

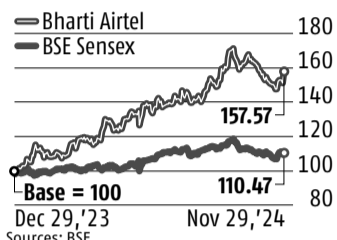
Arpu gains, lower capex augur well for Airtel

Brokerages positive on stock; earnings flows may rise over next 24 mths

DEEPAK KORGAONKAR
Mumbai, 29 November



STRONG SIGNAL



The stock of the country's second-largest telecom operator, Bharti Airtel, rose 5.7 per cent to ₹1,648.70 on the BSE in Friday's intraday trade, recording its sharpest intraday rally in 18 months. Earlier, on May 31, 2023, the telecom services provider with 352 million wireless customers in India and 157 million subscribers across 14 African countries had surged 8.5 per cent. The stock had hit a record high of ₹1,778.95 on September 26 this year.

S&P Global Ratings had recently revised its rating outlook on the company to positive from stable on earnings strength. At the same time, the rating agency affirmed its 'BBB-' long-term issuer credit rating on the company. It also affirmed ratings on the debt the company issued or guarantees.

The rating agency expects Airtel's earnings and cash flows to rise over the next 24 months, benefiting from the industry-wide hike in mobile tariffs in India. It expects Airtel's leverage to therefore improve beyond its threshold for a higher stand-alone credit profile in the financial year 2026. Capital expenditure at the India-based telecommunications company is also likely to ease during the period, it added.

Airtel's India earnings will see strong growth over the next 24 months. This will be largely driven by a hike in mobile tariffs in the country earlier this year. Prices of the company's mobile plans were up 10-21 per cent effective July 4, 2024.

"We project earnings before interest, tax, depreciation and amortization (Ebitda) from Airtel's Indian operations will rise 18-20 per cent in the financial year 2025 (year ending March 31, 2025), and by a further 12-15 per cent in the financial year 2026. Most of this growth will

come from the mobile segment," S&P Global Ratings said in a note.

The rating agency also anticipates higher earnings from Airtel's home and enterprise segments, owing to increased uptake of home broadband and enterprise digitalisation. Most of the benefits of the tariff hike will likely materialise within the next two quarters as existing plans play out their remaining validity periods.

The rating agency said the telcos will likely lose some subscribers after the tariff hike because the higher costs will push some consumers to reduce the number of SIMs they hold. But trading down to lower-priced plans with smaller data allowances will likely be minimal because data consumption habits are sticky, it added.

ICICI Securities has a 'buy' rating

on Airtel with a target price of ₹1,900 per share as the company continues to maintain its relative strength among peers in a consolidated industry. The brokerage believes that the industry's leading average revenue per user (Arpu), wireless margins, and cash flows are reflective of a formidable digital ecosystem offering and overall efforts through premiumisation and higher wallet share.

Airtel continues to report industry-leading Arpu for India mobile services with the benefit of tariff repair expected to fully accrue in the next two quarters. Sharekhan believes that tariff repairs, greater traction from new and adjacent businesses, and moderation of capex intensity would aid in further deleveraging the balance sheet.

Given Airtel's strong recovery potential backed by strong conversion, rising digital portfolio, and moderated capex, analysts at Axis Securities have maintained a 'buy' recommendation on the stock.

The company has a strong focus on quality customers with increasing Arpu and revenue. The management is confident of gaining industry-leading growth backed by robust rural penetration and a superior services portfolio. The capex, however, will remain moderate in FY25, it added.



TACKLING UPI FRAUDS

Link UPI app to bank account with limited funds, set daily limits

SANJAY KUMAR SINGH & KARTHIK JEROME

Indians have lost ₹485 crore to frauds on the Unified Payments Interface (UPI) across 632,000 incidents reported until September of the current financial year, according to data from the Ministry of Finance.

"Post-Covid, UPI transaction volumes have grown significantly due to the convenience UPI offers in undertaking both large and small transactions. But UPI frauds also tend to impact many people due to its massive user base," says Vikram Babbar, partner, EY forensic and integrity services—financial services.

Key methods of fraud

Phishing links
Fraudsters send spam links via SMS, emails, or other means, enticing victims to click on them. "These links either install malware, extract sensitive banking information, or trick users into entering their UPI PIN, resulting in unauthorised transactions," says Babbar.

Prashant Mali, an advocate and expert on cybercrime, informs that fraudsters often impersonate trusted entities, like banks, e-commerce platforms and other service providers, to trick victims into entering their UPI PIN.

QR code manipulation

Frauds linked to QR codes have also grown. "Users scan QR codes with a certain set of expectations. Instead, their accounts get debited," says Amit Dubey, author and cyber

security evangelist.

QR code frauds take a variety of forms. Fraudsters send QR codes claiming they are for cashback offers or refunds. Scanning these codes leads to phishing websites or malware installation, allowing fraudsters to steal credentials or initiate unauthorised transactions.

Fraudsters also place fake QR codes over legitimate ones — on parking meters, donation boxes, etc. When users scan them, the payment goes to fraudsters' accounts. Sometimes, scanning a QR code installs malware on a victim's phone, which intercepts OTPs (one-time passwords) or accesses the UPI app and carries out unauthorised transactions.

OTP theft

WhatsApp accounts of 40 to 50 Gurugram-based doctors were hacked recently. The fraudsters posed as representatives of an organisation sending Diwali gifts. Since the gifts were expensive, the doctors were told to verify themselves online. They were asked to dial a number. In fact, dialling this number activated call forwarding. All incoming calls got redirected to

the fraudsters' phones.

The scammers then attempted to log into the doctors' WhatsApp accounts. When WhatsApp sent a voice OTP to verify the login, the fraudsters intercepted the OTP, logged into the doctors' accounts, and gained control over them. They then used these WhatsApp accounts to message the doctors' families, friends, and colleagues, asking for money. Many complied.

How to stay safe

Never open links from unknown senders and unverified sources. "Avoid downloading apps or executable files from suspicious links," says Babbar. Mali suggests verifying the identity of the person requesting money before responding. Link your UPI app to a separate bank account or wallet that has only a limited sum. "This will minimise potential losses," says Babbar. Dubey suggests setting daily transaction limits on UPI apps.

Mali warns that QR codes are for sending money, not for receiving it.

Nowadays, security apps (like Mobi Armour) are available. "An app like this one can scan QR codes, links, and Wi-Fi networks and ensure they are safe," says Dubey.

Update your UPI app regularly to avail of the latest security features. To keep transactions secure, Mali suggests using only trusted apps and platforms for UPI transactions. If you get a suspicious request from, say, your bank, verify the request by calling its customer care number. Mali also suggests keeping yourself updated about the latest tactics being employed by fraudsters.

STEPS TO TAKE IF YOU FALL PREY TO SCAM

- Block the fraudulent number to end further communication
- Notify your bank to block your account and prevent further loss
- If you inform the bank within three days of the crime, it is likely to reverse the transaction after verification and refund 100% of your money
- Use NPCI's redressal mechanism to file a complaint with the merchant's name and QR code information
- Call 1930, the national helpline number, to report cybercrime, and request that your bank account be blocked; you can also lodge a complaint on cybercrime.gov.in
- File an FIR at the local police station

Flat buyers can't be penalised for builders' failures: Bombay HC

The Bombay High Court recently ruled that flat buyers cannot be treated unfairly when builders default on obligations. The decision reinforces the rights of flat buyers, ensuring they are not placed at a disadvantage in such circumstances.

Societies with unauthorised

buildings

This ruling pertains to housing societies with unauthorised buildings. The court ruled that a housing society cannot be denied "unilateral deemed conveyance" just because its building is partly illegal or unauthorised.

What did the Bombay HC rule?

The HC said that the housing society should not be denied right to unilateral deemed conveyance simply because parts of the building were unauthorised. It ruled that the competent authority (the government body overseeing such matters) was wrong to re-

ject the society's application. **What is unilateral deemed conveyance?** It's a legal process where a housing society can claim ownership of the land and building from the original landowners or developers, without needing their cooperation.

Read full report here: mybs.in/2daaHoX

COMPILED BY SUNAINAA CHADHA

MAHANADI COALFIELDS LIMITED
(A Subsidiary of Coal India Limited)
JAGRUTI VIHAR, BURLA-768020, DIST: SAMBALPUR (ODISHA)
Tel. Phone (EPABX) : 0663-2542461 to 469, Website : www.mahanadicoal.in

Notice
"All the tenders issued by CIL and its Subsidiaries for procurement of Goods, Works and Services are available on websites of Coal India Ltd. www.coalindia.in, respective Subsidiary Company ([MCL](http://www.mahanadicoal.in), www.mahanadicoal.in), CIL e-procurement portal <https://coalindiatenders.nic.in> and Central Public Procurement Portal <https://eprocure.gov.in> in addition, procurement is also done through GeM Portal <https://gem.gov.in>".

R-5230

Punjab State Power Corporation Limited
Regd. Office: PSEB Head Office, The Mall Patiala- 147001
Corporate Identity No. U40109PB2010SGC033813,
Website: www.pspcl.in Phone No. 01881-275289,
E-mail: se-hq-ggssst-ropar@pspcl.in

E-Tender Enq. No. 7631/P-3/E/MP-12867 Dated: 26.11.2024

Dy.Chief Engineer/ Headquarter (Procurement Cell-3) GGSSPT, Roopnagar invites E-Tender ID No. 2024_POWER_130529_1 for Procurement of Refrigerant Gas Matron (M-22) for Air Conditioning System at GGSSPT Roopnagar.

For detailed NIT & Tender Specification please refer to <https://eproc.punjab.gov.in> from 28.11.2024/ 05.00 PM onwards.

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

76155/12/3694/2023/39669 RTP-128/24

NOTIFICATION FOR EXPRESSION OF INTEREST

Subject: Development, Operation, and Maintenance of Multi-Specialty Hospital in Mansa, Mansa District, Punjab under Public Private Partnership (PPP) Mode.

The District Administration, Mansa, Government of Punjab invites Expression of Interest from Individuals/ firms / consortium to development, operation, and maintenance of Multi-Specialty Hospital at Mansa, Mansa District, Punjab under Public Private Partnership Mode with District Administration, Mansa, Government of Punjab. The project is being proposed under the Viability Gap Funding (VGF) scheme for PPP projects, administered by Department of Economic Affairs, Government of India. The details of the proposed project may be downloaded from the website: <https://mansa.nic.in/document/category/notification/>.

The technically capable Individuals/ firms/ consortium having substantial experience in designing, financing, construction, operation & maintenance of Multi-Specialty Hospital may express their interest. The interested Individuals/ firms / consortium may submit the proposed concept design and line estimate in this regard to our e-mail id: zpmansa@gmail.com, adoddramansa@gmail.com. The last date to submit the EoI response is 15th December, 2024 (15/12/2024).

District Administration, Mansa

POSSESSION NOTICE

Whereas, the authorized officer of **Jana Small Finance Bank Limited** (Formerly known as Jana Lakshmi Financial Services Limited), under the Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued demand notices to the borrower(s)/ Co-borrower(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within 60 days from the date of receipt of the said notices, along with future interest as applicable, incidental expenses, costs, charges etc., incurred till the date of payment and/ or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	45829440000492	1) Mr. Motiala Anil, 2) Manun Bhadrarao, 3) Mr. Motial Rajeshu, 4) Mr. M Durga Bhabani	12-09-2024, Rs.7,15,272.3 (Rupees Seven Lakh Fifteen Thousand Two Hundred Seventy Two and Three Paise Only) as on 10-09-2024	Date: 26-11-2024 Time: 03:20 PM Symbolic Possession
Schedule of the Property: All that piece and parcel of the Immovable Property bearing Area Ac. 0.230 Decimals, Pertaining to Plot No.1911, and Area Ac- 0.200dec. of Plot No.1912 Pertaining to Khata No.370, by Kism Gharabari, Total One Katha of Two Full Plots, Mouza Kardola, PS Burla, Tah. Burla, Sambalpur, Odisha, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future follows the said property is Bounded and butted by: East: Plot No.1930 and 1031, West: Plot No.1910, North: Road, South: Plot No.1908				
2	46539630000771	1) Mr. Prasanta Khuntia, 2) Mr. Surendra Khuntia, 3) Mrs Prantia Khuntia	12-09-2024, Rs.8,21,789.08 (Rupees Eight Lakh Twenty one Thousand Seven Hundred Eighty Nine and Eight Paise Only) as on 10-09-2024	Date: 26-11-2024 Time: 04:20 PM Symbolic Possession
Schedule of the Property: All that piece and parcel of Land, Pertaining to Khata No.299/129, Plot No.1000/1462, Kism- Gharabari, situated at Mouza Keshakera, Tahsil Brahmagiri, Dist. Puri, Odisha. The aforesaid landed Property is Bulted and Bounded as follows: East: Road, West: Guru Charan Parida, North: Na, South: M Khuntia.				
3	46539610000265	1) Mr. Pravat Kumar Sahoo, 2) Mr. Narasingh Sahoo, 3) Mrs. Annapurba Sahoo	12-09-2024, Rs.3,63,418.01 (Rupees Three Lakh Sixty Three Thousand Four Hundred Eighteen and One Paise Only) as on 10-09-2024	Date: 26-11-2024 Time: 05:40 PM Symbolic Possession
Schedule of the Property: All that piece and parcel of the Immovable Property bearing at Mouza Birapratapur, PS/ Tahsil Puri, Khata No.1257/286, Plot No.1779/4080 (Ac.0.015dec) and Plot No.1772/4079, Dist. Puri, Odisha-752012, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future follows: East: 10ft wide Road, West: Vacant Land, North: Vacant Land, South: Others Building.				
4	46539630001044	1) Mr. Ramchandra Sathy, 2) Mr. Parshuram Sathy, 3) Mrs. Sanjukta Sathy	12-09-2024, Rs.10,92,263.00 (Rupees Ten Lakh Ninety Two Thousand Two Hundred Sixty Three Only) as on 10-09-2024	Date: 26-11-2024 Time: 02:35 PM Symbolic Possession
Schedule of the Property: All that piece and parcel of the immovable property bearing at Mouza Kathuaanedi, PS/ Tahsil Puri, Khata No.180, Plot No.506, Dist. Puri, Odisha-752011, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future follows: East: Jugal Lenka, West: Nalu Sathy, North: Suramani Sathy & Others.				
5	45829630000391	1) Mrs. Sabita Pandey, 2) Mr. Maangraaj Pandey	12-09-2024, Rs.16,97,581.14 (Rupees Sixteen Lakh Ninety Seven Thousand Five Hundred Eighty One and Fourteen Paise Only) as on 10-09-2024	Date: 26-11-2024 Time: 12:45 PM Symbolic Possession
Schedule of the Property: All that piece and parcel of the immovable property bearing at Mouza Sambalpur Town-8, Badabazar, Tahsil Sambalpur, Khata No.257/876, Plot No.1781/3200, Dist. Sambalpur, Odisha-768002, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future follows: East: Road, West: House of Nirmal Pandey, North: House of Mr. Jahis, South: House of Mr. Singh.				
6	32489630000780	1) Mr. Santosh Kumar Sahoo, 2) Mrs. Tikina Sahoo, 3) Mrs. Tulasi Sahoo	12-09-2024, Rs.14,35,570.14 (Rupees Fourteen Lakh Thirty Five Thousand Five Hundred Seventy and Fourteen Paise Only) as on 10-09-2024	Date: 26-11-2024 Time: 05:15 PM Symbolic Possession
Schedule of the Property: All that piece and parcel of Land, Pertaining to Khata No.64, Plot No.546, Kism Gharabari, situated at Renduatalsil Puri, Sub Registrar Puri, Dist. Puri, Odisha. The aforesaid landed property is butted and Bounded as follows: East: Bhojhana Behera, West: Babuli Parida, North: Alikia Brahmin Sahi, South: Road.				
7	32489610000235	1) Saswati Srikrhetraja Mishra, 2) Mr. Satish Prasad Acharya	12-09-2024, Rs.24,79,055.07 (Rupees Twenty Four Lakh Seventy Nine Thousand Fifty Five and Seven Paise Only) as on 10-09-2024	Date: 28-11-2024 Time: 04:40 PM Symbolic Possession
Schedule of the Property: All that piece and parcel of the Immovable Property bearing at Mouza Raghunathpur, Khata No.729/681, Plot No.2351, Area: 0.027dec, Kism Gharabari, PS New Capital, Dist. Khurda, Odisha-759100, with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future follows: East: Vendor, West: Sub Plot No.44A, North: Road, South: Rev. Plot No.2355.				

Whereas the Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrower(s) mentioned herein above in particular and to the Public in general that the authorised officer of **Jana Small Finance Bank Limited** has taken symbolic possession of the properties/ secured assets described herein above in exercise of powers conferred on him under Section 13(4) of the said act read with Rule 8 of the said rules on the dates mentioned above. The Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgagors mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured assets will be subject to the charge of **Jana Small Finance Bank Limited**.

Place: Sambalpur, Khurda Sd/- Authorised Officer, Jana Small Finance Bank Limited
Date: 30.11.2024

JANA SMALL FINANCE BANK
(A scheduled commercial bank)
Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: Platinum Chamber, Budharaja, Sambalpur, Odisha. Branch Office: First Floor, Plot No.997/4237, Laxmi Narayan Kalyan Mandap, Uparsahi, Khurda-752055, Odisha. Branch Office: Kolathia Chhaka, 2nd Floor, Khandagiri, Bhubneswar Odisha.

PUBLIC NOTICE

ICICI Bank Branch Office: ICICI Bank Ltd, Landmark Building, 4th Floor, 228A, A/C Bose Road, Kolkata 700020 CIN No: L65190GJ1994PLC021012, www.icicibank.com

The following borrower(s) has/have defaulted in the repayment of principal and interest towards the Loan facility(ies) availed from ICICI Bank. The Loan(s) has/have been classified as Non-Performing Asset(s) (NPA).

A Notice was issued to them under Section 13(2) of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002, at their last known addresses. However, it has not been served and are therefore being notified by way of this Public Notice.

Sr. No.	Name of the Borrower/Co-Borrower/ Guarantor/ (Loan Account Number) & Address	Description of Secured Asset to be enforced	Date of Notice sent/ Outstanding as on Date of Notice	NPA Date
1.	Prasanna Kumar Dash/ Soubhagya Sundar Dash/ Minati Dash/ At Mouza- Hanumanpur, PS- Kaniha, District - Angul, Oriss Addressmeasuring An Area of An Admeasuring Area Ac. 0.08 Decimals, Out of An Admeasuring Area Ac 0.20 Decimals	Plot No.1157/1931, Khata No.132/99, Mouza- Hanumanpur, PS- Kaniha, District - Angul, Oriss Addressmeasuring An Area of An Admeasuring Area Ac. 0.08 Decimals, Out of An Admeasuring Area Ac 0.20 Decimals	24/10/2024/ Rs. 19,76,726.08/-	30/08/2024

These steps are being taken for substituted service of Notice. The above borrower/s and/or guarantor/s (as applicable) is/are advised to make the outstanding payment within 60 days from the date of publishing this Notice. Else, further steps will be taken as per the provisions of the Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: November 30, 2024
Place: Angul

Sincerely, Authorised Signatory For ICICI Bank Ltd.

AUTHUM AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED
Regi. Off. : 707, Rajhaja Centre, Free Press Journal Road, Nariman Point, Mumbai-21.
Ph.: 6742 2117 Fax-6742 2118 E-Mail: info@authum.com

DEMAND NOTICE

Whereas the borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from Authum Investment & Infrastructure Limited ("AIL") (Resulting Company pursuant to the demerger of lending business from Reliance Commercial Finance Limited ("RCFL") to AIL vide NCLT order dated 10.05.2024) We state that despite having availed the financial assistance, the borrowers/ guarantors/ mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder, in the books of AIL, in accordance with the directives relating to asset classification issued by the National Housing Bank, consequent to the Authorized Officer of AIL, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/guarantors/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice.

Sr. No.	Loan No. / Name Of The Borrower / Address	Co-Borrower And Guarantor Name Director Name	NPA DATE	Date Of Demand Notice	Outstanding Amount	Loan Amount
1.	RLLPBH000153607 DUSMANTA KUMAR MUDULI Chayananta, S- 13, Shree Residency, Hsg Complex, Bomkhil, Bhubaneswar-751010. Also At: Plot No. Rp- 33, Baraghar Development Scheme, Bhubaneswar- 751018	2.SASMITA MUDULI 3. OMM MINERALA AND BUILDCON PVT LTD	21-Dec-22	17-10-2024	Rs. 1,56,73,788/- (Rupees One Crore Fifty Six Lakh Seventy Three Thousand Seven Hundred Eighty Eight Only)	Rs. 25,70,572/- (Rupees Twenty Five Lakh Seventy Thousand Five Hundred and Seventy Two Only)
Description Of The Mortgage Property: -Dist -Khurda Tahasil - Bhubaneswar, Sub Registrar - Bhubaneswar, Mouza Baraghar plot Development Scheme, Bhubaneswar, House No. Rp - 33, measuring 2400 Sq.ft. plinth area, 1235 Sq.ft. Bounded By: North: Plot No. Rp - 60, South: Road East: Plot No. Rp - 32, West: Plot No. Rp - 34						
2.	RLLPBH000248716 1.JAHANGIR ALI MOLLA,C/O Bollywood Garments, Jholasahi, Cuttack, Orissa- 753001. Also At:Plot No. 504/2929, Khata No- 1205/56, Mz- Cuttack Sahara,Unit-23, Samantha Sahi, Cuttack-753001.	2. RUKSANA BEGUM	21-12-2022	17-10-2024	Rs. 82,72,848/- (Rupees Eighty Two Lakh Seventy Two Thousand Eight Hundred Forty Eight Only)	Rs.20,00,00/- (Rupees Twenty Lakh Only)
Description Of The Mortgage Property: -ALL THAT piece and parcel of Commercial Unit No. 23 Samantha Sahi-1, Plot No. 504/2929, Khata No. 1205/56 measuring about 1699 Sq. Ft. together with G+1 structure measuring each floor about 821 Sq. Ft. Mouza- Cuttack, Orissa.Bounded By: North: Road, South: Plot East: Plot West: Plot						
3	RLEFBHV00034919 Maa Duladevi Educational And Charitable Trust, Maa Duladevi Educational And Charitable Trust,Gajapati Nagar Puba Sasan, Kausalya Ganga Pipili, Orissa, Bhubaneswar-751001 Also At, Plot No- 455/2348, Khata No-767/664, Mz-Puba Sasan, Ps-Pipili, Puri-752017	2.Nrusingha Raul 3. Mamita Raul	14-Aug-23	25-09-2024	Rs. 38,09,919/- (Rupees Thirty Eight Lakh Nine Thousand Nine Hundred Nineteen Only)	Rs. 65,00,000 (Rupees Sixty Five Lakh Only)
Description Of The Mortgage Property: -All the piece and parcel of property admeasuring about A.c.0.086 dcm1 Khata No, 767/664, Polt No. 455/2348, . Corresponding to Khata No.767/190, which further Correspondence to 194, situated at Mouza - Pubasasan, Tahsil Pipili, SRO - Pipili, P.S - Pipili, Thana No. 53, District- Puri and the same is bounded as below: On the North : Road, On the South : Bichitrnanda Swain, On the West : Ramchandra Sahoo, On the East : Khirod Roul						

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/ or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules there under.

Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Dated : 30.11.2024 Authorized Officer,
Place: Bhubaneswar Authum Investment & Infrastructure Limited

50 years of market wisdom, not market whispers.

Business Standard 50 Years of Insight