



ख़बरें जो बढ़ाए आपकी तरक्की की रफ़्तार



पहला पन्ना क्षेत्रीय और राष्ट्रीय समाचार के नाम देश और आपके प्रदेश की सबसे बड़ी बिज़नेस ख़बरें



शेयरों और क्षेत्रीय मंडियों के भाव प्रमुख शेयरों और विभिन्न राज्यों की मंडियों के ज़िंस भाव



कंपनी और ज़िंस समाचार
कंपनियों, स्टार्ट-अप और ज़िंस मार्केट पर नज़र, सोमवार से शनिवार



विविध समाचार
राजनीतिक और आर्थिक समाचार



आयाम
मनोरंजन, स्वास्थ्य, ब्रांड, खेल, टेक्नोलॉजी और व्यक्तित्व की बातें



व्यापार गोष्ठी
हर सोमवार एक आर्थिक या सामाजिक मुद्दे पर पाठकों और विशेषज्ञों की राय



अन्य साप्ताहिक पृष्ठ
हर सोमवार, ‘स्मार्ट इन्वेस्टर’ और आपका निवेश

कैपरी ग्लोबल हाउसिंग फाइनेंस लिमिटेड				
पंजीकृत व निगमित कार्यालय : 502, टॉवर-ए, पौनसूला बिजनेस पार्क, सेनापति बागपत मार्ग, लोअर पुरेल, मुम्बई –400013 सॉहिल कार्यालय : कैपरी ग्लोबल होटेल लिमिटेड दूसरी मंजिल, 3वीं, पुन्ना रोड राजनंद प्लेस, नई दिल्ली 110 005				
परिशिष्ट IV कब्जा सूचना (अचल संपत्ति के लिए)				
चूंकि, वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 (2002 का 54) के अंतर्गत और प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के नियम 3 के साथ पठित धारा 13(12) के अंतर्गत प्रदत्त शक्तियाँ के अनुपालन में कैपरी ग्लोबल हाउसिंग फाइनेंस लिमिटेड (सीजीएचएफएल) के प्राधिकृत अधिकारी मौजूदा अधोहस्ताक्षरी ने उक्त सूचना की प्राप्ति की तिथि से 60 दिनों के भीतर राशि का भुगतान करने के लिए यहां नीचे वर्णित ऋणी(यों) / गारंटर(ओं) को कंपनी के प्राधिकृत अधिकारी द्वारा मांग सूचना जारी की गई थी। उक्त ऋणी राशि का भुगतान करने में असफल रहे, एतद्वारा ऋणी(यों) / गारंटर(ओं) और सर्वसाधारण को सूचित किया जाता है कि अधोहस्ताक्षरी ने प्रतिभूति हित (प्रवर्तन) नियमों के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के अंतर्गत उन्हें प्रदत्त शक्तियों के अनुपालन में यहां नीचे वर्णित संपत्तियों पर कब्जा ले लिया है। ऋणी का ध्यान प्रतिभूतित संपत्तियों को छुड़ाने के लिए उपलब्ध समय में अधिनियम की धारा 13 की उप-धारा (8) के प्रावधानों के लिए आमंत्रित है। विशेष रूप से ऋणी और सर्वसाधारण को एतद्वारा संपत्ति के साथ लेन-देन न करने की चेतावनी दी जाती है और संपत्ति के साथ किया गया कोई भी लेन—देन उसपर ब्याज के साथ उसमें वर्णित अनुसार राशि सीजीएचएफएल के प्रभार का विषय होगा।				
क्र.सं.	ऋणी(यों) / गारंटर(ओं) के नाम	प्रतिभूतित संपत्ति का विवरण (अचल संपत्ति)	मांग सूचना तिथि व राशि	कब्जे की तिथि
1.	ऋण खाता सं. LNHSTN000022235 LNHSTN000022242, सतना शाखा) राज कुमार वर्मा (ऋणी) उमेश कुमार पटेल, सररोज पटेल (सह-ऋणी)	वार्ड नं. 15, खसरा नं. 49 / 3 के सभी भाग व पारसल क्षेत्र मा प्य 2149 वर्ग फुट मौजडा रतहारा पीएच नं. समन 19, जगदीश बोर वेल, रतहारा, बंसल बस्ती के पास, तहसील रेवा, मध्य प्रदेश। उसपर वर्तमान व भावी निर्माण सहित। सीमाएं निम्नानुसार: पूर्व – दूसरों की संपत्ति, पश्चिम – दूसरों की संपत्ति, उत्तर – दूसरों की संपत्ति दक्षिण – सड़क / दूसरों की संपत्ति	03-08-2021 Rs. 24,17,619/-	22-11-2021
स्थान : मध्य प्रदेश दिनांक : 27.11.2021 हस्ता./ – (प्राधिकृत अधिकारी) कैपरी ग्लोबल हाउसिंग फाइनेंस लिमिटेड (सीजीएचएफएल)				

महिंद्रा रुरल हाउसिंग फाइनेंस लिमिटेड

निगमित कार्यालय: महिंद्रा रुरल हाउसिंग फाइनेंस लि., साधना हाउस, दूसरी मंजिल, 570 पी.बी. मार्ग, वली, मुंबई 400 018 इंडिया टेली: 22 66523500, फ़ैक्स: +91 22 24972741

बिक्री सूचना

शाखा कार्यालय: 415, चौथी मंजिल, शेखर सेंट्रल, रिमॉल्ट शोरूम के ऊपर, पलासिया स्कावर, इंदौर-452001 (म.प्र.)

अचल संपत्तियों की ई-नीलामी सह बिक्री के लिए सार्वजनिक सूचना

वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन 2002 (यहां के बाद ‘सरफेसी अधिनियम’ के रूप में संदर्भित) की धारा 13(4) और प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 (यहां के बाद ‘नियमों के रूप में संदर्भित) के नियम 8 व 9 के अंतर्गत प्रदत्त शक्तियों के अनुपालन में प्रतिभूतित ऋणीों की वसूली के लिए, प्रतिभूतित ऋणदाता मेसर्स महिंद्रा रुरल हाउसिंग फाइनेंस लि. (यहां के बाद ‘एमएचएचएफएल’ के रूप संदर्भित) के प्राधिकृत अधिकारी ने प्रतिभूतित संपत्ति (अचल संपत्ति) जिस पर सरफेसी अधिनियम की धारा 13(4) के अंतर्गत प्रतिभूतित ऋणदाता के प्राधिकृत अधिकारी द्वारा कब्जा ले लिया गया था को “जहां है जैसी है” और “जो है जैसी है” के आधार पर नीचे वर्णित संपत्ति अनुसार बेचने का निर्णय लिया है और संबंधित ऋणियों / गिरवीकर्ताओं, उनके प्रतिनिधियों, मामला जैसा भी है के सहित सभी संबंधितों को एतद्वारा सूचित किया जाता है कि नीचे वर्णित प्रतिभूतित संपत्ति को नीचे दिए गए विवरण अनुसार वेबपोर्टल <https://DisposalHub.com> के माध्यम से ई-नीलामी द्वारा बेचा जाएगा:—

ऋणियों / सह-ऋणियों / गारंटर्स / गिरवीकर्ताओं के नाम	13(2) मांग सूचना तिथि व राशि	कब्जा तिथि	संपत्ति का विवरण	आरक्षित मूल्य ईएमडी के बोलीआरक्षित राशि	संपत्ति जांच की तिथि व समय	ई-नीलामी की तिथि व समय
शाखा : इंदौर ऋणी : संजय पाठक सह-ऋणी : सनील कुमार पाठक पता : 304, शिवाजीप अपार्टमेंट ब्लॉक, शिवसिटी सिल्वर, इंदौर (म.प्र.) LAN: 358057	30.06.2017 व रु. 23,16,385/- (रुपय तेईस लाख सोलह हजार तीन सौ पचासी केवल)	02/09/2021	प्लेट 201, दूसरी मंजिल शिवा अपार्टमेंट, प्लॉट नं. 366, शिव सिटी, सिल्वर गांव मुंडी, तहसील व जिला इंदौर (म.प्र.) पूर्व – कॉलोनी रोड, पश्चिम – प्लॉट नं. 375, उत्तर – प्लॉट नं. 365, दक्षिण – प्लॉट नं. 367	Rs.17,00,000/- Rs.1,70,00,00/- Rs.10,00,00/-	07/12/2021 09:30 AM TO 6.00PM	11/12/2021 09:30 AM TO 6.00 PM

- मुहरबंद प्रस्तावों के साथ—साथ ईएमडी के सहित निर्धारित निविदा फॉर्म में ऑनलाइन जमा करने की अंतिम तिथि यहां उक्त वर्णित शाखा कार्यालय पते पर **10.11.2021 को शाम 5.00 बजे** से पहले है। निविदाकर्ता जिन्होंने निविदाएं नहीं भरी हैं या अंतिम तिथि के बाद प्राप्त निविदाओं को मान्य नहीं माना जाएगा और अस्वीकार कर दिया जाएगा। ईएमडी पर कोई ब्याज नहीं दिया जाएगा।
- नीलामी बिक्री के विस्तृत नियम व शर्तें निर्धारित निविदा फॉर्म में दी गई हैं। निविदा फॉर्म www.mahindraruralhousingfinance.com के साथ-साथ शाखा कार्यालय और ई-नीलामी वेबपोर्टल <https://DisposalHub.com> में भी उपलब्ध है।
- सभी इच्छुक बोलीदाताओं को ‘महिन्द्रा रुरल हाउसिंग फाइनेंस लिमिटेड’ के पक्ष में डिमांड ड्राफ्ट / एमईएफटी / आरटीजीएस के द्वारा ईएमडी और उक्त वर्णित शाखा कार्यालय में मुहरबंद लिफाफे में केवाईसी के साथ उपरोक्त तिथि व समय पर ई-नीलामी में भाग लेने के लिए ऑनलाइन अपलोड करने के सहित निर्धारित फॉर्म के अनुसार अपने बोली जमा करने लिए स्वयं निशुल्क उक्त वर्णित वेब पोर्टल में अपने नाम रजिस्टर करने की आवश्यकता होगी। किसी भी पूरेताछ के लिए संभावित बोलीदाता शाखा के लिए प्राधिकृत अधिकारी से संपर्क कर सकते हैं: **पवन बंसल / 9425764914 पानंदर सैसर् नेक्वसन सोल्यूशंस प्राइवेट लिमिटेड, csd@disposalhub.com टेली. नं. +91 124 4 233 933 मोबाइल नं. +91 93100 29933**
- आगे के व्याज सूचना में बकाया राशि पर ऋण अनुबंध के अनुसार लागू अनुसा प्रभारित होंगे और इसकी वसूली तक आकरमिक व्यय, लागत और देय और देययोग्य है।
- एतद्वारा ऋणी और गारंटर को बिक्री के समय व्यक्तिगत रूप से उपस्थित रहने की सूचना दी जाती है और वे बिक्री की नियम व शर्तों के अनुसार यहां उक्त वर्णित अनुसार अचल संपत्ति को खरीदें और लिए इच्छुक खरीदार / विक्रेता को ला सकते हैं।
- ऋणी(यों) / सह-ऋण(ओं) के एतद्वारा नीलामी की तिथि से पहले उक्त अनुसार राशि का भुगतान करने के लिए **प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के तहत 15 दिनों की बिक्री** सूचना दी जाती है, असफल होने पर अचल संपत्ति की नीलामी की जाएगी और शेष, यदि कोई है ब्याज व लागत सहित वसूल किया जाएगा। यदि ऋणी बिक्री की तिथि से पहले पूर्ण में महिंद्रा रुरल हाउसिंग लि. को देय राशि का भुगतान करता है तो नीलामी को रोक दिया जाएगा। हालांकि अधोहस्ताक्षरी को इंटर से—बोली यदि आवश्यक समझता है की अनुमति के लिए स्वयं निर्णय लेने का पूर्ण अधिकार है।
- कंपनी संपत्ति पर किसी देयताओं के लिए उत्तरदायी नहीं है जो कंपनी को ज्ञात नहीं है। विस्तृत विवरण के लिए, उक्त वर्णित शाखा कार्यालय पते पर शाखा विभाजक से संपर्क करें।

स्थान: मध्य प्रदेश दिनांक: 27.11.2021

हस्ता: — प्राधिकृत अधिकारी महिंद्रा रुरल हाउसिंग फाइनेंस लि.

मुथूट हाउसिंग फाइनेंस कम्पनी लिमिटेड

पंजीकृत कार्यालय : टीसी सं. 14/ 2074-7, मुथूट सेक्टर, पुन्नेन रोड, थिरुवनंतपुरम-695 034, CIN No - U65922KL2010PLC025624, कोर्पोरेट कार्यालय : 12/ ए 01, 13वां तल, परेनी क्रिसेन्जो, प्लाट सं. सी38 और सी 39, बांद्रा कूल कॉम्प्लेक्स-जी ब्लॉक (ईस्ट), मुम्बई-400081 फोन नं. 022-62728517

सार्वजनिक सूचना – संपत्ति की नीलामी सह बिक्री

वित्तीय आस्तरियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 में निहित शक्तियों का प्रयोग कर मेसर्स मुथूट हाउससिंग फाइनेंस कंपनी लिमिटेड (यहां आगे ‘कंपनी’ कहा गया है) के प्राधिकृत अधिकारी ने अपेक्षितवित्त संपर्कों(यहां आगे ‘प्रचामुक्त परिसंपर्क’ कहा गया है) का कब्जा ले लिया और अधोहस्तित्व ग्राहकों (यहां आगे कर्जदार’ कहा गया है) को दी गई आवश्यक राशियों के संबंध में बतौर प्रतिभूति रखी है और कर्जदारों से नीचे उल्लिखित प्रस्तावित ऋण और अतिरिक्त राशि के पु र्ण भुगतान तक आगे की ब्याज व व्ययों के संबंध जनता से मुहरबंद निविदाएं आमंत्रित कर “जो है, जहाँ है”, “जहाँ है, जैसी है”, “जो भी है” और “कोई वापसी नहीं” आधार/ शर्तों पर प्रचामुक्त परिसंपत्ति की बिक्री करने का निर्णय लिया है।

क्र. सं.	कर्जदार/ सह-कर्जदार/ गारंटर का नाम	बंधक संपत्ति का विवरण	संपत्ति कब्जा दिनांक	कुल बकाया राशि	आरक्षित मूल्य (रु.)	ई.एम.ओ. (रु.)	नीलामी दिनांक
1	चंद्रक प्रसाद अंचेलकर सतिता अंचेलकर ऋण खाता सं. 18101079876	प्लेट सं. एम 7 तीसरा तल, प्लॉट सं. 716 ई 7, वार्ड सं. 49, एम्पलीन अपार्टमेंट अररा कॉलोनी, मायप्रस्टेज, भोपाल-462016, भारत	28-12-2019	12,97,677.61/- रु. 21,08,2019 को	12,00,000/-	1,20,000/-	13-12-2021

निरीक्षण की दिनांक और समय : 07. 12. 2021 और 08. 12. 2021 पूर्वाह्न 10 बजे से 05 बजे बिक्री समय और स्थान : 10.00 बजे से 03 बजे मुथुट हाउसिंग फाइनेंस कम्पनी लिमिटेड, 16-बी, इंदुरी रोडवर-बी, भोपाल, मध्यप्रदेश-462021

इच्छुक निविदाकार उपरोक्त तिथि व समय पर संपत्तियोंका निरीक्षण कर सकते हैं। सार्वजनिक नीलामी के नियम व शर्तों – (1) बिक्री यहाँ उल्लिखित नियम व शर्तों और इच्छुक निविदाकारों द्वारा जमा किए जाने वाले प्रस्ताव/ निविदा दस्तावेज में उल्लिखित नियम व शर्तों के भी तहत होगी। (2) संपर्क “जो है, जहाँ है”, “जहाँ है, जैसी है”, “जो भी है” और “कोई वापसी नहीं” शर्त पर, भार यदि कोई हो सहित, बेची जायेगी। (3) नीलामी के तहत संपत्तियों का ऊपर निर्दिष्ट दिनांक और समय पर निरीक्षण किया जा सकता है। संपत्तियों के निरीक्षण या निविदाएं प्रस्तुत करने के संबंध में किसी भी प्रश्न के लिए, कृपया उपरोक्त उल्लिखित संपर्क नंबरों पर संबंधित स्थानों पर प्राधिकृत अधिकारियों से संपर्क स्थापित करें। (इच्छुक व शेषीर उपर्युक्त संपत्ति हस्त पराक्षर राशि जमा (ईएमडी) के लिए “मुथुट हाउससिंग फाइनेंस कंपनी लिमिटेड” के पक्ष में देय और मुम्बई में आधारीय हिमांशु ड्राफ्ट के साथ उपर्युक्त लिफाफे में अपने प्रस्ताव नीलामी की तिथि से पूर्व किसी भी किराये के प्रस्ताव के उपरोक्त कार्यालय में जमा सकते हैं। (4) प्रस्ताव जो निविदाएं करें नहीं होंगे या बिक्रे के संबंध किसी भी निष्पक्षित लिफा व समय के बाद प्राप्त होंगे, उन पर विचार नहीं किया जायेगा/ उन्हें अस्वी माना जायेगा, और उत्पन्न हुए अस्वीकार हो जायेगा। कर्जदार राशि जमा पर कोई ब्याज नहीं होगा। (5) प्रस्ताव दस्तावेज के स ाथ इच्छुक निविदाकार को आधारक विभाग द्वारा जारी फन काई और निविदाकार की पहचान और आधार प्रमाण जैसे पासपोर्ट, महादत्ता पद्याचन पत्र, राशन कार्ड, आदिभि लार्सेंस आदि की प्रति भी संलग्न करनी होगी। (6) किसी भी स्थिति में संपत्ति आरक्षित मूल्य से कम पर नहीं बेची जायेगी। (7) नीलामी में उपस्थित निविदाकारों को आरक्षित मूल्य से अतिरिक्त रु. 10000/- के ग्युगक में अपने प्रस्ताव बदलने की अनुमति होगी। (8) संपर्क प्रचामुक्त ऋणदाता अर्थात मेसर्स मुथुट हाउससिंग फाइनेंस कंपनी लिमिटेड द्वारा बोली स्वीकृति के तहत उच्चतम बोलीकार/ प्रस्ताव को बेची जायेगी। अधोहस्ताक्षरी को बिना कोई कारण दिए किसी प्रस्ताव/ निविदा को स्वीकार या अस्वीकार करने का अधिकार होगा। (9) उक्त संपत्तियों के संबंध में सभी देय और निर्माण अर्थात स्टाम्प शुल्क, पंजीकरण प्रभार हस्तांतरण शुल्क और बिक्री प्रमाणपत्र पंजीकरण के संबंध में अन्य सभी व्यय व प्रभारों सहित मानपासिका कर रखव्याज/ सोसाइटी प्रभार, बिजली और जल कर या अन्य कर सफल निविदाकार/ खरीदार द्वारा वहन किए जायेंगे। (10) सफल निविदाकार/ खरीदार को बिक्री के संबंध में प्राधिकृत अधिकारी द्वारा प्रस्ताव की स्वीकृति से 2 दिन के अंदर खरीद राशि की 25% (पूर्व में भुगतान ई.एम.डी. को समायाजित करते हुए) राशि का भुगतान करना होगा, अन्यथा जमा धरोहर राशि जफ्त हो जायेगी। (11) बिक्री मूल्य की शेष 75% राशि प्राधिकृत अधिकारी द्वारा सफल खरीदार को बिक्री की पुष्टि होने से 30 दिन के अंदर या प्राधिकृत अधिकारी के विवेक से लिखित में, सफल रसीदों की वृत्ति के अंदर जमा करनी होगी। निर्धारित अवधि के अंदर सफल निविदाकार द्वारा शेष 75% राशि या इक्के किसी भाग में भुगतान में ब्रुक पर पूर्व में जमा राशि जफ्त हो जायेगी और प्रचामुक्त ऋणदाता संपत्ति की दुबारा बिक्री के लिए स्वतंत्र होगा और चुकावकों खरीदार संपत्ति या इक्की खरीद के लिए पूर्व में भुगतान राशि के किसी भाग पर सभी दावे को देगा। (12) असफल निविदाकारों द्वारा धरोहर राशि जमा के लिए जमा उनके हिमांड ड्राफ्ट/ 8 आर्डर को वापस कर दिया जायेगा। (13) यहाँ वर्णित अचल संपत्ति अधोहस्ताक्षरी प्राधिकृत अधिकारी द्वारा बिक्री की पुष्टि की तिथि से आग या चोरी या अन्य किसी दुर्घटनाग्रस्त होने या क्षति, और अन्य किसी जोखिम के लिए केवल सफल खरीदार को जनाबदेही में होगी। सफल निविदाकार को किसी भी प्रकार के किसी आधार पर बिक्री को रद्द करने का अधिकार नहीं होगा। (14) प्राधिकृत अधिकारी उपर्युक्त नियमों या किसी या सभी प्रस्तावों को स्वीकार करने के लिए बाध्य नहीं है और मेसर्स मुथूट हाउससिंग फाइनेंस कंपनी लि. एक प्रचामुक्त ऋणदाता को बिना कोई कारण दिए किसी या सभी निविदाओं को अस्वीकार करने का अधिकार होगा। यदि निविदाएं अस्वीकार हो जाती हैं तो प्राधिकृत अधिकारी किसी निविदाकार या इच्छुक निविदाकारों से या उनका प्रतिपक्ष से निजी ट्रेडिी द्वारा संपत्ति की बिक्री के लिए मौल-मात कर सकता है। (15) मौलामी/ बिक्री कार्यवाही में भागीदारी के लिए इच्छुक निविदाकार/ स्वयं प्रस्तावकर्ता या अन्य विधिवत प्राधिकृत प्रतिनिधि के अलावा अन्य किसी व्यक्ति को अनुमति नहीं होगी। (16) प्राधिकृत अधिकारियों को अपने विवेक से बिना किसी पूर्व सूचना के नीलामी के लिए इस सूचना के किसी नियम व शर्त को बदलने का अधिकार होगा। (17) नीलामी की तिथि से एक कार्य दिवस पूर्व तक उपरोक्त नॉटिस कर्जन/ वग- कर्जदार द्वारा प्रचामुक्त ऋणदाता को सभी बकाया राशि का पूर्णी लागत, प्रभार और उक्त व्ययों सहित चुकाव कर दिए जाने की अवस्था में संपत्ति की बिक्री नहीं की जायेगी। और संबंधित निविदाकारों से प्राप्त सभी निविदाएं मेसर्स मुथूट हाउससिंग फाइनेंस कंपनी लिमिटेड के विरुद्ध बिना किसी देयता/ दावे के लौटा दी जायेगी। कर्जदार/ जमानती/ बंधककर्ता को एतद्वारा उपरोक्त बकाया राशि का अदायन ब्याज और व्ययों सहित इस सूचना की दिनांक से 15 दिनों के अंदर पूर्ण भुगतान कर और देयता से मुक्त होने के लिए सरकारी अधिनियम के नियम 6(6) और 9(1) के तहत सांविधिक 30 दिनों की सूचना दी जाती है, अन्यथा प्रचामुक्त परिसंपत्ति उपरोक्त नियम व शर्तों के अनुसार बिक्री की जायेगी। अंग्रेजी और स्थानीय भाषा समाचार पत्र में प्रकाशित बिक्री सूचना के बीच कोई विषमति होने की अवस्था में अंग्रेजी समाचार पत्र मान्य होगा और इन्हें अंतिम प्रति माना जायेगा, इस प्रकार अपरपक्षता दूर होगी। यदि कर्जदार/ जमानती/ बंधककर्ता बिक्री की दिनांक से पूर्व बैंक को देय राशि का भुगतान कर देते हैं तो नीलामी रोक दी जा सकती है।

स्थान : भोपाल, दिनांक 27.11.2021 **हस्ता./ – प्राधिकृत अधिकारी, प्रति मुथूट हाउसिंग फाइनेंस कम्पनी लिमिटेड**

सार्वजनिक सूचना

सर्वसाधारण को सूचित किया जाता है कि हमारे हस्ताईट, मेसर्स **मुथूट फाईनान्स लि. (GSTIN 32AABCT034B1Z7)**, पंजीकृत कार्यालय: तल 2, मुथूट चेम्बर्स, बैनर्जी रोड, कोच्चि-682018, केरल, भारत, CIN: L65910KL1997PLC011300, दूरभाष: +91 484-2396478, 2394712, फैक्स: +91 484-2396506, mails@muthootgroup.com, www.muthoothfinance.com ऋण चुकाने में असफल ऋणियों के गिरवी रखे सोने के गहनों (30.09.2020 की अवधि तक **NPA** खातों & **31.03.2021** की अवधि तक **नकली / कम शुद्धता**) की निम्नलिखित विवरणों के अनुसार नीलामी करेगी। इच्छुक सभी व्यक्ति भाग ले सकते हैं।

प्रथम नीलामी की तिथि: 06.12.2021

Indore-Maharani Road: MDL-62, MUL-720, 769, 854, 879, 955, 1016, 1120, 1197, 1218, 1229, 1230, 1233, 1241, 1354, 1363, 1365, 1372, 1373, MWS-803, 1418, 1373, 2210, 2215, 2407, **Indore-M.G. Road:** MAL-1373, MUL-663, 812, 843, 1132, 1161, 1195, 1254, 1270, 1271, 1384, 1404, 1484, 1591, 1619, 1694, 1696, 1737, 1754, 1794, 1798, 1819, 1834, MWS-1094, 1095, 1501, 1562, 2093, 2103, 2206, 2386, **Indore-M.Y. Road:** MAL-2446, 2449, MUL-2679, 3126, 3127, 3190, 3449, 4001, 4282, 4956, 5157, 5286, 5312, 5324, 5444, 5462, 5504, 5543, 5545, 5578, 5601, 5640, 5673, 5675, 5676, **Indore-Jawahar Marg:** MUL-2374, 2573, 2676, 2785, 2930, 2955, 3004, 3123, 3146, 3205, 3275, **Indore-Annapurna:** MUL-2619, 2918, 2935, 3383, 3468, 3563, 4359, 4368, 4369, 4388, 4402, 4404, 4437, 4444, 4447, 4447, 4530, 4591, 4592, 4716, 4723, **Indore-Geeta Bhawan:** MAL-1165, MUL-1558, 1958, 1972, 3124, 3235, 3294, 3330, 3442, 3465, 3485, 3493, 3494, 3539, 3567, 3683, 3693, 3781, 3871, 3955, 4011, 4067, 4081, 4082, 4108, 4115, 4125, 4170, 4245, 4275, 4285, **Indore-Mangalnagar:** MAL-1657, 3393, 3398, 3420, 3524, 3534, MUL-4822, 5276, 5685, 6161, 6566, 7078, 7297, 7344, 7346, 7513, 7581, 7626, 7637, 7710, 7729, 7900, 7962, 7970, 8014, 8212, 8366, 8461, 8535, 8671, 8678, 8684, 8720, 8728, 8743, 8801, 8882, 8888, 8928, 8942, 8965, 8967, 9028, 9049, 9077, 9088, 9181, 9182, 9193, 9297, 9298, 9322, 9344, 9349, 9358, 9468, 9498, 9558, 9566, 9580, 9669, 9677, 9679, 9680, **Vijay Nagar-Indore:** MAL-980, 1015, 1489, 1556, 2169, 2202, MUL-3224, 3550, 3583, 4248, 4412, 4883, 5433, 5485, 5569, 5578, 5582, 5742, 5745, 6105, 6354, 6363, 6409, 6454, 6470, 6602, 6715, 6977, 7064, 7095, 7183, 7205, 7424, 7495, 7527, 7586, 7587, 7742, 7803, 7835, 7892, 7926, 7931, 7966, 8079, 8100, 8139, 8203, 8308, 8332, 8365, 8498, 8512, 8526, 8614, 8710, 8713, 8775, 8787, 8792, 8837, 8865, 8945, 8968, 8970, 8975, 9005, 9164, 9165, 9236, 9274, 9275, 9289, 9326, 9347, 9353, 9360, 9362, 9363, 9379, 9391, 9401, 9421, 9423, 9426, 9449, 9457, 9482, 9522, 9542, 9545, 9578, 9596, 9612, 9629, 9633, 9668, 9681, 9690, 9693, 9713, 9724, 9764, 9766, 9767, 9778, 9783, 9811, 9827, 9843, 9851, 9852, 9853, 9854, 9855, 9860, **Indore-Aerodrome Road:** MAL-830, 923, 933, MUL-1915, 1961, 1971, 1997, 2148, 2195, 2373, 2524, 2732, 2737, 2756, 2802, 2803, 2878, 2948, 2966, 2968, 2978, 2979, 2994, 3000, 3035, 3037, 3115, MWS-1717, 2102, 2436, 2626, 2983, 2987, 3059, 3235, 3621, 3876, 3966, 4433, 4440, 4441, 4539, 4724, **Indore-Tower Choraha Road:** MAL-1247, 2098, MUL-2618, 4293, 4982, 5258, 5335, 5344, 5345, 5346, 5402, 5570, 5700, 5925, 5972, 6098, 6164, 6178, 6306, 6389, 6595, 6644, 6690, 6783, 6862, 6872, 6920, 6932, 6939, 7014, 7053, 7064, 7124, 7138, 7155, 7156, 7157, 7187, 7267, 7278, 7306, 7317, 7391, 7452, 7481, 7524, 7540, 7541, 7542, 7611, 7649, 7746, 7786, 7790, 7829, 7859, **Indore-Rau:** MAL-1024, 1048, MUL-117, MUL-2110, 2245, 2816, 3037, 3188, 3206, 3279, 3426, 3532, 3580, 3618, 3674, 3715, 3799, 3813, 3871, 3939, 3999, 4012, 4096, 4117, 4411, 4412, 4415, 4418, 4514, 4541, 4548, 4560, 4636, 4682, 4875, 4876, 4878, 4913, 4921, 4926, 4925, 4926, **Bengali Square-Indore:** MAL-1914, 1925, 1948, MUL-3577, 3633, 3708, 3737, 3779, 3913, 3921, 3991, 4075, 4079, 4116, 4676, 4668, **Bengali Square-Indore:** MAL-1914, 1925, 1948, MUL-3577, 3633, 3708, 3737, 3779, 3913, 3921, 3991, 4075, 4079, 4116, 4676, 4668, **Bengali 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Margin worries may take toll on tyre stocks

Get broader market exposure via FoFs

But keep an eye on tracking error of funds based on BSE 500 and Nifty 500

Firms have not hiked prices to absorb sharp rise in input costs

RAM PRASAD SAHU
Mumbai, 26 November

Listed tyre makers could face more margin headwinds because of the sharp rise in natural rubber prices, elevated crude oil prices, and limited rate hikes. Natural rubber prices have risen to ₹192 per kg, a 45 per cent increase since the December quarter of financial year 2020-21 (Q3FY21) — 17 per cent rise since Q2. Similarly, Brent crude oil price is 17 per cent higher than in August, though it slipped below \$80 a barrel. Natural rubber prices account for 35-40 per cent of the raw material basket, and crude derivatives for 40-45 per cent of input costs.

The leading firms in the sector have increased prices to counter the 33 per cent rise in raw material basket since the beginning of FY22. However, given the sharp increase in costs, especially in the first two quarters of FY22, these hikes were not enough to absorb the cost increase. This was reflected in the gross profit margins, which declined 850-1,000 basis points (bps) over the year-ago period.

Though concerns on raw material prices are expected to remain, the Street will watch demand trends and further price hikes. The supply disruption on account of the semiconductor shortage has led to weak demand from passenger cars as well as two-wheelers. Companies, however, expect demand in the replacement segment, which accounts for over 60 per cent of revenues, to remain strong.

Sanjeev Aggarwal, chief financial officer of JK Tyre and Industries, expects the margin situation to improve in the next couple of quarters on the back of higher demand in the replacement segment and price hikes. Like its rivals, the company was not able to fully pass on the sharp rise in input costs, especially in the first two quarters of FY22.



RAW MATERIALS WEIGH ON MARGINS

Q2, FY22 financials

	Sales (₹ crore)	Growth YoY	RM/ sales (%)	Change in bps YoY	Ebitda Margin (%)	Change in bps YoY
MRF	4,831	15.4	64.2	870	10.6	-980
Apollo Tyres	5,077	18.0	58.6	497	12.6	-490
Ceat	2,451	24.0	63.1	962	9.2	-626
JK Tyre	2,998	31.1	66.5	792	10.1	-590
Balkrishna Industries	2,049	29.8	45.2	654	27.1	-690

bps is basis points; RM: Raw material; all figures are consolidated operations
Compiled by BS Research Bureau Source: Companies, analyst reports

While Apollo Tyres also saw a sharp 860 bps decline in operating profit margin, the drop at the consolidated level was lower, given the margin expansion at its European operations, driven by a better mix. The company, which hiked prices by 3-4 per cent in Q1 and 3-7 per cent in Q2, is looking to raise prices by a further 3-5 per cent. Given the demand environment, it is confident of passing on the raw material inflation, although at a gradual pace.

Though Ceat announced hikes (with a lag) of 2-3 per cent in October, analysts at Nomura Research expect the company to increase more. India's largest domestic player, MRF, is expected to announce a 3-5 per cent hike over the next couple of quarters to offset the cost impact.

On the revenue front, though the companies posted revenue growth of 15-30 per cent over the

year-ago quarter, MRF continues to lag both on a year-on-year (YoY) and sequential basis.

Jay Kale and Ketul Dalal of Elara Capital believe the underperformance was likely led by lower exposure to the high growth medium and heavy commercial vehicle OEM segment and market share loss in the passenger car radial OEM segment. The company also underperformed on the gross margin front with a 240 bps sequential drop, as against 160-180 bps decline in rivals like Apollo Tyres and Ceat.

Given the muted demand from OEMs and sharp rise in input costs, tyre sector stocks, barring JK Tyre, have underperformed (down 6-9 per cent) the peer index BSE Auto (up 4 per cent) and the benchmark Sensex (12 per cent) over the last six months. Given margin headwinds, investors should avoid the sector for now.

SARBAJEET K SEN

ICICI Prudential Mutual Fund recently launched a fund-of-fund (FoF) for its S&P BSE 500 Exchange Traded Fund (ETF). Another fund based on a broad market index that is already available is the Motilal Oswal Nifty 500 Fund, an index fund. Such products allow investors to get exposure to the bulk of the market through a single fund.

An FoF makes an index-based product available to more customers. "We launched the FoF with the underlying index as S&P BSE500 ETF to make the product available to even those investors who don't have a demat account," says Chintan Haria, head-product development and strategy, ICICI Prudential Asset Management Company (AMC).

Broad-based exposure

The Nifty500 index captures more than 90 per cent of India's market capitalisation. "Passive funds tracking a broad-market index like the Nifty500 or the BSE500 greatly simplify diversification within domestic equities for investors. Instead of having to research and buy from a bouquet of large-cap, mid-cap, and small-cap active funds, buying the entire market (i.e., a Nifty500 index fund) is a simple and effective solution for investors," says Mahavir Kaswa, vice president-research (passive funds), Motilal Oswal AMC.

S&P BSE500 OUTPERFORMED SENSEX IN 7 OF 10 YRS



Year	Returns (%)	
	S&P BSE 500 TRI	S&P BSE Sensex
2012	33.2	27.8
2013	4.9	10.7
2014	38.9	31.9
2015	0.4	-3.7
2016	5.1	3.5
2017	37.7	29.6
2018	-1.8	7.2
2019	9	15.7
2020	18.4	17.1
2021 YTD	33.1	24.4

Source: MF I Explorer

Lower portfolio risk

Such indices offer exposure to a variety of defensive and cyclical sectors. Since this is a market-cap-based index, large-cap stocks have higher weight (around 75 per cent), while mid- and small-cap stocks have limited weighting (around 15 per cent and 10 per cent). "In case of a meltdown in the broader markets, as happened in 2018, the downside protection is much better, given the presence of large-cap names which tend to be more resilient. In effect, investing in an index like the S&P BSE 500 will help lower portfolio risk to an extent while generating

returns that are largely in line with the market," says Haria.

However, the exposure to mid- and small-cap stocks can boost returns. "These indices also provide exposure to mid- and small-cap stocks, which have historically witnessed higher returns in bull markets," says Kaswa. These funds tend to outperform those based on the Nifty50 or Sensex whenever there is a broad-based rally (see table).

One big advantage of index funds and ETFs is their low cost. "Since these funds are passively managed, the fund management fee is kept at a minimal," says



Tarsons Products gains 27% on debut

Shares of Tarsons Products gained 27 per cent upon their listing on Friday. The stock closed at ₹840, versus an IPO price of ₹662 per share. The strong debut follows an impressive response to the company's ₹1,024-crore IPO. The offering garnered 77.5 times subscription. The institutional portion was sub-

scribed 115 times, the wealthy investor portion 184 times, the retail portion 10.5 times.

The IPO comprised a ₹150 crore fresh issue and ₹874 crore offer for sale. At Friday's close, Tarsons was valued at ₹4,470 crore as against the ₹3,522 crore valuation it sought in the IPO. Tarson's earnings per

share for the trailing 12-month period ended June stood at ₹16.3.

Tarsons Products is a labware firm engaged in the manufacturing and marketing of consumables, reusables and others, including benchtop equipment. The product portfolio is classified into three key categories. 'Consumables' category includes products such as centrifuge ware, cryogenic ware, liquid handling, transfer pipettes and others. 'Reusables' category includes products such as bottles, measuring cylinders and tube racks. 'Others' category includes vortex shakers and centrifuges pipettors.

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SUNDAR SETHURAMAN

Tega sets IPO price band at ₹443-453 per share

Tega Industries, manufacturer of consumables for the mining industry, on Friday said it has fixed a price band of ₹443-453 a share for its ₹619-crore initial share-sale. The three-day IPO will open on December 1 and conclude on December 3, the firm announced. The IPO is purely an offer of sale 1,36,69,478 equity shares by promoters and a existing shareholder.

PTI

CENTRUM
Home Loans
Aao milkar ghar banaye

Corporate & Registered Office : Unit No. 801, Centrum House, CST Road, Vidyanagri Marg, Kalina Santacruz (East), Mumbai - 400098.
CIN No. U65922MH2016PLC273826

POSSESSION NOTICE

(As per Rule 8(1) of the Security Interest Enforcement Rules, 2002)
Loan Account No. IDRID18001240 & IDRID17000137

Whereas, the undersigned being the Authorised Officer of the Centrum Housing Finance 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 **12-07-2021** calling upon **Dinesh Kachurial Chohan** as Borrower and **Mamta Chohan, Mohal Lal** as the Co-borrower to repay the outstanding amount mentioned in the notice being **Rs. 1762209.36/- (Rupees Seventeen Lac Sixty Two Thousand Two Hundred Nine Only)** along with contractual interest, penal interest, charges, costs etc. within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular 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 section 13(4) of the said Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **24th day of November 2021**.

The borrower, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Centrum Housing Finance Limited, for an amount of **Rs. 1762209.36/- (Rupees Seventeen Lac Sixty Two Thousand Two Hundred Nine Only)** along with the contractual interest thereon and penal interest, charges, costs etc.

The borrower's attention is invited to provisions of sub-section (8) of Section 13 of Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

In the rights, piece and parcel of immovable property - Plot No.35, Rani Bag Colony, Village- Bhaishay, Tehsil Mhow, Indore Madhya Pradesh-452001. Bounded as below-

East- Open Land West- Road North- Open Plot No. 36 South- Open Plot No. 34

Sd/-
Authorised Officer
For Centrum Housing Finance Ltd

Date : 24-11-2021
Place : Indore

IndusInd Bank INDUSIND BANK

Branch Office: 201-211, Second Floor,
Silver Mall, RNT Marg, Indore

POSSESSION NOTICE

(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas
The undersigned being the Authorized Officer of M/s. IndusInd Bank Ltd., having office at 201-11, Second Floor, Silver Mall, R & T Marg, Indore under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter the said Act) and in exercise of powers conferred under Section 13 (12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 (hereinafter the said Rules) issued demand Notice dated 30.06.2021 calling upon the borrowers bearing Deal No. IAC05015M Mr. Devendra Singh Tomar S/o Raja Ram Singh Tomar and Mrs. Suman Singh Tomar W/o Mr. Devendra Singh Tomar to repay the amount mentioned in the notice being **Rs. 10,97,174/- (Rupees Ten Lakhs Ninety Seven Thousands One Hundred Seventy Four Only)**, within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower 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 Section 13(4) of the said Act read with Rule 8 of the said Rules on this **24/11/2021**.

The borrower in particular and public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the prior charge of M/s. IndusInd Bank Ltd., for an amount **Rs. 10,97,174/- (Rupees Ten Lakhs Ninety Seven Thousands One Hundred Seventy Four Only)** and interest thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY (Secured Asset)

All the part and parcel of House on Plot No. MW -08, Singapore British Park, admeasures 600 Sq. Ft. Gram Dhabli, Tehsil Sanwer, District Indore and bounded by

North of : PlotNo. MW-07
West of : Road
South of : PlotNo. MW-09
East of : PlotNo. ME-08

Place: Indore For IndusInd Bank Ltd.,
Date: 24/11/2021 (Authorized Officer)

Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))
Sale of Immovable property mortgaged to IFL Home Finance Limited (Formerly known as India Infinito Housing Finance Ltd.) (IFL-HFL) Corporate Office at Plot No.38, Ldyog Vihar, Phase-IV (Gurgaon-122015, Haryana) and Branch Office at: 102-103 Darshan Wali, 152 Race Course Road, OPP IDA Office, Indore, Madhya Pradesh-452001, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of IFL-HFL had taken the possession of the following properties pursuant to the notice issued U/ 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS" for realization of IFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.bankauctions.com.

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property / Secured Asset	Date of Physical Possession	Reserve Price	Date of Inspection of property
1) Mrs. Darshana Jain, 2) Mr. Azad Kumar Jain, 3) Mrs. Aadi Jewellers (Prospect No.766645)	Rs. 11,53,348/- (Rupees Eleven Lakh Fifty Three Thousand Three Hundred and Forty Eight Only) Bid Increase Amount: Rs.25,000/- (Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing Flat No.106-A, 1st Floor, "Vasundhara Apartment", Vasundhara Survey No.369-370, Gram Pipiyahana, Tehsil & Dist. Indore, Madhya Pradesh-452001 (Built Up Area-59 Sq.ft)	22-Dec-2020 Total Outstanding As on Date 25-Nov-2021 Rs. 16,81,488/- (Rupees Sixteen Lakh Eighty One Thousand Four Hundred and Eighty Eight Only)	₹7,90,000/- (Rupees Seven Lakh Ninety Thousand Only) ₹79,000/- (Rupees Seventy Nine Thousand Only)	13-Dec-2021 till 5 pm. EMD Last Date: 17-Dec-2021 till 5 pm. Date/Time of E-Auction: 22-Dec-2021 11:00 hrs-1300 hrs.

Mode of Payment:-All payment shall be made by demand draft in favour of "IFL Home Finance Limited" payable at Gurugram or through RTGS/NEFT. The account details are as follows: **a) Name of the account:- IFL Home Finance Ltd., b) Name of the Bank:- Standard Chartered Bank Ltd., c) Account No:- 53105066294, d) IFSC Code:-SCEL0036025 or through Payment Link: <https://quickpay.lifinance.com>.**

Terms and Conditions:- 1. For participating in e-auction, intending bidders required to register their details with the Service Provider <https://www.bankauctions.com>, well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender Form" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office. 2. The bidders shall improve their view of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes. 3. The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment share in the prescribed mode of payment. 4. The purchaser has to bear the cost, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property. 5. Bidders are advised to go through the website <https://bankauctions.com> and <https://www.ifl.com/home-loans/properties-for-auction> for detailed terms and conditions of sale and the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office. 6. For details, help procedure and online training on e-auction prospective bidders may contact the service provider E-mail ID:- support@bankauctions.com, Support Helpline Numbers @ 7291981124/25/26 and any property related query Mr. Vivek Thapa @9815049704, Email id:-vivek.thapa@ifl.com. 7. Notice is hereby given to advise said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFL-HFL will not be responsible for any loss of property under the circumstances. 8. Further the notice is hereby given to the Borrowers, that in case they fail to collect the above said articles same shall be sold in accordance with Law. 9. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale. 10. AO reserves the rights to postpone/auction or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/auction, the decision of AO of IFL-HFL will be final.

15 DAYS SALE NOTICE UNDER THE R & S SUB RULE (1) OF SARFAESI ACT, 2002
The Borrower are hereby notified to pay the sum as mentioned above along with updated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost
Date: 27-November-2021 Place: Indore Sd/- Authorised Officer For IFL Home Finance Limited

muthoot
HOUSING FINANCE

Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN NO - U65922KL2010PLC025624, Corporate Office: 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kuria Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517

PUBLIC NOTICE – AUCTION CUM SALE OF PROPERTY

Sale of Immovable Assets Under Securitization And Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002
In exercise of powers contained in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of M/s Muthoot Housing Finance Company Ltd. (hereinafter referred to as the "Company") has taken the possession of under mentioned properties (hereinafter referred to as "Secured Asset") and held as security in respect of HOUSING Loan facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further it has decided to sell the Secured Asset on "as is where is", "as is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amounting to amount in below with further interest and expenses thereon till final payment of the overdue from Borrowers.

Sr. No.	Name of Borrower / Co-Borrower / Guarantor	Description of Mortgaged Property	Property Possession Date	Total Outstanding Amount	Reserve Price (Rs.)	E.M.D. (Rs.)	AUCTION DATE
1	CHANDRU PRASAD ANCHLEKAR SARITA ANCHLEKAR LAN No. 18101079876	Flat No M 7 Third Floor, Plot No 716 E 7, Ward No 49, Swapnil Apartment, Arera Colony, Madhya Pradesh, Bhopal, 462016, India	28-12-2019	1297677.61/- as on 21-08-2019	12,00,000/-	1,20,000/-	13-12-2021

Inspection Date & Time : 07-12-2021 & 08-12-2021 at 10.00 AM to 05.00 PM. Sale Time & Place : 10.00 AM to 03.00 PM
Muthoot Housing Finance Company Limited, 16 - B, Indraprasth Sector - B, Bhopal, Madhya Pradesh - 462021.

Intending bidders may inspect the properties on the date and time as mentioned above. Terms & Conditions of public auction:- 1) Sale is strictly subject to the terms and conditions mentioned hereunder as also the terms and condition mentioned in the offer/ tender document to be submitted by the intending bidders. 2) The property will be sold on "As is where is" and "As is what is" "whatever there is" and "no recourse" condition, including encumbrances, if any. 3) The properties under auction can be inspected on the date & time specified above. For any queries with regards to inspection of properties or submission of tenders, kindly establish contact to The Authorised Officers at respective locations on above mention contact numbers. The interested buyers may send their offers for the above property in a sealed cover along with Demand Draft Payable at Mumbai favoring "Muthoot Housing Finance Company Limited", towards earnest money deposit (EMD) 10% of Reserve Price at the above mentioned office address of The Authorised Officer on one working day before the date of Auction. 4) Offers that are not duly filed up or offers not accompanied by the EMD or Offers received after the above date and time prescribed herein will not be considered / treated as invalid offers, and accordingly shall be rejected. The Earnest money deposit shall not carry any interest. 5) Along with offer documents, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department AND bidder's identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 6) In no eventuality the property would be sold below the reserve price. 7) The bidders present at the auction would be allowed to increase their offer multiples of Rs. 10000/- in addition to Reserve Price fixed. 8) The property shall be sold to the highest bidder / offer, subject to acceptance of the bid by the secured creditor, i.e. M/s Muthoot Housing Finance Company Ltd. The undersigned has the discretion to accept or reject any offer / Tender without assigning any reason. 9) All dues and outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. 10) The purchaser shall be liable to pay 25% of the purchase amount (after adjusting the E.M.D. already paid) within 2 working days from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited. 11) The balance 75% of the Sale price shall have to be paid within 30 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In the event of the default in payment of the balance 75% of the sale price or any part thereof, within the prescribed time for the sale, the amount deposited shall be forfeited and the secured creditor will be at liberty to sell the property once again and the defaulting Purchaser shall forfeit all claims to the property or to any part of the sum already paid towards the purchase thereof. 12) The Demand draft / Pay order deposited towards the Earnest money shall be returned to unsuccessful bidders. 13) The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the confirmation of the Sale by the undersigned Authorized Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature. 14) The Authorized officer is not liable to accept the highest offer or any or all offers and M/s Muthoot Housing Finance Company Ltd., as secured creditor, reserves its right to reject any or all bid(s) without assigning any reasons. In case, the bids are rejected, Authorized officer can negotiate with any of the lender or intending bidders or other parties for sale of the property by private treaty. 15) No persons other than the intending bidders/offers themselves, or their duly Authorized representative shall be allowed to participate in the auction/sale proceedings. 16) The Authorized officer reserves his right to vary any of the terms and conditions of this notice for sale, without prior notice, and the secured creditor will together with all cost, charges and expenses incurred by the Secured Creditor are tendered by a name borrower / co-borrower till one working day prior to the date of Auction then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability / claim against M/s Muthoot Housing Finance Company Ltd. The borrower/guarantor/mortgagee are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE(2), 8(6) & 9(1) OF SARFAESI to discharge the liability in full and pay the dues as mentioned above along with up date interest and expenses within above mentioned days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in ENGLISH and VERNACULAR newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower / guarantor/mortgagees pays the amount due to bank, in full before the date of sale, auction is liable to be stopped.

Place : BHOPAL, Date: 27/11/2021 Sd/- Authorised Officer, For Muthoot Housing Finance Company Limited

Kotak Mahindra Bank Limited

Regional Office : Kotak Mahindra Bank Ltd., 5th Floor, Metro Tower, A.B. Road, Near Vijay Nagar Square, Indore-452010 (MP)
REGISTERED OFFICE : 27BKC, C-27, G-BLOCK, BANDRA KURLA COMPLEX, BANDRA (E), MUMBAI - 400051

(For Immovable Property) (As per Appendix IV Read with Rule 8(1) of the Security Interest (Enforcement) Rules, 2002)
Whereas, The Undersigned Being The Authorized Officers of Kotak Mahindra Bank Ltd., a banking company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at 27BKC, C-27 G-Block, Bandra Kurla Complex, Bandra (E), Mumbai-400051 and Regional Office of Kotak Mahindra Bank Ltd., 5th Floor, Metro Tower, A.B. Road, Near Vijay Nagar Square, Indore-452010 (MP), 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 9 of the Security Interest (Enforcement) Rules 2002 Issued a Demand Notices, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said Notice. The details of the parties alongwith mortgaged property possession taken by the Bank, is given below :-

Name of Customer (Borrower(s)/Co-Borrower(s) and Guarantor(s)) along Loan Account Nos	Date of Demand Notice u/s 13(2) read with rule 9 of SARFAESI Act, along with Amount in Rs. along Loan Account Nos	Description of Immovable Property taken into Possession (As per Appendix IV read with Rule 8(1) of the Security Interest (Enforcement), Rules, 2002)	Date of Symbolic Possession
(Loan account number LAP17723476 / LAP17719565 and CRN No. 243375503), 1.M/s Andani Enterprises, Having address: 8-9 Jyoti Nagar Hoshangabad Road Near Kv-3 Huzur, University Near Huzur Bhopal 462016 MP, Also at: GB-22 Block -B Mansarovar Complex near Nagar Bhopal 462016 MP...Borrower: 2. Mr. Nikhil Andani Having address: 8-9 Jyoti Nagar Hoshangabad Road Near Kv-3 Huzur University Near Huzur Bhopal 462016 MP, also at : GB-22 Block -B Mansarovar Complex near Nagar Bhopal 462016 MP...Co Borrower: 3. Mrs. Uma Andani, Having address: 8-9 Jyoti Nagar Hoshangabad Road Near Kv-3 Huzur University Near Huzur Bhopal 462016 MP ...Co Borrower, 4. Mrs. Divya Andani, Having address: 8-9 Jyoti Nagar Hoshangabad Road Near Kv-3 Huzur University Near Huzur Bhopal 462016 MP ...Co Borrower	Demand Notice Dated- 29-07-2021 (Loan Account Number LAP17723476) Rs. 16,28,014.15 /- (Rupees Sixteen lakhs twenty eight thousand fourteen rupees and fifteen paise only) as on 28-07-2021. (Loan Account Number LAP17719565) Rs. 79,81,704.92/- (Rupees Seventy nine Lakh eighty one Thousand seven Hundred four and Ninety two Paise only) as on 28-07-2021.	Mortgage over following properties: Property no 1: All the piece and parcel of immovable property situated at the plot no 9 Jyoti nagar village - babdiya kalan Hoshangbad main road, near dandish nagar , nagar nigan ward no 53 teshil Huzur Distt Bhopal MP, Total Area 1452.6 Sq feet or 135 Sq mtr. Bounded by East - Plot 17 and 18, West- Road North - Plot no 8, South- Plot no 10 Property no 2 : All the pieces and parcel of immovable property situated at the plot no 8 Jyoti nagar village - babdiya kalan Hoshangbad main road, near dandish nagar , nagar nigan ward no 53 teshil Huzur Distt Bhopal MP, Total Area : 1439.5 Sq feet or 133.75 Sq mtr. Bounded by East- Plot 18 and 19, West- Road North - Road, South- Plot no 9	Symbolic Possession 23-11-2021
(Loan account number RHB779743 and CRN No. 243375503), 1. Mr. Mahendra Godha, Having address: House no 14-C Village Halapur (singarhooli), Airport Road , Teshile Huzur Bhopal (MP) ...Borrower: 2. Mrs. Ahha Godha, Having address : House no 14-C Village Halapur (singarhooli) Airport Road , Teshile Huzur Bhopal (MP) ...Co borrower	Demand Notice Dated- 29-07-2021 Rs. 24,02,542.26/- (Rupees Twenty four Lakh Two Thousand Five Hundred Forty two and Twenty six Paise only) as on 28-07-2021	All the pieces and parcel of immovable property situated at house no 14 -C part of survey no 4 and 5/1, Area 143.97 sq mtr. situated at village Halapur (singarhooli) Airport Road Teshil Huzur Bhopal (MP), Bounded by East: Plot no 14 A, West: Road North : Plot no 14 B, South : Railway Land	Symbolic Possession 24-11-2021
(Loan account number RHB RH8571928 and CRN No 207204344), 1. Sunil Sidhna hardware, Having address: Ward No.25 Hanuman Nagar Rasuliya Town city Hoshangabad -MP 462001...Borrower, 2. Mr. Gopal Prasad Sidhna, Having address: Ward No.25 Hanuman Nagar Rasuliya Town city Hoshangabad -MP 462001...Co Borrower, 3. Mrs. Vandana Sidhna, Having address: Ward No.25 Hanuman Nagar Rasuliya Town city Hoshangabad -MP 462001...Co Borrower	Demand Notice Dated- 28-01-2021 Rs. 6,50,634.38 /- (Rupees six lakhs fifty thousand six hundred thirty four and thirty eight paise only) as on 28-01-2021.	Mortgage over following properties: 1. All the piece and parcel of the Immovable property being self-occupied residential house at plot no.31 situated at ward no.22 part of khasra no. 39/2, 56/1 teshil and sit Hoshangabad MP, together with construction with all existing building and structures as may be crested/ constructed thereupon both present and future, which is bounded as under- East- Road , West- Gali, North= house of devki patwa, South - House of S.K Tiwari	Symbolic Possession 23-11-2021
(Loan account number RHB1009955 and CRN No. 280020686), 1. Mr. Sunil Kumar Gour, Having address: B-455 B Sector Sardvham Colony Kolar Road Huzur Bhopal 462042 MP...Borrower, 2. Mrs. Gayatri gour, Having address : B- 455 B Sector Sardvham Colony Kolar Road Huzur Bhopal 462042 MP...Co Borrower	Demand Notice Dated- 30-07-2021 Rs. 10,20,262.70/- (Rupees Ten lakhs twenty thousand two hundred sixty two and seventy paise only) as on 28-07-2021	All the pieces and parcel of immovable property situated at the flat no-m-103 on 1st floor of south block comprising of a super built up area 756 sq. and built up area 513 sq feet of cosmos tower situated at Village Bonda tahsil Huzur Distt Bhopal. Bounded as under- Toward East- Flat no 104, Toward West - Open, Toward North - Flat no 105, Toward South- Flat no 102	Symbolic Possession 23-11-2021
(Loan account number RHB595481 and CRN No. 116122710 and RHB595501 and CRN No. 116122710), 1. Mr. Piyush Gupta, Having address: H NO-57 Kotwali Road Bhopal 462001 MP, Also at : HC-42 HIG NRI Colony KOH-E-Fiza Bhopal 462001 MP...Borrower, 2. Mrs. Poonam Gupta w/o Mr. Piyush Kumar Gupta, Having address: H NO-57 Kotwali Road Bhopal 462001 MP...Co Borrower	Demand Notice Dated- 29-07-2021 (loan account number RHB595481 and CRN No. 116122710) Rs. 16,70,278.17 /- (Sixteen lakhs seventy thousand two hundred seventy eight rupees and seventeen paise only) as on 28-07-2021 (Loan account No. RHB595501 and CRN No. 116122710) Rs. 1,65,22,010.28 /- (One crore sixty five lakhs twenty two thousand ten rupees and twenty eight paise only) as on 19-07-2021	Mortgage over following properties: 1. All that pieces and parcel of the residential property at House No. 65, Type L, Sector 5 park City, Village Katara, Katara Hills Bhopal MP, 945 sqft. situated 2. All the pieces and parcel of immovable property situated at the Under construction Residential Property having Land Area of 5468.77 Sq.Ft. situated at Plot No. 10-C/3 with part of survey no. 5537, char Bangla, Civil Lines Professor Kotwali Ward No. 24, Bhopal (MP) in the name of Mr. Piyush Kumar Gupta, Bounded by : East : Govt Bungalow, West : Property of Sunita Agarwal, North : Govt Quarters and buildings, South : Char bungalow road	Symbolic Possession 22-11-2021