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Kotak Mahindra Bank Limited
 Corporate Identity No. L65110MH1985PLC038137
 Registered office : 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051.
 Branch Office : Kotak Mahindra Bank Ltd., House, 22, M. G. Road, Bangalore – 560001.

APPENDIX-IV-A [REFER PROVISO TO RULE 8(6)]

E-Auction 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 6(2) & 8(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 Symbolic/Physical Possession of which has been taken by the Authorised 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 **17.01.2025** for recovery of Bank dues of ₹.3903156.26/- (Rupees: Thirty Nine Lakh Three Thousand One Hundred Fifty Six Only) as on 22-10-2024 due and payable to the Secured Creditor in addition to Interest, Costs and charges at contractual rate to the Secured Creditor from 1). **Mr.CHANGULANDA GANAPATHY LOKESH @ C G Lokesh (Borrower 2), Mrs. KANCHANA LOKESH (Co Borrower)**, both resident of No.240, Nandi Durga Road, 2nd Cross, Sharadamma Layout, Bangalore-560046. Short description of Immovable Properties/Property with known encumbrances and certain terms of the sale:-

Loan Account No.	Name of the Borrower / Co-Borrower / Guarantor (s)	Demand Notice Amount and Date	Reserve Price (RP)	EMD (10% of RP) and Last Date	Inspection Date & Time	Date of Auction & Time	Total Out Standing	Known Encumbrances, if Any.
IHL54272 (CRN 13864838)	1. Mr. Changulanda Ganapathy Lokesh @ C G Lokesh 2. Mrs. Kanchana Lokesh	Rs.27,07,621.76 Ps (Rupees: Twenty Seven Lakh Seven Thousand Six Hundred Twenty One and Paise Seventy Six Only) as on 22-09-2021	₹ 42,50,100 (Rupees Forty Two Lakh Fifty Thousand One Hundred Only)	₹ 4,25,010/- (Rupees Four Lakh Twenty Five Thousand Ten Only) 17.01.2025 12:00 Noon	On 10.01.2025 From 10:00 A.M to 4:00 P.M	On 17.01.2025 At 03.00 P.M to 4.00 P.M	₹.3903156.26/- (Rupees: Thirty Nine Lakh Three Thousand One Hundred Fifty Six and Paise Twenty Six Only) as on 22-10-2024.	Nil

Details of the Immovable Properties/Property All that part and parcel of the property Flat bearing Flat No-301, in Third Floor, "D S Max Sprint", Opp N P Factory, K B Sandra, Bangalore - 560 032.

The Auction will be conducted online through the Bank's approved Service provider M/s C1 India Private Limited, at their web Portal www.bankeauctions.com. The Authorised 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.bankeauctions.com & <https://www.kotak.com/en/bank-auctions.html>. Contact person details : Mr. Chandrashekar D Patil Or by person Mr. Karun B, Mobile: (+919686812683)
 Date : 01-01-2025 | Place : Bangalore

Sd/- (Authorized Officer), Kotak Mahindra Bank Ltd.

PUBLIC NOTICE TO WHOMEVER IT MAY CONCERN
 This is to inform the General Public that the following share certificate of TATA ELXSI LIMITED office at ITPB Road, Whitefield, Bangalore - 560048 registered in the name of the NAYAN KANABAR and SURENDRA GANDHI following shares have been lost by them.

Folio No.	Certificate No.	Distinctive Nos	No. of securities held	
		From	To	
EXN0005238	249785	12142811	12142910	100

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificates.
 Any person who has any claim in respect of the said share certificate/s should lodge such claim with the Company or its Registrar and Transfer Agents Link Intime India Private Limited, 247 Park, C-101, 1st Floor, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 TEL : 022 49186270 within 15 days of publication of this notice after which no claim will be entertained and the Company shall proceed to issue Duplicate Share Certificate / s.
 Date: 31.12.2024
 Place: Bangalore
 Name of the Legal Claimant
NAYAN KANABAR and SURENDRA GANDHI

IndusInd Bank
 EMBASSY HEIGHTS, Bangalore: IndusInd Bank Limited, Embassy Heights, Block B, 3rd Floor, 13 MC, Grath Road, Bangalore-560025, India. Tel: (0080) 46677300.
 Registered Office: 2401 Gen. Thimmayya Road, Pune-411001, India. Tel: (020) 26343201 Fax: (020) 2634 3241 Visit us at www.indusind.com, CIN: L65191PN1994PLC076333

REMOVAL OF ARTICLES
 To, 1. M/s LK Med Supplies, No. 18, Y.V. Annaiah Roa, Yelachenahalli, Next to HDFC ATM (Bangalore) Urban, Karnataka-560078. 2) Mr. Jean Kamal, No.118, Leyam Katha No.24/2, 4th Cross, M S Layout, Jarganahalli Village, Uttarahalli Hobli, JP Nagar 6th Phase, Bangalore South Taluk, Bangalore-560078. 3) Mrs. Lakshmi Jean, No.118, Leyam Katha No.24/2, 4th Cross, MS Layout, Jarganahalli Village, Uttarahalli Hobli, JP Nagar 6th Phase, Bangalore South Taluk, Bangalore-560078.
 Sub: - Removal of articles
 Ref: - Property under physical possession with IndusInd Bank Limited Dear Sir(s) / Madam,
 As you are aware, that the under mentioned properties was taken Physical Possession by the Authorised officer of IndusInd Bank as per the order passed by CMM Court, Bangalore in Crl Misc No.7126/2023. The Authorized officer had also taken inventories while taking physical possession and sealed the property on 08.08.2024. At the time of taking physical possession of the property, we have allowed you to remove the articles in the property, which was not remove by you.
 The property of M/s LK Med Supplies is sold under public E-Auction through SARFAESI Act on 06.11.2024 for sum of Rs.1,30,00,000/- and payment will be adjusted to your loan account. On completion of sale authorized officer is duty bound to handover the property to the Auction purchaser. Therefore, you are advised to remove all the articles from the properties within 7 days from receipt of this notice. You may inform us confirming the date to open the property for removal of articles.
Property address: Property of Mrs. Lakshmi Jean GIFT Deed No. 8198/2019-2020 Dated 22-11-2019. All that piece and parcel of the residential property bearing House list no. 29, Katha No. 35/1, situated at Konanakunte Village, Uttarahalli Hobli, Bangalore South Taluk, Presently which comes under in the limits of BBMP Ward No.196, Ward Name: Anjanapura, Bangalore bearing BBMP Form - B Property Register Property No. 29/35/1, Sl.No.613 of Rushyashrunaga Road, Konanakunte, Bangalore measuring East to West 43 feet and North to South 30 feet totally measuring 1290 Sq. feet together with all rights, appurtenances whatsoever whether underneath or above the surface and bounded on the: **East by:** Property No. 28; **West by:** Road; **North by:** Road; **South by:** Property No. 30.
 Date: 27-12-2024, Place: Bangalore Sd/- Authorised Officer, IndusInd Bank Ltd.

SMFG India Home Finance Co. Ltd.
 (Formerly Fullerton India Home Finance Co. Ltd.)
 Corporate Off.: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai-400 051, Maharashtra
 Regd. Off.: Commerszone IT Park, Tower B, 1st Floor, No.111, Mount Poonamallee Road, Porur, Chennai-600116, Tamil Nadu.

DEMAND NOTICE
UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")
 The undersigned being the Authorized Officer of SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) (hereinafter referred to as SMHFC) under the Act and in exercise of the powers conferred under Section 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the Demand Notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sl. No.	Loan A/c. No. & Name of the Borrower / Co-Borrowers Property Holders as the case may be	Description Of Secured Assets / Mortgage Property	Date of Demand Notice U/s. 13 (2) & Total Q/s.
1	LAN :- 601039211672882 1. T. S. Umashankar S/o. Sannegowda 2. Nandini W/o. T. S. Umashankar Add :- No. 6, 1 st Floor, 5 th Cross, Yelachenahalli, Spoorthy Nagar, J. P. Nagar Post, Near Park, Bangalore, Karnataka-560 078.	All That Piece & Parcel for Property Bearing Northern Porting Site No. 39, Property No. 79, + Measuring - + East to West : 45 Ft. & + North To South : 15 Feet, Totally Measuring 675 sq. Ft., Situated At Dasarahalli Village, Krishnarajapura Hobli, Earlier Bangalore South Taluk, Now Bangalore East Taluk, Presently Within The Limits of BBMP Bangalore + bounded on - + East By : Private Property, + West By : Road; + North By : Site No. 38; + South By : Remaining Portion Of Same Site No. 39. + Within The Regn. Dist. Of Bangalore & Sub-Regn. At Banasavadi.	11.12.2024 ₹ 44,35,426.12 (Rs. Forty Four Lakh Thirty Five Thousand & Four Hundred Twenty Six and Paise Twelve Only) as on 10.12.2024 NPA Date : 06.12.2024
2	LAN :- 601039511052890 1. Venkataramu S/o. Madegowda 2. Jayamma W/o. Venkataramu Add :- Aralimarada Dooddi, Kodihalli Hobli, Aralimarada Dooddi Circle, Ramanagara, Karnataka - 562 119.	All That Piece and Parcel of The Property Bearing No. 24/20/2/1/1, Khaneshumari No. 152900200900520034, Situated at Aralimaradhoddi Village, Dhodakaballi Dhakale, Kodihalli Hobli, Kanakapura Taluk, Ramanagar District, Presently Comes Under Within The Limits of Kodihalli Grampanchayat and + bounded on - + East By : House Belongs to Muniyappa; + West By : House Belongs to Rajanna; + North By : House Belongs to Kallyappa; + South By : Main Road. + Within The Regn. District of Ramanagar & Sub-Registration At Kanakapura.	11.12.2024 ₹ 20,98,502.13 (Rs. Twenty Lakh Ninety-Eight Thousand Five Hundred Two And Paise Thirteen Only) as on 10.12.2024 NPA Date : 06.12.2024
3	LAN :- 601107210595077 & 601107510595080 1. Prasanna Kumar V. S/o. Vishwanath 2. Rajeshwari V. W/o. Vishwanath Add :- No. 363, S. C. Colony, Sosale, Rama Mandir Street, T. Narasipura Taluk, Mysore, Karnataka-570 020.	All That Piece and Parcel of The Property Bearing No. 1053, Assessment No. 33B, PID No. 152200701705500994, Situated At Sosale Grama, Sosale Grampanchayat, T Narasipura Block, Mysore, + Measuring - + East-West : 6.096 Meter & + North-South : 12.192 Meter. + Property is bounded on - + East : House Of Ravi; + West : House Of Kullamma; + North : Road; + South : House of Mariswamy. + With In The Registration District of Mysore and Sub Registration Office At Mysore City.	11.12.2024 ₹ 11,85,115.85 (Rs. Eleven Lakh Eighty Five Thousand One Hundred Fifteen and Paise Eighty Five Only) as on 10.12.2024 NPA Date : 06.12.2024

The Borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that SMHFC is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, SMHFC shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. SMHFC is also empowered to ATTACH AND / OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), SMHFC also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the SMHFC. This remedy is in addition and independent of all the other remedies available to SMHFC under any other law.
 The attention of any borrower/s is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of SMHFC and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.
 Sd/-
 Authorized Officer
SMFG INDIA HOME FINANCE CO. LTD.
 (Formerly Fullerton India Home Finance Co. Ltd.)
 Place: Bangalore / Rannagar / Mysore, Karnataka
 Date : 01.01.2025

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 FORMERLY MANAPPURAM HOME FINANCE PVT LTD
 CIN : U65923K120101PC039179, Unit 301-315, 3rd Floor, A wing, Kanakia Wall Street, Andheri-Kurla Road, Andheri East, Mumbai-400093

POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ("MAHOFIN") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest "Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and interest thereon within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notified is hereby given to the borrower and the public in general that the undersigned has taken Symbolic possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said "Act" and its dealings with the property will be subject to the charge of the Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

Sl. No.	Name of Borrower and Co-borrower/ Loan account number/ Branch	Description of Secured Asset in respect of which Interest has been created	Date of Demand Notice sent & Outstanding Amount	Date of possession
1	SADIK KHAN N AMEENA M SHAHINA SNHL 00340014069/MYSORE	Property No.118/A, Unique no.152200300116920278, Hampapur village & GP, KR nagara Mysore, Taluk-Krishnarajanagera, P.O HAMPAPURA (K R NAGAR), DIST-MYSORE, KARNATAKA, Pin: 571601, East-Own Vacant Land , West-Own Old House, South-House Belongs to Shanthamma Borashetty, North-House belongs to H.L.Nagaraju	16-09-2024 & Rs.331566/-	27-12-2024
2	RAJESHWARI B,GEETHA B, SHEKAR NINLAP 0034005987/MYSORE	Property no-1581, Unique no-15080020080102073, Hangala Village & GP, Gundupete Block, Chamaraanagera district, P.O HANGALA, CHAMRAJANAGAR, KARNATAKA, Pin: 571126, East-Property of Bhagya, West-House of Indira, South-Road, North-House of Madappa	16-09-2024 & Rs.992183/-	27-12-2024
3	LAKSHMI G, RAVI KUMAR S, RATHNAMMA P/ MLAP0900011225/ VIVEKANANDA CIRCLE	Property No 601/21/23 Unique No 152200701706200098, Vyasarajapura Village, Sosale Grampanchayat, T Narasipura Taluk, Dist-Mysore, P.O VYASARAJAPURA, MYSORE, KARNATAKA, Pin: 571120, East-House of Pavitra W/o Papachari, West-Government well and Site of Shivraju, South-Consensvency Gully, North-Road	16-09-2024 & Rs.317430/-	27-12-2024
4	LAKSHMAMMA P, HALDAPPA R /MLAP0051000830/ SHIMOGA	Property No 382, E-Property No.-151200501100344, AK colony, kulagatte Village & Panchayath, Taluk-honnali, Dist-DAVANAGERE, P.O HOSAHALLI, DAVANAGERE, KARNATAKA, Pin: 577224, East-Property of Rangamma W/o Hanumanthappa Koli, West-Property of Suvannamma W/o Haleshappa, South-Village Panchayath Road, North-Village Panchayath Road	16-09-2024 & Rs.253217/-	27-12-2024
5	RATHNI BAI, SHANKARA NAIK, DEVARAJ NAIK /MH00510010979/ SHIMOGA	E Property no-152400400900700085, property no : 359/2, vaddigere village, beguru gram panchayat, Taluk-Shikarpur, P.O BEGUR(SHIKARIPUR), Dist-SHIMOGA, KARNATAKA, Pin: 577427, East-Property of Thavani Bai W/o Krishana Naika, West-Property of Yashodha Bai W/o Monesha Naika, South-Property of Devli Bai W/o Dhajya Naika, North-Road	16-09-2024 & Rs.563150/-	27-12-2024

Date :- 01-01-2025, Place: KARNATAKA Sd/- Authorized Officer - For Manappuram Home Finance Ltd

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I arrive at a conclusion not an assumption.

Inform your opinion with detailed analysis.

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 JOURNALISM OF COURAGE

Protium Finance Limited
 (Formerly known as Growth Source Financial Technologies Ltd.)
 Nirlon Knowledge Park (NKP) B-2, Seventh Floor, Pahadi Village, Off. The Western Express Highway, Cama Industrial estate, Goregaon (E), Mumbai, Maharashtra- 400663

PUBLIC NOTICE
 (Under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)
SUBSTITUTED SERVICE OF NOTICE U/s 13 (2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the Borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from Protium Finance Limited (Formerly known as Growth Source Financial Technologies Ltd. and before that known as Growth Source Financial Technologies Pvt. Ltd.), their loan credit facility has been classified as **Non-Performing Assets** in the books of NBFC as per RBI guidelines thereto. Thereafter, NBFC has issued demand notices to below mentioned respective borrower under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to pay the amounts mentioned in the respective Demand Notice(s) within 60 days from the date of the respective Notice(s), as per details given below, together with further interest at the contractual rate on the below mentioned amount and incidental expenses, cost, charges etc, as stated in the said demand notices. However, the service is also being done by us by way of this publication as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)

Name and Address of Borrower and Co Borrower/s	Date of NPA	Date of Demand notice	Total Outstanding Dues (INR) as on below date*
Loan Account No. G5003LAP2172961 (BORROWER) 1. DWARAKA TRADERS (CO-BORROWER) 2. ASHWINI V Addresses as under NO72/1, 1ST MAIN, 1ST CROSS, NEW THARAGUPET, BANGALORE 560002, KARNATAKA Also, at No. 47, 48 RAGHAV JAIN HILLS, 4TH FLOOR 407, 6TH CROSS, SRIRAMPURAM BANGALORE 560021, KARNATAKA Also, at NO. 3121/22, 9TH CROSS, GAYATHRI NAGARA, BANGALORE - 560 021, KARNATAKA	9.12.2024	12th Dec,2024	Rs. 1,08,25,182/- (Rupees One Crore Eight Lacs Twenty Five Thousand One Hundred and Eighty Two Only) as on 12th December 2024.

Description of the Secured Assets/Mortgaged Properties: ALL THAT PIECE AND PARCEL OF LAND PROPERTY BEARING SITE NO. 10, MUNICIPAL NO. 10, ASSESSMENT NO. 2/1, PID NO. 100-590-10 MEASURING EAST TO WEST (33*31) 2FT AND NORTH TO SOUTH 37 ½ FT. IN ALL 1200 SQ.FT. SITUATED AT ANAJANMURTHY COMPOUND LOTTEGOLLAHALLI KASABA HOBLI, BANGALORE, NORTH TALUKA BANGALORE AND BOUNDED ON EAST BY SITE BELONGING TO MR. ANJANAMURTHY WEST BY: 30FEET ROAD, NORTH BY: HOUSE PROPERTY BELONGING TO LAKSHMAMMA, SOUTH BY: HOUSE PROPERTY BELONGING TO GOPAL

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount of more particularly stated in respective Demand Notices issued, together with further interest thereon plus cost, charges, expenses, etc, thereto failing which we shall be at liberty to Sale proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules not limited to taking possession and selling the secured asset entirely at the risk of the said borrower(s)/co borrower (s)/Legal Heir(s)/Legal Representative(s) at your own cost and consequences.

Please note that as per sub-section (8) of the SARFAESI Act, all of you is prohibited from transferring by way of sale, lease or otherwise, the aforesaid secured assets without prior written consent of the Bank. Any contravention of the said section by you shall invoke the provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard.

Please note that as per sub-section (8) of section 13 of the Act, if the dues of Protium Finance Limited (Formerly known as Growth Source Financial Technologies Ltd together with all costs, charges and expenses incurred by Protium Finance Limited (Formerly known as Growth Source Financial Technologies Ltd) are tendered to Protium Finance Limited (Formerly known as Growth Source Financial Technologies Ltd) at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by Protium Finance Limited (Formerly known as Growth Source Financial Technologies Ltd, and no further step shall be taken by Protium Finance Limited (Formerly known as Growth Source Financial Technologies Ltd for transfer or sale of that secured asset.

Date: 01.01.2025, Place: BANGALORE, KARNATAKA Sd/- Authorized Officer - For Protium Finance Limited