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

PRIVATE TREATY SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

A Sale Notice is given for Sale of Immovable Asset through Private Treaty under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 (54 of 2002).

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s and mortgagor/s that the below described immovable properties mortgaged/ charged to The Truhome Finance Limited (Formerly Shriram Housing Finance Limited), The Physical possession of which have been taken by the Authorized Officer of The Truhome Finance Limited (Formerly Shriram Housing Finance Limited). Earlier company had issued the sale notices on 2.11.2020 and 29.01.2021 and thereby fixed the e-auction of subject property in question on 10.12.2020 and 20.02.2021 respectively. However, the said auctions scheduled on 10.12.2020 and 20.02.2021 remained failed due to want of bid. Now one prospective buyer has shown interest in purchasing the schedule mortgaged property. As the schedule mortgaged property could not be sold through e-auctions earlier, the Truhome Finance Limited has decided to sell the mortgage property through Private Treaty on "As is where is", "As is what is" and "Whatever there is" basis for recovery of balance outstanding amount due to The Truhome Finance Limited (Formerly Shriram Housing Finance Limited), from the Borrowers And Guarantors, as mentioned in the table.

The notice is being given to the Borrower/s, Guarantor/s and Mortgagor (s) that the aforesaid secured asset shall be sold after 15 days from the date of the notice on such terms and conditions as mutually agreed between The Truhome Finance Limited and intended purchaser.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.)	Contact Person Details – (AO and Disposal team)
1.Mr. Vaishakh Y Shetty, S/O Yathish Narayan Shetty, 2. Mrs. Kanthi Y Shetty, W/O Yathish Narayan Shetty, R/at: No. 5-6/27, Yakkur, Bajal Road, Near Kudla Super Market, Mangalore, Karnataka – 575 007 Also At: 4-61, Maganthadi Deralakatte Post, Belma, Nityananda Nagar, Mangalore, Karnataka – 575 018 . Also At: Mr. Vaishakh Y Shetty, Intellect Smart Solutions, 16-1-41/23, Office No. 101, City Arcade, Balmatta Road, Bendoorwell, Near Hdfc Bank, Mangalore, Karnataka – 575 002 Also At: S. No. 45-4A2C1AP11, Alape Village, Mangalore, Karnataka – 575 007 . LOAN NO: SHLHMSOR0000599	13(2) Notice dated.4.02.2020 Rs. 79,45,332/- (Rupees Seventy Nine Lakhs Forty Five Thousand Three Hundred Thirty Two Only) as on 23.01.2020 under Loan Account No. SHLHMSOR0000599 with further interest and other costs, charges and expenses.	Reserve Price: Rs. 65,00,000/- (Rupees Sixty-Five Lakhs Only) **Date of Property shall be sold to the proposed purchaser by Private Treaty** Date.10.03.2026	**Ashfaq Patka 9819415477** **Prashanth - 9035211772**
Date of Possession & Type: Date.30.12.2024 & Physical Possession			
Encumbrances known: Not known			

Description of Property

All that piece and parcel of Non-agricultural immovable property held on wrag right situated at Alape Village, Mangaluru Taluk, within Mangalore City Corporation and within the Registration district of Mangaluru Taluk of Dakshina Kannada and comprised in: **SY.NO : 45-4A2C1A : 45-4A2C1A(P) (As per Sketch) 4A2C1AP17 (As per RTC)**
KISSAM: Converted (for Residential Use): EXTENT (A.C): 0.05 (out of 10 cents)
With a residential building measuring around 3790 Sq. Ft consists of Basement, Ground and First Floor with all improvements and all mamool easementary rights of way, water, etc., appurtenant thereto.BOUNDARIES: North: Portion of same Sy. No, South: Remaining Portion of same Sy. No, East: Road in the same Sy.No, West: Portion of same Sy. No.

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 borrower's attention is invited to the provisions of sub- section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.**
3) **The intending bidders have to submit 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 : Mangalore
Date : 23-02-2026

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

SBI

Stressed Assets Resolution Group, Corporate Centre, The Arcade" 2nd Floor, World Trade Centre, Cuffe Parade, Mumbai - 400005

TRANSFER OF STRESSED LOAN EXPOSURES TO THE ELIGIBLE BUYERS (PERMITTED TRANSFEREEs/NBFCs/Banks/FIs/ARCs) THROUGH e-AUCTION

State Bank of India invites Expression of Interest (EOI) from Eligible Participants subject to applicable regulations issued by Reserve Bank of India/regulators for transfer of Stressed Loan Exposures of 3 pools comprising 50 accounts and 1 single account with Principal Fund Based outstanding of ₹93.26 (Rupees Ninety Three Crore and twenty six lacs only) through e-Auction on "As is where is"; "as is what is"; "whatever there is" & "without recourse" basis.

All Interested Eligible Participants are requested to submit their willingness to participate in the e-Auction by way of an "Expression of Interest". Eligible Participants are advised to execute Non-Disclosure Agreement (as per the time-lines mentioned in web-notice). In case Non-Disclosure agreement is not executed, please contact on e-mail id dgm.sr@sbi.co.in. Kindly visit our Bank's web site https://sbi.bank.in and click on the link "SBI in the news>Auction Notices>ARC & DRT" for further details (web-notice).

Please note that Bank reserves the right not to go ahead with the proposed e-Auction or modify e-Auction date or any terms & conditions at any stage, without assigning any reason by uploading the corrigendum at https://sbi.bank.in (click on the link "SBI in the news>Auction Notices>ARC & DRT"). The decision of the Bank in this regard shall be final and binding.

Place: Mumbai **Issued by**
Date: 22.02.2026 **DGM (Credit & ARC)**

INDIAN BANK

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

BASAVANGUDI BRANCH
Bengaluru - 560 004.

APPENDIX – IV (Rule-8(1))
POSSESSION NOTICE (for immovable property)

Where as, The undersigned being the Authorized Officer of the Indian Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13 (12) read with rule 8 and 9 of the Security Interest (Enforcement) Rule, 2002 issued a demand notice dated **08.12.2025**. Calling upon the borrower **1) Mavalli Biryani (Prop. Archana K)** Address: No 71/1, Bank Officers LAYOUT, 1st Block, Anjanapura Main Road, Opp Kanakpura Road, Doddakallasandra, Bangalore 560062**. 2) Mrs. K ARCHANA W/o Hanumantha Rao** Address: Khata No 12/1 at Brindavana Nilaya, 5th Cross, Durgaparameshwari Temple Backside Road, Paraameshwarinagar Kerekodi, Hosakerehalli, Banashankari 3rd Stage, Uttarahalli Hobli, Bangalore 560085. **3) Mr. HANUMANTHA RAO S/o Sankar Rao,** Address: Khata No 12/1 at Brindavana Nilaya, 5th Cross, Durgaparameshwari Temple Backside Road, Paraameshwarinagar, Kerekodi, Hosakerehalli, Banashankari 3rd Stage, Uttarahalli Hobli, Bangalore 560085. to repay the amount mentioned in the demand notice **Rs.56,44,350/- (Rupees Fifty six lakh forty four thousand three hundred fifty only) as on 07.12.2025 together with further interest thereon from 07.12.2025** till date of repayment along with applicable other costs, charges if any within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him / her under Section 13 (4) of the said Act read with rule 8 and 9 of the said rules on this **17.02.2026**.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Bank for an amount **Rs.56,44,350/- (Rupees Fifty six lakh forty four thousand three hundred fifty only) as on 07.12.2025 together with further interest thereon from 07.12.2025** till date of repayment along with applicable other costs, charges as applicable

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of Eastern portion of residential property situated on Door No 109, PID No 12-1-109, Khata No 12/1 at Brindavana Nilaya, 5th Cross, Durgaparameshwari Temple Backside Road, Paraameshwarinagar Kerekodi, Hosakerehalli, Banashankari 3rd Stage, Uttarahalli Hobli Bangalore 560085 and bounded thereon by: **East by:** Site bearing No 110; **West by:** Western portion of Site bearing No 109; **North by:** Road; **South by:** Private property.

Date: 17.02.2026 **SD/- AUTHORIZED OFFICER**
Place: Bengaluru **Indian Bank**

TRUHOME FINANCE LIMITED
(Formerly Known As Shriram Housing Finance Limited)

Reg.Off.: Srinivasa Tower, 1st Floor, Door No. 5, Old No.11, 2nd Lane, Cenatopha Road, Alwarpet,Teynampet, Chennai-600018
Head Office. Level 3, Wockhardt Towers, East Wing C-2 , G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051
Website: http://www.truhomefinance.in

SYMBOLIC POSSESSION NOTICE

Whereas, The undersigned being the authorised officer of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 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 to the Borrowers details of which are mentioned in the table below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

[The Borrowers having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken SYMBOLIC POSSESSION of the property described herein below in exercise of powers conferred on him under Sub Section (4) of section 13 of Act read with rule 8 of the security Interest enforcement) rules, 2002 on this 19th Day of February of the year 2026.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) for an amount as mentioned herein below and interest thereon.

[The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.]

Borrower's Name and Address

Avinash T S/o Ramanna Thippeswamy (Borrower)
Kavitha B W/o Avinash T (Co-Borrower)
All Residing at - Near rangappa Temple, Ambalagere, Chitradurga, Karnataka – 577545
Also at:-Near rangappa Temple, VTC Ambalagere,Po:Ambalagere, Sub District Hiriyuru,District Chitradurga, Karnataka – 577545
Also at:-ShriRam Radium Stickers Works, Sole proprietorship,
00 ShriRam Radium Stickers Works, Matada Kurubara Hatti,
Near Bhovi Mata Truck turminal, Chitradurga, Chitradurga, Karnataka – 577501
Also at:-Property Khata No.325, PID No.151000302200400354,
Situated at Ambalagere Village, Byadarahalli Gramapanchayath,Hiriyuru Taluk, Chitradurga, Karnataka – 577545 .

Amount due as per Demand Notice

Rs. 6,76,872/- (Rupees Six Lakh Seventy Six Thousand Eight Hundred and Seventy two Only) as on dated. 09-12-2025 under reference of Loan Account No. SILHCTDR0000145 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.
Date of Demand Notice – 11.12.2025
Date of Symbolic possession – 19.02.2026
Date of NPA – 04.12.2025

Description of Mortgaged Property

All that part and parcel of the property bearing Khata No.325 , Its E Swathu No.151000302200400354, measuring East-West: 8.83 Mtr and North-South 6.09 Mtr Total: 53.77 Sq.mtr ,Build up area is 53.77 Sq.mtr at Situated Ambalgere Village, Byadarahalli, Gramapanchayath, Hiriyur Taluk, Chitradurga District belongs to Kavitha B W/o Avinasha T, Bonded by To the East: House of Thippeswamy, To the West: House of Pandappa,To the North: Road,To the South: House of Sanna Hanumantha Bhovi
Situated within the Chitradurga, Sub-Registration District and Registration District of Hiriyur.

Borrower's Name and Address

Manjunatha P M S/o Murigendrappa (Borrower)
Murigendrappa S/o Bheemappa (Co-Borrower)
Sunandamma W/o Murigendrappa (Co-Borrower)
All Residing at - Pudakalahalli, Pudakalahalli Near School Alagawadi, Chitradurga, Karnataka – 577541
Also at:-Murugendrappa milk and arecanut bussiness,Sole proprietorship, Pudakalahalli, Chitrdurga, Near School Chitradurga,Chitradurga, Karnataka – 577541
Also at:-Property bearing Khata No.40, Its E-Swathu No.151000200101000040, Pudakalahalli Village, Alagavadi Gramapanchayath, Chitradurga Tq and Chitradurga Dist, Karnataka – 577541.

Amount due as per Demand Notice

Rs. 6,10,615/- (Rupees Six Lakh Ten Thousand Six Hundred and Fifteen Only) as on dated. 10-12-2025 under reference of Loan Account No. SMLHCTDR0000114 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.
Date of Demand Notice – 11.12.2025
Date of Symbolic possession – 19.02.2026
Date of NPA – 04.12.2025

Description of Mortgaged Property

As desired by you, I here by my Legal scrutiny report in respect of the property bearing Khata No.40, Its E-Swathu No.151000200101000040, measuring E-W : 9.144 mtr and N-S : 12.192 mtr, Total 111.48 Sq.mtrs, Build up area: 111.48 Sq.mtrs, Situated at Pudakalahalli Village, Alagavadi Gramapanchayath, Chitradurga Tq and District, belongs to Sri.Murigendrappa S/o Bheemappa And Bonded by :To the East: House of Lalithamma, To the West: House of Kenchappa, To the North: Road, To the South: House of Parasappa. Situated within the Chitradurga ,Sub-Registration District and Registration District of Chitradurga..

Place: Chitradurga Dist.
Date : 19-02-2026

Sd/- Authorised Officer- Truhome Finance Limited (Earlier Known as Shriram Housing Finance Limited)

Manappuram Home Finance Ltd.

MANAPPURAM HOME FINANCE LTD.

FORMERLY MANAPURAM HOME FINANCE PVT. LTD.
CIN: U65923K12010PIC0039179, **Regd. Off:** 8/596 A, Padmaprabha Building, Near Sreerama Swami Temple, Cherppu- Thriprayar Road, Thriprayar, Thrissur, Kerala 680567

POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the authorised officer of **Manappuram Home Finance Ltd ("MAHOFIN")** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest *[Act],2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a **Demand Notice** calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and Interest thereon within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken **Symbolic** possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said *[Act] read with rule 9 of the said rules**.** The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

Sr. No.	Name of Borrower and Co-borrower / Loan account number / Branch	Description of Secured Asset in respect of which Interest has been created	Date of Demand Notice sent & Outstanding Amount	Date of possession
1	RAJAVALI H, Muktumbi R, DEVENDRAPPA/ NHL01170047024/ RAICHUR	Property Panchayath No. 144/3/1, E Property No. 15200010180 0120091, measuring totally 34.84 Sq meter, Village: Eliganoor, GP: Ulenoor, Tq: Karatagi, Dist: Koppal, KARNATAKA,Pin:583229. EAST-Road, WEST-Road & House of Doulabi, SOUTH-House of Vallisab, NORTH-Remaining land	**15-11-2025 & Rs.389824/-**	**18-02-2026**
2	NAGARATHNA K, RANJAN K, KEMPARAJU M, RAKSHITH K/ MHL00900017797/ VIVEKANANDA CIRCLE	House No 37, 20th Cross, 2nd Main Jayanagara, Chamaraja Mohalla, Mysore, KARNATAKA, Pin:570014 Admeasuring east to west 30.00 feet North to south 10.00 feet. EAST-Site No 38, WEST-Road, SOUTH-Property belongs to M Mahadevu, NORTH-Sit No 36	**17-11-2025 & Rs.470141/-**	**18-02-2026**
3	B H HARISH, Sangita T P, T Hanumappa, Ramanjamma H/ NHL00510017460/ SHIMOGA	Property No. 7-2-19-52A, Old Property No. 808/94CC-04/18-19, Assessment No. 808/94CC-04/18-19, measuring total 55.7418 sq. meter, Ward no: 7, #52A Jai Bheem Nagar Bhadravthi, Bhadravathi Taluk Shimoga Dist, KARNATAKA, Pin: 577301. EAST-House of Ganesha, WEST-House of Mahadevamma, SOUTH-Nirmala Hospital compound , NORTH-Road	**17-11-2025 & Rs.416319/-**	**18-02-2026**
4	PRAKASHA H, MANJULA P, Nagaraj B/ NHL00510026521/ SHIMOGA	property no: 53/1, E-Property No. 152400401200400008, measuring total 111.54 Sq. meter, Mallapura village, Mudubasiddapira grama panchayath, Shikaripura taluk, Shimoga dist, KARNATAKA,Pin:577214. EAST-House of Devendrappa, WEST-House of Kotrappa, SOUTH-Road, NORTH-Survey Number Land	**17-11-2025 & Rs.482461/-**	**18-02-2026**
5	SANTOSH YASHAVANT MAHAR, KAREPPA YASHAVNT MAHAR, DURGAVVA YASHAVANT MAHAR/NLAP0098030453/ BELGAUM	GP No 147/1, RDPR P.I.D. 150400303100300222, Shaganamatti Village, Mastamardi Gram Panchayat, Tq&Dist Belagavi, KARNATAKA, Pin: 590003 Admeasuring 46.47 Square Meters . EAST-Road, WEST-Property of Ningappa Patil, SOUTH-Property of Ningappa Patil, NORTH-Property of Yallappa Mahar	**17-11-2025 & Rs.462018/-**	**18-02-2026**
6	LAKSHMI S, RANGAPPA LOHITH/ MHL00480043443/ DAVANGARE	Property No- 1083/957, E Swattu No- 151200105600101035, measuring 111.48 Sq. Mtrs, HodigereGrama, Hodigere Grama Panchayathi, Channagiri Taluk, Davanagere District, KARNATAKA, Pin:577215. EAST-Vacant land of Gururaghavendra s/o Sankappa, WEST-PWD Road, SOUTH-vacant land of Omprakash s/o Siddalingappa, NORTH-GP Road	**17-11-2025 & Rs.536459/-**	**18-02-2026**
7	SHAHIRABANU AKBARSAB NAYAK, AKBARSAB SAIYADSAB NAYAK, BIYANABI SAIYADSAB NAYAK, FARIDA MEHABOOBSAB GOLALLI/ MHL00260044117/HUBLI	Residential Property VPC no. 29/A, Property no. 1513003001005 20048, measuring total 167.23 sqmtr, building measuring 69.68 sqmtr, Junjanbail village, Tq: Kalghatagi, Dist : Dharawad, KARNATAKA, Pin:581204. EAST-Property of Allasab Bammigatti, WEST-Property of Hajaratbi Gollalli, SOUTH-Property of Hajaratbi Gollalli, NORTH-Govt. Road	**17-11-2025 & Rs.650602/-**	**18-02-2026**
8	H D DURUGAPPA, NAGARAJA,H D GANGAMMA, H D PUSHPA, H D JYOTHI/ NHL00480045950/ DAVANGARE	Item No. 1: Property No- 07/22, E swathu No. 1512004007001 00886, measuring 33.17 SqMts, Chigateri Grama, Chigateri Grama Panchyath, Harapanahalli Taluk, Vijayanagar dis, Item No. 2: Property No. 07/177, E swathu No. 151200400700120381, measuring 34.110000 Sq Mts., Chigateri Grama, Chigateri Grama Panchyath, Harapanahalli Taluk, Vijayanagar dis, KARNATAKA, Pin:583127. EAST-Item No. 1: House of HD Nagraj/Item No. 2:Road, WEST-Item No. 1: House of HD Hanumantha/Item No. 2: Property of Hucha Goneyappa, SOUTH-Item No. 1: Road/Item No. 2:Road/ Property of Channappa, NORTH-Item No. 1: Road/Item No. 2:Road	**17-11-2025 & Rs.568353/-**	**18-02-2026**
9	MANJUNATHA B H, THIMMAKKA HATTITHIMMANNA, HATTI THIMMANNA/ NHL00930048166/TUMKUR	Old Katha No. 45, Katha No. 152500700601300060, E khatha no 152500700601300060 measuring east to west 10.05 meters and north to south 8.53 meters, Bevinahalli village, Gowdagere Hobli, Sira Taluk, Tumkur Dist, KARNATAKA,Pin:572135. EAST-Road & Site of Kavitha, WEST-House of Nagaraju, SOUTH-House of Lakshmidevi, NORTH-House of Manjamma	**17-11-2025 & Rs.487185/-**	**18-02-2026**
10	HEMALATHA BAI, JAYA NAIK/MHL00480004559/ DAVANGARE	Property No.192, E Swathu No. 151200402800220058, measuring 186.3 Sq Mts., Ragimasalwada Village, Ragimasal wada Grama Panchayath, Harapanahalli, Vijayanagara, DAVANAGARE, KARNATAKA, Pin:583137. EAST-Jaya Naik Toilet, WEST-Road, SOUTH-Nagibai w/o TejyaNaik Home, NORTH-Nagibai w/o NagyaNaik Home	**18-11-2025 & Rs.265460/-**	**18-02-2026**
11	JAYAMMA P, NINGASHETTY M, SUNDRAMMA M/ MHL00340013416/ MYSORE	Property No.556/1, PID no.150800200100121788, Beguru village & GP, Gundulpete Taluk, Chamarajanagara, KARNATAKA,Pin:571109 Measuring 54.84 Square Meters . EAST-House belongs to Puttashetty, WEST-House belongs to Dasashetty, SOUTH-Pathway, NORTH-House belongs to Mahadevashetty	**18-11-2025 & Rs.111579/-**	**18-02-2026**
12	NAGAMMA, Manjunatha, Lakshmi H P/ MLAP0090044207/ VIVEKANANDA CIRCLE	Property No 394, PID No 152200100807320237, Matakere Village, Hyrige Gramapanchayat, HD Kote Block And Mysore District, KARNATAKA, Pin:571114 Admeasuring 105.91 Sq Mts. EAST-House of Ashwatha Shetty, WEST-Public Road, SOUTH-House of Siddanayaka, NORTH-Public Road	**18-11-2025 & Rs.281579/-**	**18-02-2026**
13	GAYATHRI D, RAVI C R, RAJANAYAKA C, Deepika M/ MHL00340014462/ MYSORE	Property no-188, PID No-152200401149000250, Amachavadi village & Gungralchathra GP, Mysore taluk & district, KARNATAKA, Pin: 571130 Measuring totally 301.01 Square Meters. EAST-Survey Number place belongs to Rajanayaka & P. Swamy s/o Puttanayaka, WEST-Conservancy & property belongs to Kalanayaka & Chowdanayaka, SOUTH-Survey Number place, NORTH-Road	**18-11-2025 & Rs.511687/-**	**18-02-2026**
14	MANJA NAIK, Sheela Bayi, Manojkumar M/ NHL00510023290/ SHIMOGA	Property no: 70/1, E Property No. 152400401000120196, measuring total 108.51 Sq. meter, including 81.75 Sq. meter house, Saluru Village, Saluru Gram Panchayath, Shikaripura Taluk, shimoga Dist, KARNATAKA, Pin:577214. EAST-Property of Krishna Naika, WEST-Property of Geethi Bai w/o ShekharaNaika, SOUTH-Conservancy Road, NORTH-VP Road	**18-11-2025 & Rs.669068/-**	**18-02-2026**
15	NAHEEM PASHA S, SAYED AHMAD S, RUBINA BANU S/ NHL00510030361/ SHIMOGA	Property 19/1, E Property No. 152400501900400034, measuring total 62.71 Sq. meter, Lakkinakoppa Grama, Koralahalli Grama Panchayat, Shimoga Taluk, Shimoga dist, KARNATAKA, Pin:577222. EAST-House of Fathima Bi, WEST-House of BanniJanu, SOUTH-House of Abbaukaka, NORTH-Village Panchayath Road	**18-11-2025 & Rs.460533/-**	**18-02-2026**
16	CHANDRAPPA RANGAPPA, PRADEEP KUMAR K C, Shanthamma Chandrappa/ NHL00510035823/ SHIMOGA	Property no 140/1, E Property No. 152400100800420225, measuring total 139.35 Sq. meter, Saidarakallahalli grama, Saidarakallahalli grama Panchayat, Bhadravathi taluk shimogadist, KARNATAKA, Pin:577243. EAST-Road, WEST-Road, SOUTH-Property of Basamma, NORTH-Property of Shanthamma	**18-11-2025 & Rs.557882/-**	**18-02-2026**
17	VENKATARATHNAMMA, RAGHAVENDRA. N/ MLAP0090040133/ VIVEKANANDA CIRCLE	Property No 45/45, PID No 152200101605120053, H D Kote Rural Grama, Savve Gram Panchayat, Heggadadevanakote Block And Mysuru District, Admeasuring 232.26 SqMts site 69.68 of building in KARNATAKA, Pin:571114. EAST-House of Nagarathnamma, WEST-Road, SOUTH-Road, NORTH-House of Nagegowda	**18-11-2025 & Rs.517737/-**	**18-02-2026**
18	LAXMI GOVINDA HARIJAN, GOVIND BASAVANTH HARIJAN, ISHWARA CHENNAPPA BAVAKARA/ MHL00260043271/HUBLI	Gramthana Property VPC No. 320, Property no- 152700300 400100496, total measuring 120.17 sq. mtr. And building measuring 111.63 sq. mtr., Kavalawad Village, tq: HaliyalDist : Uttar Kannada,KARNATAKA,Pin:581329. EAST-Open property, WEST-Haliyal - Kalaghatagi Main Road, SOUTH-Road towards Matangi Temple, NORTH-Property of Savitri Kareppa Harijan	**18-11-2025 & Rs.536968/-**	**18-02-2026**

Date: 23-02-2026, Place: KARNATAKA **Sd/- Authorised Officer, Manappuram Home Finance Ltd**

KOTAK MAHINDRA BANK LIMITED

kotak®

Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051.
Branch Office: Kotak Mahindra Bank, No 22, MG Road, Bangalore – 560001

E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable property mortgaged / charged to **Kotak Mahindra Bank Limited** ("Secured Creditor"), the Physical Possession of which has been taken by the Authorized Officer of the Secured Creditor on 05-04-2019, will be sold through E-Auction on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on 13-03-2026**, for recovery of **Rs. 1,53,15,737.51/-** (Rupees One Crore Fifty Three Lakh Fifteen Thousand Seven Hundred Thirty Seven and Paise Fifty One Only) as on **25-09-2025** together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the **Borrower / Mortgagor/s / Guarantor/s** namely **Annapoorneshwari Silks, Mr. Mahalinge Nanjundappa Gowda, Mr. P Saravanakumar, Mr. P Muthuselvan** in respect of loans granted to Annapoorneshwari Silks, Mr. Mahalinge Nanjundappa Gowda, Mr. P Saravanakumar, Mr. P Muthuselvan. The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

S. No.	Name of the Mortgagor/s	Details of Immovable Property put for E - Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (Rs.)	Earnest Money Deposit (EMD) (Rs.)
1	**Annapoorneshwari Silks, Mr. Mahalinge Nanjundappa Gowda**	**Schedule 'A' Property:** All that piece and parcel of the immoveable property comprising 3 items of converted land (converted to agricultural use to non-agricultural residential purpose vide order No. ALN-(ASH)-SR-210/2010-11, passed by the Spl. Deputy Commissioner (Rev) Bangalore District) forming contiguous plot, situated Kudlu Village, Sarjapura Hobli, Anekal Taluk, totally measuring 2 acres 32 guntas, as described in the Item No.1,2 & 3 hereunder. **Item No. 1:** All the piece and parcel of the immoveable property comprising in converted land bearing No. 87/1 of Kudlu Village, Sarjapura Hobli, Anekal Taluk, measuring 1 acres 16 guntas; and bounded on: East by: Land in Sy No. 88/1 West by: Road North by: Road South by: Land in Sy No. 87/2 & 88/2, **Item No.2:** All the piece and parcel of the immoveable property comprising in converted land bearing No. 87/2 of Kudlu Village, Sarjapura Hobli, Anekal Taluk, measuring 39 guntas; and bounded on: East by: Land in Sy No. 88/2 West by: Road North by: Land in Sy No.87/1 South by: Land belonged to Doddamane Abbaiah Item No. 3 All the piece and parcel of the immoveable property comprising in converted land bearing No. 88/2 of Kudlu Village, Sarjapura Hobli, Anekal Taluk, measuring 18 guntas; and bounded on: East by: Portion of Same Sy No allotted to Nagaraja Reddy West by: Land in Sy No. 87/2 North by: Land in Sy No.87/1 South by: Doddamane Abbaiah's property in Sy No. 86/1 **Schedule 'A'- (a) Property** All the piece and parcel of the immovable property being the portion of the land measuring 1,23,057 Sq.Ft., out of the entire project land comprising in Item No.1 to 3 of schedule 'A' Property herein above viz., **(i)** Sy no.87/1 measuring 1 acres 16 guntas **(ii)** Sy no.87/2 measuring 39 guntas **(iii)** Sy no.88/2 measuring 18 guntas situated in Kudlu Village, Sarjapura Hobli, Anekal Taluk, (totally measuring 2 acres 32 guntas or 1,23,057 Sq.Ft), having BBMP Khata No.54/Sy No.87/1, 87/2, 88/2, being the land appurtenant to the Club House and Commercial building which is as marked in the building plan proved by Bhruhat Bangalore Mahanagar Palike vide No. J.D.T.P/S/'LP'/59/2010-11, along with all rights of way, water, light, electricity, drainage, easmentary and other rights and appurtenant attached thereto., **Schedule 'B' Property** 656 Sq.Ft., undivided right, title and interestin the immoveable property mentioned in Schedule 'A' Property., **Schedule 'C' Property** All that the Plot bearing Flat No. B402, in Fourth Floor, "B" Block, measuring super built of area of 2355 sq.ft, containing three Bed Rooms, together with RCC roofing, Vitrified Flooring, together with One Car Parking Space, including proportionate share in common area such as passage, lobbies, staircase, amenities etc., in the multi-storeyed residential building known as " N. D. PASSION ELITE", Constructed over Schedule 'A' Property	**12-03-2026 till 5.00 P.M.**	**13-03-2026 between 11.00 A.M.. to 12:00 P.M..**	**INR 1,15,00,000/-** (Rupees One Crore Fifteen Lakh Only)	**INR 11,15,000/-** (Eleven Lakh Fifteen Thousand Only)

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 05-03-2026 between 01:00 pm to 02:00 pm through his authorized representative/agent.

IMPORTANT TERMS AND CONDITIONS:

1) The E - Auction shall be conducted only through "Online Electronic Bidding" through website **https://www.bankeauctions.com/** on **13-03-2026 from 11.00 A.M. to 12.00 P.M.** with unlimited extensions of 5 minutes duration each., 2) For details about E-Auction, the intending bidders may contact **M/s. C1 India Pvt. Ltd** through **Mr. Mannur Balaji Govindrajan - Mobile +91-7977701080; email id - karnataka@c1india.com.**, **3)** The intending bidders may visit the Bank's official website - **https://www.kotak.com/en/ bank-auctions.html** for auction details and for the terms and conditions of sale., **4)** For detailed terms and conditions of auction sale, the bidders are advised to go through the portal **https://www.bankeauctions.com/** and the said terms and conditions shall be binding on the bidders who participate in the bidding process., **5)** It is requested that the interested Bidder/s are required to generate the login ID and password from the portal **https://www.bankeauctions.com/** before uploading the bid and other documents. , **6)** The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal **https://www.bankeauctions.com/ on or before 12-03-2026 up to 05.00 p.m**. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to **ashok.motwani@kotak.com** & / or **Chandrashekhar.Patil2@kotak.com.** , **7)** Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from **M/s. C1 India Pvt Ltd** on above mentioned contact numbers., **8)** Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of **Kotak Mahindra Bank Ltd.** on or before **12-03-2026 up to 05:00 p.m.** In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest., **9)** The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of **INR 50,000/-** (Rupees Fifty Thousand Only)., **10)** In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes., **11)** The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 30 (thirty) days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002., **12)** The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect., **13)** If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property., **14)** On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims., **15)** The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained., **16)** The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest., **17)** The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E - Auction Sale without assigning any reason. In the event of postponement/cancellation of the E - Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty.,**18)** In an event of failure of the E - Auction Sale for the want of bids or otherwise or for any other reason, the Authorised Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property., **19)** In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequently, if the auction proceedings gets stayed and/or set aside by any Court /Tribunal, at any stage even after issuance of the sale certificate or handing over the possession. then the Bank, at the request of bidder/auction purchaser shall initiate refund of the EMD/amount so deposited by him /her. The Bank at its sole discretion will process refund the money so deposited, without any interest, damages, claims etc of whatsoever nature and no such communication shall be entertained at later stage.he particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation., **20)** Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of property Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc., **21)** All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser., **22)** All outgoings charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely., **23)** All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. , **24)** As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is **Rs. 50,00,000.00** (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of **M/s Annapoorneshwari Silks, Mr. Mahalinge Nanjundappa Gowda (PAN AGHPG2915R)**, to be borne by him from the sale price of the respective property and deposit the same with Income Tax Department, Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS, **25)** Sale will strictly be on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOURSE BASIS"** on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property., **26)** If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s/ Guarantor/s /Mortgagor/s , at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel / adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final., **27)** The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions., **28)** The bidders should ensure proper internet connectivity; power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons/ contingencies affecting the E-Auction proceedings., **29)** Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the property put for sale., **30)** The present notice is also uploaded on the Bank's official website i.e. **www.kotak.com** and interested parties can visit the same also. , **31)** Intending Purchaser(s) is/are to make their own independent inquiries regarding the encumbrances on the property including but not limited to statutory liabilities, over-due maintenance,common charges, over-due electricity bills, Municipal Tax, Water Tax, other charges (if any). That the said immovable property will be sold with all encumbrances related to the pending Tax and Bills as mentioned in the preceding line and other Tax and Bill thereon., **32)** For inspection of the property or for any further details kindly contact **Mr. Karun B on +919686812683 &/or Mr. Chandrashekhar Patil (Authorized Officer) on +91- 9980993715, Sridhar B on +919620077611**

In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Place: Bangalore, Date: 23-02-2026 **Sd/- Authorised Officer, For Kotak Mahindra Bank Ltd.**