

Muted demand may bite into Jubilant's earnings

RAM PRASAD SAHU
Mumbai, 14 March

The stock of the country's largest listed quick service restaurant (QSR), Jubilant FoodWorks, has shed over 23 per cent from the start of January and is now trading close to its 52-week lows. After a muted December quarter in the pizza category due to the ongoing slowdown as well as severe competitive pressures, brokerages had downgraded the stock.

The company reported sales growth of 3 per cent Y-o-Y on the back of 6.2 per cent growth in the delivery business.

However, this was offset by the decline in dine-in segment, which fell by 5.6 per cent. Delivery accounts for about 65 per cent of Jubilant's revenues. Growth for this channel was led by a combination of volume and higher order value. Elara Securities, however, says that sustaining it may be a challenge as overall demand remains muted over the near term.

The company's like-for-like (LFL) growth for the December quarter fell 2.9 per cent over the year-ago quarter on account of pressure on dine-in and little or no positive impact from the festival season and the Cricket World Cup. This was the fourth consecutive quarter of decline in LFL growth for the pizza market leader.

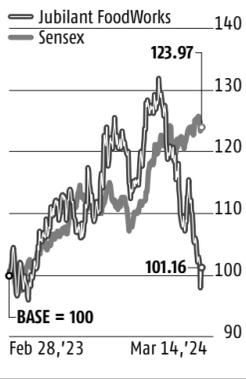
Most brokerages highlight the competitive challenges both within the category as well as from aggregators. Says Kunal Vora of BNP Paribas Research, "Pizza, the most delivery-friendly option, is facing intense competition as more cuisine options have become available to consumers.

While inflation may also be hurting demand, there are other factors at play, and we think the road to recovery could be longer than what the market estimates."

The brokerage has pointed out that since FY19, aggregators have scaled up significantly, with 4 times growth in the number of Zomato's restaurant partners. Gross order value growth was even higher. Zomato had 254,000 restaurant



DOWNWARD SPIRAL



The firm's like-for-like growth for the December quarter fell 2.9 per cent over the year-ago quarter on account of pressure on dine-in and no positive impact from the festival season and the Cricket World Cup

partners as of Q3FY24, 48 times the total stores of listed QSR firms. This has increased the options available to consumers.

BNP Paribas Research has an underperform rating on the stock as it believes that a swift recovery and strong long-term sales growth are more than priced in. The stock is trading at 60 times its FY26 price to earnings ratio even after assuming a sharp

recovery in sales growth and margins over FY24-26. The brokerage believes that the risk/reward balance is unfavourable and there is a high likelihood of disappointments continuing.

In addition to pressures on the topline, the company and the sector also faces a challenge on the margin front. For Jubilant, while gross margin expansion came in at 120 basis points Y-o-Y to 76.7 per cent, this did not percolate down to the operating level. Operating profit margins were flat on a sequential basis at 20.9 per cent due to spending on promotional costs.

Increased advertising costs were aimed at perking up demand and to counter the

rise in competition.

Say analysts led by Naveen Trivedi of Motilal Oswal Research: "As near-term demand is expected to be soft, we do not see the operating print improving anytime soon. The backend investments (commissaries in Bangalore, Mumbai) will further keep the profit before tax margin under pressure. We believe the current valuation does not capture the full earnings pressure." The brokerage has downgraded its rating to neutral post the December quarter earnings.

Analysts are also factoring in the value of its overseas businesses of DP Eurasia (Turkey) and Bangladesh after the company increased its stake in the two businesses to nearly 100 per cent. Nuvama Research has pegged the value of DP Eurasia at 20 times CY23 net profit based on the global peer average which adds Rs 38 to its sum of the parts valuations.

Analysts led by Nihal Mahesh Jham of the brokerage, have adjusted down Domino's India's LFL estimates, which has led them to cut the company's FY25 and FY26 net profit by 11-13 per cent.

They have also reduced the target price to earnings multiple for Domino's to 45 times from 50 times pre-Covid ten year average. This is to factor in the structurally lower LFL and growth due to increased competition and the brand's reasonably high penetration.

Obtain secured credit card, repay regularly to repair credit history

Use less than 30% of card limit; avoid frequent loan applications

SARBAJEET KSEN

Personal loans given by fintech players in the under ₹1 lakh category have grown at a compound annual rate of 75 per cent between 2017-18 and 2022-23. After this rapid growth, there are signs of stress in fintechs' loan portfolios, especially in the under ₹50,000 ticket size, according to a white paper released by Experian in collaboration with the Digital Lenders' Association of India (DLAI).

Reckless use of an unsecured loan (personal loan or credit card dues) can lead to a default, which impacts the borrower's credit score negatively. This can lead to a situation where it becomes difficult or impossible for the person to avail further credit. Even if they get it, the interest rate is high.

What is a bad credit score?

Credit bureaus calculate the credit score based on an individual's repayment record and borrowing pattern. A low credit score, typically below 700 (out of a maximum of 900), can lead to the rejection of loan applications. Credit score falls when one defaults, delays repayment, or applies for multiple loans.

"Improving a poor credit score requires time and discipline," says Raj Khosla, founder and managing director, MyMoneymantra.com.

Get a secured credit card

To build a healthy credit score, one needs to borrow and repay on time, and thereby establish a sound track record. But if you are in a Catch-22 situation where you do not have a loan because your credit score is poor, but need one to improve it, a secured credit card can help. "Those who are unable to get a credit card or a loan due to absent or poor credit history may opt for a secured credit card to improve their credit score," says Radhika Binani, chief product officer, Paisabazaar.

BOOST CREDIT HISTORY: CONVERT SETTLED ACCOUNT TO CLOSED

Loans become "written off" after 90 days of non-payment, significantly harming your credit score

Settling a loan for less than the amount owed (paying, say, ₹70 instead of the ₹100 owed) results in the account being marked as "settled" in your credit report

Having a "settled" account on your credit report can lead many lenders to reject your loan application

If you have a settled account, pay the remaining balance and have it marked as "closed" to improve your credit history



A secured credit card is backed by a fixed deposit (FD). The credit card issuing entity marks a lien on the FD and issues a credit card against it. The lender gives little importance to the person's credit history or income. The card limit is set at around 90 per cent of the FD's value.

At the end of each month, the credit card user gets the bill. If the entire outstanding is paid regularly on time, the credit score starts to improve. If the credit card user fails to repay the outstanding and the amount reaches the FD's realisable value, the card issuing bank recovers it by taking over the FD.

Limit credit utilisation

While using the secured credit card, avoid using the credit limit to the hilt. "High credit utilisation can signal to lenders that you are over-reliant on credit. This can negatively impact your credit score. It is advisable to keep your utilisation low - ideally below 30 per cent of your available credit limit. A lower utilisation rate is seen as indicative of good financial management, which positively affects your credit score," says Khosla.

Avoid being credit-hungry

Do not shop around for loans

immediately after getting a secured credit card. Such loan enquiries can also pull down the credit score, as they are treated as a sign of credit-hungry behaviour. "Avoid showing signs of over-dependence on credit by making multiple applications for loans or credit cards within a short period," says Binani.

Adds Khosla: "Every time you apply for credit, lenders conduct a 'hard inquiry' to check your creditworthiness. Each such inquiry lowers your credit score slightly. Frequent applications can compound this effect."

Once you have built a credit score, you may access fresh loans.

Review credit score periodically

Regular review of credit report not only helps detect inaccuracies but can help you take prompt corrective actions if the score is falling. "Obtain a copy of your credit report from the bureaus to detect any inaccuracies or unauthorised activities and address them promptly to safeguard creditworthiness," says Anil Rego, founder and chief executive officer, Right Horizons.

The credit score is often impacted by an error or even fraudulent activity. "Study your credit report closely to understand the reason behind the poor score," says Binani.

SOUTH EAST CENTRAL RAILWAY

E-TENDER NOTICE FOR ENGINEERING WORKS

Sr. No. (1) E-Tender No.: DRM-ENGG-BSP-T-115-23-24, Date: 04.03.2024. Work: Construction of side drain, yard drain to prevent water logging locations, cess improvement etc. under the jurisdiction of Sr. DEN/North/Bilaspur Division. Tender Value: ₹ 3,13,57,085.61. EMD: ₹ 3,06,800/- Completion Period: 12 Months.

Sr. No. (2) E-Tender No.: DRM-ENGG-BSP-T-116-23-24, Date: 04.03.2024. Work: Reconditioning of CMS crossing in situ by Translaminar Robotic Welder Technology under the jurisdiction of Sr. DEN/North/Bilaspur Division. Tender Value: ₹ 97,48,116.00. EMD: ₹ 1,95,000.00. Completion Period: 12 Months.

Sr. No. (3) E-Tender No.: DRM-ENGG-BSP-T-119-23-24, Date: 04.03.2024. Work: Replacement of Channel Sleepers with TBSR (H-Beam) Sleepers under the jurisdiction of Assistant Divisional Engineer/Manendragarh of Bilaspur Division. Tender Value: ₹ 1,76,81,279.49. EMD: ₹ 2,38,400.00. Completion Period: 12 Months.

Sr. No. (4) E-Tender No.: DRM-ENGG-BSP-T-120-23-24, Date: 04.03.2024. Work: Execution of track work like TBR, Deep Screening of Point & Crossing, casual reflective board and other miscellaneous track work under the jurisdiction of Sr. Divisional Engineer/North of Bilaspur Division. Tender Value: ₹ 2,92,81,059.64. EMD: ₹ 2,96,400.00. Completion Period: 18 Months.

Sr. No. (5) E-Tender No.: DRM-ENGG-BSP-T-122-23-24, Date: 04.03.2024. Work: Replacement of pressure filter, associated water distribution system and Construction of one room for installation of Deionization water treatment plant at Bijuri under the jurisdiction of ADE/N/Manendragarh. Tender Value: ₹ 45,66,165.49. EMD: ₹ 91,300.00. Completion Period: 06 Months.

Common for Sr. No. 01 to 05: Start Date of Submission of Tender: On 13.03.2024. Last Date of Submission of Tender: Upto 11.00 hours on 27.03.2024.

The complete information of above e-Tender Notices is available over websites: <https://www.irps.gov.in> Bids other than e-bids shall not be accepted against above Tenders.

Divisional Railway Manager (Engg) CPR/10/465 S.E.C.Rly., Bilaspur. f South East Central Railway @secrail

E-AUCTION SALE NOTICE SUPREME COATED MILLS PRIVATE LIMITED (IN LIQUIDATION)

CIN - U21022TN2003PT0051112 Plot No.30 ground floor RCC Building New Star City, Payasambakkam Chennai TN 600052 Liquidator: Rajalakshmi Vardarajan Liquidator's Address: 3/6, 10th Street, Venkateswara Colony Madhavaram Milk Colony, Chennai 600051, Tamil Nadu Email: liq.scmbpl@gmail.com Contact No- 9350583002

Sale of Assets under Insolvency and Bankruptcy Code, 2016 Bid Opening: 15th March 2024; Bid Closing: 6th April 2024 Date and Time of Auction: 10th April 2024 From 11.30 AM to 1.00 p.m. (With Auto extension of 5 minutes each)

Asset	RESERVE PRICE IN Rs	EMD IN Rs.	INCREMENTAL VALUE (in Rs)
All that piece and parcel of nanja land measuring 2.20.0 hectares together with a well therein, in Survey No.429 and nanja land measuring 0.78.50 hectares in Survey No.431, situated in North Ariyanayagipuram Village, Ariyanayagipuram Panchayat, Pappakudi Panchayat Union, within the Sub-Registration District of Mukkulad, in the Registration District of Tirunelveli. Geo location: 8°43'48.3"N 77°31'49.0"E	5600000	560000	100000

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" and "WHAT-EVER THERE IS" BASIS without any recourse, through approved service provider M/s e-procurement Technologies Limited (Auction Tiger). 2. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Conditions of online auction sale are available on website <https://nctauction.auctiontiger.net>. Contact: Mr. Praveen Kumar Thevar at +91-9722778828/079-68136855/854 E-mail : praveen.thevar@auctiontiger.net, nct@auctiontiger.net/support@auctiontiger.net For Property related issue please contact or mail to Ms. Rajalakshmi Vardarajan : +91- 9350583002 Email: liq.scmbpl@gmail.com Date: 15.03.2024 Place: Chennai

Rajalakshmi Vardarajan Liquidator IBBI/IPA-003/IP-NO0145/2017-2018/11597

Opinion, Monday to Saturday

To book your copy, sms reaches to 57575 or email order@bmail.in

Business Standard Insight Out

To book your copy, SMS reaches to 57575 or email us at order@bmail.in

Business Standard

Insight Out

SALEM PRINTS CLUSTER SERVICES PVT. LTD.,

Factory: Survey No. 163/3, Backside of Bharat Petrol Bunk, 1.5 km from Seelanackkenpatty Flyover, Attur Main Road, Seelanackkenpatty, Salem DT, Tamilnadu - 636 20 | PHONE: 93445-54887/89407-90993/86405-75759 E-Mail ID: printscluster@gmail.com

TENDER NOTICE

Sealed Tenders are invited by M/s. SALEM PRINTS CLUSTER SERVICES PVT. LTD. Survey No. 163/3, Backside of Bharat Petrol Bunk, 1.5 km from Seelanackkenpatty Flyover, Attur Main Road, Seelanackkenpatty, Salem DT, Tamil Nadu, INDIA. The Special Purpose Vehicle (SPV) of Printing Cluster, Salem from reputed Manufacturers, Distributors or Authorized Dealers for the supply, installation, testing and commissioning of the following Machinery & Equipment for the CFC with financial assistance under MSE-CDP Scheme of GoI and GoTN.

ITEM NO	Name of the Machinery	QTY	EMD in Rs.	Appx Value Rs. in Lakhs	Period of Completion
I	Computer and Software	4	12,000	12.00	120 days
II	Printer	2	1,07,500	195.00	120 days
III	Scanner	1	25,000	24.00	120 days
IV	Web Offset Machine (unwind +4'4") Tower+Book Folder)	1	23,000	26.00	120 days

Technical Specifications for the above Machinery and Equipment are available in the Annexure-III of the Tender document. The tender document can be downloaded from the websites www.salemprintscluster.com or www.msmei-chennai.gov.in as may be submitted along with the demand draft for Rs.2500/- (including 10% GST) each in favor of Salem Prints Cluster Services Private Limited payable at Salem as cost of tender document.

- Date of commencement of sale of tender: 15.03.2024@ 10.00 AM
- Date of Pre-Bid Conference at SIDCO, C.O. Chennai: 27.03.2024@ 03.00 PM
- Last date for issue of Tender/downloaded: 15.04.2024 @ 12.00 PM
- Last date for receipt of Tenders: 15.04.2024 @ 01.00 PM
- Date of opening of sealed Tenders (Technical bids only) at SPV office, Chennai: 15.04.2024 @ 02.00 PM

Managing Director: SALEM PRINTS CLUSTER SERVICES PRIVATE LIMITED DIPR/1638/TENDER/2024

PUBLIC NOTICE

Department of Science & Technology Government of Madhya Pradesh

This is to inform the General Public that the letter dated 31.01.2024 regarding sponsorship for the National Digital Transformation Summit scheduled on 15th & 16th March 2024 has not been issued by the Department. It has come to our notice that the organizing agency M/s Elets Technomedia Pvt. Ltd. has misrepresented facts in its communication with the stakeholders for the said event. The Department of Science & Technology, GoMP has no association with M/s Elets Technomedia Pvt. Ltd. or any events organized by it. Organizations/General Public coming across such notifications and in receipt of such letter are requested to ignore the same and bring it to the notice of the undersigned.

DEPUTY SECRETARY Dept. of Science & Technology Mantralaya, Vallabh Bhavan, Bhopal MPM/114435/2024

BAJAJ FINANCE LIMITED

Corporate Office: 3rd Floor, Panchshil Tech Park, Viman Nagar, Pune-411014, Maharashtra. Branch Office: Bajaj Finance Ltd, No 14 3rd Floor Sai rajya officers Lane opp to vooresh Tech Vellore 632001. Authorized Officer's Details: Name: Varadaraj M, Email: varadaraj.m@bajajfinserv.com Mob No.9940155459 /8668189048

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF THE SECURITY INTEREST ACT 2002 (Act)

Notice is hereby given to the public in general that the below mentioned Borrower/co-borrower mortgaged the immovable property which is described hereunder to Bajaj Finance Limited ("BFL") and the possession of the said immovable property ("secured asset/property") has been taken over by the Authorized Officer in accordance of the SARFAESI Act 2002 and rules there to. The secured asset will be sold through public auction by bidding for realization of the loan dues, applicable interest, charges and costs etc., payable to BFL as detailed below. The secured asset is being sold on 19/04/2024 and the bidding will be held on "AS IS WHERE IS", "AS IS WHAT IS", "WHAT-EVER THERE IS" AND "WITHOUT RECOURSE BASIS" under the rule number 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) and on the terms and conditions specified here-under:

Loan account details/Borrowers & Guarantor's Name & Address	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 3. Bid Increment
LAN- 403SHL24683182, 403SHL24683885. 1. Nandhakumar V (Borrower), A H10E, 32, Sukh Sagar, 1st Seaward Road, Chennai - 600041 Also At Flat No. B-5, Old No.28, New No.51, Adhamdharapuram Main Road, Adayar, Chennai - 600020 Total Outstanding: Rs. 32,58,075/- (Rupees Thirty Two Lakhs Fifty Eight Thousand and Seventy Five Only) Along with future interest and charges accrued w.e.f 04/03/2024	1) E-Auction Date: -19/04/2024 Between 11:00 AM To 12:00 PM With Unlimited Extension Of 5 Minutes 2) Last Date of Submission of EMD With KYC Is :-18/04/2024 Up To 5:00p.m. (IST) 3) Date of Inspection: -14/03/2024 To 12/04/2024 Between 11:00 AM To 4:00 Pm (IST).	1. Reserve Price:Rs.27,94,000/- (Rupees Twenty Seven Lakh Ninety Four Thousand Only) 2. EMD: Rs.2,79,400/- (Rupees Two Lakhs Seventy Nine Thousand Four Hundred Only), 10% of Reserve Price 3. Bid Increment -Rs.25,000/- (Rupees Twenty Five Thousand Only) & In Such Multiples

Description of the Immovable Property: Survey No.46/1a, 46/2 & 47, Plot No.37 (East Side), Palvananchattu Village, Vellore Taluk, Vellore District, Total Extent: 1139 sq.ft., (or) 105.82 sq.mts, North by : Road, South by : Mrs. Vijaya's House, East by : Mrs. Mohanan's House, West by : Plot No.36. Situated within the Registration Sub District of Vellore.

Terms and Conditions of the Public Auction are as under: ● "Public Auction is being held on "AS IS WHERE IS, AS IS WHAT IS AND WITHOUT RECOURSE BASIS" and is being sold with all the existing and future encumbrances whether known or unknown to Bajaj Finance Limited. ● The Secured asset will not be sold below the Reserve price. ● The Auction Sale will be online through e-auction portal. ● The e-Auction will take place through portal <https://bankauctions.in>, on 19th Apr, 2024 from 11:00 AM to 12:00 PM. Inwards with unlimited auto extension of 5 minutes each. For detailed terms and conditions please refer company website URL: <https://cms-assets.bajajfinserv.in/isc/content/bajajfinance/mandakumar-v-auction-website-noticepdf?sc=1&fmt=pdf> or for any clarification please connect with Authorized officer. Date: 15-03-2024, Place:Chennai Authorized Officer (Varadaraj,M) Bajaj Finance Limited

Punjab State Container and Warehousing Corporation Ltd. (CONWARE) Chandigarh

E-TENDER NOTICE (2ND CALL)

REFERENCE NO. CONWARE/CFS/Plot 2/Repairs/2023-24/02

Punjab State Container and Warehousing Corporation Ltd. (CONWARE) invites e-Tenders (Terms of Reference) by way of single stage, two cover system from experienced and professional entities for procurement of Project Development and Management Consultancy Services' for repairs/maintenance of existing Container Freight Station (CFS) situated at Dronagiri Noida, Plot 2, Sector 2, Navi Mumbai, Maharashtra State.

Closing Date and Time: Upto 1500 Hours on 02.04.2024 For details log onto: <http://reproc.punjab.gov.in>

Note: Any corrigendum/s to the e-Tender Notice shall be published on the above website only. PSCWL/12/2/2023/33330 Managing Director

ASSAM ELECTRICITY GRID CORPORATION LIMITED

REQUEST FOR EXPRESSION OF INTEREST

(Turnkey Works - Firm Selection)

Project name	Design, Planning and Development of Cricket Ground at 220KV Sarusajai GSS, AEGCL, Lokhra, Guwahati, Assam
Type of contract	Turkey
Type of notice	Request for Expression of Interest (REOI)
Issue date	14.03.2024
Closing date	17.04.2024

Further information can be obtained at the address below during office hours, i.e. 10.00 to 17.30 hours. Interested parties are requested to visit www.aegcl.co.in

Sd/-, Chief General Manager (PP&D) AEGCL, 1st Floor, Bijulee Bhawan, Paltanbazar, Guwahati-781001, Assam, India

GRIHUM HOUSING FINANCE LIMITED

(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD) DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT 2002 Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No. 79/1, Ghorapada, Mundhwa Road, Pune - 411036

You the below mentioned Borrowers/Co-borrowers/ Guarantors have availed Home Loans/Loans against Property facility (ies) by mortgaging your Immovable properties from Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) as the name Poonawalla Housing Finance Limited changed to Grihum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Private Unimitted Company) herein after referred as Secured Creditor. You defaulted in repayment and therefore, your loans was classified as Non-Performing Assets. A Demand Notice under Section 13(2) of Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 for the recovery of the outstanding dues sent on last known addresses however the same have returned un-served. Hence the contents of which are being published herewith as per Section 13(2) of the Act read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 as and by way of Alternate Service upon you. Details of the Borrowers, Co-borrowers, Guarantors, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed there are given as under:

Sr. No.	Name of the Borrower, Co-Borrower, Guarantor and Loan Amount	DETAILS OF THE SECURED ASSET	Demand Notice Date Amount Due in Rs.
1	PRADEEP KUMAR ATTELE, KUMARI SAJITHA PRADEEP KUMAR Loan Amount: Rs.490000/- Loan No: HF/0561/H/21/100071	All That Pice & Parcel Of Old S. No. 2138a, Ayan Purjari Re S. No. 452/6, Edaicoo Village, Vilavancode Taluk Kanyakumari District Adm. 485.64 Sq.Mtrs. Alpha Matriculation School Pin Code- 629152 Bounded By:- East:- 2.5ft Wide Pathway And Vacant Land Of Raganav. West:- Salimkumar House, North:- Vacant Land Of Pradeep Kumar, South:- 4ft Wide Common Pathway.	07/03/2024 Rs. 524656 (Rupees Five Lakh Twenty Four Thousand Six Hundred FiftySix Only) together with further interest @ 15.25% p.a till repayment.
2	SUBAHANI, ASANAMMAL BARVIN S Loan Amount: Rs.2250000/- Loan No: HM/0523/H/18/100129	All That Pice & Parcel Of Nanjai S.No.664/3, Ward No.7, D.Nos. 39, 39A/1, Pudhumana East Street, Vikramasingapuram Village-1, Vikramasingapuram Adm. 1635.47 Sq.Ft. Near By Csi Church, Madura Coasts Road Pin Code- 627425 Bounded By:- East:- Not Available, West:- Asiyaltham Property, North:- 10ft Wide East West Street, South:- Madathar Nanjai Property.	07/03/2024 Rs. 2250599 (Rupees Twenty Two Lakh FiftyThree Thousand FiftyNine Only) together with further interest @ 17% p.a till repayment.
3	KANTHARAJ R, NANDHINI Loan Amount: Rs.650000/- Loan No: HL/0111/H/19/100072	All That Pice & Parcel Of Old S.No. 389, New S.No.389/2, Kallapada Village & Panchayat, Gudiyatham Taluk & Sro, Vellore District Adm. 864 Sq.Ft. Indian Post Kallapadi Pin Code- 632602 Bounded By:- East:- Property Belongs To Mr.Jayapann, West:- Pathway, North:- Property Belongs To Mr.Ramachandran, South:- Property Belongs To Mr.Kasi @ Kandasamy.	07/03/2024 Rs. 634046 (Rupees Six Lakh ThirtyFour Thousand FortySix Only) together with further interest @ 16% p.a till repayment.
4	S VISWANATHAN, SIGAMANI, INDIRANI SIGAMANI, DINESH S Loan Amount: Rs.800000/- Loan No: HM/0111/H/17/100520	All That Pice & Parcel Of S.F.No.65/3, Patta No.144 Door 043/155-2 Vallyakkarapatti Village, Odugathur, Vellore Taluk & District. Adm. 4360.Sq.Ft. Near The Temple Cbse School Pin Code- 635804 Bounded By:- East:- Natarajan Property, West:- Colony Building, North:- Old Colony Building & Road, South:- Natarajan Property.	07/03/2024 Rs. 621032 (Rupees Six Lakh TwentyOne Thousand ThirtyTwo Only) together with further interest @ 16.75% p.a till repayment.
5	KAVITHA VIJAYAKUMAR, VIJAYAKUMAR JEGATHISAN Loan Amount: Rs.1500000/- Loan No: HM/0127/H/18/100212	All That Pice & Parcel Of S.No.317/C, Door No.9/98, Kadai Veedhi, Konreddyur Post, Kadayampatti, Amani Gundakkal Village, Salem Dist Adm. 720.Sq.Ft. Nearby Sri Sakthi Mariyamman Koli Pin Code- 636351 Bounded By:- East:- Sivaprakasam Property, West:- Main Road, North:- Sivaprakasam Property, South:- Venkatachalam Property.	07/03/2024 Rs. 1713710 (Rupees Seventeen Lakh Thirteen Thousand Seven Hundred Ten Only) together with further interest @ 15.5% p.a till repayment.
6	N UMA CO HIRER, N SE-SHADRI, JAYARAMA PILLAI, KANNIYAMMAL, N PRE		