# **6** ECONOMY & PUBLIC AFFAIRS

Reserve Price A) Demand Notice Date

B) Possession date

C)Outstanding Balance

as per Demand Notice

A)Demand Notice Date-

B)Symbolic Possession

D)Outstanding Balance as per Demand Notice:

C) Possession: Physica

A)Demand Notice Date-

10-10-2023

B) Possession Date:

21-12-2023

D)Outstanding Balance

Rs .50,51018.36

C) Possession: Physica

per Demand Notice:

Sd/- Authorized Officer, Vistaar Financial Services Private Limited

date: 13-10-2021.

Rs 40,83,256.42

30-06-2021

Date& Time of E-Auction

Last Date of Submission EMD

Date & time of Property

Inspection

Date and Time of E-Auction

25-01-2024 at 11:30 am to 12:30

pm (with unlimited extension

of 5 min each)

ast Date of Submission FMD with

KYC 24-01-2024 up to 5:00 PM.

Date and of Inspection

28-12-2023 and 08-01-2024

between 11.00 Am to 4.00PM

Date and Time of E-Auction

25-01-2024 at 12:30 Pm to 1:30

pm (with unlimited extension

of 5 min each)

Last Date of Submission EMD wit

Date and of Inspection

28-12-2023 and 08-01-2024

between 11.00 Am to 4.00PM

KYC 24-01-2024 up to 5:00 PM.

Vistaar Financial Services Pvt Ltd

Regd Office:- Plot No.59&60-23, 22<sup>nd</sup> Cross, 29<sup>th</sup> Main, BTM Layout Stage-2, Bengaluru-560076. www.vistaarfinance.com

Earnest Money

Deposit (EMD)

**Bid Incrementa** 

Rs. 4.54.550/

Bid

Incremental

Mount:-5.000

**Reserve Price** 

Rs.46,53,000/

Earnest Money

Deposit (EMD)

Rs. 4,65,300/

Bid

Incrementa

Amount:-5,000/-

Amount

Branch office at No. 387, 1st Floor, TI Cycle Road, Opp to Ambattur Post Office, Varadharajapuram, Ambattur, Chennai, TN - 60005

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 Rule 8 and 9 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)/Guarantor(s) that the below described immovable properties mortgaged

the Secured Creditor the Symbolic Possession of which has been taken by the Authorised Officer of Vistaar Financial Services Private Limited under the SARFAESI Act 2002 and in exercise of powers conferred under section 13(12) read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the SARFAESI Act 2002

The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 25-01-2024 through E-Auction. It is hereby informed to Genera

public that we are going to conduct public through E-Auction platform provided at the website: https://sarfaesi.auctiontiger.net

3,and as per Patta No 50, Land measuring an extent of Reserve Price

323, as per patta Present Servey No 86/17, so totally land Rs.45,45,500/

measuring an extent of 1195 Sq Et (111 Sq Mts.) situated Earnest Money

at Periyakavanam Village, Ponneri Taluk, Thiruvallur Deposit (EMD)

Descriptions of the property

Land and building bearing Plot No 11, Land measuring

an extent of 872 Sq Ft comprised in Old Survey No 86/

District, and bounded on the North by : Gajalakshminagar;;

South by : Street; East by : Plot belongs to Nalini; West by

All the piece and parcel of the Immovable property Within the

Registration District of South Chennai and Sub Registration

District, Neelangarai bearing House Site with Building Door No

neasuring an extent of 1080 Sq Ft, in Grama Natham Old S.No

12, New S.No. 313/5, With RCC Building including all its amenities and electricity Service connection Situated in

njambakkam Village, Sholinganallur Taluk, Kanchipuram

District Now Chennal District Linear Measurements are North

by 40 Feet; South by 40 Feet; East by 27 Feet and West by

Desingu, ; South by - 10 Feet Road ;East by - Land belongs to

P. Rajendran ;West by - Land belongs to B. Ramu,

Feet and bounded on the North by - Land belongs to R

For further details on terms and conditions please visit https://sarfaesi.auctiontiger.net & www.vistaarfinance.com to take part in e-auction.

of borrower/co-orrower, Mortgagor All that piece and parcel of the immoveable property of

Plot belongs to Sambanthan;

Mr. JEGANATHANG 5/63, Gowriamman Koil Street, Injambakkam, Chennai-600115,

# **Credit card spends** decline 10% in Nov

### AATHIRA VARIER Mumbai, 22 December

redit card spending by dropped Indians 10 per cent to ₹1.61 trillion in November 2023 from a record ₹1.78 trillion in October 2023 on account of a dip in e-commerce payments as the festive season came to an end.

While the Point of Sale (PoS) transactions increased ₹59,014.93 crore in November from ₹57,774.35 crore in October, the e-commerce payments dropped to ₹10.1628.71 from crore ₹120,794.40 crore in October.

'The credit card transactions declined after the festive season neared its end which can be seen by the sequential drop in the online payments. However, the point of sale or PoS transactions have witnessed an increase," said Saurabh Bhalerao, associate director, CareEdge

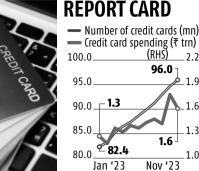
Transactions of leading credit card issuers also saw a decline with industry leader HDFC Bank's credit card transactions dropping down



to ₹42,049.32 crore from ₹45,173.23 crore in October. ICICI Bank card transactions fell to ₹27.772.63 crore from ₹34,158 crore and Axis Bank to ₹18,582.84 crore from ₹21,728.93 crore.

Transactions in SBI Cards, issued by the public sector lender, grew to 31,407.57 crore from ₹35,406.01 crore in October 2023.

However, credit cards issued by domestic lenders continued to remain in the upward trajectory with issuances rising to 96 million in November from 94.71 million in October.



HDFC Bank maintained its leadership position, having 19.51 million in circulation in comparison to 19.18 million

2.2

1.9

1.6

13

1.0

cards in October. SBI Cards had 18.25 million in circulation as compared to 18.07 million, ICICI Bank was at 16.20 million, and Axis Bank stood at 13.34 million.

The credit card industry is likely to see loan growth moderating after the Reserve Bank of India (RBI) last week asked commercial banks and nonbanking financial companies to increase the risk weight for unsecured lending

record 400 million Swiss committed to ensuring that we francs," said Nirupesh Joshi, co- have appropriate and rigorous

Company. "The country," he non-audit services to public added, "is expected to be one of interest entities." Deloitte in its Once phase 2 has been imple-At a luxury symposium by the the top luxury watch importers response has told the NFRA that mented, phase 1 will be discon-Indo-French Chamber of in the next few years." It is also it has "set out certain matters to tinued, Sebi has suggested. Commerce and Industry in New increasingly becoming a suppli- the facts included in the report Delhi, Comité Colbert CEO er of watches. Bangalore Watch to incorporate any amend-

"Korea and China are pure independent policies of the ed in the second phase. Sebi as a promising market. The eco- consumers in this segment, but audit firm did not recognise said the shorter settlement nomic and socio-cultural indi- India is also about understand- the direct and indirect rela- cycle will further free up capital cators finally seem to show that ing luxury - from carpets to tionship between it and its net- in the securities market, the planets may be aligning. jewellery," an industry stake- work members of the interna- enhance risk management by When it comes to luxury, India holder said. "It is a rare, lived tional network Ernst & Young clearing corporations, and

Closing the year on a high, authority has recommended heralded as a promising market. couturier Manish Malhotra for- the audit firm make necessary liquidity fragmentation, the dis-The economic and socio-cultur- ayed into the international mar- changes to its India policy to cussion paper stated that there al indicators finally seem to ket with a flagship store at the recognise the direct or indirect will be participants who can show that the planets may be Dubai Mall. This was almost a relationship between the mem- access both T+0 (or instant setaligning. When it comes to lux- year after designer Sabyasachi ber firms of their international tlement) and T+1 markets, and ury, India matters; I am con- Mukherjee opened his first network. "It should also review will bridge price and liquidity international flagship store in all its ongoing engagements gaps between the two segments. Comité Colbert is France's West Village, New York. Two considering EY Network entiofficial luxury association, rep- other Indian names - Rahul ties as directly or indirectly prices for same scrip between resenting more than 95 of the Mishra and Gauray Gupta — related to SRBC Entities," the the two segments (T+0 or have, year after year, presented NFRA said.

the weaknesses should be treat- be addressed by the introduc-There was a time Singh of LV ed as areas of potential tion of price bands between segmanaging director and senior would visit luxury stores improvement and not a nega- ments (of say +100 basis points), partner, chair of practices at abroad, observe the salesper- tive assessment of the work of which ensure limited diver-Boston Consulting Group India, sons there and then pass on the audit firm unless specifical-gence in the prices between the "Today look at how well-Audit documentat 15 to 18 per cent since Covid. trained the sales executives in SRBC & Co inspection, in many Sebi, however, has acknowl-And, it is likely to grow at a com- our luxury stores are," he said. cases, the NFRA said, did not edged that the two different pound annual growth rate of 15 "They treat you like kings and meet the requirement of cycles can affect price discovery, per cent over the next five years. queens. Luxury is all about serv- Standard on Auditing (SA) 230 increase the cost of trading, The decade of retail for ice, and the West can no longer as the documents were signed increase the impact cost in case off as completed before the of lack of liquidity, and result in

**Kejriwal gets** 3rd summons in liquor case

VISTAAR

FINANCE

1.Name

1. Mr GIRITH

KUMAR J

2. Mrs.

KALAIVANI.G

Account No

0098SBML01899

1. Mr MANIKANDAN

JAGANANATHAN

SINGARAM

3. Mrs.

MUTHULAKSHMI

JAGANANATHAN

Account No

0211SBML00793

The Enforcement Directorate has issued a fresh summons to Delhi Chief Minister Arvind Kejriwal for questioning for January 3 in the excise policylinked money laundering investigation, sources said on Friday. This is the third notice to Kejriwal, also the national convenor of the Aam Aadmi Party (AAP), after he refused to appear before the federal agency on two earlier summons for November 2 PTI and December 21.

# Punia to return Padma Shri over WFI chief election

Olympic medallist grappler Bajrang Punia on Friday decided to return his Padma Shri award in protest against the election of Brij Bhushan Sharan Singh loyalist Sanjay Singh as the chief of Wrestling Federation of India. "Lam returning my Padma Shri award to the PM. This is just my letter," he posted on X. On Thursday, Olympics bronze medallist Sakshi Malik announced guitting the sport as a mark of protest. PTI

PwC told NFRA: "We remain in the networking agreement.

In the first phase, custodian clients, such as foreign portfolio investors and certain institu-The NFRA in its inspection tional investors, will be excludreport of SRBC & Co found the ed. These clients will be includallow investors to have better The financial reporting control of funds and securities.

Regarding concerns about

"The issue of divergence of instant settlement cycle, and The inspection report stated T+1 settlement cycle), can also T+1 settlement cycle and T+0 or instant settlement cvc it said

Encumbrance: No such information known to the best of the knowledge of Authorized officer. The bidders are requested to do their own due diligence I. EMD Remittance Deposit Through Vistaar Financial Services Pvt Ltd to the credit of Account No 915030002126946, Axis Bank Ltd, IFSC Code UTIB0001541 5. For further details and queries, inspection of property, please contact Concerned official of Vistaar Financial Services Private Limited Mr RAJA (BCM) (Mobile No 8680881822 This notice should also be considered as 30 days' notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement)Rule-200 Date: 23.12.2023. Place: Chennal

email id : ramprasad@auctiontiger.net . support@auctiontiger.net



SHRIR @ M HOUSING FINANCE Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East) Mumbai 400 051; Tel: 022 4241 0400, 022 4060 3100 ; Website: http://www.shriramhousing.in Reg. Off: Office No.123, Angappa Naicken Street, Chennai-600 001; Branch Off: Srinivas Tower | First Floor | Cenatopha Road | Alwarpet | Chennai - 600018

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE THROUGH PRIVATE TREATY FOR SALE OF IMMOVABLE PROPERTY

Sale Notice through Private Treaty for Sale of Immovable Asset under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

. All Interested participants / bidders are requested to visit the website https://sarfaesi.auctiontiger.net & www.vistaarfinance.com For details, help, procedure and online trainin

on e-auction, prospective bidders may contact M/s. e-Procurement Technologies Ltd.; Contact Mr.Ram Sharma Contact number: 8000023297/ 079-61813 6803

Sale Notice is hereby given to the public in general and in particular to the Borrower/s, Mortgagor/s and Guarantor/s that the below described immovable properties mortgaged/ charged to the Shriram Housing Finance Limited and the Physical possession of which have been taken by the Authorized Officer of Shriram Housing Finance Limited (SHFL) Secured Creditor, is available for Sale and will be sold on "As is where is", "As is what is" and "Whatever there is" basis in the Private Treaty for Sale scheduled on 10.01.2024 as per the particular given herein under for recovery of balance due to the Shriram Housing Finance Limited from the Borrower(s) /Guarantor(s) and Mortgagor(s). Details of Borrower(s) /Guarantor(s) and Mortgagor(s), amount due, Short Description of the Immovable property and encumbrances known thereon (if any), possession type, and others details are also given as under.

Standard Terms and Conditions for sale of property through Private Treaty are as under:

1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS"

2. The purchaser will be required to deposit 25% of the sale consideration on the next working day of receipt of Company's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter.

3. The purchaser has to deposit minimum 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above.

4. Failure to remit the amount as required under clause (2) above, will cause forfeiture of amount already paid including 10% of the amount paid along with application

5. In case of non-acceptance of offer of purchase by the Company, the amount of 10% paid along with the application will be refunded without any interest. 6. The property is being sold with all the existing and future encumbrances whether known or unknown to the Company. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims / rights / dues.

7. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.

8. The Company/ Secured Creditor reserve the right to reject any offer of purchase without assigning any reason.

9. In case of more than one offer, the Company/ Secured Creditor will accept the highest offer.

10. The interested parties may contact the Authorized Officer of the Company/ Secured Creditor for further details / clarifications and for submitting their application.

I . The nurchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties in respect of purchase of the property

▶ FROM PAGE 1 Luxury...

Benedicte Epinay said the Company, a new-age premium ments in the final report". desire for luxury products has watch brand, for instance, supgone up by 75 per cent. "For 20 plies to over 30 countries. years, India has been heralded matters; I am convinced of culture, which is appealing to Global Ltd. the global market."

that," she said. "For 20 years, India has been vinced of that," she said.

world's top luxury brands.

Speaking to *Business* their collections at the Paris Standard on the sidelines of the Haute Couture Week. symposium, Abheek Singhi, said the Indian luxury sector service tips to his staff in India. ly indicated otherwise. has grown at an average rate of

Swiss luxury watches worth a founder, Bangalore Watch controls over the provisions for **Sebi** ...

India" is how Pushpa Bector, match India's standards." senior executive director, DLF Retail, described the next 10 Livinglife king size years. "At our luxury destina- The demand for luxurious tions ing those from LVMH and ping100 crore. Bulgari, have doubled over the

ry. Brands are adjusting their ₹1,170 crore. pricing in India accordingly. Bector added. The way they were worth ₹100 crore each engage with the Indian con- 10 in Mumbai and two in the Waterhouse sumer is also changing.

Even the ones that would are now seeking greater visibil- fessionals, Anarock said. ity. Take the example of French in Mumbai.

India is the destination big demand. An Amrita Sher- However, it found the overseas among those that announced Indian artists. their entry into the country. Next year, French departmental was truly India's moment. store Galeries Lafayette will begin operations in Mumbai, begin operations in Mumbai, before opening in Delhi in 2025.

## A two-way street

ator and exporter of luxury.

So, the plan is to expand crore recorded a 247 per cent trol, governance, talent, tools market cap brackets. Emporio to double its size. year-on-year sales value surge and methodologies, we remain "Whatever is current and rele-in 2023. Of these, 58 were sold committed to upholding the vant in Paris is current and rel-in seven cities for a total of confidence stakeholders place **Debt...** evant at Emporio," Bector said. about ₹4,063 crore. Compare in us. We look forward to work-

tial customers one on one, and were closed by business owners ties as "Those Charged with amount. at times only through an invite, and 16 per cent by C-suite pro- Governance in violation of SA".

Fashion and Retail Ltd) were broke multiple records for erned audit clients.

dures. Emporio and homes also soared this year. In ering sustainable, consistent for only the top 500 companies

Today, besides HNIs, a that to the whole of 2022, when ing with all professional bodies "It talks only of a worst-case sceyoung and aspirational popula- 13 ultra-luxury homes were sold collaboratively to serve the pub- nario and is not fait accompli,"

Also, at least 12 deals in 2023 SRBC & Co.

"In 2022, India imported policies and practices."

completion of the audit proce- divergence in prices

Furthermore, T+0 settle-"We are committed to deliv- ment will initially be available

Chanakya (in New Delhi) — Gurugram, DLF sold a 10,000- high quality audits and consider by market capitalisation. sales of luxury brands, includ- plus sq ft apartment for a whop- NFRA's recommendations very Similar to India's transition to constructive in supporting the T+1, the transition to T+0 will Real estate consultancy objective of enhancing audit also be done in three tranches past three-four years, and they Anarock said ultra-luxury guality. With our firm's strong of 200, 200, and 100 companies. all want more space," she said. homes priced upwards of ₹40 focus on systems of quality con- from the lowest to the highest

tion is also a consumer of luxu- for a total sales value of about lic interest and maintain trust the ministry stressed. Stating its in the audit profession" said position, the finance ministry

underscored that India's gener-In the case of Price al government debt was over-Chartered whelmingly rupee-denominat-Delhi-National Capital Region. Accountants, the NFRA found ed, with external borrowings In terms of buyer profiles, the firm's policy of the audit from bilateral and multilateral traditionally reach out to poten- around 79 per cent of the deals committee of the audited enti- sources contributing a minimal

Domestically issued debt, it The NFRA noted PwC's pol- highlighted, was largely in the The art palette was also as icy decision to voluntarily form of government bonds -luxury brand Dior, which, in a vibrant, and it looks set to better restrict providing non-audit mostly medium- or long-term first, showcased its Fall 2023 col- all past records, said Tushar services to NFRA-governed with a weighted average matulection at the Gateway of India Sethi, CEO, AstaGuru Auction clients, its subsidiaries and its rity of roughly 12 years for cen-House. Indian masters were in material overseas associates. tral government debt.

"Therefore, the rollover risk everybody is eyeing. This year, Gil sold for a record-breaking member firms of the PwC net- is low for domestic debt, and the Italian menswear brand Brioni ₹61.80 crore and several other work were permitted to provide exposure to volatility in and Christian Louboutin (in artists set personal records, those services to overseas hold-exchange rates tends to be at the partnership with Aditya Birla Auction house Christie's, too, ing companies of NFRA-gov- lower end," the finance ministry said. It said the shocks experi-

The authority has advised enced this century by India For the world of luxury, 2023 PwC to take further steps to were global in nature, such as avoid potential non-compliance the global financial crisis, taper with Indian law and incorporate tantrum, Covid-19, the Russiain its Independence Policy Ukraine war. "These shocks Manual mitigating measures. uniformly affected the global The inspection report of economy and barely few coun-

BSR in its response said: "We Deloitte Haskins and Sells tries remained unaffected. "The year wasn't just about for- appreciate the recommenda- observed that in one engage- Therefore, any adverse global eign brands coming to the tions ... and will constructively ment the audit firm provided shock or extreme event is country. It was also about India engage with Hon'ble NFRA in non-audit services, which expected to unidirectionally reaffirming its identity as a cre- evaluating and implementing amounted to a "self-review impact all the economies in an further improvements to our threat". The report observed interconnected and globalised there was no board as envisaged world," the statement added.

12. Sale shall be in accordance with the provisions of SARFAESI Act / Rules.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
<ol> <li>Mrs. Amrunnisa W/o Mohamed Thariq No. 71, North Part, Kumarakurubara Street, Municipal Colony Street, Ezhil Nagar, Thanjavur – 613 007</li> <li>Also at:- M/s Rumi Bazar Mrs. Amrunnisa W/o Mohamed Thariq No. 77/6, Abraham Pandidhar Road, Near GV Studio, Thanjavur – 613 007</li> <li>Mr. Mohamed Thariq S/o Jaffer No. 71, North Part, Kumarakurubara Street, Municipal Colony Street, Ezhil Nagar, Thanjavur – 613 007</li> <li>Date of Possession &amp; Possession Type O9th September 2023 - Physical Possession Encumbrances known Not Known</li> </ol>	08th September, 2022 Rs. 26,83,277/- (Rupees Twenty Six Lakhs Eighty Three Thousand Two Hundred and Seventy Seven Only) in respect of Loan Account No.SILHTRCY0000232 as on 07.09.2022 and Rs. 51,40,763/- (Rupees Fifty One Lakhs Forty Thousand Seven Hundred and Sixty Three Only) in respect of Loan Account No.SBTHTRCY0000231 as on 07.09.2022	Rs. 70,10,000/- (Rupees Seventy Lakhs and Ten Thousand Rupees Only) Earnest Money Deposit (EMD) (Rs.) Rs. 7,01,000/- (Rupees Seven Lakhs One Thousand Rupees Only) Last date for submission of EMD : 03rd January, 2024 Time 10.00 a.m. to 05.00 p.m.	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below: BANK NAME- AXIS BANK LIMITED BRANCH- BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO- Current Account N 0 . 911020045677633 IFSC CODE- UTIB0000230	Private Treaty Sale Date: 10.01. 2024 Time: 11.00 p.m.	S Singh 8428648685 James Clement 7200281906 Inspection Date: 09.01.2024 Time 12.00 p.m. to 3.00 p.m.

## **Description of Property**

Thanjavur District & Registration District, Thanjavur Sub Registration Office, Thanjavur Taluk, Neelagiri Therku Thottam Vattam, Punjai Survey No. 320 Divided into Housing Plots as Ezhil Nagar Plot No.71, north and South Eastern Portion measuring 2200 sq ft of property 1st Item: Plot No.71 Northern portion measuring 1500 sg ft of property within the following four boundaries West of - Plot No 72, East of - Plot No 70, North of - Plot No 71 southern portion and 2nd Item property, South of - Plot No 65 Within these four boundaries East West 50ft on the North, East West 50 ft on the South, North South 30 ft on the both sides, totalling 1500 sq ft of property 2nd Item : Plot No. 71 South Eastern portion measuring 700 sq ft of property with the following four boundaries North of - 30 Feet wide Road, East of - South west portion of plot No.71, West of - Plot No.72, South of - Northern Portion of plot No.71 Within these four boundaries East West 10 ft on the both sides. North South 70 ft on the both sides, totalling 700 so, ft of property totalling both items of property measuring 2200 sq ft of property and the building constructed thereon with EB service connection and its deposits with all pathway and easement rights.

STATUTORY 15 DAYS SALE NOTICE THOROUGH PRIVATE TREATY UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002 The borrower/mortgagors/guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of Sale, i.e. 10.01.2024, failing which the property will be sold and balance dues, if any, will be recovered with interest and cost.

Place : Thaniore Date : 23-12-2023

Sd/- Authorised Officer Shriram Housing Finance Limited