Russian barrage rocks Kyiv, killing 7 amid high-stakes US-Russia talks

KYIV

RUSSIA launched a wave of attacks on Ukraine's capital, Kyiv, overnight, with at least seven people killed in strikes that hit city buildings and energy infrastructure. A Ukrainian attack on southern Russia killed three people and damaged homes, authorities said.

The attacks came during a renewed US push to end the war that has raged for nearly four years, and talks about a US peace plan. US Army Secretary Dan Driscoll met with Russian officials for several hours in Abu Dhabi, United Arab Emirates, on Tuesday, a US official told The Associated Press.

Driscoll, who became part of the American negotiating team less than two weeks ago, is heading up the latest phase of talks involving the terms of a possible peace settlement with Russia. The US official, who spoke on condition of anonymity to discuss sensitive negotiations, declined to give details on how long the negotiations would last or what topics were being discussed, but noted that the Ukrainians were aware of the meeting and all sides have indicated they wanted to reach a deal to halt the fighting as quickly as possible.

Oleksandr Bevz, one of the Ukrainian delegates at Sunday's talks between the US and Ukraine in Geneva, said that the numbers of points in the proposed settlement was reduced, but he denied reports that the 28-point US peace plan now consisted of 19 points.

"(The document) is going to continue to change. We can confirm that it was reduced to take out points not relating to Ukraine, to exclude duplicates and for editing purposes," Bevz told The Associated Press, adding that some points relating solely to relations between Russia and the US were excluded. Ukrainian President Volodymyr Zelenskyy said late Monday that "the list of necessary steps to end the war can become workable," after progress was made in Sunday's talks. He said that he planned to discuss "sensitive" outstanding issues with US President Donald Trump. Rustem Umerov, a senior adviser to Zelenskyy, posted on X on Tuesday that Zelenskyy hoped to finalise a deal with Trump "at the earliest suitable date in November." *AP*

EU lawmakers approve major defence boost with Ukraine

BRUSSELS

EUROPEAN Union lawmakers voted on Tuesday to deepen integration of the bloc's defense industry with Ukraine as a U.S. peace plan remains in flux and Russia's unconventional warfare operations rattle the 27-nation bloc. European Parliament legislators voted 457-148, with 33 abstentions, to approve a 1.5-billion euro programme, with 300 million euros slated for the Ukraine Support Instrument. Raphael Glucksmann, an EU lawmaker from France's S&D party, said that the defense program "will enable us to build a more resilient and sovereign Europe" through partnering with Ukraine to build a cutting-edge military industrial complex. "This is key to making sure we can protect our democracies effectively and autonomously," he said. Ukraine's defense industry "needs us," EU Defense Commissioner Andrius Kubilius told EU lawmakers before the vote in Strasbourg, France, without mentioning the ongoing peace negotiations to end the war. *AP*

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	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	124423395	Loan Against Property	1. Drakahsayani T Aladakatti 2. Tammanna Aladakatti	30.10.2025	INR 8,23,450.58/-
Property Address : All That Piece And Parcel Of Property Bearing E-swattu No. 151700202300400184, Vpc No. 44, Measuring 85.94 Sq. Mtrs. And In Which Construction Area Is Measuring 83.61 Sq. Mtrs. And Situated At Grama: Ajagundikoppa, Grama Panchayat: Shiragod, Presently Within The Limits Of Grama Panchayat Shiragod And Within The Jurisdiction Of The Sub Registrar Hanagal, Hanagal Taluk, Haveri District, Karnataka-581104, And **Bounded As:- East:** Property Of Sadashivappa Yallappa Paniyavar, **West:** House Of Renuka Jagannath Oshar **North:** R Sy Of Chandragouda Kotragoudra, **South:** Panchayat Road					
2	39197663	Loan Against Property	1. Kotereshappa Fakkirappa Karidyamannavar 2. Harish Kotreshappa Karidyamannavar 3. Renuka K Karidyamannavar	31.10.2025	INR 3,24,681.92/-
Property Address : All That Piece And Parcel Of The Property Bearing E-swattu No. 151700300800220693, Vpc No: 168/1, Measuring East-west 4.540 Mtr. X North-south 15.24 Mtr. = 69.64 Sq. Mtrs. Building Situated At Village: Nelogal Presently Within The Limits Of Grama Panchayat Nelogal And Within The Jurisdiction Of The Sub Registrar Ranebennur, Tq. & District: Haveri, Karnataka-581110, And **Bounded As:- East:** The Property Of Parashuram F Karidyamannavar, **West:** The Property Of Nagappa N Karidyamannavar, **North:** The Bangi Road, **South:** The Govt. Road					
3	42470492	Loan Against Property	1. Mahammad Jameer Mulla 2. Abdul Hameed Mulla 3. Mahmad Hasan Mulla 4. Mahmad Rafikasab Mulla	18.10.2025	INR 6,03,467.51/-
Property Address : All The Piece And Parcel Of Property Bearing No. 663/1, Measuring East And West 18.00 Ft., North And South 36 ½ Ft., Total Measuring 657-00 Sq. Ft., Building Situated At Ward No. 2, Village And Pattana Panchayat: Guttal, Tq: Haveri, District: Haveri, Karnataka-581110, And **Bounded As:- East:** The Property Of Mohmad Jahar Khaji, **West:** The Property Of Masidi, **North:** The Govt. Road, **South:** The Property Of Khaji					
4	108436581	Home Loan	1. Mantesh Dyamappa Harijana 2. Nagaratna Mantesh Harijan	30.10.2025	INR 3,40,404.41/-
Property Address : All The Piece And Parcel Of Property Bearing E-swatu No. 15170030310010072, Vpc No. 391/13, Measuring East & West 9.14, 9.14 Mtrs., X North & South 12.20, 12.20 Mtrs. = 111.50 Sq Mtrs. Building Situated At Village Kancharagatti, Comes Under The Jurisdiction Of Kancharagatti G P, Within The Jurisdiction Of The Sub Registrar Haveri, Tq And District: Haveri, State: Karnataka-581115, And **Bounded As:- East:** The Property Of Ningappa Idiyammanavar, **West:** The Property Of Nilavva H Harijan, **North:** The Road, **South:** The Property Of Mahammadsab Balebayi					
5	27740953	Loan Against Property	1. Sherali Shahebalal Mulla 2. Fathima Sherali Mulla	18.10.2025	INR 6,39,630.53/-
Property Address : All The Piece And Parcel Of Propert Bearing Vpc No. 60/2a ,total Measuring = 3450.00 Sq. Ft. Building Situated At Village : Hasanabadi And Grama Panchayat Hullati, Taluk: Hangalla, District: Haveri Presently Within The Limits Of Hullatti Grama Panchayat And Within The Jurisdiction Of The Sub Registrar Hangalla And The Sub Registrar Hangalla And The Same Is **Bounded As Under:- East:** Proprty Of Saheb Pacha Mulla, **West:** Property Of Ameer Basha Mulla, **North:** Property Of Mullanavar Katti, **South:** The P.W.D Road					
6	41458637	Loan Against Property	1. Shivananda Basavaraj Banakar 2. Vidyashree Banakar	18.10.2025	INR 3,01,870.83/-
Property Address : All That Piece And Parcel Of The House And Open Site Bearing Budagatti Vpc No. 167/19/1c, Its E-property No- 151700301500120049, Measuring East-west 4.70 Meters, North-south 11.70 Meters Totally Measuring 54.99 Chores Meters, Out Of Which Constructed Area Measuring 35.72 Chores Meters Situated At Timmenhalli Comes Under The Budagatti Gram Panchayth, Tq-and Dist- Haveri, And The Same Is **Bounded By The: East:** Basavaraj M Banakar@ Kallihal, **West:** Smt Shekhavva Basavaraj Kallihal@banakar, **North:** Common Road, **South:** Sri Ningappa Mahadevappa Banakar@kallihal					

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

Date : 26.11.2025
Place : Haveri, Karnataka

GOVERNMENT OF TELANGANA
HYDERABAD METROPOLITAN WATER SUPPLY & SEWERAGE BOARD
O/o Chief General Manager (Engg), STP Circle-II, Khairatabad, Hyderabad-500004, TG.

Lr No: HMWSSB/CGM(E)/STP Circle-II/T'notices/2025-26 Date: 25.11.2025

e-TENDER NOTICE

'e'-Tender Notice No. & Date	Name of Work	Approx. ECV
EP.No.07/HMWSSB/ CGM(E)/STP Circle-II/Jal Hi AMRIT(JHA)/ULB's/ 2025-26, Dated: 25.11.2025.	Proposal of certain development works for improvement of efficiency at 320 MLD Nagole STP pertaining to HMWSSB under "Jal Hi AMRIT" reforms-incentive utilization of STPs under AMRUT 2.0.	Rs.383.473 Lakhs
EP.No.08/HMWSSB/ CGM(E)/STP Circle-II/Jal Hi AMRIT(JHA)/30 MLD L'kunta-4.5 MLD G'pally-0.5 MLD JVR-ULB's/ 2025-26, Dated: 25.11.2025.	Proposal of certain development works for improvement of efficiency at 30 MLD Lingamkunta STP 4.5 MLD Gopanapally STP 0.5 MLD JVR STP pertaining to HMWSSB under Jal Hi AMRIT reforms- incentive utilization of STPs under AMRUT 2.0" with MBBR Technology.	Rs.123.85 Lakhs
EP.No.09/HMWSSB/ CGM(E)/STP Circle-II/Jal Hi AMRIT (JHA)/172 MLD-ULB's/2025-26, Dated: 25.11.2025.	Proposal of certain development works for improvement of efficiency at 172 MLD Nagole STP pertaining to HMWSSB under "Jal Hi AMRIT" reformsincentive utilization of STPs under AMRUT 2.0".	Rs.248.70 Lakhs
EP.No.10/HMWSSB/ CGM(E)/STP Cirde-II/Jal Hi AMRIT(JHA)/51 MLD Attapur-ULB's/2025-26, Dated: 25.11.2025.	Proposal of certain development works for improvement of efficiency at 51 MLD Attapur STP pertaining to HMWSSB under "Jal Hi AMRIT" reforms-incentive utilization of STPs under AMRUT 2.0".	Rs.166.157 Lakhs
EP.No.11/HMWSSB/ CGM(E)/STP Circle-II/Jal Hi AMRIT (JHA)/12 MLD Khajakunta-ULB's/ 2025-26, Dated: 25.11.2025.	Proposal of certain development works for improvement of efficiency at 12 MLD Khajakunta STP HMWSSB under "Jal Hi AMRIT" reforms-incentive utilization of STPs under AMRUT 2.0".	Rs.82.245 Lakhs

(1) The bid documents download starts online on or after: **27.11.2025. (2)** Name and address of Chief General Manager (Engg),concerned-**Chief General Manager (Engg), STP Circle-II, HMWSSB, Khairatabad, Hyderabad-500004. (3)** The contractors/firms are requested to upload the information in the 'ZIP' format preferably. **(4)** Further details can be seen @ http://www.tender.telangana.gov.in

Sd/- Chief General Manager (Engg), STP Circle-II, Khairatabad, Hyderabad-04, TG.

AXIS BANK

Plot No. 41, Seshadri Road, Anand Rao Circle, Bangalore-560009

POSSESSION NOTICE APPENDIX-IV (RULE 8 (1))

WHEREAS: The undersigned being the Authorized Officer of the **AXIS BANK LTD,** Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act , 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued, a demand notice, dated **15.04.2025** calling upon the **(1) M/s.Krushi Mithra Agro Kendra Represanted by Proprietor Mr.Devaraj,** Shop.No.02, Kashim Sab Complex, Main Road Ibrahimpra, Siruguppa, Bellary-583121. **Also at:** Gajiginal Near Basavanna Temple Gajiginal, Siruguppa-583121. **(2) Mr.Devaraj** S/o.Mr.Channana Gowda Gajiginal Near Basavanna Temple Gajiginal, Siruguppa-583121. to repay the amount **Rs.1,22,09,768/- (Rupees One Crore Twenty Two Lakhs Nine Thousand Seven Hundred and Sixty Eight Only)** mentioned in the notice towards the loan account no's **923030042559965** being the amount due as on **08.04.2025** 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 borrowers and the public in general that the undersigned has taken 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 6 & 8 of the Security Interest (Enforcement) Rules, 2002 on this **21.11.2025.**

The borrowers 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 **AXIS BANK LTD** amount **Rs.1,22,09,768/- (Rupees One Crore Twenty Two Lakhs Nine Thousand Seven Hundred and Sixty Eight Only)** being the amount due as on **08.04.2025** and interest thereon.

The borrower's attention is invited to the provisions of Sub Section (8) of Section 13 of the SARFAESI Act, 2002 in respect of time available, to redeem the secured assets.

Description of the property belongs to Mr Devaraj

Property/ies bearing Plot No. 01, (As per Grama Panchayath records), E-Property No. 150500700802000001, measuring East West: 16.764 meters, North South; 7.315200000000001 meters, total measuring 115.86 sq. metes, in which constructed area 115.86 sq. meters, Plot No. 02, (As per Grama Panchayath records), E-Property No. 150500700802000002, measuring East West: 2.4384 meters, North South: 18.288 meters, total measuring 44.59 sq. metes, in which constructed area 44.59 sq. meters, with in the limits of Grama Thana, situated at Gajiginal village, within the limits of Bagguru Grama Panchayath, Siruguppa taluk, Ballari district, within the District Registration of Ballari and Sub Registrar of Siruguppa, stands in the name of Devaraj s/o Channana Gowda, R/o Near Basavanna Temple. Gajiganal village, Siruguppa taluk, Ballari district. **Measurements : Plot No.01:-** East-West : 16.764 meters, North-South : 7.315200000000001 meters, Total measuring 115.86 sq. metes, in which constructed area 115.86 sq. meters, **Measurements : Plot No. 02** East-West : 2.4384 meters, North-South : 18.288 meters, Total measuring 44.59 sq. metes, in which constructed area 44.59 sq. meters, **Boundaries for Plot No.1:-** East : House of R.Pompanagouda, West : House of Virupakshagouda, North : Road, South : Road. Boundaries for **Plot No.2:-** East : House of R.Veereshgouda, West : House of G.Channanagouda, North : Road, South : Road.

For any clarification, please contact Sangayya Hiremath, Collection Manager No. 9739349666

Date : 21.11.2025
Place : Bangalore

Sd/- Authorised Officer
Axis Bank Ltd.

यूनियन बैंक | Union Bank of India | **Branch: Navanagar Hubballi**

POSSESSION NOTICE [SECTION 13(4)] (For Immovable Property)

Whereas The undersigned being the authorised officer of **Union Bank of India, Navanagar Hubballi Branch,** under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest (Second) Act, 2002 (Act No. 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 a demand notice dated **22.-07-2025** calling upon the borrower **Mr Obalesh S/o Obalesh Arawed** residing at Jambavanath Nagar, Main Road, Dharwad 580007 to repay the amount mentioned in the notice being **Rs. 4,26,337.66** (Rupees Four Lakhs Twenty-Six Thousand Three Hundred Thirty-Seven and Paise Sixty-Six only) 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 property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said rules on this **21st day of Nov 2025**

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 **Union Bank of India, Navanagar Hubballi** Branch for an amount **Rs. 4,26,337.66** (Rupees Four Lakhs Twenty-Six Thousand Three Hundred Thirty-Seven and Paise Sixty-Six only) and interest thereon.

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

Description of the immovable property

All that piece and parcel Non-Agriculture land bearing Plot No 189 formed out of R.S No 81C, measuring 01Guntas12.50 Anna of Hanumant Nagar, Atikolla, Dharwad coming within the jurisdiction of Ward No 17A of Hubballi Dharwad Municipal Corporation and boundaries as follows Boundaries:**East:** R.S.No 81A , **West:** Plot No 188, **North:** Plot No 187, **South:** Road

Place: Hubbbali
Date: 21-11-2025

Sd/- Authorised Officer
Union Bank Of India

Karnataka Power Transmission Corporation Limited

(CIN : U40109KA1999SGC025521)

TENDER NOTIFICATION

(Through Karnataka Public Procurement Portal only)

KPTCL invites bids for the following works:

I. No.: CEE/T(O)Z/TKR/SEE/AEE-2/25-26/ 9355-56 Date: 21.11.2025

Enquiry No.: **KPTCL/CEE/TR(O)Z/TKR/SEE(O)/AEE-2/2025-26/ Bid Enq-0081/Dtd: 21.11.2025.** "Replacement of ageold One Incomer + 6F + 1BC BHEL make 11kV MCVCB Switchgears by new MEI make 11KV MCVCB switchgears at **66/11kV MUSS Davanagere** in Operation Division Davanagere including Supply of Equipments / Materials, Erection (Including Civil Works), Under Partial Turnkey item wise Tender Basis, (Excluding the Major Materials Such As Switchgears Will Be Supplied by KPTCL, Testing & Commissioning by KPTCL) & other allied works".

II. No.: CEE/T(O)Z/TKR/SEE/AEE-2/25-26/ 9357-58 Date: 21.11.2025

Enquiry No.: **KPTCL/CEE/TR(O)Z/TKR/SEE(O)/AEE-2/2025-26/ Bid Enq-0080/Dtd: 21.11.2025.** "**Providing additional** 1 Incomer + 2 Feeders MEI make 11kV MCVCB Switchgears at **66/11kV MUSS Davanagere** in Operation Division Davanagere including Supply of Equipments /Materials, Erection (Including Civil Works), Under Partial Turnkey item wise Tender Basis, (Excluding the Major Materials Such As Switchgears Will Be Supplied by KPTCL, Testing & Commissioning by KPTCL) & other allied works".

The Bids will be received through E-Procurement mode only. The detailed notification regarding the subject tenders can be got by logging on to **https://kptcl.karnataka.gov.in** with hyperlink **'E Procurement KPTCL'** or to **https://kppp.karnataka.gov.in** on or after **28.11.2025.** Further details can be obtained from the office of the undersigned.

Sd/- Chief Engineer, Electy.,
Transmission(Operations) Zone, KPTCL, "Prasarana Bhavana", 1st Floor, 66/11kV Tumakuru Sub-station Premises, Tumakuru-572103.

Karnataka Government (Police Department)
Office of the Superintendent of Police, Turuvanuru Road, Chitradurga, Karnataka.577501.
Telephone: 08194-222781 and 222437
No: Store/CTA/127/2025-26, Date: 21.11.2025.

E-Tendar Announcement

A full-time e-tender is invited through the e-tender of the Government of Karnataka (http://kppp.karnataka.gov.in) for the purchase of Digital Printed Sign Boards, Body Warn Camera, Alcohol Breath Analyzer and Cat Eyes/Solar Studs required by the Chitradurga District Police Unit in as per the Two Cover Sytem of KTPP Act 1999 and Rules as follows.

Sl No	Particulars	EMD (In Rupees)	Estimate Amount (In Rupees)
1	Digital Printed Sign Boards	52308.00	6438750.00
2	Body-worn Cameras	44061.00	
3	Docking Station	2400.00	
4	Alcomeeter	14420.00	
5	Cat eyes	8333.00	
6	Solar Studs	8333.00	

Tender Time Table:- **(1)** E-Tender Pubilsh Date 20.11.2025
(2) Last Date & Time for submission of Tender 06.12.2025 05:00 PM
(3) Date & time of Opening Technical bid 08.12.2025 11:00 AM
(4) Date & time of Opening Commercial bid 10.12.2025 11:00 AM
For more information plz visit Karnataka State Government E-Procurment Portal (http://kppp.karnataka.gov.in) and also Tender Documet can be downloaded Through this E-Procurmet website.

DIPR/CTA/KSMCA/ 496/2025-26

Sd/- Superintendent of Police Chitradurga District

Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate Office : Chola Crest, C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai- 600 032, T. N.

E-AUCTION SALE NOTICE (Sale Through e-bidding Only)

SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER RULE 8(6) AND 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) and Guarantor(s) indicated in **COLUMN (A)** that the below described immovable property(ies) described in **COLUMN (C)** Mortgaged / Charged to the secured creditor the **CONSTRUCTIVE POSSESSION** of which has been taken as described in **COLUMN (D)** by the **Authorized Officer** of Housing **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** Secured Creditor, will be sold on **"As is Where is", "As is what is"** and **"Whatever there is"** as per details mentioned below :- Notice is hereby given to Borrower / Mortgagor(s) / legal heir, legal representatives **(Whether Known or unknown),** executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased) as the case may be indicated in **COLUMN (A)** U/s. **8(6)** of the Security Interest (Enforcement) Rules 2002. For detailed terms & conditions of the sale, please refer to the link provided in **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** secured Creditor's website i.e. **https://www.cholamandalam.com & www.auctionfocus.in**

Sr. No.	[A] Loan Account No. / Names Of Borrower(s) / Mortgager(s) / Gaurantor(s)	[B] O/S. Dues to be recovered (Secured Debts)	[C] Description of the Immovable Property / Secured Asset	[D] Type of Possession	[E & F] Reserve Price (in Rs.) / Earnest Money Deposit (In Rs.)	[G] Date of Auction & Time
1.	Loan A/c. No(s). : HL25HUB000115671 1. Mr/Mrs. Sayeda Sha Shiraj Peer Khadri (Alias) Sayeda Sha Khadri 2. Mr/Mrs. Syed Qadri 3. Mr/Mrs. Sayeeda Shahajan Khadri 4. Mr/Mrs. Taskeen Shaikh **Add:** Plot Oni Balur VTC Balur Po Akkialur Haveri Karnataka - 581102. **Also At:** E Swath No 151700203400320064 VPC No. 105/26, At Balur Tq Hangal Dist Haveri Balur Hangal Haveri Karanatak - 581102 Near Jamia Masjid Balur Haveri Karnataka - 581102.	Rs. 26,69,551/- (Rupees Twenty Six Lakhs Sixty Nine Thousand Five Hundred And Fifty One Only) due as on 11.11.2024	All the piece and parcel of N. Apolt Bearing Khata No 151700203400320064 (VPC No 105/26) Measuring 187.23 Sq Meters area (East to west 11.60 9.80. 5.30 Meteres and North South 15.40. 12. 65 Meters). Situated at Balur Village, Tq Hanagal Within the Limits of Dolleshwar Gram Panchayet, Same is **Bounded as under bounded as follows:- East By:-** Nasareen Banu, **West By:-** Gram Panchayat Road, **North By:-** Nasarinbanu Makabul ahmed pala, **South By:-** Gram Panchayat Road.	CONSTRUCTIVE POSSESSION	Rs. 40,83,550/- (Rupees Forty Lakhs Eighty-Three Thousand Five Hundred Fifty Only) / Rs. 4,08,355/- (Rupees Four Lakhs Eight Thousand Three Hundred and Fifty-Five Only)	31.12.2025 from 02.00 P.M. to 04.00 P.M. (with automated extensions of 5 minutes each in terms of the Tender Document).

INSPECTION DATE & TIME : - 29.12.2025 BETWEEN 11.00 a. m. to 4.00 p. m. | MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-
Last date of submission of Bid/ EMD/ Request letter for participation is 30.12.2025 till 5 PM.

* Together with further interest as applicable in terms of loan agreement with, incidental expenses, costs, charges etc. Incurred up to the date of payment and / or realisation there of.

For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **Mr. Vinayak Habib Contact Number 9739820999 and Email : vinayakhm@chola.murugappa.com/Mrs. Komal Sharma on 6870464652.** official of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** to the best of Knowledge and information of the Authorized Officer of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** there are no encumbrances in respect of the above immovable properties / secured Assets.

Sd/-
AUTHORIZED OFFICER,
For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Date : 25.11.2025
Place : Hanagal, Karnataka

QuoteExpress **BE KIND WHENEVER POSSIBLE. IT IS ALWAYS POSSIBLE** › DALAI LAMA

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	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	39599124	Loan Against Property	1. Prakash Gangappa Muradi 2. Ratnavva Laxmappa	31.10.2025	INR 1,50,517.07/-
Property Address : All That Piece And Parcel Of The House/property No. 92/2 & Si No. 885, Measuring: 20' X 35', Situated Within The Limits Of G.p Balutagi, Tq: Yelaburga, Koppal, Kamataka, And The Said Property Is **Bounded By As: East:** Street Road **West:** Remaining Plot Sangappa Kuruvinal **North:** Street Road **South:** Plot Of Sidappa & Govt Open Space					

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

Date : 26.11.2025
Place : Koppal- Karnataka

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Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda

Regional Office (Hubballi Region)
1st Floor, Bellad Tower, Bannigida Stop, Gokul Road, Hubballi-580030. Karnataka, India

ROSARB HUBLI BRANCH
E-AUCTION

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 6 (2) & 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), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on **"As is where is", "As is what is"**, and **"Whatever there is"** basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Sr #Lot No.	Name & address of Borrower/s / Guarantor/ Mortgagor s	Give short description of the movable/immovable property with known encumbrances, if any (Mortgaged by Mr. Sunil Bhimappa Yaligar)	Total Dues	Date of e-Auction ____ Time of E-auction - Start Time _____ to End Time _____ Bid Time:	1. Reserve Price- Rs.___/- 2. Earnest Money Deposit (EMD)– Rs.___/- 3. Bid Increase Amount Rs.___/-	Status of Possession (Symbolic /Physical)	Property Inspection date & Time.
1	M/s Bhavani Traders represented by its proprietor, Mr. Sunil Yaligar S/o Mr. Bhimappa Yaligar address: Uppinabetigeri Village, Dharwad Taluk and District	(Immovable Property) Residential Property bearing VSS No. 624/A/2, Gram Panchayat No. 408/A2, measuring 226.5/9 Sq.Yards situated at Uppinabetigeri Village, Taluq & District : Dharwad standing in the name Mr. Sunil Yaligar S/o Bhimappa Yaligar and the same is bounded as under: **East:** Road & VSS No. 624/B **West:** VSS No. 1298/A **North:** VSS No.624/A1 **South:** VSS No. 1298/B, 624/B and 1299, **Mortgaged by** Mr. Sunil Yaligar S/o Bhimappa Yaligar	**Rs. 63,65,378/-** (Rupees Sixty-Three lakhs Sixty-Five thousand Three hundred and seventy-eight only) plus interest and Costs, expenses from 01.05.2021.	Date of e-auction: **29th December 2025** Time of e-auction: **10:00 AM to 04:00 PM** Bid time: **29th December 2025 10:00 AM to 04:00 PM**	**1. Rs.50,01,840/-** (Rupees Fifty lakhs one thousand eight hundred and forty rupees only) **2. Rs.5,00,184/-** (EMD to be deposited on or before 28th December 2025) 3. Bid Increment amount **Rs. 25000/-**	**Symbolic Possession**	**20/12/2025, 11:00 AM to 04:00 PM**

For detailed terms and conditions of sale, please refer/visit to the website link https://www.bankofbaroda.in/e-auction and online auction portal **Baanknet.com**. Also, prospective bidders may contact the Authorised officer on Mobile: 9482397247

Date: 25-11-2025
Place : Hubballi

Sd/- Authorised Officer,
Bank of Baroda