

**Business Standard**  
**CAMPUS TALK**  
**BS PROMOTIONS**

**XIME HOSTS LAUNCHPAD CHALLENGE: SOUTH INDIA LEVEL 2024**

The Launchpad Challenge: South India Edition, hosted by Empresario, the Entrepreneurship Club of XIME Bangalore, brought together innovative minds from over 40 colleges in South India. Supported by prominent partners such as Business Standard as the media partner, Cunomial as the Technology Partner, and Tracxn as the Data partner, the event showcased the region's entrepreneurial spirit.

The grand finale, held at XIME Bangalore, featured the top 10 business ideas competing for top honors. The judges for the event included Mrs Sonali Jha, Founder & CEO, Cunomial; Ashwathanarayana Shastry, Managing Partner at 72 Degrees Consulting Services LLP; Dr Loitongbam Athouba Meetei, Professor, XIME Bangalore; and Mr Suresh Kumar P, Founder Director and CEO, Graceful Growth Consulting (India) Pvt Ltd.

The first prize was awarded to "The One Presentation" by Ashish S from National Institute of Engineering, Mysuru, Karnataka while "Visionary Ventures" by Chandana BS, Srinidhi V, and Pratibha S from Christ University, Bangalore earned the runners-up spot. The winners and runners up were felicitated by the Prof J Philip, Chairman, XIME Bangalore who lauded the participants for their critical thinking, creativity, and vision, stating, "In management education, these three elements are crucial, and it was heartening to see them reflected in today's presentations."



**Muthoot Homefin**  
**Muthoot Homefin (India) Ltd.**

CIN - U65922KL2011PLC029231  
 Corporate Office : Muthoot Homefin (INDIA) Ltd. 19/E, The Ruby, Senapati Bapat Marg, Tulse Pipe Road, Near Ruparel College, Dadar West, Mumbai - 400028.  
 Branch Office: Muthoot Homefin (I) LTD Ground Floor muthoot Crown Plaza Tourist Bungalow Road Kottayam, Kerala- 686001.

**APPENDIX-IV-A [See proviso to Rule 8(6)]  
 PUBLIC NOTICE FOR AUCTION CUM SALE**

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Muthoot Homefin (India) Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the possession, on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', Particulars of which are given below:-

Sr. No.	Borrower(s)/ Co-Borrower(s)/ Loan Account No. / Branch	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)
1.	Suresh K S/ Udaya Sukumaran/ Sukumaran Sreedharan/ 028-02800041/ Kottayam	18-Aug-2023/ Rs. 12,92,536/- Rupees Twelve Lakh Ninety Two Thousand Five Hundred Thirty Six Only.	1.62 & 1.62 Ares in Sy No. 597/1-14-1 & 597/1-14-6, Kallara Village Vaikom Taluk, Kottayam District Kottayam Kerala- 686611	Rs. 2,79,829/- Rupees Two Lakh Seven Thousand Eight Hundred Twenty Nine and Paise Three Only.	Rs. 27,982.9/- Rupees Twenty Seven Thousand Nine Hundred Eighty Two and Paise Ninety Only.

1. The Auction is being held on "AS IS WHERE IS" AND "AS IS WHAT IS" basis  
 2. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form, available at the above mentioned regional office.  
 3. Last Date of Submission of Sealed Bid/Offer in the prescribed tender forms along with EMD payable by way of Demand Draft in Favor of 'Muthoot Homefin (India) Ltd.' along with KYC is on **30-Jan-2025 till 04:00 PM** at Regional Office the address mentioned herein above. Tenders that are not filled up completely or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.  
 4. Date of Inspection of the Immovable Property is on **29-Jan-2025 between 01:00 P.M. to 03:00 P.M.**  
 5. Date of Opening of the Bid/Offer Auction Date for Property is **31-Jan-2025** at the above mentioned Regional Office address at **01:00 PM**, by the Authorized Officer.  
 6. The MHL shall not be responsible for payment of any outstanding statutory notice & Encumbrances / taxes arrears etc. if any and their Responsible to pay the sum would be that of the Successful auction purchase. The intending bidder should make their own independent inquiries regarding the Encumbrances Title of property & also inspect & satisfy themselves.  
 7. The Highest bidder shall be subject to approval of MHL Ltd. Authorized Officer shall Reserve the right to accept all any of the offer / Bid so received without assign any reason whatsoever. His decision shall be final and binding.  
 8. The Borrower(s)/Guarantor(s) are hereby given 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to Muthoot Homefin (India) Ltd, in full, before the date of sale, auction is liable to be set aside.  
 For further details, contact the Authorized Officer, at the above mentioned Office address Contact Person- Ananthkrishnan - 7356922841  
 Date : January 03, 2025  
 Place: Kerala

Sd/- Authorized Officer,  
Muthoot Homefin (India) Limited

**SHRIRAM HOUSING FINANCE LIMITED**

Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; Tel: 022 4241 0400, 022 4060 3100; Website: http://www.shriramhousing.in  
 Regd. Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018  
 Branch Office : 7B, Oxford Business Center, Sreekanthath Road, Ravipuram, Cochin - 682016, Kerala

**APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

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

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to The Shriram Housing Finance Limited, The Physical possession of which have been taken by the Authorized Officer of Shriram Housing Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on **15.02.2025 between 11 a.m. to 1 p.m.** for recovery of the balance due to The Shriram Housing Finance Limited from the Borrowers And Guarantors, as mentioned in the table. Details of Borrowers and Guarantors, amount due, Short Description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit & increment are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
<b>1. MR. PRASAD PP S/O PRAKASAN PALLIVALAPPI (H) 20/291, MARATHAKARA PO NEAR PETROL BUS, THRISSUR- 680306 ALSO AT:PALLIVALAPPI (H) ANTHOOR, KALLUR PO NEAR ANTHOOR, KALLURTHRISSUR-68-0317 .ALSO AT:SREE MURUKA FRUITS (PROPRIETORSHIP) GRANMODHYAM VAZHI, OLLUR THRISSUR-680306</b> <b>2. MRS.VIJAYAPRASAD W/O PRASAD PP PALLIVALAPPI (H) 20/291, MARATHAKARA PO NEAR PETROL BUS, THRISSUR-680306 ALSO AT:PALLIVALAPPI (H) ANTHOOR, KALLUR P.O NEAR ANTHOOR, KALLUR THRISSUR-68-0317</b>	Rs.29,40,645/- (Rupees Twenty Nine Lakh Forty Thousand Six Hundred Forty Five Only) as on 05-06-2024 under reference of Loan Account No. SLPHTHRI0000180 With further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs. 28,67,702/- (Rupees Twenty Eight Lakh Sixty Seven Thousand Seven Hundred and Two Only)  <b>Bid Increment :</b> Rs. 10,000/- and in such multiples  <b>Earnest Money Deposit (EMD) (Rs.)</b> Rs. 2,86,770.2/- (Rupees two lakh eighty six thousand seven hundred seventy Rupees and twenty paise Only)  <b>Last date for submission of EMD : 13th FEB 2025 Time 10.00 a.m. to 05.00 p.m.</b>	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below: <b>BANK NAME- AXIS BANK LIMITED BRANCH- BANDRA KURLA COMPLEX, MUMBAI</b> <b>BANK ACCOUNT NO- Current Account No. 911020045677633</b> <b>I F S C C O D E - UTIB0000230</b>	<b>15th Feb 2025 &amp; Time. 11.00 a.m. to 01.00 p.m</b>	<b>Mr.Arun Gopan G +9895689444</b>  <b>Mr.Praveen Kumar.VV +9746531484</b>  <b>Customer care: 022 -40081572.</b>  <b>Property Inspection Date: 7th January 2025 Time 11.00 a.m. to 04.00 p.m.</b>

**Description of Property**

All that piece and parcel of Land admeasuring an extent of 2.67 Ares comprised in Re survey No. 58/19-2) (Old Survey No.117), in Urakam Village, Thrissur Taluk, Cherpu SRO, Thrissur District. As per Sale Deed No.1845/2022 bounded as per below; East by : Property of Alappadan Jose, North by : Private road West by : Private Road, South by : Property of Kottukal Vamadevan,

**For detailed terms and conditions of the sale, please refer to the link http://shriramhousing.in/e-auction-Residential provided in the Shriram Housing Finance Limited website.**

Place : Thrissur  
 Date : 03-01-2025

Sd/- Authorized Officer  
Shriram Housing Finance 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.117, Sasthri Road, Ram Nagar, Coimbatore-641009.

**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 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 30.12.2024	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	4659420000130	1) Mrs. Roselyn Namasivayam, W/o. Namasivayam, 2) Mr. Namasivayam, S/o. Thambahai	04.09.2024	16.11.2024	Rs.7,48,867.80 (Rupees Seven Lakh Forty Eight Thousand Eight Hundred Sixty Seven and Eighty Paise Only)	13.01.2025 09.30 AM to 05.00 PM	Rs.17,43,100/- (Rupees Seventeen Lakhs and Forty Three Thousand Four Hundred Only)	Rs.1,74,400/- (RupeesOne Lakh Seventy Four Thousand Four Hundred Only)	20.01.2025 @ 03.00 PM	18.01.2025 before 05.00 PM Jana Small Finance Bank Limited, No.117, Sasthri Road, Ram Nagar, Coimbatore-641009

**Schedule Property:** Coimbatore Registration District, Pollachi Sub Registration District, Pollachi Taluk, Samathur Village, in S.F. No.113/1A1, DTCP Approval No.376/219, Sri Mahalakshmi Nagar, Plot No.19 for an Extent of 1590 Sq.ft. land and building within the following Boundaries: East of: Ambal Nagar Layout, West of: 30 feet width South North Layout Tharsalai, South of: Park Site, North of: Plot No.18. Measurements: Northern side East West 66 ¼ Feet, Eastern side South North 24 Feet, Western side South North 24 Feet, Southern side East West 66 ¼ Feet. And all other existing 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'. The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal https://bankauctoins.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@bankauctoins.in/ dinesh@bankauctoins.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. Saifil P (Mob. No.9884474084), Mr. Durai Murugan (Mob. No.9841638849), Mr. Ranjan Naik (Mob. No.632951653). 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: 03.01.2025, Place: Pollachi  
 Sd/- Authorized Officer, Jana Small Finance Bank Limited

**kotak Mahindra Bank Limited**  
 Registered Office:- 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051  
 Branch Office: 1st Floor, Kanakadamodara Building, Opp International Hotel, Veekshanam Road, Off M.G Road, Cochin - 682035.

**DEMAND NOTICE**

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorized Officer of Kotak Mahindra Bank Ltd. (KMBL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to KMBL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to KMBL by the said Borrower(s) respectively.

Name of the Borrower(s) / Guarantor (s)	Demand Notice Date and Amount	Description of secured asset (immovable property)
<b>Loan Account No. 9291TL0100000011 (CRN 314302051)</b> <b>1. Mattathil Printers and Publishers Pvt Ltd</b> Rept By its Director : Roy Thomas Sreerangam Building, Room No 614, Near Vazhakatu Temple, Vazhappally, P O Changanacherry- 686 103 ..... (Borrower)	<b>NPA Date : 08-11-2024</b> <b>Demand Notice Date: 27-12-2024</b> <b>Rs. 1,07,16,188.59/-</b> (Rupees One Crore Seven Lakh Sixteen Thousand One Hundred Eighty Eight and Paise Fifteen Only) as on <b>24-12-2024</b>	District : Kottayam, Sub District : Changanassery, Taluk : Changanassery, Village :Vazhappally East, Local Authority: Changanassery Municipality, Tenure : Pandaravakattom, Nature of Land : Dry Land, Block No : 76, Re Sy.No. : 23, Old Sy.No. : 261/8, Extent in Ares : 1.06, Re Sy No : 23/1, Extent in Ares : 1.06, Re Sy No : 23/2, Extent in Ares : 1.06, Total Extent in Ares : 3.18, <b>Description:-</b> All that piece and parcel of immovable property admeasuring 3.18 Ares of land in Re. Sy. No. 23, 1.06 Ares, in Re Sy No 23/1 1.06 Ares and 1.06 Ares in Re Sy No 23/2 ( Old Sy No 261/8) Block No.76 in Vazhappally East Village
<b>2. Mr Roy Thomas</b> Sreerangam Building, Room No 614, Near Vazhakatu Temple, Vazhappally, P O Changanacherry- 686 103 <b>Also At: Mr Roy Thomas S/o Thomas Searia Njaliyil Mattathil, Vazhappally Kizhaku, Vazhappally P O, Kottayam - 686 103 Mr Roy Thomas S/o Thomas Searia Njaliyil, Door No XXXI/108, Varikkunneal, Near Mathumala Junction, Thiruvalla Road, Changanassery, Kottayam - 686103</b> ..... (Co-Borrower/ Guarantor)		<b>Boundaries :- East :</b> Property of Thumbayil <b>South :</b> Property of Viswakarma Taluk Union. <b>West :</b> Highway <b>North :</b> Pathway.
<b>3. Ms Shini Roy / W/o Roy Thomas</b> Sreerangam Building, Room No 614, Near Vazhakatu Temple, Vazhappally, P O Changanacherry- 686 103 .....(Co-Borrower/ Guarantor)		
<b>4. Ms. Kunjamma Thomas, W/o Thomas Searia Njaliyil</b> Sreerangam Building, Room No 614, Near Vazhakatu Temple, Vazhappally, P O Changanacherry- 686 103 .....(Co-Borrower/ Guarantor)		

If the said Borrowers shall fail to make payment to KMBL as aforesaid, KMBL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of KMBL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Place: Cochin | Date : 03-01-2025  
 (Authorized Officer) For Kotak Mahindra Bank Limited

**JANA SMALL FINANCE 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.117, Sasthri Road, Ram Nagar, Coimbatore-641009.

**CORRIGENDUM**

Please refer to the E-Auction Notice published in this News Paper on 31.12.2024, Pertaining to Borrower: **B Ramachandran, S/o. Balan**, Date of E-Auction should be read as "03.02.2025". Instead of "18.01.2025". All other details remain same.

Place: Kinathukadavu  
 Date: 03.01.2025  
 Sd/- Authorized Officer  
 For Jana Small Finance Bank Limited

**PSPCL Punjab State Power Corporation Limited**

Regd. Office: PSEB Head Office, The Mall Patiala- 147001  
 Corporate Identity No. U40109PB2010SGC033813,  
 Website: www.pspcl.in Contact No. 96461-17659

**Tender Enquiry no: 1742/TGPO&M/PC-2618 Dated: 01.01.2025**

Chief Engineer / O&M (P&P Cell-II), GHTP, Lehra Mohabbat- 151111, Distt. Bathinda invites E-tender for the Procurement of Spares for Boiler Feed Pumps, Booster Pumps & Condensate Extraction Pumps of GHTP Stage-I & II Units, Quantity as per NIT.

For detailed NIT & tender specifications, please refer to https://eproc.punjab.gov.in from dated 01.01.2025 from 17:00 hrs. onwards.

**Note:** Corrigendum & addendum, if any will be published online at https://eproc.punjab.gov.in

76155/12/3778/2023/40444 **GHTP-02/25**

**RP - Sanjiv Goenka Group** Growing Legacies

**CESC Limited**

Corporate Identity Number : L31901WB1978PLC031411  
 Regd. Office : CESC House, Chowringhee Square, Kolkata -700 001  
 Phone : +91-33-2225 6040, Fax : +91-33-2225 5155  
 Website : www.cesc.co.in, Email id : secretarial@rpsg.in

**NOTICE TO SHAREHOLDERS**

In terms of Section 124 and other applicable provisions, if any, of the Companies Act, 2013, read with the Investors Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended from time to time, it is notified that Equity Shares of the Company in respect of which dividends have not been encashed or claimed for seven consecutive years from the Financial Year 2017-18, will be transferred to the Investor Education and Protection Fund (IEPF) set up by the Central Government.

Therefore, the concerned shareholders are requested to lodge their claim(s) for the said dividend(s) immediately but not later than January 31, 2025 by writing to the Company through Email at: **secretarial@rpsg.in** or by writing to the Company's Registrar and Transfer Agents at M/s. MUFG Intime India Private Limited, Rasoi Court, 5th Floor, 20, R.N Mukherjee Link, Kolkata - 700001, Tel No. 033-69066200, Email: **kolkata@linkintime.co.in**, failing which the said shares will be transferred to IEPF in due course.

The details of the above information are uploaded in the website of the Company at **www.cesc.co.in** in the 'Investors' section under 'Other Information' head.

Place : Kolkata  
 Date : January 02, 2025

For CESC Limited  
**Jagdish Patra**  
 Company Secretary

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