NAKODA LIMITED (IN LIQUIDATION)
CIN: L17111GJ1984PLC045995
(The Company)
Registered Office: Block No 1 & 12 to 16 Village-Karanj Tal Mndvi Dist-Surat Gujarat-394110

Sale of Assets of Company under the provisions of the Insolvency and Bankruptcy Code, 2016

Notice is hereby given to the public in general that the e-auction process of Sale of Nakoda Limited - in Liquidation' (Corporate Debtor) as "Assets on Standalone basis" under the provisions of Insolvency and Bankruptcy Code, 2016 and Regulations there under, is scheduled to take place on **27th February 2024**. The E-Auction will be conducted on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS, WHATEVER THERE IS BASIS AND NO RECOURSE BASIS."
The Auction will be conducted by the undersigned through -Auction service provider, E-Procurement Technologies Ltd through its website https://ncltauction.auctiontiger.net (With the unlimited extension of 5 minutes each).

Option A: The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016

Date and Time of E- Auction: 27.02.2024 from 12:00 Noon to 01:00 PM

Sr. No	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
A	Entire Surat Plant Comprising of Phase– 1 & Phase-2	20,618.8	2,060	20

OR

Option A1 & A2: The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016 (in case no bids received for Auction under Option -A, then bids under Option A1 & A2 will be considered)

Date and Time of E- Auction: 27.02.2024 from 01:00 PM to 02.00 PM

Sr. No	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
A1	Surat Plant Comprising of Phase-1 (Land measuring 33,303 sq. meters including building, Plant & Machinery thereupon)	6,525.77	652	6.5
A2	Surat Plant Comprising of Phase-2 (Land measuring 30,632 sq. meters including building, Plant & Machinery	14,092.41	1,409	14

	thereupon)			
The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016 Date and Time of E- Auction: 27.02.2024 from 01:00 PM to 02:00 PM				
Sr. No	**Asset Description**	**Reserve Price (In Rs. Lakhs)**	**Earnest Money Deposit (In Rs. Lakhs)**	**Bid Incremental Value (In Rs. Lakhs)**
B	Flat at Surat	13.77	1.38	0.15
C	Nine Windmills at Tamil Nadu	641.99	64	6.40

Terms and Condition of the E-auction are as under:
E-Auction will be conducted on **"AS IS WHERE IS*"AS IS WHAT IS* "WHATEVER THERE IS* and "AND NO RECOURSE BASIS"** through approved service provider E-Procurement Technologies Ltd through its website https://ncltauction.auctiontiger.net

2. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Condition of online auction sale are available on the website of **M/s e-Procurement Technologies Limited -Auction Tigerhttps://ncltauction.auctiontiger.net or can be obtained through an email at liquidation.nakoda@gmail.com**

3. The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bids without giving any reasons.

4. Last Date for Submission of Eligibility Documents: **February 15th 2024**. Please note any delay of submission in the interest and eligibility documents will not be considered in the list of prospective bidders.

5. Last Date for Submission of EMD: **February 24th 2024**.

6. The Applicability of taxes including stamp duty on Land & Building shall be governed by the prevalent laws of India or respective State and plant and machinery, stock, inventory & consumables of respective plant shall be sold after levying applicable GST.

7. The intending bidders, prior to submitting their bid, should make their independent inquiries and conduct their independent due diligence at their own expenses and satisfy themselves.

8. The properties mentioned above can be inspected by the prospective bidders only after submission of Eligibility Documents i.e. post **February 15th 2024** with an email request for prior appointment relating to the visit.

For Further information, the intending Applicant may contact the undersigned through an email at **liquidation.nakoda@gmail.com**.

IMPORTANT NOTE
It is hereby informed to all interested parties that in case any successful bid is achieved for Option A thereby announcing a successful bidder, the remaining Option A1 & A2 shall stand cancelled automatically.

Ravindra Kumar Goyal
Liquidator
M/s Nakoda Limited
IBBI Reg. No. IBBI/IPA-001/IP-P-02019/2020-2021/13098
Registered Address: Eden I- 807, SG Highway, Godrej Garden City, Jagatpura, Ahmedabad-382470
Email: ravindra1960_goyal@yahoo.co.in, liquidation.nakoda@gmail.com
Communication Address: - Mavent Restructuring Services LLP, B-29, LGF, Lajpat Nagar-III, Delhi 110024
Place: Ahmedabad
31.01.2024

INFINITY FINCORP SOLUTIONS PRIVATE LIMITED.

Registered Office at A-507, Level 5 of the Building A, 215 - Atrium, 151, Andheri Kurla Road, Chakala, Andheri (East), Mumbai-400093

POSSESSION NOTICE

Whereas The Undersigned Being the Authorized Officer of The Infinity Fincorp Solutions Pvt. 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 8 Of The Security Interest (Enforcement) Rules 2002, Issued A Demand Notice Dated 27th September 2023 Calling Upon The Borrower(S)/Co-Borrower(S): **1)Mr. Sukhabirsingh Harbansingh Matharu (Proprietor of M/s Golden Hawk Industry)** At: - 25, Kendra Nagar, Near Harikrishna Vidhalaya Waghodia Road,Ajwa Road, Vadodara, Gujarat-390019, **2) Mrs. Gurmitkaur Matharu**,At: - 25, Kendra Nagar, Near Harikrishna Vidhalaya Waghodia Road, Ajwa Road, Vadodara, Gujarat-390019. **3)Ranjitsingh Sukhbirsingh Matharu,** At: -25, Kendra Nagar, Near Harikrishna Vidhalaya Waghodia Road, Ajwa Road, Vadodara, Gujarat-390019 and To Repay The Amount Mentioned In The Notices Being **Rs. 56,21,035/- (Rupee Fifty-Six Lakhs Twenty-One Thousand and Thirty Five Only) as on 26/09/2023** within 60 days from the date of receipt of the said notices.

The Borrower(s)/Co-borrower(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/Co-Borrower and the public in general that the undersigned has taken Physical Possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on this **28th January 2024.**

The Borrower(s)/ Co-Borrower(s) 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 Infinity Fincorp Solutions Pvt. for a total amount **Rs. 56,21,035/- (Rupee Fifty-Six Lakhs Twenty-One Thousand and Thirty Five Only) as on 26/09/2023** and further cost and interest thereon.

Description of immovable Property

Mortgage over following properties:
All that piece and parcel of Industrial Property of Non- Agricultural Plot of land in Mauje Waghodiya, Vadodara lying being land bearing Hanuman R.S No.1320/1/P Waghodia Industrial Estate Plot No.628 Admeasuring 1000 Sq. Mtrs at Registration District & Sub- District Waghodiya & District Vadodara, belonging to Sukhabirsingh Harbansingh Matharu.

Boundaries as:-
North:- By Plot No.629 South:-By Plot No.627
East:- By 14.00 Mtrs, Wide Road West:- By Plot No.647 & 648

Place: Gujarat
Date: 28/01/2024

Infinity Fincorp Solutions Pvt Ltd,
A/o:- Kamleshkumar Shah

KOGTA FINANCIAL INDIA LIMITED

Registered Office: Kogta House, Azad Mohalla, Bijainagar-305624, Rajasthan, India I Email: info@kogta.in I www.kogta.in
Kogta Financial (India) Limited. S-1, Gopalbari, Near Ajmer Pulia Opp. Metro Pillar No 143, Jaipur-302001

APPENDIX IV [See Rule 8(1)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the Kogta Financial (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 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **21.11.2023** calling upon the Borrowers / Guarantor/Mortgagor **Mr. Shurvirsingh K Solanki S/o Mr. Kanaksinh Maksinh Solanki (Applicant/Mortgagor) Mr. Kanaksinh Solanki S/o Mr. Mavsinh Hamirsinh Solanki (Co-Applicant) Mrs. Sushilaben Solanki W/o Mr. Somabhai Samalbhai Parmar (Co-Applicant) Mr. Mukeshbhai Mahendrabhai Panchal S/o Mahendrabhai Maganbhai Panchal (Guarantor)** to repay the amount mentioned in the notice being **Rs. 20,06,329 /-** (Rupees Twenty Lakh Six Thousand Three Hundred Twenty Nine Only) as on 21/11/2023 payable with further interest and other legal charges until payment in full within 60 days from the date of notice/date of receipt of the said notice.

The borrower/ mortgagor having failed to repay the amount, notice is hereby given to the borrower/ mortgagor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **29 of January of the year 2024.** 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.

The borrower/ mortgagor 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 Kogta Financial (India) Limited for an amount of being **Rs. 20,06,329/-** (Rupees Twenty Lakh Six Thousand Three Hundred Twenty Nine Only) as on 21/11/2023 and interest & expenses thereon until full payment.

DESCRIPTION OF IMMOVABLE PROPERTY

All that Piece and Parcel of property being Shop No. FF/32 in Tower-B on First Floor, situated at Fortune V, admeasuring about construction carpet area 21.14 Sq. Meter, undivided land area 21.10 Sq. Meter constructed on Block/ Survey No. 170/3, City Survey No. 88, T.P Scheme no. 27, F.P. No. 21/3 Paiki of Moje: Akota, Registration Sub District : Vadodra & Registration Dist. Vadodara (Hereinafter referred to as "said property") Owned by Mr. Shurvirsinh K Solanki Bounded by: East - 24.00 Meter Road, West – Tower – B Flat No. 101, South – Shop No. FF/21, North - Shop No. FF/23

Place- Vadodara
Date: 29.01.2024

Authorised Officer,
Kogta Financial (India) Ltd

CAPRI GLOBAL CAPITAL LIMITED

Registered & Corporate Office :- 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013, **Circle Office** :-9B, 2nd Floor, Pusa Road, New Delhi – 110060

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Capri Global Capital Limited .(CGCL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to CGCL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further applicable interest from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to CGCL by the said Borrower(s) respectively.

S. N.	Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
1.	(Loan Account No. **LNMEANA000020831 Anand Branch) Aakash A Rabari** (Borrower), **Mrs. Ramaben Arjunbhai Rabari, Arjunbhai Jivabhai Rabari** (Co-Borrower)	27-Jan-24 Rs. 2025329/-	**"PROPERTY NO. 1:-** All that piece and parcel of Residential Property situated at Ward No. 1, City Survey No. 2527, Revenue Survey No. 2554 & 2558, admeasuring land area 45.88 Sq. Mtrs. Paiki South Side 15-29 Sq. Mtrs., total construction area 30-58 Sq. Mtrs., in Desai Bhuvan Rabari Vas, Mill Road, Moje Nadiad, District Kheda, Gujarat - 387001, together with present and future construction thereon. Bounded As: East By – House of Melabhai Kalabhai, West By – Margin after Road, North By – House of Chunthabhai Raygadhbhai, South By – House of Jakshibhai Kalabhai. **PROPERTY NO. 2:-** All that piece and parcel of Residential Property situated at Ward No. 1, City Survey No. 2527, Revenue Survey No. 2554 & 2558, admeasuring land area 45.88 Sq. Mtrs. Paiki North Side 30-59 Sq. Mtrs., in Desai Bhuvan Rabari Vas, Mill Road, Moje Nadiad, District Kheda, Gujarat - 387001, together with present and future construction thereon. Bounded As: East By – Road, West By – Road, North By – City Survey No. 2528, property of Chunthabhai Raybhanbhai, South By – Property of City Survey No. 2527"
2.	(Loan Account No. **LNMEJUN000077967 Junagarh Branch) Chimanbhai Tarachandbhai Alwani** (Borrower), **Mrs. Shitalben Tarachand Alwani** (Co-Borrower)	27-Jan-24 Rs. 2023540/-	"All that piece and parcel of Property being Residential House constructed on Sub Plot No. 45/B, Plot No. 45 Paiki, land admeasuring 65-22 Sq. Mtrs., Revenue Survey No. 86 Paiki land admeasuring Ac. 8-19 Guthas of Timbavadi, known as Devyani Park, Neel Avenue Street, Madhuram, Junagadh, Gujarat - 362001. Bounded As: East By – Property of Plot No. 45 Paiki (Sub Plot No. 45/C) , West By – Property of Plot No. 45 Paiki, 44 Paiki (Sub Plot No. 45/A, 44/C) , North By – Property of Plot No. 42, South By – 6.00 Mtrs. Wide Road"

If the said Borrowers shall fail to make payment to CGCL as aforesaid, CGCL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of CGCL. Any person who contravenes or abets contravention of the provisions of the said Actor Rules made the reunder, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Anand & Junagarh **Date** : 01/02/2024 **Sd/- (Authorised Officer), For Capri Global Capital Limited (CGCL)**

CFM Asset Reconstruction Pvt. Ltd.

CFM Asset Reconstruction Pvt. Ltd. THINK TRUST

Corporate Office : 1st Floor, Wakefield House, Sprott Road, Ballard East, Mumbai - 400038.

Registered Office : Block no. A/1003, West Gate, Near YMCA Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad-380051, **Email: info@cfmarc.in, Phone : +91- 22 49703233 (Board Line) CIN: U67100GJ2015PTC083994**

SYMBOLIC POSSESSION NOTICE

Whereas, Agriwise Finserv Ltd. (formerly known as Star Agri Finance Ltd.) has vide a Deed of Assignment dated 30/11/2021 assigned in favor of CFM Asset Reconstruction Pvt Ltd **(CFM-ARC)**, inter alia, the debt due and payable by you along-with all its right, title, interests, benefits, in respect of your captioned loan accounts along with the underlying security and security interest created in respect of immovable property for repayment of the debt. The undersigned being the Authorized officer of CFM ARC acting in its capacity as **Trustee of CFMARC Trust-91,** and in exercise of powers conferred under the Section 13 (12) of the Act read with rule 9 of the security Interest (Enforcement) Rules, 2002 issued Demand Notice under section 13 (2) of The Act, calling upon the following borrower(s)/ Co-borrower(s) and Mortgagors, to repay the amounts mentioned in the Notice within 60 days from the receipt of the said Notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers/ Co-borrowers and Mortgagors and the public in general that the undersigned being the Authorized officer of Pegasus ARC has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on her under sub section (4) of Section 13 of the said Act read with rule 9 of the security Interest (Enforcement) Rules, 2002.

Sr. No.	Name of Borrowers/Mortgagor Proprietor/Guarantor & Loan No.	Amount Due as on date	Demand Notice Dt. Possession Date	(Details of Security/ Mortgaged Property)
1	**(1) Mrs. Bhartiben Ajaybhai Patel W/o Ajaybhai Patel (legal Heirs of Late Mr. Babubhai Saburbhai Patel)** **Address**- Patel Faliyu, At & Post Ranechi 383325, Tal Bayad Dist Arvalli Gujarat. **LAN No.**- LSLAPHIM0001626	₹ **11,22,287/-** Due as on 29-04-2023	**12.07.2023** **29.01.2024**	All The Piece And Parcels of Gamtal Property No 600 Situated At Ranechi Village Under Bayad Taluka Distt Arvalli And **Bounded On:** North House of Manubhai Kodarbhai, South House of Patel Jayanti Soma, East- Road, West- Open Land
2	**1 Mr Pankajbhai Dahyabhai Patel 2. Mrs Ritaben Pankajbhai Patel And Mr Dahyabhai Mohanbhai Patel** Address At-rampura Kampa(vasadara), Post- Badarpura, Ta-bayad, Dist- Sabarkantha, Gujarat-383335 **Lan No-** LSLAPHIM0002119	₹ **7,97,600/-** Due as on **25.08.2023**	**31.08.2023** **29.01.2024**	All The Piece And Parcels of Gamtal Property No 275 Situated At Rampurakampa (vasadara) Village, Taluka-bayad, Dist- Arvalli Owned By Pankajbhai Dahyabhai Patel Toatl Araes 2400sq.Feet And **Bounded As Under.** East- Road, West- Farm of Dhirubhai Shantibhai, North-Road, South- Farm of Patel Dhirubhai Shantibhai
3	**(1) Mr Jagatsinh Chenaji Rajput S/o Chenaji Rajput (2) Mrs Vasumatiben Jagatsinh Rajput W/o Jagatsinh Rajput** **Address**- 907, Rajput Vas Moto, Opp Rajput Madh, At- Kalyana-384265, Ta Sidhpur, Dist: Patan, Gujarat **(LAN No-** LSLAPMEH0000912)	₹ **9,06,658/-** Due as on **29.04.2023**	**04.05.2023** **29.01.2024**	All The Piece And Parcels The Property Bearing At Kalyana Gram Panchayat Property No. 8/82, Assessment Serial No. 1242 "rajput Vas (gamthan) Admeasuring 750 Sq. Ft. Ta: Sidhpur, Dist.: Patan, In Registration Sub-district Sidhpur And **Bounded As Under:** North Property of Himmatsinh Pathuji Rajput South Temple, East - Road, West Road
4	**1. Mr Dineshbhai Kacharabhai Chaudhari, 2. Mrs Manishaben Dineshbhai Chaudhari And 3. Mr Kacharabhai Motibhai Chaudhari** **Address**- Manjikhadari - Address Manjikhad, At-paldi, Ta- Visnagar, Dist- mehsana, Guarat-384315 India **(LAN No-** LSLAPMEH0002016)	₹ **6,74,575/-** Due as on **25.08.2023**	**31.08.2023** **29.01.2024**	All the piece and parcels of property bearing Situated At Paldi Gram Panchayat Property No 3/259, Manji Khad (Gamthan) , Admeasuring 600 Sq Ft Tal: Visnagar , Dist Mehsana In Registration Sub District Visnagar , Boundaries of The Property, East- Road Property of Mansangbhai Lavjibhai, West- Property of Harisangbhai Lavjibhai, North Road, South Property of Kanjibhai Dungarbhai Chaudhari

Date : 29-01-2024
Place : Gujarat

Sd/- Authorised Officer
CFM Asset Reconstruction Pvt. Ltd.
(Acting in its capacity as trustee of **CFMARC Trust- 91)**

RELIANCE COMMERCIAL FINANCE LIMITED

REGISTERED OFFICE: 11th floor, The Ruby, Plot No- 29, Ruby Mills Compound, Senapati Bapat Marg, Dadar West, Mumbai- 400028
BRANCH OFFICE: Reliance Commercial Finance Ltd., C/o My Branch Services Private Limited, Sakar-2, Office No-703 & 704, Near Ellis Bridge Police Station, Ashram Road, Ahmedabad-380006

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

The Undersigned As Authorized Officer Of Reliance Commercial Finance Limited Earlier Known As Reliance Home Finance Limited Has Taken Over Possession Of The Following Property Pursuant To The Notice Issued U/S 13(2) Of The Securitisation And Reconstruction Of The Financial Assets And Enforcement Of Security Interest Act 2002 In The Following Loan Accounts With A Right To Sell The Same On "As Is Where Is Basis" And "As Is What Is Basis" For Realization Of Bank's Dues.

1. BORROWER/S & GUARANTOR/S NAME & ADDRESS 2. TOTAL DUE+ INTEREST FROM	DESCRIPTION OF THE PROPERTY / DATE OF POSSESSION	1. DATE & TIME OF E-AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. EMD OF THE PROPERTY
1.ASHISH PRAKASH CHANDRA SHARMA 2.ARTI ASHISH SHARMA **At:** B- 501 Nilkanth- 2 Nr Seema And Saurabh Soc B/H Sahjanand Arcade Memnagar Ahmedabad Gujarat Memnagar Ahmedabad **LOAN ACCOUNT NO :** RHCPAHM000050253 **Total Outstanding: Rs.1,17,11,367.62/-** (Rupees One Crores Seventeen Lacs Eleven Thousand Three Hundred Sixty Seven And Sixty Two Paisas Only) As Of 18th January,2024 With Further Interest @18% Per Annum From 31st January,2024, Along With All Cost, Charges & Expenses Until Payment In Full.	All That Piece And Parcel Of Structure Admesuring 604 & 606 Aniket Complex Opp Girish Cold Drinks Cg Road Navrangpura Ahmedabad, Gujarat-380009. **Date of Possession:-** 11th March, 2023	**1) E-AUCTION DATE: 5th March,2024** BETWEEN 11 am to 5 pm AND WITH EXTENSION OF 5 MINUTES. **2.) LAST DATE OF SUBMISSION OF EMD WITH KYC IS** 4th March,2024 UP TO 5:00 PM (IST.) **3.) DATE OF INSPECTION:** 22nd February,2024 BETWEEN 11:00 AM TO 4:00 PM IST.	**RESERVE PRICE – RS.93,00,000/-** (Rupees Ninety Three Lacs Only) **EARNEST MONEY DEPOSIT – Rs.9,30,000/-** (Rupees Nine Lacs Thirty Thousand Only)

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids.

TERMS AND CONDITIONS

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent & discreet inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the RCFL. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. The RCFL presses into service the principle of caveat emptor.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of properties put on auction will be permitted to interested bidders at sites between **2PM to 4PM on 05th March, 2024 (will be decided on the basis of Auction date) .**
3. The interested bidders shall submit their EMD through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & Password. The EMD shall be payable (10%) deposit the EMD stated above by way of pay order / demand draft payable at AHMEDABAD and **favoring "RELIANCE COMMERCIAL FINANCE LIMITED" drawn on any nationalized or scheduled Bank on or before date and time mentioned above. (Please refer to the details mentioned in table above) OR to Ac.No. 29100200000442 IFSC.Code.No. BARB0MIDBDR.** Bids that are not duly filled up or Bids not accompanied by EMD or bids received after 5Pm on dated as prescribed here in will not be considered/treated also valid bid, and shall accordingly be rejected.
4. The said property shall not be sold below Reserve Price. The Bid incremental value for said property will be Rs.25000/-. One increment is necessary in online e-auction.
5. The property shall be sold to the highest bidder subjected to proclamation by Authorized Officer. The Purchaser shall pay 25 % of the sale price (Including EMD) immediately on the day of sale being confirmed in his/her favour to pay Ac.No.29100200000442 IFSC.Code. BARB0MIDBDR On receipt of said payment and verification of KYC documents with originals (Photo id and Address proof documents) the Authorized Officer shall issue confirmation of sale in favour of successful bidder. The balance amount shall be paid on or before the 15th day of confirmation of sale immovable property or such extended period as may be agreed upon in writing between the parties. If 25% of the sale price is not paid immediately for any reason, EMD will be forfeited. Like wise , if the balance 75 % amount is not paid for any reason within 15 days or such extended period as stated above, 25% of amount already paid by him/her will be forfeited and RCFL will be at liberty to re-auction the immovable property again.
6. On receipt of full bid amount, the Authorized Officer exercising the power of sale will issue Sale Certificate for immovable property in favour the purchaser in the form given in Appendix- V of the Security Interest (Enforcement) Rules, 2002.The Authorised officer has the absolute right to accept or reject any bidder adjourn/postpone /cancel the "E" Auction without assigning any reason there for and to modify any terms and conditions of the sale without any notice is needed.
7. The Sale Certificate will be issued in the name of purchaser (s)/ Applicant (s) only and will not be issued in any other name(s)
8. The purchaser shall bear the dues to Excise Dept, Vat and any other statutory dues, charges/fee payable for conveyance such as registration fee, stamp duty etc. As applicable as per law
9. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., **may contact M/s.C1 India Pvt. Ltd., https://www.bankeauctions.com), Help Line No. 7291981124/1125/1126, Mr. Bhavik Pandya, Mobile No.9974887668, Help Line e-mail ID: support@bankeauctions.com and for any property related query may Reliance Commercial Finance Limited, Branch, AHMEDABAD, Authorised Officer:-Mr.Meet Patel, Mobile.No:-_9925029664 E-mail ID: meet.patel@relianceada.com** in office hours during the working days.
10. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of **M/s. C1 India Pvt. Ltd., https://www.bankeauctions.com** before submitting their bids and taking part in the e-Auction.
11. RCFL reserves its right to accept or to reject all offers and to cancel entire auction proceedings without assigning any reasons.

Place: Ahmedabad
Date: 01.02.2024

[Authorised Officer]
For Reliance Commercial Finance Limited

NAKODA LIMITED (IN LIQUIDATION)

CIN: L17111GJ1984PLC045995
(The Company)
Regd. Office: Block No 1 & 12 to 16 Village-Karanj Tal Mndvi Dist-Surat Gujarat-394110

Sale of Assets of Company under the provisions of the Insolvency and Bankruptcy Code, 2016

Notice is hereby given to the public in general that the e-auction process of Sale of Nakoda Limited - in Liquidation' (Corporate Debtor) as "Assets on Standalone basis" under the provisions of Insolvency and Bankruptcy Code, 2016 and Regulations there under, is scheduled to take place on **27th February 2024.** The E-Auction will be conducted on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS, WHATEVER THERE IS BASIS AND NO RECOURSE BASIS."

The Auction will be conducted by the undersigned through -Auction service provider, E-Procurement Technologies Ltd through its website https://ncltauction.auctiontiger.net (With the unlimited extension of 5 minutes each).

Option A: The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016

Date and Time of E- Auction: 27.02.2024 from 12:00 Noon to 01:00 PM

Sr. No.	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
A	Entire Surat Plant Comprising of Phase– 1 & Phase-2	20,618.8	2,060	20

Option A1 & A2: The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016 (in case no bids received for Auction under Option-A, then bids under Option A1 & A2 will be considered)

Date and Time of E- Auction: 27.02.2024 from 01:00 PM to 02.00 PM

Sr. No.	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
A1	Surat Plant Comprising of Phase-1 (Land measuring 33,303 sq. meters including building, Plant & Machinery thereupon)	6,525.77	652	6.5
A2	Surat Plant Comprising of Phase-2 (Land measuring 30,632 sq. meters including building, Plant & Machinery thereupon)	14,092.41	1,409	14

The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016

Date and Time of E- Auction: 27.02.2024 from 01:00 PM to 02:00 PM

Sr. No.	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
B	Flat at Surat	13.77	1.38	0.15
C	Nine Windmills at Tamil Nadu	641.99	64	6.40

Terms and Condition of the E-auction are as under:

1. E-Auction will be conducted on **"AS IS WHERE IS""AS IS WHAT IS" "WHATEVER THERE IS" and "AND NO RECOURSE BASIS"** through approved service provider E-Procurement Technologies Ltd through its website https://ncltauction.auctiontiger.net
2. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Condition of online auction sale are available on the website of **M/s e-Procurement Technologies Limited -Auction Tiger** https://ncltauction.auctiontiger.net **or can be obtained through an email at** liquidation.nakoda@gmail.com
3. The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bids without giving any reasons.
4. Last Date for Submission of Eligibility Documents: **February 15th 2024.** Please note any delay of submission in the interest & eligibility documents will not be considered in the list of prospective bidders.
5. Last Date for Submission of EMD: **February 24th 2024.**
6. The Applicability of taxes including stamp duty on Land & Building shall be governed by the prevalent laws of India or respective State and plant and machinery, stock, inventory & consumables of respective plant shall be sold after levying applicable GST.
7. The intending bidders, prior to submitting their bid, should make their independent inquiries and conduct their independent due diligence at their own expenses and satisfy themselves.
8. The properties mentioned above can be inspected by the prospective bidders only after submission of Eligibility Documents i.e. post **February 15th 2024** with an email request for prior appointment relating to the visit.

For Further information, the intending Applicant may contact the undersigned through an email at liquidation.nakoda@gmail.com.

IMPORTANT NOTE : It is hereby informed to all interested parties that in case any successful bid is achieved for Option A thereby announcing a successful bidder, the remaining Option A1 & A2 shall stand cancelled automatically.

Ravindra Kumar Goyal
Liquidator, M/s Nakoda Limited
IBBI Reg. No.: IBBI/IPA-001/IP-P-02019/2020-2021/13098
Registered Address: Eden I- 807, SG Highway, Godrej Garden City, Jagatpura, Ahmedabad-382470
Email: ravindra1960_goyal@yahoo.co.in, liquidation.nakoda@gmail.com
Communication Address: Mavent Restructuring Services LLP, B-29, LGF, Lajpat Nagar-III, Delhi-110024

Date : 31/01/2024
Place: Ahmedabad

RELIGARE HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

RELIGARE HOME LOANS Values that bind

CIN No.: U74899DL1993PLC054259
Regd Office : 1407, 14th floor Chiranjiv Tower, 43, Nehru Place, New Delhi-110019
Corporate Office : 8th Floor, Max House, Block A, Dr. Jha Marg, Okhla Phase 3, Okhla Industrial Estate, New Delh1 - 110020
Website : www.religarehomeloans.com

POSSESSION NOTICE APPENDIX IV [See rule 8 (1)] (For immovable property)

Whereas,the undersigned being the Authorized officer of the **Religare Housing Development Finance Corporation 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(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated 20/02/2023 calling upon the Borrowers, **Ramakishan Dhannaram Choudhary S/o Dhannaram Choudhary R/o 22, Narayan Nagar Society, Near Shiv Temple, Godadara, Surat, Gujarat - 395010 Also At: Sunrise International A-Block Kohinoor Market 2011-14 Ring Road Surat Gujarat-395002, Pinkeyben Rama R/o 22, Narayan Nagar Society, Near Shiv Temple, Godadara, Surat, Gujarat - 395010 Also At: Sunrise International A-Block Kohinoor Market 2011-14 Ring Road Surat Gujarat-395002** to repay the amount mentioned in the notice being Rs.4,77,582.46/- along with interest from **13/02/2023** until payment in full within 60 days (Sixty days) from the date of the said notice.

The Borrowers having failed to repay the abovementioned amount, notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub Section 13(4) of the Act read with Rule 9 of rules on this **28.01.2024** with the help of **Court Commissioner, Kathor Court** u/s 14 of the said Act and in pursuant to the order dated 11/10/2023 passed by Hon'ble Additional Chief Judicial Magistrate, Kathor, Kamrej, Surat in Securitization Application No. CRMA J/1942/2023.

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 the Religare Housing Development Finance Corporation Limited for an amount **Rs.4,77,582.46/-** and interest other charges there on **13/02/2023.** The borrower's attention is invited to provisions of sub-section (8) of section 13 of the act. If the borrower clears the dues of the "Religare Housing Development Finance Corporation Limited" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "Religare Housing Development Finance Corporation Limited" and no further step shall be taken by "Religare Housing Development Finance Corporation Limited" for transfer or sale of the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTIES IS AS UNDER:-

ALL THE RIGHTS, PIECE & PARCEL OF IMMOVABLE PROPERTY BEARING FLAT NO.313 ON THE 3RD FLOOR, ADMEASURING 382 SQ. FEETS., I.E. 35.50 SQ. MTRS., SUPER BUILTUP AREA & 272 SQ. FEETS., I.E. 25.27 SQ.MTRS., BUIT UP AREA ALONG WITH 06.00 SQ.MTR, UNDIVIDED SHARE IN THE LAND OF "JAGDAMBA RESIDENCY", OF SAMRAT GREEN CITY SOCIETY, SITUATED AT REVENUE SURVEY NO. 129 & 130, BLOCK NO.112, ADMEASURING 45022 SQ. MTRS., AAKAR RS.63-56 PAISA SOUTHERN SIDE 16973 SQ. MTRS., PAIKI PLOT NO.64 & 70 (TOTAL 7 PLOTS) OF MOJE VILLAGE KADODARA, TA: PALSANA, DIS: SURAT, GUJARAT.

Date: 28.01.2024 (Authorized Officer)
Place: KADODARA, SURAT Religare Housing Development Finance Corporation Limited

Government of India
(Ministry of Finance, Department of Financial Service)
Before the Recovery Officer
Debts Recovery Tribunal - II
3rd Floor, Bhikhubhai Chamber, Opp Deepak Petrol Pump, Ellisebridge, Ahmedabad - 380006

For no. 22 (Earlier 62) (Regulation 36 & 37 of DRT Regulations, 2015)
[See Rulel 52(1)(2) of the Second Schedule to the Incoome Tax Act, 1961]
Read with Thet Recovery of Debts Due to Bank and Financial Institution Act, 1993

E - AUCTION / SALE NOTICE

THROUGH REGD. AD / DASTI/ AFFIXATION/BEAT of DRUM/PUBLICATION

RP / RC No. – 422/2021 **OA No. 1421/2019**
Certificate Holder Bank - **DCB Bank**
Vs.
Certificate Debtors **Rajeshbhai Dineshbhai Limbasiya & Ors.**

To,
C.D.No. 1 – Rajeshbhai Dineshbhai Limbasiya, Adult, Occupation – Business Plot No. 203, Sadguru Jyot complex, Pedak road, Nr. Sant Kabit Road, Rajkot – 360003
C.D.No. 2 – J.B. Enterprise
A Proprietary Firm represented by and through Its Propritor
Rajeshbhai Dineshbhai Limbasiya, Adult, Ocucpation – Business, Plot No. 203, Sadguru Jyot complex, Pedak road, Nr. Sant Kabit Road, Rajkot – 360003
C.D.No. 3 – Sonal Rajeshbhai Limbasiya, Adult, Occupation – Business, Plot No. 203, Sadguru Jyot complex, Pedak road, Nr. Sant Kabit Road, Rajkot – 360003

The aforesaid CDs no. 1 – 3 have filed to pay the outstanding dues of Rs.47,40,984.62 (Rs. Forty Seven Lakh Forty Thousand Nine Hundred Eighty Four and Sixty Two Paisa only) as on 26.12.2019 Including interest in terms of judgment and decree dated 29.11.2021 passed in O.A.No. 1421/2019 as per my order dated 12.01.2024 the under mentioned property(s) will be sold by public e-auction in the aforementioned matter. The auction sale will be held through "Online e-auction" https:drt.auctiontiger.net.

Lot No.	Description of the Property	Reserve Price (Rounded off)	EMD 10% or (Rounded off)
1.	All the price and parcels of the immovable property being shop no.112, 1st Floor, Shree Sadguru Jyot Complex, Ward No. 12, City Survey no. 660 Paiki of Revenue Survey No. 123 Paiki, Pedak Road, Rajkot District Rajkot (Super Built up area 20.90 Sq. Mtrs.)	Rs.14,60,000/-	Rs.1,45,000/-
2.	All that piece and parcels of the immovable property being cellar no.1, on basement, Shree Sadguru Jyot Complex, Ward No.12, City Survey no. 660 Paiki of Revenue Survey No. 123 Paiki, Pedak Road, Rajkot District Rajkot (Carpet area 35.64 Sq. Mtrs.)	Rs.12,00,000/-	Rs.1,20,000/-
3.	All that piece and parcels of the immovable property being cellar no.2, on basement, Shree Sadguru Jyot Complex, Ward No.12, City Survey no. 660 Paiki of Revenue Survey No. 123 Paiki, Pedak Road, Rajkot District Rajkot (Super Built up area 35.64 Sq. Mtrs.)	Rs.12,00,000/-	Rs.1,20,000/-

Note* in Respected of any claims to be received if any, priority of payment will be decided in terms of section 31-B of the RDB Act, 1993 (as amended in the year 2016)
EMS Shall be deposited by through RTGS / NEFT in the account as per details as under:

Beneficiary Bank Name	DCB Bank Limited
Beneficiary Bank Address	Dhebar Road, Rajkot
Beneficiary Account No.	0402955100223
IFSC Code	DCBL0000040

1) The Bid increase amount will be Rs.10,000/- for lot no. 1 – 3.
2) Prospective bidders may avail online training from service provider M/s. E-Procurement Technologies LTd. (Tel Helpline No. 9265562821 – 079 61200594 / 598 / 568 / 587 / 538 and Mr. Ram Sharma (Mobile No. 09978591888) Helpline Email Id Support@auctiontiger.net and for any property related queries may contact Satish Trapasiya (Mob- 9726992491)
3) Prospective bidders are advised to visit website https://www.drt.auctiontiger.net for detailed terms and conditions and procedure of sale before submitting their bids.
4) The prospective bidders are advised to adhere payment schedule of 25%(Minus EMD) immediately after fall of hammer / close of auction and 75% within 15 days from the date of auction and if 15th day is Sunday or other holiday, then on immediate next first bank working day. No request for extension will be entertained.
5) The properties are being put to sale on "as is where is", "as is what is "and "as is whatever" basis and prospective buyer are advised to carry out due diligence property.
6) Schedule of auction is as under:-

SCHEDULE OF AUCTION

1.	Inspection of Property	09.02.2024 Between 11.00 am to 2.00 pm
2.	Last date for receiving bids along with earnest money and uploading documents including proof of payment made	04.03.2024 upto 05.00 pm
3.	e-auction	05.03.2024 Between 12.00pm to 01.00pm (With auto extension clause of 03 minutes, till E-Auction ends)

Sd/-
(Prakash Meena)
Recovery Officer – II
Debts Recovery Tribunal –II
Ahmedabad

ADF FOODS LIMITED

ADF FOODS LTD. Feeding the world.

CIN: L15400GJ1990PLC014265
Regd Office: 83/86, G.I.D.C Industrial Estate, Nadiad - 387 001, Gujarat.Tel No.: +91 268 2551381/82; Fax: +91 2682565068
Corp Off: Marathon Innova, B2, G01, Ground Floor, G. K. Road, Lower Parel, Mumbai - 400 013
Tel No.: +91 22 61415555; Fax: +91 22 61415577; E-mail: co_secretary@adf-foods.com; Website: www.adf-foods.com

EXTRACT OF THE STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

(Rs. in Lakh, except per share data)

Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended			Nine Months ended		Year ended	Quarter ended			Nine Months ended		Year ended
		December 31, 2023	September 30, 2023	December 31, 2022	December 31, 2023	December 31, 2022	March 31, 2023	December 31, 2023	September 30, 2023	December 31, 2022	December 31, 2023	December 31, 2022	March 31, 2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total income from Operations (Net)	10,321.89	9,734.35	9,977.20	28,515.37	25,511.52	35,334.01	12,965.42	12,462.44	12,323.15	36,669.63	32,717.36	45,028.48
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,726.42	2,399.38	2,669.53	7,334.72	5,351.39	8,076.06	2,615.83	2,056.39	2,544.62	6,700.27	5,260.24	7,546.24
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,726.42	2,399.38	2,669.53	7,334.72	5,351.39	8,076.06	2,615.83	2,056.39	2,544.62	6,700.27	5,260.24	7,546.24
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,026.45	1,771.95	1,922.33	5,434.78	3,971.86	6,000.66	1,909.37	1,492.89	1,852.94	4,875.07	3,976.95	5,585.49
5	Total comprehensive income for the period [Comprising Profit/(Loss) for the period (after tax) and other comprehensive income (after tax)]	1,974.87	1,793.34	1,789.04	5,484.61	3,606.47	5,790.54	1,880.26	1,578.15	1,810.81	5,008.11	3,978.05	5,728.91
6	Equity Share Capital (Face value Rs.2/- per share)	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27	2,197.27
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	40,330.28	-	-	-	-	-	39,689.49
8	Earnings Per Share (of Rs. 2/- each) (for continuing and discontinued operations):												
	Basic (in Rs.)	1.84	1.61	1.75	4.95	3.63	5.48	1.76	1.37	1.69	4.50	3.64	5.12
	Diluted (in Rs.)	1.84	1.61	1.75	4.95	3.63	5.48	1.76	1.37	1.69	4.50	3.64	5.12

Note: The above is an extract of the detailed format of the Unaudited Financial Results for the Quarter and Nine Months ended December 31, 2023 filed with the Stock Exchanges pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results are available on the Stock Exchange websites at www.bseindia.com and www.nseindia.com and on Company's website at www.adf-foods.com. The Unaudited Financial Results for the Quarter and Nine Months ended December 31, 2023 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their respective meetings held on January 30, 2024. The Financial Results are in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendments thereafter. The Stautory Auditors of the Company have carried out a Limited Review of the aforesaid results.

For ADF Foods Limited
Sd/-
Bimal R. Thakkar
Chairman, Managing Director & CEO
DIN: 00087404

Place: Houston
Date:January 30, 2024

pnb Housing Finance Limited

Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001. Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

Chennai - Ambattur Branch :- Vaagai Building, 2nd Floor, Sec-1, Ambattur Industrial Estate, 2nd Main Road, Chennai- 600058.**Tuticorin Branch :-** Jehovah Jireh Towers, No 51/8D/3, 1st floor, Tiruchendur Road, Muniyasamy Puram, Tuticorin – 628003.**Salem Branch :-**104/7, Salem Productivity Council, SPC Bhawan, Manivannan Street, Opp New Bus Stand,Salem-636 004.**Madurai Branch :-** Nandhini Building, 3rd Floor, #48, Bye Pass Road, Madurai- 625010.**Trichy Branch :-**New Number 6, Old Number 8, 2nd floor, Shastri road, Srinivasa Puram, Near Mahatma Gandhi School, Thennur, Trichy- 620017.**Coimbatore Branch :-**PNB Housing Finance Limited, 1112, Raja Plaza,2nd Floor,Laxmi Mill Junction, Coimbatore – 641037

NOTICE UNDER SECTION 13(2) OF CHAPTER III 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 III 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 of 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 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 PNB HFL 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.

Sr. No.	Loan Account No.	Name/ Address of Borrower and Co- Borrower(s)	Name & Address of Guarantor(s)	Property (ies) Mortgaged	Date of Demand Notice	Amount O/s as on date Demand Notice
1.	HOU/AMB/0519/687623 & NHL/AMB/0519/687801, B.O. Ambattur	**Mr. J V Thayalan S/o Veeraraghavan** No 3, Caplin Point Laboratories Ltd, Ashvich Tower 3 Rd Floor Developer Plots, Industrial Estate, Perungudi, Chennai - 600096. Plot No 4, Sri Balaji Govinda Nagar Near Udhavum Karangal, Thiruverkadu Ayapakkam Chennai - 600077 **Mrs. Sumathi S W/o Subramani** Plot No 4, Sri Balaji Govinda Nagar Near Udhavum Karangal, Thiruverkadu Ayapakkam Chennai - 600077	NA	Land And Building, Land Measuring 1980 Sq.Ft. Comprised In S. No.39/1D, (As Per Patta S.No.39/1D2) Thiruverkadu Village, Sriperumbudhur Taluk, Thiruvallur District, Bearing Plot No.4, Sri Balaji Govinda Nagar, Thiruverkadu And The Land Bounded On The:- North By: Survey No.39/1A South By: Plot No.3 East By: 30Feet Road West By : Survey No.36	10-01-2024	**Rs.59,50,982.22/-** (Rupees Fifty-Nine Lakhs Fifty Thousand Nine Hundred Eighty-Two and Twenty-Two Paisa Only) **as on 09-01-2024**
2.	NHL/CHE/0719/726708 & HOU/CHE/0719/725703 B.O. Chennai	**Mr. Murugan B S/o Balasamy** No 4, School 3Rd Cross Street, Sholinganallur, Chennai-600119.No42, J K Complex,1St Floor, omr, Shollinganallur Chennai -600119. E Fileld Lubricant Oils Rep. Proprietor Of Mr. Murugan B No42, J K Complex,1St Floor, Omr, Shollinganallur, Chennai-600119 **Mr. Sridhar B S/o Balasamy** Rmz Millenia Business Park, Campus 2,5Th Floor,No 143, Dr Mgr Salai, Kandhachavadi, Chennai- 600096 No 4, School 3rd Cross Street, Sholinganallur, Chennai-600119 **Mrs. Kamala P W/o Balasamy** No 4, School 3rd Cross Street, Sholinganallur, Chennai - 600119. No 42, J K Complex,1St Floor, Omr, Shollinganallur,Chennai -600119	NA	All That Piece And Parcel of Land With Building, Comprised In S.No.690, New S.No.822/15, Measuring With An Extent of 1369 Sq.Ft., Situated At Door No.3D, School 3rd Cross Street, Sholinganallur, Near Toll Gate Chennai-600119, New Kumaran Nagar, Sholinganallur Village And Taluk, Chennai District And Bounded on The: North By: Land Belongs To Mr. Kuppan South By: 10 Feet Common Pathway East By: Land Belongs To Mr.Elumalai West By : Vacant Land Situated Within The Sub-Registration District of Neelangarai And Registration District of Chennai South.	10-01-2024	**Rs.63,19,303.12/-** (Rupees Sixty-Three Lakhs Nineteen Thousand Three Hundred Three and Twelve Paisa Only) **as on 09-01-2024**
3.	HOU/OMR/0920/815768 , B.O. OMR	**Mrs. Rosy D W/O Ravi Anantha Kumar** C S I Primary School, Udhayapalayam, Attur - 636102 No 355/10, Near Kannadimill Attur, Anna Nagar 1St Cross, Selam- 636102 No.36/7, Ward G, Block 8, Mgr Nagar, Chinna Tirupathi, Salem- 636007 **Mr. M Raviananthakumar S/O Muthu** No 355/10, Near Kannadimill Attur, Anna Nagar 1st Cross, Selam - 636102 No.36/7, Ward G, Block 8, Mgr Nagar, Chinna Tirupathi, Salem- 636007	NA	Salem District, Salem West Rd, Salem Taluk, Salem West Joint 1 Sub Rd, Kumarasamypatty Village, S.F.No.148/2 Acre 0.52 ½ Cent And S.F.No.146/5 Acre 0.41 Cent, This Both Sf Nos Has Been Combined And Divided In To Plots And The Bearing The Plot No.9 As Per The Town Survey Ward "G", Block "08", T.S.No. "32/11", Corporation Ward No.08, "M.G.R. Nagar", Rcc Building Bearing The Door No.36/7 Is Bounded By:- North of: 22 Feet East-West Common Pathway South of: Plot No.1 East of: Land Bearing The S.F. No.146/5 West of: Plot No. 9'S Eastern Side The Measurements Are: East - West Both Sides-27 ½ Feet North-South Both Sides-40 Feet Thus Totaling 1100S.Feet, In This 103S. Mtr Rcc Building,Property Tax old Assessment No- 049/2099681 Property Tax old Assessment No-049/008/ 04428 Electricity Connection No-04-429-015-1089 Water old Connection No-049/2025865 Water New Connection No- 049/008/01745 And All Other Easement Rights.	10-01-2024	**Rs.47,29,356.32/-** (Rupees Forty-Seven Lakhs Twenty Nine Thousand Three Hundred Fifty-Six and Thirty-Two Paisa Only) **as on 09-01-2024**
4.	NHL/CHE/1020/823761 , B.O. Chennai	**Mr. Sivaram K S/o Kothandan** Door No 4/2B, Mahathma Gandhi Street, Kanadikuppam, Vinnamangalam, Ambur, Vellore-635807.No 44/12/2, Bye Pass Road Ambur, Vellore-635802 **Mrs. Maheswari S W/o Sivaram K** Door No4/2B, Mahathma Gandhi Street, Kanadikuppam, Vinnamangalam, Ambur, Vellore-635807. No 44/12/2, Bye Pass Road Ambur, Vellore-635802 No 123, B, M C Road, Ambur, Vellore-635802 **Mrs. D Sivakami W/o Kothandan** Door No.4/2B, Mahathma Gandhi Street, Kanadikuppam, Vinnamangalam, Ambur, Vellore-635807 **Asian Traders Rep. Proprietor of Mr. Sivaram K** No 44/12/2, Bye Pass Road Ambur, Vellore - 635802. Sivam Traders Rep. Proprietor of Mrs. Maheswari S No 123, B, M C Road, Ambur, Vellore-635802 No.284, Thilagar Street, Vinamangalam, Ambur, Vellore - 635807	NA	All That Piece And Parcel of The Land And Building In Plot No.5 Situated At Kannadikuppam Village. Ambur Tk, Tiruppattur Dt. Measuring 1775 ½ Sq.Ft of Land Comprised old Survey No.35/2,As Per Sub Division New Survey No.25/4, 25/4B, 25/4B2, As Per Sub Division New Survey No.25/4B2A And As Per Patta New Survey No.25/6 Within The Sub-Registration District of Ambur Registration District of Vellore Within The Boundaries Hereunder Extents-Measuring: on The Northern Side : 25 ½ Ft on The Southern Side : 27 ½ Ft on The Eastern Side: 67 Ft on The Western Side: 67 Ft Admeasuring 1775 ½ Sq.Ft of Land And Building Boundaries East By : Plot No E Belongs To Lalithkumar West By: Plot of Jayapal North By: Plot of Bakthavachalam South By: 10 Ft Street	10-01-2024	**Rs.35,28,811.22/-** (Rupees Thirty-Five Lakhs Twenty-Eight Thousand Eight Hundred Eleven and Twenty-Two Paisa Only) **as on 09-01-2024**
5.	NHL/CHE/0716/300366 , B.O. Chennai	**M/S.Amman Electricals Rep. Proprietor Of Mr. Purushothaman S & Mr. Purushothaman S S/O Sivaganamoorthy** No 40, Awaiyar Street Alex Nagar B Colony, MMC Madhavaram, Chennai-600051.No 196, Bharathiyar 1st Cross Street, Madhavaram, Chennai-600060. **Mrs.Santhoshi P W/o Purushothaman S** No 40, Awaiyar Street Alex Nagar B Colony, Mmc Madhavaram, Chennai-600051.No 196, Bharathiyar 1st Cross Street, Madhavaram, Chennai-600060 **Mr. Jagaventhan T S/o Thandavarayan** No.3/129, Perumal Koil Street, Nallur Village, Chennai -600067	NA	Land And Building, Land Measuring 2532.5 Sq. Ft. Comprised In S. No. 965/1, Madhavaram Village, Formerly Ambattur Taluk, Presently Madhavaram Taluk, Thiruvallur District And Situate In Bharathiar Street First Cross, Madhavaram, Chennai And The Land Bounded On The: North By : Chinna Uppu Kulam South By ; Property Owned By Vijayalakshmi East By: Property Allotted To Jayalakshmi West By :15 Feet Passage. Leading To Baharathiar Street.	10-01-2024	**Rs.51,61,588.04/-** (Rupees Fifty-One Lakhs Sixty-One Thousand Five Hundred Eighty-Eight and Four Paisa Only) **as on 21-12-2023**
6.	HOU/AMB/0721/897157 , B.O. Ambattur	**Mr. Perumal A S/o Ayyakannu** No 27 A, Deivasigamani 1st Street, Dr Subbarao Nagar Mmda Colony, Arumbakkam, Chennai-600106 No.26,old Colony Veerangipuram, Kandachipuram, Tirukkoyilur, Tamilnadu-605701 New No.27 old No 13, Meeran Sahib Street,Triplicane, Chennai-600005. Flat No F1, First Floor Sai, Krish Apartments, Plot No.24 21st Street, Maduravoyalvillage, Ambattur, Chennai-600095 **Mr./Ms. Thanalakshmi A W/o Ayyakannu** No27 A, Deivasigamani 1st Street, Dr Subbarao Nagar Mmda Colony, Arumbakkam, Chennai-600106 No26, Old Colony Veerangipuram, Kandachipuram, Tirukkoyilur, Tamilnadu-605701. Flat No F1, First Floor Sai, Krish Apartments, Plot No 24 21st Street, Maduravoyalvillage, Ambattur, Chennai - 600095	NA	All That Piece And Parcel Of Flat Bearing No. F-1 Measuring An Extent Of 1162 Sq.Ft. In The Proposed First Floor And Covered Car Parking, Flat Named As "Sai Krish Apartments" Together With 524 Sq.Ft., Undivided Share Out Of 2400 Sq.Ft., Bearing Plot No.24 Situated At 22Nd Street But Now 21St Street, "Sri Krishna Nagar" Comprised In S.No.290, Patta No.7S5 As Per Patta New S. No. 290/1A11, Of Maduravoyal Village, Ambattur Taluk, Thiruvallur District, The Said Land Bounded On The: North By ; 30 Feet Road South By : Vacant Land East By : Plot No.25 West By : Plot No.23 And Measuring East To West Northern Side : 40 Feet, East To West Southern Side : 40 Feet North To South Eastern Side : 60 Feet, North To South Western Side : 60 Feet Situated Within The Registration District Of Chennai South Registration Sub - Registration District Of Virugambakkam	10-01-2024	**Rs.83,58,782.74/-** (Rupees Eighty Three Lakhs Fifty-Eight Thousand Seven Hundred Eighty Two and Seventy-Four Paisa only) **as on 21-12-2023**
7.	HOU/OMR/1016/328280 , B.O. OMR	**Mr. Subramani V S/o Varadharajulu** No 228/2 220 Thambu Chetty Street, Mannadi, Chennai – 600001Plot No.112, Ews Block No 74C, Manali New Town, Edayanchavadi Village, Chennai - 600103 **Mrs. Kausalya S W/o Subramani V** No 228/2 220 Thambu Chetty Street, Mannadi, Chennai – 600 001	NA	All That Piece And Parcel of The Property Situated In Ews Block No.74C, Plot No. 112 Measuring An Extent of 415.10 Sq.Ft., At Manali New Town Comprised In S.No.324 Part Situated At Edayanchavadi Village, Ponneri Taluk, Thiruvallur District And The Land Bounded on The North By: Block No.74, Plot No.95 South By : Block No.74, 24 Feet Road.East By: Block No.74, House No.111.West By: Block No.74, House No.113.Measuring: East To West on The Northern Side 14 Feet 6 Inches. East To West on The Southern Side 14 Feet 6 Inches. North To South on The Eastern Side 28 Feet 8 Inches. North To South on The Western Side 28 Feet 7 Inches. Situated Within The Sub-Registration And District of Thiruvottiyur Registration District of Chennai North.	10-01-2024	**Rs.20,21,806.70/-** (Rupees Twenty Lakhs Twenty-One Thousand Eight Hundred Six and Seventy Paisa only) **as on 21-12-2023**
8.	HOU/OMR/0316/273227 , B.O. OMR	**Mr. R Raja S/o Ranichandran** Flat No: M-410, Block No: 27, Ward No: D, "Silver Springs", 4th Floor,5th & 6th Street, Krishna Nagar Extension, Tambaram, Chennai-600045. 152 Bar 222, Leela Towers, A-Block G9 Apament,Medavakkam Main Road, Kovilambakkam, Chennai-600117**Mrs. Devika R W/o Raja R** Flat No: M-410, Block No: 27, Ward No: D, "Silver Springs", 4th Floor,5th & 6th Street, Krishna Nagar Extension, Tambaram, Chennai-600045.152 Bar 222, Leela Towers, A-Block G9 Apament, Medavakkam Main Road, Kovilambakkam, Chennai - 600117	NA	All That Piece And Parcel of The Apartment No.M-410, Having Built Up Area of 600 Sq.Ft., (Inclusive of Common Area) In The Fourth of The Building Known As "Malligai" Situated In Service Road Adjacent To 200 Feet Bypass Road, Tambaram Chennai-600 045, Together With 305.5. Sq.Ft., Undivided Share of Land In The Land Measuring An Extent of 3 Acres 3.7 Cents Comprised In Survey Nos.151/1A1 Part, 151/2 Part, 153/1 Part, 153/2 Part, 154 Part, 158/1A Part, 158/1B Part, & 150/2A Part, Now T.S. Nos. 128, 129/1, 129/2, 130/1, 130/2, 165/1, 166, 167, 171, & 172 of Tambaram Village, Tambaram Taluk, Chennai District, And The Land Bounded on The North By: T.S.Nos.87,101 & Existing House South By: Existing Road & T.S.No.168 East By: T.S.Nos, 135, 134,133, 164, 165/2, 3,4,173,174,175 & 165/1 Part West By: T.S. Nos. 81, 71,72,75,131,168,169 & 170 And Lying Within. The Sub-Registration District of Tambaram And The Registration District of Chennai South.	10-01-2024	**Rs.47,52,123.95/-** (Rupees Forty-Seven Lakhs Fifty-Two Thousand One Hundred Twenty-Three and Ninety-Five Paisa only) **as on 21-12-2023**
9.	00116660004511, B.O. Chennai	**Mr. Praveen Kumar S/O Sethuram S** No.30 3rd Cross St AGS Colon Phase 2, Sabari Nagar Extn, Mugalivakkam, Chennai-600116 Flat No.As1, Second Floor, Plot No.5/9, Valluvar Salai, Ramapuram, Chennai-600089, L & T Infotech, Mount Poonamalle Road, Manapakkam, Chennai - 600089 **Mrs.Krishnamoorthy Srilekha W/O S Praveen Kumar** No.30 3Rd Cross St Ags Colon Phase 2, Sabari Nagar Extn, Mugalivakkam, Chennai - 600116 Flat No.As1, Second Floor, Plot No.5/9, Valluvar Salai, Ramapuram, Chennai – 600089	NA	**Schedule –A** All That Piece And Parcel of The Vacant Land Bearing Door No.5/9, Valluvar Salai,Ramapuram Village,Ambattur Taluk,(Formerly Saidapet Taluk), Measuring An Extent of 11.29 Cents (4922 Sq.Ft.,) out of 8536 Sq.Ft., Comprised In Survey No.89/2,89/2A1 A1 & 89/2A1E,Patta No.4291 As Per Survey Nos.89/17 & 89/18 Bounded on The: North By: 24 Feet Road Known As Hariharan Salai (Micheal Garden) South By: Land In Survey No.89/1A Belonging To Mr. Ponnusamy And Mrs. Dhanabakkiam.East By: Valluvar Salai West By: Land Belonging To Mrs.Rajathi. Situated Within The Limits of The Sub Registrar of Joint II Saidapet, And Within The Registration District of Chennai South.**Schedule -B** 504 Sq.Ft., Undivided Share Right, Title And Interest out of 4922 Sq.Ft., Together With Bearing Flat No.As1, Second Floor, A-Block, Measuring 986 Sq.Ft., Including Common Area Which Is Formed In The Larger of The Property Schedule"A" Mentioned Above.	10-01-2024	**Rs.66,89,928.89/-** (Rupees Sixty-Six Lakhs Eighty-Nine Thousand Nine Hundred Twenty-Eight and Eighty-Nine Paisa Only) **as on 21-12-2023**
10.	NHL/AMB/0818/569251 , NHL/OMR/1020/823048 & NHL/OMR/1017/435830 , B.O. Ambattur	**Mr. Kalimuthu S/o Balu** No28/37, Nehru Street, Teacher Colony, Ambattur Chennai-600053 No.326/3, Ponniamman Nagar Road, Mela Ayanambakkam Chennai-600095 Plot No36 37, New Door No 28, Nehru Street Ambattur, Chennai-600053 **Mrs. Pandeeswari B W/o Chinnakannu** No.28/37, Nehru Street, Teacher Colony, Ambattur Chennai-600053 Plot No36 37, New Door No 28, Nehru Street Ambattur, Chennai-600053. **M/s Sree Lakshmi Industries Rep. Proprietor of Kalimuthu B** No326/3, Ponniamman Nagar Road, Mela Ayanambakkam Chennai - 600095 Plot No 36 37, New Door No 28, Nehru Street Ambattur, Chennai - 600053	NA	All That Piece And Parcel of The Property Bearing At Plot No.36 & 37, Teachers Colony, Nehru Street, Mth Road, Ambattur, Chennai – 600 053, of Ambattur Village & Taluk, Thiruvallur District, Comprised In S. No.582/1, New T.S.Nos.63 & 64, Ward No.B, Block No.44, Measuring An Extent of 1726 Sq.Ft.,Together With Building Thereon With Amenities And The Land Bounded On The North By: Plot No.35 South By: Plot No.38 & 39 East By: Plot No.35 West By: 30Ft Nehru Street Situated Within The Registration District Of Chennai North And Sub Registration District of Ambattur.	10-01-2024	**Rs.1,02,95,145.70/-**(Rupees One Crore Two Lakhs Ninety-Five Thousand One Hundred Forty-Five and Seventy Paisa Only) **as on 21-12-2023**
11.	NHL/CHE/0816/307486 , B.O. Chennai	**Mr. Dhayanithi S S/o Sathyamoorthy** No.17D, Iyyanar Koil Street Thengaithitu, Mudaliarpet, Pondicherry - 605004.New Door No 94, old Plot No 77, Ayyanar Koil Street,R K Nagar Extension, Sivalingapuram, Ariyankuppam Revenue Village, Pondicherry - 605007. Irbn, Gorimedu, Pondicherry-605009. **Mrs. Rajalatchumy R W/o Dhayanithi S** No 94, I Hanar Kovil Street Sivalingapuram, Arhankuppam, Pondicherry- 605007. No.17D, Iyyanar Koil Street Thengaithitu, Mudaliarpet, Pondicherry-605004 New Door No.94, Old Plot No.77, Ayyanar Koil Street,R K Nagar Extension, Sivalingapuram, Ariyankuppam Revenue Village, Pondicherry - 605007	NA	All Piece And Parcel of House Building Situate In Puducherry Registration District, oulgaret Sub Registration District, Ariyankuppam Commune Panchayat Limit Village No.43, Ariyankuppam Revenue Village, Ariyankuppam, Sivalingapuram, Iyyanar Koil Street, As Per Document R.S.No.55/L, Cadastre No.188, As Per Settlement Copy R.S. No.55/L/C,Cadastre No.188Pt, Patta No.737, Measuring East West 30Ft., Southnorth 48Ft., Total Extent of 1440 Sq.Ft., of House Building Bearing Plot No.77 And Door No.94 And Bounded on The; East of : Pathway,West of : Plot No.78, North of : Plot No.76, South of : Pathway. Hereinafter Referred As The "Said Property".	10-01-2024	**Rs.22,21,664.67/-** (Rupees Twenty-Two Lakhs Twenty-One Thousand Six Hundred Sixty-Four and Sixty-Seven Paisa only) **as on 21-12-2023**
12.	NHL/TTCN/1218/620834 & HOU/TTCN/1218/620752, B.O. Tuticorin	**Mr. Ambrose M S/o. Mr. Mariya Adaikalam & Mrs. Karolin A W/o. Mr. Ambrose M** (1) 4/1a2, Loorthammal Puram, Tuticorin, Tn-628001 (2) C28/29/32/33, Coco Tufter Private Limited, Spicot Industrial Complex, Madathur Post, Tuticorin, Tn-628008 (3) 52, Holly Cross Home Science College, New Colony, Tuticorin, Tn-628003	NA	The Parcel of Property situated in the Registration District of Thoothukudi,Keelur Sub Registrar office Jurisdiction, previously Thoothukudi Rural Panchayat, Thoothukudi Village G.R.Natham S.No: 122/1 and the total extent of 2 Acres and 34 Cents of land which have been divided into 1 to 37 housing plots in which in Plot No:7 and from out of total extent of 6.75 Cents of land in which the Southern portion Eastern side extent of 2.50 Cents of housing site with house previously bearing D.No: 4/1A and presently bearing D.No: 4/1A2 with all accessories. The Schedule property ip4tuated as per subdivision in Natham Patta No: 97 and in S.No:122/1E with an extent of 300 Sq.mtr of land in Thoothukudi Village. Bounded on:North:- Remaining Northern portion extent of land belongs to F.Thomas And 2 others from out of total extent of 6.75 Cents of land in Plot No:7 South:-East West Common Pathway East:-Land previously belonged to Ganapathi and presently belongs to Umaiammal West:-Remaining Southern portion Western side extent of land belongs to F.Thomas and 2 others from out of total extent of 6.75 Cents of land in Plot No:7 Measuring:East West:-18 ft in North & South North South: -60.50 ft in East & West Totaling: 1089 Sq.ft = 101.170 Sq.mtr = 2.50 Cents of housing site with house with all Accessories.	10-01-2024	**Rs.7,96,340.3/-** (Rupees Seven Lakhs Ninety Six Thousand Three Hundred Forty and Three Paisa Only) **as on 09-01-2024**
13.	HOU/MDU/0218/497749 , B.O. MADURAI	**Mr. Balu Rajkumar S/o. Mr. Balu & Mrs. Deepa P W/o. Mr. Balu Rajkumar** (1) Plot No 59, Aavin Nagar 1st Street, Neshika Illam, Pothumbu Mail Road, Madurai, Tn-625018 (2) 15, Jawahar Road, Chokkikulam, Madurai, Tn-625002.(3) Plot No. 59, Rs No 252/3, Udr S No 106/3, Opposite To Vasan Nagar, Pothumbu 2nd Bit, Village, Madurai, Tn-625018.	NA	All that part and parcel of Northern portion of House Plot No.59, to an extent of 630 Sq.ft in and out the larger extent of 2 acre 12 cents, Comprised in RS.No.252/3 and to an extent of 22 cents, Comprised in R.S.No.252/4 and to an extent of 70 cents Comprised in Survey No.251/6 and to an extent of 60 cents Comprised in Survey No.251/8 and to an extent of 33 cents Comprised in Survey No.251/3 and to an extent of 46 cents Comprised in Survey No.252/1 and to an extent of 48 cents Comprised in Survey No.251/4 and to an extent of 33 cents Comprised in Survey No.2S1/10A and to an extent of 48 cents Comprised in Survey No.252/2 and to an extent of 47 cents Comprised in Survey No.199/1 were clubbed and to the total extent of 6 acre 19 cents and within the same, to an extent of 6 acre have developed into house plot more particularly the present house plot under the R.S.No.252/3 presently UDR Survey No.106/3 situated at Pothumbu 2nd Bit Village, jurisdiction of Joint IV Madurai Sub Registration District, Madurai South Registration District and bounded on the:- North:House Plot No.60 East: 24 feet wide common road South: Southern Portion of house Plot No.59 West:House Plot No.58 And admeasuring East to West on the Northern side 30 feet and Southern side by 30 feet South to North on the Eastern side 21 feet and Western side by 21 feet each and to the total extent of 630 Sq.ft and with all the usual amenities thereon the house building	10-01-2024	**Rs.12,23,622.43/-** (Rupees Twelve Lakhs Twenty Three Thousand Six Hundred Twenty Two and Forty Three Paisa Only) **as on 09-01-2024**
14.	HOU/MDU/0323/1097289, B.O. Madurai	**Mr. M Vijayarajan S/o. Mr. Muniyandi & W/o. Mr. M Vijayarajan Mrs. Vijayalakshmi** (1)317 Fieldhospital, C O 99 Ap O, Gantak, Gangtok, Sikkim-737102 (2) Indian Army, 317 Field Hospital, C O 99 Ap O, Gangtok, Sikkim -737102 (3) Villpost Elumalai, Teh Peraiyur, Madurai, Tn-625535 (4) Sf No 448 3, Ward No 17 Perumal Kovil Back Side, Road Elumalai, Madurai, Tn-625535.	NA	Madurai District, Periyakulam Registration District, Ezhumalai Sub Registration office, SedapattiUnion, Peraiyur Taluk, Ezhumalai Village, in Patta No. 289 in which Survey No. 448/5 to an extent of 2 Acre 38 Cents in which 2 of 7 Northern East portion of 25 Cents in which Eastern North portion of 5 Cents equivalent to 202.52 Sq. Meter of the property within the Following boundaries: North - Pathway East - Property belongs to Vijayalakshmi South-Property belongs to Vijayalakshmi West-Property belongs to Vijayalakshmi Within which property totally to an extent of 5 Cent equivalents to 202.52 Sq. Meter of the property and in which constructed abuilding bearing Door No.11/1/29P4 in Property Tax Assessment No.6469 with all deposits and fittings and all other amenities along with all pathway righsts.The said property comprised Survey No. 448/5D, Now Sub Division Survey No. 448/5D2 to an extent of 0.2.02 Hectare in Patta No. 5407 situated at Elumalai Village.	09-01-2024	**Rs.26,80,748.00/-** (Rupees Twenty Six Lakhs Eighty Thousand Seven Hundred Forty Eight Only) **as on 04-01-2024**
15.	HOU/TRHY/0519/689289, B.O. Tirchy	**Mr. P Kannaiyan S/o. Mr. Perumal & Mrs. K Varlaxmi W/o. Mr. P Kannaiyan** (1) No 454/A, Railway Colony, Kallukuzhi, Tirchirappalli, Tn-620001 (2) Government of India, Southern Railway, Crew Controller office, Villupuramn Junction, Plotform No 4, Villupuram, Tn-605602 (3) Sf No91/3 And 91/4, Plot No.509,cavery Nagar, K Abisekapuram, Pirattiyur Village, Tiruchirappalli, Tn- 620009	NA	Tiruchirappalli Registra3on District, Trichy Joint 1 & 2 Sub Registra3on District, Srirangam Taluk, within Trichy Corpora3on K.Abishekapuram Zone, Pira:yur West Village,Pirattiyur West Village, Ward AM, the property comprised in Survey No.91/3 and 91/4 and land has been converted into housing Plots and layout formed approved by Ma.Va/. Na.Vu.E.No.186/99 Named as "Kaveri Nagar" within the Plot No.509 an extent of 1937 Sq.Ft., equivalent to 180 Sq.Mt.,together with common pathway rights is situated within the following four boundaries:-North by: Plot No.504 East by: Plot No.508 South by: 9 Mt., Road West by: Plot No.510 East West Measurement: North 10 Mt., South 10 Mt.,North South Measurement: East 18 Mt., West 18 Mt., Totally an extent of: 1937 Sq Ft., equivalent to 180 Sq Mt.,	10-01-2024	**Rs.45,71,605.13/-** (Rupees Forty Five Lakhs Seventy One Thousand Six Hundred Five and Thirteen Paisa Only) **as on 09-01-2024**
16.	HOU/COI/0816/310679, B.O. Coimbatore	**Mr. Rajamanickam R S/o. Mr. Ramachandran & Mrs. Malathi S W/o. Mr. Rajamanickam R** (1) 46, Nalvar Layout, Sundarar Street, Rathinapuri, Coimbatore, Tn-641027. (2) 165/1, Sembagandempar, Kuppenpalayam, Coimbatore, Tn-641107 (3) S.f No. 376/2, 377 & 378/2, Site No: 46 East Pt, Sri Krishna Nagar, Vadavalli Village & Panchayat, Metupalayam, Annur Taluk & Coimbatore District, Metupayalam, Annur Taluk & Coimbatore District- Tn- 641697	NA	Coimbatore Registration District, Mettupalayam Sub Registration District, Annur Circle, Vadavalli Village, SF No.376,377 and 378 present subdivision S.F. Nos.376/2 and 378/2 acres 6.58 land developing the layout approved by Director of Town and Country Planning, Coimbatore in (DTCP) Ma.Va./ (Ko.Ma) No. 135/2014 called "Sri Krishna Nagar" in Site No. 46 an extent of 1200 sq.ft Eastern side one Portion within following boundaries North of-Site no.38 South of-30' ft East West Wide layout Road East of- Site No.46Western side portion West of -Site No 45 In this middle South North on the both sides - 24 ft East West on the both sides-50 ft.Admeasuring 1200 Sq.ft or 2s and 328 sq.ft extent of the vacant land with using The rights to layout roads common usage and common pathways etc	10-01-2024	**Rs.2,38,760.99/-** (Rupees Two Lakhs Thirty Eight Thousand Seven Hundred Sixty and Ninety Nine Paisa Only) **as on 09-01-2024**
17.	HOU/COI/1218/615071, B.O. Coimbatore	**Mr. Samuvel M S/o. Mr. Muthusamy & Mrs. Lakshmi M M/o. Mr. Samuvel M (1) No 36,10th Street First Floor, Brindhavan** Opp Post Office, Pondicherry-605013 (2) No 16, Shree Complex First Floor, 45 Feet Road Vellalar Salai Extn, Pondicherry-605013 (3)No3/193,7B, Vinayaga Village, Kandampalayam, Sembiyanallur Post Avinashi, Tirppur, Tn-641654 (4) Site No.47 West Part, Sf No.12/1a2 12/1b2, Sf No.1b4 And 1B5, 12/1c1, Aaradhana Avenue,Sembiyanallur Village, Avinashi Taluk, Tiruppur, Tn-641654	NA	In Tiruppur Registration District, Avinashi Sub Registration District, Tiruppur District, Avina3hi Taluk, Sembiyananur Village Fhnchayat Board, Sembiyanallur Village, under No. 1143 In new S.F. No. 12/ an extent of Pu.Hec.O.07.30 or Pu.Ac.O.18 In new S.F.NS: 12/ 1B2 an extent of pu.Hec.O.OO.25 or Pu.Ac.O.OO ½ In new S.F. No. 12/ 1B4 an extent of pu.Hec.O.42.35 or Pu.Ac. 1.04 ½ New S.F. No. 12/ 1B5an of Pu.Hec.O.45.45 or P12.Ac.1.12 In new S.F. NO. 12/ ICI an extent of Pu. Hec.O.41.30 or pu.Ac. 1.02 Totally an extent of Pu.Hec, I .36.65 equivalent to PU.AC.3.37 were formed as house Sites and named Aaradhana Avenue' and duty got approval from deputy Director (Incharge). Coimbatore Zonal Office,Vide LP/C.Z.No.108/2017 and 0.130 got approval from Special officer, Sembiyanallur Panchayat vide his Aa.No.1/2017 dated 14.12.2017, in this Western No.47 is bounded follows East of-Site No.48 West of - Eastern side or Site No.47 of 750 sq.ft North of-30 feet width East West Layout road South of - Site No.20 In this middle East-west on both sides-25 feet North-South on both sides. 50 feet Admeasuring 1250 or 116.12 sq.mtr of land together will right over the north- South and east-west layout roads and park etc. and pathway inclusive of.	10-01-2024	**Rs.21,93,974.43/-** (Rupees Twenty One Lakhs Ninety Three Thousand Nine Hundred Seventy Four and Forty Three Paisa Only) **as on 09-01-2024**
18.	HOU/MDU/0722/1012536, B.O. Madurai	**Mr. Thirupathy Rajapandian S/o. Mr. S Thirupathy-nadar & Mrs. Anitha R W/o. Mr. Thirupathy Rajapandian** (1) No 88 Munisalai Road, Munichalai Road, Madurai, Tn-625009 (2) S O Thiruppathi No 88 Munisalai Road Ma, Munichalai Road, Madurai, Tn-625009 (3) Sai Krishna Store No 3 East, Vadampokki Street Madurai, Tn-625001 (4) P No 2, R S No 99/4a, R S No.99/4B, Kamarajan 4th Street, Dinamani Nagar, Kovilpappakudi, Madurai, Tn-625018.	NA	i Survey No. S.No-99/4A1 II As per Revenue Record S.No-99/4A1III Total Extent 1090 Sq.Ft iv Plot No Plot No - 2 v Location like name of the Place, Village, city, registration, sub-District etc. Kovilpappakudi Village, Madurai North Taluk, Madurai South Regd.District, Madurai District, Madurai South Joint 4 SRO. VI Boundaries for 1090 Sq.Ft of land North By-Remaining Land belongs to Plot No-3 South By - Land belongs to Plot No-1 East By-25 ft Wide South North Common Road West By-Property belongs to S.No-98 Measurement Details North - East West 25 ¼ ft East - South North 20 ft South - East West 55 ¼ ft West - South North 20 ft 1090 Sq.Ft With all easements Rights and Pathway	09-01-2024	**Rs.15,40,498.40/-** (Rupees Fifteen Lakhs Forty Thousand Four Hundred Ninety Eight and Forty Paisa Only) **as on 04-01-2024**

Place: Tamilnadu, Dated: 31.01.2024

Authorized Officer (M/s PNB Housing Finance Ltd.)

Government of Tamil Nadu

PUBLIC WORKS DEPARTMENT

Buildings (C&M) Circle, Tiruvarur-1

1824 - 2023

FORM OF CONTRACT : LUMPSUM / ITEM WISE RATE

Short Term e-Tender Notice No: 29/BCM/TVR/2023-24/ Date: 30.01.2024

For and On behalf of the Governor of Tamil Nadu, e-Tender is invited by the Superintending Engineer, PWD., Buildings (C&M) Circle, Tiruvarur-1 from the eligible Registered Contractors of PWD., **for 2 Works**.

1. For Details of **2 Works in Mayiladuthurai District.,** Tender Notice, Tender Documents and any other Clarification Visit to **https://tntenders.gov.in**
2. Tender documents available at website from **02.02.2024 to 08.02.2024 upto 3.00 P.M**
3. Last Date and Time for Submission of Tender Documents through on-line : **08.02.2024 upto 3.00 P.M**
4. Date and Time of opening of the e-Tender : **09.02.2024 at 11.00 A.M onwards**

DIPR / 486 / Tender / 2024

Superintending Engineer, P.W.D., Buildings (C & M) Circle, Tiruvarur-1.

TAMILNADU STATE TRANSPORT CORPORATION (MDU) LTD

Bye Pass Road, Madurai - 625010 DM(Materials) : 0452 -2380112

E-TENDER NOTICE

E-Tenders are invited from qualified firms through e procurement portal http://tntenders.gov.in for the follwoing items as detailed below

Sl No	Description	EMD in Rs	Tender Forms Downloding Period	Last Date & Time for Uploding Tenders	Technical Bid Opening Date & Time
1.	Licensing for Audio Announcement in Madurai Region City / Town and Mofussil Buses	As mentioned in Schedule	01.02.2024 to 16.02.2024 5.00 Pm	16.02.2024 6.00 Pm	17.02.2024 11.00 Am
2.	Supply of Meals to our branches of Madurai, Dindigul region.	5000/- Per Branch	01.02.2024 to 16.02.2024 5.00 Pm	16.02.2024 6.00 Pm	17.02.2024 11.00 Am

*The entire process of tender shall done by the portal **http://tntenders.gov.in** Modification (if any) in tender terms & conditions and the critical dates will be uploaded only in the website. For further details, the bidders are requested to go through the above website periodically.*

Belated tenders will be summarily rejected. The management reserves the right to reject any one or all tenders without any reason thereof

DIPR / 573 / TENDER / 2024 **MANAGING DIRECTOR**

ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED

(formerly known as OAIS Auto Financial Services Limited)
(A Subsidiary of ORIX Auto Infrastructure Services Limited)
Regd. Office : Plot No. 94, Marol Co-operative Industrial Estate, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059
Tel.: + 91 22 2859 5093 / 6707 0100 | Fax: +91 22 2852 8549
Email: info@orixindia.com | www.orixindia.com | CIN: U74900MH2006PLC163937

POSSESSION NOTICE
[RULE 8(1) SECURITY INTEREST (ENFORECEMENT) RULES, 2002]

Whereas, the undersigned being the authorised officer of **ORIX Leasing & Financial Services India Limited**, under the Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002, and in exercise of powers conferred by section 13(12) of the said act read with rule 9 of THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 issued a notice dated **17.11.2023** calling upon **Anantha Kumaran & Thilagapattu** as borrower/ co-borrowers/ mortgagers to repay the amount mentioned in the notice being **Rs. 28,25,846.49/- (Rupees Twenty Eight Lac Twenty Five Thousand Eight Hundred Forty Six And Forty Nine Paise Only)** within 60 days of the receipt of the said notice together with further interest and other charges from the date of demand notice till the date of payment/realization.

1.The borrowers and co-borrowers despite being served with the said notice and having failed to repay the entire notice amount together with further interest and other charges, notice is hereby given to the borrowers and public in general that the undersigned has taken **Symbolic Possession** of the property described here in under in exercise of powers conferred on him/her under section 13(4) of the said act read with rule 9 of the said rules on **29th Day Of January 2024.**

2.The borrowers and co-borrowers in particular and public in general is hereby cautioned not to deal with the property and any dealing in the property would be subject to the charge of notice of **Rs. 28,25,846.49/- (Rupees Twenty Eight Lac Twenty Five Thousand Eight Hundred Forty Six And Forty Nine Paise Only)** together with further interest and other charges from the date of demand notice till the date of payment/ realization.

DESCRIPTION OF THE PROPERTY

ITEM-1 - ALL THAT PIECE AND PARCEL OF HOUSE BUILDING IS SITUATED IN PUDUCHERRY REGISTRATION DISTRICT, BAHOUR SUB REGISTRATION DISTRICT, BAHOUR COMMUNE PANCHAYAT VILLAGE NO. 81, MANAPATTU REVENUE VILLAGE LIMIT, KATTUKUPPAM VILLAGE, R.S.NO. 89/8B, CADASTER NOS. 142/1PT, 142/2PT, 142/3PT, PATTANO. 467, COMPRISED IN 03 ARE 82 CANTAIRE.

ITEM-2 - ALL THAT PIECE AND PARCEL OF HOUSE BUILDING IS SITUATED IN PUDUCHERRY REGISTRATION DISTRICT, BAHOUR SUB REGISTRATION DISTRICT, BAHOUR COMMUNE PANCHAYAT VILLAGE NO. 81, MANAPATTU REVENUE VILLAGE LIMIT, KATTUKUPPAM VILLAGE, R.S.NO. 89/8B, CADASTER NOS. 142/1PT, 142/2PT, 142/3PT, PATTANO. 656, COMPRISED IN 03 ARE 68 CANTAIRE.

BY COMBINING BOTH ITEMS- 1 & 2 TOTAL EXTENT OF 07 ARE 50 CANTAIRE OR 14 KUZHI OR 8064 SQ.FT. OF R.C.C HOUSE BUILDING INCLUDING ELECTRIC CONNECTION (ELECTRIC CONNECTION POLICY NO. 61070) AND BOUNDED ON THE: **NORTH : MARIAMMAN KOIL STREET, SOUTH : RAMU CHETTIYAR VAGAIYARA PLOT, EAST : RAMU CHETTIYAR VAGAIYARA PLOT, WEST : EZHUMALAI PLOT**

Date : 29.01.2024
Place : PUDUCHERRY
Loan Account no: LN0000000014571

Yours Faithfully,
Authorised Officer
ORIX Leasing & Financial Services India Limited

NAKODA LIMITED (IN LIQUIDATION)

CIN: L17111GJ1984PLC045995
(The Company)
Regd. Office: Block No 1 & 12 to 16 Village-Karanj Tal Mndvi Dist-Surat Gujarat-394110

Sale of Assets of Company under the provisions of the Insolvency and Bankruptcy Code, 2016

Notice is hereby given to the public in general that the e-auction process of Sale of Nakoda Limited - in Liquidation' (Corporate Debtor) as "Assets on Standalone basis" under the provisions of Insolvency and Bankruptcy Code, 2016 and Regulations there under, is scheduled to take place on **27th February 2024.** The E-Auction will be conducted on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS, WHATEVER THERE IS BASIS AND NO RECOURSE BASIS."

The Auction will be conducted by the undersigned through -Auction service provider, E-Procurement Technologies Ltd through its website https://ncltauction.auctiontiger.net (With the unlimited extension of 5 minutes each).

Option A: The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016

Date and Time of E- Auction: 27.02.2024 from 12:00 Noon to 01:00 PM

Sr. No.	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
A	Entire Surat Plant Comprising of Phase– 1 & Phase-2	20,618.8	2,060	20

Option A1 & A2: The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations,2016 (in case no bids received for Auction under Option -A, then bids under Option A1 & A2 will be considered)

Date and Time of E- Auction: 27.02.2024 from 01:00 PM to 02.00 PM

Sr. No.	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
A1	Surat Plant Comprising of Phase-1 (Land measuring 33,303 sq. meters including building, Plant & Machinery thereupon)	6,525.77	652	6.5
A2	Surat Plant Comprising of Phase-2 (Land measuring 30,632 sq. meters including building, Plant & Machinery thereupon)	14,092.41	1,409	14

The following assets available for sale in e-auction as per Regulation 32(a) of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016

Date and Time of E- Auction: 27.02.2024 from 01:00 PM to 02:00 PM

Sr. No.	Asset Description	Reserve Price (In Rs. Lakhs)	Earnest Money Deposit (In Rs. Lakhs)	Bid Incremental Value (In Rs. Lakhs)
B	Flat at Surat	13.77	1.38	0.15
C	Nine Windmills at Tamil Nadu	641.99	64	6.40

Terms and Condition of the E-auction are as under:

1. E-Auction will be conducted on **"AS IS WHERE IS" "AS IS WHAT IS" "WHATEVER THERE IS" and "AND NO RECOURSE BASIS"** through approved service provider E-Procurement Technologies Ltd through its website https://ncltauction.auctiontiger.net
2. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Condition of online auction sale are available on the website of **M/s e-Procurement Technologies Limited -Auction Tiger** https://ncltauction.auctiontiger.net **or can be obtained through an email at** liquidation.nakoda@gmail.com
3. The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bids without giving any reasons.
4. Last Date for Submission of Eligibility Documents: **February 15th 2024**. Please note any delay of submission in the interest & eligibility documents will not be considered in the list of prospective bidders.
5. Last Date for Submission of EMD: **February 24th 2024**.
6. The Applicability of taxes including stamp duty on Land & Building shall be governed by the prevalent laws of India or respective State and plant and machinery, stock, inventory & consumables of respective plant shall be sold after levying applicable GST.
7. The intending bidders, prior to submitting their bid, should make their independent inquiries and conduct their independent due diligence at their own expenses and satisfy themselves.
8. The properties mentioned above can be inspected by the prospective bidders only after submission of Eligibility Documents i.e. post **February 15th 2024** with an email request for prior appointment relating to the visit.

For Further information, the intending Applicant may contact the undersigned through an email at liquidation.nakoda@gmail.com.

IMPORTANT NOTE : It is hereby informed to all interested parties that in case any successful bid is achieved for Option A thereby announcing a successful bidder, the remaining Option A1 & A2 shall stand cancelled automatically.

Ravindra Kumar Goyal
Liquidator, M/s Nakoda Limited
IBBI Reg. No.: IBBI/IPA-001/IP-P-02019/2020-2021/13098
Registered Address: Eden I- 807, SG Highway, Godrej Garden City, Jagatpura, Ahmedabad-382470
Email: ravindra1960_goyal@yahoo.co.in, liquidation.nakoda@gmail.com
Communication Address: Mavent Restructuring Services LLP, B-29, LGF, Lajpat Nagar-III, Delhi-110024

Date : 31/01/2024
Place: Ahmedabad

STATE BANK OF INDIA

Centralised Retail Asset Management Centre (CRAMC)

LOCAL HEAD OFFICE, 3rd Floor, No.16, College Lane, Nungambakkam, Chennai - 600 006. Ph: 044-28308384 / 28308387 Email : rwcramc.lhoche@sbi.co.in

DEMAND NOTICE

A Notice is hereby given that the following Borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from the bank and the loans have been classified as Non Performing Assets (NPA). The notices were issued to them under section 13 (2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned un served and as such they are hereby informed by way of this public Notice.

Sl. No.	Name of the Borrower / Guarantors	Details of Properties / address of secured assets to be enforced	Date of NPA	Date of Notice & Outstanding Amount
1.	**SBI Housing Term Loan A/C No: 37329819377 & Suraksha A/C No: 37340761703 in the name of Mr.Murugan.M at our Thirumangalam Branch (10664) linked with RACPC Ayyapanthangal (17938) Residential Address (Borrower): Mr.Murugan.M** S/o Mr.Mani, No. 7/133, Valluvar Street, Ambedkar Nagar, Padikuppam Road, Anna Nagar West, Anna Nagar, Chennai - 600040. **Property Address:** Flat No:F-2, Plot No. 44 B & 45, Magilam Street, Chakrapani Nagar, Gerugambakkam, Chennai - 600122. **Office Address:** Employee No: 993510025, Constable/WC, CISF RTC, Bhilai, Dist: Durg (C.G)-491107.	**SCHEDULE 'A': (TOTALPROPERTY): ITEM 1:** All that piece and parcel of vacant house site situated at No.68, Gerugambakkam Village, in Sriperumbudur Taluk, Kancheepuram District, an approved plot, vide Planning Permit No.1761/2014, Office Letter No.1839/2014/A3, Dated 6-6-2014, from Commissioner Kundrathur Panchayat Union Padappai through member secretary C.M.D.A, Chennai 600 008, comprised in Survey No.13/1, Patta No.1415, as per Patta Survey No.13/11, bearing sub division of Plot No.44A in C.P. Nagar, measuring an extent of **1644 Sq.ft.,** and land being bounded on the: North by: 20 feet Road, South by: Vacant land, East by: Sub-division of Plot No.44B and 45, West by: Plot No.43, Measuring: North to South on the Eastern Side: 57 feet 7½ inches, North to South on the Western Side: 52 feet, East to West on the Northern Side: 30 feet, East to West on the Southern Side: 30 feet, **In all admeasuring 1644 Sq.ft.,ITEM 2:** All that piece and parcel of vacant land situated at No.68, Gerugambakkam Village, Sriperumbudur Taluk, Kancheepuram District, an approved plot, vide Planning Permit No.1792/2014, Office Letter No.1840/2014/A3, Dated 20-6-2014, from Commissioner Kundrathur Panchayat Union Padappai through member secretary C.M.D.A.Chennai - 600 008, comprised in Survey No.13/1, Patta No.1416, as per Patta Survey No.13/12, bearing sub division of Plot No.44B and 45 in C.P.Nagar, measuring an extent of 1794 sq.ft., and land being bounded on the: North by: 20 feet Road, South by: Vacant land, East by: Plot No.46, West by: Sub-division of Plot No.44A. Measuring: North to South on the Eastern Side: 60 feet 6 inches, North to South on the Western Side: 57 feet 7 ½ inches, East to West on the Northern Side: 33 feet 6 inches, East to West on the Southern Side: 20 feet + 7 feet. **In all admeasuring 1794 Sq.ft.,** The property is situated within the Sub Registration District of Pammal and Registration District of South Chennai and the property lying within the limits of Girugambakkam Town Panchayat Limit.**SCHEDULE 'B' (Property Hereby Conveyed): 378 Sq.ft.,** of undivided share in the entire Schedule 'A' mentioned property. **SCHEDULE 'C':** A residential Flat in First Floor, Namely Flat No. F-2, having a Super plinth area of **833 Sq.ft.,** with one covered car parking area (including common area).	27.12.2023	**Date of Notice 28.12.2023 Outstanding Amt as on 28.12.2023 Rs.35,90,481/- with further interest from 29.12.2023 & incidental exp. cost etc.,**
2.	**SBI Housing Term Loan A/c No: 40811402951 & Suraksha Loan A/c No: 40932386247 in the Name of Mr. Praveenraj V & Mrs. Ponnandhini G at our Perungalathur Branch (21654) linked with RACPC Tambaram (61039). Residential/Permanent Address (Borrower/Co-Borrower): Mr. Praveenraj V,** S/o.Mr. Vittalesan, (Borrower), **Mrs. Ponnandhini G,** D/o. Mr. Gopal. P, (Co-Borrower), **Both residing at :** No.13/22, Door V Devanchi Apartment, EVR Street, Guduvancheri, Chengalpattu, Chennai - 603 202. **CBS Address (Borrower):**No.4, Sannathi Street, Nellorepet, Gudiyattham, Vellore - 632 602. **CBS Address (Co-Borrower):** No.10/5, Nanaparapu Road, Pugalur SF Post, Punjai Pugalur, Karur - 639 113.**Property Address (Borrower/Co-Borrower) :** Flat No. T6, 3rd Floor, C Block - Aparajit, Sukuruthi Enclave Apartment, Plot No.3, Muthuvelar Street, Perungalathur, Chennai - 600 063. **Office Address (Borrower):** Employee ID: 2207284, Assistant Consultant, Tata Consultancy Services, No.1/G1, Sipcot Park, Navalur, Siruseri, Chennai - 603 103.	**'A' SCHEDULE : (Total Property):** All that piece and parcel of vacant house Site, i.e., bearing Plot No.3, measuring an extent of **2700 square feet,** together with 1/3rd undivided share in the Common Passage of **800 square feet** (10 Feet x 80 Feet) situated on the Northern Side, **totally 2966.66 square feet,** Comprised in Survey No.172/2B, Old Patta No.182, as Per Patta Sub-division Survey No.172/2B2, New Patta No.10845, as per Patta Sub-division Survey No.172/2B2D and Patta No.11311, as per Patta Sub-division Survey No.172/2B2A, in 'Muthuvelar Street', situated in No.10, Perungalathur Village, Tambaram Taluk, Kancheepuram District, now Chengalpattu District. The Plot's Sub-division Planning Permit No.600282, approved Subject to the Conditions laid down in this Office Proceedings, K.Dis.No.306/2003, Dated 12.12.2003, For Member Secretary, Chennai Metropolitan Development Authority, Chennai 600 008. The Planning Permit No.PP/D/92947/039/20-21, building plan approved Subject to the Conditions in this Office Proceedings, D.Dis. No.PPA/131/2020/A2, Bl No.039/2020-2021, dated 02.09.2020, For Executive Officer, Perungalathur Town Panchayat, this planning permission issued as per delegation of powers given by Member Secretary, CMDA, Chennai 600 008. Bounded on the **Plot No.3** North by : Plot No.2 and 10 feet Passage, South by : Vacant Land, East by : Survey No.172/4A1,and West by : Survey No.172/2B1. Measuring on the North by : 72 feet, South by : 72 feet, East by : 35 feet, And West by : 40 feet. Bounded on the Common Passage, North by : 22 feet Wide Road, South by : Sub Divided Plot No.3, East by : Property In Survey Nos.172/5 and 172/4A1, West by : Sub divided Plot Nos.1 and 2. Admeasuring East to West on the Northern Side : 10 feet, East to West on the Southern Side : 10 feet, North to South on the Eastern Side : 80 feet, North to South on the Western Side : 80 feet. The above property is situated within the Perungalathur Town Panchayat Limits, and within the Registration District of Chennai South and Registration Sub-District of Padappai. **'B' SCHEDULE - (Property hereby conveyed): 498 square feet** (46.28 Square metre) undivided share of land in 'A' schedule mentioned property to built-up area 1046 Square Feet (including common area and Car Parking) together R.C.C. Terraced Building in Third Floor, including all it's amenities, in Flat No.T6, 'C' Block - Aparajit, 'SUKRUTHI ENCLAVE' Plot No.3, Muthuvelar Street, Perungalathur, Chennai 600 063	08-01-2024	**Date of Notice 09.01.2024 Outstanding Amt as on 09.01.2024 Rs.41,87,441/- with further interest from 10.01.2024 & incidental exp. cost etc.,**

The steps are being taken for substituted service of notice. The above Borrower(s) and for their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub section (4) of section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

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.

Date : 30.01.2024
Place : Chennai

AUTHORIZED OFFICER
STATE BANK OF INDIA, CRAMC LHO, CHENNAI

પ્રથમ સત્ર સુધીમાં કોમોડિટી વાયદાઓમાં રૂા.૪૦૮૬ કરોડ અને ઓપ્શન્સમાં રૂા.૨૨,૨૪૮ કરોડનું ટર્નઓવર

કોટન-ખાંડી ભાવમાં રૂા.૩૮૦ની નરમાઈ કપાસ રૂા.૨૯ ઘટ્યો : મેન્થા તેલમાં સુધારો

મુંબઈ, તા.૩૧

દેશના અગ્રણી કોમોડિટી ડેરિવેટિવ્ઝ એક્સચેન્જ એમસીએક્સ પર વિવિધ કોમોડિટી વાયદા, ઓપ્શન્સ અને ઈન્ડેક્સ ફ્યુચર્સમાં બુધવારે રૂ.૨૬,૩૩૬.૬૭ કરોડનું ટર્નઓવર નોંધાયું હતું, જેમાં કોમોડિટી વાયદાનાં કામકાજનો હિસ્સો રૂ.૪,૦૮૬.૩૪ કરોડનો અને ઓપ્શન્સનો હિસ્સો રૂ. ૨૨૨૪૭.૭૫ કરોડનો હતો.

કીમતી ધાતુઓના વાયદાઓમાં સોનાના વાયદાઓમાં એમસીએક્સ સોનું ફેબ્રુઆરી વાયદો સત્રની શરૂઆતમાં ૧૦ ગ્રામદીઠ રૂ.૬૨,૫૭૩ના ભાવે ખૂલી, દિવસ દરમિયાન ઉપરમાં રૂ.૬૨,૮૨૧ અને નીચામાં રૂ.૬૨,૫૬૦ના મથાળે અથડાઈ, પ્રથમ સત્ર સુધીમાં રૂ.૧૪૮ વધી રૂ.૬૨,૭૮૦ના ભાવે પહોંચ્યો હતો. આ સામે ગોલ્ડ-ગિની જાન્યુઆરી કોન્ટ્રેક્ટ ૮ ગ્રામદીઠ રૂ.૩૩ ઘટી રૂ.૫૦,૫૦૦ અને ગોલ્ડ-પેટલ જાન્યુઆરી કોન્ટ્રેક્ટ ૧ ગ્રામદીઠ રૂ.૧૩ વધી રૂ.૬,૧૨૦ના ભાવે પહોંચ્યો હતો. સોનું-મિની ફેબ્રુઆરી વાયદો ૧૦ ગ્રામદીઠ રૂ.૧૦૯ વધી રૂ.૬૨,૪૮૦ના સ્તરે પહોંચ્યો હતો.

ચાંદીના વાયદાઓમાં ચાંદી માર્ચ વાયદો સત્રની શરૂઆતમાં ૧ કિલોદીઠ રૂ.૭૨,૨૭૮ના ભાવે ખૂલી, દિવસ દરમિયાન ઉપરમાં રૂ.૭૨,૪૨૯ અને નીચામાં રૂ.૭૨,૧૪૫ના મથાળે અથડાઈ, પ્રથમ સત્ર સુધીમાં રૂ.૧૦૦ ઘટી રૂ.૭૨,૨૪૨ના સ્તરે બોલાઈ રહ્યો હતો. ચાંદી-મિની ફેબ્રુઆરી કોન્ટ્રેક્ટ રૂ.૫૮ ઘટી રૂ.૭૨,૩૧૫ અને ચાંદી-માઈક્રો ફેબ્રુઆરી કોન્ટ્રેક્ટ રૂ.૫૭ ઘટી રૂ.૭૨,૩૨૦ બોલાઈ રહ્યો હતો.

બિનલોહ ધાતુઓના વાયદાઓમાં એમસીએક્સ તાંબુ જાન્યુઆરી વાયદો રૂ.૭૨૯.૩૫ના ભાવે ખૂલી, રૂ.૧.૫૫ વધી રૂ.૭૩૧.૫૦ જ્યારે એલ્યુમિનિયમ જાન્યુઆરી કોન્ટ્રેક્ટ રૂ.૧.૭૫ વધી રૂ.૨૦૨.૫૦ તેમ જ સીસું જાન્યુઆરી કોન્ટ્રેક્ટ રૂ.૧.૧૦ ઘટી રૂ.૧૮૦ના ભાવ થયા હતા. જસત જાન્યુઆરી કોન્ટ્રેક્ટ રૂ.૦.૧૫ ઘટી રૂ.૨૨૭ના ભાવ થયા હતા. મિની વાયદાઓમાં એલ્યુમિનિયમ-મિની જાન્યુઆરી વાયદો ૧ કિલોદીઠ રૂ.૦.૬૦ વધી રૂ.૨૦૨.૯૦ સીસુ-મિની ફેબ્રુઆરી કોન્ટ્રેક્ટ રૂ.૦.૦૫ ઘટી રૂ.૧૮૩.૩૦ જસત-મિની ફેબ્રુઆરી વાયદો રૂ.૧.૬૦ ઘટી રૂ.૨૨૬ બોલાઈ રહ્યો હતો.

સોનાના વાયદામાં રૂા.૧૪૮ની વૃદ્ધિ : ચાંદી રૂા.૧૦૦ ડાઊન : બુલડેક્સ વાયદામાં રૂા.૨.૫૯ કરોડના કામકાજ : ક્રૂડ તેલમાં રૂા.૮૧નો ઘટાડો

એનર્જી સેગમેન્ટના વાયદાઓમાં એમસીએક્સ ક્રૂડ તેલ ફેબ્રુઆરી વાયદો સત્રની શરૂઆતમાં ૧ બેરલદીઠ રૂ.૬,૪૩૪ના ભાવે ખૂલી, દિવસ દરમિયાન ઉપરમાં રૂ.૬,૪૬૨ અને નીચામાં રૂ.૬,૩૭૮ના મથાળે અથડાઈ, પ્રથમ સત્ર સુધીમાં રૂ.૮૧ ઘટી રૂ.૬,૩૯૭ બોલાયો હતો, જ્યારે ક્રૂડ તેલ-મિની ફેબ્રુઆરી વાયદો રૂ.૭૮ ઘટી રૂ.૬,૩૯૯ બોલાઈ રહ્યો હતો. નેચરલ ગેસ ફેબ્રુઆરી વાયદો ૧ એમએમબીટીયૂદીઠ રૂ.૧૭૫ના ભાવે ખૂલી, રૂ.૦.૯૦ ઘટી રૂ.૧૭૩ અને નેચરલ ગેસ-મિની ફેબ્રુઆરી વાયદો ૦.૯ ઘટી ૧૭૩.૩ બોલાઈ રહ્યો હતો.

કૃષિ કોમોડિટીઝના વાયદાઓમાં એમસીએક્સ કપાસ એપ્રિલ રૂ.૧,૫૩૧ રૂ.૨૯ ઘટી કોટન ખાંડી જાન્યુઆરી વાયદો સત્રની શરૂઆતમાં ૧ ખાંડીદીઠ રૂ.૫૫,૯૦૦ના ભાવે ખૂલી, દિવસ દરમિયાન ઉપરમાં રૂ.૫૫,૯૦૦ અને નીચામાં રૂ.૫૫,૬૦૦ના મથાળે અથડાઈ, પ્રથમ સત્ર સુધીમાં રૂ.૩૮૦ ઘટી રૂ.૫૫,૬૦૦ના સ્તરે પહોંચ્યો હતો. મેન્થા તેલ જાન્યુઆરી કોન્ટ્રેક્ટ ૧ કિલોદીઠ રૂ.૧.૫૦ વધી રૂ.૯૧૫ બોલાયો હતો. કામકાજની દ્રષ્ટિએ એમસીએક્સ પર કીમતી ધાતુઓમાં સોનાના વિવિધ વાયદાઓમાં રૂ.૧,૨૦૩.૯૩ કરોડનાં અને ચાંદીના વિવિધ વાયદાઓમાં રૂ.૧,૩૨૬.૨૬ કરોડનાં વેપાર થયા હતા. એનર્જી સેગમેન્ટમાં ક્રૂડ તેલ અને ક્રૂડ તેલ-મિની વાયદાઓમાં રૂ.૪૧૭.૯૨ કરોડનાં ૧૫,૪૯૯ લોટ તથા નેચરલ ગેસ અને નેચરલ ગેસ-મિની વાયદાઓમાં રૂ.૬૦૪.૨૨ કરોડનાં ૩૬,૩૬૭ લોટ નાં કામ થયાં હતાં. બિનલોહ ધાતુઓમાં એલ્યુમિનિયમ અને અલ્યુમિનિયમ-મિની વાયદાઓમાં રૂ.૭૮.૨૧ કરોડનાં ૧,૨૦૯ લોટ સીસુ અને સીસુ-મિની વાયદાઓમાં રૂ.૧૫.૫૬ કરોડનાં ૨૫૭ લોટ તાંબાના વાયદાઓમાં રૂ.૨૩૯.૬૪ કરોડનાં ૧,૩૦૬ લોટ અને જસત તથા જસત-મિની વાયદાઓમાં રૂ.૧૯૩.૩૭ કરોડનાં ૩,૧૩૩ લોટના વેપાર થયા હતા. કૃષિ કોમોડિટીઝમાં કોટન ખાંડી વાયદામાં રૂ.૩ કરોડનાં ૧૧ લોટ મેન્થા તેલ વાયદામાં રૂ.૪.૨૦ કરોડનાં ૧૨૬ લોટનાં કામકાજ થયાં હતાં. ઈન્ડેક્સ ફ્યુચર્સની વાત કરીએ તો, એમસીએક્સ પર બુલડેક્સ વાયદામાં રૂ.૨.૫૯ કરોડનાં ૩૨ લોટનાં કામકાજ થયાં હતાં. ઓપન ઈન્ટરેસ્ટ બુલડેક્સ વાયદામાં ૨૬૬ લોટના સ્તરે રહ્યો હતો. બુલડેક્સ ફેબ્રુઆરી વાયદો ૧૬,૧૬૨ પોઈન્ટ ખૂલી, ઉપરમાં ૧૬,૧૮૦ અને નીચામાં ૧૬,૧૩૮ બોલાઈ, ૪૨ પોઈન્ટની મૂવમેન્ટ સાથે ૪ પોઈન્ટ વધી ૧૬,૧૫૭ પોઈન્ટના સ્તરે પહોંચ્યો હતો.

બજેટની રજૂઆતના એક દિવસ પહેલાં કેન્દ્ર સરકારે

મોબાઈલ સ્પેરપાર્ટ્સ પરની ઈમ્પોર્ટ ડ્યુટી ૧૫%થી ઘટાડીને ૧૦% કરી દીધી

નવી દિલ્હી, તા.૩૧

બજેટની રજૂઆતના એક દિવસ પહેલા કેન્દ્ર સરકારે મોબાઈલ સ્પેરપાર્ટ્સ પરની ઈમ્પોર્ટ ડ્યુટી ૧૫%થી ઘટાડીને ૧૦% કરી દીધી છે. તેનાથી મોબાઈલ ફોન સસ્તા થઈ શકે છે. નાણા મંત્રાલય દ્વારા જારી કરાયેલા નોટિફિકેશન મુજબ બેટરી કવર, મેઈન કેમેરા લેન્સ, બેક કવર, પ્લાસ્ટિક અને મેટલની અન્ય મિકેનિકલ વસ્તુઓ, જીએસએમ એન્ટેના અને અન્ય પાર્ટ્સ પરની આયાત ડ્યૂટી ઘટાડીને ૧૦% કરી દેવામાં આવી છે.

તાજેતરમાં જ મોબાઈલ કંપનીઓએ ઉત્પાદન ખર્ચ ઘટાડવા માટે સરકાર પાસે ૧૨ સ્પેરપાર્ટ્સ પર ઈમ્પોર્ટ ડ્યૂટી ઘટાડવાની માંગ કરી હતી. કંપનીઓએ કહ્યું કે જો ચીન અને વિયેતનામ જેવા દેશોએ મેન્યુફેક્ચરિંગમાં સ્પર્ધા કરવી હશે તો ખર્ચ ઘટાડવો પડશે.ઈન્ડિયા સેલ્યુલર એન્ડ ઈલેક્ટ્રોનિક્સ એસોસિએશન (આઈસીઈએ) અનુસાર, મોબાઈલ ફોનના આવશ્યક ઘટકો જેમ કે કેમેરા મોડ્યુલ અને ચાર્જર પર આયાત ડ્યૂટી ૨.૫%થી ૨૦% સુધીની છે. આ ટેક્સ ચીન અને વિયેતનામ જેવા અગ્રણી મોબાઈલ મેન્યુફેક્ચરિંગ દેશો કરતા ઘણો વધારે છે. ICEAએ કહ્યું કે જ્યાં સુધી આ ટેક્સ ઘટાડવામાં નહીં આવે ત્યાં સુધી ભારતની મોબાઈલ નિકાસ વૃદ્ધિ ધીમી રહી શકે છે.ગ્લોબલ ટ્રેડ રિસર્ચ ઈનિશિયેટિવના રિપોર્ટ અનુસાર ભારતમાં વેચાતા ૯૮% સ્માર્ટફોન દેશમાં જ બને છે. મેન્યુફેક્ચરિંગ પાર્ટ્સ પરની આયાત ડ્યૂટીમાં ઘટાડાથી મોબાઈલ ફોન સેક્ટરને ફાયદો થશે.

આનાથી ભારતમાં મોબાઈલની કિંમતમાં ઘટાડો થવાની ધારણા છે.ટેક્સ કન્સલ્ટન્સી ફર્મ મૂર સિંઘીના ડિરેક્ટર રજત મોહને જણાવ્યું હતું કે, મોબાઈલ ફોનના પાર્ટ્સની આયાત પરની ડ્યૂટી કાપથી મોટા વૈશ્વિક ઉત્પાદકોને ભારતમાં મોટા પાયે મોબાઈલ એસેમ્બલી લાઈન સ્થાપિત કરવામાં મદદ મળશે. તેનાથી મોબાઈલ ફોનની નિકાસ વધશે.૨૦૨૨માં ભારતીય સ્માર્ટફોનની નિકાસ $7.2 બિલિયન (લગભગ ૬૦ હજાર કરોડ રૂપિયા) હતી, જે ૨૦૨૩માં વધીને $13.9 બિલિયન (રૂ. ૧.૧ લાખ કરોડ) થઈ જશે. ૨૦૨૪માં સ્માર્ટફોનની નિકાસ $15 બિલિયન (આશરે રૂ. ૧.૨ લાખ કરોડ)થી વધુ થવાની ધારણા છે.

ઇન્ડિયન ઓઇલની સંપૂર્ણ માલિકીની પેટાકંપની

IOC ગ્લોબલ કેપિટલ મેનેજમેન્ટ IFSC લિમિટેડ GIFT સિટી ખાતે પ્રથમ વ્યવહાર

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ઈન્ડિયન ઓઈલની સંપૂર્ણ માલિકીની પેટાકંપની, IOC ગ્લોબલ કેપિટલ મેનેજમેન્ટ IFSC લિમિટેડ એ આજે ગિફ્ટ સિટી, ગાંધીનગર ખાતે તેનો પ્રથમ વ્યવહાર હાથ ધર્યો હતો. ઈન્ડિયન ઓઈલની હાલની ECB લોનને પુનઃધિરાણ કરવા માટે DBS બેંક સિંગાપોરમાંથી US$100 મિલિયનની રકમની લોન એકત્ર કરવાના વ્યવહારની ટર્મ શીટ પર રુચિર અગ્રવાલ, ડિરેક્ટર અને વિકાસ ઓમ સહાય, દ્વારા હસ્તાક્ષર કરવામાં આવ્યા હતા. સીનિયર વાઇસ પ્રેસિડેન્ટ, ડીબીએસ બેંક. આ વ્યવહાર ભારતમાં વિદેશી મૂડી લાવવા અને ભારતીય બેંકિંગ ઉદ્યોગની બેન્ડવિડ્થને મુક્ત કરવા IFSC ગિફ્ટ સિટીના વિઝનને અનુરૂપ છે.ડો. હસમુખ અઢિયા, ચેરમેન, ગિફ્ટ સિટી, શ્રીકાંત માધવ વૈદ્ય, ચેરમેન, ઈન્ડિયન ઓઈલ, અનુજ જૈન, ડિરેક્ટર, ઈન્ડિયન ઓઈલ, સંજય કૌશલ, ચેરમેન, IGCMIL અને એક્ઝિક્યુટિવ ડિરેક્ટર, કોર્પોરેટ ઓફિસ અને ઈન્ડિયન ઓઈલના વરિષ્ઠ મેનેજમેન્ટના સભ્યો આ મહત્વપૂર્ણ અવસર પર હાજર હતા. આ સીમાચિહ્નરૂપ સિદ્ધિને બિરદાવતા શ્રી વૈદ્યે જણાવ્યું હતું કે, "IGCMIL દ્વારા, અમારું લક્ષ્ય અમારા વિદેશી રોકાણોમાં વધુ સુસંગતતા અને નિયંત્રણ લાવવાનું છે, અમારી નાણાકીય કામગીરીને ઓપ્ટિમાઈઝ કરીને અને અમારા વૈશ્વિક પદચિહ્નને વધારવાનું છે. IGCMIL ભારતીય ઓઈલની વિસ્તૃત મૂડી માટે વિદેશી રોકાણોને આકર્ષવા માટે એક પ્લેટફોર્મ પૂરું પાડશે. રિન્યુએબલ પ્રોજેક્ટ્સ સહિત ખર્ચની યોજનાઓ. IGCMIL જે સાહસો હાથ ધરશે તેમાંથી એક શિપ એક્વિઝિશન, ફાઈનાન્સિંગ અને લીઝિંગના ક્ષેત્રમાં છે;. લાંબા ગાળા માટે સપ્લાય ચેઇન.ઈન્ડિયન ઓઈલના પેટાકંપની સ્થાપવાના પગલાને સ્વપ્નદ્રષ્ટા વિચાર તરીકે ગણાવતા, ડૉ. અઢિયાએ જણાવ્યું હતું કે, કંપનીઓ માટે વૈશ્વિક બજારમાંથી ફાઈનાન્સ સોર્સિંગની સુવિધા આપવા માટે, ગિફ્ટ સિટી કરતાં વધુ સારી નાણાકીય ઈકો-સિસ્ટમ હોઈ શકે નહીં. પાર્ક કરાયેલી જૂથ સંસ્થાઓ અને ટૂંકા ગાળાના અથવા લાંબા ગાળાના જૂથ સંસ્થાઓને ધિરાણની સુવિધા આપે છે. આગામી વર્ષોમાં, IGCMIL ઈન્ડિયન ઓઈલના ઓફશોર રોકાણોને ઓનશોર કરવા માટે પ્લેટફોર્મ પૂરું પાડશે.આગળ જોઈને, ઈન્ડિયન ઓઈલ એક મહત્વાકાંક્ષી પ્રવાસ શરૂ કરવા માટે તૈયાર છે. અને IGCMIL ટકાઉ અને સમૃદ્ધ ભવિષ્ય માટે અગ્રણી નવીન ફાઈનાન્સિંગ સોલ્યુશન્સની આ સફરમાં નોંધપાત્ર સીમાચિહ્નરૂપ છે. તેમ ઈન્ડિયન ઓઈલ કોર્પોરેશન લિમિટેડના એક્ઝિક્યુટિવ ડિરેક્ટર I/C (HR) સુબિમલ મંડલે જણાવ્યું હતું.

વિદેશી રોકાણોને આકર્ષવા માટે એક પ્લેટફોર્મ પૂરું પાડશે

વૈશ્વિક અર્થતંત્ર ૩.૧ ટકાના દરે વૃદ્ધિ નોંધાવશે ફુગાવો પણ ઘટશે

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ઈન્ટરનેશનલ મોનેટરી ફંડે યુએસમાં મજબૂત અર્થતંત્ર તેમજ ફુગાવાના ધીમા દરને કારણે ચાલુ વર્ષે વૈશ્વિક અર્થતંત્રના આઉટલુકમાં સુધારો કર્યો છે તેમજ સ્થિતિસ્થાપક વૃદ્ધિદરનો આશાવાદ પણ વ્યક્ત કર્યો હતો. ૧૯૦ દેશોને લોન આપતી એજન્સી ઈન્ટરનેશનલ મોનેટરી ફંડે વૈશ્વિક અર્થતંત્ર ચાલુ વર્ષે ૩.૧%ના દરે વૃદ્ધિ પામશે તેવો અંદાજ વ્યક્ત કર્યો છે, જે ૨૦૨૩માં પણ એ જ હતો, પરંતુ તે ગત ઓક્ટોબરમાં વ્યક્ત કરાયેલા ૨.૯%ના અનુમાન કરતાં વધુ છે. IMF અનુસાર ફુગાવો વર્ષ ૨૦૨૩ના ૬.૮%થી ઘટીને વર્ષ ૨૦૨૪માં ૫.૮% અને ૨૦૨૫માં ૪.૪% થશે. સૌથી વિકસિત અર્થતંત્રોમાં એજન્સીના અનુમાન અનુસાર ચાલુ વર્ષે ફુગાવો ઘટીને ૨.૬% અને આગામી વર્ષે ૨%ના સ્તરે જોવા મળી શકે છે, જે લક્ષ્યાંક ફેડ રિઝર્વ દ્વારા નિર્ધારિત કરવામાં આવ્યો છે. મજબૂત ગ્રોથ અને ફુગાવામાં ઘટાડાને કારણે વૈશ્વિક અર્થતંત્રને લઈને આશાનું કિરણ જોવા મળી રહ્યું છે. આ વર્ષે અને આગામી વર્ષે (૩.૨%)નું અનુમાન વર્ષ ૨૦૦૦ થી ૨૦૧૯ સુધીની ૩.૮%ની સરેરાશથી પાછળ છે. તેનું કારણ એ છે કે ઉચ્ચ ફુગાવાને અંકુશમાં રાખવા માટે ફેડ અને અન્ય સેન્ટ્રલ બેંકોએ વ્યાજદરોમાં વધારો કર્યો હતો.આઈએમએફના અનુમાન અનુસાર ચાલુ વર્ષે યુએસમાં ૨.૧%નો આર્થિક વૃદ્ધિદર જોવા મળે તેવી શક્યતા છે.

આ વખતે વચગાળાના બજેટમાં કઈ-કઈ મોટી જાહેરાતો થઈ શકે છે

સરકાર ઈન્કમટેક્સની કલમ 80C હેઠળ મળતી ટેક્સ છૂટને વધારીને ૨.૫ લાખ રૂપિયા કરી શકે છે

વચગાળાનું બજેટ પણ મતદારોને આકર્ષવાના સાધન તરીકે જોવામાં આવે છે

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આ વખતે વચગાળા બજેટમાં કઈ-કઈ મોટી જાહેરાતો થઈ શકે છે. એ પણ જણાવીશું કે છેલ્લા 3 વચગાળાના બજેટમાં જાહેરાતોનો ટ્રેન્ડ શું રહ્યો છે. વર્ષ ૨૦૧૯માં લોકસભાની ચૂંટણી થવાની હતી. આ પહેલા ફેબ્રુઆરીમાં બજેટ રજૂ થવાનું હતું. ચૂંટણી પહેલા રજૂ કરવામાં આવતા બજેટને અંતરિમ બજેટ કહેવામાં આવે છે. સામાન્ય રીતે આમાં કોઈ ખાસ ઘોષણાની અપેક્ષા રાખવામાં આવતી નથી, પરંતુ ૨૦૧૯માં આવું બન્યું નહીં. સંસદમાં રજૂ કરાયેલા બજેટમાં અનેક લોકલાડીલા જાહેરાતો સામેલ હતી. પીએમ કિસાન યોજનાની જાહેરાત કરવામાં આવી, જે અંતર્ગત ખેડૂતોને નિયમિત સહાય રકમ આપવાનું વચન આપવામાં આવ્યું હતું. સામાન્ય માણસ પર ટેક્સનો બોજ ઓછો કરવા માટે ટેક્સ સ્લેબમાં ફેરફાર કરવામાં આવ્યા. આ વખતે પણ બજેટ 1 ફેબ્રુઆરીએ રજૂ થવાનું છે. સામાન્ય ચૂંટણીઓ યોજાવાની છે, તેથી આ બજેટ પણ વચગાળાનું બજેટ છે. આવી સ્થિતિમાં, અહીં જાણો કે શું સરકાર 2019ની જેમ આ વખતે પણ ચૂંટણી પહેલા એવી જ જાહેરાત કરશે કે કેમ. અથવા જાહેરાતો માટે પૂર્ણ બજેટની રાહ જોવી પડશે.કિસાન સન્માન નિધિ હેઠળ મળતી રકમ 6 હજાર રૂપિયાથી વધારીને 8 હજાર રૂપિયા કરી શકાય છે. હાલમાં, આ યોજના હેઠળ નાના અને સીમાંત ખેડૂતોને એક વર્ષમાં 2-2 હજાર રૂપિયાના ત્રણ હપ્તા આપવામાં આવે છે. બજેટમાં મહિલા ખેડૂતો માટે આ રકમ વાર્ષિક 6000 રૂપિયાથી વધીને 12000 રૂપિયા થઈ શકે છે.આ વખતે સરકાર ઈનકમ ટેક્સની કલમ 80C હેઠળ મળતી ટેક્સ છૂટને વધારીને 2.5 લાખ રૂપિયા કરી શકે છે. એટલે કે તમે ટેક્સ બચાવવા માટે 2.5 લાખ રૂપિયા સુધીનું રોકાણ કરી શકશો. ઈનકમ ટેક્સની કલમ 80C હેઠળ EPF, PPF, ઈક્વિટી લિંક્ડ સેવિંગ્સ સ્કીમ, સુકન્યા સમૃદ્ધિ યોજના, નેશનલ સેવિંગ્સ સર્ટિફિકેટ, 5 વર્ષની FD, નેશનલ પેન્શન સિસ્ટમ અને સિનિયર સિટીઝન સેવિંગ સ્કીમ આવે છે. આ સિવાય સ્કૂલ ફી, હોમ લોન પેમેન્ટ, ઈન્સ્યોરન્સ પ્રીમિયમ જેવા ખર્ચા બદલામાં પણ ટેક્સ છૂટ મેળવી શકો છો.સેક્શન 80D હેઠળ હેલ્થ ઈન્શ્યોરન્સ માટે ચૂકવવામાં આવેલા પ્રીમિયમ પર ટેક્સ છૂટ બમણી કરી શકાય છે. હાલમાં 80D હેઠળ પતિ-પત્ની અને બાળકોના હેલ્થ ઈન્શ્યોરન્સ માટે ચૂકવવામાં આવતા 25 હજાર રૂપિયા સુધીના વાર્ષિક પ્રીમિયમ પર જ ટેક્સ છૂટ મળે છે. આ વધીને 50 હજાર થઈ શકે છે. જેમ કે અમે પહેલેથી જ કહ્યું છે કે વચગાળાનું બજેટ લોકસભાની ચૂંટણીના થોડા મહિના પહેલા રજૂ કરવામાં આવે છે. આવી સ્થિતિમાં વચગાળાનું બજેટ પણ મતદારોને આકર્ષવાના સાધન તરીકે જોવામાં આવે છે. 1 ફેબ્રુઆરી 2019ના રોજ તત્કાલીન નાણામંત્રી પીયૂષ ગોયલ દ્વારા સંસદમાં રજૂ કરાયેલ 2019 માટેનું વચગાળાના બજેટમાં ઘણી ઘોષણાઓ સામેલ હતી. જો કે, 2014ના વચગાળાના બજેટમાં આવું કંઈ જોવા મળ્યું નહોતું.

ધનિકોની સંપત્તિ એટલી બધી છે કે તેઓ

રોજના ૮ કરોડ રૂપિયા ખર્ચો તો પણ ૬૦૦ વર્ષમાં પૈસા પૂરા નહીં થાય!

વિશ્વના અમીર અને ગરીબ વચ્ચેના વધતા જતા અંતર પર ચિંતા વ્યક્ત કરવામાં આવી

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એક રિપોર્ટમાં દાવો કરવામાં આવ્યો છે કે દુનિયાના સૌથી અમીર લોકોને તેમની સંપૂર્ણ સંપત્તિ ખર્ચવામાં ૬૦૦ વર્ષથી વધુ સમય લાગશે.છેલ્લા કેટલાક વર્ષોમાં વિશ્વના પાંચ સૌથી ધનિક લોકોની સંપત્તિમાં બમણો વધારો થયો છે અને વિશ્વના અમીર અને ગરીબો વચ્ચેનું અંતર ઝડપથી વધ્યું છે.તાજેતરમાં, ઓક્સફેમ ઈન્ટરનેશનલના એક અહેવાલમાં દાવો કરવામાં આવ્યો છે કે જ્યારે તાજેતરના ભૂતકાળમાં વિશ્વના સૌથી ધનિક લોકોની સંપત્તિમાં ઝડપથી વધારો થયો છે, ત્યાં પાંચ અબજ લોકો એવા છે જેઓ ગરીબી રેખા નીચે સરકી ગયા છે.આવી સ્થિતિમાં, વિશ્વમાં અમીર અને ગરીબ વચ્ચેની અસમાનતા ઝડપથી વધી છે.વિશ્વના ટોચના અમીરો દર કલાકે કરોડો રૂપિયા કમાઈ રહ્યા છે ઓક્સફેમ ઈન્ટરનેશનલના ડેટા અનુસાર, વર્ષ ૨૦૨૦ થી અત્યાર સુધી, વિશ્વના પાંચ સૌથી ધનિક લોકો એટલે કે ઈલોન મસ્ક, બર્નાર્ડ આર્નોલ્ટ, જેફ બેઝોસ, લેરી એલિસન અને માર્ક ઝકરબર્ગની સંપત્તિમાં ૧૪ મિલિયન ડોલર એટલે કે દર કલાકે ૧૧૬ કરોડ રૂપિયાનો વધારો થયો છે. આવી સ્થિતિમાં આ તમામ અબજોપતિઓની સંપત્તિ ૮૬૯ અબજ ડોલરને પાર કરી ગઈ છે. જો એલોન મસ્ક દરરોજ ૧ મિલિયન ડોલર એટલે કે ૮ કરોડ રૂપિયા પણ ખર્ચ કરે છે, તો તેમને તેમની આખી સંપત્તિ ખલાસ થવામાં ૬૭૩ વર્ષ લાગશે. જ્યારે એમેઝોનના સ્થાપક જેફ બેઝોસને આ કરવામાં ૪૫૦ વર્ષથી વધુ સમય લાગશે. આ રિપોર્ટમાં એવો પણ દાવો કરવામાં આવ્યો છે કે આગામી કેટલાક વર્ષોમાં દુનિયાને ૧૦૦૦ બિલિયન ડોલરની સંપત્તિનો પહેલો માલિક મળી જશે.આ રિપોર્ટમાં મુખ્યત્વે વિશ્વના અમીર અને ગરીબ વચ્ચેના વધતા જતા અંતર પર ચિંતા વ્યક્ત કરવામાં આવી છે અને કહેવામાં આવ્યું છે કે સરકારે આ મામલે કડક પગલાં લેવાની જરૂર છે. રિપોર્ટમાં એમ પણ કહેવામાં આવ્યું છે કે વિશ્વભરની સરકારોએ ખાનગી ક્ષેત્રને વધુ સારી રીતે નિયંત્રિત કરવાની જરૂર છે.

હવે ONDC પર લોન, વીમો અને રોકાણ પણ ઉપલબ્ધ

થોડા દિવસો પહેલા જ આ પ્લેટફોર્મ પર પર્સનલ લોન ટ્રાન્ઝેક્શનનું સફળ પરીક્ષણ કરવામાં આવ્યું

નવી દિલ્હી, તા.૩૧

હવે તમે એક જ સરકારી ડિજિટલ પ્લેટફોર્મ પરથી ખાદ્ય ચીજવસ્તુઓ, કરિયાણા, વ્યક્તિગત લોન, વીમો અને મ્યુચ્યુઅલ ફંડ મેળવી શકશો. ઓપન નેટવર્ક ફોર ડિજિટલ કોમર્સ (ONDC) થોડા અઠવાડિયામાં નાણાકીય સેવા ક્ષેત્રમાં પ્રવેશ કરશે. આ માટે ઈન્ફ્રાસ્ટ્રક્ચર તૈયાર કરવામાં આવી રહ્યું છે. થોડા દિવસો પહેલા જ આ પ્લેટફોર્મ પર પર્સનલ લોન ટ્રાન્ઝેક્શનનું સફળ પરીક્ષણ કરવામાં આવ્યું હતું.

ONDCની નવી યોજના એવા સમયે આવી છે જ્યારે રિટેલ સેક્ટરમાં તેના દૈનિક વ્યવહારો રૂ. 1 લાખ કરોડને પાર કરી ગયા છે. હવે ONDCમાં GST ઈન્વોઈસ આધારિત નાણાકીય ઉત્પાદનો તૈયાર કરવામાં આવી રહ્યા છે. આ ટૂંક સમયમાં લોન્ચ કરવામાં આવશે. આદિત્ય બિરલા, ટાટા કેપિટલ, કેનેરા બેંક, કોટક મહિન્દ્રા બેંક, બજાજ ફિનસર્વ અને બજાજ આલિયાન્ઝ જેવી ઘણી ફિનસર્વ કંપનીઓ આ નેટવર્કમાં જોડાવા જઈ રહી છે. ONDC 3 નવા સેગમેન્ટમાં પ્રવેશ કરી રહ્યું છેલોન સેગમેન્ટઃ EasyPay, PayNearby, Rapidor y™u Tata Digital સહિતની 85 એપ્સે લોન આપવા માટે ONDCમાં જોડાવા માટે રસ દર્શાવ્યો છે. તેમાંથી 7 લોકોએ આ સેવાના પ્રાયોગિક તબક્કામાં પણ ભાગ લીધો હતો. તેમાં DMI ફાઈનાન્સ, આદિત્ય બિરલા ફાઈનાન્સ અને કર્ણાટક બેંકનો સમાવેશ થાય છે.ઈન્શ્યોરન્સ સેગમેન્ટઃ ONDC 6-8 અઠવાડિયામાં મોટર અને હેલ્થ જેવા ઈન્શ્યોરન્સ લોન્ચ કરશે. ભાગ લેવા માટેની પ્રારંભિક એપ્સમાં InsuranceDekho, PolicyBazaar અને ઝૂરીહેલ્થનો સમાવેશ થાય છે. આદિત્ય બિરલા હેલ્થ, બજાજ આલિયાન્ઝ અને કોટક જનરલ આ પ્લેટફોર્મ પર લાઈવ થનાર પ્રથમ બની શકે છે.લોન્ચ મેનેજમેન્ટઃ "પ્રથમ પ્રોડક્ટ સેશેટ મ્યુચ્યુઅલ ફંડ્સ (રૂ. 100 કરતાં ઓછું) હશે," ONDC અધિકારીએ જણાવ્યું હતું. હાલમાં, દેશમાં નાના રોકાણકારો માટે માત્ર FD અને રિટ ફંડ ઉપલબ્ધ છે. પરંતુ આ ઉત્પાદનો દ્વારા પણ તમામ પ્રકારના મ્યુચ્યુઅલ ફંડ ઉપલબ્ધ કરાવવામાં આવશે.ONDC પર ઓર્ડર કેવી રીતે કરવોONDC એપમાં લોગ ઇન કરો અને સર્ચ બારમાં ONDC લખો અથવા નીચે સ્ક્રોલ કરો તમને સ્ક્રીન પર ફૂડ, ગ્રોસરી અને ઈલેક્ટ્રોનિક્સ જેવા ઘણા વિકલ્પો જોવા મળશે. રેસ્ટોરન્ટ, સ્ટોર અથવા મેનુ પસંદ કરો અને તમે જે ઉત્પાદન ખરીદવા માંગો છો તે કાર્ટમાં ઉમેરો. હવે 'ગો ટુ કાર્ટ' બટન પર ક્લિક કરો અને તમારું ડિલિવરી સરનામું પસંદ કરો અથવા ટાઈપ કરો કોઈપણ લાગુ કૂપન કોડનો ઉપયોગ કરો પછી ચુકવણી વિકલ્પ પર જાઓ ઉપલબ્ધ વિકલ્પોમાંથી તમારો પસંદગીનો ચુકવણી વિકલ્પ પસંદ કરો અને ચુકવણી કરો ONDC માટે પેમેન્ટ એપ હોવી જરૂરી છે ONDC એ એપ નથી. આ એક સરકારી ઈ-કોમર્સ પ્લેટફોર્મ છે.