India's first private-sector micro missile tastes success

JWALA MK-1 test would give a boost to country's defence ambitions

HEMANT KUMAR ROUT
Bhubaneswar, 23 November



JWALA MK-1 being test-fired at the Pokhran field firing range in Rajasthan PHOTO: IG DEFENCE

India's first private-sector artificial intelligence (AI)-powered autonomous micro-missile system — the JWALA MK-1 — was successfully test-fired recently, boosting the country's capability to tackle the rapidly-changing modern warfare.

Indigenously developed by defence technology firm IG Defence, the surface-to-air counter-unmanned aircraft system (CUAS) was flight tested at the Pokhran firing range in Rajasthan, the company said on Monday.

With an operational range of up to 5 km, JWALA MK-1 has been designed to detect, identify and classify hostile unmanned aerial vehicles (UAVs) before intercepting and destroying the targets through a hard-kill mechanism.

Unlike conventional air-defence systems that rely on relatively expensive interceptors to neutralise aerial threats, the micro-missile has been developed as a compact and potentially cost-effective weapon. It would counter the growing deployment of small attack drones, surveillance UAVs and other unmanned aerial platforms.

A defining feature of JWALA MK-1 is its integration with GRID, IG Defence's proprietary AI-powered mission autonomy and battle management system. It acts as the intelligence backbone coordinating the system's operational kill chain.

It has an engagement envelope extending from 50 metres to 5,000 metres, covering cruise as well as higher-altitude aerial targets.

Bodhisattwa Sanghapriya, founder and chief executive officer (CEO) of IG Defence, described the successful flight test as a defining moment for India's private-sector defence industry.

It made a significant breakthrough in the indigenous development of advanced defence technologies. It also demonstrated the growing capabilities of domestic companies to design and develop sophisticated weapon systems, he said.

"GRID brings together sensor integration, target detection, identification, classification, decision-making and engagement management within a unified architecture, enabling coordinated mission execution," Bodhisattwa said.

GRID, he said, is not just a standalone mission autonomy and battle management system. It is the intelligence backbone managing the entire kill chain of JWALA MK-1.

"Our vision is to build indigenous defence systems where hardware and software are developed together, with autonomy and intelligence at their core. India must not simply manufacture weapons; it must build the intelligence, technology and integrated systems that power the future battlefield," he added.

As reported by *Business Standard* in October, Noida-headquartered IG Defence had successfully test-fired two solid rocket motors for JWALA, a key milestone ahead of the system's maiden experimental flight trial.

The company had then indicated that it had developed most of the missile's major components, including seeker and target-acquisition elements, avionics, warhead and electronic subsystems.

The latest development is significant against the backdrop of the growing use of drones in contemporary conflicts. From battlefield surveillance and target acquisition to precision strikes and coordinated swarm attacks, unmanned aerial systems have emerged as an important component of military operations.

In an operational environment where drones may fly at low altitudes, the time available to identify and engage a target can be extremely limited.

An integrated sensor-to-shooter system could help reduce response time and improve the coordination of multiple defensive assets.

JWALA MK-1 seeks to address this requirement through the integration of a dedicated kinetic interceptor with an AI-enabled system.

Wing Commander Anoop Sharma (Retd), associate vice-president of IG Defence, said the changing nature of warfare required a new approach to air defence, that is, the use of inexpensive drones.

"Countering low-cost drones with expensive conventional systems is a challenge that modern militaries can no longer overlook. India needs indigenous, reliable and cost-effective solutions that can address these emerging threats at scale. JWALA MK-1 represents an important step in that direction. Our focus is on developing an integrated counter-drone capability that combines advanced technology, mission autonomy and operational effectiveness," he said.

Prior to JWALA, IG Defence previously demonstrated T-SHUL BEAM, an electronic countermeasure-based soft-kill system at the Indian Air Force's Dronathon 2026 exercise in Pokhran.

While electronic countermeasures disrupt or disable drones through electronic means, JWALA can be used as a hard-kill option that physically destroys the target.

The combination of these capabilities could provide a layered approach to counter-drone operations, allowing military formations to deploy different responses depending on the nature and severity of the threat.

DRDO taps Pune startup olee.space for jam-proof laser links to drones

PEERZADA ABRAR
Bengaluru, 23 November

Pune-based deeptech company olee.space has been awarded a contract by the Defence Research & Development Organisation (DRDO) under the Ministry of Defence, to develop a laser-link drone communication system. The system will enable secure, high-speed data both ways between ground stations and drones in flight. The company didn't disclose the contract value.

In the Russia-Ukraine war, radio jamming became so effective that drones began flying with kilometres of fibre-optic cable trailing behind them just to stay connected. While the cables are immune to jamming, they limit range and can snag or break.

Laser links offer a similar advantage without the tether. Data travels on a narrow beam of light through open air. The result is fibre-like speed, impossible to intercept, and no vulnerability to radio jamming.

Under the contract, olee.space will indigenously design and develop complete ground and airborne Free-Space Optical Communication (FSOC) terminals with automatic Pointing, Acquisition and Tracking (PAT) within 18 months. The system will comprise a tripod-mounted ground terminal with a compact optical payload integrated into a drone, providing a high-bandwidth, full-duplex link over long line-of-sight ranges.



> "HOLDING A LASER LINK ON A MOVING DRONE IS ONE OF THE HARDEST PROBLEMS IN COMMUNICATIONS, AND OLEE.SPACE IS ONE OF VERY FEW COMPANIES GLOBALLY WORKING ON THIS CAPABILITY"
>
> James Solomon
> CEO & cofounder, olee.space

"Holding a laser link on a moving drone is one of the hardest problems in communications, and olee.space is one of very few companies globally working on this capability," said James Solomon, chief executive officer (CEO) and cofounder, olee.space. "We launched this programme a year ago, and we're proud to have DRDO's trust. This is Aatmanirbhar Bharat in action: frontier technology, built in India, competing with the world."

olee.space is developing laser communication systems for defence, aerospace and critical infrastructure. It handles the entire process in-house, from optical design to field trials, to develop secure, jam-proof laser links for ground, air and space.

Founded in 2023 by James Solomon and Suman Hiremath, the company works on Free Space Optical Communication (FSOC), which uses laser beams instead of radio frequencies to transmit high-speed data across ground, air and space environments. Its technology is designed to enable secure, high-bandwidth communication, particularly in environments where conventional radio communication may be vulnerable to interference or jamming.

The company is also developing indigenous directed-energy weapons (DEWs), including laser-based systems designed to detect and neutralise drones and other aerial threats.

Its work spans photonics chips, adaptive optics, beam delivery and quantum-secure communication technologies. olee.space raised $3 million in seed funding in August 2025, led by Rockstud Capital, with IIMA Ventures among its investors. Its recent milestones include defence field trials, technology deployments and orders linked to Indian defence institutions.

India set to miss 2030 EV adoption targets across segments, except 3-wheelers: Report

SOHINI DAS
Mumbai, 23 November

India's electric vehicle (EV) market is growing rapidly, but the country is set to miss its 2030 electrification targets across all vehicle segments except three-wheelers, according to a report by BloombergNEF (BNEF).

The report said while rising model availability, improving economics and supportive policies are driving adoption, stronger policy measures and investments will be needed to accelerate the transition.

BNEF's Economic Transition Scenario models a transition driven by market forces rather than additional policy interventions. The assessment comes amid strong growth in EV sales. India's annual EV sales rose 17 per cent to surpass 2.4 million units in 2025 and already reached 2.9 million units in the first 10 months of 2026.

Electric two-wheeler sales got a boost from higher fossil fuel prices following the outbreak of the Iran war, the report said. Passenger EV sales are on track to exceed 305,000 units in 2026, a growth of 42 per cent over the previous year, with EVs accounting for 6.7 per cent of passenger vehicle sales in the segment. BNEF expects passenger EV sales to nearly double to 621,000 units by 2030, accounting for 10.2 per cent of passenger vehicle sales.

Unlike several other automobile markets, private buyers are leading passenger EV adoption in India rather than shared mobility operators.

BNEF attributed this to the limited availability of affordable electric cars suitable for fleet operations and competition from compressed natural gas (CNG) vehicles, which also offer lower operating costs than petrol cars.

Electric two-wheelers accounted for 9.4 per cent of two-wheeler sales during January-October 2026. Annual sales are projected to exceed 4.5 million units by 2030.

However, scooters are expected to continue driving adoption, while relatively slow electrification of motorcycles will constrain growth in the overall segment.

Commercial vehicles present an even greater challenge. Just 1.5 per cent of medium and heavy commercial vehicle sales are projected to be electric by 2030, although the share could rise to 40.4 per cent by 2040.

More on business-standard.com

PSPCL Punjab State Power Corporation Limited
(Regd. Office: PSEB Head Office, The Mall, Patiala-147001)
Corporate Identity Number (CIN): U40109PB2010SGC033813
(Website: www.pspcl.in (Contact Number 9646118754)

Tender Enquiry No. 361 /HPs/EDII/RSD-O&M-4682 **Dated:** 19-11-2026

Dy. CE/ Hydel Projects, PSPCL, Shed A-3, Shakti Vihar, PSPCL, Patiala Invites E-Tender against Tender Specifications no. 361/HPs/ED-II/RSD- O&M-4682 Dated. 19.11.2026 for Supply, Installation, testing and commissioning of variable refrigerant volume modular type 59.50 TR air conditioner system with complete accessories of Air conditioning system at Ranjit Sagar Dam HEP, Shahpurkandi. For detailed NIT & tender specification specification please https://eproc.punjab.gov.in from 27.11.2026 onwards.

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

C- 1116/26 1079/12/2026-27/17288

Shree Krishna Paper Mills & Industries Ltd.
CIN: L21012DL1972PLC279773
Regd. Office: 4830/24, Prahlad Street, Ansari Road, Darya Ganj, New Delhi - 110002
Website: www.skpmil.com I E-mail: info@skpmil.com I Tel: 91-11-46263200

NOTICE TO THE SHAREHOLDERS FOR SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUEST OF PHYSICAL SHARES

This is to inform all concerned shareholders that, pursuant to SEBI Circular No. H**O/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026**, a special window for the re-lodgement of transfer request relating to physical securities has been re-opened for a further period of one year from **February 05,2026** to **February 04, 2027**.
This initiative is applicable to transfer request that were originally submitted prior to **April 01, 2019**, but were either rejected, returned, or not processed due to deficiencies in documents or other procedural issues.
This facility also extends to shareholders who were eligible but missed the earlier deadline of **January 06, 2026**, for re-lodgement under the previous SEBI framework.
Concerned shareholders are advised to take notes of this opportunity and re-lodge their transfer request along with the requisite documents to the company's registrar and share transfer agent, MUFG Intime India Private Limited (Formerly known as Link Intime India Private Limited) at Noble Heights, 1st floor, lot NH2, C-1 BLOCK LSC, Near Savitri Market, Janakpuri, New Delhi- 110058 at 011-49411000 , Email Id: delhi@in.mpms.mufg.com.
Please note that all re-lodged transfer request will be processed strictly in dematerialized form upon submission of complete and valid documents and subject to verification of the same by RTA/Company and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lien-marked/pledged during the said lock-in period.

For and on behalf of Shree Krishna Paper Mills & Industries Ltd.
Sd/-
Ritika Priyam
Company Secretary Cum Compliance Officer
Mem No: A53502

Place: New Delhi
Date: 23.11.2026

KOTAGIRI BRANCH
17/77, Nanjamma Complex,
Donnington Road, Kotagiri, Nilgiris-643217
Tel. No. 04266 271177

NOTICE OF E-AUCTION FOR SALE OF VEHICLE

Notice is hereby given to the public in general and in particular to the Borrower (s), and Guarantor (s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Guarantor/s/Vehicle/Total Dues/ Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below : –

Name & Address of the Borrower	Description of Vehicle	
1. Mrs. SUDHA (Borrower) W/o. Chandrasekar No: 3/200, Dhimbatty Village, Kannerimukku Post, Kotagiri, The Nilgiris – 643217. 2. Mr CHANDRASEKAR (Guarantor), S/o. Krishnan No: 3/200, Dhimbatty Village, Kannerimukku Post, Kotagiri, The Nilgiris – 643217.	VEHICLE MAKE : HONDA CARS INDIA LTD. HONDA AMAZE RDE S MT (I-VTEC) VEHICLE REGISTRATION NO: TN 43 P 8780 REGISTERED MONTH/YEAR: 02/2024 CHASIS NO: MAKDF556AR4411455 ENGINE NO: L12B47842589 COLOUR: GOLDEN BROWN FUEL: PETROL CUBIC CAPACITY: 1199 CC ODOMETER READING: 114360 KM	Reserve Price: **Rs. 5,80,000/-** EMD Amount: **Rs. 58,000/-** Bid Increment: **Rs. 5,000/-**

Total Dues. : Rs.7,56,793.73 as on 22-11-2026 and further interest, costs, charges.

BAANKNET Property ID:	Note
BARB584420260002	ORIGINAL RC COPY IS NOT AVAILABLE

Vehicle Inspection Date&Time : Inspection of the vehicle can be done on **11.12.2026 10 AM to 4 PM** For this purpose the Authorized officer may be contacted.

DATE & TIME OF E-AUCTION: 14.12.2026 11:00 AM to 12:00 noon
with unlimited auto extension of 10 minutes each till sale is completed.

For detailed terms and conditions of sale, please refer/visit to the website link **https://baanknet.com** Prospective bidders may contact the Branch Manager - **Mr. Narendranath K** on **Mobile: 9384091603**
GST 18% Should be borne by the Successful bidder for the Sale Value.
Place : **KOTAGIRI** **AUTHORIZED OFFICER**
Date : **23.11.2026** **BANK OF BARODA**

YES Bank Limited
Registered & Corporate Office: Yes Bank Limited, Yes Bank House, Off Western Express Highway, Santacruz East, Mumbai-400055. CIN: L65190MH2003PLC143249,
Email: communications@yesbank.in, Website: www.yesbank.in

Possession Notice for immovable property

Whereas the undersigned being the Authorized Officer of YES Bank Limited, under Securitisation and Reconstruccion of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers confermed under Section 13(12) mad with Rule 3 of the Security Interest (Enforcement) Rules, 2002 has issued Demand Notice dated under Section 13(2) of the said Act caling upon the borrower in below mentioned Borrower/Co-Borrower Mortgagor to repay the amount mentioned in the said notice outstanding together with further interest at contractual rates on the aforesaid amount, incidental expenses, costs, charges, etc. within 60 days from the date of the said notice The Borrower Co- Borrower Mortgagor mentioned herein above having falled to repay the amount, notice is hereby given to the borower mentioned herein above in particular and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13 (4) of the said Act read with the Rule 9 of the said Rules
The Borrower Co-Borrower Mortgagor mentioned herein above in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the said property will be subject to the mortgage of YES Bank Limited, for an amount together with further Interest at contractual rates on the aforesaid amount, incidental expenses, costs, charges, etc.
As contemplated Uls. 13(8) of the Act, in case our dues together with all costs, charges and expenses incurred by us are tendered at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset

Sr. No	Name of Borrowers, co-borrowers, Mortgagors/ Guarantor	Loan A/c No.	Notice Amount (Rs.)	Date of 13(2) Notice	Date of Possession
1.	(1) Mr. RUBY AGENCIES, (2) Mrs. RUBY ABRAHAM, (3) PAUL ABRAHAM, (4) EILEEN PAUL.	MOR009602191629	Rs. 91,94,655.00 as on July 23, 2026	23.07.2026	November 19, 2026

Details of secured asset: All that piece and parcels of immovable property admeasuring 0.431% of undivided share in land measuring 134.51 cents in Sy No. 172/1, 172/2 and 172/3 in Edappally south village together with apartment having 950 Sq ft of super built up area numbered 11F on the 11th floor of the north block of the building named "Oriental Gardens" and a covered car park No. 11F on the ground and 0.518% of undivided share in land admeasuring 134.51 Cents (54.45 Ares) made up of 06.41 Ares in Sy 172/1 and 19.01 Ares in Sy NO. 172/2 and 29.01in Sy NO. 172/3 in Edappally South village with an apartment having 1140 Sq Ft of Super built up area numbered 11E on the 11th floor of the north block of the building named "oriental garden" and a covered park No. 11E together with proportionate share in the common facilities, amenities and easement right thereto situated in KanayannurThaluk, Ernakulam Sub District and in the Registration district of Edappally Bounded East by Thodu West by Property of Tressa Joseph and Susamma North by Property of Chilykoodan and GopurathilPanicker South by Corporation Road.

Date: November 19, 2026
Place: Kochi.
Sd/- Authorized Officer - Orion Bose
For YES Bank Limited

MUTHOOT HOUSING FINANCE COMPANY LIMITED
Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN NO – U65922KL2010PLC025624, Corporate Office: 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517, Email Id: authorised.officer@muthoot.com

APPENDIX -IV [Rule 8(1)] Possession Notice (For Immovable Property)

Whereas The undersigned being the Authorized Officer of the Muthoot Housing Finance Company Ltd., under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (ACT NO.54 OF 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice to below mentioned Borrower/s / Guarantor/s. After completion of 60 days from date of receipt of the said notice, The Borrower/s / Guarantor/s having failed to repay the amount, notice is hereby given to the Borrower/s / Guarantor/s and the public in general that the undersigned has taken **Possession** of the property described herein below in exercise of powers conferred on them under section 13(4) of the said Act read with Rule 8 of the said Rules on this.

Sr. No.	LAN / Name of Borrower / Co-Borrower / Guarantor	Date of Demand notice	Total O/s Amount (Rs.) Future Interest Applicable	Date & Type of Possession
1	**LAN No. MHFLRESCOC000005005671** 1. Shahanas Muhammed Shaji, 2. RUBEENA SHAHANAS	14-July-2026	**Rs.4,25,009.14/-** as on 14-July-2026	17-Nov-2026 **Symbolic**
	Description of Secured Asset(s) /Immovable Property (ies) : ALL THAT PART AND PARCEL OF PROPERTY BEING EXTENT OF 1.20 ARES OF OLD SY NO:25/1J, RE SY NO: 170/1-2-25, RE SY BLOCK NO:18, PERUMBAVOOR VILLAGE, KUNNATHUNADU TALUK, RAYAMANGALAM PANCHAYATH, PERUMBAVOOR SUB DISTRICT, ERNAKULAM DISTRICT, KERALA – 683545 BOUNDED BY: EAST : PROPERTY OF RAVI VALLIKATTUMALI, SOUTH : PANCHAYATH ROAD, WEST : PROPERTY OF THATTARUKUDI SANTHOSH, NORTH : PROPERTY OF THATTARUKUDI SANTHOSH			
2	**LAN No. 11104005237** 1. Radha Anil, 2. Arun Karthiayani	11-August-2026	**Rs.2,34,025.93/-** as on 10-August-2026	17-Nov-2026 **Symbolic**
	Description of Secured Asset(s) /Immovable Property (ies) ALL THAT PART AND PARCEL OF PROPERTY BEING EXTENT 1.01 ARES OF OLD SY NO: 618/13B, PIRAVOM SUB-DISTRICT, MUVATTUPUZHA TALUK , MEMURI VILLAGE, PAMPAKUDA PANCHAYATH, ERNAKULAM DISTRICT, KERALA – 686667 BOUNDED BY: EAST : REST OF THE PROPERTY SOUTH : CANNAL WEST : REST OF THE PROPERTY NORTH : 2.15 METER WIDE PRIVATE PATHWAY			
3	**LAN No. MHFLRESCAT000005026445** 1. Ashraf T, 2. Shaharban Asharaf	22-April-2026	**Rs.26,56,985.00/-** as on 15-April-2026	18-Nov-2026 **Physical**
	Description of Secured Asset(s) /Immovable Property (ies) ALL THAT PART AND PARCEL OF PROPERTY BEING EXTENT 3.64 ARES OF OLD SY NO: 1079/1-A-1437, EDAKKARA SUB-DISTRICT, NILAMBOOR TALUK, EDAKKARA VILLAGE, EDAKKARA PANCHAYATH, MALAPPURAM DISTRICT, KERALA – 6793310 BOUNDED BY: EAST : PROPERTY OF ABDURAHIMAN SOUTH : PROPERTY OF UNNIKRISHNAN WEST : VAZHI, PROPERTY OF GAFOOR NORTH : CONCRETE ROAD			

The Borrower/s / Guarantor/s 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 Muthoot Housing Finance Company Limited, for an above mentioned demanded amount and further interest thereon.

Place: Kerala, Date: 24 November, 2026 **Sd/- Authorised Officer - For Muthoot Housing Finance Company Limited**

RALLIS INDIA LIMITED
A TATA Enterprise
Corporate Identity No. L36992MH1948PLC014083
Registered Office: 23rd Floor, Vios Tower, New Cuffe Parade
Off Eastern Freeway, Wadala, Mumbai - 400 037
Tel: +91 22 6232 7400
Website: www.rallis.com **Email:** investor_relations@rallis.com

NOTICE TO SHAREHOLDERS

Special Window for re-lodgement of transfer requests of physical shares

In accordance with SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026, the shareholders of Rallis India Limited are hereby informed that SEBI has opened another special window from **February 5, 2026 to February 4, 2027**, for investors whose transfer deeds were executed before April 1, 2019, but were either not lodged for transfer or were lodged and subsequently rejected, returned or not attended due to deficiency in the documents/process/or otherwise.

The shares that are re-lodged for transfer shall be issued only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer.

Cases involving disputes between transferor and transferee shall not be considered in this special window and may be settled by transferor and transferee through Court/NCLT process. Further, shares which have been transferred to Investor Education and Protection Fund shall not be considered under this window for processing.

Eligible shareholders are requested to submit the necessary original transfer documents along with corrected or missing details and other requisite documents to the Company's Registrar and Transfer Agent, MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited) at C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai – 400083, Contact no: +91 81081 18484 or send an e-mail at investor_relations@rallis.com.

In case of any queries, shareholders are requested to raise a service request at https://web.in.mpms.mufg.com/helpdesk/Service_Request.html.

For Rallis India Limited

Sd/-
Sariga P Gokul
Company Secretary & Compliance Officer
ACS 39637

Place: Mumbai
Date: November 23, 2026

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, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: No.117, Shasthri Road, Ram Nagar, Coimbatore-641009.

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002.

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagors have availed loans from **Jana Small Finance Bank Limited,** by mortgaging your immovable properties. Consequent to default committed by you all, your loan account has been classified as **Non-performing Asset,** whereas **Jana Small Finance Bank Limited** being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued **Demand notice** calling upon the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within **60 days** from the date of notice, but the notices could not be served on some of them for various reasons.

Sr. No.	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. / as on
1	**1) Mrs. Mani Arusamy, W/O. Arusamy,** No. 3/206, Ramapattinam, Ponmalaiyur, Pollachi, Coimbatore - 642005. **2) Mr. Arusamy, S/O. Karuppusamy,** No. 3/206, Ramapattinam, Ponmalaiyur, Pollachi, Coimbatore - 642005.	**Loan Account No. 30500430000156 Loan Amount Rs.2,00,000/-**	Coimbatore South Registration District, Pollachi Sub Registration District, Pollachi Taluk, Ramapattinam Village, S.F.No.178, Plot No.4, 70 Sq,mtr bounded as follows:- I: Boundaries for an extent of 1659 Sq.ft **North of:** Properties in S.F.No.178, **South of:** East West Pathway, **East of:** Properties in Site No.5, **West of:** Properties in Site No.3 Measurements:- East - West on the both sides - 10 Meter, South North on the both sides - 7 Meter Along with mamool cart track and pathway rights and all other appurtenances attached thereto.	**NPA Date: 01.11.2026 & Notice Sent On 19-11-2026**	**Total Amount As On 15-11-2026 Rs. 1,67,798/-**
2	**1) Mr. Mantharasalam Mayilsami, S/O. Mayilsami,** No.5/87,Nallurpalayam, Vadambacheri, Sulur,Coimbatore - 641669. **2) Mrs. Sivakami Mantharasalam, W/O. Mantharasalam,** No. 5/87, Nallurpalayam, Vadambacheri, Sulur, Coimbatore - 641669.	**Loan Account No. 33439630001453 Loan Amount Rs.5,00,000/-**	Palladam All that part and parcel of the property situated in Tirupur Registration District, Sub-Registration office, Sulur Taluk, Sulthanpettai Panchyath union, Vathambacheri panchayath board, Vathambacheri village, Majara Nallurpalayam, Old S.F.No.148, New S.F.No. 760/12 an extent of 1854 Sq.ft property located as follows:- **North of:** The property belongs to Mr.Rangan and Vacant land, **South of:** The property belongs to Mr.Aran, **East of:** South-North Road, **West of:** 20 sq mt property belongs to Mr.Palani. Measurements:- East-West of the North side - 17.8 mt (58 ft), East-West of the South side - 13.8 mt (45 ft), South- North of the West side - 13.8 mt (45 ft), South- North of the East side - 8.4 mt (27 ft). Total an extent of 1854 Sq ft equal to 172.24 Sq mt land with South-North on the both side 21 ft, East-West on the North side 16 ft, East-West on the South side 17 ft totally 346 ½ sq ft East Facing 45 years Old M.Tile house with premise.	**NPA Date: 01-11-2026 & Notice sent on 19-11-2026**	**Total amount As On 12-11-2026 Rs. 4,29,405.99**
3	**1) Mrs. Maruthamani Vasudevan, W/O. Vasudevan,** No. 9/12, Kamarajapuram 1st Street, Ganapathy, Coimbatore - 641006. **2) Mr. Vasudevan Ramasamy, S/O. Ramasamy,** No. 9/12, Kamarajapuram 1st Street, Ganapathy, Coimbatore - 641006.	**Loan Account No. 31110430000109 Loan Amount Rs.3,50,000/-**	Coimbatore North Registration District, Ganapathy Sub Registration District, Coimbatore Taluk, coimbatore Municipality Ganapathy Village, S. F.No.295zA is situated at Kamarajapuram in Pana No.88 of land within the following boundaries and **measurements:- North of:** Property belonging to Subbulakshmi, **South of:** East West Road, **East of:** Property belonging to Ranganathan, **West of:** Property belonging to Gopal. In this middle, East West on the South side -16 1/2 ft, East West on the North side - before 16 1/2 ft present 16 ft 41/2 inches South North on the West Side - 27 ft 8 inches, South North on the West side-28 ft 1/2 inches, Ad measuring 1 cent 23 Sq.ft extent of land with Tiled house with doors, windows, Water connection, electricity connection and both deposits, with using the rights to layout roads common usage and common pathways etc., The above property Door No.98-99, Kamarajapuram Street No.1. The above property Town Survey No.156, Ward No. T(20), Block No.5. The above property is situated within the limits of Coimbatore Corporation.	**NPA Date: 01-11-2026 & Notice sent on 19-11-2026**	**Total amount As On 12-11-2026 Rs. 323186/-**

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor & Mortgagor as mentioned in Column No.2, calling upon them to make payment of the aggregate amount as shown in column No.6, against all the respective Borrower/ Co-Borrower within **60 days** of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No.6. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, **Jana Small Finance Bank Limited** shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.4. Please note that this publication is made without prejudice to such rights and remedies as are available to **Jana Small Finance Bank Limited** against the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors of the said financials under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained/ prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor.

Date: 23.11.2026, Place: Coimbatore & Tiruppur **Sd/- Authorised Officer, For Jana Small Finance Bank Limited**