

'Demand for better rail connectivity to Kerala towns will be explored'

Lt. Governor K. Kailashnathan says he would discuss the demand for more train services to Kerala with the authorities, while noting connectivity will improve once airport expansion is completed

The Hindu Bureau
PUDUCHERRY

The plea to improve rail connectivity between Puducherry and key cities in Kerala would be taken up with appropriate authorities, Lt. Governor K. Kailashnathan said on Sunday. Addressing the "Kudumba Souhrida Me-la-2024", an Onam-related fraternity event hosted by the Kerala Samajam in Puducherry at St. Antony's Mahal, Mr. Kailashnathan said he had received memoranda appealing for train services, especially to southern destinations such as Ernakulam, Thrissur and Kottayam and flight services to Kerala cities.

The Lt. Governor said he would discuss the demand for train services to more towns in Kerala with the appropriate authorities while noting that the prospects of air connectivity to the State would brighten,



Kerala Samajam members handing over the memorandum to the Lt. Governor on Sunday. S.S. KUMAR

once the ongoing expansion of the Puducherry airport is completed.

Mr. Kailashnathan also hailed the Samajam for rendering yeoman service to the community, preserving cultural authenticity of native festivals, and keeping alive the Malayalam language through a successful engagement with the Kerala Government's

Malayalam Mission scheme for non-resident Keralites. It was founded when erstwhile Pondicherry was under French rule and is now into its 80th anniversary.

Ramesh Parambath, MLA representing Mahe, who echoed the demands, also sought the upgrade of the bi-weekly service to north Kerala to a tri-weekly facility so that there would

be a train running between Puducherry and Kerala every day of the week. He also sought establishing an urban health centre of Jipmer in Mahe as was done in Yanam.

Joshi K. Shankar, Kerala Samajam president; N.P. Sigesh, secretary; Jude Berlin, event convener; and C.P. Prince, vice-president, were present.

Convocation ceremony held at medical college

The Hindu Bureau
PUDUCHERRY

Pondicherry Institute of Medical Sciences (PIMS), a unit of the Madras Medical Mission, conducted the Graduation Day ceremony for undergraduate (2018 batch) and postgraduate medical students (2020 batch) recently.

The chief guest -- Vikram Mathews, Director, Christian Medical College, Vellore -- distributed the certificates to 162 undergraduate and 45 postgraduate students. In his convocation address, Dr. Mathews motivated the students to treat patients with compassion, citing the example of Dr. Ida S. Scudder, founder of CMC Vellore. He also advised them to spread positivity in the community through selfless care.

Medical Superintendent



Certificates being presented at the convocation ceremony at PIMS.

Peter Manoharan administered the Hippocratic Oath to the UG students. Arun Kurian Joseph, chairman, management committee, felicitated faculty members who published research articles in high impact journals. Anil J. Purty, Registrar, presented the college annual report highlighting the achievements in academia, research, patient care and extra-curricular activities.

S. Keerthigaa was awarded gold medal for

the best outgoing student. In all, 13 ICMR STS (short-term studentship) and 23 PIMS STS awards for research were presented to UG students. George Thomas, PIMS general manager; R. Siva, deputy co-ordinator, Medical Education Unit; Vice-Principal Nishanth Rajan (UG) and P. Stalin (PG & Research); M.P. Sujatha, Deputy Vice-Principal (UG) and Aparna Muraliedharan, Deputy Vice-Principal (PG & Research) were present.

NLCIL to boost energy capacity by 2030

CUDDALORE: NLC India Ltd. (NLCIL), a Navaratna Public Sector Enterprise under the Ministry of Coal

has planned to quadruple its existing renewable energy capacity of 1.4 GW, targeting 10 GW by 2030.

According to a press release, NLCIL marks its 10th anniversary of foray into renewable energy. Major

projects in the renewable energy sector are in the pipeline in T.N., Rajasthan, Gujarat and Assam.

Tamilnadu Power Finance And Infrastructure Development Corporation Limited

(A GOVERNMENT OF TAMIL NADU ENTERPRISE)
REGD.OFFICE: "TUFIDCO-POWERFIN TOWER", No. 490/3-4, Anna Salai, Nandanam, Chennai - 600 035
Phone: 044 - 46312345, 044-66626705 / E.mail: customersupport@gmail.com Visit us at: www.tnpowerfinance.com

NEW / RENEWAL DEPOSITS with effect from 10-08-2024

REGULAR INTEREST PAYMENT SCHEME (RIPS)							CUMULATIVE INTEREST PAYMENT SCHEME (CIPS-I)				
Period (Months)	General Category			Senior Citizen			Period (Months)	General Category		Senior Citizen	
	Monthly (%) p.a.	Quarterly (%) p.a.	Annually (%) p.a.	Monthly (%) p.a.	Quarterly (%) p.a.	Annually (%) p.a.		Base rate per Annum (%)	Effective Yield (%)	Base rate per Annum (%)	Effective Yield (%)
24	--	8.25	--	--	8.40	--	12	8.10	8.35	8.25	8.51
36	8.30	8.30	8.56	8.50	8.50	8.77	24	8.25	8.87	8.40	9.04
48 & 60	8.10	8.10	8.35	8.25	8.25	8.51	36	8.30	9.32	8.50	9.57
Minimum deposit in Rs.	1,00,000/-	1,00,000/-	1,00,000/-	1,00,000/-	1,00,000/-	1,00,000/-	48	8.10	9.45	8.25	9.66
							60	8.10	9.86	8.25	10.09

HIGHLIGHTS

- Remittances for deposits can be made in the prescribed format in complete shape along with Crossed Cheque / Core Banking Cheque / Demand Draft payable at Chennai in favour of Tamil Nadu Power Finance and Infrastructure Development Corporation Ltd., Telephone Bill / Bank Account Statement / Letter from any recognized Public Authority / Electricity Card / Letter from Employer. In the absence of the above documents, the Company will not be able to process the application for deposit / renewal.
- In respect of deposits under RIPS, interest will be paid on Monthly/Quarterly/Annual basis as applicable. Interest, as applicable on the date of acceptance will be paid. Interest will be paid only through ECS & NEFT. In respect of deposits under CIPS, the interest will be paid at the time of maturity.
- Interest credited / paid will be subject to deduction of tax at source, as applicable.
- Deposits made by the Trust are an eligible investment under Section 11 (5) (VI) of the Income Tax Act, 1961.
- Loan on deposits up to 70% of the deposit amount will be sanctioned after three months from the date of deposit.
- Repayment of deposits are made through NEFT/RTGS.
- Deposits can be renewed subject to the Company's terms and conditions for acceptance of deposits.
- Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of acceptance of deposit / renewal.
- Deposits solicited by the Company are not insured.
- Nomination facility is available. There should be only one Nominee.
- The terms for premature withdrawal of deposit:
 - Premature withdrawal of deposits within three months from the date of deposit will not be allowed.
 - Interest for premature withdrawal of deposits after three months but before date of maturity will be regulated as follows:

Period	Interest
After six months from the date of deposit but before twelve months	Interest @ 3% per annum less than the rate applicable for 12 months deposit will be paid
After twelve months from the date of deposit but before twenty four months	Interest @ 2% per annum less than the rate applicable for 24 months deposit will be paid
After twenty four months from the date of deposit but before thirty six months	Interest @ 2% per annum less than the rate applicable for 36 months deposit will be paid
After thirty six months from the date of deposit but before the date of maturity	Interest @ 2% per annum less than the rate applicable for 36 months deposit will be paid.
- Terms for Late Renewal of deposit: In the event of renewal of deposit received within three months from the date of maturity, the deposit will be renewed from the date of maturity at the interest rate, operating at the time of maturity. In case the renewal application received after three months from the date of maturity, the same will be treated as fresh deposit and the interest rate prevailing on the date of receipt of renewal application will be applicable. The rate of interest applicable for the overdue period i.e. from the date of maturity to the receipt of renewal application, on the amount so placed as fresh deposit shall be 2% less than the rate of interest applicable for 12 months deposits either at the time of maturity or receipt of renewal application whichever is less.
- The financial position of the Company as disclosed and the statements made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.
- In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, Shastri Bhavan, "A" Wing, V Floor, Block 8, No.26, Haddows Road, Chennai - 600 006.
- Any deposit which remain unclaimed and unpaid for a period of seven years from the date it became due for payment will be transferred to 'The Investor Education and Protection Fund' established by the Government of India under Section 125 of the Companies Act, 2013.
- In case of any deficiency of the Company in servicing its deposit, the depositor may approach the District Level Consumers' Disputes Redressal Forum, the State Level Consumers' Disputes Redressal Forum or the National Consumers Disputes Redressal Forum for relief.
- The Company is having a valid certificate of Registration No.07.00389 dt.12.1998 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits / discharge of liabilities by the company.
- Deposit application forms containing detailed terms and conditions can be obtained from the Registered Office of the Corporation at No.490/3-4 Anna Salai, Nandanam, Chennai - 600035 and can be downloaded from the website (www.tnpowerfinance.com). Information required to be specified as per the provisions of Non-Banking Financial Companies Acceptance of Public Deposit (Reserve Bank) Directions, 1998 and Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 are given below:-

a. Name of the Company	Tamil Nadu Power Finance and Infrastructure Development Corporation Limited
b. Date of Incorporation	27th June 1991
c. Business carried on by the Company and its subsidiaries with details of branches.	Hire Purchase, lease finance, term loan and other forms of financial assistance for those who are directly / indirectly engaged in generation, transmission and distribution of power and infrastructure development
d. Brief particulars of Management	The Company is managed by the Chairman and Managing Director under the supervision of the Board. All the Directors are nominated by the Government of Tamil Nadu.

Date : 30.09.2024
Place : Chennai
DIPR/989/DISPLAY/2024

e. Name, address and occupation of the Directors at present:

S. No.	NAME OF DIRECTOR	DESIGNATION	ADDRESS
1	Thiru. T. Udhayachandran, IAS;	Chairman, TN Power Finance Corporation	490/3-4, Anna Salai, Nandanam, Chennai - 35
2	Thirumati. Pooja Kulkarni, IAS; (FAC)	Managing Director	490/3-4, Anna Salai, Nandanam, Chennai - 35
3	Thiru. K. Phanindra Reddy IAS;	Additional Chief Secretary to Government, Transport Department	Secretariat, Fort St. George, Chennai - 600 009
4	Dr. Beela Venkatesan, IAS.,	Principal Secretary to Government, Energy Department	Secretariat, Fort St. George, Chennai - 600 009
5	Thirumati. Pooja Kulkarni, IAS;	Chief Executive Officer (CEO), Tamil Nadu Industrial Development Board (TNIDB)	3rd Floor, CMDA Tower II, No.1, Gandhi Irwin Bridge Road, Egmore, Chennai - 600 008
6	Thiru. Pratik Tayal, IAS.,	Deputy Secretary to Government (Budget), Finance Department	Secretariat, Fort St. George, Chennai - 600 009
7	Thiru. Dr. J. Sadakkadulla	Director	Flat 3A, Jangals Shanthi II, Sethumalai Colony, 2nd Main Road, Alwarpet Chennai - 600018.
8	Thirumati. Chitra Nagappan	Director	A-1, Shoreham Apartments, No-38, Fifth Avenue, Besant Nagar, Chennai - 600090.

f. Profit & Dividend (Rs. in Lakhs)

Year Ended	Profit before Tax	Profit after Tax	Dividend
31/03/2022 (restated)	98,484.16	76,169.20	Nil
31/03/2023	1,30,373.56	1,01,717.14	Nil
31/03/2024	37,244.64	28,911.53	16,000.00

g. Summarized financial position of the Company: STATEMENT OF FINANCIAL POSITION

Particulars	Amount in Rs. Lakhs	
	as on 31/03/2024 (Rs.in lakhs) (as per Ind AS)	as on 31/03/2023 (Rs.in lakhs) (as per Ind AS)
ASSETS		
Financial Assets		
Cash and cash equivalents	49,204.42	34,976.29
Bank balance other than Cash and cash equivalents	41,012.33	1,13,848.02
Loans	47,07,248.53	46,56,232.48
Investments	3,58,481.53	3,01,856.09
Other financial assets	2,790.74	4,077.23
Non-financial Assets		
Current tax assets	16,961.31	451.36
Deferred tax assets (net)	(319.24)	3,669.80
Property, plant and equipment	449.85	444.57
Intangible Assets	19.79	115.52
Intangible Assets under Development	--	--
Other non-financial assets	1,121.71	1,142.54
TOTAL ASSETS	51,76,970.94	51,16,813.89
LIABILITIES		
Financial liabilities		
Debt securities	--	--
Deposits	40,06,678.36	40,69,628.49
Other financial liabilities	4,06,157.55	3,03,696.88
Non-financial liabilities		
Provisions	279.51	315.66
Other non-financial liabilities	14,500.64	8,865.70
Total liabilities	44,27,616.06	43,82,506.73
Equity		
Equity share capital	3,76,700.00	3,76,700.00
Other equity	3,72,654.88	3,57,607.16
Total equity	7,49,354.88	7,34,307.16
Total liabilities and equity	51,76,970.94	51,16,813.89
Net Owned Funds as on 31.03.2024	Rs. 7,49,331.72 Lakhs	
Public Deposits as on 31.03.2024	Rs. 10,62,858.56 Lakhs	
Income Tax demanded under dispute	Rs. 77,436.07 Lakhs	
Service tax demanded under dispute	Rs. 523.22 Lakhs	

k. The Company has no overdue deposits other than unclaimed deposits.
l. The Company hereby declares:
i) that the Company has complied with the provisions of the directions of the Reserve Bank of India applicable to it;
ii) that the compliance with the direction does not imply that the repayment deposits are guaranteed by the Reserve Bank of India; and
iii) that the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

For and on behalf of the Board / MANAGING DIRECTOR

Timings CHENNAI

MONDAY, SEP. 30
RISE 05:59 SET 18:00
RISE 03:59 SET 16:37

TUESDAY, OCT. 01
RISE 05:59 SET 17:59
RISE 04:44 SET 17:11

WEDNESDAY, OCT. 02
RISE 05:59 SET 17:58
RISE 05:29 SET 17:45

Puducherry Weather

	max	min
Villupuram	33	25
Cuddalore	33	25
Puducherry	34	27

Puducherry Today
34°C The weather will be warm. Night will be comfortable. Spell of light rain and thundershower will occur.

Puducherry Tomorrow
35°C Morning will be comfortable. Day will be warm with cloudy sky. Night will be comfortable. Dry weather to prevail.

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THE HINDU
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JANA SMALL FINANCE BANK

(A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. 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 PROVISION 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 24.09.2024	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	3277942000063	1) Mr. Mayavan Kaliaperumal, S/o. Kaliaperumal, 2) Mrs. Pappathi, W/o. Kaliaperumal	22.06.2024	04.09.2024	Rs.2,56,474.70 (Rupees Two Lakh Fifty Six Thousand Four Hundred Seventy Four and Seventy Paise Only)	18.10.2024 09.30 AM to 05.00 PM	Rs.4,09,000/- (Rupees Four Lakh Nine Thousand Only)	Rs.40,900/- (Rupees Forty Thousand Nine Hundred Only)	01.11.2024 Time: 11.00 AM to 02.00 PM	31.10.2024, Till 05.00 PM Jana Small Finance Bank Ltd., No.28/36, southwest Boag Road, T Nagar, Chennai-600017.
Details of Secured Assets: 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, Vengalilur Village, Thiruvallur Taluk & District and Cuddalore Registration District, Cuddalore Joint II Sub Registration District, Karaikadu Village, Natham New S.No. 308/9-0.0219 Sq.mt. in which 0.0101.25 Sq.mt. its Old S.No.222/A6-Ac.0.32. Its previous S.No.172/5 - 0.13.0. Measuring an extent of 1090 Sq.ft.i.e.101.25 Sq.mr of plot with Bounded on the Boundaries: East of: Parumal House, West of: Koolhan Vagaiyara Plot, North of: Egambaram House, South of: Road. Measurement(sq/ft/sq yd., etc) Total Extent 1090 Sq.ft. (or) 101.25 Sq.Mt. Nature and permitted Usage of the property [a] Free Hold, [b] Residential. Situated within the Tamilnadu, Cuddalore Joint-II Sub-R.D., District of Registration Cuddalore.										
2	46009420001411	1) Mr. A. Sundararasu, S/o. Anandhan, Prop. of Mrs. Revathi, 2) Mrs. Kalaiyarasi	22.06.2024	05.09.2024	Rs.7,82,666.00 (Rupees Seven Lakh Eighty Two Thousand Six Hundred Sixty Six Only)	18.10.2024 09.30 AM to 05.00 PM	Rs.6,87,000/- (Rupees Six Lakh Eighty Seven Thousand Only)	Rs.68,700/- (Rupees Sixty Eight Thousand Seven Hundred Only)	01.11.2024 Time: 11.00 AM to 02.00 PM	31.10.2024, Till 05.00 PM Jana Small Finance Bank Ltd., No.28/36, southwest Boag Road, T Nagar, Chennai-600017.
Details of Secured Assets: All that piece and parcel of the Property is situated in Villupuram Registration District, Kandamangalam SRO and Kandamangalam Panchayat Union, Azhivur Village Ram Nagar, Plot No.21 & 22 Ayan Punjai No.178/3A/1A Hectar 0.16.0 Ares Ayan Punjai No.178/3A/1B Hectar 0.26.0 Ares Old Survey No. Ayan Punjai No.178/23A acre Hectar 0.41.50 Acre 1.03 cents., Measuring East to West 44 Feet, North to South 52 feet, Total Sq.ft. 2288. Boundaries: North of: 16 feet Road, South of: 16 feet Road, East of: Plot No.23, West of: Plot No.23. Area of the Property: 2288 Sq.ft. Situated within the Kandamangalam Sub R.D., District of Registration Villupuram.										

The properties are being held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". 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. A Closure at the web portal <https://bankauctions.in> and www.foreclosureindia.com. For more information and for details, help, procedure and online training on e-auction, prospective bidders may contact M/s. A Closure; Contact Mr. M Dinesh Contact Number: 814200735. Email id: info@bankauctions.in; dinesh@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 officers Mr. Sallil P (Mob. No.988474084), email: sallilp@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 prior to prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantors/ Mortgagees that e-auction scheduled for the mortgage 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: 30.09.2024, Place: Cuddalore & Villupuram
Sd/- Authorised Officer, Jana Small Finance Bank Limited