

Loan apps lend money without documentation, but charge high interest rates, harass and blackmail to extort more from borrowers

CHETAN MG

IEJAS G, a 22-year-old mechanical engineering student at a private engineering college in Yelahanka in Bengaluru, had borrowed money from a loan app to help his friend. To repay the loan, he raised another loan from another app. He kept paying interest but could not repay the loan. The interest increased and so did the harassment by the lenders. On July 11, he left a note seeking apologies from his parents, and stated that he was unable to bear the harassment by the loan sharks, and ended his life.

Nanda Kumar, a 55-year-old employee of a cooperative bank, started receiving morphed obscene pictures on his phone. The senders were threatening to upload them on the internet, besides sending them to his family and friends. Fearing this, he came under a moving train near Kengeri, in July last year. Borrowing loans from random lending apps drove him to take the extreme step.

In both these cases, neither of the victims had borrowed lakhs or crores of rupees, but just a few thousand. However, it was the huge amount of interest they were made to cough up by loan sharks, topped by blackmailing to extort more from them, that put them under pressure. The debt/death trap was just a click away.

With the Covid-19 pandemic came financial distress, as lakhs of people lost their jobs. During this period, predatory loan apps gained entry into the world of micro-financing. The

THE TRAP IS JUST A CLICK AWAY

apps, which were easily downloadable from app stores grabbed the eyeballs of people on social media platforms. It seemed lucrative as they offered loans without any documentation, and that's how many walked into the trap.

As most of these apps had links to China, where they were being operated and monitored from cloud-based servers, the apps were also called 'Chinese loan apps'. Taking a cue from these apps, Africans started similar ones, and even Indians designed hundreds of predatory apps. With the intervention of law enforcement agencies, several apps were pulled down from Google Play Store and the App Store (iPhones). To control the menace of these loan apps, the RBI gave a list of Digital Lending Apps (DLAs) run by regulated entities so that only listed DLAs are hosted on these stores. After a lull, the predatory loans made a backdoor entry via third-party app stores. They also started sending messages on apps like Telegram, to reach out to potential borrowers.

How do these apps operate?

"They specifically target financially vulnerable individuals, often those plagued by a poor credit history or facing financial hardships. To identify potential victims, they em-

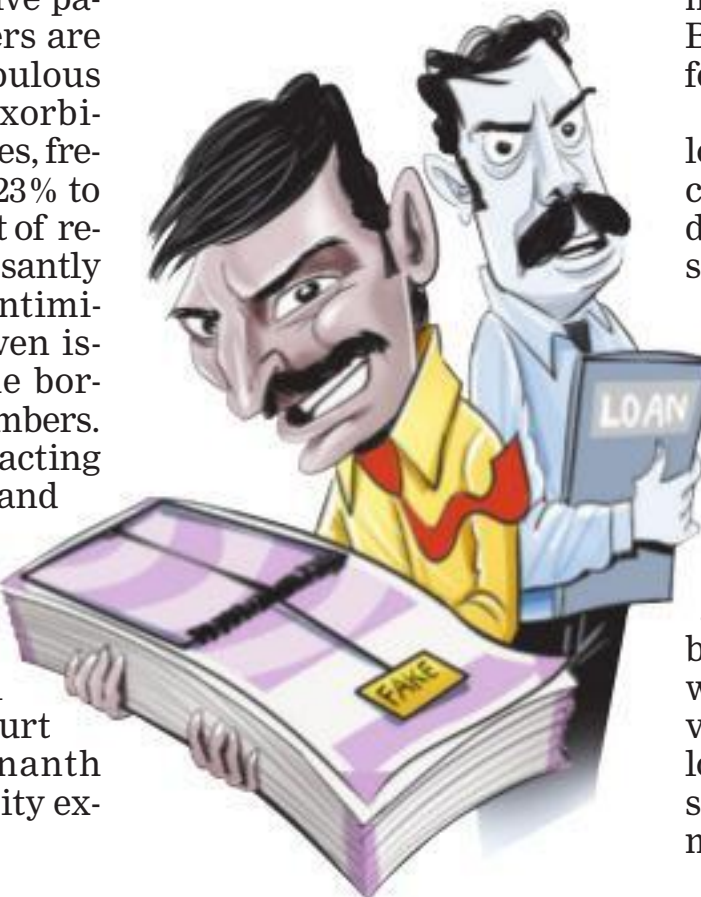


ploy tactics such as advertising on search engines like Google, focusing on keywords like 'quick loan', 'loan without collateral', 'fast loan' or '10-second loan'. These apps entice borrowers with the promise of quick and hassle-free loans, and minimising or eliminating the need for extensive paperwork. Once borrowers are lured in, these unscrupulous app handlers impose exorbitant interest rates and fees, frequently in the range of 23% to 30% per week. In pursuit of repayment, they also incessantly call at all hours, send intimidating messages and even issue threats to harm the borrower or their family members. They go further by contacting the borrower's friends and relatives, sending fabricated legal notices and falsely claiming that these contacts are guarantors, subject to legal action via fraudulent court orders," explained Ananth Prabhu G, a cyber security expert in Mangaluru.

IF HARASSED

- Report the app to RBI or other financial regulator
- Dial 1930 or visit cybercrime.gov.in
- Block any communication attempts from the app
- Consider changing your phone number, email ID
- Seek assistance from financial counsellor or consumer protection organisation

"These apps may also exploit personal data collected during installation, which often encompasses access to the user's gallery, contacts, SMS messages, location, camera and more. Due to their illicit nature, these apps lack legitimate payment gateways, causing borrowers to make repayments to a provided GPay ID, frequently leading to repeated harassment tac-



tics, falsely claiming that payments haven't been credited and coercing multiple payments from victims. Some fraudulent loan apps may engage in phishing attempts, where they trick borrowers into providing sensitive information such as banking credentials, passwords or personal identification. There are occasions when these apps deposit funds into the account of individuals who have installed the app, without requesting a loan. Such strategies are employed to intimidate individuals who are merely inquisitive about the app and decide to install it on their devices," he said.

Interest begins to mount

"Taking advantage of people's immediate requirement for money, predatory loan apps are luring people with easy access to loans without any documentation. You get the money instantly but what follows is sheer harassment," says DIG SD Sharanappa, Joint Commissioner of Police (Crime), Bengaluru city (who was transferred last week).

"In a hurry to avail instant loans, borrowers give apps access to their contacts and media without realising the consequences," he said.

The lenders are happy till the borrower keeps paying the interest. If one fails, the trouble begins. Starting with sending lewd or abusive messages to the borrower and his contacts, the loan sharks go to the extent of creating obscene images of the borrower and sharing them with his/her contacts. "It is a vicious circle. First, they give loans amounting to a few thousand rupees and charge so much interest that the borrow-

The postmortem of two tigers that were found dead in Nilgiris district of Tamil Nadu on Saturday has pointed to circumstantial poisoning of one of them. The other tiger died of injuries, suspected to have been caused in a fight with another animal, forest department sources said

'Will train police to be sensitive'

CONTINUED FROM PAGE 1

THE commissioner said the girl also behaved violently with the police after which she was overpowered by women cops before she was taken to the hospital. The result of the drug test came negative. The commissioner said the girl was handed over to her parents who admitted her to hospital for treating aggressive behaviour. He also said they are investigating as to why she acted the way she did. On Sunday, the news reached the KSCPCR chairperson, who got updates from the police commissioner and Mangaluru East police. He told 'TNIE' that the police are still not clear about the girl's age and if she is a minor, the commission will take a suo motu case against excise and police officials. Irrespective of the girl being a minor or an adult, the way she was treated at the police station shows that the police lack training in handling such sensitive issues, he said, adding that he will organise a training course for them through the Legal Cell. "They should have waited for some time for the girl to become normal and then counselled her. Coercive measures will lead to stress, panic and might also take a more serious turn. That is not the right approach," he said.

There are two viral videos of the incident. In the first, four women cops are found pinning down the girl to the ground as the girl shouts at them and asks them to go away.

Naidu sent to 14-day judicial custody

EXPRESS NEWS SERVICE @ Vijayawada

THE Anti-Corruption Bureau (ACB) special court on Sunday remanded former chief minister and TDP national president N Chandrababu Naidu in judicial custody for 14 days in the alleged Andhra Pradesh State Skill Development Corporation (APSSDC) scam. He was shifted to Rajamahendravaram Central Prison.

The verdict, which came after almost seven-and-a-half hours of arguments from the advocates of Naidu and the AP-CID, predictably sparked outrage among TDP leaders and cadre. TDP State president K Atchannaidu, in a statement, condemned Naidu's arrest in the 'illegal case' and called for a State-wide bandh Monday. Police security has been intensified across the State to prevent any untoward incidents. Jana Sena Party extended its support to the bandh.

The CID sleuths, who arrested Naidu at Nandyal on Saturday morning, produced him on court on Sunday morning after



TDP supremo N Chandrababu Naidu arrives at a civil court in Vijayawada on Sunday | PRASANT MADUGULA

conducting the mandatory medical tests for him at the Vijayawada Government General Hospital (GGH). In the remand report submitted to the court, the CID narrated the sequence of events in the scam and pointed out that though it was agreed that M/s Siemens would give 90% as grant-in-aid, and the State government the remaining to open six centres of excellence and several skill development institutions, Naidu "intentionally" did not insist on the contribution of the technology partners. It argued that Naidu (A-37) is the "principal architect of the entire scheme."

ಕರ್ನಾಟಕ ನಿರಾಶ್ರಿತರ ನಿಗಮ ನಿಯಮಿತ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ
ಕಾರ್ಯಾಚರಣೆ ಅಧಿಕಾರದ ಕಛೇರಿ ಕರ್ನಾಟಕ, ಹಂ.ಭ.ಎ.ಕಾ. ವಿಭಾಗ ನಂ.3, ಸಿಂಧುನಗರ-584128
ಸಂ.ಕಾರ್ಯಾಚರಣೆ-3/ಕರ್ನಾಟಕ/ಕಾ-3/ಮಾಸಂಸ/ಅಧಿಕಾರ/2023-24/702 ದಿನಾಂಕ:07-09-2023

ಬೆಂಚರ್ ಅಧಿಕಾರ
ಉಲ್ಲೇಖ: 1. ಈ ಕಛೇರಿ ಬೆಂಚರ್ ಪ್ರಕಟಣೆ ಸಂಖ್ಯೆ: 677 ದಿನಾಂಕ: 04.09.2023.
2. ಈ ಕಛೇರಿ ಬೆಂಚರ್ ಪ್ರಕಟಣೆ ಸಂಖ್ಯೆ: 678 ದಿನಾಂಕ: 04.09.2023.
ಮೇಲಿನ ಉಲ್ಲೇಖಗಳನ್ವಯ ಈ ಕಛೇರಿಯಿಂದ ಆಹ್ವಾನಿಸಲಾದ ವಿವರ ಅಲ್ಲದಿದ್ದರೆ ಬೆಂಚರ್ ಪ್ರಕಟಣೆಗಳಲ್ಲಿ ಕೆಲವೊಂದು ತಿದ್ದುಪಡಿಯಾಗಿದ್ದು ವಿವರಗಳು ಈ ಕಛೇರಿಗೆ ಸೇರಿವೆ.

ವಿವರ	ಈ ಮೊದಲು ಪ್ರಕಟಣೆಯಿದ್ದಂತೆ	ತಿದ್ದುಪಡಿ ಪ್ರಕಟಣೆಯಂತೆ.
web site	www.e Brockkarnataka.gov.in	https://www.kppp.karnataka.gov.in/#/portal/portal-home
Address	www.e Brockkarnataka.gov.in	https://www.kppp.karnataka.gov.in/#/portal/portal-home

ಇನ್ನೂಕೆಲವು ಬೆಂಚರ್ ನಿಬಂಧನೆಗಳಲ್ಲಿ ಯಾವುದೇ ಬದಲಾವಣೆಗಳು ಇರುವುದಿಲ್ಲ. ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ಕಾರ್ಯನಿರ್ವಾಹಕ ಇಂಜಿನಿಯರರು ಕರ್ನಾಟಕ, ಹಂ.ಭ.ಎ. ಕಾಲುವೆ ವಿಭಾಗ ನಂ. 3 ಸಿಂಧುನಗರ ರವರ ಕಛೇರಿಯಿಂದ ಕಛೇರಿ ಸಮಯದಲ್ಲಿ ಪಡೆಯಬಹುದಾಗಿದೆ.

ಸಹಿ:- ಕರ್ನಾಟಕ ಅಧಿಕಾರದ ಕಛೇರಿ, ಕರ್ನಾಟಕ, ಹಂ.ಭ.ಎ.ಕಾ. ವಿಭಾಗ ನಂ.3, ಸಿಂಧುನಗರ.
DIP/RCR/122/KSMC&A/Job No.119/2023-24

EQUITAS SMALL FINANCE BANK LTD
(FORMERLY KNOWN AS EQUITAS FINANCE LTD)
Registered Office: No.769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai, Chennai, TN - 600 002.
044-42995000, 044-42995050

SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTY
E-Auction Sale Notice for the sale of immovable assets under SARFAESI Act, 2002, R/w rule 8(6) of Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrowers, Co borrowers and Guarantors that the below described immovable property mortgaged to the Secured creditor, the physical possession of which has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd., will be sold on 29-09-2023 'AS IS WHERE IS' 'AS IS WHAT IS CONDITION' for recovery of below mentioned amount due to Equitas Small Finance Bank Ltd., from the following borrowers.

Borrower/s & Guarantor/s Name & Address Total Due + Interest from	Description of Secured Asset (Immovable Property)
1.Mr. Ramanji S/o. Doddanna 2.Mrs. Rajani W/o. Ramanji D Both are residing at No 521 4th Cross, Kodigehalli Amruthahalli, Bangalore, Karnataka - 560092. Loan Account No. - ENFMKLI0008417 Claim Amount Due Rs.1766477/- as on 20-07-2019 with further interest from 21-07-2019 with monthly rest, charges and costs, etc., (Total Outstanding being Rs.30,72,111/- as on 05-09-2023).	All the Peace and parcel of the immovable property bearing Site no. 15, New No.15, Site no. 221, Katha, No. 221/221, Formed out of property.No.81, Assessment. No. 203 (221/221). Situated at thindlu village, yelahanka hobli, Bangalore north taluk, now Comes under B.B.M.P limits, Bangalore, measuring East to West 22 Feet, North to South 32 Feet, total extent 704 S.qft. North by: House belongs to Sri.Ganappa, South by: House belongs to Sri. Narayanaswamy, East by: Road, West by: Road, Measurement: measuring East to West 22 Feet, North to South 32 Feet, total extent 704 S.qft. Situated at within the Sub-Registration District of Hebbala and Registration District of Bangalore, together with all buildings and Structure attached to the earth or permanently fastened to anything attached to earth, both present and future and all easements/mamool rights annexed thereto, and the boundaries of the said land are as follows. Reserve Price: Rs.32,00,000/-, Earnest Money Deposit: Rs.3,20,000/- Contact Names: Hussian: 8880880305, Darshana K.M: 9611143773

Date of Auction: 29-09-2023
For detailed terms and conditions of the E-Auction sale, please refer to the link provided in www.equitasbank.com & <https://sarfaeiauctiontigger.net>
Date : 11.09.2023
Place: Bangalore
Authorized Officer- Equitas Small Finance Bank Ltd

BANGALORE WATER SUPPLY AND SEWERAGE BOARD
INVITATION FOR TENDER
(Through KPP portal only)
BWSSB invites Tenders from eligible contractors for the following Works:
Office of the Chief Engineer (WWW-West), 6th Floor, Cauvery Bhavan, K.G. Road, Bangalore-09.

Sl. No.	Division	IFT Number	Amount Put to Tender EMD Amount	Last Date & Time for submission of tender	Date & Time for opening of tender
1.	EE (WWW-N) - V. Valley	BWSSB/EE(WWW-N-V.V)/PB/304/2023-24 Date: 06-09-2023	Rs.21.06 Lakhs Rs.50,000/-	18-09-2023 upto 5.30 p.m.	20-09-2023 at 4.00 p.m.
		BWSSB/EE(WWW-N-V.V)/PB/307/2023-24 Date: 07-09-2023	Rs.19.21 Lakhs Rs.49,000/-	25-09-2023 upto 5.30 p.m.	27-09-2023 at 4.00 p.m.

Sd/- Executive Engineer (WWW-N)-V. Valley.
The details regarding the tender and participation in the e-procurement process can be obtained by logging on to <https://kppp.karnataka.gov.in> For further details contact the signed office during working hours.
DIP/RC/IAAPLRO/1244/23-24

IC - SSURE ANNOUNCES
1st Innovation Competition
Call for grassroots innovations/ideas to solve problems of rural India
Attractive Cash Awards To Be Won!
Submit your entries online below
By May 31st, 2024
<https://ssure.ic.in/1st-innovation-competition>
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JANA SMALL FINANCE BANK (A scheduled commercial bank)
Registered Office: The Fairway, Ground & First Floor, Survey No. 10/1,11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

E-AUCTION NOTICE
PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.
The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 24-05-2023	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last date TIME & Place for submission of Bid
1	30258310000173	1) Mr. Kiran Kumar Ramamurthy, 2) Mrs. Lakshmi Devi, 3) Mr. Eshwar	29.08.2020	26.03.2021	Rs.12,93,004/- (Rupees Twelve Lakh Ninety Three Thousand Four Only)	19.09.2023 Time 9:30 AM to 5:00 PM	Rs.6,21,000/- (Rupees Six Lakh Twenty One Thousand Only)	Rs.62,100/- (Rupees Sixty Two Thousand One Hundred Only)	29.09.2023 @ 02:00 PM	27.09.2023 Till 5.00 PM Jana Small Finance Bank, Head Office - The Fairway, Ground & First Floor, Survey No. 10/1,11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.
DETAILS OF SECURED ASSETS:- Schedule-A:- Description of Immovable Property: All that piece and parcel of the residentially converted lands totally measuring about 11 acres and 18 Guntas including the kharab land in Sy.No.39/1,39/2,40/3 and 42/1 all situated at M.Medehalli, Attibelehobli, Anekal Taluk, Bangalore Rural Taluk Bangalore and bounded on the North by: Maya Sandra Gadi, South by: Lands in Survey No.41, East by: Lands in Survey No.43, West by: Road. Schedule-B 'Property': Property to be conveyed: The undivided share, right, title and interest in the Schedule 'A' property mentioned above works out to 195 square feet. Schedule-C:- Description of Residential Unit: Residential Apartment Bearing No. B -108, First floor of Tower-01, consists of One Hall, One Bed Room, Kitchen, Bathroom and a balcony, in the residential Apartment Complex known as "Janaadhar Shubha" constructed on the Schedule-"A" Property having a super built up area of 400 square feet with fitted flooring and on the proportionate share in the common areas, such as passages, stairs, ducts well and/or rooms water, drainage and/ or electrical conduit/s and/or other areas used in common with the purchasers of other Apartments.										
2	47468950002328	1) Mr. Abhilash V Augustine [Proprietor of D.G Enterprises], 2) Mrs. Jincey Abhilash, [W/o Abhilash V Augustine]	10.02.2023	03.07.2023	Rs.4,22,152.16 (Rupees Four Lakh Twenty Two Thousand One Hundred Fifty Two And Sixteen Paise Only)	19.09.2023 Time 9:30 AM to 5:00 PM	Rs.89,100/- (Rupees Eight Lakh Ninety One Thousand Only)	Rs.89,100/- (Rupees Eighty Nine Thousand One Hundred Only)	29.09.2023 @ 02:00 PM	27.09.2023 Till 5.00 PM Jana Small Finance Bank, Head Office - The Fairway, Ground & First Floor, Survey No. 10/1,11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.
DETAILS OF SECURED ASSETS:- DETAILS OF SECURED ASSETS:- All that piece and parcel of immovable Residential property bearing Site No.16, Khatha No.91/1, formed in Assessment No.91/1, Situated at Narasipura Village, Dasanapura Hobli, Bangalore North Taluk, and bounded by the East by: Private property and Site No.13, West by: 30 Feet Road, North by: Site No.17, South by: Site No.15. Measuring East to West: 40 Feet and North to South: 30 Feet totally measuring 1200 Sq.Ft.										
3	33639420000907	1) Mr. Nagaraj V. 2) Mrs. Ashwini	17.01.2022	02.06.2022	Rs.26,58,278.50 (Rupees Twenty Six Lakh Fifty Eight Thousand Two Hundred Seventy Eight And Five Paise Only)	29.09.2023 Time 9:30 AM to 5:00 PM	Rs.36,00,000/- (Rupees Thirty Six Lakh Only)	Rs.3,60,000/- (Rupees Three Lakh Sixty Thousand Only)	13.10.2023 @ 02:00 PM	12.10.2023 Till 5.00 PM Jana Small Finance Bank, Head Office - The Fairway, Ground & First Floor, Survey No. 10/1,11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.
DETAILS OF SECURED ASSETS:- All that piece and Parcel of the Property bearing Site No.217, Assessment No.46/3, Situated at Andrahalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Presently Within Limits of BBMP measuring East to west 30 Feet North to south 40 Feet and Total Measuring 1200 Sq.Ft bounded on: East by: Site No.216, West by: Site No.218, North by: Other Road, South by: Road.										
4	47469680000048/ 47469430000170	1) Mrs. Mubeen Taj 2) Mr. Afsar Pasha	17.11.2022	23.08.2023	Rs.19,51,930.68 (Rupees Nineteen Lakh Fifty One Thousand Nine Hundred Thirty And Sixty Eight Paise Only)	29.09.2023 Time 9:30 AM to 5:00 PM	Rs.18,30,000/- (Rupees Eighteen Lakh Thirty Thousand Only)	Rs.1,83,000/- (Rupees One Lakh Eighty Three Thousand Only)	13.10.2023 @ 02:00 PM	12.10.2023 Till 5.00 PM Jana Small Finance Bank, Head Office - The Fairway, Ground & First Floor, Survey No. 10/1,11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.
DETAILS OF SECURED ASSETS:- All that piece and parcel of the property bearing property old Khatha No.486/828/187, New Khatha S.No.828/187, E-Khatha ID No.150300302200201026, situated at Karenahalli village, Aralu Mallige Grama Panchayath, Kasaba Hobli, Doddaballapura Taluk, Bangalore Rural District, and bounded by the East by: Road, West by: Galli, North by: House of Fyabee, South by: Site of Munirai, Measuring East to west: 40 feet and North to south: 20 feet in all measuring 800 sq.ft. along with R.C.C. Building thereon.										
5	30198640001361/ 30199660001268/ 30199660003899/ 45349660003869	1) M/s Seema Enterprises Rep by its Prop: Syed Chand Pasha, 2) Mr. Syed Chand Pasha, 3) Mrs. Shabana Begum	26.05.2022	04.09.2023	Rs.49,81,036.85 (Rupees Forty Nine Lakh Eighty One Thousand Thirty Six And Eighty Five Paise Only)	29.09.2023 Time 9:30 AM to 5:00 PM	Rs.36,29,000/- (Rupees Thirty Six Lakh Twenty Nine Thousand Only)	Rs.3,62,900/- (Rupees Three Lakh Sixty Two Thousand Nine Hundred Only)	13.10.2023 @ 02:00 PM	12.10.2023 Till 5.00 PM Jana Small Finance Bank, Head Office - The Fairway, Ground & First Floor, Survey No. 10/1,11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.
DETAILS OF SECURED ASSETS:- All that piece and parcel of the property bearing Site No. 21, Old No.56/3 then No.111, Byrasandra, presently Corporation, No.21/8 Situated at 2nd Cross, 8th Main Road, (area in between RBL & Huttling Colony) Tank bund area, Byrasandra, 58th Division of BBMP, Bangalore, presently within the Limits of BBMP, and Bounded on the East by: Property of No.20, West by: Remaining Portion of the Property No.21 belongs to Mahabooobi, North by: Road, South by: C.I.T.B Land. Measuring East to West : 16 Feet and North to South 28 Feet.										

The properties are being held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and the E-Auction will be conducted 'On Line'. The auction will be conducted through the Bank's approved service provider M/S. 4 Closure at the web portal <https://bankauctions.in/www.foreclosureindia.com>. For more information and for details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. Bhaskar Naidu Contact Number: 8142000809/8142000061. Email id: info@bankauctions.in or subbarao@bankauctions.in.
For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank authorized officers Mr. Ranjan Naik (9590858249), Mr. Umesh (8050149617) & Mrs. Syeda (7400445147). To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named borrowers/Guarantor/Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.
Date: 11-09-2023, Place: Bangalore & Bangalore Rural
Sd/- Authorized Officer, Jana Small Finance Bank Limited