

NCL INDUSTRIES LIMITED
CIN L33130TG1979PLC002521
Regd. Office: 10-3-162, 'NCL PEARL', 7th Floor Opp. Hyderabad Bhavan (Near Rail Niyam),
Sarjini Devi Road, East Marredpally, Secunderabad-500026, Tel. (040) 30120000

a) SCHEME:						
SCHEME - 1			SCHEME - 2			
SCHEME - YEARLY			SCHEME - ON MATURITY			
Period	Minimum Amount (Rs.)	Rate of Interest	Period	Minimum Amount (Rs.)	Maturity Amount (Rs.)	Rate of Interest
2 Years	1,00,000/-	9.00 %	2 Years	1,00,000/-	1,19,000/-	9.50 %
3 Years	1,00,000/-	9.00 %	3 Years	1,00,000/-	1,30,000/-	10.00 %
SCHEME - QUARTERLY						
2 Years	1,00,000/-	8.50 %				
3 Years	1,00,000/-	8.50 %				
SCHEME - MONTHLY						
2 Years	1,00,000/-	8.00 %				
3 Years	1,00,000/-	8.00 %				

i) Additional amounts for fresh deposits shall be in multiples of Rs.25,000/-
ii) Interest rate is subject to revision at the discretion of the company keeping in view of any change that may occur in the rates permitted by Reserve Bank of India. However, in terms of Rule 3(7) of the Companies (Acceptance of Deposits) Rules 2014, there will be no such revisions to the prejudice or disadvantage to the depositors, in respect of deposits already accepted by the company, pursuant to this Circular Advertisement. The company reserves the right to pre-pay the deposits before maturity.
iii) Interest against deposits will be paid as per the scheme opted by the depositor.

Particulars Pursuant to Section 73(2) and Section 76 and Rule 4(1) and 4(2) of the COMPANIES (ACCEPTANCE OF DEPOSITS) RULES 2014 AS AMENDED TO DATE.
1. GENERAL INFORMATION:

a) Name of the Company Address, Website and other contact details of the company	NCL INDUSTRIES LIMITED Regd. & Head Office 7 th Floor, 'NCL Pearl', Near Rail Niyam, S D Road, Secunderabad - 500 026. Website: www.nclind.com Mail ID: ncl@nclind.com Tel (040)30120000/29807868
b) The date of incorporation	10-09-1979
c) The business carried on by the Company and its subsidiaries with the details of branches or units if any : i) Business ii) Works	Manufacture of Cement, Cement Boards, Ready Mix Concrete, Readymade Doors & Windows, etc. CEMENT UNIT - I & II: Simhapuri, Mattampally Mandal, Suryapet Dist, Telangana - 508 204. UNIT - II : Grinding Unit, Kadimpothavaram Village, Kondapalli, Krishna District, Andhra Pradesh - 521228. UNIT - IV : Grinding Unit, Sy.No.188,172&173, Tallapalem (V) & 5,6 of Gattulapalem (V), Kasimkota Mandal, Visakhapatnam Dist., Andhra Pradesh - READY MIX CONCRETE UNITS Andhra Pradesh a) Auto Nagar, Plot No.91/C, Block- D, IDA, Auto Nagar, Visakhapatnam -530026. b) 228/11 & 228/5, Vellanki (V) Anandapuram Mandal, Visakhapatnam -531163. c) Sy.No.208-1, 209-1&2, Tallapalem Road, Ugganapalem (V), Kasimkota (M) PIN - 531031. d) Sy.No.38-9 to 39-19 Kovvada Gram Panchayat Poosapatigra (M), Vijayanagaram (Dist)AP-535204. Telangana a) Plot No.11, A2, Phase-I, IDA, Patancheru, Hyderabad -502319 b) Survey No.282 (P), Rampally (V), Keesara Mandal, Medchal Dist-501301. c) Plot No.36, Sy.No.460/2,461,462/2,479 to 482, IDA, Markhal (V), Maheswaram (M), Ranga Reddy Dist - 501359. d) S/Y No.492&493, Goudavalli, near Gandimysamma Medchal Dist-500043. e) Sivadatta Temple Road, Dandu Malkapur(V) Choutuppal(M), Yadadri Dist-508252. f) Sy.No.29/81, 30/6 Kothvalguda (V), Shamshabad RR District, Hyderabad-501219. BOARDS UNIT - I & II: Simhapuri, Mattampally Mandal, Suryapet Dist, Telangana -508204. UNIT - II : Bhanawal Village, Paonta Sahib, Sirmour District, Himachal Pradesh- 173 025. DOORS Sy.No.222, Malkapur(V), Choutuppal (M) Yadadri Bhuvanagiri District, Telangana - 508252. ENERGY UNIT - I : Pothreddy Padu, Head Regulator, Chaboli Village, Pothulapadu Post, Nandikotkur TQ, Kurnool District, Andhra Pradesh- 518 404. UNIT - II : RBHL C Zero Mile Point, Tungabhadra Dam, Tungabhadra Board, Amaravathi Village, Hospet, Karnataka - 583 225. There are two subsidiary Companies 1) Dist. Industries (P) Ltd (100 % Subsidiary) 2) Vishwam Cement Ltd (99.99 % Subsidiary) Both the subsidiary companies at present are not in operation. The Company has Marketing Offices at Chennai, Bangalore, Coimbatore, Mumbai, New Delhi, Visakhapatnam and Ahmedabad.

d) Brief Particulars of the Management of the Company	The Company is managed by the Managing Director under the superintendence and control of the Board of Directors.
e) Name, Addresses, DIN Number & Occupations of the Board of Directors	1. Mrs. Renu Challa, Chairperson A34/1, AFOCHS, Sainikpuri, Hyderabad-500094. Occ: Professional. DIN:00157204 2. Mrs. P. Sudha Reddy, Director 4-28, BHEL HIG Phase 2 Ushodaya Enclave, Madinaguda, Tirumalgi Chanda Nagar Hyderabad-500050 Occ: Business. DIN:02128148 3. Mr. P. Rajagopal Reddy, Director Flat No.1001, 10th Floor NorthStar District 1, Nanakramguda Financial District, Gachibowli, 500032. Occ: Govt. Service (Retd). DIN:00304527 4. Mr. SK Subramanian, Director 80, Whisper Valley, Raidurg Darga, Near Hussain Shah Wali Darga, Gokonda, Hyderabad-500008 Occ: Financial Advisor. DIN: 00715661 5. Mrs. Pooja Kalidindi, Director Plot No. 140, NCL Enclave Pet Basheerabad, Hyderabad - 500 055. Occ: Corporate Executive. DIN: 03496114 6. Mr. Uttal B. Goradia, Executive Director Aditya Elite, D Block 204, Near Keertial Jewellers Rajbhawan Road Hyderabad - 500016 Occ: Corporate Executive. DIN:08641590 7. Mrs. Roopa Bhupatiraju, Executive Director Plot No. 150, NCL Enclave Pet Basheerabad, Hyderabad - 500 055 Occ: Corporate Executive. DIN: 01197491 8. Mr. N.G.V.S.G. Prasad, Executive Director & CFO Flat No.302, Sai Manasa Residency Shivbagh Colony, Near SR Nagar (PS) Hyderabad-500038. Occ: Corporate Executive. DIN:07515455 9. Mr. K. Gautam, Managing Director Plot No. 140, NCL Enclave Pet Basheerabad, Hyderabad - 500 055 Occ: Corporate Executive. DIN:02706060 10. Mr. K. Ravi, Vice Chairman Villa No. 8, Aditya Royal Palm Qutubshah Tombs Road Shaikpet, Hyderabad - 500 008 Occ: Corporate Executive. DIN:00720811

f) Management perception of Risk factors	The Company is in the business of manufacture and sale of Cement, Ready Mix Concrete, Cement Bonded Particle Boards, Readymade Doors and Generation of Hydro Power. The Management believes that its diversified revenue profile and strong customer support will help the company in strong financial flexibility. (2) The company is in building materials activity since last 44 years. At present both Andhra Pradesh and Telangana states are in the process of developing infrastructure. Management is expecting growth in demand for building materials in the coming years and confident in better performance
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g) Details of defaults, including the amount involved, duration of default, and present status, in repayment of: i) Statutory dues ii) Debentures and interest thereon: iii) Loan from any bank or financial institution and interest there on.	Nil Nil Nil
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2. PARTICULARS OF THE DEPOSIT SCHEME																	
a) Date of Board Resolution	25/09/2025																
b) Date of passing of resolution in the General Meeting authorizing the invitation of such deposits	29/09/2014																
c) Type of Deposits i.e. whether secured or Unsecured	Unsecured																
d) Amount which the company can raise by way of deposits as per the Act and the rules made there under, and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of Circular or advertisement and amount of deposit Proposed to be raised and amount of deposit repayable within the next twelve months. (i) From Public : 25% of the Paidup Share Capital & Free Reserves. (ii) From Shareholders : 10% of the Paidup Share Capital & Free Reserves.	<table><tr><th>Elegible Limits</th><th>(Rs. in Lakhs)</th></tr><tr><td>I) From Public</td><td>21,609.62</td></tr><tr><td>II) From Share holders</td><td>8,643.85</td></tr><tr><td></td><td>30,253.47</td></tr><tr><td>Deposits actually held as on 31.03.2025</td><td>5,887.65</td></tr><tr><td>Deposits held as on the date of issue of Advertisement</td><td>Rs.6077.60 Lakhs</td></tr><tr><td>Deposits proposed to be raised.</td><td>Not exceeding above limits</td></tr><tr><td>Deposits repayable within the next twelve months</td><td>Rs.2623.35 Lakhs</td></tr></table>	Elegible Limits	(Rs. in Lakhs)	I) From Public	21,609.62	II) From Share holders	8,643.85		30,253.47	Deposits actually held as on 31.03.2025	5,887.65	Deposits held as on the date of issue of Advertisement	Rs.6077.60 Lakhs	Deposits proposed to be raised.	Not exceeding above limits	Deposits repayable within the next twelve months	Rs.2623.35 Lakhs
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e) Terms of raising deposits: Duration, Rate of Interest, mode of payment and repayment.	As stated above.																
f) Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid:	Date of commencement of scheme is 25/09/2025 to 30/09/2026 or until the next AGM of the company or any amendment whichever is earlier.																
g) Reasons or objects of raising the deposits.	To part finance the existing working capital requirements																
h) Credit rating obtained Name of the credit rating agencies Rating obtained Meaning of the rating obtained Date on which rating obtained	CRISIL Ltd. CRISIL A/ Stable Stable credit rating assigned signifies stable outlook. 26th June, 2025																
i) Short particulars of Charge created or to be created for securing such deposits if any	Not applicable																
j) Any financial or other material interest of the directors, promoters or key managerial personnel in such deposits and the effect of such interest in so far as it is different from the interest of other persons.	From time to time Deposits are received from Directors, promoters or key managerial personnel. The terms of deposits are not different from other depositors/other persons.																

3. DETAILS OF ANY OUTSTANDING DEPOSITS as on 25/09/2025	
a) Amount outstanding:	Rs.6077.60 Lakhs
b) Date of acceptance	Various
c) Total amount accepted	Rs.6077.60 Lakhs
d) Rate of interest	8.00 % to 10.00 %
e) Total number of depositors	569
f) Default if any in repayment of deposits and payment of interest thereon, if any, including number of depositors, amount and duration of default involved:	Nil
g) Any waiver by the depositors of interest occurred on deposits.	No

4. FINANCIAL POSITION OF THE COMPANY

a. & b Profitability of the Company.

Year Ended	Profit/(Loss) Before Tax (Rs. in Lakhs)	Profit/(Loss) After Tax (Rs. in Lakhs)	Dividend on Equity Shares (%)	Interest coverage ratio
31.03.2023	9,039	4,434	30	6.30
31.03.2024	14765	9420	40	9.83
31.03.2025	4293	2538	30	5.59

c. Summarized Financial position of the company as in the three Audited Balance Sheets immediately preceding the date of issue of circular or advertisement.

(Rs. in Lakhs)

ASSETS	AS AT 31.03.2025*	AS AT 31.03.2024*	AS AT 31.03.2023*
Fixed Assets (Net)	1,07,020.17	1,00,759.11	1,01,381.76
Non Current Assets	11,720.58	10,355.81	9,001.63
Current Assets	46,106.63	43,082.60	40,422.73
TOTAL	1,64,847.38	1,54,197.52	1,50,806.12
LIABILITIES	AS AT 31.03.2025*	AS AT 31.03.2024*	AS AT 31.03.2023*
Share Capital	4,523.28	4,523.28	4,523.28
Other Equity	81,915.21	80,982.58	72,960.43
Non Current liabilities	37,226.59	36,345.60	41,927.89
Current Liabilities	41,182.30	32,346.06	31,394.52
TOTAL	1,64,847.38	1,54,197.52	1,50,806.12

d. Standalone Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement (In brief)			
(Rs.in Lakhs)			
Year ended	31/03/2025	31/03/2024	31/03/2023
Cash Flow from Operating Activities			
Profit before Tax	4292.55	14,764.82	9,039.22
Adjustments for:			
Depreciation & Amortization expenses	5629.00	5,571.85	4,848.68
Finance Costs	2076.94	2,295.62	2,620.63
Other Adjustments	-81.58	-81.34	-210.07
Operating Profit before working capital changes	11,916.92	22,550.95	16,298.46
Net Movement of Working Capital:	-1265.14	- 910.22	8,763.16
Cash Generated from operations	10,651.78	21,640.73	25,061.62
Less: Income Tax Paid	1,005.04	3,342.91	4,215.75
Net cash inflow from operating activities	9,646.74	18,297.82	20,845.87
Net Cash out flow from investing activities	-11,113.24	-6,415.18	-10,125.22
Net Cash out flow from Financing activities	-547.25	-11,031.75	-8,282.33
Net increase (Decrease) in cash and cash equivalent	-2,013.76	850.68	2,438.32
Cash and cash equivalent at the beginning of the year	3,484.29	2,633.61	195.29
Cash and cash equivalent at the end of the year	1,470.53	3,484.29	2,633.61
e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company	Nil.		

5. THE DIRECTORS HEREBY DECLARE THAT:	
(a) the company has not defaulted in repayment of deposits accepted either before or after the Commencement of the Companies Act, 2013 or payment of interest thereon:	
(b) the board of directors have satisfied themselves fully with respect to the affairs and prospects of the company and they are of the opinion that having regard to the estimated future financial position of the company, the company will be able to meet its liabilities as when they become due and that the company will not become insolvent within a period of one year from the date of issue of the circular or advertisement.	
(c) the Company has complied with the provisions of the Companies Act, 2013 and the Rules made there under.	
(d) the Compliance with the Act and Rules does not imply that repayment of deposits is guaranteed by the Central Government.	
(e) the deposits accepted by the company before the commencement of the Companies Act, 2013 have been repaid as per the maturity schedule.	
(f) in case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty.	
(g) the deposits shall be used only for the purposes indicated in the circular or circular in the form of advertisement.	
(h) The deposits accepted by the company are unsecured and rank pari-passu with other unsecured liabilities of the company.	

The text of this advertisement which is being issued on the authority and in the name of Board of Directors of the Company has been approved by the Board at its meeting held on 25/09/2025 and copy there of duly signed by a majority of the directors of the company has been filed with the Registrar of Companies, Andhra Pradesh & Telangana.

K. GAUTAM
Managing Director
Date : 25/09/2025 For order of the Board
Place: Secunderabad For NCL INDUSTRIES LTD
DIN: 02706060

Karnataka Bank Ltd.
Your Family Bank. Across India

Regd. & Head Office, P. B. No.599 Ph: 0824-2228103. E-Mail: legal.recovery@kbtbank.com
Mahaveera Circle, Kankarady, Website: www.karnatakabank.com CIN: L85110KA1924PLC001128
Mangaluru-575 002.

DEMAND NOTICE	
HYDERABAD-DILSUKHNAGAR BRANCH	
Sr.No.(1) 1) Mr. Nazeer Mohd Khan, S/o Mr. Niyaz Mohd Khan; 2) Mrs. Fareeda Bagum, W/o Mr. Mr. Nazeer Mohd Khan Both SI Nos. 1) & 2) are addressed at: Block No. 108, Qtr No. 1031, Police Lines, Yousuf Guda, Hyderabad-500045, Telangana State. The Term Loan A/c No. 3317001600279601 for Rs.52.00 Lakhs dated 18.02.2022 availed by You No. (1) Mr. Nazeer Mohd Khan, and You No. (2) Mrs. Fareeda Begum are the borrowers at our Hyderabad-Dilsukhnagar Branch has been classified as Non Performing Assets on 16.08.2025 and that action under SARFAESI Act has been initiated by issuing a detailed Demand Notice under Section 13(2)&(3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 by the Authorised officer of the Bank on 08.09.2025 to the parties concerned. The said Demand Notice sent by speed post with acknowledgments to above mentioned address, has been returned undelivered. Hence, we have published the contents of the Demand Notice by way of this Notice by observing the procedures laid down in the SARFAESI Act 2002. The aggregate balance dated 07.09.2025 is Rs.50,82,975.83 (Rupees fifty lakh eighty two thousand nine hundred seventy five and eighty three paise only) under	
Nature & Account No.	Balance Outstanding (Rs.) Rate of Interest (Compound Monthly) Interest calculated upto Interest to be added from
Term Loan A/c No. 3317001600279601	50,82,975.83 8.92% 17.08.2025 18.08.2025

Within 60 days from the date of this paper publication.
Brief description of mortgaged property (secured asset)
All that part and parcel of Residential Property bearing House No. 9-125/143/A/1 (As per tax Receipt), together with land bearing Part of Plot No. 137 & 138, totally measuring 181 Sq. yards (151.33 Sq. mtrs or 1629 Sq. ft.) comprised in Sy. Nos. 248, 249 & 250, Metro City Colony, Balapur Village & Mandal, Under Jalpally Municipality, Ranga Reddy District, Telangana-500039.

PRODOTURU BRANCH	
Sr.No.(2) 1) M/s. Roja Rural Rathu Mitra Warehouse, Represented by its Partners: a) Mrs. Sarada Kudumula, b) Mrs. Lakshmi Devi Pattugogula, c) Mrs. Krishnavenamma Veeram Reddy, d) Mrs. Sudhamani Ponnappu Reddy, Addressed at: Sy. No. 109/1B, S. Uppalapadu Village, Jammalamadugu Mandal, S. Uppalapadu, Cuddapah, Cuddapah District, Andhra Pradesh-516434. 2) Mrs. Sarada Kudumula, W/o Mr. Sreenivasa Reddy, Addressed at: H. No. 22/22-2, Moragudi, Jammalamadugu-516434, Kadapa District, Andhra Pradesh. 3) Mrs. Lakshmi Devi Pattugogula, W/o Mr. P. Nageswaraiah, Addressed at: D. No. 26-870-9, Guravaiha Thota, Proddatur-516360, Kadapa District, Andhra Pradesh. 4) Mrs. Krishnavenamma Veeram Reddy, W/o Mr. V. Suryanarayana Reddy, Addressed at: 3/20, Selaivan Uppalapadu, Jammalamadugu Mandal, Kadapa, Andhra Pradesh-516360; 5) Mrs. Sudhamani Ponnappu Reddy, W/o Mr. Sreenivasa Reddy, Addressed at: D. No. 1/832, Balaji Nagar, Muddanur Road, Jammalamadugu-516434, Kadapa Dist., Andhra Pradesh. 6) Mr. Chalapati Pattugogula, S/o Mr. P. Ramaiah, Addressed at: H. No. 5/493, Sambalagari Street, Proddatur-516360, Kadapa District, Andhra Pradesh; 7) Mr. Konda Reddy Kudumula, S/o Mr. Konda Reddy, Addressed at: D.No. 22/22-2, Nagalakatta, Jammalamadugu-516434, Andhra Pradesh; 8) Mr. Nageswaraiah Pattugogula, S/o Mr. P. Sreeramulu, Addressed at: D. No. 26/870-9, Guravaiha Thota, Proddatur-516360, Kadapa District, Andhra Pradesh.	

The Term Loan A/c No. 6187001800002201 for Rs.157.00 lakhs dated 18.02.2019 availed by You No. (1) M/s. Roja Rural Rathu Mitra Warehouse represented by its Partners, You No. (2) Mrs. Sarada Kudumula, You No. (3) Mrs. Lakshmi Devi Pattugogula, You No. (4) Mrs. Krishnavenamma Veeram Reddy, You No. (5) Mrs. Sudhamani Ponnappu Reddy are the borrowers and You No. (2) Mrs. Sarada Kudumula, You No. (3) Mrs. Lakshmi Devi Pattugogula, You No. (4) Krishnavenamma Veeram Reddy, You No. (5) Sudhamani Ponnappu Reddy, You No. (6) Mr. Chalapati Pattugogula, You No. (7) Mr. Konda Reddy Kudumula and You No. (8) Mr. Nageswaraiah Pattugogula are the guarantors at our Proddatur Branch has been classified as Non Performing Assets on 19.05.2025 and that action under SARFAESI Act has been initiated by issuing a detailed Demand Notice under Section 13(2)&(3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 by the Authorised officer of the Bank on 16.09.2025 to the parties concerned. The said Demand Notice sent by speed post with acknowledgments to above mentioned address, has been returned undelivered. Hence, we have published the contents of the Demand Notice by way of this Notice by observing the procedures laid down in the SARFAESI Act 2002. The aggregate balance dated 15.09.2025 is Rs.62,04,942.87 (Rupees sixty two lakh four thousand nine hundred forty two and eighty seven paise only) under

Nature & Account No.	Balance Outstanding (Rs.) Rate of Interest (Compound Monthly) Interest calculated upto Interest to be added from
Term Loan A/c No. 6187001800002201	62,04,942.87 11.65% 18.02.2025 19.02.2025

within 60 days from the date of this paper publication.
Brief description of mortgaged property (secured asset)
Item No. 1: All that part and parcel of non-agri (converted) land measuring Ac-2.91 cents located in Sy. No. 109 (New 109/1B again subdivided ROR 109-P4-A, 109-P4-B, 109-P4-C, 109-P4-D), S. Uppalapadu Village, Uppalapadu Panchayat, Jammalamadugu Mandal, Kadapa District, Proddatur.
Item No. 2: All that part and parcel of Residential site property located at Plot No. 10, measuring 8 cents (420 Sq. yards) Sarkarpusi Sy No. 386, Sri Venkatapati Nagar, Bollavaram Village fields, Chovatpalli Panchayat, Proddatur Mandal, Kadapa District.
Item No. 3: All that part and parcel of Residential site property located at Plot No. 1, 28, measuring 14 cents (677.60 Sq. yards) near Door No. 26-2/50, 26th Block, Kaneluru Village fields, 2nd ward, Gadda street, Jammalamadugu, Kadapa District.
Item No. 4: All that part and parcel of Plot No. 2 & 27, measuring 468.3 Sq. yards sarkar punji No. 485/1 near door no. 26/2-50 Gadda Veedhi, 2nd ward, Kaneluru Village fields, 26th Block Jammalamadugu panchayat, Jammalamadugu Mandal, YSR Kadapa District.

Please note that I, the Authorised Officer of the secured creditor Bank intend to enforce the aforesaid security in the event of failure to discharge your liabilities in full on or before the expiry of 60 days from the date of this publication.
Further, your attention is drawn to the provisions of Section 13(8) of the Act, wherein the time for redemption of mortgage is available only up to the date of publication of notice for public auction or inviting tenders.

Place: Mangaluru Chief Manager & Authorised Officer
Date: 25-09-2025 For Karnataka Bank Ltd.,

Chola
Estab. in 1999

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 IMMEDIATE SECURED ASSETS ISSUED UNDER RULE 8(i) 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 / Mortgagee(s) / legal heir, legal representatives (Whether Known or unknown), executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagee(s) (Since deceased) as the case may be indicated in COLUMN (A) U/s. 9(1) 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

[A]		[B]	[C]	[D]	[E & F]	[G]
Sr. No.	Loan Account No. / Names Of Borrower(s) / Mortgagee(s) / Guarantor(s)	O/S. Dues to be recovered (Secured Debts)	Description of the Immovable Property / Secured Asset	Type of Possession	Reserve Price (In Rs.) Earnest Money Deposit (In Rs.)	Date of Auction & Time
1.	Loan A/c. No(s) : HL22HBD000076138 1. Mr/Mrs. Kasthuri Kumara Swamy 2. Mr/Mrs. Kasthuri Rajalah 3. Mr/Mrs. Chamanthi Kasthuri Add: 10-10-HA0001 Hanuman Na, Ar Husnabad Husnabad Karimnagar Telangana - 505467, Near Govt School, Husnabad, Telangana - 505467. Also At: Plot No. 75, S. No. 6A/B/D/E/G - Paris, Sri Lakshmi Colony, Phase-II, Dammaiguda Municipality, Near Petrol Pump, Ahmednagar Village, Keesara Mandal, Medchal, Malkajigiri District, Telangana - 501301.	Rs. 42,30,614/- (Rupees Forty-two Lakhs Thirty Thousand Six Hundred and Fourteen Only) due as on 08.07.2025	All that the semi finished residential House on Plot No. 75, admeasuring 133.33 sq.yards or 111.46 sq.mtrs, with a slab area 1150 sqt, R. C. C, in Ground Floor, in Survey Nos. 6A/B/D/E/G parts, situated at "SHRI LAKSHMI COLONY PHASE-II" of AHMEDNAGUDA(BANDALGUDA) village, under Dammaiguda Municipality, Keesara Mandal, Medchal-Malkajigiri District, and Bounded by: North: Plot No. 74, South: 25 wide road, East: Plot No. 67, West: 25 wide road.	CONSTRUCTIVE POSSESSION	RS. 45,46,044/- (Rupees Forty-Five Lakhs Forty-Five Thousand Forty-Four Only) Rs. 4,54,604/- (Rupees Four Lakhs Fifty-Four Thousand Six Hundred and Four Only)	16.10.2025 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 : 14.10.2025 BETWEEN 11.00 a.m. to 4.00 p.m.		MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-				
Last date of submission of Bid/ Request letter for participation is 15.10.2025 till 5p.m						

* 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. Vikram Reddy Erupaka on his Mobile No.9291506151, E-mail ID : vikram@chola.murugappa.com/ Mr. Komal Sharma on 8870464652. 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

