

Bumpy ride ahead for Mother'son arm

Auto component major may face near-term demand woes

RAM PRASAD SAHU
Mumbai, 18 September

Shares of auto component major Samvardhana Mother'son International has gained 11.5 per cent on the bourses after the company approved the qualified institutions placement (QIP) issue and announced the calculation methodology for its compulsorily convertible debentures, or CCDs, into equity shares.

Analysts cite strong investor response to the issue that has kept the sentiment positive for the stock.

Brokers, however, have a mixed view on the outlook for the auto parts supplier.

Most brokers are bullish on the medium-term prospects while indicating that the company is likely to have a bumpy ride in the short term.

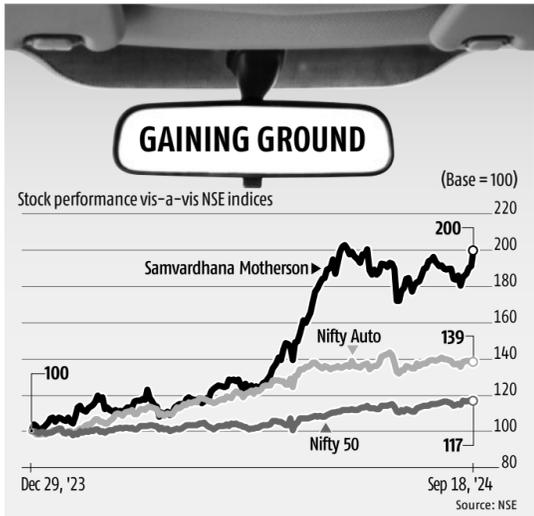
Prior to the recent rally, the stock has been under pressure given the high debt, expensive valuations, and weakness in demand in key markets such as Europe.

Recently, luxury vehicle maker BMW revised its full-year margin outlook by 200-300 basis points due to supply-related issues. The margin revision was prompted by delays in vehicle deliveries due to a braking issue.

In addition to the component issue, the company also cited a persistent slump in demand within the Chinese market as a contributing factor to its revised forecast.

While thus far, the issues are limited to BMW, any further escalation to this or profit warnings by other companies could negatively impact market sentiment. Citi Research has given a sell call as recent trends in auto volumes across key global markets have been weak and global auto companies too have revised down their volume guidance.

Any weakness in demand, higher inventories, and higher debt could lead to stock's underperformance. Further valuations at 38 times FY25 earnings provides little com-



fort, says the brokerage.

Investec Research has also downgraded the stock to a hold rating citing weakness in the EU region, which could hamper the company's organic growth.

Commentary of major European car makers has also failed to inspire confidence in future growth. The brokerage has cut its FY25 and FY26 earnings by 3-5 per cent. Valuations are also a factor as the stock is up 85 per cent since January this year as compared to 15 per cent gains for the Nifty.

In a recent note, analysts led by Jay Kale of Elara Capital highlight that the global passenger vehicle industry slowed in Q2 and posted a slight decline of 0.6 per cent Y-o-Y as compared to 5.7 per cent growth in Q1CY24. Most automakers have a cautious outlook on the global economy & expect a slight increase in the volumes, they add.

While the brokerage is watchful of global growth slowing down, it expects inorganic growth to aid in

the outperformance of Samvardhana Mother'son. The analysts will monitor further acquisitions in the near future as well as ramp-up in the consumer electronics vertical which could be supportive of valuations.

While highlighting the near-term worries, Kotak Institutional indicated that medium term opportunity remains strong for the firm.

Though the near-term demand trends in the PV and M&HCV segments are likely to remain sluggish, the company is well-poised to benefit over the medium term, say Rishi Vora and Praveen Poreddy of the brokerage.

The gains are expected from the increase in content per vehicle in passenger vehicles, driven by mergers and acquisitions and premiumisation, strong relationships with automakers, consolidation of suppliers and strong growth in the non-automotive business, led by new product additions and higher capex spends.



Create, register partition deed for legally binding property division

BINDISHA SARANG

The Supreme Court ruled in a recent case that the co-owner of an undivided property cannot transfer the entire property without first demarcating their share.

Salik Ram and Sita Ram jointly owned a property. Salik allegedly gifted his share to Sita, making him the sole owner. After Sita's death, his son Brij Mohan claimed sole ownership, following his sisters' alleged relinquishment of rights. He sold the property to SK Golam Lalchand. However, Salik's son, Nandu Lal Shaw, challenged the sale, arguing the property couldn't be sold without being partitioned.

The Supreme Court ruled in his favour, stating that the gift and relinquishment were unproven.

"This decision clarifies that a single co-owner cannot affect others' rights by transferring the whole property," says Payal Parikh, partner, ANB Legal.

Seller's mistakes

In carrying out the sale, the co-owner erred on several counts. One, he failed to provide evidence for the alleged gift. He also sold the joint family property without consent from other co-owners and without including them in the sale deed.

Two, he lacked proof of a family settlement giving him exclusive rights. "Selling without a relinquishment or release deed from other family

members was detrimental," says Sanjay Sethiya, partner, Law Square.

Register a partition deed

Include all co-owners in the partition to avoid disputes. Co-owners must create a partition deed or agreement since verbal agreements are not legally binding and can cause disputes.

"A comprehensive written agreement outlining property division terms, shares, and compensation in case of unequal division, is crucial," says Shimpy Arman Sharma, partner, Anand Sharma and Associates. To make the division legally binding, the partition deed must be registered with the relevant authority.

This creates a public record and also helps notify third parties. Once divided, ownership is confirmed by updating land records. "Ensure that all property-related documents are up-to-date. Relying on outdated documents can create legal complications and hinder the

sale process," says Sharma.

Parikh suggests that property should be divided not only in terms of ownership but also physically to clearly demarcate each owner's rights.

If a disagreement occurs, a partition suit can be filed. "A partition suit determines each co-owner's share, allowing them to dispose of their portion as they wish," says Akshat Pande, managing partner, Alpha Partners. If an undivided property is being sold, then the written consent of all the co-owners should be obtained.

Do title search

Before selling their share, a co-owner must conduct a title search to verify they have a clear title. "Before affecting the sale of any jointly owned property, the seller must have documentary proof to prove his title to the portion of the property being sold. If a person can't do so, the sale would be invalid," says Saurav Agrawal, advocate, Delhi High Court.

Don't overstep your rights

Experts say this case highlights the importance of adhering to legal procedures in property transfers, especially those involving multiple owners. "Co-owners must be cautious not to overstep their rights by attempting to transfer more than their rightful share. Proper partition, clear documentation, and mutual agreement among all co-owners are essential for a legally sound property transfer," says Purvi Mathur, managing partner, KP Associates, Advocates & Consultants.

GUIDE TO ESTABLISHING RIGHTS OVER PARTITIONED PROPERTY

Execute a formal partition deed: Detail the division of property, specifying each co-owner's share, boundaries, and conditions

Register the partition deed: Ensure its legal validity and protect co-owners' rights by making it a public record

Obtain separate property tax receipts: Pay property tax for

each share separately; this serves as proof of ownership

Update land records: Submit the partition deed and identification to update records and reflect the new ownership

Physical demarcation: Mark boundaries, if feasible, to prevent disputes and provide additional proof of ownership

Source: Anand Sharma and Associates

Now, withdraw up to ₹1 lakh from your PF, even within 6 months of joining

If you're looking to withdraw from your provident fund for personal needs, there's good news. The Employees' Provident Fund Organisation (EPFO) has raised the withdrawal limit from ₹ 50,000 to ₹ 1 lakh. Here are the steps to withdraw from PF:

1. Check eligibility

Emergencies such as medical treatment, education, or family needs are typically accepted by the Employee Provident

Fund Organisation.

2. Login to EPFO portal

Visit the EPFO Member e-SEWA Portal and log in using your UAN (Universal Account

Number), password, and captcha.

3. Go to the online claim section

Once logged in, go to the 'Online Services' tab and select 'Claim (Form-31, 19, 10C, and 10D)' from the drop-down menu.

4. Verify details

Verify your personal

details. Make sure your Aadhaar is linked and KYC details are updated.

5. Submit claim

Select Form 31 for partial withdrawal (for emergency reasons) and choose the reason for withdrawal from the list.

6. Authenticate with OTP

Once submitted, you will receive an OTP on your Aadhaar-linked mobile number. Enter this OTP to authenticate the claim.

7. Track claim status

After submission, you can track your claim status under the 'Track Claim Status' option in the 'Online Services' tab.

Read full report here: mybs.in/2dYx4YS

COMPILED BY SURBHI GLORIA SINGH

TATA POWER DELHI DISTRIBUTION LIMITED
A Tata Power and Delhi Government Joint Venture
Regd. Office: NDPL House, Hudson Lines, Kingsway Camp, Delhi 110 009
Tel: 66112222, Fax: 27468942, Email: TPDDL@tatapower-dcl.com
CIN No.: U40109DL2001PLC111528, Website: www.tatapower-dcl.com

NOTICE INVITING TENDERS
Sep 19, 2024

TATA Power-DCL invites tenders as per following details:

Tender Enquiry No. / Work Description	Estimated Cost/EMD (Rs.)	Availability of Bid Document	Last Date & Time of Bid Submission/Date and time of Opening of bids
TPDDL/ENGG/ENQ/200001719/24-25 FUSE DD 11KV 200A	0.81 Cnrs/ 2,04,000	19.09.2024	10.10.2024:1500 Hrs/ 10.10.2024:1530 Hrs

CORRIGENDUM / TENDER DATE EXTENTION

Tender Enquiry No. / Work Description	Previously Published Date	Revised Due Date & Time of Bid Submission/Date & time of opening of bids
TPDDL/ENGG/ENQ/200001705/24-25 RC for Supply of 4G based LTDT Smart Meter	23.08.2024	25.09.2024 at 1500 Hrs/ 25.09.2024 at 1530 Hrs
TPDDL/ENGG/ENQ/200001689/24-25 2 Years Rate Contract for SITC of IOT Based Low Voltage Automation and Grid Substation at Tata Power-DCL Site.	26.06.2024	20.09.2024 at 1500 Hrs/ 20.09.2024 at 1530 Hrs

Complete tender and corrigendum document is available on our website www.tatapower-dcl.com → Vendor Zone → Tender / Corrigendum Documents
Contracts - 011-66112222

MADHYA PRADESH PUBLIC HEALTH SERVICES CORPORATION LTD.
(A Government of Madhya Pradesh Undertaking)
Oil Fed Building, 01, Arera Hills, Bhopal
URL : <https://mpphsc.m.p.gov.in>, Phone : 0755-2578915
Dated : 18.09.2024

TENDER NOTICE

Tenders for following items/services shall be floated on MPPHSC website and portal from 18.09.2024 to next 30 days :-

- 1) Online Tender Enquiry No. : T-618/MPPHSC/PET-CT Under Outsource Mode/2024, Dated : 13.09.2024 Portal & Website.
- 2) Tender for CT Simulator Machine
- 3) Tender (s) for various Drugs
- 4) Tender (s) for various consumables
- 5) Tender (s) for various Equipment & Instruments
- 6) Tender (s) for various Services

All Prospective bidders are requested to visit www.mptenders.gov.in, <https://mpphsc.m.p.gov.in> for further details.
M.P. Madhyam/116466/2024 CGM (TECHNICAL-II)

J TAPARIA PROJECTS LIMITED
CIN : L46101WB1980PLC032979
Registered Office : Room No. 202, 41/A, Tara Chand Dutta Street, Kolkata-700 073, West Bengal, India
Corporate Office : Office No. 306, 3rd Floor, Urban 2, Bhayli, Vadodara, Gujarat-390 007
Mobile No. : +91 760094367
Website : www.jtapariaprojects.com | Email : jtaparia2008@gmail.com

ADDENDUM TO THE EXPLANATORY STATEMENT OF ITEM NO.8 OF ADDENDUM TO THE NOTICE OF ANNUAL GENERAL MEETING DATED 03RD SEPTEMBER, 2024 TO THE NOTICE OF THE 44TH ANNUAL GENERAL MEETING

This is with reference to the Notice dated 31st August, 2024 and addendum to Notice of Annual General Meeting dated 03rd September, 2024 sent to the members for convening the 44th Annual General Meeting (AGM) of the Members of J. TAPARIA PROJECTS LIMITED which will be held on Thursday, 26th September, 2024 at 01.00 p.m. through Video Conferencing (VC)/Other Audio Visual Means (OAVM). The AGM Notice has already been sent to the Members of the Company at due compliance with the provisions of The Companies Act, 2013 read with Rules made thereunder.

The Addendum to explanatory statement of item no.8 of addendum to Notice of Annual General Meeting dated 03rd September, 2024 to Notice dated 31st August, 2024 has already been circulated through electronic mode to those Members whose e-mail IDs are registered with the Depository Participant(s) / Company's Registrar & Share Transfer Agent, M/s. Purva Share Registry (India) Pvt. Ltd., ("RTA"). The said addendum to Notice is available on the website of the Company at www.jtapariaprojects.com, on the website of Stock Exchanges i.e. BSE limited at www.bseindia.com and on the NSDL's website at www.evoting.nsdl.com

Please note that the Notice of 44th Annual General Meeting dated 31st August, 2024 and addendum to Notice of Annual General Meeting dated 03rd September, 2024 shall be read with the said addendum.

Except, in the Notice of Annual General Meeting, all other items and contents of the Notice of Annual General Meeting dated 31st August, 2024 and addendum to Notice dated 03rd September, 2024 would remain unchanged.

Attention to the Members is specifically drawn to the certificate received from Statutory Auditor M/s. VCA & Associates, Chartered Accountants complying with Regulation 45(3) of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 approved by Directors at its meetings held on 18th September, 2024, 03rd September, 2024 and board meeting held on 31st August, 2024 convening the Annual General Meeting of the Company scheduled to be held on Thursday, 26th September, 2024 at 01.00 p.m. (IST) through Video Conferencing (VC) / Other Audio Visual Means ("OAVM"). Thus, the Members are requested to take note of it and cast their vote either by remote e-voting or e-voting at the 44th AGM.

For J. Taparia Projects Limited
Sd/-
Sarvesh Manmohan Agrawal
Managing Director
DIN: 08766623

Place : Vadodara
Date : 18.09.2024

PUBLIC NOTICE

PUBLIC NOTICE is hereby given that the partnership heretofore subsisting between Bhavesh R. Shah & Jyoti H. Shah, carrying on the business of Share trading at First Floor, Door No. 2, Singana Haicken Street, Broadway, Chennai-600 003 under the name and style of M/s. Rajesh Investments stands dissolved w.e.f. 31st March 1995.

NOTICE is further given that any person, who has a valid and legitimate claim in the above Partnership firm, in relation to the shares of Jindal Steel & Power Limited ("the Company") held by the Partnership, is requested to notify the same to the Registrar & Transfer Agent ("RTA") of the Company i.e. Alankit Assignments Ltd., Alankit Heights, 1E/13, Jhandewalan Extn., New Delhi-110 055 or the Company at its office situated at Tower A, Plot No. 2, Sector 32, Gurugram, Haryana-122 001, within 14 days from the publication of this notice. Otherwise, the Company will proceed to issue the Share Certificates to Mr. Mayank Navinchandra Shah jointly with Mr. Subodh Bogilal Shah (deceased shareholder) who is the shareholder in the records of the Company, unless a valid and legitimate claim is received by the Company or its RTA, within the above prescribed timeline. No claim will be entertained by the Company with respect to Original Share Certificate(s) subsequent to the issue / providing of the Share Certificate(s).

Sd/-
Place : Chennai Bhavesh Rajchand Shah-ACSP23391
Date : 19.09.2024 Jyoti H. Shah-ACSP23248
Hanshwar Mehta

GIL Gujarat Informatics Limited
Block No. 2, 2nd Floor, C & D Wing, Karmayogi Bhavan, Sector-10A, Gandhinagar.
Phone:079-23256022, Fax:079-23238925 Website : <http://gil.gujarat.gov.in>

NOTICE FOR INVITING BID

GIL invites Bids through E-tendering route for Bid for Rate Contract for purchase of IP CCTV & Display solutions Including Supply, Installation and Commissioning & maintenance of Equipment on Turnkey basis on behalf of Various Government Departments/Boards/ Corporations/Offices within the State of Gujarat (Tender No: HWT1809/2024). Interested parties may visit <http://www.gil.gujarat.gov.in> or <https://tender.nprocure.com> for eligibility criteria & more details about the bid.

- Managing Director

NSE NATIONAL STOCK EXCHANGE OF INDIA LTD.
(CIN:U5120H1992PLC069719)
Registered Office: Exchange Plaza, C-1, Block G, Bandra - Kurla Complex, Bandra (East), Mumbai - 400051, Maharashtra, India
Tel: +91 22 2659 8100 | Fax: +91 22 2659 8120 | Website: www.nseindia.com | Email: secretariat@nse.com

NOTICE OF THE BOOK CLOSURE AND RECORD DATE FOR BONUS ISSUE OF EQUITY SHARES

The Board of Directors at its Meeting held on May 03, 2024, and the shareholders by passing an ordinary resolution through postal ballot on June 23, 2024, have approved the issue of bonus equity shares by way of capitalization of reserves in the ratio of 4:1, i.e. 4 (Four) fully paid-up bonus equity shares of Re. 1/- (Rupee One) each for every 1 (One) fully paid-up equity share of Re. 1/- (Rupee One) each, to the shareholders of the Company holding shares on the Record Date (to be determined by the Board).

In view of the above, the Board at its meeting held on September 17, 2024 has (i) approved to close the Register of Members and Share Transfer Books and (ii) fixed the Record Date for Issue of Bonus Equity Shares, for the purpose of determining the names of Shareholders who shall be entitled for allotment of Bonus Equity Shares.

Accordingly, the Notice is hereby given that pursuant to Section 91 of the Companies Act, 2013 read with rules made thereunder, Regulation 42 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and provisions of Articles of Association of the Company:

1. The Register of Members and Share Transfer Books of the Company will remain closed from Friday, October 04, 2024 to Saturday, November 02, 2024 (both days inclusive) "Book Closure"; and
2. The Record Date has been fixed as Saturday, November 02, 2024

The Bonus Equity Shares shall be allotted to the equity shareholders of the Company whose names appear in the Register of Members/Beneficial Owners' position of the Company as on the Record Date i.e. Saturday, November 02, 2024.

For the sake of clarity and to bring transparency among all the concerned, the stakeholders are requested to note that the Company shall be following the below mentioned terms and conditions for processing of share transfer applications during the Book Closure period:

1. The Company shall not entertain fresh applications for transfer of Shares of the Company during the Book Closure period.
2. Further, only such transfer applications where the Stage II documents (viz., documents required for processing the transfer of shares through corporate action form), complete in every respect, have been received before the commencement date of Book Closure would be undertaken for further processing.
3. Should there be any deficiencies in the documents submitted, and consequent rejection of the same by the depositories, the parties will be allowed to rectify the deficiencies at least 5 days before the Record Date, failing which the applications will be put on hold to be executed post the allotment of bonus shares.
4. In cases referred to in point 3 above, where deficiencies are not resolved and consequently shares are not credited to the buyer's demat account, the bonus shares shall be credited to the account of the registered holder on the Record Date.

The above details are also made available on the Company's website at <https://www.nseindia.com/>.

Place: Mumbai For National Stock Exchange of India Ltd.
Date: September 18, 2024 Sd/-
Pranjakta Powle
Company Secretary
ACS 20135

Nifty50

इंडियन बैंक Indian Bank
ALLAHABAD
Corporate Office, Chennai

RFP FOR GROUP TERM LIFE INSURANCE POLICY FOR ACCOUNT HOLDERS OF SELECT SAVINGS BANK SCHEME:

Indian Bank invites RFP from eligible Insurance Companies for Group Term Life Insurance Policy for Account Holders of Select Savings Bank Scheme. For detail, please visit our website: www.indianbank.in

Last date of Submission of bid is 15th October 2024 by 1:00 P.M.

ROOTS ADDING VALUE
ROOTS INDUSTRIES INDIA PRIVATE LIMITED
(Formerly Known as "Roots Industries India Limited")
CIN:U02520TT21990PTC002987
Regd Office: R.K.G Industrial Estate, Ganapathy, Coimbatore -641006.

COMPANY NOTICE

Notice is hereby given to the shareholders of the Company that the 33rd Annual General Meeting of the Company will be held at 10.00 a.m. on Friday the 27th September, 2024 at the Registered Office at R.K.G. Industrial Estate, Ganapathy, Coimbatore - 641006 to transact the business mentioned in the Notice being sent to the shareholders individually.

The Register of Members and Share Transfer Books will remain closed from 20.09.2024 to 27.09.2024 (both days inclusive).

By Order of the Board
Sd/-
Date: 08.08.2024 G. Sudhakar
Place: Coimbatore Company Secretary

JANA SMALL FINANCE BANK
(A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Dmurlu, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.
Branch Office: No.28/36, South West Boag Road, T.Nagar, Chennai-600017.

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 properties in the below mentioned accounts 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 16.09.2024	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	32699430000502	1) M/s. Revathi Rice Traders, Prop. of Mrs. Revathi, 2) Mrs. Revathi, 3) Mr. Chanthirasekaran	15-02-2023	15-07-2024	Rs. 6,69,874.73 (Rupees Six Lakh Sixty Nine Thousand Eight Hundred Seventy Four and Seventy Three Paise Only)	01.10.2024 09.30 AM to 05.00 PM	Rs. 4,41,000/- (Rupees Four Lakh Forty One Thousand Only)	Rs. 44,100/- (Rupees Forty Four Thousand One Hundred Only)	08.10.2024 Time: 11:00 AM to 02.00 PM	07.10.2024, Till 05.00 PM Jana Small Finance Bank Ltd., No.28/36, southwest Boag Road, T Nagar, Chennai-600017.
2	45998640000511 & 45999660001141	1) M/s. KSU Pharma, Rep. by its Prop. Mrs. Uma Mahewari KS, 2) Mr. Mosikeeran S, 3) Mrs. Sharmila S	15-05-2023	22-07-2023	Rs. 62,09,203.00 (Rupees Sixty Two Lakh Nine Thousand Two Hundred Three Only)	09.10.2024 09.30 AM to 05.00 PM	Rs. 52,51,000/- (Rupees Fifty Two Lakh Fifty One Thousand Only)	Rs. 5,25,100/- (Rupees Five Lakh Twenty Five Thousand One Hundred Only)	23.10.2024 Time: 11:00 AM to 02.00 PM	22.10.2024, Till 05.00 PM Jana Small Finance Bank Ltd., No.28/36, southwest Boag Road, T Nagar, Chennai-600017.

Schedule Property: All that piece and parcel of the property at Periya Colony, Paagalmedu Village, Uthukottai Taluk, Thiruvallur District, comprised in Gramanatham Old S.No.32/2 Part, Gramanatham New S.No.25/1, measuring 100 sq.mtr., together with house thereon and the Land Bounded on the North by: Punnappakkam Village Property, South by: S.No.34, East by: S.No.25/2, West by: S.No.256. Measuring: Northern Side: 4.8 Meter, Southern Side: 4.6 Meter, Eastern Side: 23.2 Meter, Western Side: 23.8 Meter. Situated within the Sub Registration District of Arani and Registration District of Chennai North.

Schedule Property: All that piece and parcel Land & Building, Comprised in Old S.No.292/1A, 291/1B, as per Patta New S.No.291/2A/2B, Measuring with an Extent of 1508 Sq.ft., situated at Door No.3, Pandian Street, Ondikuppam, Manavalanagar, Vengathir Village, Thiruvallur Taluk & District and Bounded on the North by: Coovam River, South by: Southern Side End belongs to Adhimulam, East by: S.No.292/C1 & 293/ B2 plots, West by: Padmavathi Road. Measuring with an extent of 1508 Sq.ft., East to West on the Northern side: 29 Feet, East to West on the Southern side: 29 Feet, North to South on the Eastern side: 52 Feet, North to South on the western side: 52 Feet. Situated within the Sub-Registration District of Manavalanagar and in the Registration District of Kancheepuram.

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". All payments relating to purchase of above said property to be made in favour of Jana Small Finance Bank. 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. M Dinesh Contact Number: 8142007735. Email id: info@bankauctions.in/ dinesh@bankauctions.in. For further details on terms and conditions to take part in e-auction proceedings and for any query relating to property please contact Jana Small Finance Bank officers Mr. Sali P (Mob. No.9884474084), email: sali.p@janabank.com, Mr. Durai Murugan (Mob. No.9841638849), email: durai.murugan@janabank.com, Mr. Ranjan Naik (Mob. No.6362951653), email: ranjan.naik@janabank.com. 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/s 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 upto 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: 19.09.2024, Place: Chennai
Sd/- Authorized Officer, Jana Small Finance Bank Limited