



SMFG
Grihashakti
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SMFG India Home Finance Co. Ltd.

Corporate Off. : 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
Regd. Off. : Commerzone IT Park, Tower B, 1st Floor, Co. 111, Moon Poonamallee Road, Porur, Chennai - 600116, TN

POSSESSION NOTICE FOR IMMovable PROPERTY (Appendix IV) Rule 8(1)

WHEREAS the undersigned being the **Authorized Officer of SMFG India Home Finance Co. Ltd.** a Housing Finance Company duly registered with National Housing Bank (Fully Owned by RBI) (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (S&A of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon **within 60 days** from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given that the borrowers mentioned herein below and to the public in general that the undersigned has **Taken Possession** of the property described herein below in exercise of powers conferred on me under sub-section 4) of Section 13 of the Act read with Rule 5 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
	Lan. : 619039511760645	Property No. 200, E-Swathi No. 15120101530020229, Measuring 7.62 X 16.764 Mts, Situated At Telinerkate Village, Himerialam Gram Panchayath, Channargudi, And Bounded By: Boundaries:	15.12.2025	
1.	S/o. Rama Naik, 2. Anitha L H, W/o. Annapanna Naik	East By: Property of Kotniba W/o. Murthy Naik, West By: House of Hali Bai, North By: Sy. No. Land, South By: Road. Within The Registration District of Davanagere And Sub-Registration Office At Channargudi, (Herein After Referred To As 'Residential Property')	Rs. 14,40,397.34/- (Rs. Fourteen Lakh Forty Thousand and Three Hundred Ninety-Seven & Paise Thirty-Four Only) as on 06.12.2025	11.03.2026

Place : Davanagere, Karnataka
Date : 11.03.2026

Sd/-
Authorized Officer,
SMFG INDIA HOME FINANCE CO. LTD.

**CORRIGENDUM
FOR INC-26**

Ref: Advertisement dated Jan 23, 2026 in FINANCIAL EXPRESS (ENGLISH, BANGALORE), for AHPL VENTURES PRIVATE LIMITED. Regarding the petition before Regional Director, the jurisdiction was wrongly mentioned as "Bangalore". The error is regretted; please read as "Regional Director, South East Region, Hyderabad".



बैंक ऑफ बड़ौदा
Bank of Baroda

Bank of Baroda, Regional Office, Bangalore South
4th Floor, Vijaya Tower, 41/2, M.G. Road, Bangalore- 560001,
Phone No: 080-25011710, E-mail ID: recovery.blrsouth@bankofbaroda.com

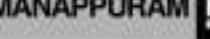
SCAN HERE
For detailed terms & conditions



SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX-IV-A[See proviso to Rule 6 (2) & 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [read with 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) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price- Auction date & Time, EMIs

	MANAPPURAM HOME FINANCE LIMITED FORMERLY MANAPPURAM HOME FINANCE PVT LTD CIN - U65923KL2010PLC039177			
Regd. Off: 8/50A, Padmaraghaba Building, New Street, Madurai Temple, Cherpur - Thriprayar Road, Thiriprayar, Thrissur, Kerala 680567				
POSSESSION NOTICE (For Irrevocable Property)				
Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ("MHAFIN") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (S&REI Act) and in exercise thereof under section 10(2) read with rule 2 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers or 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 and in case of non-compliance by the borrower(s), the undersigned as the lender/borrower and the public in general that the undersigned has taken Actual 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 dealing therein after the expiry 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/Len assignee	Description of Secured Asset in respect of which interest has been created	Date of Demand Notice sent & Due Date	Date of actual possession
1	MUTIGAARY AHMED N LATHWAL & KHAJUNNESSA M SHULHUMUDDIN SHULHUMUDDIN	To Residential Open Plot of southern side measuring 90 Duntas= 05.25 ana in East to West 29 Ft. 6-1/2 inch and 90 Duntas = 05.25 Sq. Ft. 6 inch out acreage 0.002525 ana, consisting of a RCC house and PID No. 65/4556 in RS No 12/A/16/H/1, situated at Ayappa's Village, Islamabad, Khadani Haveli Old, Oldhah, Thrissur District.	26-06-2024	05-03-2026
	000000030562/ HUBLI		RS. 47,79,779/-	
Date : 12.03.2026 Place: HUBLI		Sd/- Authorised Officer, Manappuram Home Finance Ltd		

MANAPPURAM HOME FINANCE LIMITED		FORMERLY MANAPPURAM HOME FINANCE PVT LTD			
REGD. OFF: 8/596, Padmaragabai Building, Near Sreerama Swami Temple, Cherpu - Thrissur Road, Thrissur - 686001		CIN : U56293KL2010PLC039179			
POSSESSION NOTICE (For Irrevocable Property)					
Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ("MANHF") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest ("SARFESI") Act, 2002 and in exercise of powers conferred under section 13(1)(7) read with rule 9 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFESI) Regulations, 2002, has issued notices to 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 Actual possession of the property described hereinafter and in exercise of powers conferred in sub-rule 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:					
Sl. No.	Name of Borrower & Co-borrower/Loan account number/Branch	Description of Secured Asset in respect of which interest has been created	Date of Demand Notice & Outstanding Amount	Date of Actual Possession	
1	KAMALAMMA R & SAIYAD KAMALU P S MHL0035470100700 & WAP003043701001/Mysore	Property No-583/783/524, Unique No-152700501818902001, Alimathah village & P. No. 35, Nanjangud Taluk & Mysore District, Nanjangud, P.O Kasavanhalli, Mysore, Karnataka, Pin: 571718	11-03-2025 & Rs.26,76,941/-	05-03-2026	
2	SHYELAJA U & UMESHA C U WAP00400160000000 MYSRE	Property No. 202/1492, P.J. Road, Unique No-512700501818902001, Situated at Jemidharah village, P.O. Kottaram, Taluk Gramapanchayat, Nanjangud, P.O. Kasavanhalli, Mysore (D). Measuring: E-W: 7, 31525000000000001 Meter & N-S: 13, 71600000000000000 Meter & S-Mts. P.O.Bilugatti, Mysore, Karnataka, Pin: 571729	16-04-2025 & Rs.23,74,712/-	06-03-2026	

ENVIRONMENTAL CLEARANCE

The State Level Environment Impact Assessment Authority, Karnataka (Constituted by MoEF&CC, Government of India) has accorded the Environmental Clearance for the Proposed Residential Development at Sy. No. 127/1, 127/4, 128/1, 128/2, 128/3, 128/5, 128/6 & 129/5 of Gunjur Village, Varthur Hobli, Bengaluru East Taluk, Bengaluru Urban District by M/s. Akarsha Realty Private Limited Bengaluru vide No. SEIAA 46 CON 2025 Dated. 25.02.2026. The Copy of the clearance letter may also be seen on the website of MoEF&CC / SEIAA, Karnataka at <http://parivesh.nic.in>. <http://environmentclearance.nic.in>. <http://seiaa.karnataka.gov.in>

This Public notice is issued in compliance with the condition laid down in the above-mentioned Environmental Clearance.

AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED
Regi. Off.: Ph. 077, Raheja Centre, Free Press House Tower, Nariman Point,
Mumbai-21. 70022 6747 2117 Fax: 0022 6747 2118 E-mail: info@authum.com
Branch Office:- 39 FKK Towers 2nd Floor, 30th Cross Ground Tilak Nagar,
Banarghatta Road, Bangalore- 560041

PHYSICAL POSSESSION NOTICE

As per Rule 8(1) of Security Interest (Enforcement) Rules, 2002
Whereas the undersigned being the Authorized officer of the Authum Investment & Infrastructure Limited ("AIL") (Resulting Company pursuant the demerger of lending business from Reliance Commercial Finance Limited ("RCFL") to AIL vide NCLT order dated 10.05.2024), under the Securitisation 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 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notices dated 12-07-2021 calling upon the borrowers/co-borrowers/ guarantors/mortgagors **Mr. Ramakrishna Bhuvanarayana Murthy Rukminji P. G V Ramakrishna** to repay the amount mentioned in the notice being Rs. 66,39,675/- (**Rupees Sixty-Six Lakhs Thirty-Nine Thousand Six Hundred and Seventy-Five Only**) with further interest and costs within 60 days from the date of receipt of the said notices.

The borrowers/co-borrowers/guarantors/mortgagors having failed to repay the amount, notice is hereby given to them and the public in general that the undersigned has taken **PHYSICAL POSSESSION** of the property described herein below in exercise of powers conferred on him/her under sub-section (4) of section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 rules on this **07th day of March of the year 2026**.

The borrowers/co-borrowers/guarantors/mortgagors' attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem secured assets

The Borrower/Co-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 **Authum Investment & Infrastructure Limited** for an amount of **Rs.1,74,98,062.30/- (**Rupees One Crore Seventy Four Lakhs Ninety Eight Thousand and Sixty Two and Thirty-two paise Only**)** and interest thereon.

Description of immovable Property

All that piece and parcel of of immovable property bearing municipal Siletkhatha No.406, 1st stage, 3rd Phase, West of Chord road, Bangalore, BMMW Ward No. 15, having PID No. 15-43-406 measuring East To West 63 feet 6 inches and North To South 36.61+37/2 feet together with ground, first and second floors constructed building thereon consisting ground floor 40 squares, first floor 20 squares and second floor 15 squares altogether measuring 7500 square feet constructed with brick wall, RCC roof and tile floor flooring and teak wood doors, windows with all civic amenities, **bounded as follows:** On the East Road, On the West with Property No. 407. On the North: Property No. 408A, on the South: Road,

Date: 10-03-2026
Place: Bangalore **Authorised Officer**
Authum Investment & Infrastructure Limited

“IMPORTANT”

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Sl. No.	Name & address of Borrower/s, Guarantor/s and Mortgagor/s	Short Description of The Immovable Property With Known Encumbrances, If Any	A.branch Name B.Account Number C. Total Dues	Date & Time of e-Auction	A.Reserve Price, B. EMD Amount C. Bid Increase Amount D. Status of Possession	Property Inspection Date (With Prior Permission From Authorised Officer)
1	Jawid Hussain , Residing At No. 1, 14th Cross, Link Road, Madiwala New Extension, Bangalore 560068	All The Piece And Parcel Of The Residential Property Bearing Present Bmp Katha No 655/L-96 Formed By The Bda Situated At 3rd A Main Road Ward No 221 7th Sector Hsr Layout Bangalore Measuring East To West 24.98 Sq Meters And North To South 15.23 Meters Totally Measuring 380.44 Sq Meters (4095 Sft) LOCATION CO-ORDINATES - 12.914750,77.630667 BAANKNET PROPERTY ID - BARBBTMBANJAWID Known Encumbrances : Nil	A. BTM Layout B. 29606060001760 C. Rs.3,59,79,153.90 As On 08.03.2026 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment	15.04.2026 2.00 PM to 6.00 PM	A.Rs.13,45,50,000.00 B.Rs.1,34,55,000.00 C.Rs.10,00,000.00 D. SYMBOLIC POSSESSION	AFTER 16.03.2026
2	Sukumar R And Amritha G Kulkarni (Borrowers), Residing At 36, 8th Main Road, Papaih Garden Banashankari III Stage Bangalore-560085. Pruthvi Raj S (Guarantor) Residing At No 37, 2nd Cross, Jambu Savari Dinne J P Nagar, 8th Phase, Bangalore-560076	House List No.36, Katha No.23 Situated at 8th Main Road, Kathriguppe Uttarahalli, Banashankari 3rd Stage Bangalore. And measuring east to west-55 feet and north to south -30 feet. LOCATION CO-ORDINATES - 12.927670,77.559061 BAANKNET PROPERTY ID: BARBJAYANASUKUMAR Known Encumbrances : Nil	A. Jayanagar B. 076406000002828 C. Rs.1,67,42,783.70 As On 08.03.2026 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment	15.04.2026 2.00 PM to 6.00 PM	A.Rs.1,78,00,000.00 B.Rs.17,80,000.00 C.Rs.2,00,000.00 D. SYMBOLIC POSSESSION	AFTER 16.03.2026
3	C V Cartons Having Regd Address At No 58/109/2, Ramadevarabetta Road, Ward No.1, Block 4, Chamundiura Vinayakanagara Ramnagara Karnataka 562159 Sh. By Its Proprietor Mrs.sShruthi K S W/o A. Raghavendra Residing At Vinayaka Nagara Ward No.2 Ramanagara Town Karnataka 562159 Kusuma W/o Anku Gowda (guarantor) Residing At 3rd Cross Vinayaka Nagar Ramanagara Town Karnataka 562159	All that piece and parcel of immovable residential property with ground floor building bearing old khatha no 27/281/109/5 situated at block no. 6, ward no 1, Vinayaka Nagara, Ramnagara Town, Ramnagara district. The property measuring east to west 27.43 meters x north to south 13.71 meters totally 376.25 square meters or say 4050.00 square feet. LOCATION CO-ORDINATES - 12.739259,77.295253 BAANKNET PROPERTY ID : BARBVJJOXFOVCVCARTON Known Encumbrances : Nil	A. Oxford School B. 743605000000425 C. Rs.93,40,758.50 As On 08.03.2026 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment	15.04.2026 2.00 PM to 6.00 PM	A.Rs.1,52,32,500.00 B.Rs.15,23,250.00 C.Rs.2,00,000.00 D. SYMBOLIC POSSESSION	AFTER 16.03.2026
4	Muniraju M S/o Chikkamuniyallappa and Vyshali K both residing at No. 109/43 4th cross Krishna layout Bannerghatta Road Hulimavu Begur Road Bannerghatta, Bangalore 560076	Residential Flat No T4 In 3rd Floor In Kushi Apartments Situated At House List Khata No 46/1 Site No 6 Situated At Puttenahalli Uttarahalli Bangalore 560078. UDS - 425 SFT SBA - 1650 CARPET AREA- 1155 LOCATION CO-ORDINATES - 12.896709,77.580283 BAANKNET PROPERTY ID - BARBVJKATHMUNIRAJU Known Encumbrances : Nil	A. Kathriguppe B. 746706000003505 C. Rs.64,57,295.40 As On 08.03.2026 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment	15.04.2026 2.00 PM to 6.00 PM	A.Rs.91,80,000.00 B.Rs.9,18,000.00 C.Rs.50,000.00 D. SYMBOLIC POSSESSION	AFTER 16.03.2026
5	Kaverappa Residing At No 42 2nd Cross, Panduranga Nagar Arekere Bangalore 560076, Bhuvaneshwar K R Residing At No 120 2nd Cross Bilekahalli Bangalore 560076	All That Piece And Parcel Of Residential Cum Commercial Building Bearing House List K No.122, Sy No.185 K No. 759/688/568/546/122 122 1st Cross Road Sundar Ram Shetty Nagar Bilekahalli Bengaluru-560076 Measuring E To W 40 Ft N To S 30 Ft. LOCATION CO -ORDINATES - 12.899559, 77.601544 BAANKNET PROPERTY ID - BARBDBJAYAKAVERAPPA Known Encumbrances : Nil	A. Jayanagar B. 727106000000011 C. Rs.4,36,358.44 RS.23,42,694.79 Totaling to Rs.27,79,053.23 As On 08.03.2026 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment	15.04.2026 2.00 PM to 6.00 PM	A.Rs.1,36,80,000.00 B.Rs.13,68,000.00 C.Rs.2,00,000.00 D. SYMBOLIC POSSESSION	AFTER 16.03.2026
6	M/s Shree Ram Granite Represented By Its Partners Shiv Ram And Raju Devi Residing At At S No. 481/c3 & 487/8/1 Helekotta Village Beerjepalli Shoolagiri Hosur Taluk Krishnagiri Tamilnadu 635109	All That Piece And Parcel Of Immovable Property Situated At Allekotta @pathakotta Village Of Hosur Taluk Attached To Shoolagiri Sub Registration District, Krishnagiri Registration District Of Krishnagiri District. The Land Bearing Sy. No.481/c Dry Ext Hc.1.66.0 Or Ac.4.1 Cents, Asset Rs.2.32 Np, In This Extant Of Ac.0.90 Cents Land. LOCATION CO-ORDINATES - 12.636419,77.912616 BAANKNET PROPERTY ID - BARBHSRBANSHEREERAM Known Encumbrances : Nil	A. HSR Layout B. 295906000003502 C. Rs.8,87,445.40 RS.30,26,865.33 Rs. 16,93,802.19 Totaling to Rs.56,08,112.91 As On 08.03.2026 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment	15.04.2026 2.00 PM to 6.00 PM	A.Rs.94,50,000.00 B.Rs.9,45,000.00 C.Rs.1,00,000.00 D. SYMBOLIC POSSESSION	AFTER 16.03.2026

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.bank.in/e-auction> and online auction portal [Baanknet.com](https://www.baanknet.com). Also, prospective bidders may contact the Authorised officer on Tel No. 080-25011710.

Date: 10.03.2026
Place: Bengaluru

Sd/- Authorised Officer,
Bank of Baroda

