What Delhi can learn from an Italian landfill?

JITENDRA CHOUBEY @ Rimini (Italy)

NESTLED in the picturesque hilly landscape of Sogliano al Rubicone, a town in northern Italy, the area could easily be mistaken for a series of rolling hills dotted with lush greenery. Yet, beneath this serene facade lies a sophisticated integrated waste management facility. Located at the foothills of the northern Apennines, close to the coastal city of Rimini, the facility resembles a green hill. However, upon closer inspection of one of its slopes, one can see a network of interconnected steel pipelines running alongside conical shrubs and grassy fields. This maze of steel pipes, a small processing plant that emits clean smoke on the opposite side of the slope, long concrete staircases leading to the green landfill sites and conveyor belts are among the man-made structures that distinguish the facility from the neighbouring hills.

Welcome to the integrated landfill management site in northern Italy, operated by Sogliano Ambiente. At the base of the landfill, multiple segregation and recycling centres process around 80 per cent of the waste arriving at the site, allowing it to be reused or recycled and significantly reducing the volume of waste before final disposal. The most remarkable aspect is that the company does not view a landfill merely as a dumping ground. Instead, it operates as an integrated industrial complex where waste disposal, material recovery, including plastics, glass, metal, wood and textiles, organic waste treatment, biogas generation, electricity production and leachate treatment are all interconnected. The facility processes 40,000 tonne of waste annually.

"The green landfills represent only 20 per cent of all the waste that has arrived here over the past three decades, as the rest is reused and recycled," explained Michele Benvenuti, manager of Sogliano Ambiente. Landfill management operations began in the 1990s.

He further explained that every 50-60 metre, a layer of 2-3 metre of soil is added to accelerate the decomposition process, followed by another layer of waste, which is then covered with soil to facilitate the growth of grass. Additionally, a network of pipelines collects leachate and methane gas, transporting them to a facility that converts the methane into energy. The captured methane, sourced from landfills, wastewater treatment plants and industrial waste, undergoes cleaning to remove impurities before being converted into usable energy or fuel. The site houses several units, including composting facilities, compressed biogas units and a waste-to-energy plant for electricity generation. The biogas plant generates 15 million kilowatt-hours (kWh) of electricity, while methane and other waste contribute an additional 9 million kWh. Organic waste is also converted into biofertilisers. The company's zero-waste approach, implemented in a controlled manner, has turned the operation into a profitable business. Last year, it paid around 9 million to the municipality through landfill-related fees and dividends, which are used to support local public services. Sogliano's approach of recovering more resources while managing residual waste in a controlled manner has successfully transformed landfill operations into a profit-generating business. This offers a valuable lesson for cities like Delhi, which are struggling to manage their towering mountains of garbage.



An integrated landfill management site in northern Italy, operated by Sogliano Ambiente | SPECIAL ARRANGEMENT

Process to follow

Segregate at source: Separate waste before it reaches landfill sites.

Convert waste into energy: Harness methane, biogas for electricity generation.

Treat organic waste: Produce compost and biofertilisers.

Manage leachate: Prevent contamination of groundwater and rivers.

Integrate operations: Bring segregation, recycling, energy generation and waste treatment together at one location.

Delhi's challenges

Delhi's three major landfills — Ghazipur (commissioned in 1984), Bhalswa (1994) and Okhla (1996) — are situated in densely populated metropolitan areas. As of 2019, an estimated 28 million metric tonne of legacy waste were accumulated at these sites. Surrounding them are large residential areas, roads and commercial hubs, all of which bear the consequences of inadequate waste management. The absence of scientific and de-centralised processing facilities has resulted in dust, foul odours, fires and harmful emissions, adversely affecting residents. Each of these sites spans 50-70 acre.

Originally located on the outskirts of the city, these landfills have now become integral to urban life. Regular fires erupt at the sites, exacerbating air pollution, while leachate from the waste threatens to contaminate the nearby Yamuna and affects surrounding industries and residential areas. Periodically, the National Green Tribunal (NGT) issues directives for improved waste management practices. Experts argue that when these landfills were established, city planners failed to anticipate the challenges of managing them in the future. Over the past three decades, successive city governments have pledged to address the mounting waste crisis, yet have largely blamed their predecessors for the continuing problem, allowing the height of the landfill mounds to keep increasing.

Government of Tamil Nadu
TAMIL NADU STATE HIGHWAYS AUTHORITY (TANSHA)
Chennai-25

NOTICE INVITING BID (through online only)
e-Tender Notice No:
TANSHA/HIGHWAYS MASTER PLAN 2036/2026-27/02, Dated: 20.11.2026

For and on behalf of the Governor of Tamil Nadu, bids are invited for Selection of a Consultant for **"Preparation of Highway Master Plan for a Ten-year Horizon in the State of Tamil Nadu"** by the Superintending Engineer, Tamil Nadu State Highways Authority, Chennai -25

All details regarding the Bid will be available online in the TN tender portal **https://tntenders.gov.in from 16.00 Hrs (IST) on 23.11.2026 up to 15.00 Hrs (IST) on 23.12.2026.** Deadline for online bid submission is **23.12.2026 up to 15:00 Hrs (IST).** Any Addendum/ Corrigendum will be uploaded in the TN tender portal only.

Superintending Engineer
On behalf of Chairperson, TANSHA

DIPR/3706/Tender/2026

HDB FINANCIAL SERVICES

HDB Financial Services Ltd
Registered Office: Radhika, 2nd Floor, Law Garden Road,Navrangpura, Ahamedabad- 09.
Branch Office: 2nd Floor, Door No.14/488/26 Tc, Sun City Complex, SH22 Road, Near Koorkkanchery Service Co-Op Bank, Thrissur- 680007

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE
(To the Borrower /Co-Applicant / Public in General) (Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

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 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the **Possession** of which has been taken by The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"** It is hereby informed to General public that we are going to conduct public E-Auction through website **https://www.bankeauctions.com**

[A] S. No.	[B] Account No. and Name of Borrower,Co- Borrower, Mortgagors	[C] Total Outstanding Amount	[D] Descriptions of the property/Properties	[E] Reserve Price, Earnest Money Deposit, Bid Increment Amount (In Rs.)	[F] Auction Date and Time, EMD Submission Last Date	[G] Possession Type
1	**Account No.37692363, 38485885 1. Chemik Chemicals** Ground Floor, Door No. 36/5087 Old No. 29/54/3A,Dr A R Menon Road Bright And Lodging Building Thrissur-680001 Kerala , **2. Roy C F** Chevookaren House Puthenagadi Road Aranattukara P.O Thrissur Trichur-680618 Kerala, **3. Lekha Rani** Melapat House Gramala Killannur,Thrissur Thrissur Trichur-680581 Kerala **4. Ramachandran M** Melapat House Gramala Killannur Thrissur Trichur-680581 Kerala	**Rs. 1,45,65,076.13** (Rupees One Crore Forty Five Lakhs Sixty Five Thousand Seventy Six and Paise Thirteen Only) **as of 15-05-2025 With Further Interest/ Incidental Expenses /costs Till The Date of Full Payment.**	All The Piece And Parcel Of The Land And All Appurtenances Having An Extent Of 05.87 Ares (14.50 Cents) Comprised In Sy No 330/1-2, Tp No.6864/A, Of Killannur Village ,Thrissur Taluk Together With Building Bearing No : 2/578/A Situated At Mulamkunnathukavu Grama Panchayath Recorded In The Name Of Mr.M.Ramachandran As Per Settlement Deed No : 6349/2007 Dated 05/09/2007 Of Thrissur Sro ,District Thrissur. The Property Is Bounded By East: Road, West: Railway Path, North: Property Of Kottarathil Venugopalan, South: Property Of Iyyanikkattil Sunil	Reserve Price, Earnest Money Deposit, Bid Increment Amount (In Rs.) **Rs.1,18,68,849/- Rs.11,86,885/- Rs.1,00,000/-**	Auction Date and Time, EMD Submission Last Date **10/12/2026 at 11 a.m. to 12Noon, 09/12/2026 up to 06:00 p.m**	Possession Type **Possession**

ENCUMBRANCES/LIABILITIES KNOWN TO HDB: NIL

1. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact: **M/s. C1 India Pvt Ltd, Mr. Dharani krishna, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003. E-mail ID: support@bankeauctions.com, Support Helpline Numbers : 91-7291981124/25/26. Sales Enquiries : sales@bankeauctions.com, 7291981129.**. For details and support, prospective bidders may contact **- Ranjith K K (9746294323), Ashwin Gopinath (8137871514), Umeshkumar (9645099666), 2.** The intending bidders may obtain the Tender Forms from the Manager, , **2nd Floor, Door No.14/488/26 TC, Sun City Complex, SH22 Road, Near Koorkkancheri Service Co-Op Bank, Thrissur- 680007**

Date: 20/11/2026, Place: Thrissur — Sd/- Authorized Officer, M/s.HDB Financial Services Limited

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HDB FINANCIAL SERVICES

HDB Financial Services Ltd
Registered Office: Radhika, 2nd Floor, Law Garden Road,Navrangpura, Ahamedabad- 09.
Branch Office: 1st floor,building no.3/955-G, Sreekrishna Towers, Pattambi, Kerala- 679313

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE
(To the Borrower /Co-Applicant / Public in General) (Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

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 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the **Possession** of which has been taken by The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"** It is hereby informed to General public that we are going to conduct public E-Auction through website **https://eauctions.samil.in/auction.augeo@samil.in, meenakshi.i@cartradeexchange.com**

[A] S. No.	[B] Account No. and Name of Borrower,Co-Borrower, Mortgagors	[C] Total Outstanding Amount	[D] Descriptions of the property/Properties	[E] Reserve Price, Earnest Money Deposit, Bid Increment Amount (In Rs.)	[F] Auction Date and Time, EMD Submission Last Date	[G] Possession Type
1	**Loan Account No..4975875 & 35605645 , 1. Nithin K M** Koottilappara House, Kizhayoor P.O, Pattambi,Ottapalam- 679303, Kerala **And Also,** Nithin K M SY NO. 88/1, Pattambi Village, Ottapalam Taluk, Pattambi SRO, Pattambi- 679306. **2. Mohanan Krishnankutty (Since Deceased- Legal Heirs- a) Smitha** Koottilappara House, Kizhayoor P.O, Pattambi,Ottapalam- 679303. **b) Nitha** Kerala Koottilappara House, Kizhayoor P.O, Pattambi,Ottapalam- 679303.) Kerala **3. Urmila Mohanan** Koottilappara House, Kizhayoor P.O, Pattambi,Ottapalam-679303. Kerala **4. Urmila K G** Koottilappara House, Breeze Apartment, Nhangattiri, Pattambi,Ottapalam- 679303.	**Total Outstanding Amount: Rs.74,41,343.72** (Rupees Seventy Four Lakh Forty One Thousand Three Hundred and Forty Three- Paise Seventy Two Only) **as of 11-06-2025, with further interest/ incidental expenses /costs till the date of full payment.**	All The Piece And Parcel Of The Land Having An Extent Of 09.31 Ares(22.9 Cent) In Re-Survey No.88/1a-13, Tp Account No.131/A, Together With Building Bearing No.18/209, 209/1, Situated At Pattambi Munsipality, Pattambi Village, Pattambi Sub Registrar Office, Pattambi Taluk, Palakkad District Obtained By Mohanan, S/O Krishnankutty, By Virtue Of Sale Deed No. 516/2005 Dated 07/03/2005 And Correction Deed No. 471/2006 Dated 21/02/2006. The Property Is Bounded By North: Road, South: Property Of Ramankutty, East: Property Of Janakiamma, West: Road.	Reserve Price, Earnest Money Deposit, Bid Increment Amount (In Rs.) **Rs. 50,00,000/- Rs.5,00,000/- Rs.1,00,000/-**	Auction Date and Time, EMD Submission Last Date **10/12/2026 at 11 a.m. to 12Noon, 09/12/2026 up to 06:00 p.m**	Possession Type **Possession**

ENCUMBRANCES/LIABILITIES KNOWN TO HDB: As of 07-10-2025 is NIL

1. All Interested participants/bidders are requested to visit the website **SAMIL, https://eauctions.samil.in/auction.augeo@samil.in, SAMIL, Sriram Automail India Ltd. H-182, First Floor, Sector - 63, Noida (Up) 201301, 9999535597 / 8586921415 / 7428993237 Meenakshi Iyengar- meenakshi.i@cartradeexchange.com** . For details and support, prospective bidders may contact **- Ranjith K K (9746294323) Ashwin Gopinath (8137871514) & Umeshkumar(9645099666) ,**
2. The intending bidders may obtain the Tender Forms from the Manager, **M/s. HDB Financial Services Limited, 2nd Floor, Door No.14/488/26 Tc, Sun City Complex, Sh22 Road, Near Koorkkancheri Service Co-Op Bank, Thrissur- 680007 - Kerala**

Date: 20/11/2026, Place: Pattambi — Sd/- Authorized Officer, M/s.HDB Financial Services Limited

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CSB Bank Trusted Heritage Smart Future

PUBLIC NOTICE ON AUCTION OF PLEDGED GOLD ORNAMENTS

The borrower/s in specific and interested bidders in general, are hereby informed that on account of non-repayment of the Banks due by the borrowers as under despite the payment notice and recall/auction notice issued by the Bank, the gold ornaments pledged with the bank security by the respective borrowers for the loan availed by them will be sold in public auction on "as is where is" and "non-recourse" at branch premises on **17th December 2026. at 10.30 AM.** The auction may be adjourned to any other later date at the discreation of the bank upon publication of the same in the Bank's notice board. The borrowers are hereby further inform that the gold ornaments will be disposed of by Public auction/e-auction, if the auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amounts due to the bank. "In case of Deceased borrower, all conditions will be applicable to legal heirs."

S. No.	Auction Center CSB Branch	Account Name	Client ID	No.of Acc.	Bal. Outstanding as on 17-11-2026	Weight (grams)
1	Ambalur	Jibin K J	04585202	002	4,37,598.52	39.25
2	Ambalur	Prithvi Raj	03775241	003	16,25,637.89	148.88
3	Ashtamichira	Fousiya .	01285833	003	28,02,404.94	239.58
4	Ashtamichira	Stephen P V	02262625	001	44,93,877.16	381.90
5	Althara	Dharmarajan P	04865466	001	6,69,349.58	56.14
6	Althara	Hunais	04595234	002	1,50,137.30	12.79
7	Chalakudy	Arun P C	04437617	001	5,44,623.68	48.00
8	Chavakkad	Unnikrishnan V S	10262585	001	4,06,554.14	34.09
9	Chittattukara	Bindu	04661773	001	1,65,392.73	13.79
10	Chittattukara	Manikandan K V	04969905	001	1,08,013.81	9.00
11	Chittur	Nadeera A	07769761	001	6,77,908.65	73.00
12	Chittur	P Chitradevi	04350063	001	19,58,453.67	163.90
13	Guruvayur	Jisha P S	07957586	001	9,08,123.76	77.60
14	Kadukutty	K Gopalakrishnan	08202148	001	7,25,286.34	114.50
15	Kadukutty	Tessy	10095078	001	7,54,979.28	63.31
16	Kandassankadavu	Sreerag	10305501	001	1,64,234.45	13.77
17	Koonammuchi	Reena C J	00117819	006	78,20,878.92	682.67
18	Kottayi	Fairose K B	04049422	001	29,76,850.98	248.60
19	Kottayi	Jishnu P R	08302802	001	10,08,055.47	89.20
20	Kunnamkulam	Jayaprakash K G	10220947	001	81,268.89	6.86
21	Kurumpilavu	Rajeny	10175432	001	1,47,832.21	12.40
22	Kurumpilavu	Sabitha K S	00560271	003	7,31,593.36	67.40
23	Kuttanellur	Reneesh M R	10288039	001	1,84,901.20	15.50
24	Manalur	Shyna V P .	01444398	001	7,38,693.44	64.07
25	Olavakkot	Manoj Kumar P	10047273	001	4,04,911.72	34.00
26	Olavakkot	Sherly V	10109121	002	4,28,445.77	36.50
27	Pattikad	Dani F	02019962	001	2,38,602.99	24.30
28	Puthenpeedika	Raji .	07813637	001	16,95,673.04	142.20
29	Ottapalam	Deepika T	10092553	001	2,87,048.16	32.50
30	Ottapalam	Santha T	10111638	001	1,15,199.77	9.70
31	Ottapalam	Santhi P M	03856914	002	14,08,434.67	117.80
32	Ottapalam	Sathyapriya M A	10305089	001	5,18,706.52	43.30
33	Ottapalam	Thankamma	04844848	001	4,82,726.39	40.55
34	Nemmara	Selvi K	08295973	001	1,66,824.43	14.10
35	Nemmara	Shafeek S	10139560	001	4,98,281.68	44.00
36	Pattambi	Ameer E T	10011561	001	16,45,238.08	144.74
37	Pattambi	Musthak Abdul Nazir M K	07938219	001	6,88,953.47	58.79
38	Palakkad	Sunilkumar K	04680092	002	1,17,426.14	10.90
39	Shoranur-2	Premakumari	10304257	001	2,14,093.04	18.09
40	Shoranur-2	Santhosh Kumar A	07954874	001	1,11,650.93	9.43
41	Thalikulam	Unnikrishnan B S	04392503	001	5,03,332.91	42.30
42	Thalikulam	Vishnu .	07162744	001	2,08,223.05	17.45
43	Kodakara	Hima Vinod	04241138	001	1,98,136.23	16.65
44	Kodakara	Manoj V L	04138775	001	5,67,910.88	47.70
45	Perinnanam	Ambika	03331479	001	58,851.60	9.50
46	Poochinnipadam	Chandran C M	08242675	001	70,194.15	5.90
47	Poochinnipadam	Girija Rajedran	04461865	002	17,16,831.42	152.70
48	Pallavur	Muralikrishnan .	07970428	001	3,04,403.84	25.40
49	Mundathikode	Nesmin Hashim	10074373	001	11,70,732.05	97.66
50	Muthuvara	Midhun K M	04257483	002	10,75,666.35	91.90
51	Aripalam	Ambily .	03224745	001	3,10,956.62	27.50
52	Aripalam	Sajeev .	07113240	001	1,13,923.43	9.70
53	Koottanad	Sandeep	04140319	002	6,56,941.74	70.60
54	Koottanad	Santhosh T K	04072875	002	6,28,884.69	55.88
55	Koottanad	Shamsudheen	07700916	006	78,20,834.79	691.51
56	Mullurkara	Vijayakuman M V	03260901	003	9,25,559.36	80.42
57	Kombodinjamakkal	Kochumary	05016817	001	1,12,955.08	9.95
58	Kombodinjamakkal	Lakshmi Babu	10052558	001	5,91,977.11	49.65
59	Thriprayar	Devayani	08316534	003	26,06,647.13	227.20
60	R.V.P Pudur	Santhini .	03915398	007	1,00,49,713.16	1,070.90
61	R.V.P Pudur	Sheelakumari	04871526	001	8,04,085.41	68.60
62	R.v.p Pudur	Sivabhagyam P	03750278	001	5,94,141.06	50.70
63	Mammiyoor	Akbar C S	10305730	001	1,10,977.47	9.30
64	Mammiyoor	Hashily Hussain	02768501	001	22,63,843.83	193.48
65	Mammiyoor	Shajira	10305719	001	91,941.11	7.70
66	Patturaikkal	Sona M D	10121900	001	93,620.57	7.80
67	Mannarkkad	Sumathi C	04527302	003	6,23,369.30	53.90
68	Kanjikode	Praveena	10134050	003	7,43,024.60	64.20
69	Kanjikode	Suresh Kumar P S	04638665	006	9,37,895.18	84.40
70	Kanjikode	Syamili C	10304072	001	1,43,676.83	12.20
71	Aranattukara	Beena .	02965012	002	2,87,382.87	28.57
72	Aranattukara	Kavya N C	10304255	002	2,51,922.91	26.05
73	Thrissur - East Fort	Aiswarya Udayan	10303637	001	6,38,608.24	54.50
74	Mala	Stephy Joseph	07043268	001	2,79,885.22	30.60
75	Mala	Vinayakumar V S	08331894	001	5,36,890.63	46.75
76	Mannuthy	Renold O I	04343682	001	5,63,329.03	47.01
77	Kottekad	Snehalatha Ravi	04983098	002	1,14,846.26	12.10
78	Parappukkara	Mallika P M	04873463	002	8,70,320.16	72.97
79	Parappukkara	Pathmavathy	07478598	001	6,89,427.48	60.50
80	Poonkunnam	Rakesh K R	07101650	002	9,36,131.37	78.76
81	Poonkunnam	Ramesh K G	08282470	001	12,38,900.95	103.92
82	Vylathur	Gokul M S	10304854	001	1,12,493.04	9.55
83	Vylathur	Jamsheer Ummer	04406111	001	1,74,723.92	15.80
84	Vylathur	Surendran P A	04520195	001	1,17,991.89	10.28
85	Mallad	Rivas	07722765	001	9,50,885.45	81.63
86	Choondal	Bijesh K S	04764687	001	2,02,980.93	17.80
87	Choondal	Subeesh P C	04295793	002	8,18,192.31	69.25
88	Karanchira	Shaju P V	04464023	001	11,90,499.62	101.27
89	Karanchira	Soumya	03659452	002	9,58,475.40	84.50
90	Muringoor	Anoop Thomas	07660803	001	94,807.95	7.90
91	Muringoor	Jisna Jose	10304463	001	2,34,392.02	20.00
92	Elinjipra	Sandeep P S	08232021	001	6,28,944.73	57.25
93	Madathumpadi	Abhilash P S	03642216	002	12,59,941.15	108.17
94	Madathumpadi	Jinson	04050259	002	9,68,211.31	82.51
95	Madathumpadi	Udayan	03511539	003	19,01,559.91	163.39
96	Porkulam	Muhammad Nowfal K A	10300592	002	1,77,727.36	15.80
97	Annakara	Renjith K R	10064881	001	5,46,929.51	48.11
98	Kodungallur	Anju T R	10030473	001	1,12,009.36	9.50
99	Kodungallur	Fathima	10304218	001	1,52,471.17	13.85
100	Kodungallur	Gafoor A A	07372358	004	23,27,314.70	207.88
101	Kodungallur	Kannan K S	04356498	001	1,88,203.97	15.97
102	Kodungallur	Muhammad Shahid E S	10262314	001	4,57,502.94	39.10
103	Kodungallur	Shemina A J	07716564	002	6,96,752.37	58.17
104	Pathiripala	Jayaprakash .	10302891	002	5,98,143.91	51.10
105	Pathiripala	Meenakshi P	04393334	001	1,86,160.26	19.50
106	Pathiripala	Prameela A S	10160255	001	93,151.06	7.80
107	Pathiripala	Saneesh T H	04802628	001	2,63,321.33	25.20
108	Pathiripala	Santha	04780742	001	10,43,642.70	95.10
109	Pathiripala	Unnathupadu Sudheesh	04886697	001	40,088.56	4.00
110	Kuzhalmannam	Chithira C	05012395	001	2,11,489.29	17.65
111	Kuzhalmannam	Sudhish S	10215032	001	13,00,375.21	110.45
112	Kuzhalmannam	Sunilkumar K	04680092	002	5,56,191.95	46.43
113	Erumapetty	Shaheer S	04152652	001	1,33,500.12	11.13
114	Chelakkara	Sukanya V C	04063469	001	2,20,787.12	18.71
115	Kalladikode	Sreejith V R	04861196	001	41,213.94	4.00
116	Kalladikode	Sunil A K	04817264	001	2,02,521.05	17.15
117	Kadampazhipuram	Geetha C	08231695	002	7,94,728.09	68.10
118	Kozhinjampara	Dinesh S	07990278	005	13,58,839.67	142.12
119	Kozhinjampara	Geetha M	04847216	002	6,02,393.01	51.58
120	Kozhinjampara	Jenitha Alphonsa M	04868183	002	4,46,318.27	40.50
121	Kozhinjampara	Manonmani C	10037316	001	4,80,897.65	40.64
122	Kozhinjampara	Peter Francis	04993841	001	1,75,549.67	16.00
123	Kozhinjampara	Ravi C	10304338	001	1,47,180.75	13.00

For more details/account wise information borrowers/interested bidders may contact respective branches and for participating in the auction

KERALAM | 21.11.2026 — Sd/- Authorized Officer, CSB Bank

GIC HOUSING FINANCE LTD.
CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400020. Tel No- 022-43041900. Email: corporate@gichf.com Website : www.gichfindia.com
- Branch Office Address : GIC Housing Finance Ltd. Door No.25/5000,3rd Floor, Maheshwari Building, M.G Road , Thrissur-680001
Branch mail Id: thrissur @gichfindia.com. Authorised Officer : Ajith.T.J - 8075951197/ 8129099961.

E-AUCTION SALE NOTICE

E-AUCTION DATE : 22-12-2026 / Last Date for Bid Submission : 21-12-2026

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHFL), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrowers/Mortgagors having failed to repay the said outstanding loan amount, the authorised officers of GICHFL have taken **PHYSICAL POSSESSION** of the following properties in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sr. No.	Loan Account No/ Name of the Borrower/ Co Borrower/ Guarantor Name / Branch	Property Address/ Property Area (Built Up In Sq Ft)	Date of Demand Notice sent / Publication Date	Date of Physical Possession	Total Outstanding as on 02.11.2026 (Incl.POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	**KL0850600000043 DIPIN.AU. (BORROWER) & UNNI.A.K (CO-BORROWER)**	House No. 4/534 A, Anakkot House, Area of Property-4.60 Ares. Survey No. 199/15 A, Perinjanam Village, Kodungallur Taluk, Thrissur District, Kerala- 680686.	**02-08-2023 14-08-2023**	**26-05-2025**	**Rs. 16,31,535/-**	**Rs.28,00,000/-**

DATE OF E-AUCTION & TIME : 22-12-2026 at the Web-Portal (https://www.bankauctions.in) from 3.00 PM TO 04:00 PM. with unlimited extensions of 5 minutes each.

Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHF Office at 21-12-2026 before 5.00 PM.

Further to this **PUBLIC NOTICE** for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHFL invites **OFFERS EITHER** in sealed cover/s or in Online mode to purchase the said properties on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".**

TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-

1. **E-Auction** is being held on **'As is where is Basis', 'As is what is Basis', 'Whatever there is' And 'Without Any Recourse Basis',** and will be conducted **"Online".** The E-Auction will be conducted through GICHF approved Eauction service provider **"M/s.4 closure"**
2. **The intending bidders should register their names at portal https://bankauctions.in/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider E-Auction from the service provider M/s. 4closure, # 605 A, 6th Floor Maitrivanam, Ameerpet, Hyderabad – 500038, Telangana. Office Land Line No: 040-23736405; Backend : Sari pitra - 8142000061, Rekha -8142000066 and Sonuwal : 8142000063 Mail Id : info@bankauctions.in. T. Jaya Prakash Reddy, Manager - Operations, Mobile No. 8142000064. prakash@bankauctions.in, Mr. Vishal Nath, Mobile No. 8142000735 Email : tnkl@bankauctions.in. Property enquiries, GICHFL CONTACT DETAILS : AJITH.T.J - 8075951197/ 8129099961.**
3. The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/ website also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
4. Every bidder is required to have his/her own email address in order to participate in the online E-auction.
5. **Once Intending Bidder** formally registers as a qualified tenderer before authorized officer of GICHFL, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
6. The aforesaid properties shall not be sold below the reserve price mentioned above.
7. Intending bidders are required to deposit Earnest Money Deposit/s (EMD) @ 10% of the abovesaid respective reserve prices, by way of DD/RTGS/ NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: **Bank Name: UNION BANK OF INDIA, A/c No: 005111010000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION A/C, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021. IFSC Code - UBIN0800511.**
8. The said Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest.
9. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal **https://bankauctions.in/** along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
10. That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
12. Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities and any other applicable tax etc. in respect of the said properties. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price...
13. The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
14. Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
15. Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
16. The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
17. GICHFL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The property shall be auctioned on **"As is where is", "As is what is", Whatever there is" and without any recourse basis.**
18. The highest bidder has to pay 25% (inclusive of earnest money deposited) of the bid amount in terms of the sale notice immediately and the balance 75% of the bid amount is payable in 15 days or such other extended period as agreed upon between the parties (AO and the successful bidder).
19. **Minimum Bid increment value is Rs.10, 000/-**

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

For detailed terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction service provider M/s.4 closure and website https://bankauctions.in.

For GIC Housing Finance Ltd.
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