



Chinese electronics company Xiaomi will start taking orders for the SU7, a sporty four-door sedan, following a launch event with founder Lei Jun in Beijing on Thursday evening. Analysts think it will be priced in the \$40,000 range. Govt subsidies have helped make China the world's largest market for electric vehicles

What's an eSIM and how does it work?

RAKESH KUMAR @ New Delhi

TELECOM operator Vodafone Idea (Vi) has announced the launch of eSIM services for its prepaid customers in New Delhi. The company says eSIM will enable greater convenience and flexibility for Vi prepaid customers with compatible smartphones or smartwatches. It supports multiple profiles on a single device, allowing users to conveniently use a second SIM card without removing their primary SIM. Most importantly, eSIMs are a step towards sustainability and contribute to the seamless adoption of new technologies. With this launch, Vi plans to offer the eSIM feature to its prepaid customers in New Delhi, with an expansion to other regions and postpaid customers likely in the future.

"At Vi, we believe in introducing services and offerings that bring convenience and value to our customers. Embracing eSIM technology not only reflects our ongoing efforts to meet the evolving needs of our customers but also leverages advanced technologies towards a sustainable future," says Praveg Gupta, cluster business head - Delhi and Rajasthan, Vodafone Idea Limited. To get Vi eSIM, existing customers can initiate the process by sending an SMS with "eSIM <registered email ID>" to 199.

What is eSIM?

An eSIM (embedded SIM) is a digital SIM card soldered onto a compatible device like a smartphone or smartwatch. It functions just like a traditional removable SIM card, allowing you to connect to a cellular network provider. However, there's no physical card to swap. You can activate an eSIM directly on your device by downloading a carrier profile provided by your network operator. This eliminates the need to visit a store and get a physical SIM card. eSIM adoption is growing, but it's not yet ubiquitous. While all major Indian operators like Vi (Vodafone Idea) offer eSIM services, you'll need a compatible device to use it. Many newer smartphones from Apple, Samsung, Google, and other manufacturers now support eSIM functionality.

What are the benefits of eSIM?

eSIMs are beneficial for everyone, including OEM manufacturers, users, and telecom operators. They can save a lot of space inside your smartphone by replacing the slide-in SIM tray with an onboard soldered eSIM. Unlike a physical SIM card, it doesn't need any specific card slot. Additionally, an eSIM in India allows you to change your network operator simply over a phone call or by raising a request online. eSIMs can store multiple network profiles, and they work perfectly across the world. This is a great option for someone who travels a lot.

EXPRESS NEWS SERVICE @ Chennai

BIG technology corporations are at an inflection point in their growth trajectory as regulators and government authorities around the world are tightening competition laws to rein in the unbridled monopoly and clout of tech giants. Regulatory actions against the big tech firms have gained momentum in the past two months, keeping the legal teams these firms busy.

The anti-competitive practices of Apple, Meta Platforms, Google and its parent Alphabet, TikTok, and Amazon are under scrutiny in the US, Europe, the UK, Japan, and North Korea. India, too, is working on a pre-emptive approach to deal with a large market. The recent report of the Committee for Digital Competition Law, constituted by India's Ministry of Corporate Affairs, has recommended ex-ante anti-competition rules.

Anti-trust experts say it will be difficult for a small government agency to go after big tech for violations as these firms have a large pool of legal and consulting teams. So, a proactive approach is the way to go. The European Union's Digital Market Act and Digital Services Act forces companies to respect user data privacy, allow interoperability, fair trade practices in digital markets such as PlayStore or App Store, among other things. India is looking at emerging global practices including that of EU and Japan. India's Digital Competition Law panel has proposed that the Competition Act should apply to a pre-identified list of 'core digital services' that are prone to concentration. This is similar to that of the EU identifying 'gatekeepers' and 'core platforms', which have major control over internet users.

The success of the US Department of Justice lawsuit

REGULATORY CRACKDOWN WON'T BREAK BIG TECH BUT WILL SLOW GROWTH



against Apple for abusing dominance position is yet to be seen because in that case, the onus is on the government to prove Apple is a monopoly and it is thwarting competition with that power. It could be argued that it created the whole eco-

system, built the user base and it is fair to charge a fee to the developer and have the right to block developers based on privacy and security reasons. Some of its supporters are already saying that. But, the case of the Europe-

an Commission's investigation against tech giants is different. In its newly implemented digital market and service laws, the onus is on the companies to comply or face hefty fines - up to 10% of their global turnover and even 20% for repeat offenders. They may even order the big technology firms to 'break up' in case of 'systematic infringements'.

Such break-up orders may prove fatal to highly integrated tech firms, such as Apple. "The Commission may also adopt additional remedies such as obliging a gatekeeper to sell a business or parts of it, or banning the gatekeeper from acquisitions of additional services related to the systemic non-compliance," the European Commission said on Monday while launching investigation into big tech.

Microsoft is now competing with Apple to become the world's most valuable company. For long it had lost its way and many thought it would decline and diminish. But the innovation by OpenAI and their ChatGPT helped Microsoft tremendously. While poor leadership and lack of innovation are cited as the reasons for Microsoft's flat growth, some argue the regulatory crackdown was a major reason for its slowdown.

The same could be said for all major giants. They may win the legal battle but it means expending their resources on antitrust cases and changing behaviour to escape the regulator's wrath. Such paradigm shifts could slow down their growth.



Zoom repackages platform with AI, collaboration tools

EXPRESS NEWS SERVICE

ZOOM Video Communications has launched Zoom Workplace, its collaboration and communications platform. The company has been going heavy on AI since the technology became a buzz word among investors and the general public. It has been launching various AI features and rebranded few. While many tools have an artificial intelligence system beneath, Zoom gives AI branding, with features like translation, summary and new ones getting an AI makeover. It also released novel functionalities.

Zoom has announced 40 new innovations, including the new Zoom AI Companion, personalised tool for automation, summary and other tasks. It also brought Team Chat, Events, and Ask AI Companion, which works across the platform.

"We have seen the positive impact that Zoom AI Companion has had on our business and our customers, transforming how we work by freeing up precious time for collaborative teamwork," Smita Hashim, chief product officer at Zoom was quoted as saying. "Zoom Workplace with AI Companion will help solve real customer problems by bringing the core collaboration solutions into a single AI-powered platform to help improve productivity, efficiency."

TAMILNAD MERCANTILE BANK LTD
(Regd. office at 57, V.E.Road, Thoothukudi)
MADIPAKKAM BRANCH
Dhanraj Complex, 1st Floor, D.No.1, Vigneshwara Nagar, Madipakkam - Medavakkam High Road, Chennai - 600 091.

POSSESSION NOTICE

Whereas as the undersigned being the Authorized Officer of Tamilnad Mercantile Bank Ltd., Madipakkam Branch 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 11.01.2024 calling upon the Borrower M/s.MSM Foundation, Prop: Mr.S.Aravind, S/o.Mr.Subramanian, No.11-3/1, Gowindan Road, West Mambalam, Chennai - 600034, Mr.S.Aravind, S/o.Mr.Subramanian, O.No.31, N.No.18, Jayalakshimpuram, 4th Street, Nungambakkam, Chennai - 600 034 and Guarantor Mrs.A.Lakshmi, W/o.Mr.S.Aravind, O.No.31, N.No.18, Jayalakshimpuram, 4th Street, Nungambakkam, Chennai - 600 034 to repay the amount mentioned in the notice being Rs.20,87,786.91 (Rupees Twenty Lakh Eighty Seven Thousand Seven Hundred and Eighty Six and Paise Ninety One Only) as on 09.01.2024 with subsequent interest and expenses, within 60 days from the date of the said notice.

The Borrower and Guarantor having failed to repay the entire amount, notice is hereby given to the Borrower, Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on the undersigned, Authorized Officer of the secured creditor Tamilnad Mercantile Bank Ltd., under sub-section (4) of section 13 of act read with rule 3 of the Security Interest (Enforcement) Rules 2002, on this 25th day of March of the year 2024.

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

The borrower and guarantor 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 Tamilnad Mercantile Bank Ltd., Madipakkam Branch, for a total amount Rs.21,30,246.41 (Rupees Twenty One Lakh Thirty Thousand Two Hundred and Forty Six and Paise Forty One Only) as on 29.02.2024 with subsequent interest and expenses thereon.

Description of Immovable Property :

On equitable mortgage of UDS of land to an extent of 253 sq.ft out of total extent of 2653 sq.ft in Survey Number 449/2 & 449/3 and residential flat constructed thereat having plinth area of 657 sq.ft Flat No.F-1, First Floor inclusive of common area and car parking at Plot No.51, "MSM Thanusaka Orchids" Padmavathy Nagar-II Extension, Handiyaram Village, Chennappattu Taluk, Kancheepuram District-603202 standing in the name of Mrs.A.Lakshmi, South by: Plot No.62, South by: Plot No.60, East by: Plot No.54, West by: 23 feet Road.

Date: 25.03.2024
Place: Chennai
Authorized Officer
Tamilnad Mercantile Bank Ltd., (For Madipakkam Branch)

DEUTSCHE BANK AG

For immovable property as per Rule 8(1) of the Security Interest (Enforcement) Rules, 2002 Appendix-IV POSSESSION NOTICE

Whereas, the undersigned being the authorized officer of Deutsche Bank AG, India ("Bank") having its registered office at 4-4A, Sunny Side, Western Towers, Shafl Mohammed Road, Thousand Lights, Chennai - 600006 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 17th August 2021 under Section 13(2) of the said Act calling upon the M/s Chennai Ex Serviceman Security & Detective Services Pvt Ltd, ("Borrower"), Mr. Murugan S & Mrs. Preetha M as ("Co-Borrower") to repay the outstanding amount as mentioned in the notice being Rs.1,96,17,811.48 (Rupees One Crore Ninety Six Lakhs Seventeen Thousand Eight Hundred Eleven and Forty Eight paise only), payable due as on 30th July 2021 and further interest at contractual rates on the aforesaid amount, incidental expenses, costs, charges etc. incurred and accruing on daily basis thereafter till the date of payment and / or realization within 60 days from the date of receipt of the said notice.

The Borrower mentioned herein above having failed to repay the amount in full as mentioned in 13(2) is hereby given to the Borrower / Co-borrower mentioned hereinabove in particular and to the public in general that undersigned has taken physical possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said act read with rule 8 of the said act on this 28th March 2024.

The Borrower / Co-borrower in particular and the public in general is hereby cautioned not to deal with the said property and any dealings with the said property will be subject to the charge of the Bank for an amount Rs.1,96,17,811.48 (Rupees One Crore Ninety Six Lakhs Seventeen Thousand Eight Hundred Eleven and Forty Eight paise only), as on 30th July 2021 and interest thereon.

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

Description of the Immovable Property
SECURED ASSET:

All that piece and parcel of Land and Building, Land Measuring 1248 Sq.ft., comprised in S.No. 8/2, Block No.13, T.S. No. 119/2, Patta CA.No. 569/2004 as per Patta Block No. 20, T.S. No. 158, Arumbakkam Village, Old Door No. 11, New Door No.8, Muthumariamman Koil street, Arumbakkam, Chennai - 600106 as per Property Tax Door No. 52/1 (143), Ramasamy Raja Street, Aminjikarai, Chennai - 600029 and Land Bounded on the North By: Land and Building in T.S. No. 157 belongs to Govindasamy; South By: Muthumariamman Koil Street in T.S. No. 159; East By: Ramasamy Raja Street in T.S. No. 160; West By: Muthumariamman Koil Street in T.S. No. 130/1, Measuring on the: East to West on the Northern Side - 52 Feet East to West on the Southern Side - 52 Feet North to South on the Eastern Side - 24 Feet North to South on the Western Side - 24 Feet; Total measuring 1248 Sq.ft. Within the Sub Registration District of Kodambakkam and Registration District of Chennai. Central.

Date: 29.03.2024
Place: Chennai
Authorized Officer
Deutsche Bank AG

BAJAJ HOUSING FINANCE LIMITED
Corporate Office: Cerebrum It Park B2 Building, 5th Floor, Kalyani Nagar, Pune, Maharashtra - 411014, Branch Office: Bajaj Housing Finance Ltd, Ground Floor, Chateaud Ampa, No.37, Nelson Manickam Road Chennai-600025. Authorized Officer's Details: Name: Rathish Ramachandran, Email id: rathish.ramachandran@bajajfinserv.in, Mob No. 9940155459/9864330025/8669189048.

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 Housing Finance Limited ("BHFL") 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 BHFL as detailed below. The secured asset is being sold on 30/04/2024 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/Borrower/S & Guarantor/S Name & Address	1. Date & Time of E-Auction	RESERVE PRICE
LANS: H403HML0242688, H403HMLT0245206	2. Last Date of Submission of EMD	EMD OF THE PROPERTY
1. Murugaiyan Ayyappan (Borrower), At No.112, Vinagar Kovil Street, Guduvancheri, Adhannur, Kancheepuram - 603202. 2. Priya A (Co-Borrower), At No.112, Vinagar Kovil Street, Guduvancheri, Adhannur, Kancheepuram - 603202.	3. Date & Time of Property Inspection	BID INCREMENT
TOTAL OUTSTANDING: Rs. 38,26,188/- (Rupees Thirty Eight Lakhs Twenty Six Thousand One Hundred and Eighty Eight Only) Along with future interest and charges accrued w.e.f.21/03/2024	1) E-Auction Date: 30/04/2024 Between 11:00 Am to 12:00 Pm With Unlimited Extension of 5 Minutes	EMD-Rs. 22,00,000/- (Rupees Twenty Two Lakh Only) 10% of Reserve Price
Description of the Immovable Property: Residential Flat bearing Flat No.D306, 3rd Floor, in the residential apartment complex known and called "KEH NARINYAS" situated at 337/4/16, Dharga Road, Jameen Pallavaram, Chennai measuring a built up area of 587 square feet together with 305 square feet undivided share over the total extent measuring 76300 square feet, comprised in Survey Nos. 339/2 then 339/3, 339/2 and 338/4 T.S.Nos.21, 22 and 24 of Zameen Pallavaram Village situated in ward B, Block 29, Tambaram Taluk, Kancheepuram District, and Bounded on the North By: Land comprised in Block No.30, South By: Land comprised in T.S.No.25, East By: Land comprised in T.S.No.26 and Link Road, and West By: Land comprised in T.S.Nos.21, 28, 29, 30 and 20, Block No.30	2) Last Date of Submission of EMD with KYC is: - 29/04/2024 Up To 5:00p.M. (IST)	Bid Increment: Rs.25,000/- (Rupees Twenty Five Thousand Only) & In Such Multiples.
TERMS AND CONDITIONS OF THE PUBLIC AUCTION ARE AS UNDER:	3) Date Of Inspection: 30/03/2024 To 26/04/2024 Between 11:00 Am To 4:00 Pm (IST)	
• 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 Housing 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://bajajfinauctions.in , on 30th Apr, 2024 from 11:00 AM to 12:00 PM to onwards with unlimited auto extension of 5 minutes each. • For detailed terms and conditions please refer company website URL https://www.bajajhousingfinance.in/auction-notices or https://bajajfinauctions.in and for any clarification please connect with Authorized officer.		

Date: 29.03.2024, Place:Chennai Authorized Officer (Rathish Ramachandran) | Bajaj Housing Finance Limited

Indian Bank
No.76, Thayuman Chetty Street, Ponneri - 601 204.
Telephone : 044 - 2797 3335, email : ponneri@indianbank.co.in

APPENDIX IV-A (See Proviso to rule 8(6))

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorized Officer of Indian Bank, Ponneri Branch, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on 30.04.2024, for recovery of Rs.37,15,330/- (Rupees Thirty seven lakhs fifteen thousand three hundred and thirty only) (as on 27.03.2024) with further interest, costs, other charges and expenses thereon from 28.03.2024, due to the Indian Bank, Ponneri Branch, Secured Creditor from:

NAME AND ADDRESS OF THE BORROWER / GUARANTOR (1) M/s. Shree Murugan Aqua Traders, (Borrower), Proprietor: Mr. G. Ravi, No.19, Thayuman Chetty Street, Ponneri, Tiruvallur District - 601 204. (2) Mr. G. Ravi, (Proprietor and Mortgagee), Proprietor of M/s. Shree Murugan Aqua Traders, No.9, Old Police Lane Backside, New Car Street, Ponneri, Tiruvallur District - 601 204. (3) Mrs. R. Manjula, (Guarantor), W/o Mr. G. Ravi, No.9, Old Police Lane Backside, New Car Street, Ponneri, Tiruvallur District - 601 204.

SHORT DESCRIPTION OF THE PROPERTY The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

All that piece and parcel of land and building at No.59, Ponneri Village, "Sri Balaji Nagar", comprised in Old Survey No.418/2 & 418/2A1, comprised in New Survey No.418/2A1B, Plot No.26, to an extent of 2275 Sq. ft. in Patta No.5871. Prior Encumbrances on property: Nil. PROPERTY ID No.: IDIB6350940597

RESERVE PRICE : Rs.29.51 Lakhs Bid increment : Rs.10,000/- **EMD : Rs.2.95 Lakhs**

Date and Time of Inspection of the Properties & related documents :
19.04.2024 to 20.04.2024 between 10.00 a.m. and 4.00 p.m.

DATE AND TIME OF E-AUCTION : 30.04.2024 BETWEEN 11.00 A.M. AND 4.00 P.M.

Last Date and Time for submission of Tender form with KYC Documents : 24.04.2024 upto 7.00 p.m.
Last Date to transfer the EMD amount in Global EMD Wallet : 29.04.2024

Bidders are advised to visit the website (www.mstcecommerce.com) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELP DESK No. 033-22901004 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit : <https://ibapi.in> and for clarifications related to this portal please contact help line number "18001025026" and "011-41106131".

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://ibapi.in> and www.mstcecommerce.com/auctionhome/ibapi.

Date : 28.03.2024
Place : Chennai
AUTHORISED OFFICER,
INDIAN BANK.

भारत सरकार - अंतरिक्ष विभाग / GOVERNMENT OF INDIA - DEPARTMENT OF SPACE
निर्माण एवं अनुरक्षण समूह, एएसडीएससी-आर / CONSTRUCTION AND MAINTENANCE GROUP, SDSC-SHAR
श्रीहरिकोटा / नेल्दूर (पिना), आ.प्र. / SRIHARIKOTA - 524124

संक्षिप्त ई-निविदा सूचना / Brief E-TENDER NOTICE

ई-निविदा सूचना सं/ e-Tender Notice No: PT-E-23-039, PT-E-23-040, PT-E-23-041, PT-E-23-042, PT-E-23-043
तिथि/ Date: 27.03.2024

भारत के राष्ट्रपति की ओर से, 1. "एएसएमसी व ईटीएफ क्षेत्र में एवटी वितरण नटवर्क का रूपांतरण" (अनुमानित लागत: ₹21.98 लाख); 2. "पुलीकट नगर कालोनी, सुल्लूरुपेट में अंतरिक्ष केंद्रीय विद्यालय का सुदृढीकरण" (अनुमानित लागत: ₹10.96 लाख); 3. "फेज-ए एवं फेज-बी क्षेत्र, एएसडीएससी शार में टाइप-ए एवं टाइप-बी क्वार्टरों हेतु विद्युत आपूर्ति का संवर्धन" (अनुमानित लागत: ₹16.43 लाख); 4. "फेज-बी क्षेत्र में सड़क प्रकाश प्रणाली का नवीनीकरण" (अनुमानित लागत: ₹08.90 लाख); 5. "फेज-बी क्षेत्र में सड़क प्रकाश प्रणाली का नवीनीकरण" (अनुमानित लागत: ₹12.57 लाख के लिए ई-निविदा के माध्यम से मद दर निविदाएं आमंत्रित की जाती हैं। निविदा दस्तावेज 08.04.2024, 14:30 बजे तक डाउनलोड किए जा सकते हैं। विस्तृत सूचना हेतु इच्छुक निविदाकार हमारे वेबसाइट www.isro.gov.in या www.tenderwizard.com/ISRO पर जा सकते हैं।

On behalf of President of India, Item Rate tenders are invited through e-tendering for 1. "Modification of the HT distribution network in SMP & ETF area" (Estimated cost: ₹21.98 Lakhs); 2. "Refurbishment of internal wiring in Space Central school at PCN colony" (Estimated cost: ₹10.96 Lakhs); 3. "Augmentation of power supply Type-II & Type -III quarters in PHC-I & II area" (Estimated cost: ₹16.43 Lakhs); 4. "Renovation of street lighting system at PHC-I area" (Estimated cost: ₹08.90 Lakhs); 5. "Renovation of street lighting system at PHC-II area" (Estimated cost: ₹12.57 Lakhs). Tender documents can be downloaded up to 08.04.2024, 14:30 hrs. Interested tenderers may visit www.isro.gov.in or www.tenderwizard.com/ISRO for details.

हस्ताक्षरित-समूह प्रथम, सीएमजी / एएसडीएससी शार / Sd/- GROUP HEAD, CMG / SDSC SHAR

केनरा बैंक Canara Bank
SIRUMUGAI BRANCH (1031):
No.20, SVR Building, Sathy Road, Sirumugai, Mettupalayam, Coimbatore District - 641 302.
Ph. No. 04254 - 252036
email : cb1031@canarabank.com

To, Ms. Janani M, (Borrower), D/o. Lt Maniarasu P, Shree Bharathi Nagar, 21 St Street, Plot No 346, Velanoor, Chennai - 600062. Ms. Nilani M, (Guarantor), D/o. Lt Maniarasu P, Shree Bharathi Nagar, 21 St Street, Plot No 346, Velanoor, Chennai - 600062. Mrs. Ranjani M (Co-Applicant), W/o. Maniarasu, 22-D-Anna Nagar, Sirumugai - 641302.

Dear Sir,
Sub : Demand Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Ms. Janani M and Mrs.Ranjani M have availed following loans / credit facilities from our Sirumugai Branch from time to time.

Limit - Fund Based	Loan amount	Liability as on 20.03.2024 interest there on	Rate of Interest*
Education Loan (1031651015714)	Rs.6,83,000/-	Rs. 10,26,734.05	10.50%

* 2% Penal Interest extra.

The above said loan/credit facilities are duly secured by way of mortgage of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as NPA on 21.09.2022. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of Rs.10,26,734.05 (Rupees Ten lakhs twenty six thousand seven hundred and thirty four and five paise only) together with further interest thereon from 20.03.2024 and incidental expenses and costs with accrued and up-to-date interest and other expenses, within sixty days from the date of the notice, failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act. Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in force.

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

The demand notice had also been issued to you by Registered Post Ack due to your last known address available in the Branch record.

SCHEDULE OF ASSETS - DESCRIPTION OF PROPERTY

The specific details of the assets Mortgaged/Hypothecated are enumerated hereunder :

Name of Title Holder : Ms. Nilani M & Ms. Janani M, D/o Lt Maniarasu P MODDT of Land at Coimbatore Registration District, Ganapathy Sub Registration District, Coimbatore Taluk, Vilankurichi Village, in S No 3/10, "Sri Ragavi Gardens" Site No:73 in the following boundaries and measurements, South of Site No 72, North of 30 feet width East West Layout Road, East of Site No 74, West of 30 feet width North South Layout Road. Measurement: Northern Side East West - 40 Feet; Southern Side East West - 35 Feet; Western Side North South - 52 Feet; Eastern Side North South - 52 Feet; South East Corner Cross - 57 Feet. An extent of 2268 Sq.ft or 5 cent 090 sq.ft vacant land with common right in usual pathways of access through the roads and other rights and things appurtenant to the same.

Date : 20.03.2024
Place : Sirumugai
Authorized Officer
Canara Bank