

BIZ-COM

Amulyam for unique wedding gifts in Hyderabad

Hyderabad based Amulyam, a start-up co-founded by a couple to promote unique wedding gifts, and tableware, will formally open its maiden flagship store on Monday. The store will be formally inaugurated by Hyderabad Mayor Gadwal Vijayalakshmi and Socialite and Philanthropist Pinky Reddy.



Even before the formal launch, the store had already become a go-to wedding gift provider in the city, the start-up company CO-founders Sushanth Agarwal and his wife Trishala Agarwal said in a press conference here on Saturday. More than 500 wedding gifts including silver and gold lane crockery products will be available in the store situated at the posh locality of Banjara hills in the city, Sushanth said that we have collaborated with various women cooperate societies and renowned artisans across the country, who are curated from unique dyeing art and craft forms.

Our products are purely indigenous and not imported brands, he claimed that our start-up aims to promote Indian arts and crafts through luxury utility items and earning dignity for the artisans. We are planning to set up five more stores mainly at metro cities in the country in the next 3-years, Sushant said. Nearly 3 lakh plus marriages take place every year in Hyderabad, of which about 10,000 marriages are big fat weddings for which they spend anywhere in the range of Rs 3 to 5 crore, he informed and said the size of the Hyderabad wedding market though

exact numbers are not known is very significant. We would like to cater to such clients and HNIs, Sushanth said. A staggering 1 crore weddings take place each year in our country. Now weddings are an industry. The size of the industry is 5 lakh crores, he said it is growing at the rate of 25 to 30 percent per annum. Trishala said Amulyam Hyderabad, the only of its kind, dedicated to wedding gifts, brings to light the forgotten art and craft forms-Pichwai, Jodhpur, Udaipur of Cutlery and Crockery including the famous Karimnagar silver filigree artefacts (sourced from

artists who are presently in the news for their unique wedding gifts for a high-profile wedding of Ambanis), she informed. We offer tableware that speaks and tells stories of ancient India, good old traditions of a unique Indian institute called marriage. The tableware gives life to dyeing art forms such as Pichwai, Jodhpur, Udaipur, Filigiri, said Trishala. The Pitchwai tableware collection, she said, is characterised by its intricate details, colours, and depictions of Lord Krishna's life and teachings. They are known for aesthetic beauty. They are rich in symbolism and carry deep spiritual significance. Jodhpur is known as the Blue City. This collection of tableware has the befitting architecture of forts, palaces, temples, havelis and even houses portrayed in vivid shades of blue, she added. The delivery time for the product is maximum 2 weeks and depending on the order by the customers, the co-founders added

BRICS to tap blockchain to end Dollar hegemony

-: R Muthu Kumar :-

The combination of blockchain technology and a BRICS currency holds significant potential for transforming the economic landscape among these countries. Role of Blockchain in shaping economic future of creating a single BRICS currency. Trade between India and Russia stood at \$65.7 billion in the financial year ending March 2024, a 33% jump over previous year. New Delhi is seeking to make progress on an investment treaty with Russia as well as signing a free trade agreement with the Moscow-led Eurasian Economic Union. And so far Moscow is settling trade in rupees. As India turns eastwards, fresh economic opportunities are presenting themselves...the spike in our trade and new areas of cooperation should not be regarded as a temporary phenomenon for sure. Likewise the Iranian ambassador to Russia has noted that over 60% of the two nations' bilateral trade is conducted in Russian rubles and rials, reflecting a shift away from the U.S. dollar. And in the Russian, China trade is interestingly over 80 percent of trade settlement was conducted in Russian rubles and Chinese yuan. The BRICS economic bloc

(Brazil, Russia, India, China, and South Africa) expanded its membership at last year's leaders summit, inviting Argentina, Egypt, Ethiopia, Iran, Saudi Arabia, and the United Arab Emirates (UAE) to join. Many countries are now exploring settlements in national currencies instead of relying on the U.S. dollar. Yes the BRICS main stay nations have decided to 'Ditch the Dollar' and the intersection of blockchain technology and a potential BRICS currency (involving Brazil, Russia, India, China, and South Africa) represents a fascinating and complex topic. Blockchain is a decentralized digital ledger technology that securely records transactions across multiple computers. Key features include: Decentralization: No single point of control, enhancing security and reducing the risk of fraud. Transparency: All transactions are publicly visible, increasing accountability. Immutability: Once recorded, transactions cannot be altered, ensuring data integrity. The idea of a BRICS currency has been proposed as a way to enhance economic cooperation and reduce reliance on the US dollar. The currency aims to facilitate trade and investment among mem-

Ready for this? Part 4

ber countries. Blockchain can enhance the transparency and trustworthiness of a BRICS currency by providing a transparent ledger of all transactions. This would be crucial for maintaining the integrity of the currency and ensuring member countries' confidence. Blockchain could streamline cross-border transactions, reducing the time and cost associated with international trade within BRICS. This would be particularly beneficial given the geographical and economic diversity of the member states. By leveraging blockchain, BRICS countries could create a more robust and independent financial system, reducing their dependency on the US dollar. This aligns with the broader goal of establishing a multipolar global financial system. Blockchain technology could help bring financial services to underserved populations within BRICS countries, promoting broader economic inclusion and development. By enhancing transparency, reducing transaction costs, and increasing security, blockchain could play a pivotal role in the successful implementation of a BRICS currency. (To be continued next week)

Manappuram Finance declare Rs 564 cr net profit

New Delhi: Non-banking finance company (NBFC) Manappuram Finance Limited has reported a consolidated net profit of Rs 564 crore for the fourth quarter ended March 31, 2024, marking a growth of 35.7 percent compared to Rs 415 crore reported in the same quarter of the previous year. The full-year Profit After Tax (PAT) stands at Rs 2,198 crore, reflecting a 47 percent increase year-on-year basis, the company said in a release. The company's consolidated Assets under Management (AUM) grew by 18.7 percent to Rs 42,070 crore from Rs 35,428 crore in the previous fiscal year. Operating income for the year reached Rs 8,848 crore, up by 32 percent

from Rs 6,697 crore recorded in the previous fiscal. The Board of Directors approved an interim dividend of Rs.1 per share of face value Rs 2. Mr. V.P. Nandakumar, MD & CEO, said "We are delighted to announce impressive growth in net profit for the full year. Our performance in non-gold segments such as microfinance, commercial vehicles and home loans is exceptionally encouraging. In our core business of gold loans too, we've achieved commendable increase over the previous fiscal, and I have no doubt that we will not only maintain the rate of growth but also improve upon it in the coming year." Gold loans AUM grew by 8.9 percent to Rs 21,500 crore over the previous

year and increased by 3.6 percent compared to the previous quarter. As of March 31, 2024, the number of live gold loan customers stood at 2.5 million. Asirvad Microfinance Ltd., the company's microfinance subsidiary, reported an AUM of Rs 11,881 crore, up by 18 percent from the previous fiscal year. The Vehicle and Equipment Finance division closed the year with an AUM of Rs 4,111 crore, showing a 69 percent year-on-year growth. Manappuram Home Finance Ltd., the company's home finance subsidiary, achieved an AUM of Rs 1,510 crore, a growth of 38 percent over the previous fiscal year. Overall, non-gold businesses contributed 49 percent to the company's loan book

Mumbai: Kotak Mahindra Asset Management Company Ltd has announced the launch of the Kotak Nifty 100 Low Volatility 30 Index Fund, an open-ended scheme replicating or tracking the Nifty 100 Low Volatility 30 Index. The scheme is now open for public subscription and closes on May 31. The Nifty 100 Low Volatility 30 Index is a strategic investment index comprising stocks of large market capitalisation, selected from the Nifty 100 Index. Focus on low volatility stocks within the Nifty 100 Index ensures a investment portfolio. The selection of securities and its weights are based on volatility

for the last one year. It offers a cost-effective and transparent approach to investing in the Indian stock market within the large-cap space. This scheme is suitable for investors who are seeking a long-term capital growth, return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.

WTO seeks updates on India's sugar subsidies

A group of WTO member countries, including Brazil, Canada and the European Union, have urged India to submit timely notifications on sugar subsidies in the World

Trade Organisation, an official said. The issue came up for discussion during the meeting of the WTO's agriculture committee on May 23-24 in Geneva. These countries are also

major sugar exporters like India and they allege that support measures by India distort global sugar trade. Brazil, Canada, Costa Rica, Paraguay, New Zealand, the EU, and Guatemala have urged India to submit

timely notifications on the subsidies", the Geneva-based official said. India has stated that the Indian central and state governments neither paid for nor procured sugarcane from farmers, as all purchases were made

by private sugar mills, hence, this information was not included in its notifications of domestic support. The discussion assumes significance as in 2022, India has appealed against a ruling of the World Trade Organization's (WTO) trade dispute settlement panel which ruled that the country's domestic support measures for sugar and sugarcane are inconsistent with global trade norms. The appeal was filed by India in the WTO's Appellate Body, which is the final authority on such trade disputes and is not functioning. In its appeal, India has stated that the WTO's dispute panel ruling has made certain "erroneous" findings about domestic schemes to support sugarcane producers and exports and the findings of the panel are completely "unacceptable" to it. New Delhi has also questioned why Australia and the US insisted on using the Indian rupee for calculations, given that the currency was heavily impacted by inflation.

KOTAK MAHINDRA BANK LIMITED
 Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai, Maharashtra, Pin Code-400 051. Branch Office: #185, 2nd Floor, Mount Road, Anna Salai, Chennai 600 006. (Land Mark: MG Car Showroom And Next To Thousand Lights Metro Railway Station)

ONLINE E-AUCTION SALE OF ASSET

E-Auction Sale Notice For Sale Of Immovable Assets Under The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Under Rule 8(5) Read With Proviso To Rule 9(1) Of The Security Interest (enforcement) Rule, 2002. Subsequent To The Assignment Of Debt In Favour Of Kotak Mahindra Bank Limited By PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") The Authorised Officer Of PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") Has Taken The Physical Possession Of Below Described Immovable Property (hereinafter Called The Secured Asset) Mortgaged/Charged To The Secured Creditor On 23.04.2019. Notice Is Hereby Given To The Borrower (s) And Guarantor (s) In Particular And Public In General That The Bank Has Decided To Sale The Secured Asset Through E-Auction Under The Provisions Of The SARFAESI Act, 2002 On "As Is Where Is", "As Is What Is", And "Whatever There Is" Basis For Recovering Rs. 51,04,496/- (Rupees Fifty One Lakh Four Thousand Four Hundred Ninety Six Only) Outstanding As On 27.07.2018 Along With Future Applicable Interest Till Realization, Under The Loan Account No. HOJ/CHE/0716301745; Loan Availed By Mr. Suresh Kumar TM & Mrs. S Purnithas Per Below Details:

PARTICULAR	DETAIL
Date Of Auction	12.06.2024
Time Of Auction	Between 12:00 PM To 1:00 PM With Unlimited Extension Of 5 Minutes.
Reserve Price	Rs. 13,20,000/- (Rupees Thirteen Lakh Twenty Thousand Only)
Earnest Money Deposit (EMD)	RS.1,32,000 /- (Rupees One Lakh Thirty Two Thousand Only)
Deposit (EMD)	
Last Date For Submission	11.06.2024 UP TO 5:00 P.M. (IST)
OF EMD With KYC	

Description Of The Secured Asset : SCHEDULE "A" All That Piece And Parcel Of Vacant Land, Bearing Plot No.76, Measuring To An Extent Of 2370 Square Feet, Comprised In Survey No.91/1C And 92/1d, As Patta No.1152, Situated At No.12, Unnamancheri Village, Chakaravarty Nagar, In The Layout Lp/ldtc No. 1295/90, Dated 17-01-1991, Chengalpatt Taluk, Kanchipuram District, Situated Within The Sub-registration District Of Guduvancheri And Registration District Of Chennai South.

Bounded As:- East By:-30 Feet Road, West By:-Plot No.75, North By:-23 Feet Road, South By:-Plot No.77, And Measuring On The East To West On The Northern Side:-60 Feet, East To West On The Southern Side:-60 Feet, North To South On The Eastern Side:-40 Feet, North To South On The Western Side:-39 Feet. SCHEDULE "B" All That Piece And Parcel Of Vacant Land, Bearing Plot No.76a, Measuring To An Extent Of 783 Square Feet, Comprised In Survey No.91/1C And 92/1d, As Patta No.1152, Situated At No.12, Unnamancheri Village, Chakaravarty Nagar, In The Layout Approval Lp/ldtc No.1295/90, Dated 17-01-1991, Chengalpatt Taluk, Kanchipuram District, Situated Within The Sub-registration District Of Guduvancheri And Registration District Of Chennai South.

Bounded As:- East By:-Plot No.76b, West By:-Plot No.75, North By:-23 Feet Road, South By:-Plot No.77, And Measuring On The East To West On The Northern Side:-20'0" East To West On The Southern Side:-20'0" North To South On The Eastern Side:-39'1/2" North To South On The Western Side:-39'0" North To South On The Eastern Side:-32'0" Square Feet Undivided Share Of Land (Three Hundred And Twenty Square Feet) Interest, Title Out Of The Schedule "B" Property.

Known Encumbrances	NIL

The Borrowers' Attention is Invited To The Provisions Of Sub Section 8 Of Section 13, Of The Act, In Respect Of The Time Available, To Redeem The Secured Asset. Borrowers In Particular And Public In General May Please Take Notice That If In Case Auction Scheduled Herein Falls For Any Reason whatsoever Then Secured Creditor May Enforce Security Interest By Way Of Sale Through Private Treaty. In Case Of Any Clarification/Requirement Regarding Assets Under Sale, Bidder May Contact Mr. Syam Namburi (+91 9677288418) & Mr. Gurpal Singh (+91 959221114). Bidder May Also Contact The Bank's I/R No. (+91-9522197151) For Clarifications. For Detailed Terms And Conditions Of The Sale, Please Refer To The Link <https://www.kotak.com/en/bank-auctions.html> Provided In The Bank's Website I.e. www.kotak.com/en/bank-auctions.html

Kotak Mahindra Bank Ltd. Authorized Officer

Place: Chennai, Date: 26-05-24

KOTAK MAHINDRA BANK LIMITED
 Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Branch Office: #185, 2nd Floor, Mount Road, Anna Salai, Chennai 600 006. (Land Mark: MG Car Showroom And Next To Thousand Lights Metro Railway Station)

ONLINE E-AUCTION SALE OF ASSET

E-Auction sale notice for sale of immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 under rule 8(5) read with proviso to rule 9(1) of the security interest (enforcement) rule, 2002. Subsequent to the assignment of debt in favour of Kotak Mahindra Bank Limited by PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") the authorised officer of Kotak Mahindra Bank limited (hereinafter referred to as "the bank"/KMBL/secured creditor) has taken the physical possession of below described immovable property (hereinafter called the secured asset) mortgaged/charged to the secured creditor on 10.04.2024. Notice is hereby given to the borrower (s) and guarantor (s) in particular and public in general that the bank has decided to sale the secured asset through e-auction under the provisions of the sarfaesi act, 2002 on "as is where is", "as is what is", and "whatever there is" basis for recovery of rs.54,55,589/- (Rupees fifty four lakh fifty five thousand five hundred eighty nine only) outstanding as on 30.04.2024 along with future applicable interest till realization, under the LOAN ACCOUNT NO.HOJ/CHE/0317/368255; loan availed by Mrs. D. Yogoetha, Mr. J.S Dhanekar as per below details.

PARTICULAR	DETAIL
Date Of Auction	03.07.2024
Time Of Auction	Between 12:00 Pm To 1:00 Pm With Unlimited Extension Of 5 Minutes
Reserve Price	Rs. 25,00,000/- (Rupees Twenty Five Lakh Only)
Earnest Money Deposit (emd)	Rs. 2,50,000/- (Rupees Two Lakh Fifty Thousand Only)
Last Date For Submission Of Emd With Kyc	02.07.2024 Up To 5:00 P.M. (IST)

DESCRIPTION OF THE SECURED ASSET

All That Piece And Parcel Of The 385 Sq.ft. Undivided Share Out Of The Vacant Land Measuring 84 Cents (49 Cents In Survey No 75/2a And 35 Cents In Survey No 78/3a2), Dtcp Approved No.50/2011, Situated At Vaigai Nagar, No.4 Urapakkam Village, Chengalpatt Taluk, Kanchipuram District Together With Flat Bearing No. G1, Ground Floor, M Block, Measuring 781 Sq.ft (inclusive Of Common Area) In The Building Scheme Known As "Madurapuri" And The Land Bounded On The East By :- Survey No. 78 (part) West By :- Survey No. 74 (part) North By :- Survey No. 75 (part) And 78(part) South By :- Survey No. 75(part) And 78/2 Situated Within The Sub-registration District Of Guduvancheri And Registration District Of Chennai South.

Known Encumbrances	NIL

The borrowers' attention is invited to the provisions of sub section 8 of section 13, of the act, in respect of the time available, to redeem the secured asset. Borrowers in particular and public in general may please take notice that if in case auction scheduled herein falls for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty. In case of any clarification/requirement regarding assets under sale, bidder may contact Mr. Syam Namburi (+91 9677288418) & Mr. Gurpal Singh (+91 959221114). Bidder may also contact the bank's I/R no. (+91-9522197151) for clarifications. For detailed terms and conditions of the sale, please refer to the link <https://www.kotak.com/en/bank-auctions.html> provided in the bank's website i.e. www.kotak.com/en/bank-auctions.html

Place: Chennai Date: 26.05.2024 Authorized Officer For Kotak Mahindra Bank Ltd.

U GRO CAPITAL LIMITED
 4th Floor, Tower 3, Equinox Business Park, LBS Road, Kuria, Mumbai 400070

SALE NOTICE FOR SALE OF IMMovable PROPERTIES

E-AUCTION SALE NOTICE OF 30 DAYS FOR SALE OF IMMOVABLE ASSET(S) ("SECURED ASSET(S)") UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO 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(s) and Guarantor(s) that the below described Secured Asset(s) mortgaged / charged to U GRO Capital Limited ("Secured Creditor"), the possession of which has been taken by the authorised officer of Secured Creditor, will be sold on "As is what is" and "As is where is" and "Whatever there is" on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization of amount, due to Secured Creditor from the Borrower(s) and Guarantor(s) mentioned herein below. The Reserve Price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Details of Borrower(s) / Guarantor(s)	Details of Demand Notice	Details of Auction
1. VIMALA AGENCIES 2. ANAND BANSILAL JAIN 3. HARISH BANSILAL JAIN 4. BANSILAL PREMRAJ JAIN Loan Account Number: HCFCHSEC00001020095	Date of Notice: 18-11-2023 Outstanding Amount: Rs. 1,92,94,002/- as on 15-11-2023	Reserve Price Rs. 4,83,17,300/- EMD Rs. 48,31,730/- Last date of EMD Deposit 05-07-2024 Date of Auction 08-07-2024 Time of Auction 11 AM to 01 PM Incremental Value Rs. 1,00,000/-

Description of Secured Asset(s): Item I - All that Piece and parcel of Land and Building, Comprised in Gramanatham Old S.No.878/297, New S.No.878/286, as per Patta No.1976, New S.No.1563/17B, measuring with an extent of 660 Sq.ft., situated at "Bajar Street", Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District. Butted and bounded on the North by Gramanatham S.No.1563/17 A, on the South by Bajar Street on the East by Gramanatham S.No.1563/18A, on the West by Land in S.No.1563/16 Mosque. Measuring with an extent of 660 Sq.ft., as under: East to West on the Northern Side: 22 Feet East to West on the Southern Side: 22 Feet North to South on the Eastern Side: 30 Feet North to South on the Western Side: 30 Feet

Item II - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta Nos.1974, 1975, New S.No.1563/17 A & 1563/18B, measuring with an extent of 1260 Sq.ft., Situated at "Vaikunta Perumal Koil Street", Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District, and bounded on the North by Gramanatham S.Nos.1563/17A & 1563/18B, on the South by Gramanatham S.Nos.1563/17B & 1563/18A, on the East by Gramanatham S.No.1563/18B & 1563/18A on the West by Land in S.No.1563/16 Mosque. Measuring with an extent of 1260 Sq.ft., as under: East to West on the Northern Side: 30 Feet East to West on the Southern Side: 30 Feet North to South on the Eastern Side: 42 Feet North to South on the Western Side: 42 Feet

Item III - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1975, New S.No.1563/17A, measuring with an extent of 56 Sq.ft., Situated at "Vaikunta Perumal Koil Street", Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District. Butted and bounded on the North by Gramanatham S.No.1563/17 A, on the South by Gramanatham S.No.1563/17 A, on the East by Gramanatham S.No.1563/17A on the West by Land in S.No.1563/16 Mosque. Measuring with an extent of 56 Sq.ft., as under: East to West on the Northern Side: 12 Feet 3 Inches East to West on the Southern Side: 12 Feet 3 Inches North to South on the Eastern Side: 04 Feet 5 Inches North to South on the Western Side: 04 Feet 5 Inches

Item IV - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1974, 1975, New S.No.1563/17 A & 1563/18B, measuring with an extent of 1260 Sq.ft., Situated at "Vaikunta Perumal Koil Street", Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District. Butted and bounded on the North by Gramanatham S.No.1563/15B, on the South by Gramanatham S.No.1563/17 A & 1563/18B, on the East by Gramanatham S.No.1563/18B, on the West by Gramanatham S.No.1563/16 Mosque. Measuring with an extent of 1260 Sq.ft., as under: East to West on the Northern Side: 30 Feet East to West on the Southern Side: 30 Feet North to South on the Eastern Side: 42 Feet North to South on the Western Side: 42 Feet

Item V - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1973 New S.No.1563/15B, measuring with an extent of 2100 Sq.ft., situated at "Vaikunta Perumal Koil Street", Uthiramerur Town Village, Uthiramerur Taluk, Kancheepuram District. Butted and bounded on the North by Gramanatham S.No.1563/14, on the South by Gramanatham S.Nos.1563/18B & 1563/19 to 23, 24A, 878/151 on the East by Vaikunta Perumal Koil Street on the West by Item X Gramanatham S.No.1563/15B, measuring with an extent of 2100 Sq.ft., East to West on the Northern Side: 100 Feet East to West on the Southern Side: 100 Feet North to South on the Eastern Side: 21 Feet North to South on the Western Side: 21 Feet

Item VI - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/151, as per "Patta No.960 New S.Nos.878/151, measuring with an extent of 872 Sq.ft., (2Cents) situated at Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District. Item VII - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1974 New S.No.1563/18B, measuring with an extent of 1386 Sq.ft., situated at Vaikunta Perumal Koil Street, Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District. Butted and bounded on the North by Gramanatham S.No.1563/15B, on the South by Gramanatham S.No.1563/18B, on the East by Gramanatham S.Nos.878/151 & 1563/19, on the West by Gramanatham S.No.1563/15B. Measuring with an extent of 1386 Sq.ft., as under: East to West on the Northern Side: 33 Feet East to West on the Southern Side: 33 Feet North to South on the Eastern Side: 42 Feet North to South on the Western Side: 42 Feet

Item VIII - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1974, 1975, New S.No.1563/17 A & 1563/18B, measuring with an extent of 56 Sq.ft., situated at "Vaikunta Perumal Koil Street", Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District. Butted and bounded on the North by Gramanatham S.Nos.1563/17A 1563/18B, on the South by Gramanatham S.Nos.1563/17A, 1563/18B, on the East by Gramanatham S.No.1563/18B, on the West by Land in S.No.1563/17 A. Measuring with an extent of 56 Sq.ft., as under: East to West on the Northern Side: 12 Feet 5 Inches East to West on the Southern Side: 12 Feet 5 Inches North to South on the Eastern Side: 04 Feet 5 Inches North to South on the Western Side: 04 Feet 5 Inches

Item IX - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1974 New S.No.1563/18B, measuring with an extent of 1386 Sq.ft., Situated at Uthiramerur Town & Village, Uthiramerur Taluk, Kancheepuram District. Butted and bounded on the North by Gramanatham S.No.1563/18B, on the South by Gramanatham S.No.1563/19, on the West by Gramanatham S.No.1563/18B. Measuring with an extent of 1386 Sq.ft., as under: East to West on the Northern Side: 33 Feet East to West on the Southern Side: 33 Feet North to South on the Eastern Side: 42 Feet North to South on the Western Side: 42 Feet

Item X - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1974 New S.No.1563/18B, measuring with an extent of 1386 Sq.ft., as under: East to West on the Northern Side: 33 Feet East to West on the Southern Side: 33 Feet North to South on the Eastern Side: 42 Feet North to South on the Western Side: 42 Feet

Item XI - All that Piece and parcel of Land and Building, Comprised in Gramanatham S.No.878/286, as per Patta No.1974 New S.No.1563/18B, measuring with an extent of 1386 Sq.ft., as under: East to West on the Northern Side: 33 Feet East to West on the Southern Side: 33 Feet North to South on the Eastern Side: 42 Feet North to South on the Western Side: 42 Feet

Details of Borrower(s) / Guarantor(s)	Details of Demand Notice	Details of Auction
1. ZION CONSULTANTS 2. RUBY JOSEPH 3. JOSEPH REBECCA ELIZABETH SUSANNA 4. CHARLES ANAND JOSEPH Loan Account Number: HCFCHSEC00001035642	Date of Notice: 13-10-2023 Outstanding Amount: Rs. 34,30,706/- as on 06-10-2023	Reserve Price Rs. 47,93,600/- EMD Rs. 4,79,360/- Last date of EMD Deposit 05-07-2024 Date of Auction 08-07-2024 Time of Auction 11 AM to 01 PM Incremental Value Rs. 1,00,000/-

Description of Secured Asset(s): All that piece and Parcel of Land and Building, comprised in T.S.No.132 part, New T.S.Nos.132/1 & 132/2, Block No.26, measuring with an extent of 254 Sq.Ft of undivided share of land out of 2400 Sq.Ft, together with the Residential Flat bearing No.F-1, in First Floor, having a plinth area of 896 Sq.Ft with one car parking (including common space), situated at somasundara 4th street, Ayanavaram Village and Taluk, Chennai District.

For detailed terms and conditions of the sale, please refer to the link provided in U GRO Capital Limited/Secured Creditor's website. i.e. www.ugrocapital.com or contact the undersigned at authorised.officer@ugrocapital.com

Date: 26.05.2024, Place: Tamilnadu Sd/-, Kasibhotta Kutumba Ramprasad (Authorised Officer) - For UGRO Capital Limited