Further, pursuant to regulation 8(17) of the SEBI (SAST) Regulations, there has been no confirmation for any reported event or information provided by the Target Company due to any material price movement as per the framework specified under sub-regulation (11) of Regulation 30 of the SEBI (LODR) Regulations and thus no exclusion or adjustment has been made for determination of offer price under the SEBI (SAST) Regulations.

(***Source**: Certificate dated 10 December issued by CNGSN & Associates LLP, Chartered Accountants, Firm Registration No.:004915S (Mr. Chella Narayanaswamy Gangadaran, Partner, Membership No. 011205)*)

5. In view of the parameters considered and presented in the table in paragraph 4 above, the offer price per Equity Share under Regulation 8(2) of the SEBI (SAST) Regulations is the highest of above parameters, i.e., INR 270 per Equity Share. Accordingly, the Offer Price is justified in terms of the SEBI (SAST) Regulations.
6. Based on the confirmation provided by Target Company, there have been no corporate actions by the Target Company warranting adjustment of the relevant price parameters under Regulation 8(9) of the SEBI (SAST) Regulations.
7. The Offer Price may be adjusted by the PAC, in consultation with the Manager, in the event of any corporate action(s) such as issuances pursuant to rights issue, bonus issue, stock consolidations, stock splits, payment of dividend, de-mergers, reduction of capital, etc., where the record date for effecting such corporate action(s) falls prior to the third Working Day before the commencement of the Tendering Period, in accordance with Regulation 8(9) of the SEBI (SAST) Regulations.
8. As on the date of this DPS, there is no revision in the Offer Price or size of the Open Offer. In case of any revision in the Offer Price or size of the Open Offer, the PAC shall comply with applicable provisions of Regulation 18 of the SEBI (SAST) Regulations and any other provisions of the SEBI (SAST) Regulations which are required to be fulfilled for the said revision in the Offer Price or size of the Open Offer.
9. In terms of Regulations 18(4) and 18(5) of the SEBI (SAST) Regulations, the PAC is permitted to revise the Offer Price or the size of the Offer at any time prior to commencement of the last one Working Day before the commencement of the Tendering Period. In the event of such revision, the Promoter shall: (i) make corresponding increase to the escrow amount, (ii) make public announcement in the same newspapers in which this DPS has been published, and (iii) simultaneously notify to the BSE, SEBI and the Target Company at its registered office of such revision.
10. In the event, the Acquirer and/or the Promoter has acquired or agreed to acquire, whether by themselves or through the persons acting in concert with them, any shares or voting rights in the Target Company during the Offer Period, whether by subscription or purchase, at a price higher than the Offer Price, the Offer Price will be revised upwards to be equal to or more than the highest price paid or payable for any such acquisition in terms of Regulation 8(8) of the SEBI (SAST) Regulations. However, the Acquirer and/or the Promoter shall not make any such acquisition (as referred in the foregoing sentence) after the third Working Day prior to the commencement of the Tendering Period and until the expiry of the Tendering Period.
11. If the Acquirer or the Promoter acquires Equity Shares during the period of twenty-six weeks after the Tendering Period at a price higher than the Offer Price, then the Acquirer/Promoter shall pay the difference between the highest acquisition price and the Offer Price, to all shareholders whose shares have been accepted in the Open Offer within sixty days from the date of such acquisition. However, no such difference shall be paid in the event that such acquisition is made under another open offer under the SEBI (SAST) Regulations, or pursuant to the SEBI (Delisting of Equity Shares) Regulations, 2021, or open market purchases made in the ordinary course on the stock exchanges, not being a negotiated acquisition of shares of the Target Company in any form.

V. FINANCIAL ARRANGEMENTS

1. The total consideration for the Open Offer, assuming full acceptance, i.e. for the acquisition of 4,395,499 Equity Shares at the offer price of INR 270 per Equity Share is INR 1,186,784,730, i.e., the Maximum Open Offer Consideration.
2. In accordance with Regulation 17 of the SEBI (SAST) Regulations, the Acquirer, the Promoter and Manager have entered into an escrow agreement with Axis Bank Limited (acting through its office at 82, Dr. Radhakrishnan Salai, Mylapore, Chennai, Tamil Nadu- 600004,) ("**Escrow Bank**") on 11 December 2024 ("**Escrow Agreement**"). Pursuant to the Escrow Agreement, the Promoter has opened an escrow account under the name and title of "**SHRIRAM CREDIT COMPANY LIMITED OPEN OFFER ESCROW A/C**" ("**Escrow Account**") with the Escrow Bank and has made cash deposit in the Escrow Account of INR 300,000,000 ("**Escrow Amount**"), being higher than 25.00% of the Maximum Open Offer Consideration. The amount deposited in the Escrow Account is in compliance with the requirements of Regulation 17 of the SEBI (SAST) Regulations, which requires the deposit, in an escrow account, of an amount equal to 25.00% of the maximum consideration payable under an open offer where the maximum consideration payable is less than INR 5,000,000,000. The receipt of cash deposit of Escrow Amount in the Escrow Account has been confirmed by the Escrow Agent by way of a confirmation letter dated 11 December 2024.
3. The PAC has authorized the Manager to operate and realize the value of the Escrow Account as per the provisions of the SEBI (SAST) Regulations.
4. The Promoter has confirmed that it has adequate financial resources to meet the obligations under the Open Offer and have made firm financial arrangements for fulfilling the payment obligations under this Open Offer in terms of Regulation 25(1) of the SEBI (SAST) Regulations and the Promoter is able to implement this Open Offer. The entire open offer obligation will be met by the Promoter. The Promoter will meet the funding requirement for the purpose of the payment obligations under the Open Offer, through internal accruals/resources and borrowing from Shriram Capital Private Limited (the ultimate holding company of the Promoter). The availability of sufficient means and capability for the purpose of fulfilling the obligations under the Open Offer and that firm financial resources/arrangements through verifiable means are in place to fulfil the Promoter's obligations under the Open Offer has also been certified by CNGSN & Associates LLP, Chartered Accountants, Firm Registration No.: 004915S (Mr. Chella Narayanaswamy Gangadaran, Partner, Membership No. 011205) *vide* certificate dated 11 December 2024.
5. Based on the above, the Manager is satisfied about the following: (i) the adequacy of resources to meet the financial requirements of the Open Offer and the ability of the Promoter to implement the Open Offer in accordance with the SEBI (SAST) Regulations, and (ii) that firm arrangements for payments through verifiable means are in place to fulfill the Open Offer obligations.
6. In case of any upward revision in the Offer Price or the size of the Open Offer, the corresponding increase to the escrow amounts as mentioned above shall be made by the Promoter in terms of Regulation 17(2) of the SEBI (SAST) Regulations, prior to effecting such revision.

VI. STATUTORY AND OTHER APPROVALS

1. The consummation of the Underlying Transaction and Open Offer is subject to the receipt of the approval of the equity shareholders of the Target Company, CCI Approval, SARB Approval, SEBI Approvals, Stock Exchange In-principle Approval and the Trustee Approval. To the best of the knowledge of the PAC, there are no other statutory or other approvals required to complete the Underlying Transaction and the Open Offer as on the date of this DPS. If, however, any other statutory or other approval becomes applicable prior to completion of such acquisitions, the Open Offer would also be subject to such other statutory or other approval(s) being obtained.
2. In terms of Regulation 23(1) of the SEBI (SAST) Regulations, in the event that, for reasons outside the reasonable control of the PAC, the approvals specified in Part VI (*Statutory and Other Approvals*) of this DPS or those which become applicable prior to completion of the Open Offer are not received or refused by the relevant governmental authorities, then the PAC shall have the right to withdraw the Open Offer. In the event of such a withdrawal of the Open Offer, the PAC (through the Manager) shall, within two Working Days of such withdrawal, make an announcement of such withdrawal stating the grounds for the withdrawal in accordance with Regulation 23(2) of the SEBI (SAST) Regulations. Such public announcement for the withdrawal will be made in the same newspapers in which the Detailed Public Statement has been published and will also be sent to the BSE, SEBI, and the Target Company at its registered office.
3. In case of delay in receipt/non-receipt of any statutory approvals or any other approval as referred in this Part VI (*Statutory and Other Approvals*), SEBI may, if satisfied, that non receipt or delay in receipt of the requisite statutory approval(s) was not attributable to any wilful default, failure or neglect on the part of the PAC to diligently pursue such approval(s), grant an extension of time for the purpose of completion of this Open Offer, subject to such terms and conditions as may be specified by SEBI, including payment of interest by the Promoter to the Public Shareholders at such rate, as may be prescribed by SEBI from time to time, in accordance with Regulation 18(11) and 18(11A) of the SEBI (SAST) Regulations. Where any statutory approval extends to some but not all of the Public Shareholders, the Promoter shall have the option to make payment to such Public Shareholders in respect of whom no statutory approvals are required in order to complete this Offer.
4. All Public Shareholders, including non-residents holders of Equity Shares, must obtain all requisite approvals required, if any, to tender the Offer Shares (including without limitation, the approval from the RBI) and submit such approvals, along with the other documents required to accept this Offer. In the event such approvals are not submitted, the Promoter reserves the right to reject such Equity Shares tendered in this Offer. Further, if the holders of the Equity Shares who are not persons resident in India (including non-resident Indians, foreign institutional investors and foreign portfolio investors) had required any previous approvals (including from the RBI, or any other regulatory body) in respect of the Equity Shares held by them, they will be required to submit such previous approvals, that they would have obtained for holding the Equity Shares, to tender the Offer Shares, along with the other documents required to be tendered to accept this Offer. In the event such approvals are not submitted, the Promoter reserves the right to reject such Offer Shares. Public Shareholders classified as overseas corporate bodies ("**OCB**"), if any, may tender the Equity Shares held by them in the Open Offer pursuant to receipt of approval from the RBI under the Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder. Such OCBs shall approach the RBI independently to seek approval to tender the Equity Shares held by them in the Open Offer.
5. Subject to the receipt of the statutory and other approvals, if any, the PAC shall complete all procedures relating to the Open Offer, including payment of consideration by the Promoter within 10 (ten) Working Days from the closure of the Tendering Period to those shareholders whose share certificates or other documents are found valid and in order and are approved for acquisition by the PAC.

VII. TENTATIVE SCHEDULE OF ACTIVITY

Sr.No	Activities	Schedule of Activities (Day and Date)[1]
1	Issue of PA	Tuesday, 10 December 2024
2	Publication of this DPS in newspapers	Saturday, 14 December 2024
3	Last date for filing of the draft letter of offer with SEBI	Saturday, 14 December 2024
4	Last date for public announcement for competing offer(s)	Monday, 6 January 2025
5	Last date for receipt of SEBI observations on the draft letter of offer (in the event SEBI has not sought clarifications or additional information from the Manager to the Open Offer)	Monday, 6 January 2025
6	Identified Date[2] for determining shareholders to whom LOF shall be sent	Wednesday, 8 January 2025
7	Last date by which the LOF is to be dispatched to the Public Shareholders whose names appear on the register of members on the Identified Date, and to BSE and Target Company and Registrar to issue a dispatch completion certificate	Wednesday, 15 January 2025
8	Last Date by which the committee of the independent directors of the Target Company shall give its recommendation to the Public Shareholders for this Open Offer	Monday, 20 January 2025
9	Last date for upward revision of the Offer Price/the size of the Open Offer	Tuesday, 21 January 2025
10	Last date of publication of opening of Open Offer public announcement in the newspapers in which this DPS has been published	Tuesday, 21 January 2025
11	Date of commencement of the Tendering Period ("**Offer Opening Date**")	Wednesday, 22 January 2025
12	Date of closure of the Tendering Period ("**Offer Closing Date**")	Tuesday, 4 February 2025
13	Last date of communicating the rejection/acceptance and completion of payment of consideration or return of Equity Shares to the Public Shareholders	Tuesday, 18 February 2025
14	Last date for publication of post-Open Offer public announcement in the newspapers in which this DPS was published	Thursday, 27 February 2025

The above timelines are indicative (prepared on the basis of timelines provided under the SEBI (SAST) Regulations) and are subject to receipt of relevant approvals from various statutory/regulatory authorities and may have to be revised accordingly.

The Identified Date is only for the purpose of determining the Public Shareholders to whom the Letter of Offer would be sent in accordance with the SEBI (SAST) Regulations. It is clarified that all Public Shareholders are eligible to participate in the Offer any time during the Tendering Period.

Note: Where last dates are mentioned for certain activities, such activities may happen on or before the respective last dates.

VIII. PROCEDURE FOR TENDERING THE SHARES IN CASE OF NON-RECEIPT OF LOF

1. **The Open Offer will be implemented by the Acquirer and the Promoter, as persons acting in concert, through stock exchange mechanism made available by BSE in the form of separate window ("Acquisition Window") as provided under the SEBI (SAST) Regulations and SEBI's Master Circular SEBI/HO/CFD/PoD-1/P/CIR/2023/31 dated February 16, 2023 ("Master Circular"). BSE shall be the designated stock exchange ("Designated Stock Exchange") for the purpose of tendering Equity Shares in the Open Offer.**
2. All the Public Shareholders, holding Equity Shares whether in dematerialized form or physical form, registered or unregistered, are eligible to participate in this Offer at any time during the Tendering Period for this Offer. As per the provisions of Regulation 40(1) of the SEBI (LODR) Regulations as amended and SEBI's press release dated 3 December 2018, bearing reference no. PR 49/2018, requests for transfer of securities shall not be processed unless the securities are held in dematerialised form with a depository with effect from 1 April 2019. However, in accordance with the circular issued by SEBI bearing reference number SEBI/HO/CFD/CMD1/CIR/P/2020/144 dated 31 July 2020, shareholders holding securities in physical form are allowed to tender shares in an open offer. Such tendering shall be as per the provisions of the SEBI (SAST) Regulations. Accordingly, Public Shareholders holding Equity Shares in physical form as well are eligible to tender their Equity Shares in this Open Offer as per the provisions of the SEBI (SAST) Regulations.
3. Persons who have acquired Equity Shares but whose names do not appear in the register of members of the Target Company on the Identified Date, or unregistered owners or those who have acquired Equity Shares after the Identified Date, or those who have not received the Letter of Offer, may also participate in this Offer. Accidental omission to send the Letter of Offer to any person to whom the Offer is made or the non-receipt or delayed receipt of the Letter of Offer by any such person will not invalidate the Offer in any way.
4. The Public Shareholders may also download the Letter of Offer from the SEBI's website (www.sebi.gov.in), once available, or obtain a copy of the same from the Registrar to the Offer (detailed at Part IX (*Other Information*) of this DPS) on providing suitable documentary evidence of holding of the Equity Shares and their folio number, DP identity-client identity, current address and contact details.
5. The Acquirer and the Promoter have appointed InCred Capital Wealth Portfolio Managers Private Limited ("**Buying Broker**") as its broker for the Offer through whom the purchases and settlement of the Offer Shares tendered under the Offer shall be made. The contact details of the Buying Broker are as mentioned below:

   Name: InCred Capital Wealth Portfolio Managers Private Limited
   Address: Unit No 1203, 12th Floor, B Wing, The Capital, C-70, G Block, BKC, Bandra (E), Mumbai - 400051,
   Tel: 022 6904 1581; **Fax:** 022 4161 1589/1594
   Contact Person: Mr. Ravindra Govalkar
   Email: ops@incredcapital.com; **Website**: www.incredequities.com
   SEBI Registration Number: INZ000294632;
   CIN: U74999MH2018PTC305048

6. All Public Shareholders who desire to tender their Equity Shares under the Offer would have to intimate their respective stockbrokers ("**Selling Broker**") within the normal trading hours of the secondary market, during the Tendering Period. The Selling Broker can enter orders for dematerialized as well as physical Equity Shares.
7. The Acquisition Window will be provided by the Designated Stock Exchange to facilitate placing of sell orders. The Selling Broker would be required to place an order/bid on behalf of the Public Shareholders who wish to tender Equity Shares in the Open Offer using the Acquisition Window of BSE. Before placing the order/bid, the Selling Broker will be required to mark lien on the tendered Equity Shares. Details of such Equity Shares marked as lien in the demat account of the Public Shareholders shall be provided by the depository to the India Clearing Corporation Limited.
8. In terms of the Master Circular, a lien shall be marked against the Equity Shares tendered in the Offer.
9. In the event the Selling Broker of a Public Shareholder is not registered with the BSE, then the Public Shareholders can approach any BSE registered stock broker and can register themselves by using quick unique client code ("**UCC**") facility through BSE registered stock broker (after submitting all details as may be required by such BSE registered stock broker in compliance with applicable law). In case the Public Shareholders are unable to register using UCC facility through any other BSE registered broker, Public Shareholders may approach Buying Broker i.e., InCred Capital Wealth Portfolio Managers Private Limited for guidance to place their Bids. The requirement of documents and procedures may vary from broker to broker.
10. The cumulative quantity tendered shall be displayed on Designated Stock Exchange's website (www.bseindia.com) throughout the trading session at specific intervals by Designated Stock Exchange during the Tendering Period. Upon finalization of the entitlement, only accepted quantity of Equity Shares will be debited from the demat account of the concerned Public Shareholder.
11. **Equity Shares should not be submitted/tendered to the Manager, the Acquirer or the Target Company.**
12. The detailed procedure for tendering the Offer Shares in this Open Offer will be available in the Letter of Offer, which shall be available on SEBI's website (**www.sebi.gov.in**).

IX. OTHER INFORMATION

1. The Acquirer, the Promoter, and their respective directors in their capacity as the directors, accept full responsibility for the information contained in the PA, and this DPS (other than such information regarding the Target Company as specified in paragraph 2 of Part IX (*Other Information*) below), and shall be jointly and severally responsible for the fulfillment of obligations under the SEBI (SAST) Regulations in respect of this Open Offer.
2. The information pertaining to the Target Company contained in the PA and this DPS has been compiled from information published publicly or publicly available sources or provided by the Target Company. The Acquirer or the Promoter do not accept any responsibility with respect to any information provided in the PA or this DPS pertaining to the Target Company.
3. Pursuant to Regulation 12 of the SEBI (SAST) Regulations, MAPE Advisory Group Private Limited has been appointed as the Manager to the Offer.
4. Purva Sharegistry (India) Private Limited has been appointed as the Registrar to the Offer.
5. Unless otherwise stated, the information set out in this DPS reflects the position as of the date hereof.
6. In this DPS, any discrepancy in any table between the total and sums of amounts listed is due to rounding off and/or regrouping.
7. In this DPS, all references to "Rupees" or "INR" are references to the Indian Rupee(s) ("**INR**").
8. This DPS and the PA shall also be available on SEBI's website (http://www.sebi.gov.in).

ISSUED BY THE MANAGER TO THE OFFER	REGISTRAR TO THE OFFER
MAPE Advisory Group ADVISORY FOR GROWTH **MAPE Advisory Group Private Limited** 10 Vasant Vihar, 2nd Floor, New Nagardas Road, Andheri East, Mumbai 400069 **Tel. No.:** +91 9821718193 **Email ID**: compliance@mapegroup.com **Contact Person**: Vishwanath Poojari **SEBI Registration Number**: INM0000011294	**Purva Sharegistry (India) Private Limited** **Corporate Identity Number**: U67120MH1993PTC074079 **Address**: 9, Shiv Shakti Industrial Estate, Ground Floor, Sitaram Mill Compound, J.R. Boricha Marg, Mumbai - 400 011. **Tel. No.:** + 022-49614132 **Email**: support@purvashare.com **Website**: www.purvashare.com **Investor Grievance Email**: support@purvashare.com **Contact Person**: Mrs. Deepali Dhuri **SEBI Registration Number**: INR000001112

For and on behalf of the Acquirer	For and on behalf of the Promoter
Sd/- Sanlam Emerging Markets (Mauritius) Limited	**Sd/-** Shriram Credit Company Limited

Place: Chennai
Date: December 13, 2024

UNITED SPIRITS LIMITED

DIAGEO *India*

Regd. Office: 'UB Tower', # 24, Vittal Mallya Road, Bengaluru-560 001.
Tel: +91 80 3985 6500; Fax: +91 80 3985 6862
Email: investor.india@diageo.com Website: www.diageoindia.com
Corporate Identity Number: L01551KA1999PLC024991

NOTICE OF LOSS OF SHARE CERTIFICATES

Notice is hereby given that the Company has received requests from the following shareholders for issue of Duplicate Share Certificate(s) in lieu of the Original Share Certificate(s) reported to have been lost / misplaced. The share certificate(s) mentioned hereunder are therefore deemed to be cancelled and no transactions thereon would be recognized by the Company.

Sl. No	Folio No.	Name of the Shareholder	No. of Shares	Certificate Number	Distinctive Nos	
					From	To
01	MS065941	NARINDER KUMAR	500	2512	721173361	721173860
02	MS066482	MAHESH BHAWNANI	500	2527	721181361	721181860

The public are hereby advised against dealing in any way with the above share certificates. Any person(s) who has / have any claims(s) in respect of the said share certificates should lodge such claim(s) along with all documentary evidences with the Company at its Registered Office within 7 days of the publication of this notice, after which no claim(s) will be entertained, and the Company will proceed to issue duplicate share certificates.

For **UNITED SPIRITS LIMITED**
Sd/-
Mital Sanghvi
(Company Secretary)

Place : Mumbai
Dated : 13.12.2024

E-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002
Sale of Immovable Property
Under Rule 9(1) of Security Interest (Enforcement) Rules, 2002

DCB BANK

Public E Auction Notice for sale of Immovable Assets Charged to the DCB BANK under the Securitisationand Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and to the borrower, co-borrowers and the guarantors in particular, by the Authorized Officer, that the below mentioned property is mortgaged to DCB BANK LTD. The Authorized Officer of the Bank has taken the Physical & Symbolic possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The property will be sold by E-auction as mentioned below for recovery of the below mentioned dues and further interest, charges and cost etc. as per the details set out in the table:–

The property will be sold "as is where is","as is what is" and "whatever there is" condition.

Sr. No.	Details of the Secured Debt as on 12.12.2024	Reserve Price	Date and Time of E Auction	Earnest Money Deposit	Date & Time of Inspection	Type of Possession
1	Rs.68,83,154	Rs.41,00,000	**From 11.30 on 31th Dec 2024**	Rs.4,10,000	18th December 2024 11.00 am to 4.00 pm	Physical
Name and Details of the Borrower Mr.Thariq Alam S and Mrs. Rehana Begam				**Agreement No:** DRHLCHE00532112		
Details of the immovable property to be sold: Flat No.S1, Second floor, Plot No.115 & 116, Ganapathypuram, 2nd Street, Nandambakkam, Chennai-600016. BUA-UDS-478 Sqft., SBUA- 956 Sqft						
2	Rs.1,37,84,724	Rs. 51,00,000	**From 11.30 on 31th Dec 2024**	Rs. 5,10,000	18th December 2024 11.00 am to 4.00 pm	Physical
Name and Details of the Borrower : Mr. Saravanan K and Mrs.Janaki S				**Agreement No:** HHOMCHE00051611		
Details of the immovable property to be sold: Flat No G-3,3rd Floor, Block A, Ishwarayam Apartments, 1st Street, Chettiyar Agaram, Chennai-600077. Land Area-UDS 598 sqft., BUA- 1366 Sqft.,						
3	Rs.59,01,523	Rs.1,29,00,000	**From 11.30 on 22nd Jan 2025**	Rs.12,90,000	18th December 2024 11.00 am to 4.00 pm	Symbolic
Name and Details of the Borrower : Mr. Mahesh Kumar R, Mr.P M Ramadass and Sugunakaumari R				**Agreement No:** DRBLCHE00502215 & DRHLCHE00502084		
Details of the immovable property to be sold: Old No. 47, New No. 28, Venkatachalam Street, Choolai, Chennai-600112. land area – 728 Sft. Built up area- GF - 777 Sft, FF – 835 Sft, SF – 835 Sft, TF - 268 Sft, Total – 2,715 Sft						

Date and time of submission of EMD for S.No.1 and 2 on or before **30th December 2024** before **5 pm** and for S.No.3 on or before **21st January 2025** before **5 pm** with request letter of participation KYC, Pan Card, Proof of EMD at email id senthilkumar.k@dcbbank.com - 9500047114.

The intending purchasers/bidders are required to deposit EMD amount through Demand Draft/Pay order in the name of DCB Bank LTD.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

1. E-Auction is being held on "as is where is " and "whatever there is Basis" and will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s Shriram Automall India Limited (Contact No…….) at their web portal **https://www.eauctions.samil.in** E-auction tender document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in **https://www.eauctions.samil.in**.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrance, tile of the property/ies put on auction and claims/ rights / dues/ affecting the property, prior to submitting their bid. The e- Auction advertisement does not constitute and will be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether know or unknown to the Bank. The authorized Officer/ Secured creditor shall not be responsible in any way for any third party claims/right/dues.
3. The EMD is refundable without any interest if the bid is not successful. The undersigned reserve the rights to accept or reject any or all the offers or adjourned / postpone the sale without assigning any reason thereof. If the offer is accepted, the purchaser will have to deposit 25% (less EMD Amount) of the sale price immediately on the auction day and if the purchaser fails to deposit the same, the amount deposited towards earnest money shall be forfeited and the property shall forthwith be sold again. The balance amount of purchase price shall be payable on or before the 15th day of confirmation of sale and in default of payment within the stipulated period, the deposit towards earnest money will be forfeited and property will be re-sold. Any other statutory dues/ taxes/ stamp duty/ registration fee/ transfer fee have to be borne by the buyer separately.
4. The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
5. Bidders are advised to check detailed terms and conditions of auction sale before submitting their bids refer to the link https://www.dcbbank.com/cms/showpage/page/customer-corner.

Date : 13-12-2024
Place : Chennai

For **DCB Bank Limited**
Authorized Officer

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.259/4/129, Saradha College Road, Opp. to Anna Salai, Alagapuram, Swarnapuri, Salem-636016.

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 PROVISO 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 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 11.12.2024	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	33309440000390	**1) Mr. Senthil Kumar,** Prop. of **M/s. Shri Bharathi Wood Works and Welding Works, 2) Mrs. Anjalam**	09-02-2024	23-11-2024	**Rs.6,96,311/-** (Rupees Six Lakh Ninety Six Thousand Three Hundred Eleven Only)	**03.01.2025 09.30 AM to 05.00 PM**	**Rs.12,63,600/-** (Rupees Twelve Lakh Sixty Three Thousand Six Hundred Only)	**Rs.1,26,400/-** (Rupees One Lakh Twenty Six Thousand Four Hundred Only)	**17.01.2025 Time: 03.00 PM**	**16.01.2025, Till 05.00 PM Jana Small Finance Bank Ltd., No.259/4/129, Saradha College Road, Opp. to Anna Salai, Alagapuram, Swarnapuri, Salem-636016**

Details of Secured Assets: Salem East Registrattion District, Valappady Sub Registration District, Pethanayakenpalayam Taluk Kalarampatti Village, Survey No.30/3 related land with building situated with the following **Boundaries on: On the East by:** 10 feet width East-West pathway and property of Perumalvagayara, **On the West by:** Property, belongs to Govindan, **On the South by:** Chinnappan House, **On the North by:** Cart way to Govindan Land. Admeasuring East-West North side 39 feet, South side 39 feet, North-South East side 72 feet, West side 72 feet, Totally 2808 Sq.ft of land in full and with all pathway, rights and easement rights annexed thereto.

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: 8142000735. 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 Authorized officers Mr. Salil P (Mob. No.9884474084), Mr. Durai Murugan (Mob. No.9841638849), Mr. Ranjan Naik (Mob. No.6362951653).** 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/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor 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: 14.12.2024, Place: Valappady **Sd/- Authorized Officer, Jana Small Finance Bank Limited**

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.1, Ramilnga Nagar, Chennai Plaza, Trichy-620017

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 PROVISO 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 12.12.2024	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	32679440000040	**1) M/s. Gadget City Sales Service Accessories,** Rep. by its Prop. **Mr. Abdulbhasith, 2) Mr. Abdul Bhasith, S/o. Abdulrafeek, 3) Mrs. Mehthajbegam, W/o. Abdulrafeek**	18/07/2022	07/10/2022	**Rs.9,04,183.90/-** (Rupees NineLakh Four ThousandOne Hundred Eighty Three and Ninety Paisa Only)	**24.12.2024 09.00 AM to 05.30 PM**	**Rs.5,25,000/-** (Rupees Five Lakhs Twenty Five Thousand Only)	**Rs.52,500/-** (Rupees Fifty Two Thousand Five Hundred Only)	**31.12.2024 @ 11.00 AM to 02.00 PM**	**30.12.2024 before 05.00 PM Jana Small Finance Bank Limited, No.1, Ramilnga Nagar, Chennai Plaza, Trichy-620017.**

Property Description/ Schedule: All that piece and parcel of the immovable property situated at Tiruchirapalli District and Registrauon District, Thiruverunbur Sub Registration Office, Tiruchy Taluk, Sooriyur Village, Patta No.946, 1) Ayan Puniai Old Survey No.23, New Survey No.155/3 -1.57 Acres, of land out of 1.85 Acres, 2) Survey No.155/4 _ 1.85 Acres, 3) Survey No.155/5 _ 1.85 Acres, 4) Survey No.155/6 - 1.73 Acres totalling 7.00 Acres of land divided in to housing plots, as "Rubiya Garden" Plot No.63, 2000 Sq.ft., of Property with the following **Four Boundades: North:** Plot No.62, **South:** Plot No.64, **East:** 23 ft Layout Road, **'West:** Plot No.45. Within the four boundades East west 50 ft., Notth South 40 ftotaling 2000 Sq.ft., Property and the building to be constructed thereon with EB service connection and its deposit with all pathway and easement rights.

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: 8142000735. 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. Salil P (Mob. No.9884474084), Mr. Durai Murugan (Mob. No.9841638849), Mr. Ranjan Naik (Mob. No.9590858249)** 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/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor 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: 14.12.2024, Place: Trichy **Sd/- Authorized Officer, Jana Small Finance Bank Limited**