



LIC HOUSING FINANCE LIMITED
1st Floor, Jeevan Mangal Building, Hayes Road, Bangalore -560025. Ph.: 080-43003651


DEMAND NOTICE

NOTICE ISSUED UNDER SEC 13 (2) OF "THE SECURITIZATION AND RECONSTRUCTION OF FINANCIALASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

The following persons whose names are mentioned in Col No.2, The details of properties mortgaged are shown in Col No.5. The borrower has defaulted in repaying the amounts due by them as shown in Col. No.4, in spite of repeated reminders, consequently these dues have been classified as NPA's as per RBI's guidelines. Notices were sent by Regd. Post to below mention date and that is returned / undelivered. Therefore, the respective borrowers are hereby called upon to repay the outstanding amounts due mentioned against their names in Col.No.2 within 60 days from the date of this publication, failing which LIC Housing Finance Ltd., would be constrained to initiate proceedings under sec.13 (4) of SARFAESI Act against the mortgaged properties mentioned hereunder against the respective loan A/c's to realize the amounts due to them.

The borrower attention is also invited as per Section 13(8) of the SARFAESI Act, the right of redemption of the secured assets will be available to them only till date of publication of Sale Notice.

Sl. No.	Name of the Borrower & Loan No	Demand Notice Date	Notice Amount (in Rupees)	Description of the Property	Sd/- Authorized Officer LIC Housing Finance Limited
1.	MR. SANNAPPA F LAMANI MRS. AMBIKA S LAMANI MR. HALAPPA H HURALIYAVAR (GUARANTOR) MR. RAGHAVENDRA (GUARANTOR) Loan A/c No. 411100001476	26.11.2025	Rs. 6202857.00	SCHEDULE OF THE PROPERTY : All the piece and parcel of the property bearing no. TMC No. 3431/1, 3431/2, Property No. 22-506-132 Ward No. 4, measuring East to West 33.55 Meter and North to South 13.202 Meter totally measuring 442.9590 Sq. Mtrs., i.e., 4767.971 Sq. Ft. situated at Vivekananda Nagar, Hangal, Dt : Haveri within the limits of Town Municipality, Hanagal and within jurisdiction of Sub-Registrar, Hanagal and bounded on : East by : Road West by : Property of N R Navale North by : Property of Siddappa Hullapannavar, South by : Property of Mattihalli.	



Piramal Finance
Contact Person: 1. Mallikarjun G. Hadagali - 9620686817, 2. Praveen B Emmi - 9343178492, 3. Chandan Sakhalakar - 9820407168

E-AUCTION SALE NOTICE – SUBSEQUENT SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Finance Ltd (Formerly Piramal Capital & Housing Finance Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on 'As is Where is Basis', 'As Is What is Basis' and 'Whatever is There is Basis', Particulars of which are given below:

Loan Code/Branch/ Borrower(s)/ Co-Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Property Address _final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (05-12-2025)
Loan Code No.: 00600007051, Hubballi (Branch), Sunil B Yaligar (Borrower), Shridhar B Yaligar (Co Borrower 1) Sriyank Yaligar (Guarantor 4)	Dt: 30-04-2021, Rs. 5667153/-, (Rs. Fifty Six lakh Sixty Seven Thousand one Hundred Fifty Three Only)	All The Piece And Parcel Of The Property Having An Extent :- Vss No-622, Ward No.1 House No- 395, Yaligar Ori, Near Govt School Upper Betageti, Dharwad Dharwad Karnataka :- 581207 Boundaries As :- North :-Vss No-617 &618 South :- 7 Feet Road East :-Vss No-620 &621 West :-Vss No-630	Rs. 3150000/- (Rs. Thirty One lakh Fifty Thousand Only)	Rs. 315000/- (Rs. Three lakh Fifty Thousand Only)	Rs. 10573940/-, (Rs. One Crore Five lakh Seventy Nine Hundred Forty Only)
Loan Code No.: 00600005263, Hubballi (Branch), B Manjunatha Ananda Shetty (Borrower), Supreetha Manjunatha Shetty (Co Borrower 1)	Dt: 28-06-2021, Rs. 5670937/-, (Rs. Five lakh Sixty Seven Thousand Ninety Three Only)	All The Piece and Parcel of the Property having an extent :- Plot No.25 & 26, Block No.95/1/2, Golden Blossom, Shiraguppi Hubli, APMC Road Kusag Village Hubli Dharwad Karnataka :- 581140 Boundaries Ad :- North :-road and road South :- layout boundary East :- road and plot no-26 West :-plot nos 24 and 25.	Rs. 1260000/- (Rs. Twelve lakh Sixty Thousand Only)	Rs. 126000/- (Rs. One lakh Twenty Six Thousand Only)	Rs. 723850/-, (Rs. Seven lakh Twenty Three Thousand Eight Hundred Fifty Only)
Loan Code No.: BLSA000172D, Hospet (Branch), V Mahabadi (Borrower), V Mallika (Co Borrower 1)	Dt: 16-09-2024, Rs. 2405957/-, (Rs. Twenty Four lakh Five Thousand Nine Hundred Fifty Seven Only)	All The Piece and Parcel of the Property having an extent :- Plot No.50 Property No.21-533-87, Old Property No.5187/-, Assessment No.5662/77, Sy.No.1320/1321A, Near Govt Girls' College, Kampli, Bellary-583132, Karnataka Boundaries As :- North :-Colony Road South :- Plot No.60 East :- Plot No.69 West:-Plot No.49	Rs. 2120000/- (Rs. Two lakh Twenty Thousand Only)	Rs. 212000/- (Rs. Two lakh Twenty Thousand Only)	Rs. 3171144/-, (Rs. Thirty One lakh Seventy One Thousand One Hundred Forty Four Only)
Loan Code No.: DLSA00007333, Davanagere (Branch), Anshen Ramanjineya (Borrower), Mangamma (Co Borrower 1)	Dt: 08-11-2023, Rs. 1720770/-, (Rs. Seventeen lakh Twenty Thousand Seven Hundred Seventy Only)	All The Piece and Parcel of the Property having an extent :- Property No.23 1 537 470A Property Old No And Assesment No 571 Ward No 23 Hospate Town Hospate Taluk 583201	Rs. 1360000/- (Rs. Thirteen lakh Sixty Thousand Only)	Rs. 136000/- (Rs. One lakh Thirty Six Thousand Only)	Rs. 1957842/-, (Rs. Nineteen lakh Fifty Seven Thousand Eight Hundred Forty Two Only)

DATE OF E-AUCTION: 29-12-2025, FROM 11.00 A.M. TO 1.00 P.M (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 28-12-2025, BEFORE 4.00 P.M.
For detailed terms and conditions of the Sale, please refer to the link provided in www.piramalfinance.com/e-Auction.html or email us on piramal.auction@piramal.com
STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR

The above-mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.

The Borrowers attention is drawn towards 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 note, that in case the auction scheduled herein falls for any reason whatsoever then the secured creditor may enforce its security by the way of private treaty.

Sd/- (Authorised Officer)
Piramal Finance Limited

Date : 10.12.2025 Place: RO Karnataka



MANAPPURAM FINANCE LTD.
CIN: L65910KL1992PLC006623
Registered Office : W - 4/ 638A, Manappuram House, P.O. Valadag, Thiruvur - 680 567, Kerala, India

GOLD AUCTION NOTICE

The borrowers, in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 16/01/2026 from 10.00 am onwards. The auction is of the gold ornaments of defaulted customers who have failed to make payment of their loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without any further notice. Reserve price is fixed on the basis of market price of the gold on the date of auction or the 85% of the average 30 days IBA rate whichever is higher. Change in venue or date (if any) will be displayed at the auction centre and on the company website . The details given below are in the order of Branch Name, Loan Number, Customer Name, Total Due Amount (in `) & Item Name

List of pledges:-

UTTARA KANNADA, ANKOLA, 0114230730021039, SHAILESHACHANDRA ANVEKAR, 208736/-, CHAIN 1, 1051, SHAILESHACHANDRA ANVEKAR, 158800/-, CHAIN 1, 4698, SATISH M NAIK, 57419/-, BRACELET 1, DHARWAD, ANNIGERI, 0128680700048205, ISMAIL RAJASAB NAIKWADI, 2500/-, LOCKET 1, 0128680700050173, MAHAMMAD KAMRAN BARAGAJI, 19499/-, EAR RINGS 1, DHARWAD, BANKAPUR CHOWK, 0132820700066036, YASHODA JADI, 199972/-, BANGLE 1, 0132820730023140, SHANAWAJ KARADAGI, 180207/-, BANGLE 1, BELLARY, BRUESPET BELLARY, 0132470700027092, SAMOGHA, 6047/-, STUD 1, UTTARA KANNADA, HALIYALA, 0118770700056320, SAMEER, 15000/-, FINGER RINGS 1, 8181, DEMANI SHANTARAM BACHOLAKAR, 108200/-, CHAIN 1, HAVERI, HANAGAL, 0127940700063259, SANNAPPA LAMANI, 10000/-, DROPS 1, KOPPAL, JAWAHAR MAIN ROAD KOPPAL, 0128550700052548, VISHNU, 5000/-, STUD 1, KOPPAL, JULY NAGAR GANGAVATHI, 0134140700028874, SANNA HANUMESH, 97000/-, NECKLACE 1, BELLARY, KAMPLI, 01235207000307076, SAMEER, 198310/-, NECKLACE 1, 0123520700042355, JANTHAKAL GURUPADI, 19499/-, STUD 1, 0123520730028710, PRANTOSH SARDAR, 42835/-, U-DROPS & STUD 1, 9081, MAHADEVI, 17876/-, STUD 1, KOPPAL, KARATAGI, 0136240730016047, BASAVARAJA, 120002/-, FINGER RINGS 1, 6048, BASAVARAJA, 131002/-, FINGER RINGS 1, UTTARA KANNADA, KARWAR, 0103720700575160, GOPAICHANDRA G NAYAK, 229900/-, BRACELET 1, CHAIN 1, DROPS 1, FINGER RINGS 1, DHARWAD, KESHWAPURA HUBLI, 0123170700066628, MOHAN RAVAN, 10046/-, FINGER RINGS 1, GADAG, KIRANI BAZAR NARAGUND, 0133270700035039, AKSHAY GANADHAR, 11000/-, FINGER RINGS 1, KOPPAL, KOPPAL MAIN ROAD, 0110470700085092, CHANDRASHEKHAR, 13000/-, U-DROPS 1, KOPPAL, L G ROAD GANGAVATHI, 0132430700043097, RIYAZ, 8953/-, FINGER RINGS 1, 4802, ASHA BEE, 25000/-, U-DROPS 1, DHARWAD, LAMINGTON ROAD HUBLI, 0114480700056426, NANDA P, 80000/-, BANGLE 1, 7024, IRANNA KATTI, 12900/-, FINGER RINGS 1, UTTARA KANNADA, MUNDGOD, 0116170700020939, MANJUNATH RAIKAR, 14000/-, DROPS & STUD 1, 1109, RAMACHANDRA RAIKAR, 36000/-, STUD 1, 1484, SANTOSH RAYKAR, 18000/-, LOCKET 1, DHARWAD, NAVALGUND, 0120430700081736, IRAPPA BASAPPA CHURI, 98730/-, BANGLE 1, 1760, SHIVAKUMAR DILEEP DODAMANI, 203554/-, BANGLE 1, BROAD BANGLES 1, DHARWAD, OLD HUBLI, 0128000700071798, THABREZ J HALBHAVI, 64800/-, FINGER RINGS 1, DHARWAD, RAILWAY STATION ROAD HUBLI, 0103520700759446, JAVEED BYALI, 62000/-, FINGER RINGS 1, HAVERI, RANE BENNUR, 0111400700075221, BASAVARAJ C BALLARI, 5000/-, FINGER RINGS 1, 0111440750000714, HANAMAPPA L BANDIWADAR, 503000/-, BRACELET 1, CHAIN 1, FINGER RINGS 2, GADAG, RON, 0119890700042639, RAJU K, 79233/-, FINGER RINGS 1, BELLARY, SANDUR, 0133040700072414, KUMARASWAMI M, 23839/-, FINGER RINGS 1, STUD 1, 3266, DEVIABAI, 10800/-, U-DROPS 1, GADAG, SHIRHATTI, 0118200700062408, GANGADHAR H UPPAR, 6174/-, FINGER RINGS 1, DHARWAD, VIDYANAGAR HUBLI, 0122210700029739, SUNIL PATTAR, 101900/-, CHAIN 1, EAR RINGS 1, STUD 1.

Persons wishing to participate in the above auction shall comply with the following:- Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of Cash on the same day of auction. Bidders should carry valid ID card/PAN card. For more details please contact 9535907846.

Authorised Officer
For Manappuram Finance Ltd



AADHAR HOUSING FINANCE LTD.
Corporate Office : 802, Natraj By Rustomjee, Western Express Highway, Sir M.V. Road, Andheri East, Mumbai - 400069, Maharashtra.
Davanagere Branch : 2nd Floor, VHV Heights, above Canara Bank, Hadal Road, 493/3, Davanagere-577002 (Karnataka) District - Davanagere

APPENDIX IV POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorized Officer of Aadhaar Housing Finance Limited (AHFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorized Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) 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 Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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. The borrower 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 AHFL for an amount as mentioned herein under with interest thereon.

Sl. No.	Name of the Borrower(s) / Co-Borrower	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1	(COMBINE LOAN CODE NO. 23010000092 Davanagere Branch) Gurumurthy V (Borrower) Akshatha K (Co Borrower)	The Property No 134, Khattha No 1-134, E Swathu No 150500302200300668, Measuring 9.144 X 12.192 Mts I E 111.48 Sq Mts, Situated At Nellukudhri Village, Nellukudhri Gram Panchayath, Hagaribommanahalli, Vijayanagara District. Boundaries By :- East By : Road, West By : House Of Sanna Pakirappa, North By : Property Of Chidanandappa and South By : House Of Jalki Ningappa.	11-08-2025 ₹ 11,10,832.00	08-12-2025



Aadhaar Housing Finance Ltd

Authorised Officer,
Aadhaar Housing Finance Limited



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Aadhaar Housing Finance Ltd

Authorised Officer,
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POSSESSION NOTICE

Possession notice under sarfaesi act under Rule No 8(1) Immovable Property in case of one borrower

Whereas the undersigned being the Authorised Officer of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 01.09.2025 calling upon Smt. D. Lakshmi Devito repay the amount mentioned in the notice being Rs. 9,15,911.89 (Rupees Nine Lakhs Fifteen Thousand Nine Hundred Eleven and Paise Eighty Nine Only) outstanding as on 31.08.2025 within 60 days from the date of notice/date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower 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 sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this 08th December, 2025.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of Rs. 9,40,186.41 (Rupees Nine Lakhs Forty Thousand One Hundred Eighty Six and Paise Forty One) outstanding as on 29.11.2025 and further interest/costs thereon.

The borrower's /guarantor's /mortgagor'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.

Description of the immovable property

All that part and parcel of residential property bearing D.No.52/E/4, TS No.706/3, Assessment No.9402/E/4, CTS Ward No.6, Block No.7, Alagappa Street, Bellary-583101 standing in the name of Mrs. D. Lakshmi Devi admeasuring 312 sq.ft. and bounded by:

East : Lane, North : Lane, West : Property of Smt.Narasamma, South : Property of Mr. Durugappa



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CO-SAM, Circle Office(905000), HUBLI R S No 98/4, 5th Floor, Centrum Mall, Gokul Road, Hubli-580030 e-mail: cohblubirc@pnb.co.in

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Whereas the undersigned being the Authorised Officer of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 28.07.2025 calling upon Mr. H. Pakkhirappa Harijana, H.No.95, Ward No.4, Malapangudi Village, Hospet - 583239 to repay the amount mentioned in the notice being Rs. 4,36,111.87 (Rupees Four Lakhs Thirty Six Thousand One Hundred Eleven and Paise Eighty Seven only) outstanding as on 30.06.2025 within 60 days from the date of notice/date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower 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 sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this 8th December, 2025.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of Rs.4,53,083.53 (Rupees Four Lakhs Fifty Three Thousand Eighty Three and Paise Fifty Three only) outstanding as on 30.11.2025 and further interest/costs thereon.

The borrower's /guarantor's /mortgagor'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.

Description of THE immovable property

_All that part and parcel of land and residential house bearing No. IIIC 14, Property No.150500400203600573, Plot No.14, Sy No.53A/B, situated in Malapangudi Village, Hospet Taluk admeasuring East – West 9.144 meter, North-South 12.192 meter admeasuring 111.48 sq. meter standing in the name of Mr. H. Pakkhirappa Harijana bounded by : East : Plot No.15 North –Plot No. 2, West: Plot No.13, South - Road



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The borrower having failed to repay the amount, notice is hereby given to the borrower 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 sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this 8th December, 2025.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of Rs.4,53,083.53 (Rupees Four Lakhs Fifty Three Thousand Eighty Three and Paise Fifty Three only) outstanding as on 30.11.2025 and further interest/costs thereon.

The borrower's /guarantor's /mortgagor'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.

Description of THE immovable property

_All that part and parcel of land and residential house bearing No. IIIC 14, Property No.150500400203600573, Plot No.14, Sy No.53A/B, situated in Malapangudi Village, Hospet Taluk admeasuring East – West 9.144 meter, North-South 12.192 meter admeasuring 111.48 sq. meter standing in the name of Mr. H. Pakkhirappa Harijana bounded by : East : Plot No.15 North –Plot No. 2, West: Plot No.13, South - Road



punjab national bank
...the name you can BANK upon !
CO-SAM, Circle Office(905000), HUBLI R S No 98/4, 5th Floor, Centrum Mall, Gokul Road, Hubli-580030 e-mail: cohblubirc@pnb.co.in

POSSESSION NOTICE

Possession notice under sarfaesi act under Rule No 8(1) Immovable Property in case of one borrower

Whereas the undersigned being the Authorised Officer of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 28.07.2025 calling upon Mr. H. Pakkhirappa Harijana, H.No.95, Ward No.4, Malapangudi Village, Hospet - 583239 to repay the amount mentioned in the notice being Rs. 4,36,111.87 (Rupees Four Lakhs Thirty Six Thousand One Hundred Eleven and Paise Eighty Seven only) outstanding as on 30.06.2025 within 60 days from the date of notice/date of receipt of the said notice.

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