IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)

CIN : L65110TN2014PLC097792, Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031, Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022.

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)** The loans of the below-mentioned borrowers and co- borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	109124971	LOAN AGAINST PROPERTY	07.03.2026	6,03,624.10/-

NAME OF BORROWERS AND CO-BORROWERS : 1. KARUNAKARAN N K 2. ANAGHA K S

PROPERTY ADDRESS : ALL THAT PIECE AND PARCEL OF THE LAND HAVING AN EXTENT OF 2.43 ARES IN SY NO. 544/1-2 TOGETHER WITH BUILDING SITUATED AT PORATHISSERY VILLAGE, IRINJALAKUDA MUNCIPALITY,MUKUNDAPURAM TALUK, LYING IN SUB REGISTRATION DISTRICT OF IRINJALAKUDA AND IN THE REGISTRATION DISTRICT OF THRISSUR, KERALA PIN-680711, AND **BOUNDED AS: EAST: PROPERTY OF SEENATH, WEST: PROPERTY OF JAISON, NORTH: REMAINING PROPERTY, SOUTH:PWD ROAD**

Sr No.	Loan Account No.	Type of Loan	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
2	90254343	LOAN AGAINST PROPERTY	11.03.2026	5,73,553.60/-

NAME OF BORROWERS AND CO-BORROWERS : 1. SHAFEEK M R 3. SHKEELA P H

PROPERTY ADDRESS : ALL THAT PIECE AND PARCEL OFLAND HAVING AN EXTENT OF 1.62 ARES IN SY NO.852/3-21 TOGETHER WITH BUILDING SITUATED AT PORATHISSERY VILLAGE, MUKUNDAPURAM TALUK, LYING IN SUB REGISTRATION DISTRICT OF IRINJALAKUDA AND IN THE REGISTRATION DISTRICT OF THRISSUR, KERALA-680125, AND **BOUNDED AS: EAST: PROPERTY OF KANNAN, WEST: PROPERTY OF ASHOKAN, NORTH: PROPERTY OF MOHAN, SOUTH: MUNICIPAL ROAD AND PROPERTY OF VELAYUDHAN**

Sr No.	Loan Account No.	Type of Loan	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
3	129600366	HOME LOAN	07.03.2026	15,68,869.91/-

NAME OF BORROWERS AND CO-BORROWERS : 1. SHIHAB K K 2. RAIHANATH SHIHAB

PROPERTY ADDRESS : ALL THAT PIECE AND PARCEL OF THE LAND HAVING AN EXTENT OF 1.61 ARES IN SY NO.810/1-162, TOGETHER WITH BUILDING SITUATED AT LOKAMALLESWARAM VILLAGE, KODUNGALLUR TALUK, LYING IN SAB-REGISTRATION DISTRICT OF KODUNGALLUR IN THE REGISTRATION DISTRICT OF THRISSUR, KERALA PIN- 690669, AND **BOUNDED AS: EAST: PROPERTY OF LEELA PURUSHOTHAM, WEST: PROPERTY OF PHILOMINA, NORTH: W A Y , SOUTH:PROPERTY OF LAKSHMI**

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited).** Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/- Authorized Officer
Date 28.03.2026
Place : KERALA
IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)

The Jammu & Kashmir Bank Limited,

Impaired Assets and Recovery Branch, B56-B36, Dyavasanadara Industrial Estate, Mahadevapura,Bangalore-560048.
CIN: L65110JK1938SGC000048

Ref. No.JKB/IARB/2025 **Dated:- March 28,2026**

E-AUCTION/SALE NOTICE

PUBLIC NOTICE FOR SALE OF PROPERTIES MORTGAGED TO THE BANK UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT 2002

Whereas, the Authorized Officer of Jammu & Kashmir Bank Ltd in exercise of powers conferred under SARFAESI Act, 2002 and Security Interest (Enforcement) Rules, 2002, issued **a Demand Notice dated 20.09.2025** calling upon **(i) Ms. Archana S K (Borrower/ Mortgagor)** D/o Suleesh Kumar (Borrower/Mortgagor) and **(ii) Mr. Suleesh Kumar R** (Borrower/Mortgagor) S/o Chandrika T both R/o Kalalayam,Puthuval road, Pallichal PO, Thiruananthpuram 695020 (Also at Chandrika Vilasam, Mottamoodu, Nemon, P.O. Thiruvananthapuram 695020) for payment of its dues aggregating to **Rs.43,30,028.12 (Rupees Forty Three Lakhs twenty eight and Twelve Paise Only)** as on 28.02-2026 together with future interest and other cost and charges within a period of 60 days.

Whereas, the Authorized Officer has taken Physical possession of the mortgaged properties mentioned hereinafter under section 13 (4) of SARFAESI Act 2002 on 16.02.2024 . Consequent upon failure by the borrower to repay the Bank's dues, I the named Authorized Officer in exercise of the powers conferred under Section 13(4) of the Act read with rule 8 to 9 of the Security Interest (Enforcement) Rules, 2002 notify the sale of the Secured Asset for realization of the dues on "as is where is and/or as is what is and whatsoever there is, basis" and "no complaint/no recourse basis" condition.

Name of the Borrower(s)/ Mortgagor(s)/ Guarantor(s)	**(i) Ms Archana S K D/o Sulesh Kumar R (Borrower/Mortgagor)** **(ii) Mr. Sulesh Kumar R S S/o Mr. Chandrika T (Borrower/Mortgagor)** **Both R/o** Kalalayam,Puthuval road,Pallichal PO,Thiruananthpuram 695020 (Also at Chandrika Vilasam, Mottamoodu, Nemon, P.O. Thiruvananthapuram 695020)
Amount in Demand Notice (excluding interest and other expenses from 03-03-2023) Amount Due on 28.02.26 (Excluding interest from 28.02.26 and other expenses from 03.03.2023)	**Rs.31,54,084.35** (Rupees Thirty one lakhs fifty four thousand eighty four and paisa thirty five only) **Rs. 4330028.12** (Rupees Forty Three Lakhs twenty eight and Twelve Paise Only
DESCRIPTION OF THE MORTGAGED ASSET (PUT ON SALE): Two storied residential house & land underneath measuring 1.21 Ares (3.00 cents) building at in Re Sy No. 94/2-2 in Block No.027 (Old-Sy No.276/1/A/1) of Kalliyoor Village, Thiruvananthapuram taluk, Thiruvananthapuram, Kerala.	
Reserve Price	**Rs.33,60,000 (Rupees Thirty three lacs sixty thousand only)**
Earnest Money Deposit (EMD)	**Rs.3,60,000 (Rupees Three lacs and sixty thousand only)**
Bid Increase Amount	**Rs.50,000 (Rupees fifty thousand only)**
Name of the Branch	THE JAMMU AND KASHMIR BANK LIMITED, Business Unit, Impaired Asset Recovery Branch, B 36 Dyavasanadara Industrial Estate Mahadevpura, Bangalore-560048
Authorized Officer/Designation	**Mr. Gazanfar Rasool / Chief Manager**
Last Date & Time of submission of Bid, Earnest Money Deposit (EMD) and Documents	**15.04.2026 at 4.00 PM**
Date and Time of e-Auction	**18.04.2026 from 2.30 PM to 3.30 PM**
Earnest Money Deposit (EMD) & Other Remittance/s detail/s by RTGS to Account Number	**THE JAMMU AND KASHMIR BANK LIMITED,** Business Unit: Impaired Asset Recovery Branch, Bangalore. IFSC Code: JAKA0IMPBNG Account No.: 0955072000000001 in the name of RTGS Inter Bank Receipts

TERMS AND CONDITIONS

1) The E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATSOEVER THERE IS BASIS and **NO COMPLAINT/NO RECOURSE BASIS".** To the best of knowledge and information of the Authorized officer, there are no encumbrances on the properties, except specifically disclosed herein. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The bidders shall satisfy themselves as to the description, condition or accuracy of the details regarding the property/ies given hereinabove.

2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The physical inspection of property/ies put on auction will be permitted to interested bidders upto 15.04.26 & between 10:00 AM to 4:00 PM with prior permission of the Authorised officer. Inspection of the documents relating to the properties will be permitted to the interested bidders or their authorized representatives at **Impaired Asset Recovery Branch,** Bangalore, between **2.00 PM to 4.00 PM on 15.04.2026.** The bid price shall be absolute in terms and should not be linked to any reference. Conditional bids shall be rejected.

3) The interested bidders shall submit their offer through website **https://sarfaesi.auctiontiger.net** (the user ID and password can be obtained free of cost by registering name with **"https://sarfaesi.auctiontiger.net")** through their login ID and Password. The EMD 10% of RESERVE PRICE shall be payable through NEFT/RTGS/DD (EMD remittance details given above) on or before **15.04.26. at 5.00 PM.** Please note that Cheques shall not be accepted as EMD amount.

4) After Registration by the bidders in the web-site, the intending purchaser/ bidder is required to get the copies of following documents uploaded in the web-portal before last date of submission of the bid(s) viz. i) Copy of the NEFT/RTGS/ challan. ii) Copy of PAN card/Aadhar Card iii) Proof of identification (KYC) viz. copy of Voter ID Card/Driving License/ Passport etc. iv) Copy of proof of address, v) Duly Filled up & Signed Copy of Annexure II & III attached to the Tender form, without which the bid is liable to be rejected.

5) The Interested bidders who require assistance in creating login ID and password, uploading data, submitting bid, training on e-bidding process etc., may avail online training on E-Auction from M/s E-Procurement Technologies Ltd. (Auctiontiger), Ahmadabad. Contact Number :079-68136880/68136837 Mobile Number : 9265562821/18 ,9374519754 Contact Person: Mr. Ram Prasad Sharma Mob No:8000023297, E-mail id:ramprasad@auctiontiger.net, **support@auctiontiger.net,** and for any property related query may contact Branch Head IARB Bangalore Banglore Mr Gazanfar Rasool (Cell# +91-9419046215) Email: **impbng@jkbmail.com.**

6) Only buyers holding valid User ID/Password and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the online auction process.

7) The interested bidders who may have submitted their **EMD not below the 10% of reserve price** through online mode/DD before **5.00 P.M. on 15.04.26** shall be eligible for participating in the e-auction. The e-auction of above properties would be conducted exactly on the scheduled date & time as mentioned above by way of inter-se bidding amongst the bidders. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount" against the Property. In case bid is placed in the last 5 minutes of the closing time of the e-auction, the closing time will automatically get extended for **5 minutes** (subject to unlimited extensions of **5 minutes** each). The bidder who submits the highest bid (not below the reserve price) on closure of online auction shall be declared as successful bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer and Secured Creditor.

8) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit **25% of the sale price,** adjusting the EMD already paid, within **next working day** of the acceptance of bid price by the Authorized Officer and the balance **75%** of the sale price on or before **15th day of the sale** . In case of default in payment by the successful bidder, the amount already deposited by the Bidder shall be liable to be forfeited and the property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.

9) The prospective qualified bidders may avail online training on e-auction from **M/S E-Procurement Technologies Ltd.** prior to the date of e-auction. Neither the Authorized Officer/Bank nor M/s. e-procurement technologies Ltd shall be liable for any network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.

10) The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fees etc. and also all the statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody. The successful bidder shall have to bear 1% TDS on account of the sale of property over and above the bid amount.

11) The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

12) The bidders are advised to go through the detailed terms and conditions of e-auction available on the website of **M/s E-Procurement Technologies Ltd. https://sarfaesi.auctiontiger.net** before submitting their bids and taking part in e-auction.

13) Participation in the bid shall be deemed to be acceptance of the terms and conditions specified in the e-auction by the bidders/intending purchaser.

Date: 28.03.2026, Place: Bengaluru **Authorized Officer**

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pnb Housing Finance Limited

Ghar Ki Baat

Regd. Office:- 9th Floor, Antrakish Bhavan, 22, K G Marg, New Delhi-110001
Ph: 011-23357171, 23357172, 23705414, Web: www.pnbhousing.com;
Branch Address : 1st Floor, RP Arcade, Near Gold Souk Mall,Vyttila, Cochin-682019

POSSESSION NOTICE

(for immovable property)

Whereas the undersigned being the Authorised Officer of the **PNB Housing Finance Ltd**. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/date of receipt of the said notice/s. The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account. The borrower/s in par- ticular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of **PNB Housing Finance Ltd**., for the amount and interest thereon as per loan agreement. The borrowers' attention is invited to provisions of Sub-section (8) of Section13 of the Act, in respect of time available, to redeem the secured assets

S. No.	Branch	Loan A/c No(s)	Name of Borrower/ Co-Borrower/ Guarantor	Date of Demand Notice	Amount Outstanding	Date of Possession Taken	Description of the Property/ies mortgaged
1	Cochin	HOU/COC/ 0724/ 1287103	Mr. PRAJEESH KUMAR N RAVI & Mrs. KAVITHA PRAJEESH	08/12/ 2025	Rs. 40,53,301/- (Rupees Forty Lakhs Fifty Three Thousand Three Hundred and One Only) as on 08-12-2025	24-03-2026 (Symbolic Possession)	All that piece and parcel of the land having an extent of 1.62 Ares together with building in, Re Sy No 6/2,Block No 65,Nadama Village,Kanayannur Taluk,Tripunithura,Kochi,Kerala-682306, as per Title Deed: North : Municipal Road East : Property of Joseph South : Property of Sujith West : Property of Jayaram

Date: 24.03.2026, Place:KOCHI **Sd/- Authorised Officer, PNB Housing Finance Limited**

TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; **Tel:** 1800 102 4345 ; **Website:** http://www. truhomefinance.in
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

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 Truhome Finance Limited (formerly M/s Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on 18.04.2026 between 11:00 a.m. to 12:00 p.m. for recovery of the balance due to Truhome 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, reserve price and earnest money deposit and date of Inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1.Mr. Jithin Raveendran S/O Raveendran **Kallikkadavil House, Nandikara Near Gvhss, Nandikara, Thrissur680301** **Ph :9745401150** **Also At: Heights Used Vehicles (Partnership) Nandikara, Near Ganapathy Temple Thrissur-680301** **2. Mr.Ravi K.C S/O Chennankkutty** **Kallikkadavil House, Nandikara Near Gvhss, Nandikara, Thrissur680301** **Ph :9745401150** **3. Mrs.Shobhana W/O Raveenran** **Kallikkadavil House, Nandikara Near Gvhss, Nandikara, Thrissur680301** **Ph :9745401150** **4. Mrs.Sruthy V.V W/O Jithin Raveenran** **Kallikkadavil House, Nandikara Near Gvhss, Nandikara, Thrissur680301** **Ph :9745401150** **Loan Account No. SLPHTHRI0000172** **Date of Possession & Type** **28th February, 2025 & Physical Possession** **Encumbranches known** **Not Known**	Demand Notice Date: 10.06.2024 Rs. 3069478/- (Rupees Thirty Lakh Sixty Nine Thousand Four Hundred Seventy Eight Only) as on 06-06-2024 under reference of Loan Account No. SLPHTHRI0000172 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs. 20,00, 000/-(Rupees Twenty Lakhs Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 2,00, 000/- (Rupees Two Lakhs Only) **Last date for submission of EMD : 17th April, 2026 Time 10.00 a.m. to 05.00 p.m.**	**18-APR-2026** **Auction Time: 11.00 A.M. to 12.00 p.m.**	**Ashfaq Patka 9819415477** **Arun Gopan G 9895689444** **Property Inspection Date: 08.04.2026**

Description of Property

ALL THAT PIECE AND PARCEL OF LAND ADMEASURING AN EXTENT OF 3.24 ARES COMPRISED IN SURVEY NO.992/1-1, IN PARAPUKARA VILLAGE, MUKUNDAPURAM TALUK, NELLAYI SRO, THRISSUR DISTRICT.

1) **For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.**
2) **The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.**

Place : Thrissur
Date : 28-03-2026

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Ltd.)

SHRIRAM FINANCE LTD

Registered Office : Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600032. Admn.Offered: 6th Floor (level 2), Building No.Q2, Aurum Q PARC, Gen 4/1, TTC Thane Belapur Road, Ghansoli, Navi Mumbai - 400710, Phone: 97453 02120 / 94474 94503

GOLD LOAN AUCTION NOTICE

The below mentioned borrowers have been issued notices to pay their outstanding amounts towards the Loan against Gold Ornaments ("Facility") availed by them from Shriram Finance Ltd (SFL). Since the borrowers have failed to repay their dues under the facility, we will be conducting an auction of the Pledged Gold Ornaments on date and address given below. In the event any surplus amount is realised from this auction, the same will be refunded to the concerned borrower and if there is a deficit post the auction, the balance amount shall be recovered from the borrower through appropriate Legal Proceedings. SFL has the authority to remove any of the following accounts from the auction without prior intimation. Further SFL reserves the right to change the Auction Date without any prior notice, in the event of force majeure.

Auction will be held at the following address: SHRIRAM FINANCE LIMITED, FIRST FLOOR, NANDIYATTU PLAZA, COLLEGE JUNCTION, PATHANAMTHITTA. PIN: 689645:-Auction Date and Time: 23-04-2026, 10.30 AM

TPGTN_PATHANAMTHITTA

CUSTOMER_NAME	LOAN NO
ANEESHA G	TPATHPJ2506270001

Auction will be held at the following address: SHRIRAM FINANCE LIMITED, FIRST FLOOR OASIS TOWER, PRATHIBHA JUNCTION, KADAPPAKKADA, KOLLAM. PIN: 691008:-Auction Date and Time: 23-04-2026, 10.30 AM

TPGTN_QUILON I BRANCH

CUSTOMER_NAME	LOAN NO	CUSTOMER_NAME	LOAN NO
SANTHOSH S	TQUILPJ2510210003	DEEPAK	TQUILRE2510060003

Auction will be held at the following address: SHRIRAM FINANCE LIMITED, GROUND FLOOR RIVERVIEW BUILDING, KOVILKADAVU, SAHAYAGIRI P.O, MARAYOOR. PIN: 685620:-Auction Date and Time: 23-04-2026, 10.30 AM

MARAYOOR BRANCH

CUSTOMER_NAME	LOAN NO	CUSTOMER_NAME	LOAN NO
Sakthivel	RYORPJ2510150001	LATHA	MRYORPJ2510170002

Auction will be held at the following address: SHRIRAM FINANCE LTD,2nd FLOOR ,1ST BLOCK,CITY CENTRE,NEAR BUSSTAND ,KANHANGAD-671315:-Auction Date and Time: 25-04-2026, 10.30 AM

KANCHANGAD

CUSTOMER_NAME	LOAN NO	CUSTOMER_NAME	LOAN NO
MUZAMMIL	KRKA9PJ2510170005	Kaladharsha M A	KRKA9PJ2509100001
MUZAMMIL	KRKA9PJ2510170004		

Auction will be held at the following address: SHRIRAM FINANCE LTD,FATHIMA ARCADE, 3RD FLOOR, OPP NEW BUS STAND,KASARAGOD-671121 :-Auction Date and Time: 25-04-2026, 10.30 AM

KASARAGOD

CUSTOMER_NAME	LOAN NO
RAHUL A R	

Auction will be held at the following address: SHRIRAM FINANCE LIMITED 1 ST FLOOR,V-COURTYARD JASEELA JUNCTION MANJERI, 676121-Auction Date and Time: 25-04-2026, 10.30 AM

MANJERI

CUSTOMER_NAME	LOAN NO	CUSTOMER_NAME	LOAN NO
RAHEEMA	KRMJRRE2510300006	BADUSH C	TMANJRE2510060002
SHIJOY P	RMJRRE2510180002		

Auction will be held at the following address: SHRIRAM FINANCE LIMITED,MEGA MALL, 2 ND FLOOR,MAIN ROAD, OTTAPPALAM, PALAKKAD--679101:-Auction Date and Time: 25-04-2026, 10.30 AM

OTTAPPALAM

CUSTOMER_NAME	LOAN NO	CUSTOMER_NAME	LOAN NO
RASHEEDA A	TOTTAPJ2506240002	RASHEEDA A	

Auction will be held at the following address: SHRIRAM FINANCE LTD, FRIST FLOOR, THAJ SHOPPING CENTER, OPP CAMPCO, PERADALA PO, BADIADKA-671551:-Auction Date and Time: 25-04-2026, 10.30 AM

TPGTN_BADIADKA

CUSTOMER_NAME	LOAN NO	CUSTOMER_NAME	LOAN NO
FAIZ MD		FAIZ MD	
MAHFOOSE MD		FAIZ MD	

Auction will be held at the following address: SHRIRAM FINANCE LTD, 2ND FLOOR MERCHANT SQURE,NEAR BUS STAND,CHERUPUZHA,KANNUR PIN 670 511:- Auction Date and Time: 25-04-2026, 10.30 AM

TPGTN_CHERUPUZHA

CUSTOMER_NAME	LOAN NO
SOORAJ RAMACHANDRAN	TCHPZRE2510150001

Auction will be held at the following address: SHRIRAM FINANCE LTD, 2nd FLOOR, T K COMPLEX, OPP. CANARA BANK,PANOOR, KANNUR DIS. 670692:-Auction Date and Time: 25-04-2026, 10.30 AM

TPGTN_PANOOR

CUSTOMER_NAME	LOAN NO
Ashibinraj K P	TPNOOPJ2509200001

Auction will be held at the following address: SHRIRAM FINANCE LIMITED,1ST FLOOR,MATHILAKAM SHOPPING MALL,PERINTHALMANNA ROAD PATTAMBI,PIN-679306,PALAKKAD:-Auction Date and Time: 25-04-2026, 10.30 AM

TPGTN_PATTAMBI

CUSTOMER_NAME	LOAN NO	CUSTOMER_NAME	LOAN NO
ASYA E	TPTMBPJ2506250001	RAHUL K P	

Auction will be held at the following address: SHRIRAM FINANCE LTD 1ST FLOOR, FATHIMA ARCDE KATTAYAD (P O) NEAR KSEB OFFICE, 8/4, VELLAMUNDA WAYANAD- 670731, KERALA :-Auction Date and Time: 25-04-2026, 10.30 AM

VELLAMUNDA BRANCH

CUSTOMER_NAME	LOAN NO
ANANDU C P	VLMDAPJ2503150001

Auction will be held at the following address: SHRIRAM FINANACE LTD ,1ST FLOOR ,THRAYMBAKAN MALL ,POINACHI,THEKKIL P.O ,KASARAGOD 671541 :- Auction Date and Time: 25-04-2026, 10.30 AM

POINACHI BRANCH

CUSTOMER_NAME	LOAN NO
SREERAJ APPU	KASA2PJ2510160001

Please note if the auction does not get completed on the same day due to time limit, then the auction would continue on the subsequent working day on the same Terms and Conditions. If the Customer is deceased , all the conditions pertaining to auction will be applicable to his / her legal heir(s). For Further information, Terms and Conditions and for getting registered to participate in the auction, interested buyers may contact **Mob: 9745302120/9447494503//9901066688/9632758166**

Date: 28.03.2026, Place: Kerala **SD/- Authorised Officer - For Shriram Finance Ltd**

JAIN METAL GROUP

recycle today. greener tomorrow.

JAIN RESOURCE RECYCLING LIMITED

(Formerly known as Jain Resource Recycling Private Limited)

CIN: L27320TN2022PLC150206

Registered Office: The Lattice, Old no 7/1, New no 20, 4th Floor, Bishop Ezra Sargunam Road, Kilpauk, Chennai, Tamil Nadu, India, 600010

NOTICE OF POSTAL BALLOT

NOTICE of Postal Ballot ("**Notice**") is hereby given to the Members of **JAIN RESOURCE RECYCLING LIMITED** ('**the Company**'), pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013, ("**the Act**"), read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, as amended ("**the Rules**"), read with the General Circular Nos. 14/2020 dated 08th April, 2020, 17/2020 dated 13th April, 2020, 11/2022 dated 28th December, 2022, 09/2023 dated 25th September, 2023 and the latest one being General Circular No. 09/2024 dated 19th September, 2024, issued by the Ministry of Corporate Affairs ("**MCA Circulars**"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), Secretarial Standard on General Meetings ("**SS-2**") issued by the Institute of Company Secretaries of India and any other applicable law, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force and as amended from time to time), that the Resolution(s) as set out below are proposed for consideration by the Members of the Company for passing by means of Postal Ballot by voting through electronic means (**remote e-voting**) only.

S. No.	Items	Resolution Type
1.	To approve the payment of remuneration payable to Mr. Kamlesh Jain (DIN: 01447952), Managing Director of the Company for the Financial Year 2026-27	Special Resolution
2.	Approval of re-designation and remuneration of Mr. Atul Pareek as Whole-Time Director of Jain CY Circular Solutions Private Limited (Subsidiary Company)	Ordinary Resolution
3.	Approval for utilisation of IPO funds under "General Corporate Purpose" head towards repayment of unsecured loan	Special Resolution
4.	To approve the amendment of Articles of Association of the Company	Special Resolution

In compliance with the aforesaid **MCA Circulars**, the Postal Ballot Notice has been sent through electronic mode to those Members whose e-mail addresses are registered with the Company, Registrars and Transfer Agents or Depository/ Depository Participants. The communication of assent or dissent of the Members would take place only through the remote e-voting system. If your e-mail address is not registered with the Company/Depositories, please follow the process provided in the Notes to receive this Postal Ballot Notice.

Ballot is accordingly being initiated in compliance with the above **MCA Circulars**. Accordingly, physical copy of the Notice along with the Postal Ballot Form and pre-paid business reply envelope will not be sent to the Members.

The Postal Ballot Notice is available on the Company's website i.e. https://jainmetalgroup.com/, on the websites of the Stock Exchanges i.e. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') at www.bseindia.com and www.nseindia.com respectively, and on the website of Kfin Technologies Limited at https://evoting.kfintech.com

Members whose names appear in the Register of Members / List of Beneficial Owners as on the cut-off date shall be entitled to vote in relation to the resolution specified in the Notice. The voting rights of the members shall be in proportion to their shares in the total paid-up equity share capital of the Company, as on the cut-off date. A person who is not a member as on cut-off date shall treat this Postal Ballot Notice for information purpose only.

Members whose e-mail addresses are not registered may register the same with Kfin Technologies Limited, Registrar & Transfer Agent ('RTA') of the Company / DPs, as the case may be. The procedure to register e-mail address and the procedure for remote e-voting is provided in the Notice.

The Board of Directors of the Company ("**the Board**") have appointed M/s. BP & Associates, Practicing Company Secretaries, as Scrutinizer to scrutinize the votes cast through Postal Ballot through remote e-voting process in a fair and transparent manner.

The remote e-voting period commences from **9:00 A.M. (IST) on Saturday, March 28, 2026** and **ends at 5:00 P.M. (IST) on Sunday, April 26, 2026**. The Scrutinizer will submit the report to the Chairman of the Company, or any person authorized by him upon completion of the scrutiny of the votes cast through remote e-voting. Remote e-Voting will be blocked immediately thereafter and no e-voting will be allowed beyond the said date and time. The Company has engaged the services of Kfin Technologies Limited (KFin) for the purpose of providing remote e-voting facility to its Members. The results of the Postal Ballot will be announced on or before **5:00 P.M. (IST) on Tuesday, April 28, 2026**.

The said results of the voting conducted by Postal Ballot (**through remote e-voting process**) along with the Scrutinizer's Report would be intimated to National Stock Exchange of India Limited ("**NSE**") and BSE Limited ("**BSE**") where the Equity Shares of the Company are listed. Additionally, the results will also be uploaded on the Company's website at https://jainmetalgroup.com and on the website of Kfin Technologies Limited (KFin). The resolutions, if passed with the requisite majority through Postal Ballot, shall be deemed to have been passed, on the last date specified for remote e-voting i.e., **Sunday, April 26, 2026**.

In case of any queries related to Postal Ballot Notice or in case any member whose name appears in the Register of Members/List of Beneficial Owners as on the cut-off date has not received the Postal Ballot Notice, he/she may write to cs@jainmetalgroup.com.

By Order of the Board of Directors
For **JAIN RESOURCE RECYCLING LIMITED**
Sd/-
Bibhu Kalyan Rauta
Company Secretary and Compliance Officer
M. No: A31315

Date: March 26, 2026
Place: Chennai