



Hyderabad, January 09, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001 Tel:022-22721233/34 Fax: 022-22722131/1072/2037/2061/41 Email: corp.relations@bseindia.com corp.compliance@bseindia.com Scrip Code: 515018	To, The National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai: 400051 Tel: 022-26598235/36/452 Fax: 022-26598237/38 Email: cmlist@nse.co.in Symbol: REGENCERAM
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Dear Sir/Ma'am,

Subject: Newspaper Advertisement – Disclosure under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (*SEBI Listing Regulations*)

Ref: Scrip Code: 532406 (BSE), NSE Symbol: REGENCERAM; ISIN: INE277C01012

Pursuant to Regulation 30, Regulation 44 and Regulation 47 of the SEBI Listing Regulations and in compliance with Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, we enclose herewith the copies of the newspaper advertisements published in "**Business Standard**" (English Newspaper) and "**Telugu Prabha**" (Telugu Newspaper) for Dispatch of Postal Ballot Notice for seeking the approval of shareholders for agenda items specified in the notice of Postal ballot through e-voting process.

The above information is also being made available on the Company's website: www.regencyceramics.in

Kindly take the above information on records.

Thanking You,

for **REGENCY CERAMICS LIMITED**

Narala Satyendra Prasad
Managing Director & CFO
DIN: 01410333

Encl: as above

Cement firms set to see decline in profit

Pricing weakness to eat into earnings; growth demand to be in single-digit

AMRITHA PILLAY
Mumbai, 8 January

Indian cement makers may report single-digit growth in volumes, while their profitability could take a hit in the third quarter of the current financial year (Q3FY25).

A Bloomberg analysts' consensus shows both earnings before interest, tax, depreciation, and amortisation (Ebitda) and profit after tax declining for most cement makers in the quarter under review.

In the absence of major price hikes, lower realisations will impact profitability on a year-on-year (Y-o-Y) basis, according to analysts. Cement prices during the quarter under review remained depressed for the most part, except for a price hike taken towards the end.

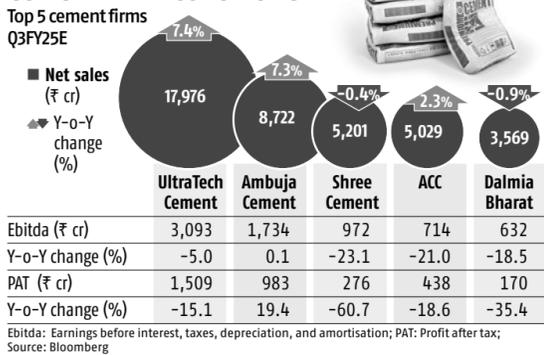
Analysts with Nuvama, in a January 6 report, said they expect Ebitda for the cement firms in their coverage to fall 18 per cent from a year ago, mainly due to a weak pricing environment on account of elevated competition.

Those at Yes Securities said tepid growth is foreseen.

"After a slowdown in the first two quarters due to multiple issues, i.e., prolonged monsoon impact, festival season, and regional fund release issues, the cement industry is likely to witness tepid growth in Q3."

Analysts across multiple brokerage firms estimated the top four cement makers — UltraTech Cement, Ambuja Cements, Dalmia Cement, and Shree Cement — to report a Y-o-Y decline in Ebitda per tonne. In terms of sales volume growth, analysts with Yes Securities, in a January 1 report, said they do not see any sizeable spike in volume "due to no major progress in the government capital expenditure programme after the election and

CONCRETE PROJECTIONS



Budget announcement. So, the recent price hike is meaningless in our view".

Nuvama expects industry-level cement demand to grow 8 per cent in the quarter from a year ago. Of that, Ambuja Cements, Nuvama said, is likely to see a 20 per cent jump in demand, helped by acquisitions. Analysts with Kotak Securities, in a January 7 report, estimate cement industry demand growth of six per cent Y-o-Y in Q3FY25 and build in 7 per cent Y-o-Y volume growth for their coverage universe, factoring in market-share gains. Brokerages also expect earnings downgrades to continue for cement makers, as a meaningful pickup in demand is yet to happen.

Nuvama noted an earnings downgrade for FY25E (estimates) through 2025-26E is likely, considering "the volatile pricing environment and lower-than-expected volume growth in nine-month FY25".

Analysts with Kotak Securities agreed, observing that earnings downgrades are to continue. "We expect an earnings downgrade to continue in the sector during the upcoming results season, despite the sequential recovery in margins," the analysts noted.

Nuvoco-Vadraj deal size valued at ₹2,800-3,000 cr

Nirma Group-promoted Nuvoco Vistas Corp's plans to acquire Vadraj Cement through the insolvency route would entail a deal size of ₹2,800-3,000 crore, said a company official on Wednesday.

On Monday, Nuvoco said it has emerged as the successful applicant for Vadraj Cement, in a corporate insolvency resolution process, without disclosing the deal value.

Company officials on Wednesday said that the deal will entail ₹1,800 crore towards the bid under the insolvency route and another ₹1,000-1200 crore as capital expenditure to refurbish Vadraj Cement's assets. Vadraj Cement, as of June, has admitted claims of worth ₹8,180.61 crore, from secured, unsecured and other operational creditors combined, according to documents available on the website. The firm, formerly ABG Cements, was admitted to National Company Law Tribunal in 2024 for an insolvency process. The target entity's existing facilities include a 3.5 MMTPA clinker unit in Kutch, Gujarat, and a 6 MTPA grinding unit in Surat, Gujarat, limestone reserves, and a jetty.



MANAGING MULTIPLE LOANS

Lower interest cost via debt consolidation

SANJAY KUMAR SINGH & KARTHIK JEROME

The Reserve Bank of India (RBI), in its latest Financial Stability Report, warned that stress from consumer credit could spill over to secured loans. Data from the central bank revealed that many borrowers availing of credit card and personal loans also had home or vehicle loans running. A default even on a small unsecured loan could result in all the loans of that borrower being classified as non-performing. Here are strategies to help borrowers with multiple loans reduce their debt burden.

Merge multiple loans

Borrowers with multiple loans — such as credit card, personal, and home loan — can pool them into one large loan with a lower interest rate. "Taking a top-up loan on a home loan to pay off credit card dues and personal loans can significantly reduce the interest burden, as top-up home loans are much cheaper than the other two," says Vishal Dhawan, chief

financial planner, Plan Ahead Wealth Advisors.

Interest on credit card dues ranges from 36-42 per cent, while personal loans range from 10-31 per cent. A top-up home loan costs slightly (0.5-1 percentage point) more than a home loan.

Other options for consolidation include loans against securities and loans against property, which are also more cost-effective than unsecured loans. "Another advantage of

secured loans is that they offer a longer tenure, which brings down the EMI and provides relief," says Arun Ramamurthy, director, Andromeda Sales and Distribution, and an expert in digital lending. Consolidating loans also makes things simpler operationally, according to Dhawan.

Nowadays, lenders also offer what are called debt consolidation loans. "They cost 12-14 per cent plus, with the exact rate depending on factors like the borrower's credit score and repayment tenure," says Adhil Shetty, chief executive officer (CEO), BankBazaar.com.

However, these loans often come with a few restrictions. "The agreement with the lender may state that the loan amount can only be used to repay existing loans. The borrower may also be restricted from borrowing further until this loan is repaid," says Shetty.

Pay highest-cost debt first

Another approach called the avalanche method prioritises paying off high-interest loans

first. "Pay the minimum required on all loans to avoid default. Then use any surplus funds to clear the highest-cost loan, like credit card dues," says Dhawan. This is a cost-effective strategy.

Pay smallest loan first

Alternatively, borrowers can adopt the debt snowball method, which prioritises paying the smallest-sized loan. "This approach works well for those feeling overwhelmed by multiple loans," says Dhawan. Clearing the smallest loan provides a psychological victory and frees up cash for higher-cost loans.

Points to remember

Avoid borrowing further to prevent worsening your financial situation. Refrain from EMI-based purchases, even if they come with discounts. Shetty warns that defaulting can result in higher interest rates and penal charges, leading to a debt trap. Dhawan advises against risky investments in equities or cryptocurrencies as a way to escape debt. Be mindful of pre-payment penalties, which many lenders impose. Do the math before proceeding.

Ramamurthy suggests monetising assets like gold, property, or mutual funds if you are on the verge of default. Safeguard your credit score as it is essential for access to loans in future. Once out of debt, ensure your EMIs do not exceed 30-40 per cent of your take-home salary. Finally, build a contingency fund equal to at least six months' expenses to avoid borrowing during emergencies.

WEIGHED DOWN BY DEBT? FOLLOW THESE BUDGETING TIPS

- Create and stick meticulously to a budget
- Assess all your income sources: salary, incentives, rental income, etc.
- Pay off fixed costs like EMIs, utilities, and school fees first; only the remaining funds should be spent during the month
- Before shopping trips, prepare a list of necessary purchases to avoid impulsive buys
- Prioritise within the list: Buy only what fits your budget, and defer the rest
- Cut back on discretionary spends like movies in cinema halls, dining out, etc.

Pre-policy medical tests: Key to transparent coverage

Imagine being denied health insurance coverage because of a medical condition you never knew existed, or worse, paying hefty premiums for years only to have your claim rejected due to a pre-existing condition. These scenarios, unfortunately common in India,

highlight the complex debate surrounding pre-policy medical tests in health insurance.

Benefits of undergoing medical tests

Accurate health assessment: Many individuals may be unaware of underlying health issues. A thorough

medical examination can reveal conditions that require attention, allowing policyholders to address them proactively.

Potential premium discounts:

Insurers often offer reduced premiums for applicants who pass their medical tests without

any significant health concerns. This can lead to substantial savings over time.

Avoiding claim rejections:

One of the most significant advantages of having a pre-policy medical check-up is the reduction in the likelihood

of claim rejections due to undisclosed pre-existing conditions.

Informed coverage decisions:

Understanding one's health status allows individuals to choose insurance plans that best suit their needs, ensuring adequate coverage for potential health issues down the line.

Read full report here: mybs.in/2ejrgNv

COMPILED BY AYUSH MISHRA

HDFC BANK
Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013 and having one of its office as Retail Portfolio Management at HDFC Bank Ltd, 1st Floor, I-Think Techno Campus, Kanjurmarg (East), Mumbai - 400042.

SALE INTIMATION AND NOTICE FOR SALE OF SECURITIES PLEDGED TO HDFC BANK LTD.

The below mentioned Borrowers of HDFC Bank Ltd. (the 'Bank') are hereby notified regarding the sale of securities pledged to the Bank, for availing credit facilities in the nature of Loans/Overdraft/Against Securities.

Due to persistent default by the Borrowers in making repayment of the outstanding dues as per agreed terms, facilities in terms, the below mentioned are classified as NPA (Non-Performing Asset). The Bank has issued a notice to these Borrowers, including the final sale notice on the below-mentioned date whereby, Bank had invoked the pledge and provided 7 days' time to the Borrower to repay the entire outstanding dues in the below accounts, failing which, Bank would be at liberty to sell the pledged securities without issuing further notice in this regard.

The Borrowers have neglected and failed to make due repayments, therefore, Bank in exercise of its rights under the loan agreement as a pledgee has decided to sell / dispose of the Securities on or after 16th January 2025 for recovering the dues owed by the Borrowers to the Bank. The Borrowers are hereby notified to treat this as a notice of sale in compliance of section 176 of the Indian Contract Act, 1872. The Borrowers are, also, notified that, if at any time, the value of the pledged securities falls further due to volatility in the stock market to create further deficiency in the margin requirement then Bank shall at its discretion sell the pledged security within one (1) calendar day, without any further notice in this regard. The Borrower(s) shall remain liable to the Bank for repayment of any remaining outstanding amount, post adjustment of the proceeds from sale of pledged securities.

Sr. No.	Loan Account Number	Borrower's Name	Outstanding Amount as on 6 th Jan 2025 (In Indian Rupees)	Date of Sale Notice
1	XXXX7090	R HARISH KUMAR	1,48,020.67	16-01-2025
2	XXXX4785	SUNIL KUMAR M	70,644.09	16-01-2025
3	XXXX7802	DEVULAPALLE SRINIVAS RAO	18,890.17	16-01-2025

Date: 09.01.2025
Place: TELANGANA
HDFC BANK LTD.

Muthoot Finance
Registered Office: 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682 018, Kerala, India. CIN:L65910K11997PL011300, Ph:+91 484 2396478, 2394712, Fax:+91 484 2396506. mails@muthootgroup.com, www.muthootfinance.com

GOLD AUCTION NOTICE
GSTN - 37AACT0343812X

Notice is hereby given for the information of all concerned that Gold Ornaments pledged with under mentioned branches of the company, which were overdue for redemption and which have not been redeemed so far in spite of repeated notices, will be auctioned at the concerned branches on **16.01.2025 at 10.00AM**. In any case if the auction could not be conducted on the above said date, the Auctioneer is having the right to postpone the auction to following 2nd auction dates or on subsequent dates at given centers without any further notice. Any change in auction date will be published at the place of auction.

2nd auction date : **21.01.2025, 10:00AM**, Auction Centre : **Muthoot Finance Ltd, D.No: 22-4-23, Lalapet, Old Bus Stand, Beside Nakshatra Fashions, Guntur, -522003 (Guntur District)**

Low Quality/Low touch/Insufficient weight deduction accounts details- AMARAVATHI - (AP)(4548)- MSL- 8158, 8261, CHERUKUPALLI - (AP)(3353)- MHL- 2560, GUJANANGUNDA - (AP)(5052)- MSL- 4225, MHL- 2222, GUNTUR - AMARAVATHI ROAD(3650)- MSL- 18738, GUNTUR(0526)- MSL- 47404, GUNTUR-PATTABHIRUPURAM(2014)- MSL- 21422, KARAMPUDI - (AP)(5104)- MSL- 1889, 1893, KROSURU - (AP)(5093)- MSL- 1496, 1628, 1968, MANGALDAS NAGAR - (AP)(5092)- BTB- 27, NARASARAOPEET-PALNADU BUS STAND(2670)- MHL- 2622, PIDUGURALLA (AP)(1981)- MHL- 2475, SATTENPALLI(0714)- MSL- 21629, 21741, 21774, 21845, 21858, MHL- 2269, THENALI(0528)- MSL- 30744.

2nd auction date : **21.01.2025, 12:00PM**, Auction Centre : **Muthoot Finance Ltd, D.No.56-11-4, 1st Floor, Upstairs Of Andhra Bank, Bundar Road, Vijayawada-Patamata, Krishna, -520010 (Krishna District)**

Low Quality/Low touch/Insufficient weight deduction accounts details- CHALLAPALLI(1994)- MSL- 22164, 23552, MHL- 1419.

Note: Customers can release the gold ornaments before the auction date (16.01.2025).
Note: Bidders are requested to produce Identity Card / Pan Card No./ GST Certificate.
(Incase Registered Dealers) Successful bidders should transfer the full auction amount by RTGS

For Muthoot Finance,
M/s. SSR & Co., Law Associates, 1-19-72/1/2, Rukminipuri Colony, Behind Spencers, ECIL Post, Hyderabad - 62

Place : GUNTUR
Date : 09.01.2025

JM FINANCIAL ASSET RECONSTRUCTION COMPANY LIMITED
Corporate Identification No.: U67190MH2007PL174287
Regd. Office : 7th Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025
Authorized Officer: Rajath Shetty, Email : queries.sarc@jmf.com
Phone : 022 6224 1661, Website: www.jmfinancialarc.com

POSSESSION NOTICE
(UNDER RULE 8(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

(For Immovable Property)

Whereas, the undersigned being the Authorised Officer of JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Retail June 2022 - Trust (hereinafter referred to as "JMFINARC") having acquired the financial assets pertaining to **LATE THUMALA VENKATA RAO** (hereinafter referred to as "Borrower"), together with the underlying security interest created therefor along with all rights, title and interest thereon from Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) (hereinafter referred to as "SARFAESI Act") and in exercise of powers conferred under Section 13 (12) of the SARFAESI Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "Said Rules"), vide an assignment agreement dated **28.02.2023** and issued a demand notice dated **18.06.2024** calling upon **SUGGU MEENAKSHI (LEGAL REPRESENTATIVE/HEIR OF LATE THUMALA VENKATA RAO since deceased and (BORROWER)) AND BHIMA RAO THUMALA, TUMULA BHAGYA LAKSHMI BEING (LEGAL REPRESENTATIVE/HEIR OF LATE THUMALA VENKATA RAO since deceased (BORROWER) & CO-BORROWERS)** and to repay the amount as mentioned in the said notice being **Rs. 9,65,456/- (Rupees Nine Lacs Fifty Five Thousand Four Hundred Fifty Six only)** as on **13.06.2024** together with interest at contractual rate and expenses, costs, charges etc. due thereon till the date of payment within 60 days from the date of receipt of the said notice.

The Borrower/Co-Borrowers/Legal Heirs having failed to repay the amount, notice is hereby given to the Borrower/Co-Borrowers and the public in general that the undersigned, being the Authorised Officer of JMFINARC has taken possession of the property described in the Schedule herein below (hereinafter referred to as "Said Property") in exercise of powers conferred on him/her under Section 13 (4) of the SARFAESI Act read with Rule 8 of the Said Rules on this **7th day of January, the year 2025**.

The Borrower/Co-Borrowers/Legal Heirs in particular and the public in general are hereby cautioned not to deal with the Said Property and any dealings with the Said Property will be subject to the charge of JMFINARC for an amount of **Rs. 9,65,456/- (Rupees Nine Lacs Sixty Five Thousand Four Hundred Fifty Six only)** as on **13.06.2024** with interest thereon plus, costs and other charges thereon from **13.06.2024** till the date of repayment.

The Borrower/Co-borrowers/Legal Heirs attention are invited to the provisions of Sub-Section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets, i.e., the Said Property.

Loan Account Number	SCHEDULE - Description of the Said Property
HL/0054/H/13/000024	ALL THAT PIECE AND PARCEL OF MORTGAGED PROPERTY LAND ADMEASURING 120.50YDS OR 100.335 SQMTRS. BEING NORTHERN PART OF THE TOTAL LAND ADMEASURING 275 SQYARDS COVERED BY S. NO. 5 PART OF VINAYAKNAGAR, VUDA COLONY, PLOT NO. MIG-321(B/PART), OF PEDAGANTYADA GRAMMAM, WITHIN THE LIMITS OF GREATER VISAKHAPATNAM MUNICIPALITY, VISAKHAPATNAM DISTRICT, PIN - 530044 and BOUNDED BY: EAST: PLOT NO. 321, SOUTH: MY REMAINING PROPERTY, WEST: 20 FEET WIDE ROAD, NORTH: 60 FEET WIDE ROAD.

Place: Visakhapatnam
Date: 09.01.2025

Sd/-
Authorised Officer
JM Financial Asset Reconstruction Company Limited
acting in its capacity as trustee of Retail June 2022 - Trust

REGENCY CERAMICS LIMITED
CIN : L26914TG1983PLC004249
4th Floor, Dwaraka Summit, Plot No.83, Survey No. 43, 46 & 48, Kavuri Hills, Guttalabegumpet, Serilingampally Mandal, Jubilee Hills, Shakpet, Hyderabad-500033
E-mail: cs@regencyceramics.in Web site: www.regencyceramics.in

POSTAL BALLOT AND E-VOTING NOTICE

Members are hereby informed that pursuant to Section 108 & 110 of the Companies Act, 2013, read with rules 20 & 22 of Companies (Management and Administration) Rules, 2014, including amendments thereof, and Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended from time to time. In terms of General Circular Nos. 14/2020 dated 8th April 2020, 17/2020 dated 13th April 2020, 22/2020 dated 15th June 2020, 33/2020 dated 28th September 2020, 39/2020 dated 31st December 2020, 10/2021 dated 23rd June 2021, 20/2021 dated 8th December 2021, 3/2022 dated 05th May 2022, Circular No. 10/2022 dated 28th December 2022 and circular No. 09/2023 dated 25.09.2023 (the "MCA Circulars") issued by MCA and read with SEBI (LODR) Regulations, 2015, the Company has completed the dispatch of the Postal Ballot Notice along with Explanatory Statement on Tuesday, 7th January 2025 through electronic means to the members as on cut-off date Thursday, 2nd January 2025, whose email IDs are registered in the records of depository participants for seeking approval of members by way of postal ballot for:

- Re-appointment of **Dr. Naraiah Naidu Gudur** (DIN: 00105597) as Chairman & Whole-Time Director of the Company w.e.f. **February 07, 2025** (on completion of existing term) as per the approvals/ recommendations of Audit Committee & Nomination and Remuneration Committee.
- Re-appointment of **Mr. Satyendra Prasad Narala** (DIN: 01410333) as Managing Director of the Company w.e.f. **July 30, 2025** (on completion of existing term) as per the approvals/ recommendations of Audit Committee & Nomination and Remuneration Committee.

In terms of General Circulars issued by MCA, the Company has not sent the hard copy of postal ballot notice and postal ballot form. It has extended e-voting facility for its Members to enable them to cast their votes electronically through CDSL e-Voting platform, and Voting through electronic means will commence on Thursday, 9th January 2025 at 09:00 a.m. (09:00 hours IST) and will end on Friday, 7th February 2025 at 5:00 p.m. (17:00 hours IST). The Board of Directors has appointed Mr. Nagaraju Varukuti, Practising Company Secretary (M.No. A56337), as the Scrutinizer for conducting the Postal Ballot/e-voting process in a fair and transparent manner. Members are requested to note that voting through electronics means will end at 5:00 pm on Friday, 7th February 2025. Please note that as on the cut-off date, i.e., Thursday, 2nd January 2025 may cast their vote, voting by electronic means shall be allowed beyond the said date. Any member who does not received the Postal Ballot notice may either send an e-mail to cs@regencyceramics.in or may apply to the Registrar and Share Transfer Agent of the Company at info@vcvcipl.com and obtain a duplicate postal Ballot notice. The Postal Ballot Notice can also be downloaded from our website www.regencyceramics.in. The result of the voting by Postal Ballot will be announced within two working days i.e. on or before 11th February 2025 at the Registered Office of the Company and will be displayed on the website of the Company www.regencyceramics.in at besides being communicated to stock exchanges (BSE & NSE), the Depositories and the Registrar and Share Transfer Agent.

In case of any query/grievance in connection with the Postal Ballot including remote e-voting, shareholder may contact the Company at cs@regencyceramics.in or Share Transfer Agent at info@vcvcipl.com.

By order of the Board of Directors of
Regency Ceramics Limited
Sd/-
Satyendra Prasad Narala
Managing Director & CFO (DIN:01410333)

Place : Hyderabad
Date : 8th January 2025

Chola
Corporate office address:-Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600 032

POSSESSION NOTICE ((APPENDIX IV) [Under Rule 8(1)]

WHEREAS the undersigned being the Authorised Officer of **M/s. Cholamandalam Investment And Finance Company Limited**, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of **M/s. Cholamandalam Investment And Finance Company Limited** for an amount as mentioned herein under and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

S. No.	Name and Address of the Borrowers/Loan A/c no.	Date of Demand Notice	O/S AMT	Description Of The Property Possessed	Date Of Possession
1.	Loan Account Nos. HL05ADE00003432, NAGARAJU CHINTA KANAKA CHINTA (alias) KANAKA DURGA CHINTA Both are Rio. at D. No. 2-24, Vellamilli, Veerabhadra swami temple Street Unguturu-534411 Also at R.S NO 600-3A-1, 600-3A-2, 600-3B. Tadepalli Tadepalli Tadepalligudem 534101	22-10-2024	Rs.2026835/- (Rupees Twenty lakhs Twenty Six Thousand Eight Hundred Thirty Five Only) as on 14-10-2024 and interest thereon	Tadepalli village taluk in Peda Tade Pali panchayat area of Tadepalligudem mandal, which is included in Tadepalligudem Sub-District, West Godavari District, G.M.R.S. No. 600/3 sub-division which is currently in effect under R.S.No. 600-3A Dhamila sub-division which is currently in effect. 600-3A-1 consisting of ac.1-05cents, R.S.No. 600-3A-2 registered as ac.0-69cents, R.S.No. 600-3B consisting of ac.0-74cents consisting of two numbers each of ac.2-48cents of land divided into vacant plots by the Regional Deputy Director of Town and Country Planning, Eluru Urban Development Authority final LP No. 39/2020/1172/D.T.C.P./D.P.M.S. Ruga sold to you in the layout drawn plan Plot No.17 within an extent of 165 Sq.yards or 137.95 Sq.mtrs. Vacant Location Bounded by:Boundaries:East: Forty (40) feet wide lay-out road as per plan. 33 ft.South:Plan consisting of Plot No. 16-Site. 45 ft. West: Plan consisting of Plot No. 6-Site A 33 ft.North: Place consisting of Plot No. 18-Site 45ft. Within the above said boundaries an extent of 165 Sq. yards or 137.95 Sq.mtrs of site along with all common ways, water ways and easementary rights, etc.	04-01-2025

Date:04-01-2025
Place:Tadepalligudem

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED,
AUTHORISED OFFICER

JM FINANCIAL ASSET RECONSTRUCTION COMPANY LIMITED
Acting in its capacity as trustee of Retail June 2022 - Trust
Corporate Identification No.: U67190MH2007PL174287
Regd. Office : 7th Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025
Phone : + 91 22 6224 1676, Website : www.jmfinancialarc.com

DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002

You, the below mentioned Borrower/Co-borrower ("You") have availed various credit facility(ies) ("Loan(s)") as mentioned below from Poonawalla Fincorp Ltd. (previously known as Magma Fincorp Ltd.) ("PFL") and created security interest over assets mentioned below in lieu thereof. Since You defaulted in repayment of your Loan(s), your Loan(s) was classified as a non-performing asset on **06.12.2022**. Subsequently, the said Loan(s) together with all underlying security interest and all rights, title and interest therein were assigned by PFL under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") in favour of JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of Retail June 2022 - Trust ("JMFINARC") vide assignment agreement dated **28.02.2023**. Since You failed to make payment of Loan to JMFINARC, a demand notice under Section 13(2) of SARFAESI Act for the recovery of the outstanding dues aggregating **Rs. 18,23,552/- (Rupees Eighteen Lacs Twenty Three Thousand Five Hundred Fifty Two only)** more particularly mentioned below was sent on your last known addresses, however the same have returned un-served. Hence, the contents of the said notice are being published herewith as per Section 13(2) of the SARFAESI Act read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 and by way of alternate service upon you.

Details of the Borrower, Co-borrower, Loan, Secured Asset, Outstanding Dues as claimed under Demand Notice sent under Section 13(2) of SARFAESI Act are given as under:

Sl. No.	Name of the Borrower, Co-Borrower, Guarantor and Loan Amount	Details of the Secured Asset	Demand Notice Date	Amount Due in Ru.
01	Borrower NAGESWAR RAO ADAPA	All that piece and parcel of mortgaged property being Door No. 3-144, Beside Door No. 1-130, SY NO. 89/5, New Block No. 3, Devi Nagar, Kothapeta, Gollaprolu Nagar Panchayat, East Godavari, District: Vijayawada, PIN - 533445 and being Bounded by: East: 53445 and being bounded by: East: Door, South: House and Site of Adapa Subrahmanyawara Rao, West: Site of Umrahni Subba Rao, North: Road.	06.11.2023	Rs. 18,23,552/- (Rupees Eighteen Lacs Twenty Three Thousand Five Hundred Fifty Two only) due and payable as on 06.11.2023 with interest.
02	Co-Borrower APPARAO ADAPA	Loan No: HL/0053/H/15/000067 Loan Amount: Rs. 18,00,000/-		Rate of Interest : 15.05%

You the Borrower and Co-Borrower are therefore called upon to make payment of the above-mentioned demanded amount with further interest as mentioned hereinabove in full within 60 Days of this Demand Notice failing which the undersigned shall be constrained to take action under the act to enforce the above-mentioned security/ies. Please Note that as per Section 13(13) of SARFAESI Act, You are in the meanwhile, restrained from transferring the above-referenced securities by way of sale, lease or otherwise without our consent. Further, we also draw your attention to Sub-Section (8) of Section 13 of the SARFAESI Act in respect of the time available for redemption of the secured assets as mentioned above.

Sd/-
Authorised Officer
For and on behalf of **JM Financial Asset Reconstruction Company Limited**
acting in its capacity as trustee of Retail June 2022 - Trust

Place : Vijayawada
Date : 09.01.2025

