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MIND YOUR GUT

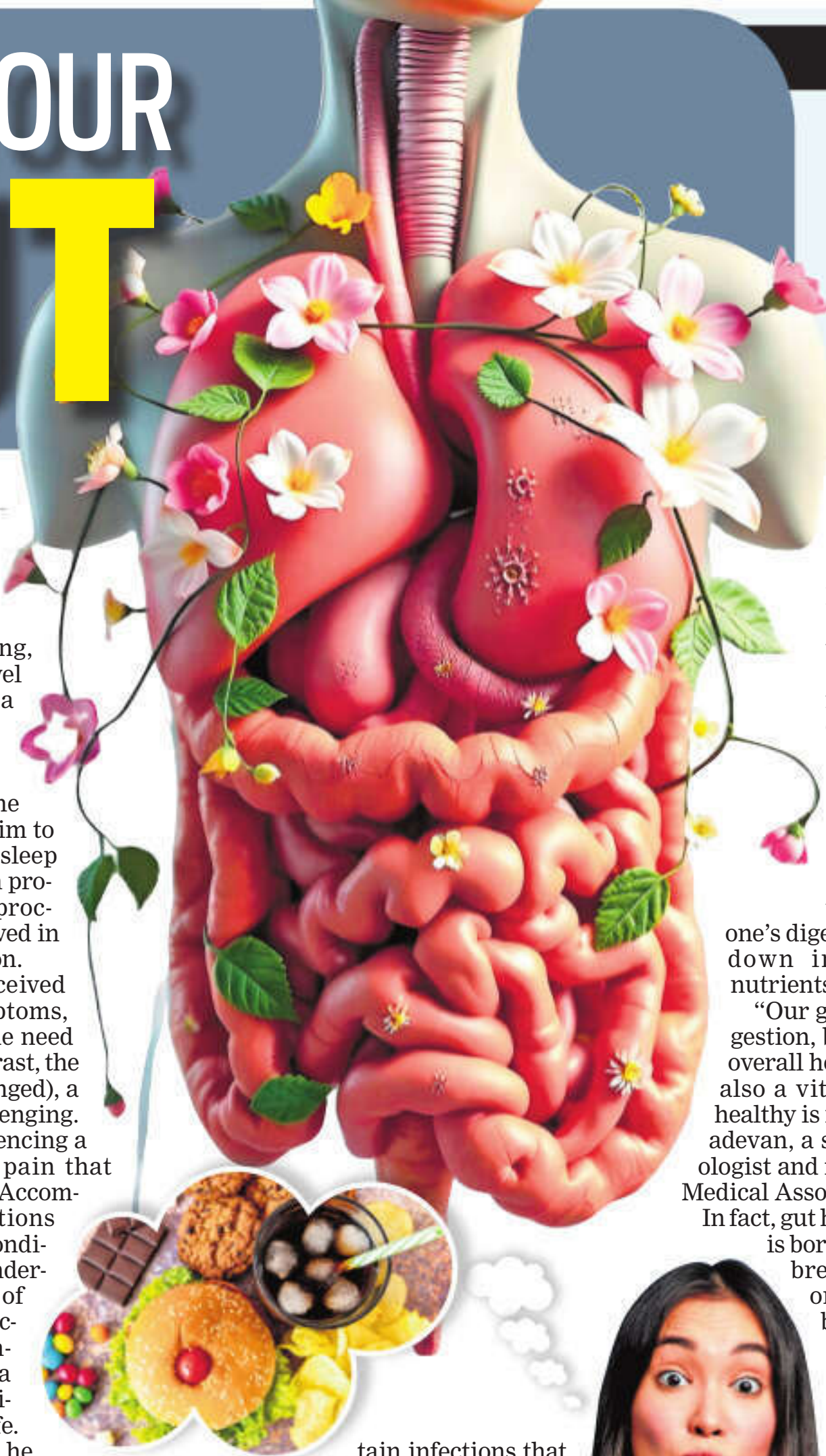
KAVITA BAJELI-DATT

SUNIL (name changed), a 33-year-old IT professional from Kochi, was regularly suffering from bloating, gas, and irregular bowel movements. He had a desk job, and a sedentary lifestyle. He didn't sleep well, often ate from restaurants, and treated himself with antibiotics when he got sick. After doctors advised him to exercise regularly, improve his sleep pattern, eat a fibre-rich diet with probiotics like yogurt, and limit processed foods, his condition improved in six weeks without any medication.

Sunil was fortunate as he received prompt treatment for his symptoms, managing to recover without the need for any medication. In stark contrast, the situation of Sandeep (name changed), a Delhi pilot, was much more challenging. At 27 years old, he began experiencing a troubling pattern of stomach pain that reared its head time and again. Accompanied by persistent loose motions and noticeable weight loss, his condition raised alarm bells. After undergoing a comprehensive series of blood tests and imaging scans, doctors diagnosed him with inflammatory bowel disease (IBD), a chronic condition that can significantly affect one's quality of life. With a targeted treatment plan, he was prescribed a variety of medications aimed at managing his symptoms. Fortunately, he began to show signs of improvement, gradually regaining strength and stability.

But not for long. His health took a downward turn, leading to a relapse that necessitated hospitalisation. He was given corticosteroid injections, which eventually enabled him to return to work. However, his relief was short-lived as he experienced another setback just a few months later, forcing him to confront the lingering complications of his condition once again.

"This pattern of improvement and relapse continued for two years. He was put on biological agents, and his screenings were done at six-month intervals to monitor his progress. Once on biological drugs, he developed cer-



tain infections that were difficult to manage with available treatments. Finally, it was decided that surgery would be performed to remove the diseased segment of the intestine," said Dr Sharad Malhotra, senior consultant and head of gastroenterology, hepatology and therapeutic endoscopy, Aakash Healthcare, New Delhi.

After three years, he went ahead with surgery, and the diseased part of the intestine was re-



COMMON BOWEL PROBLEMS

- CONSTIPATION:** Difficulty passing stools, infrequent bowel movements
- DIARRHEA:** Loose, watery stools, frequent bowel movements
- IRRITABLE BOWEL SYNDROME (IBS):** Abdominal pain, cramping, bloating, gas, alternating diarrhea and constipation
- INFLAMMATORY BOWEL DISEASE (IBD):** Chronic inflammation of the digestive tract
- DIVERTICULITIS:** Inflammation of small pouches in the colon, causing abdominal pain, fever, and changes in bowel habits
- FECAL INCONTINENCE:** Accidental leakage of stool
- HEMORRHOIDS:** Swollen veins around the anus, causing discomfort and bleeding during bowel movements

moved. "Once the disease toxicity subsided, he started improving and was managed with very simple medications. Now, this gentleman is fine, taking only basic medications for the management of his IBD," he said. Hippocrates, the father of modern medicine, said, "All disease begins in the gut." The gut refers to the entire gastrointestinal tract, which starts at the mouth, includes the oesophagus, stomach, small intestine, large intestine/colon, and ends at the anus. This 30-foot-long GI tract works with other parts of one's digestive system to help break food down into smaller molecules of nutrients.

"Our gut is important not only for digestion, but also for absorption and our overall health and well-being. The gut is also a vital immune organ. Keeping it healthy is important," said Dr Rajeev Jayadevan, a senior consultant, gastroenterologist and former president of the Indian Medical Association (IMA), Cochin.

In fact, gut health starts the moment a baby is born. From day one, the baby is fed breast milk, which provides not only nutrition but also healthy bacteria from the mother along with essential antibodies to keep the baby safe from invading microorganisms.

Experts say the intestinal tract forms a defensive barrier against what we ingest. It prevents harmful substances from reaching the bloodstream. If this barrier is compromised and harmful substances manage to get past, it leads to inflammation, which can negatively impact the body. It is also associated with the development of chronic conditions, including arthritis, diabetes, kidney disease, and colitis, among others. A healthy

gut thus depends on a well-balanced diet.

The role of diet

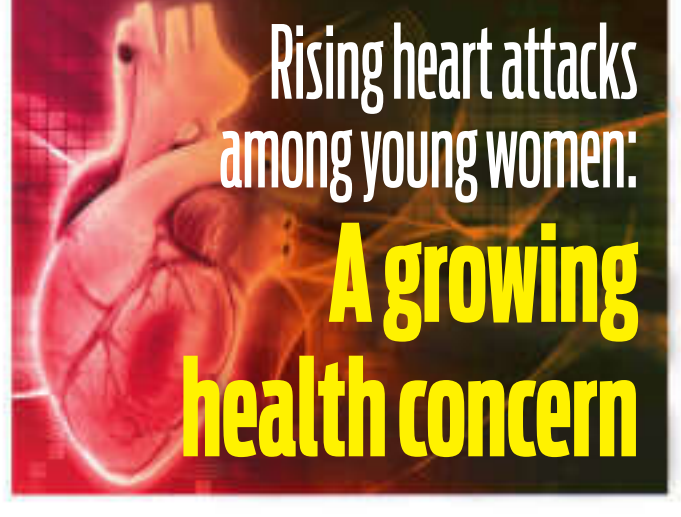
A survey conducted by the Indian Dietetic Association (IDA) and Country Delight among 2,017 people aged 25-50 in three metro cities—Delhi, Mumbai, and Bengaluru—found that 70% of them suffer from digestive and gut health problems because they consume ultra-processed food (UPF) high in sugar, salt, and fat. According to Dr Abhishek Kathuria, senior consultant, gastroenterology, gastrosciences, Medanta, Gurugram, maintaining a healthy gut not only requires eating a well-balanced diet high in fibre, probiotics and prebiotics, but remaining hydrated, avoiding processed foods, and exercising regularly. Dr Jayadevan adds traditional Indian diet is healthy overall because it contains a balance of carbohydrates, healthy fats, fibre, protein, and vitamins. In India, there is plenty of choice of carbs ranging from rice, wheat, ragi, and corn, he said, adding that salt and sugar must be used in moderation, and excess of both these ingredients will lead to chronic diseases. Fish, nuts, and seeds, along with plenty of fibre and fermented foods such as curd or yoghurt, help maintain gut health.

Slacking off on sleep?

Dr Kathuria said that sleep and stress play a major role. "Poor sleep impacts the relationship between the gut and the brain, while stress impacts digestion and gut microbes. Managing stress through mindfulness and ensuring quality sleep can help," Dr Malhotra added that lesser the sleep, higher the number of stress-related hormones. "There is poor digestion when the amount of sleep you get comes down. Many stress hormones increase, changing the circadian rhythm, which leads to poor appetite, digestive patterns, and bowel movements," he said.

Managing stress, lifestyle

Stress has become part of human life, says Dr Malhotra. Stress leads to poor appetite, decreased bowel motility, uneasiness, irregular eating patterns, eating the wrong things, and sometimes excessive consumption of substances like tobacco and alcohol. Stress can also contribute directly by increasing the basal acid output of the stomach, changing the motility of the bowel, and leading to poor digestion. In today's modern lifestyle, sleep is often compromised, and there are reports of stress levels going up with extended work hours, congestion, and domestic stress, added Dr Jayadevan.



ASHISH SRIVASTAVA

Heart disease, long considered a male-dominated health issue, is now posing a significant threat to women, with alarming trends indicating a surge in heart attacks among younger females.

Estrogen's waning shield

Dr Ravi Prakash, Senior Consultant - Cardiology at PSRI Hospital, Delhi, explained that estrogen, a hormone naturally abundant in women, historically provided protection against heart disease. This shield, however, weakens post menopause, bringing women's risk level closer to men's. "A decade ago, heart attacks in women were mostly seen after menopause, around age 50 or older. Today, we are seeing severe heart attacks in women in their 30s and 40s," he warned.

A silent threat

Unlike men, women often experience atypical or silent symptoms of heart attacks, which can delay diagnosis and treatment. Dr Prakash emphasised, "One pain—one of the hallmark symptoms—is less common in women. Instead, they are more likely to experience digestive issues, effort intolerance, dizziness, or generalised weakness."

The lifestyle factor

Modern lifestyle changes have impacted women's cardiac health. Dr Prateek Chaudhary, Senior Consultant - Interventional Cardiology at Asian Hospital, Delhi, highlighted the role of poor eating habits, lack of exercise, high stress levels, and insufficient sleep in increasing heart disease prevalence. He also pointed out that sedentary lifestyles, particularly among women, contribute to obesity and related health issues. Pregnancy, too, can leave a lasting impact.

Prevention: The need of the hour

Experts stress the importance of early diagnosis. "Women over 35 should undergo regular screenings, including ECGs, echocardiograms, and cholesterol checks," suggested Dr Prakash. Lifestyle changes, such as quitting smoking, managing stress, adopting a healthy diet, and exercising regularly, can resolve up to 80% of heart-related issues, he said.

BHAKRA BEAS MANAGEMENT BOARD (Irrigation Wing)

NOTICE E-TENDER; CORRIGENDUM; MINUTES OF PRE-BID MEETING

NIT No.: 03/EWS/BBMB/2024-25 Tender ID: 2024_BBMB_219399_1

Name of Concerned Office: Executive Engineer, R.M. Division, BBMB, Talwara Township, Punjab-144216 E-mail: xenrmtw@bbmb.nic.in

Name of Work: Purchasing, Testing, Designing, Erection and Commissioning of Emergency Flood Warning System at Beas Dam Site.

Date of Receipt of Tender: 07-01-2025 at 11:00 am

Date of Opening of Tender: 08-01-2025 at 11:00 am

Estimated Cost: Rs.2,73,00,000/-

The detailed tender may be downloaded from BBMB website <http://etenders.gov.in/eprocure/app> and www.bbmb.gov.in.

536-PR-Beas Dam-6 For Your Better Tomorrow Save Energy Today

PSPCL Punjab State Power Corporation Limited

Regd. Office: PSEB Head Office, The Mall, Patiala-147001.

Corporate Identity Number: U40109PB2010SCC033813 | Website: www.pspcl.in (Contact No. 96461-20640)

Tender Enquiry No. 1740/CS&HMCC/O&M-PC-2604 Dated: 26.12.2024

Chief Engineer / O&M (P& Cell-1), GHPC, Lehra Mohabbat, invites E-tender for the Procurement of Steel Section, Quantity as per NIT. For detailed NIT & tender Specification please refer to <https://eproc.punjab.gov.in> on 26.12.2024 at 17:00 hrs. onwards.

Note: Corrigendum and addendum, if any will be published online at <https://eproc.punjab.gov.in>

1201/GHPT-106/24-12/30/2024
76155/12/3762/2023/40322

UJVN LIMITED

H.O.: "UJJWAL", Maharani Bagh, GMS Road, Dehradun-248006.

Telephone: 0135-2763808 Fax: 0135-2763508

CIN No. U40101UR2001SGC028666 Website: www.ujvn.com

Ref. No.: 1143 Addendum Notice Dated: 30.12.2024

In reference to e-bid Notice No. 17, 18 and 19/EE(Civil)/MB-ITN/2024-25, the addendum notice in respect of response to clarification sought by bidders has been uploaded on e-portal <http://uktenders.gov.in>.

Terms, conditions & specified dates of bid submission & opening shall remain same.

"For fuller & further details, kindly visit " e-procurement portal <http://uktenders.gov.in>"

Executive Engineer (Civil) MB-I Maneri

"Avoid Wasteful use of Electricity"

varthana Varthana Finance Private Limited

(Formerly known as Thrivent Finance Private Ltd.)

Registered Office at: No. 8B-C/1B, Vasanthidevi, Outer Ring Road, Service Road, 3rd Block, HRBR Layout, Kalyan Nagar, Bangalore-560043. Website: www.varthana.com

Email: care@varthana.com, Phone: 080-6845777, Branch Office: No. 64/11, 1st Floor, Alambur, B. Vedaiah Nagar, Chennai-600034. Phone: 044-6839555

POSSESSION NOTICE [Rule 8(1)] (For Immovable Property)

Whereas, the undersigned being the Authorized Officer of the M/s. Varthana Finance Private Ltd. (Formerly known as Thrivent Finance Private Ltd.) Chennai Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of powers conferred under section 13(1)(f) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 22-10-2024, calling upon the Applicants/Co-Appliers/Mortgagors, in Loan Account No. S19CHE-KAN 006485, S18CHE-CHE-003258, U23CHE023713, U21CHE-KAN-018592, 1. M/s. GVR Matriculation Higher Secondary School, Represented by its Authorized Signatory, ECR Main Road, Kadapa, Karnataka, Channarayana, Tamil Nadu-603304; 2. M/s. TIG Educational Cultural Trust, Represented by its Authorized Signatory, ECR Main Road, Kadapa, Karnataka, Channarayana, Tamil Nadu-603304; 3. Mr. Mohamed Fazaal K.A.B., S/o. Basha, No. 83, First Street, Kadapa, Karnataka, Edal, Kalladru, Channarayana, Tamil Nadu-603304; 4. Mr. Basha K.A. S/o. Allabakash, No. 140, First Street, Kadapa, Karnataka, Channarayana, Tamil Nadu-603304. To repay the amount mentioned in the said notice being a sum of Rs.1,62,26,335/- (Rupees One Crore Sixty Two Lakh Twenty Six Thousand Three Hundred Thirty Five Only) as on 21-10-2024 to repay agreed contractual rate of interest together with incidental expenses, cost and other charges etc. as details mentioned in the Demand Notice, till the date of payment, within 60 days from the date of receipt of the said notice. However the Applicants/Co-Appliers/Mortgagors herein have failed to repay the full amount with interest/other charges, notice is hereby given to the Applicants/Co-Appliers/Mortgagors in particular and to the public in general that the undersigned being Authorized Officer of the M/s. Varthana Finance Private Ltd., Chennai, Branch has taken POSSESSION of the property described herein below in exercise of powers conferred on him under section 13(1)(f) of the said Act, read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this day of 27-12-2024. The Applicants/Co-Appliers/Mortgagors in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of the M/s. Varthana Finance Private Ltd., Chennai for an amount of Rs.1,68,57,535/- (Rupees One Crore Sixty Eight Lakh Fifty Seven Thousand Five Hundred Thirty Five Only) as on 26-12-2024 with agreed contractual rate of interest, as mentioned herein above until the date of payment together with incidental expenses, cost and other charges. The Applicants/Co-Appliers/Mortgagors attention is invited to provisions of Section 13(1)(f) of the Act, in respect of time available, to redeem the secured Assets.

Description of the Immovable Property: All that piece and parcel of the Property Bearing Patta Number: 1522 Old Survey Number 170/1B, New Survey Number No. 170/1B2 Hectare 0.40, 50.30 Acre 1.00 (One Acre) Situated at Kanchi District, Channarayana, Channarayana Union, Ekkasakuruvu town Panchayat, Channarayana - Registration District: Situated at Village No.59, and bounded as follows: East By: Vennangupattu sub Road, West By: Adikesavaiah and Others, North By: Jalesai @ Khader Shaib and Others, Land, South By: Remaining Land of Adikesavaiah and Others.

Date: 31-12-2024, Place: Edkizhakkulam Town Panchayat Sd/- Authorized Officer, Varthana Finance Private Limited

BANARAS LOCOMOTIVE WORKS, VARANASI-221004

Bid No.: E-67/2024-25 E-TENDERS Date: 26.12.2024

E-Tenders are invited for & on behalf of the President of India for the supply of following items. Only e-bid will be accepted for which vendors must have Class III Digital Signature and registration on IREPS. The details of tenders are in the following sequence S.No., Tender No. (Due Date), Description and Quantity S.No.-1, 1.0241323A, (31.01.2025), Pump Assembly (Turbo soak back pump) to PL No. 16060210, 430 Nos., 2. 10241377A, (03.02.2025), Lube oil pump assembly to PL No. 1606027, 209 Nos., 3., 01241073, 20.01.2025, Camshaft ASM-LB & RB, 16030308 & 16030310, 245 & 244 Nos., 4., 10231330B, 17.01.2025, Water Pump Repair Kit PL-16070124, 2972 Nos., 5., 10231888B, 28.01.2025, Stub Shaft Taper PL-16140175, 31 Nos., NOTE: The details of above tenders are available on Website: www.blw.indianrailways.gov.in and [www.ireps.gov.in](http://ireps.gov.in) CORRIGENDUM SN.-6, Tender No.-: 04242332, Bid No.-: E-64/2024-25, Rev.-: 01, Existing due Date:- 27/12/2024, Revise due Date:- 08/01/2025, SN.-: 7, Tender No.-: 04241032A, Bid No.-: E-64/2024-25, Rev.-: 01, Existing due Date:- 26/12/2024, Revise due Date:- 02/01/2025, All other terms and conditions will remain unchanged for above tenders.

PRO/BLW/S-71 SMM/IMP-1

<http://banaraslocowork> "Website: <http://blw.indianrailways.gov.in>"

CITY UNION BANK LIMITED

Credit Recovery and Management Department

Administrative Office, No. 24-B, Gandhi Nagar, Kumbakonam-612 001. E-mail: crmd@cityunionbank.in, Phone: 0435-2432322 Fax: 0435-2431746

POSSESSION NOTICE (Immovable Property)

Whereas, the undersigned being the Authorized Officer of City Union Bank Ltd., having its Administrative Office at No. 24-B, Gandhi Nagar, Kumbakonam-612001 and one of the Branch Offices at No.174, South Park Street, Venkatapuram, Ambattur, Thiruvallur - 600053 - Chennai Ambattur Branch under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2)(f) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 23.10.2024 calling upon the borrowers No.1.Mrs.P.Cathrine, W/o.K.Palanimuthu, No.29, Thirumalaivasan Nagar, S.M Nagar, Sudarsan Salai, Thirumalaivasan Nagar, Chennai - 600062. Also at, Mrs.P.Cathrine, W/o.K.Palanimuthu, No.3, Bajajoi Koil Street, Kannadapalayam, Avadi, Chennai - 600062. Also at, Mrs.P.Cathrine, W/o.K.Palanimuthu, Old No.81, N.No.123, Lakshmi Nagar, Nerukundom Near Mettu Kuppam, Chennai - 600107 Also at, Mrs.P.Cathrine, W/o.K.Palanimuthu, No.19A, Thangammal Avenue, Gayathri Nagar Ext., Bavananthiyar Street, Sembakkam, Tambaram East, Chennai - 600073. Also at, Mr.K.Palanimuthu, S/o.M.Kaliyan, No.29, Thirumalaivasan Nagar, S.M Nagar, Sudarsan Salai, Thirumalaivasan Nagar, Chennai - 600062 Also at, Mr.K.Palanimuthu, S/o.M.Kaliyan, 19A, Thangammal Avenue, Gayathri Nagar Ext., Bavananthiyar Street, Sembakkam, Tambaram East, Chennai - 600073 Also at, Mr.K.Palanimuthu, S/o.M.Kaliyan, Old No.81, N.No.123, Lakshmi Nagar, Nerukundom Near Mettu Kuppam, Chennai - 600107 Also at, Mr.K.Palanimuthu, S/o.M.Kaliyan, No.3, Bajajoi Koil Street, Kannadapalayam, Avadi, Chennai - 600062 to repay the amount mentioned in the notice being Rs.38,10,107/- (Rupees Thirty Eight Lakh Ten Thousand One Hundred and Seven Only) within 60 days from the date of the said notice with subsequent interest thereon from 15.10.2024 with monthly rests.

The Borrowers above named having failed to repay the amount despite the receipt of the above referred statutory notice, NOTICE is hereby given to the borrowers above named and 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 Rule 8 of the said Rules on this 26th day of December 2024

The Borrowers above named in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of City Union Bank Ltd., for an amount of Rs.38,13,010/- (Rupees Thirty Nine Lakh Thirteen Thousand and Ten Only) and interest thereon from 26.12.2024 till the repayment of entire dues.

The Borrower's attention is invited to provisions of sub-section (B) of section 13 of the Act, in respect of time available, to redeem the secured assets

SCHEDULE OF PROPERTIES

Immovable Property Mortgaged to our Bank

Schedule A Property 1 (Property Owned By P.Cathrine)

Property Description: All that Piece and Parcel Of the Residential Flat, Measuring an Extent Of 450 Sq.Ft. Undivided Share Of Land Out Of 1273 Sq.Ft. Out Of 1679 Sq.Ft., Together with Residential Flat, in Ground Floor, Being Flat No.G-1, Having a Plinth Area of 839 Sq.Ft., Building Known as TTD Krishnarani Flats including One Car Parking Marked as G1, Bearing Plot No.3, in Bajajoi Koil Street, Kannadapalayam, Comprised in Survey No.178/2A, as Per Patta No.708, New Sub Division Survey No.178/2A/1, 178/2A/1B, T.S.No.94/3, Ward C, Block No.20 as per Town Survey Old Survey No.178/2A/1B/2A/2/1C3. Situated at Kovilpattinai Village, Ambattur Taluk, Thiruvallur District, and Being Land Bounded on the: North By: Plot No.2, South By: Plot No.6, East By: Vacant Land, West By: 20 Feet Wide Road. Admeasuring: East to West on the Northern Side: 43 Feet, East to West on the Southern Side: 30 Feet, North to South on the Eastern Side: 49 Feet, North to South on the Western Side: 43 Feet The Property Situated Within the Registration District of Chennai North and Sub Registration District Of Ambattur.

Place: Chennai, Date: 26.12.2024

Authorized Officer

Regd. Office: 149, T.S.R. (Big) Street, Kumbakonam, Thanjavur District, Tamilnadu - 612001, CIN - L65110TN1504PL001287, Telephone No. 0435-2402322, Fax: 0435-2431746, Website: www.cityunionbank.com

ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY (APCRDA)

Lenin Centre, Governorpet, Vijayawada - 520 002 (A.P.)

E-PROCUREMENT TENDER NOTICE

NIT No.: 47/Proc/MAUEI-USJINFR/2024-FR1/5B, Dt: 30/12/2024

NAME OF THE WORK: WORLD BANK & ADB financed Amaravati Capital City Development Program related to "Construction of Roads, Drains, Water Supply, Sewerage, Utility Ducts for Power & ICT, Rouse waterline & Avenue Plantation, compatible with trunk infrastructure in Layouts for Land Pooling Schemes for Abbarajapalem (P), Bonapalem, Doncipadu (P) and Rayavud (P) Village in Zone-5B area in Amaravati Capital City, Andhra Pradesh on Lump sum contract (Percentage Tender) including OLP of 2 Years" on Lump sum contract (Percentage Tender). Est. Cost: Rs. 603.65 Crores

NIT No.: 48/Proc/MAUEI-USJINFR/OTH/34/2024-FR1/5D, Dt: 30/12/2024

NAME OF THE WORK: WORLD BANK & ADB financed Amaravati Capital City Development Program related to "Construction of Roads, Drains, Water Supply, Sewerage, Utility Ducts for Power & ICT, Rouse waterline & Avenue Plantation, compatible with trunk infrastructure in Layouts for Land Pooling Schemes for Abbarajapalem (P), Thuluru (P) and Rayavud (P) in Zone-5D Area in Amaravati Capital City, Andhra Pradesh on Lump sum contract (Percentage Tender) including OLP of 2 Years" on Lump sum contract (Percentage Tender). Est. Cost: Rs. 603.65 Crores

The bid can be downloaded on AP e-procurement portal from 31.12.2024 to 21.01.2025 up to 14.00 Hrs. Due date for submission of Bid is 21.01.2025 up to 15.00 Hrs, Technical bid opening 21.01.2025 @16.00 Hrs. For further details please refer to www.approcurement.gov.in and www.crda.ap.gov.in.

Sd/- Commissioner, APCRDA, Vijayawada

O-1088 06670-235504, E-mail: serwbpt@yahoo.com

GOVT. OF ODISHA

OFFICE OF THE CHIEF CONSTRUCTION ENGINEER RURAL WORKS, CIRCLE, BHAWANIPATNA

Bid identification No.: BPT/Online-08/2024-25 Date: 26.12.2024

NOTICE INVITING TENDERS FOR ROAD WORKS IN ODISHA NATIONAL COMPETITIVE BIDDING THROUGH e-Procurement

1. Name of the Work: Periodical Renewal work of 5 year post DLP PMGSY Roads in the District of Kalahandi and Nuapada.

2. No of Works: 13 Nos.

3. Location details: Kalahandi & Nuapada District

4. Estimated Cost: As per NIT.

5. Period of Completion: As per NIT.

6. Cost of tender paper: Rs. 10,000/- per set.

7. Other details

Availability of tender for online bidding	Last date & time for seeking tender clarification	Date and time of opening of technical bid
From 03.01.2025 11.00 A.M. To 17.01.2025 5.00 P.M.	16.01.2025	18.01.2025 at 11.00 A.M.

Further details can be seen from the web site www.tendersorissa.gov.in

Sd/- Chief Construction Engineer Rural Works Circle, Bhanwanipatna

OIPR-25102/11/0007/2425

KOTAK MAHINDRA BANK LIMITED

Registered Office: 27 BKC, C 27, G Block, Bandra Kuria Complex, Bandra (E), Mumbai-400051.

Branch Office: 5th Floor, Awing, Samson Towers, No.402 L-Pantheon Road, Egmore, Chennai-600008

AUCTION CUM SALE NOTICE - E-AUCTION SALE NOTICE FOR SALE IMMOVABLE PROPERTIES

E-Auction Cum Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(5) & (6) 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 Immovable Properties/ Property mortgaged/ charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorized Officer of Kotak Mahindra Bank Limited, (Secured Creditor/ Kotak Mahindra Bank Limited) will be Sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE" is on 31.01.2025, for recovery of Rs.2,69,25,492/- (Rupees Two Crores Sixty Nine Laks Twenty Five Thousand Four Hundred and Ninety Two Only) as on 25.12.2024 due and payable to the Secured Creditor in addition to interest, Costs and charges at contractual rate to the Secured Creditor from Mr. Venkataranga Gupta, No.74, 1st Cross Street, VGN Phase I VGN Nagar, Nolarbura, Tiruvallur-600095; 2) Mrs. Vijayshree Gupta, No.74, 1st Cross Street, VGN Phase I VGN Nagar, Nolarbura, Tiruvallur-600095 (Borrower).

Short description of Immovable Properties/ Property with known encumbrances and certain terms of the sale:-

Loan Account No.	Name of the Borrower/ Co-Borrower(s)/ Guarantor(s)	Demand Notice Date And Amount	Reserve Price (RP)	EMD (10% of RP) and Last Date	Inspection Date & Time	Date of Auction & Time	Total Out Standing	Known Encumbrance, If Any.
Loan Account No. HF37898758 (CRN 187034250)	1) Mr. Venkataranga Gupta, 2) Mrs. Vijayshree Gupta	13.09.2024 Rs.2,55,87,467.93 (Rupees Two Crores Fifty Five Lakhs Eighty Seven Thousand Four Hundred and Sixty Seven Paise Ninety Three Only)	Rs.7,61,41,500/- (Rupees Seven Crores Sixty One Lakhs Forty One Thousand Five Hundred Only)	On 28.01.2025 Between 11.30 A.M. to 03.30 P.M. onwards	On 31.01.2025 At 10.00 A.M. onwards	Rs.2,69,25,492/- (Rupees Two Crores Sixty Nine Laks Twenty Five Thousand Four Hundred and Ninety Two Only) as on 25.12.2024	Nil	

DETAILS OF THE IMMOVABLE PROPERTIES/ PROPERTY: Mortgage Over Following Properties: All that piece and parcel of vacant land being Plots No.25 & 26, of approved Layout PPD/Lo.No.22/2003 measuring about 6621 square feet comprised in Survey No.250/1 and 251/1B situated in V.G.N Nagar Phase VGN Avenue Phase-IV, Newly called as VGN Avenue Nolarbura Village, Ambattur Taluk, Tiruvallur District. Plot No.25, measuring about 3236 Square feet. Bounded on: North by: Kamarajar Street (9 Meter) of S.No.250/1, South by: Plot No.26, Survey No.250/1 & 251/1Bnd 459/2B, East by: Plot No.24, of Survey No.250/1, West by: Vacant Land. Measuring: East to West on the Northern side: 15.4 Meters, East to West on the Southern side: 18 Meters, North to South on the Eastern side: 18 Meters, North to South on the Western side: 18.5 Meters, Plot No.26, measuring about 3385 Square feet Bounded on: North by: Plot No.25 of Survey No.250/1, South by: Mahatma Gandhi Street of Survey No.251/1B, East by: Plot No.27, of Survey No.249/1A, 250/1 & 251/1B, West by: Vacant Land. Measuring: East to West on the Northern side: 18 Meters, East to West on the Southern side: 16 Meters, North to South on the Eastern side: 18 Meters, North to South on the Western side: 12.2 Meters +5.8 Meters. Situated within the Registration District of Chennai North and Sub Registration District of Kottur.

The Auction will be conducted online through the Bank's approved Service Provider M/s. C1 India Private Limited, at their web Portal www.bankauctions.com. The Authorized Officer shall have absolute discretion to cancel the e-auction at any point of time, without assigning any reason. For detailed terms and conditions of E-Auction sale tender document containing online e-auction Bid Form, Declaration etc., please refer to the link provided in www.bankauctions.com & <https://auctions.kotak.com/properties/auction-notices/> or contact by person Mr. Sivakumar S, Mobile +91 98430 12371 or Anbarasan Rajagopal, Mobile +91 87601 46369.

Date: 31.12.2024, Place: Chennai

Sd/- Authorized Officer, For Kotak Mahindra Bank Ltd.