



JHS SVENDGAARD LABORATORIES LIMITED
Corporate Identity Number: L74110HP2004PLC027558
Regd. Office: Trilokpur Road, Kheri Kala-Amb, Tehsil - Nahan,
Distt: Sirmour, Himachal Pradesh-173030
Ph. No.: 011-40539487 • Fax No. 011-26900434
Website: www.svendgaard.com • email: cs@svendgaard.com
NOTICE TO SHAREHOLDERS FOR 100 DAYS CAMPAIGN- "SAKSHAM NIVESHAK"

Notice is hereby given to the Shareholders of JHS Svendgaard Laboratories Limited ("your Company") that pursuant to Investor Education and Protection Fund Authority ("IEPFA"), Ministry of Corporate Affairs ("MCA") letter dated July 16, 2025, your Company has started 100 days campaign "Saksham Niveshak" starting from July 28, 2025 to November 6, 2025. During this Campaign all the shareholders who have not claimed their Dividend or have not updated their KYC & nomination details or faced any issues related to unclaimed dividends and shares may write to the Company Registrar and Transfer Agent ("RTA") i.e. Alankit Assignments Limited at their address : Alankit Heights, 3E/7, Jhandewalan Extension, New Delhi- 110 055 or at e-mail id rtat@alankit.com and further e-mail to the company at: cs@svendgaard.com.

A SPECIAL WINDOW FOR RE-LODGE MENT OF SHARES TRANSFER DEEDS FOR PHYSICAL SHARES

As per SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/PICR/2025/97 dated 2nd July 2025, the special window for re-lodgement of transfer deeds is open for a period of six months from July 07, 2025 to January 06, 2026. Shareholders are requested to re-lodge after rectification of error with Registrar Transfer Agent (RTA) by 06.01.2026.

Date : 16/09/2025
Place : New Delhi

By Order of the Board
Sd/-
Komal Jha
Company Secretary



AVANSE FINANCIAL SERVICES LTD
Office Address : Times Square Building, E-Wing,
4th Floor, Andheri-Kurla Rd, Gamdevi, Marol,
Andheri East, Mumbai, MH-400059

APPENDIX-IV [rules 8(1)] POSSESSION NOTICE
(FOR IMMOVABLE PROPERTY)
Whereas, The undersigned being the Authorised Officer of the **Avanse Financial Services Ltd.**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Said Act") and in exercise of powers conferred under section 13(12) read with rules 3 of the Security Interest (Enforcement) Rules, 2002 ("Said Rules") issued a Demand Notice dated **19th June 2025** in the Loan account number **CHEEE00301803** ("Loan Account") calling upon the **Borrowers/ Co-Borrowers / Guarantors / Mortgagors** respectively being **1. FATHIMA VANIAKKATTU ABDUL RAZACK 2. NISHAN NIZAR 3. LAILABEEVI SUBAIR 4. SURAYYA NIZAR 5. MOHAMMED NIHAL NIZAR 6. NAFIYA NIZAR** (Collectively to be referred to as "Borrowers") to repay the amount mentioned in the aforesaid demand notice (details also described in the table given below) outstanding as on **19th June 2025** inclusive of interest charged up to **19th June 2025** and further interest thereon together with incidental expenses, cost, charges etc., till the date of final payment and/or realization within **60 days** from the date of receipt of the said notice:-

Borrowers/Co-Borrowers/ Mortgagors	Loan Account Number	Demand Notice Dated	Amount Outstanding as on 19th June, 2025
1. FATHIMA VANIAKKATTU ABDUL RAZACK 2. NISHAN NIZAR 3. LAILABEEVI SUBAIR 4. SURAYYA NIZAR 5. MOHAMMED NIHAL NIZAR 6. NAFIYA NIZAR	CHEEE00301803	19/06/2025	Rs. 20,62,290/- (Rupees Twenty Lakhs Sixty Two Thousand Two Hundred Ninety Only)

The aforesaid Borrowers having failed to repay the aforesaid amounts, notice is hereby given to the Borrowers/Co-borrowers/Guarantors/Mortgagors and the public in general that the undersigned has taken **Symbolic Possession** of the Immovable property described in the Schedule herein ("**Immovable Property**") in exercise of the powers conferred on him under section 13(4) of the said act read with rule 8 of the said rules on this **11th September of the year 2025**.

The Borrowers/Co-borrowers/Guarantors/Mortgagors in particular and the public in general is hereby cautioned not to deal with the aforesaid Immovable Property and any dealings with the Immovable Property will be subject to the charge of the **Avanse Financial Services Ltd.**, for an aggregate amount of **Rs.20,62,290/-** (Rupees Twenty Lakhs Sixty Two Thousand Two Hundred Ninety Only) **outstanding as on 19th June, 2025** inclusive of interest charged up to 19th June, 2025 and further interest thereon till the date of final payment and/or realization in the aforesaid Loan Account.

The 'Borrowers/Co-borrowers/Guarantors/Mortgagors' attention is invited to the provisions of Section 13(8) of the Said Act, in respect of the time available, to redeem the secured assets.

DESCRIPTION OF MORTGAGED IMMOVABLE PROPERTIES
All that piece and parcel of 1.41 Ares of property comprised in survey 1031/1 of Thoppumpadi Village, Kochi Taluk, Kochi SRO in Ernakulam District.
Boundaries:- East : Property of Riyas, North : Property of Radcliff School, West : Road and Property of Navas, South : Property of Faisal.

The above-mentioned property are situated within the limits of **Village Thoppumpadi, District Ernakulam (Kochi)** together with the buildings and structures constructed to/ to be constructed thereon and all the fixed plant, machinery, fixture and fittings annexed thereto.
Sd/-
Date: 11-09-2025
Place: Ernakulam
Authorised Officer
For Avanse Financial Services Ltd.

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 AUGUSTAN COIMBATORE KNITTING CO PRIVATE LIMITED		
1	NAME OF CORPORATE PERSON	AUGUSTAN COIMBATORE KNITTING CO PRIVATE LIMITED
2	DATE OF INCORPORATION OF CORPORATE PERSON	29/08/2005
3	AUTHORITY UNDER WHICH CORPORATE PERSON IS INCORPORATED / REGISTERED	Under Companies Act 1956
4	CORPORATE IDENTITY NUMBER /LIMITED LIABILITY IDENTITY NUMBER OF CORPORATE PERSON	U171157Z2005PTC012090
5	ADDRESS OF THE REGISTERED OFFICE AND PRINCIPAL OFFICE (IF ANY) OF CORPORATE PERSON	3/127A, Manickampalayam, Kunnathurpudr Post, Kovilpalayam, Coimbatore – 641107
6	LIQUIDATION COMMENCEMENT DATE OF CORPORATE PERSON	15/09/2025
7	NAME, ADDRESS, EMAIL ADDRESS, TELEPHONE NUMBER AND THE REGISTRATION NUMBER OF THE LIQUIDATOR	VENKATESH NATARAJAN 119, Co Operative Colony, Uppilpalayam Post, Coimbatore -641015 Email: venkatesh@vsandassociates.in Mobile No.: 9244410292 IBBI Reg. No.: IBBI/IPA-001/IP-P-02315/2021-2022/13572
8	LAST DATE FOR SUBMISSION OF CLAIMS	15/10/2025

Notice is hereby given that the **Augustan Coimbatore Knitting Co Private Limited** has commenced voluntary liquidation on **15/09/2025**.

The stakeholders of **Augustan Coimbatore Knitting Co Private Limited** are hereby called upon to submit a proof of their claims, on or before **15/10/2025**, to the liquidator at the address mentioned against item 7.

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.

Date: 15/09/2025
Place: Coimbatore
IBBI Reg. No.: IBBI/IPA-001/IP-P-02315/2021-2022/13572

VENKATESH NATARAJAN
LIQUIDATOR



ADITYA BIRLA HOUSING FINANCE LIMITED
Registered Office- Indian Rayon Compound, Veraval, Gujarat – 362266
Branch Office- G-Corp Tech Park, 8th floor, Kasar Wadavali, Ghodbunder Road, Thane, MH-400601

DEMAND NOTICE (under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)
Substituted Service Of Notice U/S 13 (2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002.
Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from **Aditya Birla Housing Finance Limited (ABHFL)**, their loan accounts have been classified as **Non-Performing Assets** in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued **demand notices** under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire **outstanding** amount together with further interest at the contractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Sl. No	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice	Amount Due as per Demand Notice as on Date
1	1. POORNARAJ SF No. 141, Site No. 62, Smart Town, Idikarai Village Town, Panchayat Annur Taluk, Nearby Perumal Temple, Coimbatore, Tamil Nadu, 641022 2. D DHANALAKSHMI SF No. 141, Site No. 62, Smart Town, Idikarai Village Town, Panchayat Annur Taluk, Nearby Perumal Temple, Coimbatore, Tamil Nadu, 641022 3. DURAMANI SF No. 141, Site No. 62, Smart Town, Idikarai Village Town, Panchayat Annur Taluk, Nearby Perumal Temple, Coimbatore, Tamil Nadu, 641022 4. POORNARAJ No J 22/1 Thendral Nagar Manikarampalayam Idikarai, Coimbatore, Tamil Nadu, 641022 5. D DHANALAKSHMI No J 22/1 Thendral Nagar Manikarampalayam Idikarai, Coimbatore, Tamil Nadu, 641022 6. DURAMANI No J 22/1 Thendral Nagar Manikarampalayam Idikarai, Coimbatore, Tamil Nadu, 641022 7. POORNARAJ Tower B 1st Floor, India Land Park Tech, Keeranatham Main Road, Saravanampatty, Coimbatore, Tamil Nadu, 641035 8. DURAMANI S/O Raju, 16, Jayanagar 3rd Street Neelikonampalayam, Coimbatore, Tamil Nadu, 641033 9. POORNARAJ S/O Duraimani, 16, Jayanagar 3rd Street Neelikonampalayam, Coimbatore, Tamil Nadu, 641033 10. D DHANALAKSHMI 16, Jayanagar 3rd Street Neelikonampalayam, Coimbatore, Tamil Nadu, 641033 Loan Account No. LNC010HL-0821096746 & LNC010HL-0821096745	01.09.2025	12.09.2025	Rs. 15,94,629/- (Rupees Fifteen Lac Ninety Four Thousand Six Hundred Twenty Nine Only) by way of outstanding principal, arrears (including accrued late charges) and interest till 10.09.2025

DESCRIPTION OF IMMOVABLE PROPERTY/PROPERTIES MORTGAGED: All That Piece And Parcel Of Coimbatore Registration District, Sub Periyanaickenpalayam Registration District, Before Coimbatore North Taluk, Currently Annur Taluk, Idikarai Village, S.F.No.141 In Acre 3.90, Extent Of Land And Adjacent S.F.No. 126/1b2, 126/2b, 128/2b2, 139/2b2 In Acre 0.72 Extent Of Land Was Developed Into A Residential Layout In The Name Of "Smart town" Approved By Local Planning Authority, Coimbatore, Ma. Va./Ko.Vu.T.Ku.No. 63/2021 In Site No.62 Within The Following Boundaries: North: Site No. 61 South: Site No. 63 East: 10 Mr. South North Laydu Road West: S.F. Nos. 142 & 143 Land In This Middle

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s) together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to enforce the security interest including but not limited to taking possession of and selling the secured asset entirely at your risk as to the cost and consequences.

Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease or otherwise, the aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard.

Please note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred by ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL, and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Date: 17.09.2025
Place: COIMBATORE

Sd/- Authorised Officer
(Aditya Birla Housing Finance Limited)



Business Standard
CAMPUS TALK



BS PROMOTIONS

KS RANGASAMY COLLEGE OF TECHNOLOGY HOSTS NATIONAL CONFERENCE ON "BLUE ECONOMY"

KS Rangasamy College of Technology organized a two-day National Conference on "Blue Economy" sponsored by AICTE – VAANI. The event was held under the leadership of R Srinivasan, Chairman, with the support of S Sachin, Vice Chairman of KS Rangasamy Educational Institutions.

The conference commenced with a warm welcome by Dr G Karthikeyan, Vice Principal of KSRCT, Dr R Jeya Sakila, Director of Dr J Jayalalithaa Fisheries University, Ramanathapuram, formally inaugurated the event and delivered the keynote address. In her speech, she elaborated on the immense opportunities within the Blue Economy, covering sectors such as fisheries, aquaculture, marine transport, biotechnology, and waste management.

Dr M Vijayakumar, Professor & Head, Department of Management Studies & Co-ordinator of this conference presented insights on marketing and value chain strategies in fisheries and aquaculture, emphasizing their role in food security, livelihood creation, and income generation. Adding an industry perspective, S Jaya Bharath, CEO, Blue Water Enterprise, Chennai, shared valuable insights on protein sources from seafood, export market trends, and industrial best practices.

The technical sessions featured expert talks by Dr Seetharaman, Director, Origo Bio Sciences Pvt Limited, Andhra Pradesh, who

spoke on Post-Harvest Fish Technology, and Nimish Mol Stephen, Assistant Professor & Head, Department of Fish Processing Technology, Dr J Jayalalithaa Fisheries University, Ponneri, who highlighted the role of seaweed in the Blue Economy.

The sessions were meticulously coordinated by Dr R Hemamalini, Professor, Department of Management Studies, ensuring smooth knowledge-sharing and participant engagement. The event concluded with the presentation of technical research papers, providing a vibrant platform for collaboration among researchers, academicians, and industry professionals.





HDB FINANCIAL SERVICES LIMITED
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad- 09. Branch Office: M/s.HDB Financial Services Ltd, First Floor, Krishnajiathi Business Centre, Opp: Dhanya Remya Theatre, Kadappakada PO, Kollam, Kerala-601008.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE (To the Borrower /Co-Applicant / Public in General)
(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"

Name and Address of the Applicant & Co-Applicant: 1. ABDUL SALIM, 50 FLAT - OPP ROYAL AUDI NALANND A NR 50, AYATHIL PO, KILIKOLLOORE, KOLLAM – 691010, KERALA. 2. SHARAFUNISA,M, 50 FLAT- OPP ROYAL AUDI NALANND A NR 50, AYATHIL PO, KILIKOLLOORE, KOLLAM-691010, KERALA. 3. SHIFAS A, 50 FLAT- OPP ROYAL AUDI NALANND A NR 50, AYATHIL PO, KILIKOLLOORE, KOLLAM-691010, KERALA.

Account No. 38999474, Total Outstanding Amount: Rs.1,72,97,853.27/- (Rupees One Crore Seventy Two Lakhs Ninety Seven Thousand Eight Hundred Fifty Three and Twenty Seven Paise Only) as on 15/09/2025 With Further Interest/ Incidental Expenses/ costs Till The Date of Full Payment.

Details of Encumbrances, if any, known to the Secured Creditor:- Nil

Details of Immovable Property: ALL THAT PIECE AND PARCEL OF LAND HAVING A TOTAL EXTENT OF 6.30 ARES COMPRISED OUT OF 03.45 ARES IN IN RE SY NO 897/7,01.82 ARES IN RE SY 895/4/3 AND 01.03 ARES IN RE SY 897/8 AND BLOCK 15, TOGETHER WITH BUILDING BEARING NO 25/1985-33 SITUATED AT KILIKOLLOOR VILLAGE, KOLLAM TALUK, LYING IN SUB REGISTRATION DISTRICT OF KILIKOLLOOR AND IN THE REGISTRATION DISTRICT OF KOLLAM. THE PROPERTY IS BOUNDED BY EAST: ROAD; WEST: PROPERTY OF CHANDRAMATHI; SOUTH: RIVER; NORTH: ROAD.

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs. 42,58,83250/-	Rs. 42,58,325/-	Rs. 1,00,000/-	29/10/2025 at 11 am. to 12 Noon	28/10/2025 up to 06:00 pm

Terms and Conditions of Tender-cum-Auction Sale: • The auction sale shall be "online e-auction" bidding through website <https://www.bankauctions.com> Mobile APP on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. • The interested bidders shall submit their EMD through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" above. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-I & II (can be downloaded from the Web Portal: <https://www.bankauctions.com>) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact Mrs. C1 India Pvt Ltd, Udyog Vihar, Phase 2, Gulf Petromech building, Building No. 301, Gurgaon, Haryana. Pin: 122015. E-mail ID : support@bankauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124 / 1125 / 1126, Sales Enquiries : sales@bankauctions.com, 7291981129. • The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed. • The intending bidders may obtain the Tender Forms from the Manager, M/s. HDB Financial Services Ltd, First Floor, Krishnajiathi Business Centre, Opp: Dhanya Remya Theatre, Kadappakada PO, Kollam, Kerala-601008. The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, HDB Financial Services Limited, together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" on or before 6pm on the 28/10/2025 of Tender-cum-Auction sale hereby notified. • For inspection of the Property and other particulars, the intending purchaser may contact : RATHEESH BABU (9448988488), RAHUL.M (9363658085), UMESH KUMAR (9645099666). The Property/lies is sold on "As-is-where-is" and "As-is-what-is" condition basis. • The sealed Tenders will be opened in the presence of the intending bidders by 11am on the 29/10/2025 closed tenders, the Authorized Officer may, at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of HDB Financial Services Limited. • The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale. • The sale certificate will be issued by the Authorized Officer in favour of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. • The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law. • The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies. • The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Place: Kollam Date: 15/09/2025
Authorised Officer, M/s.HDB Financial Services Limited.



HDB FINANCIAL SERVICES LIMITED
Registered Office: Radhika, 2nd Floor, Law Garden Road,Navrangpura, Ahmedabad- 09. Branch Office : M/s.HDB Financial Services Ltd, 2nd Floor, The Art Of Living Tower, 13 Cross Road,SBT Avenue , Near Passport Office,Panampilly Nagar ,Kochi - Kerala –682036 Kerala.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE (To the Borrower /Co-Applicant / Public in General)
(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"

Name and Address of the Applicant & Co-Applicant: 1. ROCKS TRADING COMPANY ROCKS TRADING COMPANY, X/489A N H ROAD, MARADU ERNAKULAM ERNAKULAM-682304 KERALA 2. NATIONAL STEEL COMPANY 16/27A, NATIONAL STEEL COMPANY N H ROAD, MARADU ERNAKULAM ERNAKULAM-682304 KERALA 3. JOBY RAPHEL PULIYANATH HOUSE PALLICHAL ROAD THOPPUMPADY ERNAKULAM-682005 KERALA 4. SUBIN JOSEPH PULIYANATH HOUSE PALLICHAL ROAD,THOPPUMPADY ERNAKULAM-682005 KERALA

Loan Account No.: 16716216
Rs.1985736.53/- (Rupees One Crore Ninety Eight Lakh Fifty Seven Thousand Three Hundred & Seventy Six - Paise Fifty Three Only) as of 12.02.2025 with further interest/ incidental expenses /costs till the date of full payment.

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs. 3,18,86,350	Rs. 3188635	Rs. 100000/-	24/10/2025 at 11 a.m. to 12Noon,	23/10/2025 up to 06:00 p.m

SCHEDULE OF THE SECURITIES I

North	Road
South	Property of Xavier
East	Road
West	Thodu

Terms and Conditions of Tender-cum-Auction Sale: • (1) The auction sale shall be "online e-auction" bidding through website <https://bankauctions.in> support@bankauctions.com Mobile APP on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. • (2)The interested bidders shall submit their EMD through Web Portal: <https://bankauctions.in> (the user ID & Password can be obtained free of cost by registering name with <https://bankauctions.in>) through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" above. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://bankauctions.in>) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact support@bankauctions.com M/s. C1 INDIA PRIVATE LIMITED, Mr. Dhara Krishna, email id - andhra@c1india.com; ph.no- 9948182222, Plot no-68, 3rd Floor, Sec-46, Gurgaon, Haryana-122003, MOB: 91-7291981124/25/26 • The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed. • The intending bidders may obtain the Tender Forms from the Manager, M/s. HDB Financial Services Ltd, 2nd Floor, The Art Of Living Tower, 13 Cross Road, SBT Avenue, Near Passport Office, Panampilly Nagar, Kochi - Kerala –682036 Kerala. The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, HDB Financial Services Limited, together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of "HDB Financial Service Limited" on or before 6pm on the 23/10/2025 of Tender-cum-Auction sale hereby notified. • For inspection of the Property and other particulars, the intending purchaser may contact: HDB Financial Services Limited 2nd Floor, Art of Living Tower 13 Cross Road, SBT Avenue, Near Passport Office, Panampilly Nagar, Kochi-Kerala-682036. –RANSIYA (9544618915), UMESH KUMAR (9645099666), DEEPUK JI (8281298729). The Property is sold on "As-is-where-is" and "As-is-what-is" condition basis. • The sealed Tenders will be opened in the presence of the intending bidders by 11am on the 24/10/2025 of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may, at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of HDB Financial Services Limited. • The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale. • The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. • The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law. • The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies. • The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Place: Kerala Date: 15/09/2025
Authorised Officer, M/s.HDB Financial Services Limited.

© pnb Housing FINANCIAL SERVICES LTD		Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001. Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com			
Cochin Branch:- 1st Floor, R P Arcade, Adjacent to Gold Souk Mall, Near Railway Overbridge, Ponnuruni, Vytilla, Cochin-682019.Trivandrum Branch:-F1, KEK Tower First Floor, Opp. To Trivandrum Development Authority, Vazhuthacaud, Trivandrum-695010.Thiruvananthapuram Branch:- 2nd Floor, South annam kovil street, near Kothapuram Over Bridge, Thiruvananthapuram-695004.					
NOTICE UNDER SECTION 3(2) OF CHAPTER II OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE		We, the PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter II of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice was issued through our Authorized Officer to all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing (NPA) Assets as per the Reserve Bank of India National Housing Bank guidelines due to non-payment of instalments/interest. The contents of the same are the defaults committed by you in the payment of instalments of principals, interest, etc. Further, with reasons, we believe that you are evading the service of Demand Notice hence we are doing this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 days from the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action/measures under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of Sub-Section (8) of Section 13 of the Act of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNBHFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. FURTHER, you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.			
Loan Account No.	Name/ Address of Borrower and Co- Borrower(s)	Property (ies) Mortgaged	Date of Demand Notice	Amount O/s as on Date Demand Notice	
HOU/CO/C05152/21029, B.O. Cochin	Mr. Sreejith Kallumpurath P.O. Balakrishnan Kallumpurath House, Vengalamp Post, Vengalamp, Kozhikode, Kerala-673303 Mrs. Divya Sreejith W/o Sreejith Kallumpurath House, Vengalamp Post, Vengalamp, Kozhikode, Kerala-673303 Mrs. Sathidevi Punnoil C/o Kanaran V.Kas Bhavan, Nr Keerthi Theatre, Vatakara, Kozhikode, Kerala-673101 M/s Nila Homes Pvt Ltd, 28/205-A, Indira Gandhi Road, Padmanayil Jn, Tripunithura, Kerala-682301, Ernakulam	Na	1/60th the undivided share in all that piece and parcel of the land having an total extent of 24.85 Ares in together with building in, Sy.no: 63/1.63/2 & 65/8, Thekkumthagam Village, Kanyanannur Taluk, Tripunithura, Ernakulam, Kerala-682301, as per Title Deed: East by: Municipality Road North by: Private Property South by: Private Property West by: Private Property	09-09-2025	Rs. 45,41,595/- (Rupees Forty Five Lakhs Forty One Thousand Five Hundred and Ninety Five only) as on 09.09.2025
HOU/TRI/0516/28 5060, B.O. Trivan drum	Mr. Murukan A S/O Appu Sundara Mangalathu Veedu, Kovalam Beach, Thiruvananthapuram, Kerala-695527 Mr. Murukan A S/O Appu S M Hardware, 20/393, Kovalam, Thiruvananthapuram, Kerala-695527 Mrs. Preetha S W/o Murukan Sivanadham Ground Mill, Ks Road, Kovalam, Thiruvananthapuram, Kerala-695527 Mrs. Preetha S W/o Murukan Sundara Mangalathu Veedu, Kovalam Beach, Thiruvananthapuram, Kerala-695527	Na	All That Piece And Parcel of The Land Having An Extent of 1.72 Ares together With Building In Re Sy No. 896/18-1, vichizhinam Village, neyyattinkan, Taluk, Thiruvananthapuram, kerala-695521, As Per Title Deed: East By: Property of Municipality Road North By: Private Property West By: Property of Aneesh	09-09-2025	Rs. 21,54,385/- (Rupees Twenty One Lakhs Fifty Four Thousand Three Hundred and Eighty Five only) as on 09.09.2025
HOU/CO/C03173/70576, B.O. Cochin	Mr. Abdulrahman Ambadi S/O Pockeretty illath (H), Malappuram P.O., Kakkad P.O. Malappuram, Kerala-676305 Mr. Abdulrahman Ambadi S/O Pockeretty illath (H), Hosaini Perumthukham, Calicut, Kollampara, Malappuram,kerala-676331 M/s Nucleus Premium Properties Pvt Ltd, 34/293 C, Near Maria Park, Padvatilam, Pipes Line Road, Near Nn Bypass Road, Padvatilam, Edappally PO, Ernakulam-682024 Mr. Nishad NP Director Of M/s Nucleus Premium Properties Pvt Ltd S/O Mohammed Ali, NellyaputhenpeddiKakkal (H), Thiruvananthapuram P.O. - 679352	Na	All pieces and parcel of the land having an extent of 7.26 Ares together with building in, Re Sy no.: 2/51.6 & 2/51.7 Eleganza, 2, 2e, Eleganza, Nucleus Premium Properties Pvt Ltd, Vazhakkala Village, Kanyannannur Taluk, Block No 0, Ernakulam, Kerala-682026, as per Title Deed: East By: Property of Radhika North by: Municipality Road South by: Private Road West by: Property of Abida	09-09-2025	Rs. 34,64,590/- (Rupees Thirty Four Lakhs Sixty Four Thousand Five Hundred and Ninety Only) as on 09.09.2025
HOU/TC/R1117/45438 & NHL/TC/03173/93156, B.O. Cochin	Mr. Prasad K G S/o Gopi Kozhikiparambil House, Mulagunathukavu, Thrissur, Kerala-680581 Mr. Prasad K G S/o Gopi Athani, Mulagunathukavu, Thrissur, Kerala-680581 Mrs. Preethi MT W/o Prasad K G S/o Gopi Athani, Mulagunathukavu, Thrissur, Kerala-680581 Mrs. Karthiyanai T A W/o Gopi Kozhikiparambil House, Mulagunathukavu, Thrissur, Kerala-680581	Na	All That Piece And Parcel Of The Land Having An Extent Of 2.02 Ares		