗೌಡ, ನಂ. 1071, ಆದರ್ಶ ಲೇಔಟ್, ಹಳೆ ಸಬ್ ರಿಜಿಸ್ಟ್ರಾರ್ ಕಛೇರಿ, ಬಸವೇಶ್ವರನಗರ, ಬೆಂಗಳೂರು-560079. ಮತ್ತೊಂದು ವಿಳಾಸ : ನಂ. 12, ರಾಯನ್ ನಿವಾಸ, 1ನೇ ಕ್ರಾಸ್, ಕಾಫಿ ಬೋರ್ಡ್ ಲೇಔಟ್ ಪಕ್ಕ, ಮರಿಯಣ್ಣ ಪಾಳ್ಯ, ಹೆಬ್ಬಾಳ, ಬೆಂಗಳೂರು-560024.

ಕ್ರ ಸಂ	ಸಾಲ ಖಾತಾ ಸಂಖ್ಯೆ ಮತ್ತು ಸ್ವರೂಪ	ಸಾಲ ಮಂಜೂರಾದ ದಿನಾಂಕ	ಸಾಲದ ಮೊತ್ತ
1.	Vehicle Loan, 0445603008405	13.07.2021	Rs. 43,00,000/-

ಬರಬೇಕಾದ ಒಟ್ಟು ಮೊತ್ತ : ರೂ. 24,09,535.33 (ರೂಪಾಯಿ ಇಪ್ಪತ್ತ ನಾಲ್ಕು ಲಕ್ಷದ ಒಂಭತ್ತು ಸಾವಿರದ ಐನೂರ ಮುವತ್ತೈದು ಮತ್ತು ಮುವತ್ತ ಮೂರು ಪೈಸೆಗಳು ಮಾತ್ರ) 16.12.2025 ರಂದು ಇದ್ದಂತೆ. ಮುಂದಿನ ಬಡ್ಡಿ ಮತ್ತು ಇತರೆ ಖರ್ಚುಗಳು ಅನ್ವಯಿಸುತ್ತದೆ.

ಎನ್‌ಪಿಎ ದಿನಾಂಕ: 11.08.2025 **ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್ ದಿನಾಂಕ: 16.12.2025**

ಸ್ಥಿರಾಸ್ತಿಯ ವಿವರಗಳು : BMW 220D Gran Coupe Sportline (ಬಿಳಿ ಬಣ್ಣ) ರಿ.ನಂ. KA51MR1809, ಎಂಜಿನ್ ನಂ. : 0018Y328, ಕ್ಲಾಸಿಸ್ ನಂ. : WBA57AM02MY400003, **ಇದು ಶ್ರೀ ಪುನೀತ್ .ಎನ್. ಗೌಡರವರ ಹೆಸರಿನಲ್ಲಿದೆ.**

ಸದರಿ ನೋಟಿಸ್ ಪ್ರಕಟವಾದ ದಿನಾಂಕದಿಂದ 60 ದಿನಗಳ ಒಳಗೆ ಮೇಲೆ ತಿಳಿಸಿರುವ ಸಂಬಂಧಪಟ್ಟ ಮೊತ್ತಗಳನ್ನು ಕೆನರಾ ಬ್ಯಾಂಕಿಗೆ ಪಾವತಿಸುವಂತೆ ಮತ್ತು ಇದ್ದಕ್ಕೆ ತಪ್ಪಿದ್ದಲ್ಲಿ ಜಾಮೀನುದಾರರ ಮತ್ತು ಅಡಮಾನದಾರರ ಭದ್ರತಾ ಸ್ವತ್ತುಗಳನ್ನು ಸ್ವಾಧೀನಪಡಿಸಿಕೊಳ್ಳುವುದು ಸೇರಿದಂತೆ, ಸದರಿ ಅಧಿನಿಯಮದ ಉಪಬಂಧಗಳ ಅನ್ವಯ ಭದ್ರತಾ ಸ್ವತ್ತುಗಳ ಬಗ್ಗೆ ಅಗತ್ಯ ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದಾಗಿ ನಿಮಗೆ ಈ ಮೂಲಕ ಕರೆ ನೀಡಲಾಗಿದೆ. (1) ಗುತ್ತಿಗೆ, ನಿಯೋಜಿತ ಮಾರಾಟ ಮತ್ತು ಭದ್ರತೆಯಿಳ್ಳ ಸ್ವತ್ತುಗಳನ್ನು ಪಡೆಯುವಿಕೆ ಮೂಲಕ ವರ್ಗಾವಣೆ ಹಕ್ಕುಗಳು ಸೇರಿದಂತೆ ಜಾಮೀನುದಾರರ ಮತ್ತು ಅಡಮಾನದಾರರ ಭದ್ರತೆ ಕೆನರಾ ಬ್ಯಾಂಕ್ ಭದ್ರತೆಯಿಳ್ಳ ಸ್ವತ್ತುಗಳ ವರ್ಗಾವಣೆಯ ಸಂಬಂಧದಲ್ಲಿ ಆಥವಾ ಅದರಲ್ಲಿ ವರ್ಗಾವಣೆ ಪಡೆದವರಿಗೆ ವರ್ಗಾವಣೆಯನ್ನು ನೀಡೇ ಮಾಡಿರುವಿರಿ ಎಂಬ ಎಲ್ಲಾ ಹಕ್ಕುಗಳನ್ನು ಹೊಂದಿರುವರು. ನಿಮಗೆ ನೀಡಲಾಗಿರುವ ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್‌ನಲ್ಲಿ ತಿಳಿಸಿರುವ ಯಾವುದೇ ಭದ್ರತಾ ಸ್ವತ್ತುಗಳನ್ನು ಹಾಗೂ ಬ್ಯಾಂಕಿಗೆ ಅಡಮಾನ ಮಾಡಿರುವ/ಆಧಾರ ಮಾಡಿರುವ ಸ್ವತ್ತುಗಳನ್ನು ಬ್ಯಾಂಕಿನ ಪೂರ್ವಾನುಮತಿ ಪಡೆಯದೆ ಮಾರಾಟ, ಗುತ್ತಿಗೆ ಅಥವಾ ಇನ್ನಿತರೆ ರೂಪದಲ್ಲಿ (ನಿಮ್ಮ ವ್ಯವಹಾರದ ಸಾಮಾನ್ಯ ವಿಧಾನದ ಹೊರತಾಗಿ ವರ್ಗಾವಣೆ ಮಾಡದಂತೆ ಸದರಿ ಅಧಿನಿಯಮದ ಪ್ರಕರಣ 13(13)ರ ಉಪಬಂಧಗಳ ಅನ್ವಯ ಈ ಮೂಲಕ ನಿಮ್ಮನ್ನು ನಿಷೇಧಿಸಿದೆ. ಸದರಿ ಅಧಿನಿಯಮದ ಪ್ರಕರಣ 13(2)ರ ಅನ್ವಯ ಈ ನೋಟಿಸನ್ನು ನೀಡಿದೆ.

ದಿನಾಂಕ: 16.12.2025 ಸಹಿ/- ಅಧಿಕೃತ ಅಧಿಕಾರಿಗಳು
ಸ್ಥಳ: ಬೆಂಗಳೂರು ಕೆನರಾ ಬ್ಯಾಂಕ್

ಮಾನ್ಯ 1ನೇ ಅಪರ ಸಿವಿಲ್ ನ್ಯಾಯಾಧೀಶರು ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ ರವರ ನ್ಯಾಯಾಲಯದಲ್ಲಿ, ಮಂಡ್ಯ
ಅಸಲು ದಾವೆ ಸಂಖ್ಯೆ: 176/2007

ವಾದಿ: ಎಂ.ವೆಂಕಟೇಶ್ ಬಿನ್ ಚಿಕ್ಕಲಿಂಗಯ್ಯ, ವಯಸ್ಸು: 58 ವರ್ಷ, ವಿಳಾಸ: ಮರಕಾಡುದೊಡ್ಡಿ ಗ್ರಾಮ, ಕೊತ್ತತ್ತಿ-2 ಹೋಬಳಿ, ಮಂಡ್ಯ ತಾಲ್ಲೂಕು, ಮಂಡ್ಯ ಜಿಲ್ಲೆ.

ವಿರುದ್ಧ

ಪ್ರತಿವಾದಿಗಳು: ಚಿಕ್ಕಲಿಂಗಯ್ಯ ಮತ್ತು ಇತರರು
ಪ್ರತಿವಾದಿ ಸಂಖ್ಯೆ-13: ಶ್ರೀ. ಮಂಜುನಾಥ ಬಿನ್ ಲೇಟ್ ಬಿ.ಹೆಚ್.ದಾಸೇಗೌಡ ಕೇರ್ ಆಫ್ ಮೋಹನ್ ಬಿನ್ ಲೇಟ್ ಬಿ.ಹೆಚ್.ದಾಸೇಗೌಡ, ವಯಸ್ಸು: 50 ವರ್ಷ, ವಿಳಾಸ: ಮರಕಾಡುದೊಡ್ಡಿ ಗ್ರಾಮ, ಕೊತ್ತತ್ತಿ-2 ಹೋಬಳಿ, ಮಂಡ್ಯ ತಾಲ್ಲೂಕು, ಮಂಡ್ಯ ಜಿಲ್ಲೆ.

ಪತ್ರಿಕಾ ಪ್ರಕಟಣೆ

ಈ ಮೇಲ್ಕಾಣಿಸಿದ ಪ್ರಕರಣದ ವಾದಿರವರು, ಮಂಡ್ಯದ ಮಾನ್ಯ 1ನೇ ಅಪರ ಸಿವಿಲ್ ನ್ಯಾಯಾಧೀಶರು ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ ರವರ ನ್ಯಾಯಾಲಯದಲ್ಲಿ ವಿಭಜನೆ ಮತ್ತು ಪ್ರತ್ಯೇಕ ಸ್ವಾಧೀನ ಕೋರಿ ದಾವೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ. ಈ ದಾವೆಯಲ್ಲಿ ಮಂಜುನಾಥ ಬಿನ್ ಲೇಟ್ ಬಿ.ಹೆಚ್.ದಾಸೇಗೌಡ ಆದ ನಿಮ್ಮನ್ನು 13ನೇ ಪ್ರತಿವಾದಿಯನ್ನಾಗಿ ಮಾಡಿರುತ್ತಾರೆ. ಸದರಿ ದಾವೆಯ ದಿನಾಂಕ: 07.01.2026ರಂದು ವಿಚಾರಣೆಗೆ ಇರುತ್ತದೆ. ಸದರಿ ದಿನಾಂಕದಂದು ಬೆಳಗ್ಗೆ 11 ಗಂಟೆಗೆ ಮೇಲ್ಕಂಡ ನ್ಯಾಯಾಲಯಕ್ಕೆ ನೀವು ಖುದ್ದಾಗಿಯಾಗಲಿ ಅಥವಾ ವಕೀಲರ ಮೂಲಕ ವಾಗಲೀ ಹಾಜರಾಗಿ ತಮ್ಮ ಆಹವಾಲು / ತಕರಾರು ಇದ್ದಲ್ಲಿ ಸಲ್ಲಿಸತಕ್ಕದೆಂದು ತಿಳಿಯ ಪಡಿಸಲಾಗಿದೆ. ತಪ್ಪಿದ್ದಲ್ಲಿ ತಮ್ಮನ್ನು ಏಕಪಕ್ಷೀಯವಾಗಿ ಪರಿಗಣಿಸಿ ದಾವೆಯನ್ನು ಮುಂದುವರಿಸಲಾಗುವುದು.

ನ್ಯಾಯಾಲಯದ ಆದೇಶದ ಮೇರೆಗೆ ಮೊಹರಿ ನೊಂದಿಗೆ ದಿನಾಂಕ 06.12.2025ರಂದು ನೋಟೀಸು ಪ್ರಚುರಪಡಿಸಲಾಗಿದೆ.

ನ್ಯಾಯಾಲಯದ ಅಪ್ಪಣೆ ಮೇರೆಗೆ
ಸಹಿ/- ಶಿರಸ್ತೇದಾರರು, ಗೌರವಾನ್ವಿತ 1ನೇ ಅಪರ ಸಿವಿಲ್ ನ್ಯಾಯಾಧೀಶರು ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ ರವರ ನ್ಯಾಯಾಲಯ, ಮಂಡ್ಯ.

ANAND RATHI ಆನಂದ್ ರಾಥಿ ಗ್ಲೋಬಲ್ ಫೈನಾನ್ಸ್ ಅಮಿಟೆಡ್, ಎಕ್ಸ್‌ಪ್ರೆಸ್ ಝೋನ್, ಎ ವಿಂಗ್, 8ನೇ ಮಹಡಿ, ವೆಸ್ಟರ್ನ್ ಎಕ್ಸ್‌ಪ್ರೆಸ್ ಹೈವೆ, ಗೋರೆಗಾಂವ್ (ಪೂ), ಮುಂಬೈ – 400 063, ಭಾರತ.

ಮೆ॥ ಪಷ್ಣಾ ಜ್ಯೂವೆಲರ್ಸ್ ಉಲ್ಲೇಖ ನಂ. APPL00013500

ಸ್ವಾಧೀನಕ್ಕೆ ಸೂಚನೆ

ಆದಾಗ್ಯೂ, ಆನಂದ್ ರಾಥಿ ಗ್ಲೋಬಲ್ ಫೈನಾನ್ಸ್ ಅಮಿಟೆಡ್‌ನ ಅಧಿಕೃತ ಅಧಿಕಾರಿ, ಹಣಕಾಸು ಆಸ್ತಿಗಳ ಸೆಕ್ಯುರಿಟೈಸೇಶನ್ ಮತ್ತು ಪುನರ್ ನಿರ್ಮಾಣ ಮತ್ತು ಭದ್ರತಾ ಬಡ್ಡಿ ಜಾರಿ ಕಾಯ್ದೆ, 2002 (2002 ರ ಕಾಯ್ದೆ 54) ಅಡಿಯಲ್ಲಿ ಮತ್ತು ಭದ್ರತಾ ಹಿತಾಸಕ್ತಿ (ಜಾರಿ) ನಿಯಮಗಳು, 2002 ರ ನಿಯಮ 3 ರೊಂದಿಗೆ ಓದಲಾದ ವಿಭಾಗ 13(12) ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಅಧಿಕಾರಗಳನ್ನು ಚಲಾಯಿಸುತ್ತಾ, ಸಾಲಗಾರ(ರು) **ತಗಾದೆ ಸೂಚನೆ (ವಿವರಗಳನ್ನು ಕೆಳಗಿನ ಕೋಷ್ಟಕದಲ್ಲಿ ನಿರ್ದಿಷ್ಟವಾಗಿ ಉಲ್ಲೇಖಿಸಲಾಗಿದೆ, ಇನ್ನು ಮುಂದೆ ಬೇಡಿಕೆ ಸೂಚನೆ)** ಅನ್ನು ಹಣಕಾಸು ಆಸ್ತಿಗಳ ಸೆಕ್ಯುರಿಟೈಸೇಶನ್ ಮತ್ತು ಪುನರ್ ನಿರ್ಮಾಣ ಮತ್ತು ಭದ್ರತಾ ಹಿತಾಸಕ್ತಿ ಜಾರಿ ಕಾಯ್ದೆ, 2002 ರ ವಿಭಾಗ 13 ಉಪ-ವಿಭಾಗ 2 ರ ಅಡಿಯಲ್ಲಿ ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್ **ಸಾಲಗಾರ(ರು) (ವಿವರಗಳನ್ನು ಕೆಳಗಿನ ಕೋಷ್ಟಕದಲ್ಲಿ ನಿರ್ದಿಷ್ಟವಾಗಿ ಉಲ್ಲೇಖಿಸಲಾಗಿದೆ, ಇನ್ನು ಮುಂದೆ ಸಾಲಗಾರ(ರು) ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್‌ನಲ್ಲಿ** ಉಲ್ಲೇಖಿಸಲಾದ ಮೊತ್ತವನ್ನು ಮತ್ತಷ್ಟು ಮತ್ತು ಭವಿಷ್ಯದ ಬಡ್ಡಿಯೊಂದಿಗೆ ಅದರ ಮೇಲಿನ ಒಪ್ಪಂದದ ಬಡ್ಡಿ ದರದಲ್ಲಿ ವೆಚ್ಚಗಳು ಮತ್ತು ಶುಲ್ಕಗಳು ಮತ್ತು ಇತರ ಹಣವನ್ನು (ಯಾವುದಾದರೂ ಇದ್ದರೆ) ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್ ಸ್ವೀಕರಿಸಿದ ದಿನಾಂಕದಿಂದ 60 ದಿನಗಳ ಒಳಗೆ ARGFL ನಿಂದ ಪಾವತಿ ಮತ್ತು/ಅಥವಾ ವಸೂಲಾತಿ ದಿನಾಂಕದವರೆಗೆ ಮರುಪಾವತಿಸಬೇಕು. (ಇನ್ನು ಮುಂದೆ ಬಾಕಿ ಮೊತ್ತ).

ಸಾಲಗಾರರು ಮತ್ತು ಸಹ-ಸಾಲಗಾರರು ಬಾಕಿ ಮೊತ್ತವನ್ನು ಮರು ಪಾವತಿಸಲು ವಿಫಲರಾಗಿದ್ದು, ಈ ಕೆಳಗೆ ಉಲ್ಲೇಖಿಸಲಾದ ಸಾಲಗಾರರಿಗೆ ನಿರ್ದಿಷ್ಟವಾಗಿ ಮತ್ತು ಸಾರ್ವಜನಿಕರಿಗೆ ಈ ಸೂಚನೆಯನ್ನು ನೀಡಲಾಗಿದೆ, ಈ ಕೆಳಗೆ ಸಹಿ ಮಾಡಿದವರು ಕೆಳಗೆ ವಿವರಿಸಿದ ಆಸ್ತಿಗಳು / ಭದ್ರತಾ ಸ್ವತ್ತುಗಳ (ಡಿಮ್ಯಾಂಡ್ ನೋಟಿಸ್ ಅಡಿಯಲ್ಲಿ ವ್ಯಾಖ್ಯಾನಿಸಿದಂತೆ) ಸಾಂಕೇತಿಕ ಸ್ವಾಧೀನವನ್ನು ತೆಗೆದುಕೊಂಡಿದ್ದಾರೆ ಎಂದು, 2002 ರ ಹಣಕಾಸು ಆಸ್ತಿಗಳ ಸೆಕ್ಯುರಿಟೈಸೇಶನ್ ಮತ್ತು ಪುನರ್ ನಿರ್ಮಾಣ ಮತ್ತು ಸೆಕ್ಯುರಿಟಿ ಬಡ್ಡಿ ಕಾಯ್ದೆ, 2002 ರ ಸೆಕ್ಷನ್ 13 ರ ಉಪವಿಭಾಗ (4) ರ ಅಡಿಯಲ್ಲಿ ಭದ್ರತಾ ಹಿತಾಸಕ್ತಿ (ಜಾರಿ) ನಿಯಮಗಳು, 2002 ರ ನಿಯಮ 8 ರೊಂದಿಗೆ ಓದಲಾದ ಅಧಿಕಾರವನ್ನು ಚಲಾಯಿಸಲಾಗಿದೆ.

ಸಾಲಗಾರರು ಮತ್ತು ಸಹ-ಸಾಲಗಾರರು (ಗಳು) ವಿಶೇಷವಾಗಿ ಮತ್ತು ಸಾರ್ವಜನಿಕರು ಆಸ್ತಿಗಳು / ಸುರಕ್ಷಿತ ಸ್ವತ್ತುಗಳೊಂದಿಗೆ ವ್ಯವಹರಿಸದಂತೆ ಇಲ್ಲಿ ಎಚ್ಚರಿಕೆ ನೀಡಲಾಗಿದೆ ಮತ್ತು ಆಸ್ತಿಗಳು / ಸುರಕ್ಷಿತ ಸ್ವತ್ತುಗಳೊಂದಿಗಿನ ಯಾವುದೇ ವ್ಯವಹಾರವು **ಆನಂದ್ ರಾಥಿ ಗ್ಲೋಬಲ್ ಫೈನಾನ್ಸ್ ಅಮಿಟೆಡ್‌ನ ಬಾಕಿ ಮೊತ್ತಕ್ಕೆ** (ನಿರ್ದಿಷ್ಟವಾಗಿ ಕೆಳಗೆ ಉಲ್ಲೇಖಿಸಲಾಗಿದೆ) ಮತ್ತು ಅದರ ಮೇಲೆ ಒಪ್ಪಂದದ ಬಡ್ಡಿದರದಲ್ಲಿ ಹೆಚ್ಚಿನ ಮತ್ತು ಭವಿಷ್ಯದ ಬಡ್ಡಿಯೊಂದಿಗೆ ವೆಚ್ಚಗಳು ಮತ್ತು ಶುಲ್ಕಗಳು ಮತ್ತು **ARGFL** ನಿಂದ ಪಾವತಿ ಮತ್ತು / ಅಥವಾ ವಸೂಲಾತಿ ದಿನಾಂಕದವರೆಗೆ ಪಾವತಿಸಬೇಕಾದ ಇತರ ಹಣ (ಯಾವುದಾದರೂ ಇದ್ದರೆ) ವಿಧಿಸಲಾಗುತ್ತದೆ. ಸುರಕ್ಷಿತ ಸ್ವತ್ತುಗಳನ್ನು ಪುನಃ ಪಡೆದುಕೊಳ್ಳಲು ಲಭ್ಯವಿರುವ ಸಮಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕಾಯಿದೆಯ ಸೆಕ್ಷನ್ 13 ರ ಉಪ-ವಿಭಾಗ (8) ರ ನಿಬಂಧನೆಗಳಿಗೆ ಸಾಲಗಾರರ ಗಮನವನ್ನು ಆಹ್ವಾನಿಸಲಾಗಿದೆ.

ಸಾಲಗಾರ(ರು) ಹೆಸರು ವಿಳಾಸ : (1) ಮೆ॥ ಪಷ್ಣಾ ಜ್ಯೂವೆಲರ್ಸ್, ಮೊದಲನೇ ಮಹಡಿ, ಶ್ರೀ ವೆಂಕಟೇಶ್ವರ ಮಾರ್ಕೆಟ್, ನಂ. 120, ಅವಿನ್ಯೂ ರೋಡ್, ಬೆಂಗಳೂರು – 560002.
ಸಹ-ಸಾಲಗಾರ(ರು) ಹೆಸರು ವಿಳಾಸ : (1) ಶ್ರೀ ಎ. ನಿತಿಶ್ ಕುಮಾರ್ (2) ಶ್ರೀ. ಜೈನ್ ಮಿತ್ತಲ್ ಪ್ರಕಾಶ್, ನಂ. 33, ಗಾರ್ಡನ್ ಟೆರೇಸ್, ಫ್ಲ್ಯಾಟ್ ನಂ. 202, 2ನೇ ಮಹಡಿ, 5ನೇ ಮೇನ್ ರೋಡ್, ವಿಶಾಲ್ ಮಾರ್ಟ್ ಹತ್ತಿರ, ಚಾಮರಾಜಪೇಟೆ, ಬೆಂಗಳೂರು – 560018.

ತಗಾದೆ ಸೂಚನೆಯ ಪ್ರಕಾರ ಬಾಕಿ ಇರುವ ಮೊತ್ತ ಜೊತೆಗೆ ಭವಿಷ್ಯದ ಬಡ್ಡಿ ಅನ್ವಯವಾಗುವಂತೆ : ರೂ. 50,54,094/- (ರೂಪಾಯಿ ಐವತ್ತು ಲಕ್ಷ ಐವತ್ತಾಲ್ಕು ಸಾವಿರ ತೊಂಭತ್ತಾಲ್ಕು ಮಾತ್ರ)	ಆರ್.ಪಿ.ಐ.	12.50%
	ಪ್ರಧಾನ ಬಾಕಿ ಮೊತ್ತ	4,770,522
	ಇ.ಎಂ.ಐ. ಬಾಕಿ ಮೊತ್ತ	2,41,024
	ಮುಂದಿ ಅವಧಿ ಬಡ್ಡಿ	4,969
	ಮಿತಿ ಮೀರಿದ ಬಡ್ಡಿ	16,809
	ಕಾನೂನು ವೆಚ್ಚ	7,670
	ನೋಟಿಸ್ ವೆಚ್ಚಗಳು	1,100
	ಇ.ಎಂ.ಡಿ. ಬೌನ್ಸ್ ವೆಚ್ಚಗಳು	12,000
	ಒಟ್ಟು ಬಾಕಿ ಮೊತ್ತ	50,54,094
ತಗಾದೆ ಸೂಚನೆಯ ದಿನಾಂಕ : 14.10.2025		
ಸಾಲದ ಒಪ್ಪಂದದ ಸಂಖ್ಯೆ : APPL00013500		
ಸ್ವಾಧೀನ ದಿನಾಂಕ : 22-12-2025		

ಸ್ಥಿರಾಸ್ತಿಯ ವಿಳಾಸ : ಫ್ಲ್ಯಾಟ್ ನಂ. 301, ಮೂರನೇ ಮಹಡಿ, ಸಾಯಿ ಬಾಲಾಜಿ ಮೆಡೋಸ್, ಕೋಡಿಗೇಹಳ್ಳಿ ಗ್ರಾಮ, ಯಲಹಂಕ ಹೋಬಳಿ, ಬೆಂಗಳೂರು ಉತ್ತರ, ಬೆಂಗಳೂರು, ಕರ್ನಾಟಕ, ಭಾರತ 560092. **ಉತ್ತರಕ್ಕೆ :** ಆಸ್ತಿ ನಂ. 1, **ಪೂರ್ವಕ್ಕೆ :** 30 ಅಡಿ ರಸ್ತೆ, **ಪಶ್ಚಿಮಕ್ಕೆ :** ಖಾಸಗಿ ಲೇಔಟ್, **ದಕ್ಷಿಣಕ್ಕೆ :** ಆಸ್ತಿ ನಂ. 3.

ದಿನಾಂಕ : 22ನೇ ಡಿಸೆಂಬರ್, 2025 ಆನಂದ್ ರಾಥಿ ಗ್ಲೋಬಲ್ ಫೈನಾನ್ಸ್ ಅಮಿಟೆಡ್
ಸ್ಥಳ : ಬೆಂಗಳೂರು. ಅಧಿಕೃತ ಅಧಿಕಾರಿ

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್
ಹೋಂ ಲೋನ್ ಸೆಂಟರ್, ಬಾಣಸವಾಡಿ
ನಂ. 253 ,ಡಾಲ್ಫಿನ್ ಮ್ಯಾನ್ಷನ್ , ಬಸ್ ಡಿಪೊ ಹತ್ತಿರ, 1ನೇ ಮುಖ್ಯ ರಸ್ತೆ, ಹೆಚ್‌ಆರ್‌ಬಿಆರ್ ಲೇಔಟ್, 2ನೇ ಬ್ಲಾಕ್, ಸ್ಟೇಜ್ -1, ಹೆಣ್ಣೂರು ಗಾರ್ಡನ್, ಬೆಂಗಳೂರು-560 043
TEL No: 080 -25943790/91, FAX No: 080 -25943793, Email: sbi.15628@sbi.co.in

ಸ್ವಾಧೀನ ಸೂಚನೆ
[ನಿಯಮ 8(1)ರ ಅಡಿ (ಸ್ಥಿರಾಸ್ತಿಗಾಗಿ)]
No. SBI/HLCB/40371/HL/518 **A/c No.64034925715**

ಕೆಳಸಹಿದಾರರು, **ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್,** ಇದರ ಅಧಿಕಾರಹೊಂದಿದ ಅಧಿಕೃತ ಅಧಿಕಾರಿಯಾಗಿದ್ದು ಸೆಕ್ಯೂರಿಟೈಜೇಷನ್ ಅಂಡ್ ರಿಕನ್‌ಸ್ಟ್ರಕ್ಷನ್ ಆಫ್ ಫೈನಾನ್ಸಿಯಲ್ ಅಸೆಟ್ಸ್ ಅಂಡ್ ಎನ್‌ಫೋರ್ಸ್‌ಮೆಂಟ್ ಆಫ್ ಸೆಕ್ಯೂರಿಟಿ ಇಂಟರೆಸ್ಟ್ ಆಕ್ಟ್2002 ಮತ್ತು 2002ರ ಸೆಕ್ಯೂರಿಟಿ ಇಂಟರೆಸ್ಟ್(ಎನ್‌ಫೋರ್ಸ್‌ಮೆಂಟ್) ನಿಯಮಗಳ ನಿಯಮ 3 ಅನ್ನು ಓದಿಕೊಂಡಂತೆ ಪ್ರಕರಣ 13(12)ರ ಅನ್ವಯ ಪ್ರದತ್ತವಾದ ಅಧಿಕಾರವನ್ನು ಚಲಾಯಿಸಿ ತಗಾದೆ ಸೂಚನೆಯನ್ನು ಸಾಲಗಾರರು/ಅಡಮಾನುದಾರರಾದ **ಡಾ. ಪಿ .ಸುಧಾಕರ್** , ಶ್ರೀಮತ