

IDFC FIRST Bank Limited
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)
CIN : L65110TN2014PLC097792
Registered Office: KRM Towers, 8 Floor, Harrington Road, Chetpet, Chennai - 600031.
TEL: +91 44 4564 4000 | **FAX:** +91 44 4564 4022.



PUBLIC NOTICE
GOLD AUCTION CUM INVITATION NOTICE

The Below mentioned borrower has been issued notices to pay the outstanding amount towards the credit facility against Gold ornament savailed by him from IDFC FIRST Bank Limited. Since the borrower has failed to repay the dues under the facility. We are constrained to conduct an auction of the pledged Gold ornaments on **14/10/2025**. In the event any surplus amount is realized from this auction, the same will be returned to the concerned borrower and if there is any deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove the following account from the auction without prior intimation. Further IDFC FIRST Bank reserves the right to change the Auction Date without any prior notice.

LOAN ACCOUNT NUMBER	CUSTOMER NAME	BRANCH NAME
157453988	AMARAGOUDA KALLANGOUDA	HOSUR RURAL
155207381	KALLURU LAKSHMI DEVI	HSR LAYOUT SECTOR THREE
165918434	SHIVASHANKRAYYA CHANNABASAYYA HIREMATH	BASAVANA BAGEWADI RURAL
171369909	VENKATESH S	BANGARAPETE IFBL
168534950	VINAY R	BANGALORE BASAVESHWARA NAGAR BRANCH
171605005	RAGHU M	BANGALORE BASAVESHWARA NAGAR BRANCH
157547694	ABHIJEET HIREMATH	BANGALORE BASAVESHWARA NAGAR BRANCH

Auction will be conducted online through <https://idfcgold.auctiontiger.net> on 14/10/2025 from 12:00 pm to 2:00 pm. / <http://gold.samil.in> on 14/10/2025 from 3:00 pm to 5:00 pm. By way of this publication the concerned borrower are hereby given final notice and last opportunity to pay the facility recalled amount, with all interest and charges before the schedule auction date failing which the jewellery will be auctioned. Please note that, if the auction does not get completed on the same day due to time limit the bank will re auction the pledged gold ornaments within next 7 days on the same terms and conditions. If the customer is deceased all the conditions pertaining to auction will be applicable to his legal heirs.
Date: 06-10-2025 Place: KARNATAKA

The Jammu & Kashmir Bank Limited,
Impaired Assets and Recovery Branch, B56-B36,
Dyavasananadara Industrial Estate, Mahadevapura,Bangalore-560048.
CIN: L65110JK1938SGC000048



JKB/IARB/2025/
E-AUCTION/SALE NOTICE
PUBLIC NOTICE FOR SALE OF PROPERTIES MORTGAGED TO THE BANK UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT 2002
Whereas, the Authorized Officer of Jammu & Kashmir Bank Ltd in exercise of powers conferred under SARFAESI Act, 2002 and Security Interest (Enforcement) Rules, 2002, issued a **Demand Notice dated 14.06.2023** calling upon **Mr. Deepak S S/o Shivakumar**, R/o No.261, 1st main road, 8th Block, Koramangla Village, Bangalore, South Bangalore 560095 for payment of its dues aggregating to **Rs.48,15,608.10 (Rupees Forty eight lac fifteen thousand six hundred eight and paise ten only)** as on **31.05.2023** together with future interest and other cost and charges within a period of 60 days.
Whereas, the Authorized Officer has taken possession of the mortgaged properties mentioned hereinafter under section 13 (4) of SARFAESI Act 2002 on 26.10.2023. . Consequent upon failure by the borrower to repay the Bank's dues, I the named Authorized Officer in exercise of the powers conferred under Section 13(4) of the Act read with rule 8 to 9 of the Security Interest (Enforcement) Rules, 2002 notify the sale of the Secured Asset for realization of the dues on **"as is where is and/or as is what is and whatsoever there is, basis" and "no complaint/no recourse basis"** condition.

Name of the Borrower(s)/ Mortgagor(s)/ Guarantor(s)	Mr. Deepak S S/o Shivakumar , R/o No.261, 1st main road, 8th Block, Koramangla Village, Bangalore, South Bangalore 560095 (Borrower). Mr. Venkatesh Kumar D S/o Mr. Dayanand R/o Kempegowda Road Behind BBMP Office Dayanada Ganduddi Hanumanthappa (Guarantor)
Amount in Demand Notice (excluding interest and other expenses from 31.05.2023) Amount Due on 31.08.2025 (Excluding interest from 01.09.2025 and other expenses from 01.06.2023)	Rs. 48,15,608.10 (Rupees Forty eight lac fifteen thousand six hundred eight and paise ten only) as on Rs. 58,49,617.00 (Rupees Fifty eight lacs forty nine thousand six hundred and seventeen only)
Description of the mortgaged asset (Put on sale)	All the piece and parcel of immovable property Residential Apartment being a 2BHK flat bearing No.201 in second Floor, measuring 1100 Sq.Ft of super built up area put up in property forming part of Apartment building known as "ELITE SHINE", together with 265 Sq Ft of Undivided Share, right, title, interest and ownership along with One covered Car Parking space earmarked in the Stilt Floor constructed in property bearing No.30, old VP Khata No.291/283/30 formed in converted Sy No.75/3, converted vide official Memorandum bearing No. B.DIS.ALN.SR(S)140/1993-94 DATED, 21.02.1994 issued by the Deputy Commissioner's office, Bangalore District situated at Vajarahalli Village, Uttarahalli share in common areas such as passages, lobbies, lift, staircase and other areas of common use with the right to pass through all the common passages leading to road and free for egress and ingress at all the times and entitled for all the common areas and amenities and the entire land property is bounded on the: East by: Site No.29, West by: Road, North by: Sy No.73/2, South by: Site No.31 and the entire land property measuring on the: East to West: 85 Feet, North to South: 50 Feet Totally measuring in all 4250 Square Feet or thereabouts.
Reserve Price	Rs.49,36,545 (Rupees forty nine lacs thirty six thousand five hundred forty five only).
Earnest Money Deposit (EMD)	Rs.4,94,000 (Rupees four lacs and ninety four thousand only)
Bid Increase Amount	Rs. 50,000 (Rupees fifty thousand only)
Name of the Branch	THE JAMMU AND KASHMIR BANK LIMITED, Business Unit, Impaired Asset Recovery Branch, B 36 Dyavasananadara Industrial Estate Mahadevpura, Bangalore-560048
Authorized Officer/Designation	Mr. Pawan Abrol / Assistant General Manager
Last Date & Time of submission of Bid, Earnest Money Deposit (EMD) and Documents	01.11.2025 at 4.00 PM
Date and Time of e-Auction	03.11.2025 from 2.30 PM to 3.30 PM
Earnest Money Deposit (EMD) & Other Remittance/s details/ by RTGS to Account Number	THE JAMMU AND KASHMIR BANK LIMITED, Business Unit: Impaired Asset Recovery Branch, Bangalore. IFSC Code: JAKA0IMPBNG Account No.: 0955072000000001 in the name of RTGS Inter Bank Receipts

TERMS AND CONDITIONS

1) The E-Auction is being held on **"As Is Where Is" And "As Is What Is Basis" And "Whatsoever There Is Basis And No Complaint/ No Recourse Basis"**. To the best of knowledge and information of the Authorized officer, there are no encumbrances on the properties, except specifically disclosed herein. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties/ies put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The bidders shall satisfy themselves as to the description, condition or accuracy of the details regarding the properties/ies given hereinabove.

2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The physical inspection of properties/ies put on auction will be permitted to interested bidders upto **01.11.2025 & between 10:00 AM to 4:00 PM** with prior permission of the Authorised officer. Inspection of the documents relating to the properties will be permitted to the interested bidders or their authorized representatives at Impaired Asset Recovery Branch, Bangalore, **between 2.00 PM to 4.00 PM on 01.11.2025**. The bid price shall be absolute in terms and should not be linked to any reference. Conditional bids shall be rejected.

3) The interested bidders shall submit their offer through website <https://sarfaesi.auctiontiger.net> (the user ID and password can be obtained free of cost by registering name with "https://sarfaesi.auctiontiger.net") through their login ID and Password. The EMD 10% of RESERVE PRICE shall be payable through NEFT/RTGS/DD (EMD remittance details given above) on or before **01.11.2025, at 5.00 PM**. Please note that Cheques shall not be accepted as EMD amount.

4) After Registration by the bidders in the web-site, the intending purchaser/ bidder is required to get the copies of following documents uploaded in the web-portal before last date of submission of the bid(s) viz. i) Copy of the NEFT/RTGS/ challan, ii) Copy of PAN card/Aadhar Card iii) Proof of identification (KYC) viz. copy of Voter ID Card/Driving License/ Passport etc. iv) Copy of proof of address, v) Duly Filled up & Signed Copy of Annexure II & III attached to the Tender form, without which the bid is liable to be rejected.

5) The Interested bidders who require assistance in creating login ID and password, uploading data, submitting bid, training on e-bidding process etc., may avail online training on E-Auction from M/s E-Procurement Technologies Ltd. (Auctiontiger), Ahmadabad. Contact Number :079-68136880/68136837 Mobile Number:9265562821/118, 9374519754 Contact Person: Mr. Ram Prasad Sharma Mob No.8000023297, E-mail id:ramprasad@auctiontiger.net, support@auctiontiger.net, and for any property related query may contact Branch Head IARB Bangalore Bangalore **Mr. Pawan Abrol** (Cell# +91-9958008846) Email: impbng@kbbmail.com.

6) Only buyers holding valid User ID/Password and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the online auction process.

7) The interested bidders who may have submitted their **EMD not below the 10% of reserve price** through online mode/DD before **5.00 P.M. on 01.11.2025** shall be eligible for participating in the e-auction. The e-auction of above properties would be conducted exactly on the scheduled date & time as mentioned above by way of inter-se bidding amongst the bidders. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount" against the Property. In case bid is placed in the last 5 minutes of the closing time of the e-auction, the closing time will automatically get extended for **5 minutes** (subject to unlimited extensions of **5 minutes** each). The bidder who submits the highest bid (not below the reserve price) on closure of online auction shall be declared as successful bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer and Secured Creditor.

8) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit **25% of the sale price**, adjusting the EMD already paid, within **next working day** of the acceptance of bid price by the Authorized Officer and the balance **75% of the sale price** on or before **15th day of the sale**. In case of default in payment by the successful bidder, the amount already deposited by the Bidder shall be liable to be forfeited and the property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.

9) The prospective qualified bidders may avail online training on e-auction from **M/S E-Procurement Technologies Ltd.** prior to the date of e-auction. Neither the Authorized Officer/Bank nor M/s. e-procurement technologies Ltd shall be liable for any network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.

10) **The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fees etc. and also all the statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody. The successful bidder shall have to bear 1% TDS on account of the sale of property over and above the bid amount.**

11) The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

12) The bidders are advised to go through the detailed terms and conditions of e-auction available on the website of **M/S E-Procurement Technologies Ltd.** <https://sarfaesi.auctiontiger.net> before submitting their bids and taking part in e-auction.

13) Participation in the bid shall be deemed to be acceptance of the terms and conditions specified in the e-auction by the bidders/intending purchaser.

Date: 01.10.2025, Place: Bengaluru **Authorized Officer**



Ujjivan Small Finance Bank
Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka.
Regional Office : No.325,Ground Floor, KIADB Main Road,4 th Phase, Peenya Industrial Area, Nallakadaranahalli Village, Peenya, Bengaluru, Karanataka-560058.

PUBLIC AUCTION NOTICE

PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI)Act) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.
The undersigned as authorised officer of Ujjivan Small Finance Bank Ltd, has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sl. No	Loan Acc. No. / Branch	Name of Borrower/ Co-Borrower / Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) As on	Date of Symbolic Possession & Physical Possession	Present Outstanding balance as on 02.09.2025	Date & Time of Inspection of the Property	Reserve Price / Earnest Money Deposit (EMD)	Date and Time of E-Auction	Last date for submission of Bid
1	111521017 0000020	1. Mr. K P Muniraj, 2. Mrs. Kamala	05.05.2022 / Rs.11,95,622/- as on 29.04.2022	08.12.2022 & 03.11.2023	Rs. 22,93,843.89	12.11.2025 Between 10.00 AM – 5.00 PM	Rs.28,52,000/- / Rs.2,85,200/-	14.11.2025 Between 11.00 AM to 12.00 PM	13.11.2025

Description of the Immovable Property: All that piece and parcel of the property bearing No.461, formed in Sy.No.14, situated at Ganakallu Village, Srinivasapura Colony, Kengeri Hobli, Bangalore South Taluk measuring East to West 29 feet and North to South 40 feet in all measuring 1160 Sq., ft, and bounded on the: East by : Site No.42, West by : Passage, North by : Site No.457, South by : Road.

Terms & Conditions :-
The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".
1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of properties put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned one day before the auction date as mentioned above.
4. For Details on Properties or Any Clarifications, Kindly Contact Authorised Officer – Mr.Raju V- 8892914019/ Mr. Tijo Sajjan – 7845192961.
5. The E-Auction will be conducted through Ujjivan Small Finance Bank Approved E-auction service provider - M/s C1 India PVT LTD. Contact person – Mr. Prabhakaran (Mo.No.7418281709).The intending bidders are advised to visit <https://www.bankauctions.com> or <https://www.ujjivansfb.in> e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal <https://www.bankauctions.com> and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India PVT LTD, Helpline Number's- 7291918824,25.26 support email id:- support@bankauctions.com , Auction portal - <https://www.bankauctions.com>.
6. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer / Tender without assigning any reason.
7. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15 th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
8. The publication is subject to the force major clause.
9. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure/Internet failure/power failure etc.), in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
This is also a notice to the above-named borrowers/Guarantors/Mortgagors about public auction scheduled for sale of mortgaged properties.
Place: Bangalore, Date : 04.10.2025.

Sd/- Authorised Officer, Ujjivan Small Finance Bank

IN THE COURT OF THE HON'BLE ADDL. CIVIL JUDGE AND J.M.F.C. AT HOSKOTE
C.Mis. No. 182/2025
Smt. Lalithamma and others ...Petitioners
And : The Tahasildhar, Birth and Death Registrar, Hosakote. ...Respondent

NOTICE TO GENERAL PUBLIC
Whereas the petitioners have filed above petition seeking direction to the Tahasildhar, Hoskote Taluk. For issuance of the death certificate for Husband of the 1st petitioner by Name Late **BHAIRAPPA S/O LATE KEMPANNA was died on 23/02/2024** at the home in Shivanapura Village, Nandagudi Hobli, Hoskote Taluk, Bangalore Rural District. The said case is posted for appearance of interested parties on **25.10.2025 at 11.00 am** before the above said court. Any interest parties shall appearance in person through advocate failing which the above case will be disposed as ex-parte.
Given under my hand and seal of the court this 3rd day of October 2025.
By order of the Court, Sheristadar, Civil Judge & J.M.F.C., Hosakote.
GANESHA B.G, Advocate
Office at No.3, Opposite Taluk office, Municipal Complex, Hosakote. Ph.No: 8660937700

PUBLIC NOTICE
That my client intend to purchase the immovable schedule property from **Mrs. B.M. Sujatha and Mr. V.M Basavarajiah**
Any persons ,financial institutions having any sort of claim /rights/interest/charge on the below said property or any objections for said sale of the below mentioned property may file their objections in writing along with supporting documents addressed to the undersigned within **07 days** from the date of publication of this notice .failing which, it shall be construed that there are no claims of any sort over the below said property and my client shall be advised to proceed with the proposed transaction. Any claims thereafter shall not be entertained.

SCHEDULE PROPERTY
All that piece and parcel of **Site bearing No. 10, Door No.833/10, E-khatha No.3046992063** in the residential layout known as **'SAIBABA LAYOUT'** measuring East to West towards Northern side 12.20 Mtr , towards Southern side 12.30 Mtr ,North to South towards Eastern side 11 Mtrs, towards Western side 9.14 Mtrs totally measuring (12.20+12.30)/ 2 X (11.00+9.14)/2 =123.3575 Sq Mtrs along with a **Residential building, having Super Built Up area of 102.1933 Sq.Mtr** and layout, formed in the residential converted land bearing Sy.No.230/3 measuring 32 Guntas, situated at Avaragere Village, Kasaba Hobli, Davanagere Taluk, Kolar District and bounded on:
East by : Site No. 09;
West by : 9Mtr Wide Road;
North by : Site No.11;
South by : Re Survey No.217/3, 8 in approved Layout.

Sd/-
SREELEKSHMI MADANAN
Advocate & Consultant
No.116, Confident Orion, Near Spandana Hospital Sompurgate, Bangalore-562125, Ph:7760892256, 9744800547

PUBLIC NOTICE
Public are hereby informed that my clients 1). **SMT. ANITHA .S**, W/o. Sri.Shivakumar, Aged about 40 years, Residing at No.67/3, 3rd Cross, Kaveri Nagar 'A' Block, R.T Nagar Post, Bengaluru - 560 032. And **SRI .N.GOPINATH**, S/o. Narayanaswamy, Aged about 46 years, Residing at No.16, 2nd Cross, Kaveri Nagar 'A' Block, Near Ganesh Temple, R.T Nagar Post, Bengaluru - 560 032, my clients are willing to purchase the property by availing a loan with Piramal Finance limited by the present property owner, **SMT.RENUKAMMA**, D/o. Late Sri. D. Munishamappa, W/o Late Sri. Venkataramappa, Aged about 57 years, Resident of Kaverinagar 'A' Block, R.T Nagar Post, Govindapura, Bengaluru - 560 032, Registered Sale deed Document No. HBB-1-01200/2025-26, dated: 26/08/2025, my clients further states that any disputes his ownership or possession of the schedule property member of the public are hereby notified that if anyone having any adverse claim in respect of the said property hereby advised to place their claim with appropriate written evidences. Please note that claims received without written evidence within **7 Days** from the date of publication of this notice thereafter will not be entertained.

SCHEDULE
All that piece and parcel of the **North Portion of Site No.73**, measuring East to West 40 Feet North to South 15 feet, Property No.37/4, **BBMP E-PID No.2253819109, consisting 3 Squire ACC roofed house**, constructed with brick and cement, Red oxide Flooring, Jungle Wood used of preparation of Doors and windows with all basic amenities, situated at Kaveri Nagar 'A' Block, Kavalabyrasandra Ward, Nagawara Village, Kasaba Hobli, Bengaluru North taluk bounded on the :- **East by** : Road, **West by** : Site No.70, **North by** : Site No.74 belongs to Smt. Malar, **South by** : Southern Half Portion of the same site No.73 belongs to Sri. Thullisiram Ram Reddy.

M.V. VENKATESH, Advocate
No.53, 1st Floor, 28th Cross, Cubbonpet Main Road, Bengaluru-560 002.
Mobile : 99008 05433

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