



Forest and Environment Minister Eshwar Khandre handing over the Congress party flag to JD(S) leader Somnath Kandagule in Bhalki | EXPRESS

## JDS leader joins Congress in Bidar

EXPRESS NEWS SERVICE @Bidar

JANATA DAL (S) party state general secretary Somanath Kandagule joined the Congress party at Bhalki in Bidar district on Monday. Forest, Ecology, Environment and District Minister Eshwar Khandre gave the party flag to Somanath Kandagule at his residence Bhalki town and welcomed him to Congress party.

Khandre said that with the addition of Somnath Kandagule, the Congress party has gained strength. Somanath Kandagule of Chimakod village in Bidar taluk was active in the JDS party for the last 30 years. Dissatisfied with the recent developments in the party, he resigned from the JDS. Congress leaders Ambrutroo Chimmkote and Suryakant Patil Chimmkote were present on the occasion.

## 8 injured in attacks by sloth bears in the last 10 days

KIRAN BALANNANAVAR @Hosapete

MORE than eight persons have been injured and admitted to hospitals after they were attacked by sloth bears in Vijayanagara and Ballari districts in the last 10 days. Both districts are home to a large number of sloth bears in the state.



A 56-year-old man attacked by a sloth bear in Ballari district recently | EXPRESS

Villagers say that due to the prevailing drought situation, wild animals like sloth bears, leopards and jackals stray into agricultural land in search of water. Most of the attacks have been reported from farm fields with farmers being the victims.

Villagers point out that the drought situation has led to water scarcity in the districts. Recently, at Kudligi taluk, sloth bears attacked two-wheeler riders. As many as five cases were reported from Ballari and four cases from Vijayanagara district in the last 10 days.

Chandrashekar Gudigante, a resident of Kudligi, said, two days ago, a sloth bear attacked two farmers who were working in their agricultural land and the condition of one of them is said to be serious. The injured has been admitted to Vijayanagara Institute of Medical Science (VIMS) hospital. "The Forest Department has assured that water ponds will be constructed in the forest area but we don't when. We requested the department to construct more number of water ponds. They had also announced the setting up of a task force as well to avoid man-animal conflict during summer season," he added.

# Congress has blueprint for the future: Priyank

Says people of the state were benefitting from five guarantee schemes which had improved their economic condition

EXPRESS NEWS SERVICE @Kalaburagi

THE Congress party has come before voters with its track-record and blueprint for the future to seek blessings from the people," said Rural Development Minister Priyank Kharge who is also Kalaburagi District in-charge Minister here on Monday.

Addressing a party workers meeting of Gulbarga-South held at Basavarajappa Appa Memorial Hall in Kalaburagi, Priyank Kharge said that people of the state were getting the benefit of 5 guarantees which would certainly improve their economic condition. "By doing this, we have fulfilled our promise given before the Assembly Elections about 9 months back. We would certainly put our efforts to get the benefit of Central Sponsored schemes if our candidates get elected to the Lok Sabha in the upcoming parliamentary elections," he said.

The district in-charge minister said that in the previous Lok Sabha elections, people of Gulbarga Parliamentary constituency voted in favour of Dr Umesh Jadhav hoping that they would get a good MP for the district. "But he behaved as MP of Chincholi Assembly constituency rather than Gulbarga MP," he said.

Priyank Kharge said that the rate of Petrol which was Rs 70 when Congress was in



Congress candidate Radhakrishna Dodmani speaks at a party workers meeting in Kalaburagi on Monday | EXPRESS

power in the Centre has increased to Rs 100 now. The price of diesel which was Rs 55 at that time has increased to Rs 90.

The price of gas cylinder which was Rs 400 when Congress party was in power has now become Rs 1,000. These are the achievements of Modi government. When L K Advani of BJP was the Deputy Prime Minister, he rejected the proposal of Karnataka government to amend Article 371 J, but Congress government has amended it, he claimed.

The voters of Kalaburagi should elect Radhakrishna Dodmani for development, he said.

The Congress candidate Radhakrishna Dodmani requested party workers to convince people about the achieve-

ment of Congress party government and the need of electing the Congress party candidate in the elections. The role of party workers is crucial, he said.

KKRDB president Dr Ajay Singh, who also spoke, said that the Union government is partial in giving grants to Karnataka. Though Karnataka is remitting tax of Rs 4.75 lakh crore, the government has given only Rs 52,000 crore to the state, he said.

Though the state government has requested several times for providing drought relief compensation, it has not bothered to release it, Dr Ajay Singh alleged.

Former minister Babu Rao Chinchansoor, MLA Allamaprabhu Patil, District Congress Committee president Jagadev Guttedar also spoke.

# Those who are opposing govt's 5 guarantee schemes are anti-poor: Dwarakanath

EXPRESS NEWS SERVICE @Kalaburagi

"POOR families in the state are getting Rs 4,000 to Rs 5,000 per month on an average (Rs. 48,000 to Rs 60,000 annually) from the '5 Guarantees' being given by the Karnataka government," said former chairman of State Backward Commission C S Dwarakanath who is also the president of the social justice wing of KPCC here on Monday.

Speaking in a press conference here, some people are pooh-poohing these '5 guarantees' as freebies or free gifts, and some other people were exhibiting their anti-poor stance.

"They are airing their views that the government should teach the poor on how to catch the fish from the pond and should not catch them and give it to the poor. This mind-

set is against the constitution," Dwarakanath asserted.

He said that the government has said in the Assembly Sessions that these 5 guarantees would lift 1.2 crore poor families from poverty. "As per the Directive Principles of the Indian Constitution, it is the responsibility of the government to guarantee food, shelter, health, education and employment. This is what the 5 Guarantees are providing."

"The 5 Guarantees should be deemed as Universal Basic Income (UBI). The intention of the UBI is to eradicate poverty and to bring equality," the former chairman of the State Backward Class Commission felt.

President of the District Congress Committee Jagadev Guttedar was present in the press conference.



### EXPRESS READ

#### Give priority to water problem, DC tells officials

Bidar: Deputy Commissioner Govind Reddy instructed officials to give priority to ensure that there is no drinking water problem in any village of the district. He was chairing a meeting on drinking water problems in urban and rural areas, here on Monday. The DC instructed the officials to ensure there is no drinking water problem in urban and rural areas. If there are any, the tahsildars, taluk panchayat executive officers and Rural Drinking Water Supply assistant executive engineers should solve them immediately. Private borewells should be hired in the affected villages, he said.

**HDFC BANK LIMITED**  
 Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013  
 Branch: #51, HDFC House, Kasturba Road, Bangalore 560 001  
 Tel:-080-41183000 CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

**DEMAND NOTICE**

**Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002.**

Whereas the undersigned being the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**) under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) of the said Act, read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13 (2) of the said Act, calling upon the Borrower(s) / Legal Heir(s) / Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notice(s), within 60 days from the date of the respective Notice(s), as per details given below. The undersigned have, caused these Notices to be pasted on the premises of the last known respective addresses of the said Borrower(s) / Legal Heir(s) / Legal Representative(s). Copies of the said Notices are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Borrower(s) / Legal Heir(s) / Legal Representative(s) to pay to HDFC, within 60 days from the date of publication of this Notice, the amounts indicated herein below in their respective names, together with further interest @ 18% p.a. as detailed in the said Demand Notices from the respective dates mentioned below in column (c) till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to HDFC by the said Borrower(s) respectively. Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset(s).

Sr. No.	Name of Borrower(s) / Legal Heir(s) / Legal Representative (s)	Total Outstanding Dues	Date of Demand Notice	Description of Secured Asset in respect of which Security Interest has been created
(a)	(b)	(c)	(d)	(f)
1	<b>Mr. Sharanakumar Kada (Borrower)</b> Primary Health Centre, Designation: Health Inspecting officer, Department: Health PHC, Malli Gulbarga 585325. <b>Mr. Sharanakumar Kada (Borrower)</b> S/o Shivaraj Kada, <b>Mrs. Shantamma N (Co-Borrower)</b> W/o Shivaraj Kada, both are residing at: Kotanoor (D), Nandikur, Jewarji Road, Gulbarga - 585102. <b>Also at:</b> Plot 22, S No 92/1A, House 22, Rajrajeshwari Layout, Kotnoor Village, Gulbarga 585102.	Loan Account No. (1) 686603758: Rs. 10,87,761/- (2) 687228514 : Rs. 38,496/- <b>Total Amount: Rs. 11,26,257/-</b> <b>(Rupees Eleven Lakh Twenty Six Thousand Two Hundred and Fifty Seven Only)</b> as on 29.02.2024	23.03.2024  <b>N.P.A. Date: 04.12.2023</b>	All the piece and parcel of residential Plot No.22 measuring 30'X40 feet totally 1200 Sq.ft situated at land Sy.No.92/1A of Kotnoor 'D' taluk and Dist Gulbarga is converted into non agriculture purpose by the order of the Dy. Commissioner, Gulbarga in file No.REV.LND.NA. 75/92-93 dated : 02.03.1996. and the layout of the same is approved by the gram panchayat Nandikur tq: & Dist Gulbarga. with the following boundaries: <b>East</b> : Plot No.23, <b>West</b> : Plot No. 21, <b>North</b> : Plot No.31, <b>South</b> : 20'Wide Road. and any construction thereon present and future.

\*with further interest @ 18% p.a. as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realization. If the said Borrower (s) / Legal Heir(s) / Legal Representative(s) fail to make payment to **HDFC Bank Limited** as aforesaid, then **HDFC Bank Limited** shall proceed against the above Secured Asset / Immovable Property under Section 13 (4) of the said Act and the applicable Rules entirely at the risk of the said Borrower(s) / Legal Heir(s) / Legal Representative(s) as to the costs and consequences.

The said Borrower (s) / Legal Heir(s) / Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset / Immovable Property, whether by way of sale, lease or otherwise without the prior written consent of **HDFC Bank Limited**. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

For HDFC Bank Ltd.  
Sd/- Authorized Officer of HDFC Bank Ltd. under SARFAESI Act, 2002

Date : 02.04.2024  
Place: Gulbarga

**IDFC FIRST Bank Limited**  
 (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)  
 CIN : L65110TN2014PLC097792  
 Registered Office: KRM Towers, 8<sup>th</sup> Floor, Harrington Road, Chetpet, Chennai - 600031.  
 Tel: +91 44 4564 4000 | Fax : +91 44 4564 4022

**APPENDIX IV [Rule 8(1)]**  
**POSSESSION NOTICE (For immovable property)**

Whereas the undersigned being the authorized officer of **IDFC FIRST Bank Limited** (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13(2) of the said Act read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the Borrower/ Co-borrowers and Guarantors to repay the amount mentioned in the demand notice appended below within 60 days from the date of receipt of the said notice together with further interest and other charges from the date of demand notice till payment/realization.

The Borrower/ Co-Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the Borrower/ Co-Borrowers/ Guarantors and public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under sub-section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this notice.

Loan Account Number	Borrower(s)/ Co-Borrower(s) & Guarantors Name	Description of The Mortgaged Properties	Demand Notice		Date and Type of Possession Taken
			Date	Outstanding Amount (Rs.)	
26423843	1. Sadashev Dalawai, 2. Shanur Dalavayi	All That Piece And Parcel Of Property Bearing Tmc No. 33a/1, Property Extract Of Form No. 3, Admeasuring 31 X 24 Sq. Ft., Situated At Mugalkod Town, Tq. Raybag, Dist: Belagavi, And Bounded As: <b>East</b> : Subhash M Dalawai <b>West</b> : Suresh M Dalawai, <b>North</b> : Road, <b>South</b> : Siddappa Ghanti	28-05-2022	Rs. 4,05,998.31/-	30-03-2024 Physical Possession
37997397	1. Raju Patil, 2. Ganesh Gawadu Patil, 3. Vandana Ganesh Patil	All That Piece And Parcel Of Property Bearing Gram Panchayat No. 275b/1, Measuring 92 X 22 Sq. Ft., Situated At Bastwad Village Taluka & District: Belagavi, Within The Limits Of The Gram Panchayat Bastwad And Within The Jurisdiction Of The Sub Registrar Belagavi Bounded As: <b>East</b> : House Of Parashram Huvappa Chougule, <b>West</b> : House Of Smt. Krishnabai Piraji Tahasildar, <b>North</b> : Public Road, <b>South</b> : Public Road	19-11-2022	Rs. 4,87,093.11/-	30-03-2024 Physical Possession

The Borrower/ Co-borrowers/ Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IDFC FIRST Bank Limited** (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount mentioned in the demand notice together with further interest and other charges from the date of demand notice till payment/realization.

Sd/-  
Authorized Officer  
**IDFC FIRST Bank Limited**  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)

Date : 30-03-2024  
Place : Belagavi

**Motional Oswal Home Finance Limited**  
 Regd. Office: Motial Oswal Tower, Rahimullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291889898  
 Website: www.motionaloswal.com, Email: hqquery@motionaloswal.com

**DEMAND NOTICE**

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the authorized officer of **Motional Oswal Home Finance Limited** (MOHFL) under the Act and in exercise of powers conferred under Section 13 (2) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

Sr. No.	Loan Agreement No./Name of the Borrower(s)/Co-Borrower(s)/Co-Applicant Name/ Guarantor Name	Date of Demand Notice and Outstanding	Description of the Immovable Property
1	LXGUL00417-180061463/ LXGUL02819-200074833/ LXMOHOF221-220609964/ LXMOHOF721-220612229/ Shreenivas Krishnaji Kulkarni / Shree Laxmi Shreenivas Kulkarni/Gururaj Krishnaji Kulkarni	11-03-2024/Rs.1073228/- (Rupees Ten Lac Seventy Three Thousand Two Hundred Twenty Six Only)	Plot No 45 Sy No 74/1 Shankar Colony Ganagapur Village Ganagapur Gram Panchayat Atzalpur Tq Gulbarga 0 0 585212 Gulbarga Karnataka
2	LXGUL00417-180055081/ LXGUL00418-190070952/ LXMOHOF720-210464060 / Chandrakanth S Shivkeri / Surekha Shivakeri	28-03-2024/Rs.1585901/- (Rupees Fifteen Lac Eighty Five Thousand Nine Hundred One Only)	Plot No.125 Sy no.21/2 Cmc No.11-14002/12/125 Laxmi Narayan Nagar High Court Road Gulbarga Near Laxmi Narayan Temple And Water Tank 585102 Gulbarga Karnataka

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that MOHFL is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s).

In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, MOHFL shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. MOHFL is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), MOHFL also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the MOHFL. This remedy is in addition and independent of all the other remedies available to MOHFL under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of MOHFL, and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-  
Authorized Officer,  
(Motional Oswal Home Finance Limited)

Place : Karnataka  
Date : 02-04-2024

**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, Koramangala 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 PROVISOR 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 30.03.2024	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	45489440000022	1) Mr. Ramesh Singh, (Prop. Veer Singh Kirana and General Store), 2) Mrs. Leela Singh (Leelabai)	12.11.2022	13.02.2024	Rs.9,16,077.09 (Rupees Nine Lakh Sixteen Thousand Seventy Seven and Nine Paise Only)	08.04.2024 Time: 9:30 AM to 05:00 PM	Rs.52,85,000/- (Rupees Fifty Two Lakh Eighty Five Thousand Only)	Rs.5,28,500/- (Rupees Five Lakh Twenty Eight Thousand Five Hundred Only)	19.04.2024 @ 02:00 PM	18.04.2024, Till 05.00 PM Jana Small Finance Bank Ltd., Head Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071

**Details of Secured Assets:** All that piece and parcel of the immovable property the residential/ Commercial property brg No.Y-158 with Mpl.No.13-6-443 measuring 74'X28'6" consisting of 1118 sq.ft. plinth area situated at Yeramaras Village within CMC limits Raichur and Bounded by: **East**: Raichur to Hyderabad Road, **West**: Open space of others, **North**: House of Saraswati Bai, **South**: Lane and House of Parasappa.

The properties are being held on "AS IS WHERE IS BASIS" & "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](http://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. M Srinivasulu Contact Number: 8142000809. Email: info@bankauctions.in/ srinivas@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 (Mob No.9590858249), Mr. Umesh (Mob No.8050149617) & Mrs. Syeda (Mob No.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/ Guarantors/ Mortgagees about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagee 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: 02.04.2024, Place: Raichur  
Sd/- Authorized Officer, Jana Small Finance Bank Limited

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