

**E-AUCTION SALE NOTICE****Sale of Immovable Property of Navigator Developers Private Limited (In Liquidation)**

CIN: U70101TN2007PTC064676

Notice is hereby given to the public in general under the provisions of Insolvency and Bankruptcy Code, 2016, read with IBBI (Liquidation Process) Regulations, 2016, that the bids are invited from the interested parties for the purchase of immovable property (Refer Note-1). This sale is being proposed to be sold on "AS IS WHERE IS AND WHATEVER THERE IS AND NO RECOURSE BASIS", under Swiss Challenge Mechanism through an e-auction platform: Baanknet (formerly eBKray) on **June 23, 2025** (Refer Note-2). Details of the terms and conditions of e-auction including important timelines, eligibility criteria etc. are available at <https://ibbi.baanknet.com/eauction-ibbi>

Lot No.	Brief Description	Reserve Price (INR)	Incremental Bid (INR)	EMD (INR)
1	Land admeasuring 37.80 acres situated in Vadakku Karasseri Village, Murappanadu SRO, Tuticorin District.	95,00,000	1,00,000	9,50,000

**Note:**

1. The Prospective Bidders shall be eligible to participate subject to submission of bid through the e-auction platform Baanknet (formerly eBKray) in accordance with the Process Memorandum.
2. Pursuant to approval and consultation from the SCC, the sale is being conducted under the Swiss Challenge Method, based on an existing Anchor Bid of INR 95,00,000/- who shall have the right to match the highest bid arising out of the e-auction.
3. The Prospective Bidders shall submit an undertaking that they do not suffer from any ineligibility under section 29A of the Code to the extent applicable and that if found ineligible at any stage, the earnest money deposited shall be forfeited.
4. The Liquidator reserves the right to cancel the auction at any time without assigning any reasons.
5. The Successful Bidder shall deposit 15% of the sale consideration within 5 working days of issuance of Letter of Intent ("LoI") by the Liquidator. The balance payment shall be made within 30 days from the date of LoI. Any extension beyond 30 days shall be subject to approval of SCC. Failure to pay the sale consideration within the stipulated timeline shall result in forfeiture of all payments made, including the EMD, without any further notice.



Prakul Thadi  
Liquidator of  
Navigator Developers Private Limited  
IBBI/PA-002/IP-N01149/2021-2022/13806

Place: Hyderabad  
Date: June 11, 2025



IT Matters

# Proof of location without disclosing personal data

Many smartphone apps continuously track location - often without users being aware. Based on movement profiles, providers can infer workplace, habits, and personal preferences. The potential consequences of collecting such sensitive information were highlighted by a New York Times investigation from 2019. Based on commercial location data, a device belonging to a member of President Trump's entourage could be assigned within a few minutes - including their visits to sensitive locations such as Mar-a-Lago and the Pentagon.



able, the method uses a hierarchical hexagonal grid system. This grid divides the Earth's surface into cells that can be represented at various resolutions -- from broad regional levels down to individual street segments. For example, users can choose to disclose that they are in a certain city or, if more accuracy is needed, in a specific park within that city. In both cases, their exact location remains hidden.

The true innovation lies in the mathematical processing of the location data in the zero-knowledge proofs: Unlike previous systems, which are often based on error-prone integer arithmetic, the new method uses standardized floating-point numbers, which are also the representation found in modern computers. This step is crucial for ensuring computational

accuracy and avoiding unintended deviations, especially during complex operations like square roots or trigonometric functions. At the same time, the new approach eliminates errors that could previously lead to incorrect results or security vulnerabilities. Thanks to smart optimizations, the proof can be computed in less than a second.

An example of an application is Peer-to-Peer Proximity Testing. This allows two people to determine whether they are in close physical proximity - without either revealing their exact position. In a prototype, a user can prove in just 0.26 seconds that they are near a specific region. At the same time, the desired level of precision can be flexibly adjusted: Instead of proving an exact location, one could

demonstrate being in a particular neighborhood or park.

"Our method shows that zero-knowledge location proofs are possible and efficient while maintaining privacy," says Prof. Sebastian Steinhorst, Professor of Embedded Systems and Internet of Things at TUM.

Beyond the direct application, the research also contributes to the broader field of cryptography: The developed floating-point zero-knowledge circuits are reusable regardless of the specific use case and could be applied in other areas in the future -- for example, in verifying physical measurement data or in secure machine learning systems. This opens up new possibilities for trusted systems, such as in digital healthcare, mobility applications, or identity protection.

# Researchers shed new light on optical computing

As fast as modern electronics have become, they could be much faster if their operations were based on light, rather than electricity. Fibre optic cables already transport information at the speed of light; to do computations on that information without translating it back to electric signals will require a host of new optical components.

Engineering researchers at the University of Utah have now developed such a device - one that can be adjusted on the fly to give light different degrees of circular polarisation. Because information can be stored in a property of light known as chirality, the researchers' device could serve as a multifunctional, reconfigurable component of an optical computing system.

Led by Weilu Gao, assistant professor in the Department of Electrical & Computer Engineering, and Jichao Fan, a Ph.D. candidate in his lab at the John and Marcia Price College of Engineering, a study demonstrating the device was published in the journal Nature Communications.

Chiral light refers to electromagnetic waves that exhibit handedness; they can be either left-handed or right-handed. This "handedness" arises from the rotation of the magnetic fields as the light propagates, creating a spiral structure.

"Traditional chiral optics were like carved stone - beautiful but frozen," Gao said. "This made them not useful for applications requiring real-time control, like reconfigurable optical computing or adaptive sensors."

"We've created 'living' optical matter that evolves with electrical pulses," Fan said, "thanks to our aligned-carbon-nanotube-phase-change-material heterostructure that merges light manipulation and memory into a

single scalable platform." This "heterostructure" consists of a stack of multiple different thin films, including a collection of aligned carbon nanotubes with different orientations. Other films in the stack consist of germanium-antimony-tellurium, a well-known "phase-change material" or PCM. An electrical pulse along the carbon nanotube layer introduces heat, which in turn causes the PCM layer's internal structure to transition from amorphous to crystalline.

"The carbon nanotubes simultaneously act as chiral optical elements and transparent electrodes for PCM switching - eliminating the need for separate control components," Fan said.

Critically, this change modifies the heterostructure's circular dichroism, which means it can be made to absorb different types of circularly polarized light at different strengths. The research team's advances in manufacturing techniques and artificial-intelligence-assisted design enabled these layers to be assembled into a stacked heterostructure without degrading their individual optical properties.

Once assembled, the layers selectively reduce the amount of left- or right-circularly polarized light that passes through them, depending on the state of the PCM layer. And because that phase change can be initiated by an electrical pulse, the structure's overall circular dichroism can be adjusted in real-time.

The researchers were able to achieve this on the wafer-scale, because of the scalable manufacturing of aligned carbon nanotubes and phase-change-material films.

Being able to modify the device's circular dichroism gives researchers fine-grained control over which direction circularly polarized light twists,

meaning its "handedness" can be used as memory in an optical circuit. In addition to light's speed advantage over electricity, there are additional properties of light in which information can be stored in parallel.

"By adding circular dichroism as an independent parameter, we create an orthogonal information channel," Gao said. "Adjusting it does not interfere with other properties like amplitude or wavelength."

# Outdated phones can power cities & save seas

Each year, more than 1.2 billion smartphones are produced globally. The production of electronic devices is not only energy-intensive but also consumes valuable natural resources. Additionally, the manufacturing and delivery processes release a significant amount of CO2 into the atmosphere. Meanwhile, devices are aging faster than ever - users replace their still-functional phones on average every 2 to 3 years. At best, old devices are recycled; at worst, they end up in landfills.

Although the most sustainable solution would be to change consumer behaviour and consider more carefully whether every new model truly requires replacing the old one, this is easier said than done.

Rapid technological development quickly renders older devices obsolete.

Therefore, alternative solutions are needed - such as extending the lifespan of devices by giving them an entirely new purpose.

This is precisely the approach tested by researchers Huber Flores, Ulrich Norbistrath, and Zhigang Yin from the University of Tartu's Institute of Computer Science, along with Perseverance Ngoy from the Institute of Technology and their international colleagues.

"Innovation often begins not with something new, but with a new way of thinking about the old, re-imagining its role in shaping the future," explained Huber Flores, Associate Professor of Pervasive Computing.

They demonstrated that old smartphones can be successfully repurposed into tiny data centers capable of efficiently processing and storing data.

They also found that building such a data center is remarkably inexpensive - around 8 euros per device.

These tiny data centers have a wide range of applications. For example, they could be used in urban environments like bus stops

to collect real-time data on the number of passengers, which could then be used to optimise public transportation networks.

In the project's first stage, the researchers removed the phones' batteries and replaced them with external power sources to reduce the risk of chemical leakage into the environment.

Then, four phones were connected together, fitted with 3D-printed casings and holders, and turned into a working prototype ready to be re-used, fostering sustainable practices for old electronics.

The prototype was then successfully tested underwater, where it participated in marine life monitoring by helping to count different sea species.

Normally, these kinds of tasks require a scuba diver to record video and bring it to the surface for analysis.

But with the prototype, the whole process was done automatically underwater.

# Photonic quantum make AI smarter & greener

One of the current hot research topics is the combination of two of the most recent technological breakthroughs: machine learning and quantum computing. An experimental study shows that already small-scale quantum computers can boost the performance of machine learning algorithms. This was demonstrated on a photonic quantum processor by an international team of researchers at the University of Vienna. The work, recently published, shows promising new applications for optical quantum computers.

Recent scientific breakthroughs have reshaped the development of future technologies. On the one hand, machine learning and artificial intelligence have already revolutionised our lives from everyday tasks to scientific research.

On the other hand, quantum computing has emerged as a new paradigm of computation. From the combination of these promising two fields, a new research line has opened up: Quantum Machine Learning.

This field aims at finding potential enhancements in the speed, efficiency or accuracy of algorithms when they run on quantum platforms.

It is however still an open challenge, to achieve such an advantage on current technology quantum computers.

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Another interesting aspect of the new research is that photonic platforms can consume less energy with respect to standard computers.

"This could prove crucial in the future, given that machine learning algorithms are becoming infeasible, due to the too high energy demands," emphasizes co-author Iris Agresti.

The result of the researchers has an impact both on quantum computation, since it identifies tasks that benefit from quantum effects, as well as on standard computing. Indeed, new algorithms, inspired by quantum architectures could be designed, reaching better performances and reducing energy consumption.

"We found that for specific tasks our algorithm commits fewer errors than its classical counterpart," explains Philip Walther from the University of Vienna, lead of the project.

"This implies that existing quantum computers can show good performances without necessarily going beyond the state-of-the-art Technology" adds Zhenghao Yin, first author of the publication.

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# Robot bird flies at 45 mph through forests



Unlike birds, which navigate unknown environments with remarkable speed and agility, drones typically rely on external guidance or pre-mapped routes. However, a groundbreaking development by Professor Fu Zhang and researchers from the Department of Mechanical Engineering of Faculty of Engineering at the University of Hong Kong (HKU), has enabled drones and micro air vehicles (MAVs) to emulate the flight capabilities of birds more closely than ever before.

The team has developed the Safety-Assured High-Speed Aerial Robot (SUPER), capable of flying at speeds exceeding 20 meters per second and avoiding obstacles as thin as 2.5 millimetres - such as power lines or twigs - using solely on-board sensors and computing power.

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Prakul Thadi  
Liquidator of Navigator Developers Private Limited  
Reg. No.: IBBI/PA-02/FP-NO/1149/2021-2022/13806

**HDFC BANK** Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013 and having one of its office as Retail Portfolio Management at HDFC Bank Ltd, 1st Floor, I-Think Techno Campus, Kanjurmag (East), Mumbai - 400042.

## SALE INTIMATION AND PUBLIC NOTICE FOR SALE OF SECURITIES PLEDGED TO HDFC BANK LTD.

The below mentioned Borrowers of HDFC Bank Ltd. (the "Bank") are hereby notified regarding the sale of securities pledged to the Bank, for availing credit facilities in the nature of Loan/Overdraft Against Securities. Due to persistent default by the Borrowers in making repayment of the outstanding dues as per agreed loan terms, the below loan accounts are in delinquent status. The Bank has issued multiple notices to these Borrowers, including the final sale notice on the below-mentioned date whereby, Bank had invoked the pledge and provided 7 days' time to the Borrower to repay the entire outstanding dues in the below accounts, failing which, Bank would be at liberty to sell the pledged securities without issuing further notice in this regard. The Borrowers have neglected and failed to make due repayments, therefore, Bank in exercise of its rights under the loan agreement as a pledgee has decided to sell / dispose off the Securities on or after 18<sup>th</sup> June 2025 for recovering the dues owed by the Borrowers to the Bank. The Borrowers are, also, notified that, if at any time, the value of the pledged securities falls further due to volatility in the stock market to create further deficiency in the margin requirement then Bank shall at its discretion sell the pledged security within one (1) calendar day, without any further notice in this regard. The Borrower(s) shall remain liable to the Bank for repayment of any remaining outstanding amount, post adjustment of the proceeds from sale of pledged securities.

Sr. No.	Loan Account Number	Borrower's Name	Outstanding Amount as on 08 <sup>th</sup> June 2025	Date of Sale Notice
1	XXXX2026	MANUEL THOMAS	52,008.69	09-06-2025
2	XXXX7496	S VIDHYA LAKSHMI	1,997.33	09-06-2025
3	XXXX0120	UNNAMMALAI S M	22,170.38	09-06-2025
4	XXXX0439	V RANGANATHAN	135.93	09-06-2025
5	XXXX1991	MURALI DHALIGOWDER	3,92,668.76	06-06-2025
6	XXXX5829	S SRIDHARAN	24,258.34	06-06-2025
7	XXXX7892	G SUDHA SADHASIVAM	9,21,992.55	09-06-2025
8	XXXX1714	SARAVANAN A	34,343.00	09-06-2025
9	XXXX5723	C SRINIVASAN	31,628.62	09-06-2025
10	XXXX9802	S ELAYARAJA	1,848.00	09-06-2025
11	XXXX5957	E PRAKASH	6,63,987.18	09-06-2025
12	XXXX4416	CHAKRAPANI M	4,76,796.16	06-06-2025
13	XXXX7976	M PATTATHARASI	3,25,528.20	09-06-2025
14	XXXX1902	C LALITHA	4,53,222.00	06-06-2025
15	XXXX6803	P KARTHIKEYAN	10,06,412.58	09-06-2025
16	XXXX0198	P SABARINATH	3,99,314.51	09-06-2025
17	XXXX7912	MANJU R	4,38,889.62	09-06-2025
18	XXXX8891	P SUMATHI	4,19,746.12	09-06-2025
19	XXXX9374	SUJATA PARANKUSH	8,369.40	09-06-2025
20	XXXX0975	M SAROJINI DEVI	17.03	09-06-2025
21	XXXX8440	NARPAT KANKARIA	20,855.18	06-06-2025
22	XXXX7928	P SELVAKUMAR	54,151.49	09-06-2025
23	XXXX7470	D MILAAPCHAND KHATOD	3,41,377.65	09-06-2025
24	XXXX4628	PRIYA B	6,76,175.29	06-06-2025
25	XXXX7476	J BALASUBRAMANIAN	16,665.48	09-06-2025
26	XXXX1874	ISRAEL VIVEK PRASAD A	15,966.71	06-06-2025
27	XXXX8249	SIVAGAMI MURUGAPPAN	64,337.18	09-06-2025
28	XXXX3300	N MANOJ PRABHAKARAN	3,62,499.88	09-06-2025
29	XXXX3951	S R SURESH	8,41,690.48	09-06-2025
30	XXXX0510	K RAYAPPAN	68,581.39	09-06-2025
31	XXXX3045	S KRISHNAN	2,57,006.64	06-06-2025
32	XXXX0883	K S SIVAKUMAR	3,76,872.25	06-06-2025
33	XXXX6876	J VAISALI	2,22,521.60	06-06-2025
34	XXXX2619	CHITRA SRIDHARAN	5,83,362.82	09-06-2025
35	XXXX0040	AVANTHIKA S	5,94,051.99	06-06-2025
36	XXXX6358	KAMALAKRISHNAN RAJENDERAN	94,661.93	09-06-2025
37	XXXX1954	S PANNEER SELVAM	19,78,324.31	06-06-2025
38	XXXX4886	JAYESH R SHAH	20,15,006.04	09-06-2025
39	XXXX4385	MAHESHWARI S	6,98,121.39	06-06-2025
40	XXXX1881	PARU JAYESH SHAH	20,10,667.94	09-06-2025
41	XXXX9820	SARAVANAN PANCHATCHARAM	7,76,601.98	09-06-2025
42	XXXX6701	T P VASANTH RAMAN	1,99,618.00	06-06-2025
43	XXXX0328	D CHINNADURAI	89,674.34	09-06-2025
44	XXXX7310	ARUNADEVI C	8,74,586.61	09-06-2025
45	XXXX3390	CHANDRASEKARAN V	7,60,627.97	06-06-2025
46	XXXX2347	RASHMI RATHORE	1,489.15	09-06-2025
47	XXXX4820	GEETHANJALI K	5,52,916.43	09-06-2025
48	XXXX0460	P ANANDAPADMANABHAN	18,28,242.00	09-06-2025
49	XXXX7635	HELI J SHAH	10,21,792.74	06-06-2025
50	XXXX0378	S SUGANYA	1,82,000.47	09-06-2025
51	XXXX7760	KANNAN N	1,49,278.64	06-06-2025
52	XXXX5003	SOMASUNDARAM S	5,14,712.59	09-06-2025
53	XXXX9162	BANSIDHAR SARDA	18,83,895.60	06-06-2025
54	XXXX0640	FAROUK M IRANI	2,63,363.76	06-06-2025
55	XXXX9854	S. UJMA	5,45,956.64	09-06-2025
56	XXXX4502	MALAVIKA JAYARAM	3,85,021.48	06-06-2025
57	XXXX3115	SOUNDER D	3,26,815.30	06-06-2025
58	XXXX3060	V VIJAYALAKSHMI	5,02,630.00	09-06-2025
59	XXXX9757	SHEELA SRINIVASAN	4,62,007.77	06-06-2025
60	XXXX7786	SIVA SANKARAN A	5,07,398.64	09-06-2025
61	XXXX4030	SAKTHIVEL MURUGESAN	27,478.18	06-06-2025
62	XXXX3458	MANICKASUNDARAM E	5,27,641.00	09-06-2025
63	XXXX7190	KANNAN MUTHUSAMY	3,80,431.27	09-06-2025
64	XXXX7271	M VIJAYALAKSHMI	31,665.00	06-06-2025
65	XXXX4652	S BALASUBRAMANI	10,07,929.40	06-06-2025
66	XXXX7415	POORANDEVI C	1,88,553.90	06-06-2025
67	XXXX1956	RAMALINGAM MUTHUKRISHNAN	3,79,456.90	09-06-2025
68	XXXX7416	K ARUNKUMAR	10,08,225.00	06-06-2025
69	XXXX4597	BALAMURUGAN ARUMUGAM	17,25,409.78	09-06-2025
70	XXXX1388	SELVAM YAMINI	13,90,662.82	09-06-2025
71	XXXX7835	P V USHA	2,41,217.14	06-06-2025
72	XXXX8660	S PALANIAPPAN	16,41,252.42	09-06-2025
73	XXXX3569	S MEENA	9,86,478.08	09-06-2025
74	XXXX1107	ANJALI KRISHNAN	4,27,762.82	09-06-2025
75	XXXX9712	ARMUSUDAR WIFE OF BALAKRISHNAN	4,88,321.00	09-06-2025
76	XXXX8860	KRISHNAN S	6,19,605.70	09-06-2025
77	XXXX8876	M LAKSHMANAN	9,95,570.82	06-06-2025
78	XXXX9764	LNACHAMMAI	9,91,181.82	09-06-2025
79	XXXX2986	M D PAUL	1,86,428.82	06-06-2025
80	XXXX8682	SREE VIDHYALAKSHMI	10,64,437.00	09-06-2025
81	XXXX1327	HEMAPRIYA SRINIVASAN	10,08,429.18	06-06-2025
82	XXXX8806	VIGNESH RAJASEKARAN	89,492.55	09-06-2025
83	XXXX7254	PRADEEP S SHILIGE	12,023.04	06-06-2025
84	XXXX5473	G DHARMARAJ	7,35,851.68	09-06-2025
85	XXXX9733	S KATHIRVEL	1,17,211.82	09-06-2025
86	XXXX1177	GANESAN THANGAVEL	6,20,164.00	06-06-2025
87	XXXX5531	BHASKARASAMY	1,73,501.00	09-06-2025
88	XXXX7591	KUMARAMANGALAM S	73,654.00	06-06-2025
89	XXXX2202	SURESH K	6,07,466.82	09-06-2025
90	XXXX3171	CHITRA RAJAN	5,61,862.38	09-06-2025
91				